

RECOMMENDED BY GLADYS ARTHUR



Loan Application form

MICRO-CREDIT ENTERPRISE

First Name REGINA Middle Name

Surname HYARKO

Date of Birth 15/04/1982 Age Gender FEMALE

Postal Address House Address 22/1 BROHTIBIMA

NOTE: please indicate a visible landmark to your home address

Years at this current address 6 mm/yyyy Rent Own ☒ Mortgage

Mobile ~~024646007~~ 0246461807 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 2 dependents 4

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 20

Business location. Indicate visible landmark ELMINA HARBOUR / FISHERIES

Self employed: business type and details SELLS SNACKS

Income details

Monthly weekly GHD 2400 Daily GHD 400

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

Identification

Identification: National ID # GHA-720831838-2 Passport #

Date of issue 18/02/2020 Expiry date 17/02/2030 Place of Issue ELMINA

Purpose for the loan GHD 1000 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 ?

<u>Items</u>	<u>Value</u>	<u>Location</u>	<u>Date acquired</u>
Land			
House			
Equipment/Tools			

CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

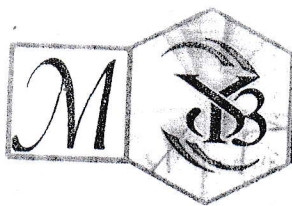
PAYMENT PERIOD... FOUR MONTHS

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

(REGINA NYARKO) 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.

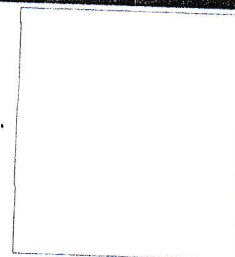
APPLICANT SIGNATURE/THUMB PRINT..........DATE 11/12/2024



MICRO-CREDIT ENTERPRISE

Loan guarantor form

Guarantor



I FELIX PETER MEHSAH hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) REGINA HYARKO

Whom I am related to as FRIEND

I FELIX PETER MEHSAH 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 22/11/1984 Age Gender MALE

Mobile 0242046784 Email

Postal Address..... House Address 17/18^A JAVAL HILL

Please indicate a visible landmark JAVAL HILL

Identification: National ID # GHA-723534865-7 Passport #

Date of issue 07/07/2020 Expiry date 06/07/2030 Place of issue ELMIMA

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

Self employed ☒ nature of business TRADER

Business location/address ELMIMA FISHING HARBOUR

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 15

Guarantor's income details. Monthly..... Weekly GHc 2000 Daily GHc 400

Guarantor's signature/thumb print [Signature] Date 11/12/2024

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, REGINA NYARKO do hereby agree to pay all loans interest acquired from MJY3 in full the terms agreed to and the period solemnly agreed to.

MJY3 will use all means necessary to recover all monies owed and any other cost incurred during this loan collection period.

When loan a 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 in default, our office will use all means available to us that is hereby agreed to this document to recover our monies.

CLIENT'S AND GUARANTOR'S PHOTOGRAPHS SHALL BE PUBLISHED IN PRINT AND SOCIAL MEDIA AND MADE PUBLIC 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, IBRAHIM KHALID do hereby agree that I am serving as interpreter
for REGINA NYARKO and FELIX PETER MEHSAT

(Borrower)

(Guarantor)

Client 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 signature and their thumbs print, making this document thereby legal

Interpreter signatures and thumb print (Required)

Client signature and thumb print (Required)

Guarantor signature and thumb print (Required)

