



MICRO-CREDIT ENTERPRISE

Loan Application form

First Name EMMANUEL Middle Name

Surname KEFUL

Date of Birth 09/09/1975 Age Gender MALE

Postal Address House Address 34/8 BAKAND EMINA

NOTE: please indicate a visible landmark to your home address BEHIND NO 1 PENTECOS

Years at this current address 7 mm/yyyy Rent Own ☒ Mortgage

Mobile 0243374706 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy ✓ Age Number of children dependents

Employment

Self Employed Employee Unemployed

Profession CIRCUIT DRIVER Employer Name and address METHODIST CHURCH - EMINA 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 1000 Date 08/09/2028

Current working capital GHc Loans from other sources GHc Date

Identification

Identification: National ID # GHA-719212293208-7 Passport #

Date of issue 04/02/2000 Expiry date 02/02/2030 Place of Issue EMINA

Purpose for the load PERSONAL LOAN amt 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
(..... EMMANUEL AFFUL) IN THE FRITE 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 MARK SAKFO BIMPONG hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) EMMANUEL AFFUL

Whom I am related to as CHURCH MEMBER

I MARK SAKFO BIMPONG 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 28/04/1985 Age 39 Gender MALE

Mobile 0240374461 Email

Postal Address..... House Address 97/4 LIVERPOOL STREET

Please indicate a visible landmark

Identification: National ID # GHA-7202482108-8 Passport #

Date of issue 02/02/2020 Expiry date 19/02/2030 Place of issue ELIMIKR

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

Self employed X nature of business

Business location/address

Please indicate a visible landmark.....

Unemployed.....

Profession HEALTH LEADER years of experience 15

Guarantor's income details. Monthly GH1500 Weekly Daily

Guarantor's signature/thumb print [Signature] Date 05/01/2024

Official use only

Loan officer.....

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, EMMANUEL AHUL..... 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, M/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)..... M/A.....

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

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