



Loan Application form

MICRO-CREDIT ENTERPRISEFirst Name MAAME Middle NameSurname KRUMADate of Birth 15/06/1979 Age Gender FEMALEPostal Address House Address CK/0003/0110NOTE: please indicate a visible landmark to your home address AWINEYears at this current address 2 mm/yyyy Rent ☒ Own MortgageMobile 0547650974 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 5 dependents 1EmploymentSelf Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience

Business location. Indicate visible landmark ELMIHA FISHING HARBOURSelf employed: business type and details PROVISION STORE OWNERIncome detailsMonthly weekly GHC 1800 Daily GHC 200

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

IdentificationIdentification: National ID # GHA-721146286-7 Passport #Date of issue 22/02/2020 Expiry date 21/02/2030 Place of Issue ELMIHAPurpose for the loan GHC 1000 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 ?

<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

(MAAME KRUMA) 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 05/08/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I MAAME ARABA TAWIAH hereby guarantee a loan of GHc

Being granted to (Full name of borrower) MAAME KRUMA

Whom I am related to as FRIEND

I MAAME ARABA TAWIAH 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 17/03/1961 Age Gender FEMALE

Mobile 054555 1929 Email

Postal Address..... House Address 11/1 AKYEMU

Please indicate a visible landmark

Identification: National ID # GHA-723661873-4 Passport #

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

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

Self employed ☒ nature of business FOOD VENDOR

Business location/address AKYEMU

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 12

Guarantor's income details. Monthly..... Weekly GHd 1800 Daily GHd 300

Guarantor's signature/thumb print Date 09/08/2024

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 MAAME KRUMA solemnly agree to pay all loans 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 cost incurred during this loan collection period.

When loan a loan is default, our clients 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 IBRAHIM KHALID do hereby agree that I am serving as the interpreter

For MAAME KRUMA and MAAME ARABA TAWIAH

(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 thumbs print, making this document thereby legal.

Interpreter signatures and thumb print (Required)  

Client signature and thumb print (Required)  

Guarantor signature and thumb print (Required)  