

Recommended by YAHAYA SALIHI



JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME MICHAEL MIDDLE NAME _____

SURNAME AWOTWE

ADDRESS _____

HOUSE NUMBER HN NT 176, NTAANO

NOTE: Please indicate your residential address and a visible landmark

BEHIND PEACE INTERNATIONAL SCHOOL

RESIDENCE: ☒ OWNING ☐ RENTAL ☐ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: 4 YEARS ☐ MONTHS

SPOUSE NAME DOROTHY NKUMAH 059116475

PHONE NUMBERS 0551365900

EMAIL ADDRESS —

NUMBER OF DEPENDENTS 3 NUMBER OF CHILDREN 3

D.O.B 21/09/1979

IDENTIFICATION

ID TYPE: ☐ VOTER ☐ D. LIC ☐ NHIS ☐ PASSPORT ☒ NATIONAL

ID NUMBER ~~GH-723637050-1~~ PLACE OF ISSUE BRONI BIMA

DATE OF ISSUE 09/07/2020 EXPIRY DATE 08/07/2030



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

EMPLOYMENT DETAILS

EMPLOYER'S NAME ELMINA BEACH RESORT (GARDNER)

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

BUSINESS LOCATION/ADDRESS ELMINA

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS _____ POSITION _____

WEEKLY INCOME _____ DAILY INCOME _____

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 _____ DATE _____

LOANS OBTAINED FROM OTHER SOURCES _____

CURRENT WORKING CAPITAL _____

LOAN AMOUNT BEING REQUESTED NOW GH¢1000

REASONS FOR THE LOAN SCHOOL FEES

BI-WEEKLY PAYMENTS _____ MONTHLY PAYMENTS _____

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			
BUILDING			
EQUIPMENT/TOOLS			



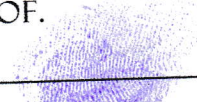
LOAN APPLICATION FORM AND GUARANTOR INFORMATION

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 (MICHAEL AWOTWE) 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  DATE 12/06/2023

GUARANTOR

I FRANK BAIDOO HEREBY GUARANTEE A LOAN OF

ONE HUNDRED GHANA CEDIS BEING GRANTED TO (FULL NAME OF BORROWER) MICHAEL AWOTWE

WHOM I AM RELATED AS CHURCH MEMBER (GOOD SHEPHERD BIBLE MINISTRY)

AGE 55 TELL: 0552914552 GUARANTOR'S WORK TEACHER

I FRANK BAIDOO 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 

D.O.B 18/04/2004

HN BEHIND PACE INTERNATIONAL SCHOOL

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, Michael Anotwe..... 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 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, Baidoo Frank..... do hereby agree that I am serving as the interpreter for Michael Anotwe..... and Frank Baidoo.....

(Borrower)

(Guarantor)

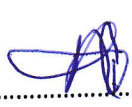
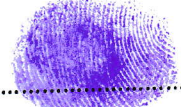
Clients of MJY3 concerning this loan agreement in the Fante..... language which both clients understand and speak fluently.

They, the borrower and the guarantor append their signatures and their thumb print, making this document thereby legal.


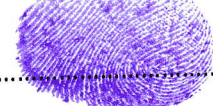
Interpreter signature and thumb print (Required).....

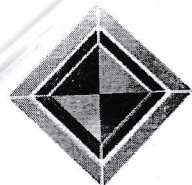
Client signature and thumb print (Required).....

Guarantor signature and thumb print (Required).....

ELMINA BEACH RESORT
ANALYSIS OF SALARIES AND WAGES
22/05/2023

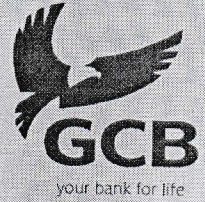


STAFF NO. 41153
NAME AWOTWE MICHEAL
DIVISION MAINTENANCE
SERVICE MAINTENANCE
POSITION GARDENER

SOCIAL SECURITY N B017909210096
BANK GHANA COMMERCIAL BANK - ELM
ACC/NO 3151010025377

NO OF WORKING DAYS(SALARY)	22.00		
NO OF DAYS ABSENT(SALARY)	0.00		
NO OF DAYS WORKED(WAGES)	0.00		
CONSOLIDATED BASIC SALARY OR W	1,364.09		
EARNED BASIC WAGE	1,364.09	CUM	18,671.35
BACK PAY	0.00		
TOTAL EARNED	1,364.09		
LESS SOCIAL SECURITY	75.02	CUM	1,026.92
LESS INCOME TAX	119.80	CUM	1,426.14
LESS T.U.C	27.28	CUM	373.44
LESS DEPOSIT ADMIN. SCHEME	68.20	CUM	933.57
LESS GLICO LOAN	0.00	BALANCE	0.00
LESS ELAC PREMIUM	0.00	CUM	0.00
ADD REFUND	0.00	CUM	0.00
ADD NIGHT ALLOWANCE	0.00	CUM	0.00
NET PAY	1,073.79	CUM	14,911.32

