



MICRO-CREDIT ENTERPRISE

First Name..... Yahaya Middle Name.....

Surname..... Salihu

Date of Birth..... Age..... Gender MALE

Postal Address..... House Address HH 24/1 ZOHGO

NOTE: please indicate a visible landmark to your home address..... SMITI JUNCTION

Years at this current address 46 mm/yyyy Rent..... Own ☒ Mortgage.....

Mobile 0240291516 Email.....

Spouse Name ATISATY Last Name ABDULLAH

Mobile #..... Email.....

Date of birth dd/mm/yyyy..... Age..... Number of children 1 dependents 1

Employment

Self Employed..... Employee ☒ Unemployed.....

Profession HOUSE KEEPING KADGO Employer Name and address ELMINA BEACH RESORT

..... years of experience 22

Business location. Indicate visible landmark ELMINA BEACH RESORT

Self employed: business type and details.....

Income details

Monthly GHC 4174 weekly..... Daily.....

Previous loan obtained from MJY3 GHc 3000 Date 29/05/2024

Current working capital GHc..... Loans from other sources GHc..... Date.....

identification

Identification: National ID #..... Passport #.....

Date of issue 14/02/2020 Expiry date 13/02/2030 Place of Issue ZOHGO

Purpose for the load GHC 3000 personal loan



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Loan repayments

Daily GHc Weekly GHc Bi-Weekly GHc Monthly GHc

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 | | | |
| House | | | |
| Equipment/Tools | | | |

CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

PAYMENT PERIOD..... FOUR MONTHS

I AGREE TO PAY A DAILY DEFAULT CHARGE OF 2% OF THE AMOUNT DUE AS LONG AS I REMAIN IN DEFAULT IN MY INSTALLMENT REPAYMENT AFTER MY DAILY, WEEKLY, BI-WEEKLY OR MONTHLY DUE DATE.

THE PROVISION IN THIS DOCUMENT CLEARLY EXPLAINED TO ME
(SALITU YAHAYA) IN THE LANGUAGE,
THAT I FLUENTLY SPEAK AND UNDERSTAND, AND HAVE UNDERSTOOD THE
TERMS OF THIS CONTRACT. I THEREFORE APPEND MY MARK TO THE TERMS AND
CONDITION AS STATED IN THEREOF.

APPLICANT SIGNATURE/THUMB PRINT..... [Signature] DATE.....



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Guarantor

I EBENEZER MAC GAYIN hereby guarantee a loan of GHc 300 0

Being granted to (Full name of borrower) SALIAU YAHAYA

Whom I am related to as CO-WORKER

I EBENEZER MAC GAYIN solemnly pledge to be liable for all payments, loan principal, interest, default charges and other collection cost, when this loan is in default. I understand that 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.

Date of birth 12/05/1967 Age Gender MALE

Mobile 0244364986 Email

Postal Address..... House Address HN 48/1 AKOTOBINSIN

Please indicate a visible landmark AKOTOBINSIN PRIMARY SCHOOL

Identification: National ID # GHA-7201431842 Passport #

Date of issue 11/02/2020 Expiry date 10/02/2030 Place of issue ELMINA

Employment details. Employee ☒ Employer Name and address ELMINA BEACH RESORT

Self employed nature of business

Business location/address ELMINA BEACH RESORT

Please indicate a visible landmark.....

Unemployed.....

Profession LAUNDARY SUPERVISOR years of experience 26

Guarantor's income details. Monthly..... Weekly..... Daily.....

Guarantor's signature/thumb print [Signature] Date

Official use only

Loan officer IBRAHIM KHALID

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

Signature..... Date.....

LOAN LIABILITY AGREEMENT FORM

I, SALIHU TAHAYA solemnly agree to pay all loans 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 cost incurred during this loan collection period.

When loan a loan is default, our clients and their guarantors are required to cooperate with us to find a cordial way of working together during he 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, N/A do hereby agree that I am serving as the interpreter
For SALIHU TAHAYA and EBENEZER MAC GAYIN

(Borrower)

(Guarantor)

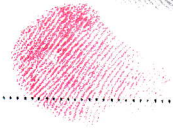
Clients of MJY3 concerning this loan agreement in the N/A Language

Which both clients understand and speak fluently.

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

Interpreter signatures and thumb print (Required) N/A

Client signature and thumb print (Required) [Signature] 

Guarantor signature and thumb print (Required) [Signature] 

ELMINA BEACH RESORT ANALYSIS OF SALARIES AND WAGES

28/09/2024

SOCIAL SECURITY N 10027507100017
BANK 503 SER - CAPE COAST
ACC NO 0000000071149

| | | | |
|---------------------------------|--------------------------|-----|-----------|
| STAFF NO | 12170 | | |
| NAME | YAHAYA SALIHU | | |
| DIVISION | ROOM DIVISION | | |
| 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 | 5,328.09 | CUM | 38,481.71 |
| EARNED BASIC WAGE | 5,328.09 | | |
| BACK PAY | 4,715.52 | | |
| TOTAL EARNED | 10,043.61 | CUM | 2,116.46 |
| LESS SOCIAL SECURITY | 353.50 | CUM | 11,397.03 |
| LESS INCOME TAX | 2,770.23 | CUM | 1,154.47 |
| LESS T.U.C | 301.91 | CUM | 3,651.77 |
| LESS DEPOSIT ADMIN. SCHEME | 956.04 | CUM | 0.00 |
| LESS GLICO LOAN | 0.00 | CUM | 0.00 |
| LESS ELAC PREMIUM | 0.00 | CUM | 26,533.50 |
| ADD REFUND | 4,132.94 | CUM | 0.00 |
| ADD NIGHT ALLOWANCE | 0.00 | CUM | 36,616.53 |
| NET PAY | 9,614.87 | CUM | |



STATEMENT OF ACCOUNT

[illegible]

34100 YAKHARA

000000

50301

060806Z JUL 74

CAPE COAST

SEE BIOGRAPHY

10. **Answer: A** The patient is a 40-year-old male with a 10-year history of type 2 diabetes mellitus. He has been taking insulin for the past 5 years. He has been experiencing frequent hypoglycemic episodes, particularly at night. He has been unable to eat for the past 24 hours due to nausea and vomiting. He has been feeling dizzy and lightheaded. He has been unable to get out of bed. He has been feeling very weak and tired. He has been feeling very thirsty and has been drinking a lot of water. He has been feeling very hungry and has been eating a lot of food. He has been feeling very nervous and anxious. He has been feeling very irritable and angry. He has been feeling very sad and depressed. He has been feeling very lonely and isolated. He has been feeling very hopeless and despairing. He has been feeling very overwhelmed and stressed. He has been feeling very confused and disoriented. He has been feeling very dizzy and lightheaded. He has been feeling very weak and tired. He has been feeling very thirsty and has been drinking a lot of water. He has been feeling very hungry and has been eating a lot of food. He has been feeling very nervous and anxious. He has been feeling very irritable and angry. He has been feeling very sad and depressed. He has been feeling very lonely and isolated. He has been feeling very hopeless and despairing. He has been feeling very overwhelmed and stressed. He has been feeling very confused and disoriented.

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Statement of Account from 01/08/2024 to 12/05/2024

[illegible]