Loan Application form

# MICRO-CREDIT ENTERPRISE

First Name Helena Middle Name

Surname Cobbinah

Date of Birth 02/04/1989 Age Gender FEMALE

Postal Address House Address 8/2 BROFOBANTO

NOTE: please indicate a visible landmark to your home address CECILIA BOADU BUS STOP

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

Mobile 0249562720 Email

Spouse Name Last Name

Mobile # 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 10

Business location. Indicate visible landmark FISHRIES

Self employed: business type and details PROVISION STORE
SELLS RICE AND COOKING OIL

## Income details

Monthly weekly GH¢ 2,500 Daily GH¢ 500

Previous loan obtained from MJY3 GHc 1000 Date

Current working capital GHc — Loans from other sources GHc Date —

## identification

Identification: National ID # GHA-718777994-1 Passport #

Date of issue 27/01/2020 Expiry date 26/01/2030 Place of Issue ELMINA

Purpose for the load GH¢ 2500 To by Deep Freezer

Loan Application form

# 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 (....HELENA....COBBINAH.....) 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.....

Loan guarantor form

# MICRO-CREDIT ENTERPRISE

**Guarantor**

I SOLOMON TETTEH QUARSHIE hereby guarantee a loan of GHc 2500

Being granted to (Full name of borrower) HELENA COBBINAH

Whom I am related to as FRIEND

I SOLOMON TETTEH QUARSHIE 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 28/05/1970 Age .. Gender MALE

Mobile 0242218756 Email

Postal Address House Address 16/6 LAGOS ROAD

Please indicate a visible landmark

Identification: National ID # GHA-724569347-9 Passport #

Date of issue 22/07/2020 Expiry date 21/07/2030 Place of issue ELMINA

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

Self employed ✓ nature of business MOTOR REPAIRER

Business location/address BEHIND HOLY WOOD PREPARATORY SCHOOL

Please indicate a visible landmark.....

Unemployed.....

Profession ..... years of experience 30

Guarantor's income details. Monthly..... Weekly GH¢ 600 Daily GH¢ 100

Guarantor's signature/thumb print ..... Date 04/06/2024

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 HELENA COBBINA 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 N/A do hereby agree that I am serving as the interpreter for HELENA COBBINA and SOLOMON TETTEH QUARSHIE

(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)

Guarantor signature and thumb print (Required)