

Recommended by Latifa Ibrahim

Loan Application form



MICRO-CREDIT ENTERPRISE

First Name Rikiatu Middle Name

Surname Ibrahim

Date of Birth 20/08/1991 Age Gender Female

Postal Address - House Address 50/25 Tenterism

NOTE: please indicate a visible landmark to your home address Near Public Toilet

Years at this current address 5 mm/yyyy Rent Own ✓ Mortgage

Mobile 0534459428 Email -

Spouse Name - Last Name -

Mobile # - Email -

Date of birth dd/mm/yyyy - Age - Number of children 4 dependents 4

Employment

Self Employed ✓ Employee Unemployed

Profession Employer Name and address

years of experience 8

Business location. Indicate visible landmark Elmina Fisheries

Self employed: business type and details

Fishmonger / sells drink and water

Income details

Monthly - weekly GH¢ 5,600 Daily GH¢ 500 + Drink - 300

Previous loan obtained from MJY3 GH¢ - Date -

Current working capital GH¢ 2000 Loans from other sources GH¢ - Date -

Identification

Identification: National ID # ATA-719013354-1 Passport # -

Date of issue 30/01/2020 Expiry date 29/01/2030 Place of Issue Elmina

Purpose for the load For 1000 GH¢ / 1000 For business



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Loan repayments

Daily GHc Weekly GHc 85 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..... 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
(..... Rikintu Ibrahim) 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..... [Signature] DATE 31/01/24



MICRO-CREDIT ENTERPRISE

Guarantor

I John Arhin Baiden hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower)

Whom I am related to as friend

I John Arhin Baiden 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 05/04/1988 Age 36 Gender Male

Mobile 0555374703 Email -

Postal Address - House Address 50/25 Tetteyism

Please indicate a visible landmark Near Public Toilet

Identification: National ID # Ghana Card Passport # -

Date of issue 27/05/2020 Expiry date 26/05/2030 Place of issue Elmina

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

Self employed ☒ nature of business Taxi Driver

Business location/address

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 10

Guarantor's income details. Monthly..... Weekly GHc 2100 Daily GHc 300

Guarantor's signature/thumb print [Signature] Date 31/01/2024

Official use only

Loan officer Alona Bediako

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

rm

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

Guarantor signature and thumb print (Required).....