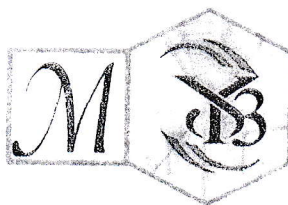


RECOMMENDED BY GLADYS ARTHUR



Loan Application

MICRO-CREDIT ENTERPRISE

First Name RUDOLF Middle Name

Surname NYAME

Date of Birth 18/09/1985 Age Gender MALE

Postal Address House Address CK/0040/3486

NOTE: please indicate a visible landmark to your home address BEHIND ROOFTOP BAR - BROHTIB

Years at this current address 3 mm/yyyy Rent ☒ Own Mortgage

Mobile 0256691860 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 3

Business location. Indicate visible landmark ELMIHA FISHRIES

Self employed: business type and details BOAT OWNER / FISHMONGER

Income details

Monthly weekly GH¢ 1800 Daily GH¢ 300

Previous loan obtained from MJY3 GHc Date

Current working capital GHc 5000 Loans from other sources GHc Date

identification

Identification: National ID # GHA-724083043-7 Passport #

Date of issue 15/07/2020 Expiry date 14/07/2030 Place of Issue ELMIHA

..... GH¢ 1,000 FOR BUSINESS



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

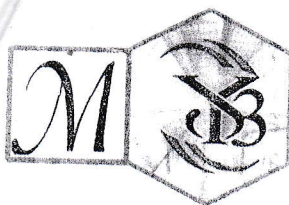
PAYMENT PERIOD.....FOUR..... MONTHS

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

(RUBOLT NYAME) 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..........DATE 11/12/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I MARY NKEISIAH hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) RUDOLF NNAME

Whom I am related to as FRIEND

I MARY NKEISIAH 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 28/05/1980 Age Gender FEMALE

Mobile 0557257988 Email

Postal Address..... House Address B1 0203 BROHYIBIMA

Please indicate a visible landmark BEHIND THE COMMUNITY CENTER

Identification: National ID # GHA-719566605-3 Passport #

Date of issue 05/02/2020 Expiry date 04/02/2030 Place of issue ELMINA

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

Self employed ☒ nature of business FISHMONGER

Business location/address ELMINA FISHRIES

Please indicate a visible landmark ELMINA FISHRIES

Unemployed.....

Profession years of experience 4

Guarantor's income details. Monthly..... Weekly GHd 700 Daily GHd 100

Guarantor's signature/thumb print  Date 11/12/2024

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, RUDOLF NYAME

..... solemnly agree to pay all loans interest acquired from MJY3 in full the terms agreed to and the period solemnly agreed to.

MJY3 will use all means necessary to recover all monies owed and any other cost 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 in default, our office will use all means available to us that is hereby agreed to this document to recover our monies.

CLIENT'S AND GUARANTOR'S PHOTOGRAPHS SHALL BE PUBLISHED IN PRINT AND SOCIAL MEDIA AND MADE PUBLIC 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 interpreter

For RUDOLF NYAME

and MARY HKEISIAH

(Borrower)

(Guarantor)

Client 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 signature and their thumbs print making this document thereby legal.

Interpreter signatures and thumb print (Required)

Client signature and thumb print (Required)

Guarantor signature and thumb print (Required)

