

Recommended by ISERNICE AMOANAH

Loan Application form



MICRO-CREDIT ENTERPRISE

First Name VICTORIA Middle Name

Surname GABRIEL

Date of Birth 01/07/1977 Age 46 Gender FEMALE

Postal Address House Address 56/18 LIME STREET

NOTE: please indicate a visible landmark to your home address AT BACK OF DUE REVIVAL MINSKY

Years at this current address 45 mm/yyyy Rent Own ☒ Mortgage

Mobile 0554681837 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 FISH MONGER Employer Name and address

..... years of experience 6

Business location. Indicate visible landmark ELIMNA FISHRIES

Self employed: business type and details FISH MONGER

Income details

Monthly weekly GHS 720 Daily GHS 120

Previous loan obtained from MJY3 GHc Date

Current working capital GHc 2500 Loans from other sources GHc Date

Identification

Identification: National ID # GHS-720807027-9 Passport #

Date of issue 03/06/2020 Expiry date 02/06/2030 Place of Issue ELIMNA

Purpose for the load FOR BUSINESS

Amount requested GHS 1000

**MICRO-CREDIT ENTERPRISE**GuarantorI Ekua EFFRIMA hereby guarantee a loan of GHc 1000Being granted to (Full name of borrower) VICTORIA GABRIELWhom I am related to as FRIEND

I Ekua EFFRIMA 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 22/02/1985 Age 38 Gender FEMALEMobile 0596456021 Email -Postal Address - House Address 31/18 JAYA HILLPlease indicate a visible landmark BESIDE DOYE REVIVAL CHURCHIdentification: National ID # GHANA CARD Passport # -Date of issue 17/02/2020 Expiry date 16/02/2030 Place of issue ECUADOR

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

Self employed ☒ nature of business FOOD VENDORBusiness location/address JAYA HILL DOYE REVIVAL CHURCHPlease indicate a visible landmark BESIDE DOYE CHURCH

Unemployed.....

Profession FOOD VENDOR years of experience 8Guarantor's income details. Monthly..... Weekly GHc/1050 Daily GHc/150Guarantor's signature/thumb print [Signature] DateOfficial use onlyLoan officer GLORIA BEDIAKO

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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



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
 (... VICTORIA GABRIEL ...) IN THE FANTIC 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..... 05/01/2022

Mon
 Previ
 Curre

Identi

Date of

LOAN LIABILITY AGREEMENT FORM

I VICTORIA GABRIEL..... 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 GLORIA BODIAKO..... do hereby agree that I am serving as the interpreter for VICTORIA GABRIEL and EEUA EFFINA.....

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the FANTE.....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).....