Recommended by Prosper Agyei

2 months Repayment

JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME ADO BAW MIDDLE NAME

SURNAME AGGREY

ADDRESS

HOUSE NUMBER ~~HN~~ N/A

NOTE: **Please indicate your residential address and a visible landmark**

OPPOSITE ECASU SNR HIGH SCHOOL

RESIDENCE: ____OWNING ✓ RENTAL ____ MORTGAGE.

NUMBER OF YEARS AT THIS ADDRESS: 3 YEARS ____ MONTHS

SPOUSE NAME ELIZABETH ADEDZEBA 0533830950

PHONE NUMBERS 0541465007

EMAIL ADDRESS

NUMBER OF DEPENDENTS — NUMBER OF CHILDREN —

D.O.B 14/12/1982

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __ NHIS __PASSPORT ✓ NATIONAL

ID NUMBER GHA-721025066-7 PLACE OF ISSUE AGONA-SWEDRU

DATE OF ISSUE 20/02/2020 EXPIRY DATE 19/02/2030

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

EMPLOYMENT DETAILS

EMPLOYER'S NAME GES (EDWARD SNR HIGH SCHOOL) TEACHER

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

_____

_____

_____

BUSINESS LOCATION/ADDRESS_____

NOTE: **Indication location address and visible landmark**

YEARS IN THIS BUSINESS_____ POSITION TEACHER

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 PERSONAL LOAN

_____

BI-WEEKLY PAYMENTS _____ MONTHLY PAYMENTS _____

COLLATERAL

WHAT ASSETS ARE YOU USING AS A SECURITY FOR THIS LOAN?

ITEMS	VALUE	LOCATION	DATE ACQUIRED
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 (ADOBAW AGGREY) 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 14/10/23

GUARANTOR

I JOHN EVANS AKONU HEREBY GUARANTEE A LOAN OF ONE THOUSAND GHANA CEDIS BEING GRANTED TO (FULL NAME OF BORROWER) ADOBAW AGGREY.

WHOM I AM RELATED AS FRIEND.

AGE 38 TELL: 0242809903 GUARANTOR'S WORK TILES RETAILER.

I JOHN EVANS AKONU 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 11/03/1985

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I ADOBAW AGGREY 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 in 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 ..... N/A ..... do hereby agree that I am serving as the interpreter for .....and.....

(Borrower) (Guarantor)

Clients of MJY3 concerning this loan agreement in the .....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**)..... N/A

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

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

CONTROLLER AND ACCOUNTANT GENERAL'S DEPARTMENT	DATE	SEPTEMBER 2023	REGION	Central
	PERIOD	FROM 01-SEP-23 TO 30-SEP-23	DISTRICT	Komenda-Edina-Eguafo-Abirem Municipal Assembly
	NAME	Mr. Aggrey Adobaw	AGENCY	Min Of Education
	STAFF ID	1429382 XXXXXXXXXX S.S.F. No G018212140052	DEPT.	GES
	GRADE	Principal.Supt Professional..GES	UNIT	0307 Eguafo Abrem Snr High Sch COST CENTRE
	LEVEL	SS.PSH16 POINT 3 SCALE TYPE SS		

MONTH/YEAR	NATURE	ITEM CODE	DESCRIPTION	HRS/ORIGINAL AMOUNT	RATE(%) BALANCE	PAYMENTS	DEDUCTIONS
30-Sep-23			Single Spine Monthly Salary			3,111.14	
30-Sep-23			SS Teachers Retention Premium			466.67	
30-Sep-23			Social Security Contribution Employee				171.11
30-Sep-23			Income Tax				502.32
30-Sep-23			Ghana National Association of Teachers Union Dues				47.51
30-Sep-23			GNAT Cancer Fund				5.00
30-Sep-23			Teachers Mutual Fund Dues				50.00
30-Sep-23			Students Loan Trust Fund Deduction		6,000.00		400.00
			TOTALS			3,577.81	1,175.94

** CAGD is not liable for any financial loss resulting from disclosing your employee details including password to Third Parties **

*** TIER 2 CONTRIBUTION 155.55 AND YTD CONTRIBUTION 1394.7500 ***

GOVERNMENT OF GHANA PAYSLIP

GENERATED FROM WWW.GOGPAYSLIP.COM

ANNUAL SALARY	37,333.71	YTD SSF (WORKER)	1,537.13	EMPLOYER S.S.F.		PAYMENT MODE	NET SALARY
YTD GROSS PAY	32,140.49	YTD INCOME TAX	4,536.83	MONTHLY	404.44	GCB Bank Ltd,	
MONTHLY GROSS PAY	3,577.81	PAGE	1	YTD	3,633.20	University of Cape Coast	2,401.87