STATEMENT OF ACCOUNT



Statement Period

01-Mar-2023 - 30-Apr-2023

Report time: 2023-06-15 10:16:53 AM

MICHAEL AWOTWE

MICHAEL AWOTWE, NT 176 NTRANOA ELMINA

P O BOX 100 ELMINA, ELMINA

E: michealawotwe1@gmail.com M: , 0547613271

Customer No. : 002225646

Branch : ELMINA

Product : STANDARD SAVINGS

Account Summary

Account Number	3151010025377
Currency	GHS
Opening Balance	160.94
Closing Balance	50.00
Uncleared Effects	0.00

*Closing balance includes funds earmarked for hold and uncleared.

Total Dr: 977.25

Total Cr: 866.31

DATE 15-Jun-2023

Date	Description	Ref / Chq No.	Value Date	Debit	Credit	Balance
07-Mar-2023	Cash Withdrawal BY MICHAEL AWOTWE SWF 000150	315CHWL230660061	07-Mar-2023	110.00		50.94
27-Mar-2023	NRT : ELMINABEACHMAR2023SAL-GENERALSALARIESUPLOAD	555AIDC230869673	27-Mar-2023		866.31	917.25
28-Mar-2023	Cash Withdrawal BY MICHAEL AWOTWE SWF 000136	315CHWL230870003	28-Mar-2023	566.00		351.25
31-Mar-2023	LN. Interest drawdown By CASA	315ZTRF2309001H33153000000632	31-Mar-2023	187.53		163.72
31-Mar-2023	LN. Principal drawdown By CASA	315ZTRF2309001H53153000000632	31-Mar-2023	113.29		50.43
28-Apr-2023	LN. Interest drawdown By CASA	315ZTRF2311801XV3153000000632	30-Apr-2023	0.43		50.00

STATEMENT OF ACCOUNT



Statement Period

30-Apr-2023 - 30-May-2023

Report time: 2023-06-08 10:56:58 AM

MICHAEL AWOTWE

MICHAEL AWOTWE, NT 176 NTRANOA ELMINA

P O BOX 100 ELMINA, ELMINA

E: michealawotwe1@gmail.com M: , 0547613271

Customer No. : 002225646

Branch : ELMINA

Product : STANDARD SAVINGS

Account Summary

Account Number	3151010025377
Currency	GHS
Opening Balance	50.00
Closing Balance	351.38
Uncleared Effects	0.00

*Closing balance includes funds earmarked for hold and uncleared.

Total Dr: 1,829.72

Total Cr: 2,131.10

DATE 08-Jun-2023

Date	Description	Ref / Chq No.	Value Date	Debit	Credit	Balance
04-May-2023	NRT : APR2023SALARY- GENERALSALARIESUPLOAD	555AIDC231246234	04-May-2023		1,062.31	1,112.31
04-May-2023	LN. Interest drawdown By CASA	315ZTRF23124002931 53000000632	04-May-2023	178.07		934.24
04-May-2023	LN. Principal drawdown By CASA	315ZTRF23124002B31 53000000632	04-May-2023	122.32		811.92
04-May-2023	LN. Penalty on Interest	315ZTRF23124002D31 53000000632	04-May-2023	0.20		811.72
04-May-2023	LN. Penalty on Principal	315ZTRF23124002F31 53000000632	04-May-2023	0.13		811.59
04-May-2023	E-PRODUCT FEES	315EPSFGHS000001	01-May-2023	5.00		806.59
05-May-2023	Cash Withdrawal MICHAEL AWOTWE SWL 000135	315CHWL231250055	05-May-2023	756.00		50.59
25-May-2023	NRT : ELMINABEACHMAY2023SAL- GENERALSALARIESUPLOAD	555AIDC231450143	25-May-2023		1,068.79	1,119.38
26-May-2023	Cash Withdrawal BY MICHAEL AWOTWE SWF 000137	315CHWL231460010	26-May-2023	768.00		351.38