Loan Application form

MICRO-CREDIT ENTERPRISE

First Name HAGAR Middle Name

Surname AKOMAHI

Date of Birth 01/01/1973 Age Gender FEMALE

Postal Address House Address HN 14 ALLOR STREET

NOTE: please indicate a visible landmark to your home address OPPOSITE ALLOR

Years at this current address 20 mm/yyyy Rent Own ✓ Mortgage

Mobile 0550893913 Email

Spouse Name KOJO Last Name IHI

Mobile # 0550100269 Email

Date of birth dd/mm/yyyy – Age – Number of children 6 dependents 6

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 FISH BUSINESS

Income details

Monthly weekly GH₵ 3,000 Daily GH₵ 500

Previous loan obtained from MJY3 GHc 5000 Date 05/01/2024

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

identification

Identification: National ID # GHA-724127189-0 Passport #

Date of issue 18/07/2020 Expiry date 17/07/2030 Place of Issue ELMINA

Purpose for the load GH₵ 3000 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 ?

Items	Value	Location	Date acquired
Land			
House			
Equipment/Tools			

CONDITIONAL CLAUSE FOR PAYENT 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 (..HAGAR.......AKOMANYI.....................) 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.................

Loan guarantor form

MICRO-CREDIT ENTERPRISE

Guarantor

I JOHN SAM hereby guarantee a loan of GHc ....

Being granted to (Full name of borrower) HAGAR AKOMANYI

Whom I am related to as NEIGHBOUR

I JOHN SAM 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 03/07/2000 Age .... Gender MALE

Mobile 0558419559 Email ....

Postal Address.............................. House Address 75/2 TETERIM

Please indicate a visible landmark NEAR ALLOY

Identification: National ID # GHANA CARD Passport # ....

Date of issue 15/07/2020 Expiry date 14/07/2030 Place of issue ELMINA ....

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

....

Self employed .... nature of business ....

Business location/address CAPE COAST

Please indicate a visible landmark BEHIND K.F.C

Unemployed............................

Profession AGENT OF SICC years of experience 2

Guarantor's income details. Monthly GH¢ 1000 Weekly – Daily –

Guarantor's signature/thumb print .... Date ....

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 HAGAR AKOMANYI 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 N / A do hereby agree that I am serving as the interpreter for HAGAR AKOMANTI and JOHN SAM

(Borrower) (Guarantor)

Clients of MJY3 concerning this loan agreement in the N/A 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)...