

Recommended by ALICE EDMONSON

Loan Application form



# MICRO-CREDIT ENTERPRISE

First Name CHRISTABEL Middle Name .....

Surname COBBINAH

Date of Birth 24/06/1993 Age ..... Gender FEMALE

Postal Address ..... House Address HN23/10, HN26/18, 4ME STREET

NOTE: please indicate a visible landmark to your home address EMMANUEL ANTOI MEDICAL STORE

Years at this current address 30 mm/yyyy Rent rent Own ✓ Mortgage .....

Mobile 055-344344 0553115390 Email .....

Spouse Name ..... Last Name .....

Mobile # ..... Email .....

Date of birth dd/mm/yyyy ..... Age ..... Number of children 1 dependents 1

## Employment

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

Profession ..... Employer Name and address .....

..... years of experience 4

Business location. Indicate visible landmark KOBINA GIAN SQUARE

Self employed: business type and details MARK-UP ARTIST, SEW BAGS AND WIGS  
WIGS SEWER/MAKER (BEW' BROW BAR)

## Income details

Monthly ..... weekly CHF 1200 Daily CHF 200

Previous loan obtained from MJY3 GHc ..... Date .....

Current working capital GHc 5000 Loans from other sources GHc ..... Date .....

## Identification

Identification: National ID # GHA-720287825-9 Passport # .....

Date of issue 13/02/2020 Expiry date 12/02/2020 Place of Issue ELMINA

Purpose for the loan CHF 10000 FOR BUSINESS



# MICRO-CREDIT ENTERPRISE

## Loan repayments

Daily GHc ..... Weekly GHc GH 73 ..... 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  
(CHRISTABEL COBBINAH.....) 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.....W!.....DATE.....02/02/24.....



**MICRO-CREDIT ENTERPRISE****Guarantor**I LYDIA BOATENG hereby guarantee a loan of GHc 1000Being granted to (Full name of borrower) CHRISTABEL COBBINAHWhom I am related to as COUSINI LYDIA BOATENG 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 29/06/1991 Age ..... Gender FEMALEMobile 02457 49738 Email .....Postal Address..... House Address HN 20/B, LIME STREETPlease indicate a visible landmark EMMANUEL ASTOI MEDICAL STOREIdentification: National ID # GH-719261298-7 Passport # .....Date of issue 02/02/2020 Expiry date 02/02/2030 Place of issue ELMINA

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

Self employed ☒ nature of business SELL BREAD AND SELLS BREAD AND CHARCOAL

Business location/address .....

Please indicate a visible landmark INFRONT OF EMMANUEL ASTOI MEDICAL STORE

Unemployed.....

Profession ..... years of experience 1Guarantor's income details. Monthly..... Weekly GH 700 Daily GH 100Guarantor's signature/thumb print ..... Date 02/02/24**Official use only**

Loan officer.....

Approval date.....

Approved by.....

Disbursed by .....

Loan disbursement date .....

Repayments start date.....

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



**LOAN LIABILITY AGREEMENT FORM**

I, Christabel Cobbinah 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, Christabel Cobbinah do hereby agree that I am serving as the interpreter for Christabel Cobbinah and Lydia Boateng

(Borrower)

(Guarantor)

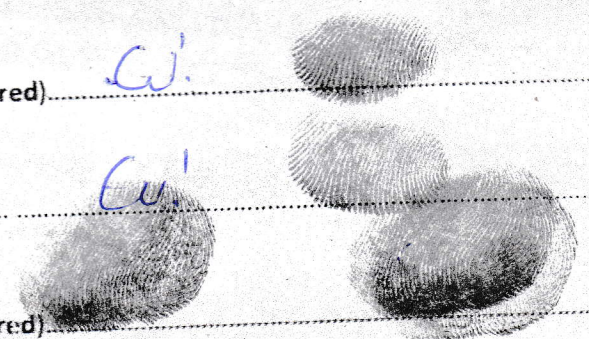
Clients of MJY3 concerning this loan agreement in the Fante language which both clients understand and speak fluently.

They, the borrower and the guarantor append their signatures and their 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).....



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