

EA Group - 3

C. L. ELIZABETH ABAKHA

Loan Application form



MICRO-CREDIT ENTERPRISE

First Name ABA Middle Name

Surname QUAYLOE

Date of Birth 01/07/1980 Age 44 Gender FEMALE

Postal Address House Address B118 BRONYIBIMA

NOTE: please indicate a visible landmark to your home address INFRONT OF AHENFIE

Years at this current address 40 mm/yyyy Rent Own ☒ Mortgage

Mobile 0249261213 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 3 dependents 2

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 18

Business location. Indicate visible landmark BRONYIBIMA NEAR AHENFIE

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

FOOD VENDOR / PROVISION STORE

Income details

Monthly weekly 4,900 Daily GH¢ 200 = 700

Previous loan obtained from MJY3 GHc Date GH¢ 500

Current working capital GHc 100,000 Loans from other sources GHc 6000 Date

Identification

Identification: National ID # GH-7190206812 Passport #

Date of issue 30/01/2020 Expiry date 29/01/2030 Place of Issue BRONYIBIMA

Purpose for the loan GH¢ 2000 FOR MATERIAL



MICRO-CREDIT ENTERPRISE

Loan repayments

Daily GHc Weekly GHc 150 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
(..... ABA QUALCOP) 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 25/6/2014



MICRO-CREDIT ENTERPRISE

Guarantor

I THUMKAA AUGUSTINA hereby guarantee a loan of GHc 2000

Being granted to (Full name of borrower) ABA QUAILOR

Whom I am related to as AUNTIE

I THUMKAA AUGUSTINA 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 28/08/200 Age 24 Gender FEMALE

Mobile 0599548267 Email -

Postal Address - House Address B118 BRONYIBIMA

Please indicate a visible landmark NEAR AHENFIE

Identification: National ID # GHANA CARD Passport # -

Date of issue 28/01/2020 Expiry date 29/01/2030 Place of issue BRONYIBIMA

Employment details. Employee ☒ Employer Name and address -

Self employed - nature of business -

Business location/address ELMINA POLYCLINIC

Please indicate a visible landmark -

Unemployed -

Profession NURSE years of experience 1

Guarantor's income details. Monthly 700 Weekly - Daily -

Guarantor's signature/thumb print [Signature] Date 28/01/2020

Official use only

Loan officer Alana Bediako

Approval date -

Approved by -

Disbursed by -

Loan disbursement date -

Repayments start date -

Signature - Date -

LOAN LIABILITY AGREEMENT FORM

I, ABA QUAYCOE..... 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 forand.....

(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).....

Client signature and thumb print (Required).....

Guarantor signature and thumb print (Required).....

N/A

