

Recommended by Salihu Yahaya

Loan Application form



MICRO-CREDIT ENTERPRISE

First Name Dorothy Middle Name

Surname Appiah

Date of Birth 10/12/1978 Age Gender Female

Postal Address House Address 7 Joy Street

NOTE: please indicate a visible landmark to your home address opposite kakum Bank

Years at this current address 10 mm/yyyy Rent Own ☒ Mortgage

Mobile 0540917119 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 3 dependents 3

Employment

Self Employed Employee Unemployed

Profession Employer Name and address

..... years of experience 16

Business location. Indicate visible landmark Elmina Beach Resort

Self employed: business type and details Room Supervisor and sells Bags and Shoes

Income details

Monthly GHS 1000 weekly GHS 1000 Daily GHS 1000 200

Previous loan obtained from MJY3 GHc Date

Current working capital GHc 5000 Loans from other sources GHc Date

Identification

Identification: National ID # GHS-7205771876 Passport #

Date of issue 15/02/2020 Expiry date 14/02/2030 Place of Issue Elmina

Purpose for the load GHS 1000 for business



MICRO-CREDIT ENTERPRISE

Loan repayments

Daily GHc Weekly GHc 83 Bi-Weekly GHc Monthly GHc

Collateral

What assets are you using as a security for this loan ?

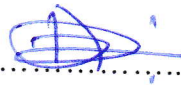
| <u>Items</u> | <u>Value</u> | <u>Location</u> | <u>Date acquired</u> |
|-----------------|--------------|-----------------|----------------------|
| Land | | | |
| House | | | |
| Equipment/Tools | | | |

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.

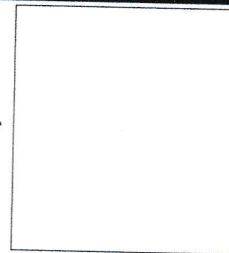
THE PROVISION IN THIS DOCUMENT CLEARLY EXPLAINED TO ME
(.....Dorothy Appiah.....) IN THEfante..... LANGUAGE,
THAT I FLUENTLY SPEAK AND UNDERSTAND, AND HAVE UNDERSTOOD THE
TERMS OF THIS CONTRACT. I THEREFORE APPEND MY MARK TO THE TERMS AND
CONDITION AS STATED IN THEREOF.

APPLICANT SIGNATURE/THUMB PRINT..........DATE 14/02/2024



MICRO-CREDIT ENTERPRISE

Guarantor



I Francis Assifuah hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) Dorothy Appiah

Whom I am related to as Friend

I Francis Assifuah 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 13/09/1979 Age Gender Male

Mobile 0558143254 Email —

Postal Address — House Address 61/4 Zongo

Please indicate a visible landmark Meau Mosque

Identification: National ID # Ahana Carel Passport # —

Date of issue 31/01/2020 Expiry date 30/01/2030 Place of issue Elmina

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

Self employed ☒ nature of business Fishman

Business location/address Elmina Fishries

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 15

Guarantor's income details. Monthly..... Weekly GHc 1200 Daily GHc 200

Guarantor's signature/thumb print [Signature] Date 14/02/2024

Official use only

Loan officer Abrina Bediako

Approval date.....

Approved by.....

Disbursed by.....

Loan disbursement date.....

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I Dorothy Aspih 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 MIA do hereby agree that I am serving as the interpreter for MIA and.....

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in thelanguage 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) MIA

Client signature and thumb print (Required) [Signature]

Guarantor signature and thumb print (Required) [Signature]