Loan Application form

MICRO-CREDIT ENTERPRISE

First Name: Cecilia Middle Name:

Surname: Dadzie

Date of Birth: 17/02/1983 Age: Gender: FEMALE

Postal Address: House Address: B179 BROMIBIMA

NOTE: please indicate a visible landmark to your home address: AT THE BACK OF PUBLIC PIPE

Years at this current address: 39 mm/yyyy Rent: Own: Mortgage:

Mobile: 0543864405 Email:

Spouse Name: EMMANUEL Last Name: QUANSAH

Mobile #: 0551033835 Email:

Date of birth dd/mm/yyyy: Age: Number of children: 5 dependents: 5

Employment

Self Employed: ✓ Employee: Unemployed:

Profession: Employer Name and address:

years of experience:

Business location. Indicate visible landmark: BROMIBIMA NEAR PUBLIC PIPE

Self employed: business type and details: CHOP BAR OWNER

Income details

Monthly: weekly: GH¢ 6000 Daily: GH¢ 1000

Previous loan obtained from MJY3 GHc: Date:

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

identification

Identification: National ID #: GHA-719109000-3 Passport #:

Date of issue: 29/04/2020 Expiry date: 28/04/2030 Place of Issue: BROMIBIMA

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 ?

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 (........CECILIA DADZIE..) 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 27/05/2024

Loan guarantor form

MICRO-CREDIT ENTERPRISE

Guarantor

I MONICA ASAHKOMAH hereby guarantee a loan of GHc 3000

Being granted to (Full name of borrower) CECILIA DADZIE

Whom I am related to as SISTER - IN - LAW

I MONICA ASAHKOMAH 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 01/05/1995 Age .... Gender FEMALE

Mobile .... Email ....

Postal Address .... House Address B18 BROHTIBIMA

Please indicate a visible landmark NEAR PUBLIC PIPE

Identification: National ID # GHANA CARD Passport # ....

Date of issue 28/01/2020 Expiry date 27/01/2030 Place of issue BRONTIBIMA

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

....

Self employed ✓ nature of business FOOD VENDOR

Business location/address BRONTIBIMA

Please indicate a visible landmark NEAR PUBLIC PIPE

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

Profession .... years of experience 5

Guarantor's income details. Monthly.................. Weekly GH¢ 2800 Daily GH¢ 400

Guarantor's signature/thumb print .... Date 27/05/2024

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 CECILIA DADZIE 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 CECILIA DADZIE and MONICA ASANKOMAH

(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) [signature]