

Recommended by Abena Mensah



JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME EFUA MIDDLE NAME _____

SURNAME SIKAMAN

ADDRESS _____

HOUSE NUMBER HN 55/21 TERIERIM

NOTE: Please indicate your residential address and a visible landmark

OPPOSITE ADOM GOLD STORE

RESIDENCE: ☒ OWNING _____ RENTAL _____ MORTGAGE _____

NUMBER OF YEARS AT THIS ADDRESS: 23 YEARS _____ MONTHS

SPOUSE NAME KOFI BASAWA - 0596894838

PHONE NUMBERS 0540362404

EMAIL ADDRESS _____

NUMBER OF DEPENDENTS 6 NUMBER OF CHILDREN 6

D.O.B 01/07/1988

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONAL

ID NUMBER ATA-720912825-8 PLACE OF ISSUE SEA VIEW

DATE OF ISSUE 19/02/2020 EXPIRY DATE 19/02/2030

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EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

FISH MONGER

BUSINESS LOCATION/ADDRESS ELMINA FISHIES

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 15 POSITION OWNER

WEEKLY INCOME GHS 9,000

DAILY INCOME GHS 1,500

Profit (300)

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 _____

DATE _____

LOANS OBTAINED FROM OTHER SOURCES _____

CURRENT WORKING CAPITAL GHS 3,000

LOAN AMOUNT BEING REQUESTED NOW GHS 1,000

REASONS FOR THE LOAN _____

FOR BUSINESS

BI-WEEKLY PAYMENTS _____

MONTHLY PAYMENTS _____

COLLATERAL

WHAT ASSETS ARE YOU USING AS A SECURITY FOR THIS LOAN?

ITEMS

VALUE

LOCATION

DATE ACQUIRED

LAND

BUILDING

EQUIPMENT/TOOLS



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

PAYMENT PERIOD four MONTHS

I AGREE TO PAY A DAILY DEFAULT CHARGE OF GH¢ 2.00 AS LONG AS I REMAIN IN DEFAULT IN MY INSTALLMENT REPAYMENT AFTER MY BI-WEEKLY OR MONTHLY DUE DATE.

THE PROVISIONS IN THIS DOCUMENT HAVE BEEN CLEARLY EXPLAINED TO ME (EFUA SIKAMAN) 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 CONDITIONS AS STATED IN THEREOF.

APPLICANT SIGNATURE / TUMB PRINT [Signature] DATE 08/11/2023

GUARANTOR

I ELIZABETH ASMAH HEREBY GUARANTEE A LOAN OF GHS 1,000 BEING GRANTED TO (FULL NAME OF BORROWER) EFUA SIKAMAN.

WHOM I AM RELATED AS NEIGHBOUR.

AGE 45 TELL: 0249536227 GUARANTOR'S WORK SELLS BOWLS

I ELIZABETH ASMAH SOLEMNLY PLEDGE TO BE LIABLE FOR ALL PAYMENTS, LOAN PRINCIPAL, INTEREST, DEFAULT CHARGES AND OTHER COLLECTION COSTS. WHEN THIS LOAN IS IN DEFAULT, 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

SIGNATURE / THUMBPRINT [Signature]

D. O. B 06/03/1996

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I EFUA SIKATHAN..... 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 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 ELIZABETH ASMAH..... do hereby agree that I am serving as the interpreter
for EFUA SIKATHAN..... and ELIZABETH ASMAH
(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).....
