

LOAN APPLICATION FORM AND GUARANTOR INFORMATIONAPPLICANT DETAILS1 FIRST NAME AGNES MIDDLE NAME _____SURNAME MENSAT

ADDRESS _____

HOUSE NUMBER HN 14, NATION ST, BROTIMBAMA NEW SITE

NOTE: Please indicate your residential address and a visible landmark

BETHING MORNING DUE PREP. SCHOOLRESIDENCE: _____ OWNING ☒ RENTAL _____ MORTGAGE _____NUMBER OF YEARS AT THIS ADDRESS: 8 YEARS _____ MONTHSSPOUSE NAME —PHONE NUMBERS 0243163665EMAIL ADDRESS —NUMBER OF DEPENDENTS 2 NUMBER OF CHILDREN 2D.O.B 11/08/1976IDENTIFICATIONID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONALID NUMBER GA-71909021-1 PLACE OF ISSUE CAPE COASTDATE OF ISSUE 31/01/2020 EXPIRY DATE 30/01/2030



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

EMPLOYMENT DETAILS

EMPLOYER'S NAME ELMINA BEACH RESORT

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

BUSINESS LOCATION/ADDRESS ELMINA

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS _____ POSITION ROOM ATTENDANT

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 1200 1500

REASONS FOR THE LOAN PERSONAL LOAN

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



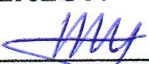
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CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

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 (AGNES MENUAH) 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 15/06/2023

GUARANTOR

I FELICIA COBBINAH HEREBY GUARANTEE A LOAN OF ONE THOUSAND FIVE HUNDRED BEING GRANTED TO (FULL NAME OF BORROWER) AGNES FOR MENUAH

WHOM I AM RELATED AS CHURCH MEMBER / FRIEND

AGE 45 TELL: 0532597890 GUARANTOR'S WORK SELF PROVISIONS

I FELICIA COBBINAH 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 01/06/1978

HAI BEHIND GOD'S WAY APPREP. School,
NEW SITE, BRONIBIMAH

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, AGNEI MENSATH..... 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, AGNEI MENSATH..... do hereby agree that I am serving as the interpreter for AGNEI MENSATH..... and FELICIA COBBINATH.....

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the FANTIE..... 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.
NAME
DIVISION
SERVICE
POSITION

13085
MENSAH AGNES
ROOM DIVISION
HOUSE KEEPING
ROOM ATTENDANT

SOCIAL SECURITY N B027608110020
BANK SG SSB - CAPE COAST
ACC/NO 600021050170

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	974.68		12,752.33
EARNED BASIC WAGE	974.68	CUM	
BACK PAY	0.00		
TOTAL EARNED	974.68		701.44
LESS SOCIAL SECURITY	53.61	CUM	587.01
LESS INCOME TAX	58.81	CUM	254.98
LESS T.U.C	19.49	CUM	637.62
LESS DEPOSIT ADMIN. SCHEME	48.73	CUM	0.00
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	10,443.47
NET PAY	794.04	CUM	



SOCIETE GENERALE GHANA

15 June 2023 at 10:53

BRANCH : 90301
ACCOUNT No : 60002105017-0
ACCT TITLE : GHS SAVINGS ACCOUNT-INDIVID
CURRENCY : GHS
FROM 01/04/23 TO 31/05/23

MISS AGNES MENSAH
P.O.BOX 100
ELMINA
ELMINA-TETTEH KESSIM

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DATE	TRANSACTION DETAILS	CHEQUE NO.	DEBIT	CREDIT	BOOK BALANCE
Events of the day 15/06/2023 yet to be posted					
	No event for this account		0.00	0.00	
	Indicative balance on 15/06/2023				54.40
Cheque deposited for the period					
	No cheque deposited		0.00	0.00	

We will debit your account No. 60002105017-0 of GHS
Value date on 15/06/2023
End of Statement Thank You SOCIETE GENERALE GHANA

15.00

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

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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

15 June 2023 at 10:53

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ELMINA
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DATE	TRANSACTION DETAILS	CHEQUE NO.	DEBIT	CREDIT	BOOK BALANCE
	Balance on 31/03/2023		0.00	34.79	34.79
	Account movements				
25/04/23	Visa Card Monthly Fe		6.00		28.79
04/05/23	SALARY			787.57	816.36
	ELMINA BEACH APR SAL				
05/05/23	05/05 SGGH-CAPE-COAS	279089	500.00		316.36
05/05/23	05/05 SGGH-CAPE-COAS	763093	250.00		66.36
23/05/23	Visa Card Monthly Fe		6.00		60.36
24/05/23	SALARY			794.04	854.40
	ELMINA MAY 2023 SAL				
25/05/23	CASH OUT	7 00000007	800.00		54.40
	Total movements		1,562.00	1,581.61	
	Balance on 31/05/2023				54.40