



Loan Application form

MICRO-CREDIT ENTERPRISEFirst Name NAIHANIEL Middle Name KWAMINASurname HOWARDDate of Birth 20/06/1960 Age Gender MALEPostal Address House Address c/o DEPT. OF STATISTICS UCCNOTE: please indicate a visible landmark to your home address NEAR STANH SCHOOLYears at this current address mm/yyyy Rent Own ☒ MortgageMobile 0244923279 EmailSpouse Name SYLVIA Last Name SIMONS

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 4 dependents 5EmploymentSelf Employed Employee ☒ Unemployed

Profession Employer Name and address

UNIVERSITY OF CAPE COAST years of experience

Business location. Indicate visible landmark

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

Income details

Monthly weekly Daily

Previous loan obtained from MJY3 GHc 10,000 Date

Current working capital GHc Loans from other sources GHc Date

identificationIdentification: National ID # GHA-71502929-6 Passport #.....Date of issue 19/02/2020 Expiry date 18/02/2030 Place of Issue ACCRAPurpose for the loan GH 10,000 PERSONAL LOAN



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
(NATHANIEL KWAMINA HOWARD) 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.....NATHANIEL KWAMINA HOWARD.....DATE.....02/09/2024.....



MICRO-CREDIT ENTERPRISE

Guarantor

I ENOCK NYARKO hereby guarantee a loan of GHc

Being granted to (Full name of borrower) NATHANIEL KWAMINA HOWARD

Whom I am related to as CO-WORKER

I ENOCK NYARKO 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 07/08/1992 Age Gender MALE

Mobile 054163070 Email

Postal Address..... House Address

Please indicate a visible landmark

Identification: National ID # GHANA CARD Passport #

Date of issue Expiry date Place of issue.....

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

Self employed nature of business

Business location/address UCC HALL CO-COINATOR

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience

Guarantor's income details. Monthly..... Weekly Daily

Guarantor's signature/thumb print Date

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

NAHMANIEL K. HOWARD 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. N/A do hereby agree that I am serving as the interpreter
For NAHMANIEL K HOWARD and ENOCK NYARKO

(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 thumbs print, making this document thereby legal.

Interpreter signatures and thumb print (Required) N/A

Client signature and thumb print (Required) NAHMANIEL K HOWARD

Guarantor signature and thumb print (Required)
 