

Recommended by Irene Twosie

Loan Application form



MICRO-CREDIT ENTERPRISE

First Name Stella Middle Name —

Surname Woodle

Date of Birth 11/02/1995 Age 29 Gender Female

Postal Address — House Address 35/2 Awenee

NOTE: please indicate a visible landmark to your home address. Assemblies of God opposite

Years at this current address 24 mm/yyyy Rent — Own ☒ Mortgage —

Mobile 0243119048 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 2

Business location. Indicate visible landmark Assemblies Junction

Self employed: business type and details Sells Indomie and Bread

Income details

Monthly — weekly GH¢ 1750 Daily GH¢ 250

Previous loan obtained from MJY3 GHc — Date —

Current working capital GHc 2500 Loans from other sources GHc — Date —

Identification

Identification: National ID # ATH-719255782-3 Passport # —

Date of issue 03/02/2020 Expiry date 02/02/2020 Place of Issue Elmina

Purpose for the loan GH¢ 1000 for Indomie business



MICRO-CREDIT ENTERPRISE

Loan repayments

Daily GHc Weekly GHc 83 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
(.....Stella woode.....) 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.....[Signature].....DATE 07/02/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I Eric Adu hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) Stella woode

Whom I am related to as friend

I Eric Adu 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 23/02/1982 Age 42 Gender Female

Mobile 0243441041 Email -

Postal Address - House Address Ssnit block 4 Grand 4

Please indicate a visible landmark Near Elmina Methodist

Identification: National ID # Ghana Card Passport # -

Date of issue 18/02/2020 Expiry date 17/02/2030 Place of issue Ssnit block 3

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

Self employed ☒ nature of business Big Dreams School

Business location/address Awenee

Please indicate a visible landmark At the back of police station

Unemployed.....

Profession Proprietor years of experience -

Guarantor's income details. Monthly 1500 Weekly - Daily -

Guarantor's signature/thumb print [Signature] Date 07/02/2024

Official use only

Loan officer Abina Bediako

Approval date.....

Approved by.....

Disbursed by.....

Loan disbursement date.....

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

Stella woode..... 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 MIA..... do hereby agree that I am serving as the interpreter forand.....
(Borrower) (Guarantor)

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

