

Recommended by Hannah Eshun

Loan Application form



MICRO-CREDIT ENTERPRISE

First Name JULIAN Middle Name

Surname BABOO

Date of Birth 03/04/1995 Age 29 Gender FEMALE

Postal Address House Address MT 180 NTAHIDA

NOTE: please indicate a visible landmark to your home address AT THE BACK OF B/A SCHOOL

Years at this current address 28 mm/yyyy Rent Own ☒ Mortgage

Mobile 055800770554800774 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 NEW MARKET

Self employed: business type and details SELLS TOMATOES, CABBAGE, EGG AND ONION

Income details

Monthly weekly 1800 Daily GHS 3000

Previous loan obtained from MJY3 GHc Date

Current working capital GHc 2000 Loans from other sources GHc Date

Identification

Identification: National ID # GH-720193889-3 Passport #

Date of issue 12/02/2020 Expiry date 11/02/2030 Place of Issue TAKORADI

Purpose for the loan GHS 1000 FOR 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.....PUR..... 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

(.....VIVIAN BAIDOO.....) 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.....Baidoo.....DATE 24/01/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I GEORGE HASFORD hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) VIYIAN BAIDOO

Whom I am related to as COUSIN

I GEORGE HASFORD 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 25/10/1990 Age 34 Gender MALE

Mobile 0598410618 Email -

Postal Address - House Address 64/1 COUNCIL LANE

Please indicate a visible landmark NEAR EMINA COURT

Identification: National ID # GHANA CARD Passport # -

Date of issue 10/02/2020 Expiry date 09/02/2030 Place of issue EMINA

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

Self employed ☒ nature of business INTD IMPORTATION OF GOODS

Business location/address COUNCIL LANE

Please indicate a visible landmark NEAR EMINA COURT

Unemployed.....

Profession years of experience 3

Guarantor's income details. Monthly - Weekly 3500 Daily GHc 500

Guarantor's signature/thumb print [Signature] Date 24/01/2024

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, JULIAN BAIDOO 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 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, JP / A do hereby agree that I am serving as the interpreter
for 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).....
JP / A

Client signature and thumb print (Required).....
Baidoo

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