Statement

AGGREY ADOBAW
EGUAFO ABRIM SHS
HSE NO AD 157 2 AGONA BOBIKUMA
P O BOX 240 ELMINA
CAPE COAST

Account Information

Account Branch	CAPE COAST UNIV.
Account No	3021010152154
Cust ID	001601543
Account Class	Standard Savings
Account Currency	GHANA CEDIS

Statement Summary

Statement Date	13-OCT-2023
Period	01-SEP-2023 To : 13-OCT-2023
Opening Balance	132.45
Total Debits	2,885.98
Total Credits	2,805.87
Closing Balance	52.34
Uncleared Effect	

Trn Date	Transaction Desc	TrnRef/ CHQ NO	Value Date	Debit	Credit	Balance
04-SEP-2023	FUNDS TRANSFER ETZ00305 ;B2W MoMo:0541465007;005 405634278	305FTRE23247003C	02-SEP-2023	80.00		52.45
04-SEP-2023	FUNDS TRANSFER ETZ00305 ;B2W MoMo:0541465007;005 405634278	305FTRE23247003C	02-SEP-2023	0.80		51.65
26-SEP-2023	Salary Processing Through Upload CAG SALARY FOR SEPT 2023	555SALK23269F6ZV	26-SEP-2023		2,401.87	2,453.52
26-SEP-2023	SAL COMMISSION CAG SALARY FOR SEPT 2023	555SALK23269F6ZV	26-SEP-2023	3.00		2,450.52
27-SEP-2023	FUNDS TRANSFER ETZ00717 ;B2W MoMo:0541465007;005 411370163	717FTRE23270003J	27-SEP-2023	400.00		2,050.52
27-SEP-2023	FUNDS TRANSFER ETZ00717 ;B2W MoMo:0541465007;005 411370163	717FTRE23270003J	27-SEP-2023	4.00		2,046.52
27-SEP-2023	ACH DIRECT EXPRESS RE DD 27092023 717FTRE23270003J ETZ00717 B2W MoMo0541465007 005411370163	137SLBO232706681	27-SEP-2023		4.00	2,050.52
27-SEP-2023	ACH DIRECT EXPRESS	137SLBO232706910	27-SEP-2023		400.00	2,450.52

	RE DD 27092023 717FTRE23270003J ETZ00717 B2W MoMo0541465007 005411370163				
28-SEP-2023	FUNDS TRANSFER ETZ00220 ;B2W MoMo:0541465007;005 411956875	220FTRE23271005M	28-SEP-2023	500.00	1,950.52
28-SEP-2023	FUNDS TRANSFER ETZ00220 ;B2W MoMo:0541465007;005 411956875	220FTRE23271005M	28-SEP-2023	5.00	1,945.52
28-SEP-2023	FUNDS TRANSFER ETZ00167 ;B2W MoMo:0541465007;005 412044201	167FTRE23271009W	28-SEP-2023	150.00	1,795.52
28-SEP-2023	FUNDS TRANSFER ETZ00167 ;B2W MoMo:0541465007;005 412044201	167FTRE23271009W	28-SEP-2023	1.50	1,794.02
29-SEP-2023	FUNDS TRANSFER ETZ00410 ;B2W MoMo:0541465007;005 412454907	410FTRE23272007P	29-SEP-2023	500.00	1,294.02
29-SEP-2023	FUNDS TRANSFER ETZ00410 ;B2W MoMo:0541465007;005 412454907	410FTRE23272007P	29-SEP-2023	5.00	1,289.02
29-SEP-2023	LN. Principal drawdown By CASA	3033050271733	30-SEP-2023	535.94	753.08
29-SEP-2023	LN. Interest drawdown By CASA	3033050271733	30-SEP-2023	511.74	241.34
29-SEP-2023	E-SERVICE BUNDLE CHARGE	302EPSFGHS000001	01-OCT-2023	7.00	234.34
02-OCT-2023	FUNDS TRANSFER ETZ00107 ;B2W MoMo:0541465007;005 413657057	107FTRE2327501BV	02-OCT-2023	150.00	84.34
02-OCT-2023	FUNDS TRANSFER ETZ00107 ;B2W MoMo:0541465007;005 413657057	107FTRE2327501BV	02-OCT-2023	1.50	82.84

23	FUNDS TRANSFER ETZ00619 ;B2W MoMo:0541465007;005 414487070	619FTRE23278007N	05-OCT-2023	30.00	52.84
05-OCT-2023	FUNDS TRANSFER ETZ00619 ;B2W MoMo:0541465007;005 414487070	619FTRE23278007N	05-OCT-2023	0.50	52.34

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No. of DEBITS = 18 CREDITS = 3

Please review your statement and draw the Manager's attention to any discrepancies/errors/omissions/ unauthorized debits or credits immediately,otherwise the entries in this Statement shall be deemed as correct and shall be binding on you.

Visit the nearest branch of GCB Bank Limited to sign up for our e-statement and e-alert services.

GCB,Your Bank for Life.

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*** End Of Statement ***