

Recommended by Rose Anwar



JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME EKUA MIDDLE NAME MENA
SURNAME EYIKU
ADDRESS _____
HOUSE NUMBER HN 104/1, MAPLE STONE
NOTE: Please indicate your residential address and a visible landmark
MENT TO BROFB BATHO
RESIDENCE: _____ OWNING ☒ RENTAL _____ MORTGAGE
NUMBER OF YEARS AT THIS ADDRESS: 2 YEARS _____ MONTHS
SPOUSE NAME —
PHONE NUMBERS 0594456999 0594456999
EMAIL ADDRESS _____
NUMBER OF DEPENDENTS 5 NUMBER OF CHILDREN 5
P.O.B 07/01/1976

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONAL
ID NUMBER GA724611463-8 PLACE OF ISSUE SEAVIEGO, ELMINA
DATE OF ISSUE 23/07/2020 EXPIRY DATE 22/07/2030

P.O.Box 8, Elmina. Ghana. 027 734 0998 / 020 412 0751

jy3logistics@gmail.co

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

FISH MONGER

BUSINESS LOCATION/ADDRESS AYISHA DANHO, ELMINA

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 7 POSITION OWNER

WEEKLY INCOME GHS 5,500 DAILY INCOME GHS 1,100
GHS 1,500 Profit GHS 300 on cred

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 _____ DATE _____

LOANS OBTAINED FROM OTHER SOURCES _____

CURRENT WORKING CAPITAL GHS 1500

LOAN AMOUNT BEING REQUESTED NOW GHS 1000

REASONS FOR THE LOAN FOR BUSINESS

BI-WEEKLY PAYMENTS _____ MONTHLY PAYMENTS _____

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			
BUILDING			
EQUIPMENT/TOOLS			

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CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

PAYMENT PERIOD FOUR MONTHS

I AGREE TO PAY A DAILY DEFAULT CHARGE OF GH¢ 2.00 AS LONG AS I REMAIN IN DEFAULT IN MY INSTALLMENT REPAYMENT AFTER MY BI-WEEKLY OR MONTHLY DUE DATE.

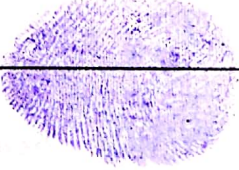
THE PROVISIONS IN THIS DOCUMENT HAVE BEEN CLEARLY EXPLAINED TO ME (EYIKU EKUA MENA) IN THE FANTE LANGUAGE, THAT I FLUENTLY SPEAK AND UNDERSTAND. AND HAVE UNDERSTOOD THE TERMS OF THIS CONTRACT. I THEREFORE APPEND MY MARK TO THE TERMS AND CONDITIONS AS STATED IN THEREOF.APPLICANT SIGNATURE / TUMB PRINT  DATE 11/05/2023GUARANTORI FRANCIS ARTHUR HEREBY GUARANTEE A LOAN OF ONE TOWAND GHANA CEDI BEING GRANTED TO (FULL NAME OF BORROWER) FRANCIS EYIKU EKUA MENAWHOM I AM RELATED AS NEIGHBOURAGE 37 TELL: 0542629083 GUARANTOR'S WORK FISHERMANI FRANCIS ARTHUR SOLEMNLY PLEDGE TO BE LIABLE FOR ALL

PAYMENTS, LOAN PRINCIPAL, INTEREST, DEFAULT CHARGES AND OTHER

COLLECTION COSTS. WHEN THIS LOAN IS IN DEFAULT, 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

SIGNATURE / THUMBPRINT

D.O.B 01/08/1985 

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, EKUA MENA EYIKU 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 a loan is in 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 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, GABRIEL BORDI AMEY do hereby agree that I am serving as the interpreter for EKUA MENA EYIKU and FRANCIS ARTHUR

(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).....

Guarantors Signature & thumb print.....