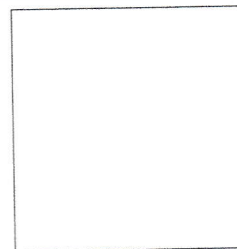


Recommended by Benedicta Aggrey Fynn.

Loan Application form



MICRO-CREDIT ENTERPRISE



First Name ELIZABETH Middle Name

Surname DEKY

Date of Birth 12/02/1978 Age 45 Gender FEMALE

Postal Address House Address HN 34/19, COMAN HILL

NOTE: please indicate a visible landmark to your home address NEAR BASILICA CHURCH

Years at this current address 20 mm/yyyy Rent Own ☒ Mortgage

Mobile 0246776988 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 3 dependents 2

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address years of experience 2

Business location. Indicate visible landmark K.F.E.A

Self employed: business type and details FOOD VENDOR

Income details

Monthly weekly CHF 1500 Daily CHF 300

Previous loan obtained from MJY3 GHc Date

Current working capital GHc CHF 3,000 Loans from other sources GHc Date

Identification

Identification: National ID # GH-71960508-3 Passport #

Date of issue 06/02/2000 Expiry date 05/02/2030 Place of Issue K.F.E.A

Purpose for the loan FOOD VENDOR CHF 1000 FOR BUSINESS



MICRO-CREDIT ENTERPRISE

Loan repayments

Daily GHc Weekly GHc 73 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
(ELIZABETH DEKY.....) 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 08/02/14



MICRO-CREDIT ENTERPRISE

Guarantor

I KOFI MENSAH hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) ELIZABETH DEKY

Whom I am related to as NEIGHBOUR

I KOFI MENSAH 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 11/04/1983 Age 40 Gender MALE

Mobile 059 005 3301 Email

Postal Address..... House Address HN 34/9 ROMAN HILL

Please indicate a visible landmark NEAR BASELIGA CHURCH

Identification: National ID # CHA-724458384 Passport #

Date of issue 20/07/2020 Expiry date 19/07/2030 Place of issue ELMINA

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

Self employed ☒ nature of business FUTHERMAN

Business location/address ELMINA FUTHERMAN

Please indicate a visible landmark ELMINA FUTHERMAN

Unemployed.....

Profession years of experience 10

Guarantor's income details. Monthly..... Weekly GH 3000 Daily GH 500

Guarantor's signature/thumb print Date 08/02/2023

Official use only

Loan officer.....

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, ELIZABETH DEKY..... 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 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, JESSICA DAVIS..... do hereby agree that I am serving as the interpreter for ELIZABETH DEKY and KOFI MENSAH

(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).....

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