

Recommended by Joyce Quarshie

Loan Application form



MICRO-CREDIT ENTERPRISE

First Name SHARLINE Middle Name

Surname STEEL DADUE

Date of Birth 13/08/1987 Age 37 Gender FEMALE

Postal Address House Address 91/14 LIVERPOOL STREET

NOTE: please indicate a visible landmark to your home address NEAR COCONUT GROVE

Years at this current address 36 mm/yyyy Rent ☒ Own Mortgage

Mobile 0536622041 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 1 dependents 1

Employment

Self Employed ☒ Employee Unemployed

Profession FISHMONGER Employer Name and address

..... years of experience 13

Business location. Indicate visible landmark ELIMINA FISHERS

Self employed: business type and details.....

Income details

Monthly weekly GHS/18000 (G200) Daily GHS/3000 (Profit 1200)

Previous loan obtained from MJY3 GHc Date

Current working capital GHc 20000 Loans from other sources GHc Date

identification

Identification: National ID # ATA-720369636-8 Passport #

Date of issue 02/06/2020 Expiry date 01/06/2030 Place of Issue ELIMINA

Purpose for the load FOR BUSINESS GHS/1000



MICRO-CREDIT ENTERPRISE

Guarantor

I ANTHONY MKETSIAT hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) SHAFHE STEEL-DADZE

Whom I am related to as NEIGHBOUR

I ANTHONY MKETSIAT solemnly pledge to be liable for all payments, loan principal, interest, default charges and other collection cost, when this loan is in default. I understand that all legal means will be enforced to collect the said amount plus all other charges.

I consent to the terms and conditions of this loan. I will also make myself available when needed for identification and verification.

Date of birth 31/01/1999 Age 25 Gender MALE

Mobile 0354159656 Email -

Postal Address - House Address 91/4 LIVERPOOL

Please indicate a visible landmark BEHIND COCONUT GROVE

Identification: National ID # GHANA CARD Passport # -

Date of issue 17/07/2020 Expiry date 16/07/2030 Place of issue GHANA

Employment details. Employee..... Employer Name and address.....

Self employed nature of business

Business location/address

Please indicate a visible landmark..... GHANA FISHERS

Unemployed.....

Profession FISH WATMAN AT SEAGIDE years of experience 5

Guarantor's income details. Monthly - Weekly GHc 12000 Daily GHc 200

Guarantor's signature/thumb print [Signature] Date 10/01/2024

Official use only

Loan officer.....

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

Signature..... Date.....



MICRO-CREDIT ENTERPRISE

Loan repayments

Daily GHc Weekly GHc Bi-Weekly GHc Monthly GHc

Collateral

What assets are you using as a security for this loan ?

<u>Items</u>	<u>Value</u>	<u>Location</u>	<u>Date acquired</u>
Land			
House			
Equipment/Tools			

CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

PAYMENT PERIOD..... FAIR MONTHS

I AGREE TO PAY A DAILY DEFAULT CHARGE OF 2% OF THE AMOUNT DUE AS LONG AS I REMAIN IN DEFAULT IN MY INSTALLMENT REPAYMENT AFTER MY DAILY, WEEKLY, BI-WEEKLY OR MONTHLY DUE DATE.

THE PROVISION IN THIS DOCUMENT CLEARLY EXPLAINED TO ME
(SHARLINE STEEL DADZIE) IN THE FAIR LANGUAGE,
THAT I FLUENTLY SPEAK AND UNDERSTAND, AND HAVE UNDERSTOOD THE
TERMS OF THIS CONTRACT. I THEREFORE APPEND MY MARK TO THE TERMS AND
CONDITION AS STATED IN THEREOF.

APPLICANT SIGNATURE/THUMB PRINT..... Bae DATE 10/01/2024

LOAN LIABILITY AGREEMENT FORM

I, SHARLINE STEELDADE solemnly agree to pay all loans and interest acquired from MJY3 in full in the terms agreed to and the period solemnly agreed to.

MJY3 will use all means necessary to recover all monies owed and any other costs incurred during this loan collection period.

When loan a loan is default, our clints and their guarantors are required to cooperate with us to find a cordial way of working together during the defaulting period to make amends.

When a client is not cooperative or when a loan is in default, our office will use all means available to us, that is hereby agreed to in this document to recover our monies.

CLIENT'S AND GUARANTOR'S PHOTOGRAPHS SHALL BE PUBLISHED IN PRINT AND IN SOCIAL MEDIA AND MADE PUBLIC AS A WAY OF MAKING THE DEFAULTING CLIENT TO PAY WHAT IS OWED

DEFAULTING CLIENT AND GUARANTOR'S PROPERTY/S SHALL BE CONFISCATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.

INTERPRETER DECLARATION

I, GLORIA BEDAKO do hereby agree that I am serving as the interpreter for SHARLINE DADZIE and ANTHONY NICEBIAT

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the FANTE language which both clients understand and speak fluently.

They, the borrower and the guarantor append their signatures and their thumb print, making this document thereby legal.

Interpreter signature and thumb print (Required)

Client signature and thumb print (Required)

Guarantor signature and thumb print (Required)