

RECOMMENDED BY ARABA FIRESOM



Loan Application form

MICRO-CREDIT ENTERPRISE

First Name MEIZER Middle Name

Surname ABA

Date of Birth 18/03/1969 Age Gender FEMALE

Postal Address House Address TEMA HOUSE BRONYIBIMA

NOTE: please indicate a visible landmark to your home address

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

Mobile 0535819123 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 Employer Name and address

..... years of experience TEN

Business location. Indicate visible landmark ELMIMA FISHRIES

Self employed: business type and details FISH MONGER

Income details

Monthly weekly GH¢ 900 Daily GH¢ 150

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

identification

Identification: National ID # GAA-719068737-2 Passport #

Date of issue 31/01/2020 Expiry date 30/01/2030 Place of Issue ELMIMA

Purpose for the load GH¢ 1000 FOR BUSINESS



MICRO-CREDIT ENTERPRISE

Loan repayments

Daily GHc Weekly GHc 76 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

(.....MEIZER.....ABA.....) 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 19/04/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I QUATE HANNAH hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) MEIZER ABA

Whom I am related to as FRIEND

I QUATE HANNAH 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 27/08/1998 Age Gender FEMALE

Mobile 0548599161 Email

Postal Address House Address 18/30 EPRO CIP

Please indicate a visible landmark

Identification: National ID # GHA-719065094-5 Passport #

Date of issue 31/01/2020 Expiry date 30/01/2030 Place of issue ELMIHA

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

Self employed ☒ nature of business PROVISION STORE

Business location/address CIP

Please indicate a visible landmark BEHIND CIP MECHANICS SHOP

Unemployed.....

Profession years of experience 1

Guarantor's income details. Monthly..... Weekly GHd 2,400 Daily GHd 400

Guarantor's signature/thumb print [Signature] Date 26/04/2024

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, HEIZER ABA solemnly agree to pay all loans and interest acquired from MIY3 in full in the terms agreed to and the period solemnly agreed to.

MIY3 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 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, IBRAHIM KHALID do hereby agree that I am serving as the interpreter for HEIZER ABA and REBECCA FAMEYE

(Borrower)

(Guarantor)

Clients of MIY3 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).....