

AS Group - Member 1

Loan Application form



# MICRO-CREDIT ENTERPRISE

First Name Patience Middle Name \_\_\_\_\_  
Surname Otoo  
Date of Birth 27/07/1993 Age 30 Gender Female  
Postal Address - House Address ESS Bufo Baho  
NOTE: please indicate a visible landmark to your home address At the back of PPP office  
Years at this current address 4 mm/yyyy Rent \_\_\_\_\_ Own ☒ Mortgage \_\_\_\_\_  
Mobile 059 0591633425 Email -  
Spouse Name John Last Name Dadzie  
Mobile # 0599533469 Email -  
Date of birth dd/mm/yyyy - Age - Number of children 4 dependents 4

## Employment

Self Employed ☒ Employee \_\_\_\_\_ Unemployed \_\_\_\_\_

Profession \_\_\_\_\_ Employer Name and address \_\_\_\_\_  
\_\_\_\_\_ years of experience \_\_\_\_\_

Business location. Indicate visible landmark Elmina Fisheries

Self employed: business type and details \_\_\_\_\_

Fishmonger / sells cosmetics

## Income details

Monthly - weekly GH¢ 9000 Daily GH¢ 1500 + cosmetics - 500

Previous loan obtained from MJY3 GHc - Date -

Current working capital GHc 3000 Loans from other sources GHc - Date -

## identification

Identification: National ID # GH-719758721-9 Passport # -

Date of issue 07/02/2020 Expiry date 06/02/2030 Place of Issue Elmina

Purpose for the loan For Cosmetics business



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## 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  
(.....Patience Otu.....) IN THE ..... 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.

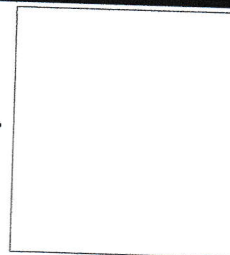
APPLICANT SIGNATURE/THUMB PRINT..........DATE 01/02/24





# MICRO-CREDIT ENTERPRISE

## Guarantor



I Rita Awini hereby guarantee a loan of GHc .....

Being granted to (Full name of borrower) Patience stoo

Whom I am related to as Co-worker

I Rita Awini 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 17/09/2002 Age 22 Gender Female

Mobile 0551625379 Email -

Postal Address - House Address ES Esuayin

Please indicate a visible landmark At the back of old chentie

Identification: National ID # Ghana card Passport # .....

Date of issue 26/06/2019 Expiry date 23/06/2029 Place of issue Accra

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

Self employed ☒ nature of business Sells salt and Lusket

Business location/address Elmina fishies

Please indicate a visible landmark.....

Unemployed.....

Profession ..... years of experience 7 month

Guarantor's income details. Monthly..... Weekly GH/1200 Daily GH/200

Guarantor's signature/thumb print [Signature] Date 01/02/2024

Official use only

Loan officer Abnig Bediako

Approval date.....

Approved by.....

Disbursed by.....

Loan disbursement date.....

Repayments start date.....

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



**LOAN LIABILITY AGREEMENT FORM**

I, Patience Awini..... 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 clients 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, Rita Awini..... do hereby agree that I am serving as the interpreter for Patience Otio..... and Rita Awini.....

(Borrower)

(Guarantor)

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

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

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