

**Sugarcane Financial Holdings  
Precious Heart Microcredit**

Loan Application Form | Ghc500 Request

Website: <https://www.sugarcane.mmrepa.com> | Email: [sugarcanefinance@gmail.com](mailto:sugarcanefinance@gmail.com)

Tel. 0543038723 | 0546326097 | Inchaban – Shama District – Western Region, Ghana

tick one (*Customer status*)Existing ☐New ☐*Please kindly fill the following with the correct information*

Surname:.....

First name:.....

Date Of Birth:.....

Nationality:.....

Place Of Birth:.....

Country Of Resident:.....

Phone Number:.....

City Of Resident:.....

WhatsApp Number:.....

Ghana Post GPS:.....

Email:.....

*Please kindly tick one of the following*

Gender:	Male <input type="checkbox"/>	Female <input type="checkbox"/>		
ID Format:	Passport <input type="checkbox"/>	NHIS <input type="checkbox"/>	Voters ID <input type="checkbox"/>	Ghana Card <input type="checkbox"/>
ID Number:..... (please attach a copy of your ID Card when submitting this form)				
Marital Status:	Single <input type="checkbox"/>	Divorce <input type="checkbox"/>	Married <input type="checkbox"/>	Widowed <input type="checkbox"/>
How did you know about:	Social Media <input type="checkbox"/>	Friend/Relative <input type="checkbox"/>		
Level of Education:	Basic <input type="checkbox"/>	Secondary <input type="checkbox"/>	Tertiary <input type="checkbox"/>	
Purpose of loan:	For Education <input type="checkbox"/>	For Business <input type="checkbox"/>	Emergency <input type="checkbox"/>	
Religious Activity:	Christianity <input type="checkbox"/>	Muslim <input type="checkbox"/>	Traditional <input type="checkbox"/>	Others <input type="checkbox"/>
Denominational Name:.....				
Location:.....				
Incase Of Emergency, Whom shall we content				
Full Name:.....				
Relationship:..... Phone Number:.....				

**LOAN CALCULATOR**

Amount Requested	:	Ghc500
SMS Invoice Fee	:	Ghc25/Month
Form Fee	:	Ghc50
Interest rate	:	Ghc0
Processing Fee	:	Ghc0
Collateral	:	Ghc0
Repayment Amount	:	Ghc500

Payment Collection	Duration	Date
Period Of Payment	: 1 Month	.....
Grace Period	: 1 Week	.....
Extended Period Of Payment	: 3 Weeks	.....

Weekly Payment Of Loan	Duration	Amount
Second Week	: .....	.....
Third Week	: .....	.....
Fourth Week	: .....	.....

**Repayment Mode**

Mobile Money	
Telecom	: MTN Mobile Money
Number	: 0546326097
Name	: Benjamin Nuamah
Bank Account	
Bank Name	: Ecobank
Number	: 1441000870482
Name	: Emmanuel Abakah Baah
Physical Cash	: Table Top
Collectors	: Mr. Benjamin Nuamah (0546326097) Mr. Emmanuel Abakah Baah (0543038723)

**TERMS AND CONDITIONS**

Please carefully read and understand the following policy regarding loan request before accepting this form. If you do not agree to this policy, kindly decline or reject this form.

**ACCOUNT OPENING:****New Member**

All new members shall first open an account with us before loan processing starts. A new member is required to pay **Ghc20** for account opening regardless of amount requesting as a loan. This amount is a processing fee and do not reflect in members account because it is the fee or price of “account opening” form.

### **Existing Member**

All existing member are not required to open another account with us before getting a loan. Existing member shall fill the form previous information supplied to the company and shall not pay for any **account opening** form fee.

### **Account Number & Code Activation**

A new member shall obtain **bank account number** to perform various financial activities across board after successfully completing, submitting, pay the account opening fee and agreeing to this policy. **Account number** and **PIN Code** is generated within 24hrs after submitting the form.

## **CONNECTIVITY**

### **SMS Invoice Fee**

Sugarcane Finance charges a fee of **Ghc25/month** for SMS Notification. However, this is required from all customers who seek loan at our services to provide them with accurate data on all transaction. Every transaction shall be alerted within 24hrs.

### **Email Alert**

Sugarcane Finance charges **no fee** on email alert. An email alert is sent to customer within 24hrs of transaction. We do not required password to perform this task, only your email is requested.

### **Profile Viewership**

We strongly advice that all customers shall keep safe of **PIN CODE** used to access this profile on Sugarcane Finance Platform. This is a **full scale PDF** of all transaction being done since Joined. This pin code is the password of your document.

### **Booklet**

Customers who wish to collect booklet for transactional purposes are required to pay **Ghc30** for **50 counts** or **Ghc50** for **100 counts**. This is used to record transactional data for extra security purposes. Sugarcane Finance does not required or **force** any customer to get this book, however if one needs it – it shall be **supply** to the person within 24hrs after payment.

