

Recommended by Getnude Naa Quavty

Loan Application form



# MICRO-CREDIT ENTERPRISE

First Name Seling Middle Name .....

Surname Moses

Date of Birth 16/12/1976 Age 48 Gender Female

Postal Address - House Address 1/2 Mable stone

NOTE: please indicate a visible landmark to your home address Hear cant street.

Years at this current address 47 mm/yyyy Rent ..... Own ☒ Mortgage .....

Mobile 0543474087 Email -

Spouse Name - Last Name -

Mobile # - Email -

Date of birth dd/mm/yyyy - Age - Number of children 6 dependents 3

## Employment

Self Employed ☒ Employee ..... Unemployed .....

Profession ..... Employer Name and address .....

..... years of experience .....

Business location. Indicate visible landmark .....

Self employed: business type and details.....

Business Idoman

## Income details

Monthly - weekly GHS 2000 Daily GHS 400

Previous loan obtained from MJY3 GHc ..... Date .....

Current working capital GHc 3000 Loans from other sources GHc ..... Date .....

## identification

Identification: National ID # GHA-72167108-9 Passport # .....

Date of issue 22/02/2020 Expiry date 21/02/2030 Place of Issue ELIMHA

Purpose for the load GHS 1000 for 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  
(.....Selina Moses.....) 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.....28/01/2024.....





# MICRO-CREDIT ENTERPRISE

## Guarantor

I Priscilla Quainoo hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) Selina Moses

Whom I am related to as Auntie

I Priscilla Quainoo 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 06/04/1996 Age 28 Gender Female

Mobile 0598394516 Email -

Postal Address - House Address 1/2 Mable street

Please indicate a visible landmark Near Court street

Identification: National ID # GHANA CARD Passport # -

Date of issue 22/02/2020 Expiry date 21/02/2030 Place of issue Elmina

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

Self employed ☒ nature of business Into Indomie business (Food vendor)

Business location/address Atacbadze

Please indicate a visible landmark Infront of old barrier

Unemployed.....

Profession ..... years of experience 1

Guarantor's income details. Monthly..... Weekly GHc 1750 Daily GHc 2500

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

## Official use only

Loan officer Gloria Bediako

Approval date.....

Approved by.....

Disbursed by .....

Loan disbursement date .....

Repayments start date.....

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



LOAN LIABILITY AGREEMENT FORM

I Selina Moses ..... 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 H/A ..... do hereby agree that I am serving as the interpreter for ..... and .....

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the ..... 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)..... H/A

Client signature and thumb print (Required)..... Selina

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