

Recommended by Frank Akul

Loan Application form



# MICRO-CREDIT ENTERPRISE

First Name JOYCE Middle Name \_\_\_\_\_

Surname QUARSHIE

Date of Birth 02/02/1990 Age 33 Gender FEMALE

Postal Address \_\_\_\_\_ House Address 95/4 LIVERPOOL STREET

NOTE: please indicate a visible landmark to your home address BESIDE COCONUT GROVE

Years at this current address 30 mm/yyyy Rent ☒ Own \_\_\_\_\_ Mortgage \_\_\_\_\_

Mobile 0832335276 Email \_\_\_\_\_

Spouse Name \_\_\_\_\_ Last Name \_\_\_\_\_

Mobile # \_\_\_\_\_ Email \_\_\_\_\_

Date of birth dd/mm/yyyy \_\_\_\_\_ Age \_\_\_\_\_ Number of children 6 dependents 6

## Employment

Self Employed ☒ Employee \_\_\_\_\_ Unemployed \_\_\_\_\_

Profession \_\_\_\_\_ Employer Name and address \_\_\_\_\_

\_\_\_\_\_ years of experience 5

Business location. Indicate visible landmark \_\_\_\_\_

Self employed: business type and details \_\_\_\_\_

Income details  
Monthly \_\_\_\_\_ weekly GH¢ 9000 Daily GH¢ 1500

Previous loan obtained from MJY3 GH¢ \_\_\_\_\_ Date \_\_\_\_\_

Current working capital GH¢ 20,000 Loans from other sources GH¢ \_\_\_\_\_ Date \_\_\_\_\_

## Identification

Identification: National ID # GH-725214916-0 Passport # \_\_\_\_\_

Date of issue 12/02/2020 Expiry date 11/02/2030 Place of Issue EFINIA

Purpose for the loan for BUSINESS

+ requested GH¢ 1000



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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 ?

<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

(..... JOYCE QUARSHIE ..... ) IN THE ..... CHIE ..... 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 05/01/2024





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## Guarantor

I ACKON MARGARET hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) JOYCE QUARSTIE

Whom I am related to as FRIEND

I MARGARET ACKON 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 26/03/2001 Age 23 Gender FEMALE

Mobile 0551024456 Email —

Postal Address — House Address 95/4 LIVERPOOL STREET

Please indicate a visible landmark BESIDE COCONUT GROVE

Identification: National ID # GHANA CARD Passport # —

Date of issue 19/02/2020 Expiry date 18/02/2030 Place of issue EGINA

Employment details. Employee — Employer Name and address —

Self employed ☒ nature of business FISHMONGER

Business location/address ELMIRA FISHRIES

Please indicate a visible landmark —

Unemployed —

Profession FISHMONGER years of experience 2

Guarantor's income details. Monthly — Weekly GHc 1800 Daily GHc 3000

Guarantor's signature/thumb print — Date 05/01/2024

Official use only

Loan officer ALOFA BEDIAKO

Approval date —

Approved by —

Disbursed by —

Loan disbursement date —

Repayments start date —

Signature — Date —

**LOAN LIABILITY AGREEMENT FORM**

I, JOICE QUARSHIE..... 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 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 H/A..... do hereby agree that I am serving as the interpreter  
for .....and.....  
(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).....H/A

Client signature and thumb print (Required).....[Signature]

Guarantor signature and thumb print (Required).....[Signature]