

RECOMMENDED BY WINIFRED TAYLOR

Loan Application form



# MICRO-CREDIT ENTERPRISE

First Name GEORGINA Middle Name.....  
Surname TAKY  
Date of Birth 03/03/1985 Age..... Gender FEMALE  
Postal Address..... House Address 19/1 TWERENYAME  
NOTE: please indicate a visible landmark to your home address. BEHIND CHRIST CHARISMATIC CHURCH  
Years at this current address..... mm/yyyy Rent ☒ Own..... Mortgage.....  
Mobile 0249967328 Email.....  
Spouse Name ISAAC Last Name ESHUM  
Mobile #..... Email.....  
Date of birth dd/mm/yyyy..... Age..... Number of children 4 dependents 2

## Employment

Self Employed ☒ Employee..... Unemployed.....  
Profession..... Employer Name and address..... years of experience.....  
Business location. Indicate visible landmark NEW MARKET  
Self employed: business type and details. SELLS UNDERWEARS AND MATERIALS

## Income details

Monthly..... weekly GHC 2500 Daily GHC 500  
Previous loan obtained from MJY3 GHc..... Date.....  
Current working capital GHc..... Loans from other sources GHc..... Date.....

## identification

Identification: National ID # GHA-719338352-3 Passport #.....  
Date of issue 03/02/2020 Expiry date 02/02/2030 Place of Issue ELMIHA  
FOR BUSINESS



# 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			

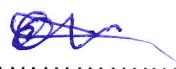
## CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

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

(GEORGINA TAKYI.....) 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 28/06/2024



**MICRO-CREDIT ENTERPRISE**GuarantorI ELIZABETH QUACO hereby guarantee a loan of GHc 1000Being granted to (Full name of borrower) GEORGINA TAKYIWhom I am related to as FRIEND

I ELIZABETH QUACO 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 01/08/1996 Age ..... Gender FEMALEMobile 0555405311 Email .....Postal Address..... House Address 19/1 IWERENYAME

Please indicate a visible landmark .....

Identification: National ID # GHA-719974467-6 Passport # .....Date of issue 10/02/2020 Expiry date 09/02/2030 Place of issue ELMINA

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

Self employed ☒ nature of business FOOD VENDORBusiness location/address IWERENYAMEPlease indicate a visible landmark CHRIST CARISMATIC CHURCH

Unemployed.....

Profession ..... years of experience 8Guarantor's income details. Monthly..... Weekly GHd 5000 Daily GHd 1000Guarantor's signature/thumb print ..... Date 28/06/2024Official use onlyLoan officer..... IBRAHIM KHALID

Approval date.....

Approved by.....

Disbursed by .....

Loan disbursement date .....

Repayments start date.....

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

**LOAN LIABILITY AGREEMENT FORM**

I, GEORGINA TAKYI ..... 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, IBRAHIM KHALID ..... do hereby agree that I am serving as the interpreter  
For GEORGINA TAKYI ..... and ELIZABETH QUAIKOE .....

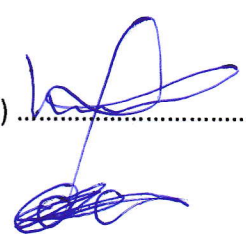
(Borrower)

(Guarantor)

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


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


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