



Loan Application form

MICRO-CREDIT ENTERPRISEFirst Name KWAKINA Middle Name MATTHANIELSurname HOWARDDate of Birth 20/06/1960 Age Gender MALEPostal Address House Address C/O DEPT 4 STATISTIC UCCNOTE: please indicate a visible landmark to your home address NEAR STANN SCHOOLYears at this current address mm/yyyy Rent Own ☒ MortgageMobile 0244923879

Email

Spouse Name SYLVA Last Name SIMONS

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 4 dependents 5Employment

Self Employed Employee Unemployed

Profession Employer Name and address UNIVERSITY of CAPE COAST years of experience

Business location. Indicate visible landmark

Self employed: business type and details

Income details

Monthly weekly Daily

Previous loan obtained from MJY3 GHc 7000 Date 04/09/2023

Current working capital GHc Loans from other sources GHc Date

identificationIdentification: National ID # 44-7150289-6 Passport #Date of issue 19/02/2020 Expiry date 18/02/2030 Place of Issue ACCRAPurpose for the load PERSONAL LOANAmount requested 8000



MICRO-CREDIT ENTERPRISE

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
(... KWAME NATHANIEL HOWARD ...) 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... 28/12/2023 ...



MICRO-CREDIT ENTERPRISE

Guarantor

I ENOCK NYAKO hereby guarantee a loan of GHc 8000

Being granted to (Full name of borrower) KIKATINA NATHANIEL NYAKO

Whom I am related to as CO-WORKER

I ENOCK NYAKO 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 Age 30 .. Gender MALE

Mobile 054630701 Email -

Postal Address..... House Address -

Please indicate a visible landmark

Identification: National ID # Passport #

Date of issue Expiry date Place of issue.....

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

Self employed nature of business HAEL CO-COORDINATOR

Business location/address

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience

Guarantor's income details. Monthly..... Weekly Daily

Guarantor's signature/thumb print [Signature] Date 28/12/2023

Official use only

Loan officer.....

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, KUANINA NATHANIEL HOWARD 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, N/A do hereby agree that I am serving as the interpreter forand.....

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in thelanguage 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).....