



Loan Application form

MICRO-CREDIT ENTERPRISE

First Name Delphin Middle NameSurname CobbinahDate of Birth 17/05/1994 Age Gender FemalePostal Address House Address 2/20 NyameteaseNOTE: please indicate a visible landmark to your home address Opposite Clap barYears at this current address 2 mm/yyyy Rent ☒ Own MortgageMobile 0248079426 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 1 dependents 2

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 10Business location. Indicate visible landmark In front of parkingSelf employed: business type and details Sells cosmetics and human hair

Income details

Monthly weekly 800 Daily GH¢ 200Previous loan obtained from MJY3 GHc 500 Date 17/10/2023Current working capital GHc 3,200 Loans from other sources GHc Date

Identification

Identification: National ID # GH-A-0055292793 Passport #Date of issue 30/04/2020 Expiry date 29/04/2030 Place of Issue ElminaPurpose for the loan GH¢ 3000 For business



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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
(..... Delphin Colbinah) 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..... 01/02/24



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Guarantor

I Veronica Conduah hereby guarantee a loan of GHc 3000

Being granted to (Full name of borrower) Delphin Cobbinah

Whom I am related to as Neighbour

I Veronica Conduah 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 11/10/1982 Age 42 Gender Female

Mobile 050093824 Email -

Postal Address - House Address 2/20

Please indicate a visible landmark -

Identification: National ID # Ahana Carel Passport # -

Date of issue 23/02/2020 Expiry date 22/02/2030 Place of issue Elmina

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

Self employed ☒ nature of business Hairdresser

Business location/address PANACIMA

Please indicate a visible landmark Opposite Chop Bar

Unemployed.....

Profession years of experience 15

Guarantor's income details. Monthly..... Weekly GHc 1500 Daily GHc 300

Guarantor's signature/thumb print [Signature] Date 01/02/2024

Official use only

Loan officer Alexia Bediako

Approval date.....

Approved by.....

Disbursed by.....

Loan disbursement date.....

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, Delphin Goldinah, 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 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, MIA, do hereby agree that I am serving as the interpreter for MIA 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) MIA

Client signature and thumb print (Required) [Signature]

Guarantor signature and thumb print (Required) [Signature]