

WANK-14

Loan Application form



MICRO-CREDIT ENTERPRISE

First Name SHABU Middle Name

Surname BINTU

Date of Birth 15/05/1967 Age 57 Gender FEMALE

Postal Address House Address HN CK-00402698

NOTE: please indicate a visible landmark to your home address BEHIND TETEREM PARLIAMENT

Years at this current address 7 mm/yyyy Rent ☒ Own ☐ Mortgage ☐

Mobile 05477651660 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 2 dependents 3

EmploymentSelf Employed ☒ Employee ☐ Unemployed ☐

Profession Employer Name and address

years of experience 22

Business location. Indicate visible landmark NEXT TO ADJO CHOP BAR

Self employed: business type and details FOOD VENDOR NEXT TO

ADJO CHOP BAR

Income details

Monthly weekly GH¢ 1500 Daily GH¢ 300

Previous loan obtained from MJY3 GHc Date Current working capital GHc 3000 Loans from other sources GHc Date identificationIdentification: National ID # GHA-727538800-2 Passport # Date of issue 13/12/2021 Expiry date 21/12/2031 Place of Issue EMILIAPurpose for the loan GH¢ 1000 FOR BUSINESS



MICRO-CREDIT ENTERPRISE

Loan repayments

Daily GHc Weekly GHc 85 75 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

(SHAIBU BINTU.....) 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 15/02/24



MICRO-CREDIT ENTERPRISE

Guarantor

I ABDUL SALAM hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) BINTU SHAIKU

Whom I am related to as NEIGHBOUR

I ABDUL SALAM 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 22/03/1994 Age 28 Gender MALE

Mobile 055-3528739 Email

Postal Address..... House Address CK-00402698

Please indicate a visible landmark BETHANIA TETEREM PARLIAMENT

Identification: National ID # CHA-37536486 Passport #

Date of issue 13/12/2021 Expiry date 12/12/2031 Place of issue ELMINA

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

.....

Self employed ☒ nature of business FABRICATOR

Business location/address OPPOSITE KING OF KINGS, ZONGO

Please indicate a visible landmark OPPOSITE KING OF KINGS, ZONGO

Unemployed.....

Profession FABRICATOR years of experience 10

Guarantor's income details. Monthly..... Weekly GH 5000 Daily GH 1000

Guarantor's signature/thumb print [Signature] Date 15/02/24

Official use only

Loan officer [Signature]

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, BINTU SHAIKU..... 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, ABDUL SACAM..... do hereby agree that I am serving as the interpreter for BINTU SHAIKU and ABDUL SACAM.....

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the FASTE 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).....