



Loan Application form

MICRO-CREDIT ENTERPRISEFirst Name ALICE Middle NameSurname ACKOMDate of Birth 23/08/1981 Age Gender FEMALEPostal Address House Address B22 BRONTIBIMANOTE: please indicate a visible landmark to your home address GODSWAY SCHOOLYears at this current address 3 mm/yyyy Rent Own ☒ MortgageMobile 0535691577 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 4 dependents 3EmploymentSelf Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 20Business location. Indicate visible landmark BRONTIBIMASelf employed: business type and details SEWING / SEAMSTRESSIncome detailsMonthly weekly GHD 1,200 Daily GHD 200Previous loan obtained from MJY3 GHc 1500 Date 11/03/2024Current working capital GHc 2700 Loans from other sources GHc DateidentificationIdentification: National ID # GHA-723425415-3 Passport #Date of issue 04/07/2020 Expiry date 03/07/2030 Place of Issue ACCRAPurpose for the loan GHD 2,500 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
(ALICE ACKOM.....) 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 28/05/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I VICTORIA AMOAH hereby guarantee a loan of GHc 2500

Being granted to (Full name of borrower) ALICE ACKOH

Whom I am related to as FRIEND

I VICTORIA AMOAH 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 02/10/1978 Age Gender FEMALE

Mobile 055846766 Email

Postal Address..... House Address BROMYIRIMA

Please indicate a visible landmark

Identification: National ID # GHA-719349142-4 Passport #

Date of issue 03/02/2020 Expiry date 02/02/2030 Place of issue ACCRA

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

Self employed ☒ nature of business SELLS EARRINGS

Business location/address

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 7

Guarantor's income details. Monthly..... Weekly GHd 1800 Daily GHd 300

Guarantor's signature/thumb print Date 28/05/2024

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

I ALICE ACKOM 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 N/A do hereby agree that I am serving as the interpreter for ALICE ACKOM and VICTORIA AMOAH

(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) N/A

Client signature and thumb print (Required)...

Guarantor signature and thumb print (Required)...