

Recommended by Getuade Maa Quantey

Loan Application form



# MICRO-CREDIT ENTERPRISE

First Name Aba Middle Name .....

Surname Amissah

Date of Birth 01/07/1997 Age 27 Gender female

Postal Address ..... House Address B13/4 Brongbima

NOTE: please indicate a visible landmark to your home address Near Taxi Rank

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

Mobile 0550789917 Email .....

Spouse Name Isaac Last Name Bokuman

Mobile # 0597817250 Email .....

Date of birth dd/mm/yyyy ..... Age ..... Number of children 5 dependents 5

## Employment

Self Employed ☒ Employee ..... Unemployed .....

Profession ..... Employer Name and address .....

..... years of experience 4

Business location. Indicate visible landmark Brongbima Near Taxi Rank

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

Sells Foodstuff like Rice, oil and tomatoes

## Income details

Monthly ..... weekly 5000 Daily GHS 1000

Previous loan obtained from MJY3 GHc ..... Date .....

Current working capital GHc 4000 Loans from other sources GHc ..... Date .....

## identification

Identification: National ID # GHA-7235189207 Passport # .....

Date of issue 06/07/2020 Expiry date 05/07/2030 Place of Issue Elmina

**MICRO-CREDIT ENTERPRISE**Loan repaymentsDaily GHc ..... Weekly GHc ..... 73 ..... 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 DEFAULTERPAYMENT 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  
(..... Aba Amissah ..... ) 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 07/03/2024





# MICRO-CREDIT ENTERPRISE

## Guarantor

I John Arthur hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) Aba Amisah

Whom I am related to as Friend

I John Arthur 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 02/05/1998 Age 32 Gender Male

Mobile 0243 0543 447891 Email -

Postal Address - House Address B134 Brongbiring

Please indicate a visible landmark New Taxi Rank

Identification: National ID # Ahanda-Cavel Passport # -

Date of issue 19/12/2023 Expiry date 18/12/2033 Place of issue Elmina

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

Self employed ☒ nature of business Sells phone Accessories

Business location/address Elmina Fishies

Please indicate a visible landmark.....

Unemployed.....

Profession ..... years of experience 4

Guarantor's income details. Monthly..... Weekly GH 10,500 Daily GH 1500

Guarantor's signature/thumb print [Signature] Date 07/03/2024

Official use only

Loan officer Aba Rediako

Approval date.....

Approved by.....

Disbursed by.....

Loan disbursement date.....

Repayments start date.....

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



**LOAN LIABILITY AGREEMENT FORM**

I, Aba Amisah..... 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, Alonia Bediako..... do hereby agree that I am serving as the interpreter for Aba Amisah..... and John Antaw.....

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the .....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).....