



HARDSHIP (HOUSING) LOAN APPLICATION FORM - Year 2022
Christian Aid – HARSHIP Loan Application Form (mainly related to accommodation)

Applicant: Milton D. Vandy

Role: MEL Coordinator

Date: 1st April 2022

I wish to apply for a hardship (mainly related to accommodation) loan for the period (*Amount*) Le: 30,000,000.00

Term of repayment (*Period over which repayments are to be made*) starting date of loan: April 2022 and **End date of loan:** December 2022

Amount per repayment: Le 3,500,000 (Three Million, Five Hundred Thousand Leones – April, May, June, July, Aug, Sept & Oct 2022)
Le 2,750,000 (Two Million, Seven Hundred and Fifty Thousand Leones – Nov & Dec 2022)

April: 3,500,000 **May:** Le 3,500,000 **June:** Le 3,500,000 **July:** Le 3,500,000 **Aug:** Le 3,500,000 **Sept:** Le 3,500,000 **Oct:** Le 3,500,000
Nov: Le 2,750,000 **Dec:** Le 2,750,000

I authorize the agreed repayments to be deducted from my salary and I understand that if I leave Christian Aid or my contract ends, any outstanding amount will be deducted from my final salary unless other arrangements are agreed.

Name: Milton D. Vandy

Date: 1/4/2022

Signature:


1/4/22

Proof of purpose: Tenancy Agreement; See attached

Reviewed by: 
Business Systems Manager

Checked by: 
Finance Manager

Approved by: 
Country Manager

Date: 04/04/2022

Date: 04/04/22

Date: 04/04/22

PLEASE RETURN THE COMPLETED FORM TO BSM for review, CA Country Manager for approval and the finance unit will effect payment. A copy of this housing loan form will be retained in the employee's personal file.

TENANCY AGREEMENT

Mr. Amadu Barrie
10 Cogbo Road, Ogoo Farm, Peninsula, Freetown.

And

Mr. Milton Deevans Vandy

Mr. Amadu Barrie is the rightful owner (Landlord) of a three (3) bedrooms and Parlor flat located at No. 10 Cogbo Road, Ogoo Farm, Peninsular, Freetown and Mr. Milton Deevans Vandy is a tenant dwelling in the above apartment at the same address.

Payment of Rent

Mr. Milton Deevans Vandy is to pay the sum of **Le 30,000,000 (Thirty Million Leones only)** in respect of housing rent for a period of one year but could be increase as and when necessary with an agreement between the Landlord and Tenant.

Landlord's Responsibilities

1. Undertake all major repairs as and when needed.
2. Making payment of city rate to the appropriate authority.
3. To be in good harmony with the tenant.


Tenant's Responsibilities

1. To honor all water and electricity bills for the apartment.
2. Undertakes all minor repairs when the needs arise.
3. To maintain the apartment in good condition always.

This agreement was done in the presence of the following persons who served as witnesses

Land lord:

Mr. Amadu Barrie


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Tenant:

Mr. Milton Deevans Vandy


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Witnesses:

1. 

Signature & Date.....

2. 

Signature & Date.....