## **OPEN DONATION**

### **The Odomankoma Project**

Sugarcane Finance is affiliated to **The Odomankoma Project**, an organizational body that engages in **purely religious activities**. Sugarcane Finance does not charge any client for this donation segment, neither does it force anyone to donate any amount to this entity. Out of a free will a member of Sugarcane Finance can donate willingly either in kind or cash to any activities that goes in there. You can access The Odomankoma

Project activities through their website at <https://www.odomankoma.org> or follow them at social media @odomankomaorg for any further notice.

### **Onipa Sombo Brand**

Sugarcane Finance is affiliated to **Onipa Sombo Brand**, an organizational body that engages in **social impact activities**. Sugarcane Finance does not charge any client for this donation segment, neither does it force anyone to donate any amount to this entity. Out of a free will a member of Sugarcane Finance can donate willingly either in kind or cash to any activities that goes in there. You can access Onipa Sombo Brand activities through their website at <https://www.onipasombo.com> or follow them at social media @onipasombofoundation for any further notice.

## **PAYMENT SYSTEM**

### **Amount Requested**

Sugarcane Finance shall handle **same amount requested** by the customer to the member without any hidden charges after a member has successfully pass through all processes successfully.

### **Loan Repayment**

Sugarcane Finance shall receive the **same amount** which was requested by the customer in accordance to the period within the stated period.

### **Form Fee**

A loan seeker shall **pay Ghc50** for the loan form. After successfully filling and attestation to the form, the member is required to submit it to authority for final approval with the fee payment included.

### **Our Smiling Rates at Ghc0**

Sugarcane Finance strongly maintains **Processing Fee, Collateral Worth, Deposit required** and **Interest Rate** at **ZERO** across board.

### **Repayment**

Repayment of loan must be exactly the amount the person took as loan. Loan repayment duration is **four weeks** starting from a day after you took the loan to the next 30 days.

Within this one month, the first week is known for **Grace period** while it takes the next **three weeks** for all cash to be settled.

### **Hidden Fees**

All fees are explain in this document regarding loan request. Sugarcane Finance does not provide **external fees** or **charges** or **extra fees** aside what is written in this document.

### **Penalty**

Failure to pay the loan within stated period **disqualified** you from getting advance loan next time.

## LOAN BENEFIT

### Collateral

There is **no collateral** for all loans requesting at Sugarcane Finance.

### Processing Fee

Sugarcane Finance charge a processing fee of **0.00%** no matter how small or big a customer loan request is.

### Interest Rate Fee

At Sugarcane Finance, we charge interest rate on all loans at a fee of **0.00%** no matter how small or big a customer loan request is.

### Guarantor

We do not require **guarantor** to guarantee for loans at Precious Heart Microcredit.

### Deposit

There is minimum account **deposit** required to access a loan at our service

## PRIVACY CONCERN

### Information we collect

The personal information that you are asked to provide, and the reasons why you are asked to provide it, will be made clear to you at the point we ask you to provide your personal information. If you contact us directly, we may **receive additional information** about you such as your name, email address, phone number, the contents of the message and/or attachments you may send us, and any other information you may choose to provide.

### How we use your information

We use the information we collect in various ways, including to: Provide, operate, and maintain our website. Improve, personalize, and expand our website. Understand and analyze how you use our website develop **new products, services, features, and functionality** to communicate with you, either directly or through one of our partners, including for customer service, to provide you with updates and other information relating to the **website, and for marketing, promotional purposes, wholesale, business** with us or any other information, Please Kindly Send us email or contact the lines.

### Data Protection Rights (Do Not Sell My Personal Information)

We would like to make sure you are fully aware of all of your data protection rights. Every user is entitled to the following: The right to access – You have the right to request copies of your personal data. We may charge you a small fee for this service. The right to rectification; You have the right to request that we correct any information you believe is inaccurate. You also have the right to request that we complete the information you believe is incomplete. The right to erasure – You have the right to request that we erase your personal data. The right to restrict processing – You have the right to request that we restrict the processing of your personal data, under certain conditions. The right to

object to processing – You have the right to object to our processing of your personal data, under certain conditions. The right to data portability – You have the right to request that we transfer the data that we have collected to another organization, or directly to you, under certain conditions. If you make a request, we have at **most month** to respond to you. If you would like to exercise any of these rights, please contact us.

**Data Security**

We implement industry-standard security measures to protect your information. However, no method of transmission over the **internet or electronic storage** is **100% secure**.

**DISCLAIMER**

**Sharing Your Information**

We do not sell, rent, or trade your personal information. We may share it with **Third-party analytics services** and **Legal authorities**, if required by law. Sugarcane Finance hasn't **contracted** anyone to do business or perform any sort of task for it organization, beware of fraud and scam related issue and **report** any suspicion to our us on various communication channel to get assisted.

**LOAN SEEKER**

This is certify that I..... have received an amount of ..... from Sugarcane Finance being a loan.

Full Name: .....  
Signature: .....  
Today's Date: .....  
Telephone Number: .....  
Time: .....

**To be completed by Officer In Charge**

This is to clarify that I have successfully disburse an amount of ..... to ..... by Cash | Mobile Money | Cheque.

Officer In Charge: .....  
Signature: .....  
Today's Date: .....  
Time of disbursement .....