

Recommended by Nafisatu Yahaya.



JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME YAHAYA MIDDLE NAME _____
SURNAME SALITU
ADDRESS _____
HOUSE NUMBER HN 24/1, ZONGO
NOTE: Please indicate your residential address and a visible landmark
SSNIT JUNCTION
RESIDENCE: ☒ OWNING ☐ RENTAL ☐ MORTGAGE
NUMBER OF YEARS AT THIS ADDRESS: 46 YEARS ☐ MONTHS
SPOUSE NAME AM AYISHATU ABDULLAH
PHONE NUMBERS 0246291516
EMAIL ADDRESS _____
NUMBER OF DEPENDENTS 1 NUMBER OF CHILDREN 1
D.O.B 10/07/1975

IDENTIFICATION

ID TYPE: ☐ VOTER ☐ D. LIC ☐ NHIS ☐ PASSPORT ☒ NATIONAL
ID NUMBER ZHA-720469582-1 PLACE OF ISSUE ZONGO
DATE OF ISSUE 14/02/2020 EXPIRY DATE 13/02/2020

P.O.Box 8, Elmina. Ghana. 027 734 0998 / 020 412 0751 jy3logistics@gmail.com



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

EMPLOYMENT DETAILS

EMPLOYER'S NAME ELMINA BEACH (HOUSEKEEPER MANAGER)

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

BUSINESS LOCATION/ADDRESS

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 21 POSITION HOUSEKEEPER MANAGER

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 GHS 1000

REASONS FOR THE LOAN to pay 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>
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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 (SALITU YAHAYA) 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 08/02/2023

GUARANTOR

I FREDRICK BAIDUO HEREBY GUARANTEE A LOAN OF ONE THOUSAND GHANA CEDI BEING GRANTED TO (FULL NAME OF BORROWER) SALITU YAHAYA

WHOM I AM RELATED AS BEST FRIEND

AGE 43 TELL: 0247800369 GUARANTOR'S WORK HOUSEKEEPER SUPERVISION

I FREDRICK BAIDUO 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 1979/06/06

Passport Photo

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jy3logistics@gmail.com

ELMINA BEACH RESORT

ANALYSIS OF SALARIES AND WAGES

23/01/2023

STAFF NO.	12170	SOCIAL SECURITY N	B027507100017
NAME	YAHAYA SALIHU	BANK	SG SSB - CAPE COAST
DIVISION	ROOM DIVISION	ACC/NO	06000006871549
SERVICE	HOUSE KEEPING		
POSITION	ASSIST. HEAD HOUSEKEEPER		
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	2,783.11		
EARNED BASIC WAGE	2,783.11	CUM	
BACK PAY	0.00		
TOTAL EARNED	2,783.11		
LESS SOCIAL SECURITY	153.07	CUM	
LESS INCOME TAX	867.07	CUM	
LESS T.U.C	55.66	CUM	
LESS DEPOSIT ADMIN. SCHEME	264.40	CUM	
LESS GLICO LOAN	275.00	BALANCE	5,160.61
LESS ELAC PREMIUM	0.00	CUM	
ADD REFUND	2,570.65	CUM	
ADD NIGHT ALLOWANCE	0.00	CUM	
NET PAY	3,738.56	CUM	



SOCIETE GENERALE GHANA

8 February 2023 at 16:21

BRANCH : 90301
ACCOUNT No : 60000687154-9
ACCT TITLE : GHS CURRENT ACC - INDIVIDUA
CURRENCY : GHS
FROM 01/12/22 TO 01/01/23

MR SALIHU YAHAYA
C/O ELMINA BEACH RESORT
P.O BOX 286
ELMINA-TETTEH KESSIM

Page : 1

DATE	TRANSACTION DETAILS	CHEQUE NO.	DEBIT	CREDIT	BOOK BALANCE
	Balance on 30/11/2022		-29.30	0.00	-29.30
	Account movements				
16/12/22	SALARY			4,064.70	4,035.40
	SALARY				
16/12/22	16/12 SGGH-CAPE-COAS	116125	20.00		4,015.40
16/12/22	16/12 CAPE COAST		3,650.00		365.40
16/12/22	CHG ON UNPAID INSTAL		342.46		22.94
16/12/22	CHG ON UNPAID INSTAL		1.25		21.69
16/12/22	FIXED CHARGES ON 30/		20.00		1.69
16/12/22	DEBIT INTERESTS ON 3		0.63		1.06
19/12/22	Cash Adv Fee Domesti		23.73		-22.67
19/12/22	Balance Inquiry Fee		2.00		-24.67
19/12/22	Balance Inquiry Fee		2.00		-26.67
22/12/22	Visa Card Monthly Fe		6.00		-32.67
	Total movements		4,068.07	4,064.70	
	Balance on 01/01/2023				-32.67

Head Office
Ring Road Central, Accra
P.O. Box 13119, Accra,
Ghana

Tel. +233 (0) 302 20 20 01
Fax +233 (0) 302 24 89 20
www.societegenerale.com.gh
www.societegenerale.com

Societe Generale Ghana Limited
Limited Company
Companies Registry No: C-7522
Capital: GHS 62,393,558.00



SOCIETE GENERALE GHANA

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DATE	TRANSACTION DETAILS	CHEQUE NO.	DEBIT	CREDIT	BOOK BALANCE
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Events of the day 08/02/2023 yet to be posted

No event for this account	0.00	0.00
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Indicative balance on 08/02/2023		-32.67
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Cheque deposited for the period

No cheque deposited	0.00	0.00
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We will debit your account No. 60000687154-9 of GHS 15.00
Value date on 08/02/2023
End of Statement Thank You SOCIETE GENERALE GHANA

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