

Recommended by Joana Tin

Loan Application form



# MICRO-CREDIT ENTERPRISE

First Name ARABA Middle Name EWUSIWAH

Surname CODJOE

Date of Birth 09/04/1985 Age 38 Gender FEMALE

Postal Address ..... House Address HN BUI/20, AKOTO BWIN

NOTE: please indicate a visible landmark to your home address BEHIND PANACTIMA DAUG STORE

Years at this current address 2 mm/yyyy Rent ☒ Own ..... Mortgage .....

Mobile 024 90 38 260 Email .....

Spouse Name FREDRICK Last Name LEWIS

Mobile # 024 119 119 7 Email .....

Date of birth dd/mm/yyyy ..... Age 40 Number of children 1 dependents 1

## Employment

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

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

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

Business location. Indicate visible landmark .....

Self employed: business type and details SECOND HAND CLOTHING SELLER  
NEAR ANKATA JUNCTION

## Income details

Monthly ..... weekly GH 1000 Daily GH 200

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

Current working capital GHc 2500 Loans from other sources GHc ..... Date .....

## Identification

Identification: National ID # CHA-723592456-3 Passport # .....

Date of issue 08/07/2020 Expiry date 07/07/2030 Place of Issue SSNIT

Purpose for the load GH 1000 FOR BUSINESS



# MICRO-CREDIT ENTERPRISE

## Loan repayments

Daily GHc ..... Weekly GHc 873 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  
(ARABA EWOUSWA COOJOE) 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.....05/12/24





# MICRO-CREDIT ENTERPRISE

## Guarantor

I KATE ACQUAH hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) ARABA EMMANUEL COADIE

Whom I am related to as AUNTIE

I KATE ACQUAH 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 18/11/1961 Age 62 Gender FEMALE

Mobile 0548384111 Email .....

Postal Address..... House Address HH B11/20, AKOTOBISIN

Please indicate a visible landmark BEHIND PANAFIMA DRUG STORE

Identification: National ID # GHA 726979949-4 Passport # .....

Date of issue 15/02/2021 Expiry date 14/02/2031 Place of issue SSP, IT

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

Self employed ..... nature of business .....

Business location/address .....

Please indicate a visible landmark.....

Unemployed: PERSON PENSIONER

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

Guarantor's income details. Monthly GHc 800 Weekly ..... Daily .....

Guarantor's signature/thumb print [Signature] Date 05/02/2024

Official use only

Loan officer.....

Approval date.....

Approved by.....

Disbursed by .....

Loan disbursement date .....

Repayments start date.....

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



LOAN LIABILITY AGREEMENT FORM

I, ARABA ELUSIWAH CONJOE..... 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 he 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, N/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)..... N/A.....

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

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