



MICRO-CREDIT ENTERPRISE

First Name Fredrick Middle Name

Surname ATTA Baidoo

Date of Birth 12/06/1972 Age Gender Male

Postal Address - House Address Esselfie House

NOTE: please indicate a visible landmark to your home address In front of Adom Cold Store

Years at this current address 6 mm/yyyy Rent ☒ Own Mortgage

Mobile 0247800369 Email

Spouse Name Martha Last Name Frempong

Mobile # 0594399000 Email

Date of birth dd/mm/yyyy - Age - Number of children 1 dependents 2

Employment

Self Employed Employee Unemployed

Profession HOUSE KEEPING Employer Name and address SUPERVISOR years of experience 20

Business location. Indicate visible landmark Elmina Beach Resort

Self employed: business type and details

Income details

Monthly 1869 weekly Daily

Previous loan obtained from MJY3 GHc 1000 Date 27/10/2023

Current working capital GHc - Loans from other sources GHc Date

Identification

Identification: National ID # GHA-721061413-3 Passport # -

Date of issue 21/02/2020 Expiry date 20/02/2030 Place of Issue Elmina

Purpose for the loan GHc 4000 Personal loan



MICRO-CREDIT ENTERPRISE

Loan repayments

Daily GHc Weekly GHc Bi-Weekly GHc Monthly GHc 1160

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
(..... Fredrick Baidoo) 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
CONDITION AS STATED IN THEREOF.

APPLICANT SIGNATURE/THUMB PRINT..... [Signature] DATE 06/02/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I Poutra Atta hereby guarantee a loan of GHc 4000

Being granted to (Full name of borrower) Fredrick Baidoo

Whom I am related to as Colleague

I Poutra Atta 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 27/06/1998 Age 24 Gender Female

Mobile 0598187304 Email -

Postal Address - House Address 20/11 Estate

Please indicate a visible landmark Near Pangima Drug Store

Identification: National ID # Ahanda Carel Passport # -

Date of issue 08/05/2020 Expiry date 07/05/2030 Place of issue Elmina

Employment details. Employee ☒ Employer Name and address -

Self employed ☐ nature of business -

Business location/address Damba bay

Please indicate a visible landmark Elmina Beach Resort

Unemployed ☐

Profession - years of experience 2

Guarantor's income details. Monthly 800 Weekly - Daily -

Guarantor's signature/thumb print [Signature] Date 06/02/2024

Loan officer Alonia Bedialo Official use only

Approval date -

Approved by -

Disbursed by -

Loan disbursement date -

Repayments start date -

Signature - Date -

LOAN LIABILITY AGREEMENT FORM

I, Fredrick Baidoo 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 clients 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)

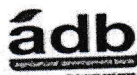
Clients of MJY3 concerning this loan agreement in the language which both clients understand and speak fluently.

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)..... [Signature]

Guarantor signature and thumb print (Required)..... [Signature]



STATEMENT OF ACCOUNT

02-02-2024

Customer ID : 00333880
Customer Name : FREDERICK BAIDOO
Customer Address : ELMINA BEACH RESORT
P.O.BOX 100
Account Title : BAIDOO FREDERICK

Period From :
To :
Account No :
Product Name :
Currency Name :
Branch Code :
Branch Name :
Customer Short Name :

01-11-2023
31-01-2024
3011070033388001
107
GHS
301
CAPE COAST
BAIDOO FREDERICK

Date	Branch	Description	Reference	Value Date	Debits	Credits	Balance
01-11-2023	301	4% PROCCESING FEE ON PAY DAY PLUS	0009196233050062	01-11-2023	16.00	0.00	-7.98
03-11-2023	301	Cheque Withdrawal PAY DAY PLUS	301CQWL233070208	03-11-2023	390.00	0.00	-397.98
05-12-2023	301	ELMINANOV23SAL	000NRTS233392091	05-12-2023	0.00	1,084.94	686.96
05-12-2023	301	LIQUIDATION PAYMENT	301ZTRF23339006L	05-12-2023	302.37	0.00	384.59
05-12-2023	301	INTEREST REPAYMENT - INTEREST	301ZTRF23339006N	05-12-2023	20.48	0.00	364.11
05-12-2023	301	INTEREST ON PRINCIPAL OVERDUE	301ZTRF23339006P	05-12-2023	2.15	0.00	361.96
05-12-2023	301	INTEREST ON INTEREST OVERDUE	301ZTRF23339006R	05-12-2023	0.15	0.00	361.81
05-12-2023	301	EBANKING SERVICE FEE	301EBSPGHSLO00001	02-12-2023	7.00	0.00	354.81
05-12-2023	301	ACCOUNT MAINTENANCE FEE	301CQDTGHSLO00001	02-12-2023	10.00	0.00	344.81
08-12-2023	301	Cheque Withdrawal	301CQWL233420003	08-12-2023	315.00	0.00	29.81
15-12-2023	301	4% PROCCESING FEE ON PAY DAY PLUS	0009332233490010	15-12-2023	16.00	0.00	13.81
15-12-2023	301	Cheque Withdrawal BY BAIDOO FREDERIC IRO ADB PAY DAY PLUSK	301CQWL233492118	15-12-2023	400.00	0.00	-386.19
29-12-2023	301	ELMINABEACHDEC23SAL	000NRTS233630245	29-12-2023	0.00	1,150.72	764.53
29-12-2023	301	LIQUIDATION PAYMENT	301ZTRF23363001V	29-12-2023	309.49	0.00	455.04
29-12-2023	301	INTEREST REPAYMENT - INTEREST	301ZTRF23363001X	29-12-2023	13.36	0.00	441.68
29-12-2023	301	INTEREST ON PRINCIPAL OVERDUE	301ZTRF23363001Z	29-12-2023	0.88	0.00	440.80
29-12-2023	301	INTEREST ON INTEREST OVERDUE	301ZTRF233630021	29-12-2023	0.04	0.00	440.76
02-01-2024	301	Cheque Withdrawal	301CQWL240020113	02-01-2024	395.00	0.00	45.76
02-01-2024	301	ACCOUNT MAINTENANCE FEE	301CQDTGHSLO00001	02-01-2024	10.00	0.00	35.76
02-01-2024	301	EBANKING SERVICE FEE	301EBSPGHSLO00001	02-01-2024	7.00	0.00	28.76
05-01-2024	301	4% PROCCESING FEE ON PAY DAY PLUS	0009240240050187	05-01-2024	16.00	0.00	12.76
05-01-2024	301	Cheque Withdrawal NO 375644 IRO PAY DAY PLUS	301CQWL240052120	05-01-2024	400.00	0.00	-387.24
30-01-2024	301	ELMBEACHJANSAL	000NRTS240302184	30-01-2024	0.00	1,166.12	778.88
30-01-2024	301	LIQUIDATION PAYMENT	301ZTRF2403001R3	30-01-2024	315.53	0.00	463.35
30-01-2024	301	INTEREST REPAYMENT - INTEREST	301ZTRF2403001R5	30-01-2024	7.18	0.00	456.17
30-01-2024	301	INTEREST ON PRINCIPAL OVERDUE	301ZTRF2403001R7	30-01-2024	0.90	0.00	455.27
30-01-2024	301	INTEREST ON INTEREST OVERDUE	301ZTRF2403001R9	30-01-2024	0.02	0.00	455.25
31-01-2024	301	EBANKING SERVICE FEE	301EBSPGHSLO00001	01-02-2024	7.00	0.00	448.25
31-01-2024	301	ACCOUNT MAINTENANCE FEE	301CQDTGHSLO00001	01-02-2024	10.00	0.00	438.25



