Loan Application form

MICRO-CREDIT ENTERPRISE

First Name ROBERT .... Middle Name ....

Surname ARTHUR ....

Date of Birth 29th SEPT. 1966 .... Age .... Gender MALE ....

Postal Address .... House Address P.O. BOX 240, ELMINA

NOTE: please indicate a visible landmark to your home address NEAR CAGEL BASIC SCHOOL

Years at this current address 8 .... mm/yyyy Rent ✓ .... Own .... Mortgage ....

Mobile 0559649804 .... Email ....

Spouse Name CYNTHIA .... Last Name OWUSU ....

Mobile # .... Email ....

Date of birth dd/mm/yyyy .... Age .... Number of children 5 .... dependents 6 ....

Employment

Self Employed .... Employee ✓ .... Unemployed ....

Profession .... Employer Name and address GES
EGUAFO ABREM SENIOR HIGH SCHOOL .... years of experience ....

Business location. Indicate visible landmark ....

Self employed: business type and details ....

Income details

Monthly .... weekly .... Daily ....

Previous loan obtained from MJY3 GHc 3000 .... Date 19/01/2024

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

identification

Identification: National ID # GHA-719254347-5 Passport # ....

Date of issue 03/02/2020 Expiry date 02/02/2030 .... Place of Issue KOMENDA

Purpose for the load GH¢ 2000 PERSONAL LOAN

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 (...ROBERT ARTHUR...........................) 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 11/06/2024

Loan guarantor form

MICRO-CREDIT ENTERPRISE

Guarantor

I JOHN SORENG hereby guarantee a loan of GHc 2000

Being granted to (Full name of borrower) ROBERT ARTHUR

Whom I am related to as COLLEAGE

I JOHN SORENG 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 10/12/1963 Age .... Gender MALE

Mobile 0246947271 Email ....

Postal Address .... House Address ....

Please indicate a visible landmark ....

Identification: National ID # .... Passport # ....

Date of issue .... Expiry date .... Place of issue ....

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

....

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

Business location/address ....

Please indicate a visible landmark ....

Unemployed ....

Profession MAINTAINANCE OFFICER years of experience ....

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

Guarantor's signature/thumb print .... ✓ Date 11/06/2024

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 ROBERT ARTHUR 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 ROBERT ARTHUR and JOHN SORENG

(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) adb

STATEMENT OF ACCOUNT

Period From :	01-03-2024
To :	31-05-2024
Account No :	3011070061037501
Product Name :	107
Currency Name :	GHS
Branch Code :	301
Branch Name	CAPE COAST
Customer Short Name:	ARTHUR ROBERT

Customer ID :	00610375
Customer Name :	ARTHUR ROBERT
Customer Address :	EGUAFO ABEM SNR HIGH P.O.BOX 240
Account Title :	ARTHUR ROBERT

Date	Branch	Description	Reference	Value Date	Debits	Credits	Balance
21-03-2024	301	VANGUARD LIFE MAR FW000000011413	0009272240810583	21-03-2024	50.16	0.00	45.67
28-03-2024	301	MAR 2024 SAL	0009561240882284	28-03-2024	0.00	2,064.08	2,109.75
28-03-2024	301	PROC FEES	0009572240886747	28-03-2024	7.00	0.00	2,102.75
28-03-2024	301	adb 3011070061037501 ENTERPRISE LIFE MAR 24 PREM DED GH5V0579137MAR	0009690240889402	28-03-2024	98.44	0.00	2,004.31
02-04-2024	301	0243581056,MoMo Transfer of 1900 to 233243581056.E-levy Fee:0.0::RefID: adb676028920610711 -233243581056	000UMIP24093ALG4	02-04-2024	1,900.00	0.00	104.31
02-04-2024	301	0243581056,MoMo Transfer of 1900 to 233243581056.E-levy Fee:0.0::RefID: adb676028920610711 -233243581056	000UMIP24093ALG4	02-04-2024	10.00	0.00	94.31
02-04-2024	301	EBANKING SERVICE FEE	301EBSPGHSL00001	02-04-2024	7.00	0.00	87.31
02-04-2024	301	ACCOUNT MAINTENANCE FEE	301CODTGHSL00001	02-04-2024	10.00	0.00	77.31
18-04-2024	301	0243581056,MoMo Transfer of 25 to 233243581056.E-levy Fee:0.0::RefID: adb586200787738020 -233243581056	000UMIP241090204	18-04-2024	25.00	0.00	52.31
18-04-2024	301	0243581056,MoMo Transfer of 25 to 233243581056.E-levy Fee:0.0::RefID: adb586200787738020 -233243581056	000UMIP241090204	18-04-2024	0.25	0.00	52.06
18-04-2024	301	VANGUARD LIFE APR FW000000011413	0009521241090599	18-04-2024	50.16	0.00	1.90
27-04-2024	301	APR 2024 SAL	0009974241186607	27-04-2024	0.00	2,138.28	2,140.18
27-04-2024	301	PROC FEES	0009984241186607	27-04-2024	7.00	0.00	2,133.18
29-04-2024	301	024?581056,MoMo Transfer of 2000 to 233243581056.E-levy Fee:0.0::RefID: adb602748973107829 -233243581056	000UMIP24120A27E	29-04-2024	2,000.00	0.00	133.18
29-04-2024	301	024?581056,MoMo Transfer of 2000 to 233243581056.E-levy Fee:0.0::RefID: adb602748973107829 -233243581056	000UMIP24120A27E	29-04-2024	10.00	0.00	123.18
30-04-2024	301	adb 3011070061037501 ENTERPRISE LIFE APR 24 PREM DED GH5V0579137APR	0009140241211220	30-04-2024	98.44	0.00	24.74
03-05-2024	301	ACCOUNT MAINTENANCE FEE	301CODTGHSL00001	02-05-2024	10.00	0.00	14.74
03-05-2024	301	EBANKING SERVICE FEE	301EBSPGHSL00001	02-05-2024	7.00	0.00	7.74
29-05-2024	301	MAY 2024 SAL	0009005241506452	29-05-2024	0.00	2,131.98	2,139.72
29-05-2024	301	PROC FEES	0009015241506446	29-05-2024	7.00	0.00	2,132.72
29-05-2024	301	VANGUARD LIFE FW000000011413	0009032241500124	29-05-2024	50.16	0.00	2,082.56
29-05-2024	301	0243581056,MoMo Transfer of 1900 to 233243581056.E-levy Fee:0.0::RefID: adb803675820906130 -233243581056	000UMIP24150A2OY	29-05-2024	1,900.00	0.00	182.56
29-05-2024	301	0243581056,MoMo Transfer of 1900 to 233243581056.E-levy Fee:0.0::RefID: adb803675820906130 -233243581056	000UMIP24150A2OY	29-05-2024	10.00	0.00	172.56
30-05-2024	301	adb 3011070061037501 ENTERPRISE LIFE MAY 24 PREM DED GH5V0579137MAY	0009123241517520	30-05-2024	98.44	0.00	74.12

Opening Balance :	95.83
Total Debit Amt :	6,356.05

STATEMENT
OF
ACCOUNT

11-06-2024

Opening Balance :	95.83
Total Credit Amt :	6,334.34
Closing Balance :	74.12