



Loan Application form

MICRO-CREDIT ENTERPRISE

First Name Efua Middle Name

Surname Sikaman

Date of Birth 01/07/1988 Age Gender Female

Postal Address - House Address SS/21 Tetteim

NOTE: please indicate a visible landmark to your home address Opposite Adom Gold store

Years at this current address 23 mm/yyyy Rent Own ☒ Mortgage

Mobile 0540862404 Email

Spouse Name Kofi Last Name Basawa

Mobile # 0596894838 Email -

Date of birth dd/mm/yyyy - Age - Number of children 6 dependents 6

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

years of experience 4

Business location. Indicate visible landmark Elmina Fisheries / Tetteim

Self employed: business type and details FISHMONGER / OWNS A COSMETIC SHOP

Income details

Monthly - weekly GHS 9000 Daily GHS 1500

Previous loan obtained from MJY3 GHc 500 Date 22/11/2023

Current working capital GHc 5000 Loans from other sources GHc - Date -

Identification

Identification: National ID # GHA-720912825-8 Passport # -

Date of issue 19/02/2020 Expiry date 18/02/2030 Place of Issue Elmina

Purpose for the loan GHS 2000 for business



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Loan repayments

Daily GHc Weekly GHc 150 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..... Five 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
(..... Efua Sikaman) 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 08/02/2024



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Guarantor

I Elizabeth Asmah hereby guarantee a loan of GHc 2000
 Being granted to (Full name of borrower) Effua Sikaman
 Whom I am related to as Neighbour
 I Elizabeth 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 06/03/1996 Age Gender Female
 Mobile 0249536227 Email
 Postal Address House Address 55/21 Teketim
 Please indicate a visible landmark opposite Cold store
 Identification: National ID # Alana Carol Passport #
 Date of issue 02/04/2020 Expiry date 01/02/2030 Place of issue Elmina
 Employment details. Employee..... Employer Name and address.....
 Self employed ☒ nature of business Fishmonger / sells Bais
 Business location/address Elmina Fisheries
 Please indicate a visible landmark.....
 Unemployed.....
 Profession years of experience 15
 Guarantor's income details. Monthly..... Weekly GH6000 Daily GH1000
 Guarantor's signature/thumb print [Signature] Date 08/02/2024

Official use only

Loan officer Alana Bediako
 Approval date.....
 Approved by.....
 Disbursed by
 Loan disbursement date
 Repayments start date.....
 Signature..... Date.....

LOAN LIABILITY AGREEMENT FORM

I, Etua Silkman..... 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 he 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, N/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).....

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

Guarantor signature and thumb print (Required).....