

Recommended by Abena Mensiwa

Loan Application form



MICRO-CREDIT ENTERPRISE

First Name Moah Middle Name

Surname Angglatey

Date of Birth 24/11/1983 Age Gender Female

Postal Address House Address 21/2 Myanta

NOTE: please indicate a visible landmark to your home address Opposite Crystal Vision

Years at this current address 1 mm/yyyy Rent ☒ Own Mortgage

Mobile 059 0554276248 Email

Spouse Name Last Name

Mobile # Email

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

Employment

Self Employed Employee Unemployed

Profession Security Employer Name and address

..... years of experience

Business location. Indicate visible landmark Elmina Harbour - Yullus

Self employed: business type and details.....

Income details

Monthly Gh/1300 weekly Daily

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

identification

Identification: National ID # GHA-7289205482 Passport #

Date of issue 23/08/2022 Expiry date 24/08/2023 Place of Issue K-E-E-A

Purpose for the loan Gh/1500 For fishmonging.

**MICRO-CREDIT ENTERPRISE**Loan repaymentsDaily GHc Weekly GHc Bi-Weekly GHc Monthly GHc 485Collateral

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 DEFAULTERPAYMENT 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
(Noah Anglategy) 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 07/02/2004



MICRO-CREDIT ENTERPRISE

Guarantor

I Ibrahim Asmah hereby guarantee a loan of GHc 1500

Being granted to (Full name of borrower) Noah Anglategy

Whom I am related to as Co-worker

I Ibrahim Asmah 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 06/10/1969 Age Gender male

Mobile 0554390548 Email -

Postal Address - House Address ES 14/12 Esuakyiv

Please indicate a visible landmark OPPOSITE the bridge

Identification: National ID # Ghana Card Passport #

Date of issue 04/02/2020 Expiry date 03/02/2030 Place of issue Cape-Coast

Employment details. Employee ☒ Employer Name and address Yallus

Self employed nature of business

Business location/address

Please indicate a visible landmark.....

Unemployed.....

Profession Security years of experience 5 month

Guarantor's income details. Monthly 1300 Weekly - Daily -

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

Official use only

Loan officer Alonia Bediako

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I Noah Anaglatey..... 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 do hereby agree that I am serving as the interpreter
for N/A and

(Borrower)

(Guarantor)

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



Statement Period:01-Oct-2023 to 30-Dec-2023

Print. Date 29-Jan-2024
Branch Name CAPE COAST BRANCH
Account No 451/126197/1/59/0
Address CK-0032-8602 BANTUMA ELMINA
Account Type SAVINGS ACCOUNT
Currency GHANA CEDI
Opening Balance 19.87
Closing Balance 1.91

GUARANTY TRUST BANK
GHANA LIMITED
HEAD TRANSACTION UNIT
Cape Coast Branch

CUSTOMER STATEMENT ANAGLATEY NOAH

Trans. Date	Value. Date	Debits	Credits	Balance	Remarks
05-Oct-2023	05-Oct-2023		800.00	819.87	CLEARING DEPOSIT SEP23SALVULUXX B/O VULUXX
05-Oct-2023	05-Oct-2023	810.00		9.87	ACCOUNT TO ACCOUNT TRF Bank To Wallet - 233554276248//23100517504208658/290 77931645**05/10/23 195-24
02-Nov-2023	02-Nov-2023		800.00	809.87	CLEARING DEPOSIT OCT23SALVULUXXLTD B/O VULUXXCOMPANYLTD
02-Nov-2023	02-Nov-2023	8.00		801.87	ACCOUNT TO ACCOUNT TRF E-levy debit 02112023182417027110599768e3a 804df - 2311021824182154484
02-Nov-2023	02-Nov-2023	800.00		1.87	ACCOUNT TO ACCOUNT TRF Credit Wallet- 233554276248/021120231824170271105 99768e3a804df/Bank To Wallet: 1/59/0 to 233554276248/GTBid:021120231824170 27110599768e3a804df**02/11/23 810-71
05-Dec-2023	05-Dec-2023		800.00	801.87	CLEARING DEPOSIT NOV23SALVULUXXCOMP B/O VULUXXCOMPANYLTD
06-Dec-2023	06-Dec-2023	800.00		1.87	ACCOUNT TO ACCOUNT TRF Bank To Wallet - 233554276248//23120608412712058/316 31093284**06/12/23 745-51
20-Dec-2023	20-Dec-2023		1,300.00	1,301.87	TRANSFER FROM LOCAL BANK (NRT) NRT- DEC23SALVULUXXCOLD B/O 340100
20-Dec-2023	20-Dec-2023	1,300.00		1.87	ACCOUNT TO ACCOUNT TRF Bank To Wallet - 233554276248//23122020001607076/322

29-Dec-2023 29-Dec-2023

.04

1.91

89020975**20/12/23 165-61

INTEREST CAPITALISED

TOTAL 3,718.00

3,700.04

1.91

Total 5 Debits
Transactions

5 Credits

Uncleared 0
Amount

GUARANTY TRUST BANK
GHANA LIMITED
Tekele
HEAD TRANSACTION UNIT
Cape Coast Branch