

Recommend by Alice Edmonson

Loan Application form



MICRO-CREDIT ENTERPRISE

First Name Hana Middle Name

Surname kakum

Date of Birth 21/04/1993 Age 31 Gender Female

Postal Address - House Address 15/19 Boho Bridge

NOTE: please indicate a visible landmark to your home address Near kakum Rural bank

Years at this current address 5 mm/yyyy Rent ☒ Own Mortgage

Mobile 0256517389 Email -

Spouse Name Benjamin Last Name Monison

Mobile # 0256529455 Email -

Date of birth dd/mm/yyyy Age 33 Number of children 2 dependents 2

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 8

Business location. Indicate visible landmark Elming Fisheries

Self employed: business type and details

Fishmonger / clothes seller

Income details

Monthly - weekly 3500 Daily GHS/200 GHS/300 ^{Fish}

Previous loan obtained from MJY3 GHc Date

Current working capital GHc 2000 Loans from other sources GHc Date

Identification

Identification: National ID # GHA-720545278-8 Passport #

Date of issue 15/02/2020 Expiry date 14/02/2030 Place of Issue Elming

Purpose for the loan GHS/1000 For Fish business



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Loan repayments

Daily GHc Weekly GHc 83 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

(.....Mana kakum.....) IN THEFante..... 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.....25/01/2024.....



MICRO-CREDIT ENTERPRISE

Guarantor

I Mavis Dannis Afful Florence Agyah hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) Mang kakum

Whom I am related to as Auntie

I Mavis Dannis Afful 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 06/05/1993 Age Gender Female

Mobile 0248866561 Email -

Postal Address - House Address 36/12 Haizer's Garden

Please indicate a visible landmark Near kakum Bank

Identification: National ID # GHANA CARD Passport #

Date of issue 24/08/2020 Expiry date 23/08/2030 Place of issue TEMA

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

Self employed ☒ nature of business SELLS Bags and slippers

Business location/address Haizer's Garden

Please indicate a visible landmark Near kakum Bank

Unemployed.....

Profession years of experience 3

Guarantor's income details. Monthly..... Weekly GHc 18000 Daily GHc 300

Guarantor's signature/thumb print [Signature] Date 25/01/2024

Official use only

Loan officer Aloia Bediakw

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, Mana kakum..... 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 a loan is in 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, Gloria Bediako..... do hereby agree that I am serving as the interpreter for Mana kakum..... and Mauiis Dannis.....

(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).....