Loan Application form

MICRO-CREDIT ENTERPRISE

First Name MARY Middle Name MAAME EFUA

Surname AMOS

Date of Birth 02/02/1972 Age ...... Gender FEMALE

Postal Address ...... House Address HM44 A/10 TETERIM

NOTE: please indicate a visible landmark to your home address ASSEMBLIES OF GOD

Years at this current address 2 mm/yyyy Rent ...... Own ✓ Mortgage ......

Mobile 0242843493 Email ......

Spouse Name ...... Last Name ......

Mobile # ...... Email ......

Date of birth dd/mm/yyyy ...... Age ...... Number of children 4 dependents 4

Employment

Self Employed ...... Employee ...... Unemployed ......

Profession ...... Employer Name and address ......

...... years of experience 3

Business location. Indicate visible landmark AHKAFUL JUNCTION

Self employed: business type and details SELLS FOOD AT ANKAFUL JUNCTION

......

Income details

Monthly – weekly GH¢ 3500 Daily GH¢ 700

Previous loan obtained from MJY3 GHc 2000 Date 05/01/2024

Current working capital GHc 3000 Loans from other sources GHc – Date –

identification

Identification: National ID # GHA-720040970-3 Passport # ......

Date of issue 11/02/2020 Expiry date 10/02/2030 Place of Issue ELMINA

Purpose for the load GH¢ 2,500 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 ?

Items	Value	Location	Date acquired
Land			
House			
Equipment/Tools			

CONDITIONAL CLAUSE FOR PAYENT 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 (MARY MAAME EFUA AMOS..............) 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 24/04/2024

Loan guarantor form

MICRO-CREDIT ENTERPRISE

Guarantor

I IRENE KOFFI hereby guarantee a loan of GHc 2,500

Being granted to (Full name of borrower) MARY MAAME EFUA AMOS

Whom I am related to as FRIEND

I IRENE KOFFI 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 06/09/1992 Age .... Gender FEMALE

Mobile 0592712748 Email ....

Postal Address.................... House Address ABESE No 1

Please indicate a visible landmark CLOSE TO PENTECOST CHURCH ABESE No 1

Identification: National ID # GHA-722581401-0 Passport # ....

Date of issue 25/05/2022 Expiry date 24/05/2032 Place of issue ELMINA

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

....

Self employed ✓ nature of business FOOD VENDOR

Business location/address ELMINA JUNCTION

Please indicate a visible landmark OPPOSITE G.C.B.

Unemployed....................

Profession FOOD VENDOR years of experience 3

Guarantor's income details. Monthly.................... Weekly GH¢ 3000 Daily GH¢ 500

Guarantor's signature/thumb print .... Date 24/04/2024

Official use only

Loan officer IBRAHIM KHALID

Approval date....................

Approved by....................

Disbursed by ....

Loan disbursement date ....

Repayments start date....................

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

LOAN LIABILITY AGREEMENT FORM

I MARY MAAME EFUA AMOS 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 MARY MAAME EFUA AMOS 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)..........................