ELMINA BEACH RESORT

ANALYSIS OF SALARIES AND WAGES

24/01/2024

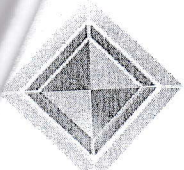
SOCIAL SECURITY N B027206120030
BANK AGRICULTURAL DEV. BANK - CAP
ACC/NO 3011070033388001

STAFF NO. 12060
NAME BAIDOO FREDERICK
DIVISION ROOM DIVISION
SERVICE HOUSE KEEPING
POSITION PUBLIC AREA SUPERVISOR

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 1,949.97
EARNED BASIC WAGE 1,949.97

BACK PAY	0.00	
TOTAL EARNED	1,949.97	
LESS SOCIAL SECURITY	107.25	CUM
LESS INCOME TAX	196.16	CUM
LESS T.U.C	58.50	CUM
LESS DEPOSIT ADMIN. SCHEME	97.50	CUM
LESS GLICO LOAN	319.44	BALANCE
LESS ELAC PREMIUM	0.00	CUM
ADD REFUND	0.00	CUM
ADD NIGHT ALLOWANCE	0.00	CUM
NET PAY	1,171.12	CUM

2,875.12



ELMINA BEACH RESORT
ANALYSIS OF SALARIES AND WAGES
23/12/2023

STAFF NO.
NAME
DIVISION
SERVICE
POSITION

12060
BAIDOO FREDERICK
ROOM DIVISION
HOUSE KEEPING
PUBLIC AREA SUPERVISOR

SOCIAL SECURITY N B027206120030
BANK AGRICULTURAL DEV. BANK - CAP
ACC/NO 3011070033388001

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	1,949.97		
EARNED BASIC WAGE	1,949.97	CUM	38,494.15
BACK PAY	0.00		
TOTAL EARNED	1,949.97		2,117.15
LESS SOCIAL SECURITY	107.25	CUM	3,873.86
LESS INCOME TAX	211.56	CUM	874.76
LESS T.U.C	58.50	CUM	1,924.71
LESS DEPOSIT ADMIN. SCHEME	97.50	CUM	3,194.56
LESS GLICO LOAN	319.44	BALANCE	0.00
LESS ELAC PREMIUM	0.00	CUM	0.00
ADD REFUND	0.00	CUM	0.00
ADD NIGHT ALLOWANCE	0.00	CUM	22,037.13
NET PAY	1,155.72	CUM	

794.25
1155.72

ELMINA BEACH RESORT

ANALYSIS OF SALARIES AND WAGES

22/05/2023



STAFF NO.
NAME
DIVISION
SERVICE
POSITION

12060
BAIDOO FREDERICK
ROOM DIVISION
HOUSE KEEPING
PUBLIC AREA SUPERVISOR

SOCIAL SECURITY N B027206120030
BANK AGRICULTURAL DEV. BANK - CAP
ACC/NO 3011070033388001

NO OF WORKING DAYS(SALARY)
NO OF DAYS ABSENT(SALARY)
NO OF DAYS WORKED(WAGES)
CONSOLIDATED BASIC SALARY OR W
EARNED BASIC WAGE

22.00

0.00

0.00

1,857.11

1,857.11

CUM

24,287.25

0.00

1,857.11

102.14

197.02

37.14

92.86

319.44

0.00

0.00

0.00

1,108.51

CUM

CUM

CUM

CUM

BALANCE

CUM

CUM

CUM

CUM

1,335.77

2,305.66

485.71

1,214.36

5,430.64

0.00

0.00

0.00

13,515.31

BACK PAY

TOTAL EARNED

LESS SOCIAL SECURITY

LESS INCOME TAX

LESS T.U.C

LESS DEPOSIT ADMIN. SCHEME

LESS GLICO LOAN

LESS ELAC PREMIUM

ADD REFUND

ADD NIGHT ALLOWANCE

NET PAY