

Recommended by Jane Arthur

Loan Application form



MICRO-CREDIT ENTERPRISE

First Name HATIDAH Middle Name SARRAH

Surname SARRAH

Date of Birth 07/08/1989 Age 35 Gender FEMALE

Postal Address - House Address 49/3 KORIMA GYAH SQUARE

NOTE: please indicate a visible landmark to your home address OPPOSITE MTM OFFICE

Years at this current address 12 mm/yyyy Rent ☒ Own ☐ Mortgage ☐

Mobile 0240682482 Email -

Spouse Name NICHOLAS Last Name MENSATH

Mobile # 0240374405 Email -

Date of birth dd/mm/yyyy 13/07/1977 Age 47 Number of children 2 dependents 2

Employment

Self Employed ☒ Employee ☐ Unemployed ☐

Profession - Employer Name and address -

years of experience 6

Business location. Indicate visible landmark OPPOSITE MTM OFFICE

Self employed: business type and details SELLS DISPOSABLE TISSUES, PACKS AND BOTTLES

Income details

Monthly - weekly 1400 Daily GHS/200

Previous loan obtained from MJY3 GHc - Date -

Current working capital GHc 1500 Loans from other sources GHc - Date -

Identification

Identification: National ID # GHA-719548684-8 Passport # -

Date of issue 05/02/2020 Expiry date 01/02/2030 Place of Issue ETIMINA

Purpose for the loan GHS \$000 for BUSINESS



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 ?

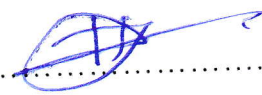
<u>Items</u>	<u>Value</u>	<u>Location</u>	<u>Date acquired</u>
Land			
House			
Equipment/Tools			

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
(HANNAH SARRAH.....) 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 15/01/2024

**MICRO-CREDIT ENTERPRISE****Guarantor**I OLUJA ADEKUN hereby guarantee a loan of GHc 1000Being granted to (Full name of borrower) HANNAH SARAHWhom I am related to as FRIEND

I OLUJA ADEKUN 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 22/07/1997 Age 27 Gender FEMALEMobile 0248011382 Email -Postal Address - House Address 16/3 JAWA HILLPlease indicate a visible landmark AT THE BACK OF DOTE REVIVAL CHURCHIdentification: National ID # GHANA CARD Passport # -Date of issue 11/02/2020 Expiry date 10/02/2030 Place of issue EMMA

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

Self employed ☒ nature of business FOOD VENDORBusiness location/address OLD MARKET

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 8Guarantor's income details. Monthly - Weekly GHc/5600 Daily GHc/800Guarantor's signature/thumb print [Signature] Date 18/01/2024**Official use only**Loan officer Gloria Bediako

Approval date.....

Approved by.....

Disbursed by.....

Loan disbursement date.....

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, HAKKAT SARAH..... 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, M/A..... do hereby agree that I am serving as the interpreter for M/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)..... M/A.....


Client signature and thumb print (Required)..... [Signature].....


Guarantor signature and thumb print (Required)..... [Signature].....
