

A.S Group - Member 2

Loan Application form



MICRO-CREDIT ENTERPRISE

First Name PAULINA Middle Name

Surname PRAH

Date of Birth 14/10/1974 Age 49 Gender FEMALE

Postal Address House Address HN 56/6, BENTHA ROAD

NOTE: please indicate a visible landmark to your home address NEAR PROTESTANT church

Years at this current address 49 mm/yyyy Rent Own ☒ Mortgage

Mobile 053 449 4856 Email

Spouse Name GEORGE Last Name QUANJAH

Mobile # Email

Date of birth dd/mm/yyyy Age 55 Number of children 7 dependents 1

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 16

Business location. Indicate visible landmark IN FRONT OF RICHARD COW STORE, AYISA

Self employed: business type and details SELL FEMMENTED FISH, WATER, SOFT DRINKS AND FOOD ITEMS.

Income details

Monthly weekly GHS 500 Daily GHS 100

Previous loan obtained from MJY3 GHc Date

Current working capital GHc GHS 2,000 Loans from other sources GHc Date

Identification

Identification: National ID # GHA-719609189-2 Passport #

Date of issue 06/02/2020 Expiry date 05/02/2030 Place of Issue BANTUMA

Purpose for the load GHS 2,000 FOR BUSINESS.



MICRO-CREDIT ENTERPRISE

Loan repayments

Daily GHc Weekly GHc 150 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

(PAULINA RAY) 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..... [Signature] DATE 01/12/24



MICRO-CREDIT ENTERPRISE

Guarantor

I ELIZABETH TAWIAH hereby guarantee a loan of GHc 2000

Being granted to (Full name of borrower) PAULINA PRATH

Whom I am related to as CO-WORKER FRIEND

I ELIZABETH TAWIAH 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 24-11-1999 Age 24 .. Gender FEMALE

Mobile 0246032256 Email ..

Postal Address .. House Address H# 22/6, BRONYIMBA

Please indicate a visible landmark NEAR BRONYIMBA GOVT SCHOOL

Identification: National ID # GHA-723528686-7 Passport # ..

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

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

Self employed ☒ nature of business FWH MONGER

Business location/address ATUA

Please indicate a visible landmark IN FRONT OF RICHARD COOK STORE, ATUA

Unemployed.....

Profession years of experience 6

Guarantor's income details. Monthly..... Weekly GH# 1400 Daily GH# 300

Guarantor's signature/thumb print Date 01/02/24

Official use only

Loan officer.....

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I PAULINA PRAH 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 Alvin Bediako do hereby agree that I am serving as the interpreter for Paulina Prah and Elizabeth Tawiah

(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).....



Client signature and thumb print (Required).....



Guarantor signature and thumb print (Required).....

