Loan Application form

MICRO-CREDIT ENTERPRISE

First Name Christiana Middle Name

Surname Azaly

Date of Birth 01/05/1999 Age Gender FEMALE

Postal Address House Address 7/1 AWIME

NOTE: please indicate a visible landmark to your home address TOTAL LIFE CHURCH

Years at this current address 3 mm/yyyy Rent ✓ Own Mortgage

Mobile 0597354887 Email

Spouse Name JOHN Last Name AMDOH

Mobile # 0557002620 Email

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

Employment

Self Employed ✓ Employee Unemployed

Profession Employer Name and address

years of experience 12

Business location. Indicate visible landmark

Self employed: business type and details FOOD VENDOR OPPOSITE TOTAL LIFE CHURCH

Income details

Monthly weekly GH¢ 2,800 Daily GH¢ 400

Previous loan obtained from MJY3 GHc 1000 Date 22/03/2024

Current working capital GHc 3000 Loans from other sources GHc – Date

identification

Identification: National ID # GHA-723662741-6 Passport #

Date of issue 09/07/2020 Expiry date 08/07/2030 Place of Issue

Purpose for the load GH¢ 2500 for business

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 ?

Items	Value	Location	Date acquired
Land			
House			
Equipment/Tools			

CONDITIONAL CLAUSE FOR PAYENT DEFAULTER

PAYMENT PERIOD.....FOUR..................... 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 (..CHRISTIANA.........AZALU........................) IN THE ...FANTE...... 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...DATE 15/05/2024

Loan guarantor form

MICRO-CREDIT ENTERPRISE

Guarantor

I FRANCIS ANNAN hereby guarantee a loan of GHc 2500

Being granted to (Full name of borrower) CHRISTIANA AZALU

Whom I am related to as FRIEND

I FRANCIS ANNAN 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 02/01/2002 Age .. Gender MALE

Mobile 0557298683 Email

Postal Address House Address

Please indicate a visible landmark

Identification: National ID # GHA-724119581-9 Passport #

Date of issue 21/02/2020 Expiry date 20/02/2030 Place of issue ELMINA

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

Self employed ✓ nature of business SELL SHOES

Business location/address

Please indicate a visible landmark

Unemployed

Profession years of experience

Guarantor's income details. Monthly Weekly GH¢ 1500 Daily GH¢ 200

Guarantor's signature/thumb print Date 15/05/2024

Official use only

Loan officer IBRAHIM KHALID

Approval date

Approved by

Disbursed by

Loan disbursement date

Repayments start date

Signature Date

LOAN LIABILITY AGREEMENT FORM

I CHRISTIAMA AZALU 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 he 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 N/A do hereby agree that I am serving as the interpreter for CHRISTIAMA AZALU and FRANCIS AMNAM

(Borrower) (Guarantor)

Clients of MJY3 concerning this loan agreement in the N/A 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) N/A

Client signature and thumb print (Required) Azalu

Guarantor signature and thumb print (Required)