

RECOMMENDED BY RITA GAKPEIO

Loan Application form



MICRO-CREDIT ENTERPRISE

First Name GEORGINA Middle Name EWUDZIE

Surname WOODE

Date of Birth 10/10/1990 Age Gender FEMALE

Postal Address House Address 126/10 BAHUMA

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

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

Mobile 0533 68 42 3 6 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 1 dependents 1

Employment

Self Employed Employee ☒ Unemployed

Profession HOUSE KEEPING Employer Name and address KARIK HOTEL

..... years of experience 3

Business location. Indicate visible landmark ETIR

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

Income details

Monthly GH¢ 800 weekly Daily

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

Identification

Identification: National ID # GHA-7204220382 Passport #

Date of issue 14/02/2020 Expiry date 13/02/2030 Place of Issue ELMINA

Purpose for the loan GH¢ 1000 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

(GEORGINA EWUDZIE KLOODE) 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 20/05/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I GEORGINA ANNAN hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) GEORGINA EWUDZIE KWONTE

Whom I am related to as FRIEND

I GEORGINA ANNAN 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 02/01/2000 Age Gender FEMALE

Mobile 0546 43 4939 Email

Postal Address..... House Address

Please indicate a visible landmark

Identification: National ID # GHA-727657349-2 Passport #

Date of issue 12/01/2022 Expiry date 11/01/2032 Place of issue ELMINA

Employment details. Employee ☒ Employer Name and address KARIK HOTEL

Self employed nature of business

Business location/address ETIK

Please indicate a visible landmark.....

Unemployed.....

Profession HOUSE KEEPING years of experience 3

Guarantor's income details. Monthly GHc 200 Weekly Daily

Guarantor's signature/thumb print [Signature] Date 10/05/2024

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 GEORGINA EWUDZIE KLOOT 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 IBRAHIM KHALID do hereby agree that I am serving as the interpreter for GEORGINA EWUDZIE KLOOT GEORGINA ANNAN

(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).....

KARICK HOTEL, ELMINA

PAY SLIP

MONTH: MAY, 2024

NAME: GEORGINA EWUDZIE WOODE

POSITION: HOUSE KEEPING

PAID BY: KARICK HOTEL

RECEIVED BY: *Woode Georgina*

APPROVED BY:(GM)

GHC

BASIC SALARY

838.79

GHC

ADD: ALLOWANCES

OVERTIME

-

OTHERS

-

-

838.79

LESS DEDUCTIONS

INCOME TAX

4.26

SSNIT (5.5%)

34.53

RENT (10%)

-

38.79

GHC 800.00