



**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**APPLICANT DETAILS**

1 FIRST NAME YAHAYA MIDDLE NAME \_\_\_\_\_

SURNAME SALITY

ADDRESS \_\_\_\_\_

HOUSE NUMBER HN 24/1, ZONAO

NOTE: Please indicate your residential address and a visible landmark

SSMIT JUNCTION

RESIDENCE: ☒ OWNING \_\_\_\_\_ RENTAL \_\_\_\_\_ MORTGAGE \_\_\_\_\_

NUMBER OF YEARS AT THIS ADDRESS: 46 YEARS \_\_\_\_\_ MONTHS

SPOUSE NAME AYISATU 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 GA-720469582-1 PLACE OF ISSUE ZONAO

DATE OF ISSUE 14/02/2020 EXPIRY DATE 13/02/2030

**LOAN APPLICATION FORM AND GUARANTOR INFORMATION****EMPLOYMENT DETAILS**EMPLOYER'S NAME ELMINA BEACH (HOUSEKEEPING 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 GH¢ 1000 DATE 02/14/2023LOANS OBTAINED FROM OTHER SOURCES —CURRENT WORKING CAPITAL —LOAN AMOUNT BEING REQUESTED NOW GH¢ 2,000REASONS FOR THE LOAN PERSONAL WANT

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>
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 (SALITHY 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 11/05/2023

**GUARANTOR**

I EBENEZER MAC AYAIN HEREBY GUARANTEE A LOAN OF TWO THOUSAND GHANA CEDI BEING GRANTED TO (FULL NAME OF BORROWER) SALITHY YAHAYA

WHOM I AM RELATED AS CO-WORKER

AGE 56 TELL: 0244364986 GUARANTOR'S WORK LAUNDRY SUPERVISOR

I EBENEZER MAC AYAIN 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 12/MAY/1967

Passport Photo

**LOAN LIABILITY AGREEMENT FORM**

I, YAHAYA SOCIETY ..... 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 a loan is in 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, A/A ..... do hereby agree that I am serving as the interpreter for ..... and .....

(Borrower)

(Guarantor)

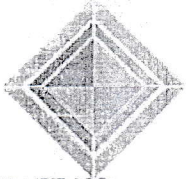
Clients of MJY3 concerning this loan agreement in the ..... language which both clients understand and speak fluently.

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

Interpreter signature and thumb print (Required)..... A/A .....

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

Guarantor Signature [Signature] ..... [Signature] .....



**ELMINA BEACH RESORT**  
**ANALYSIS OF SALARIES AND WAGES**  
25/04/2023

STAFF NO. 12170  
NAME YAHAYA SALIHU  
DIVISION ROOM DIVISION  
SERVICE HOUSE KEEPING  
POSITION ASSIST. HEAD HOUSEKEEPER

SOCIAL SECURITY N B027507100017  
BANK SG SSB - CAPE COAST  
ACC/NO 0600006871549

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	3,383.11		
EARNED BASIC WAGE	3,383.11	CUM	11,732.44
BACK PAY	0.00		
TOTAL EARNED	3,383.11		
LESS SOCIAL SECURITY	186.07	CUM	645.28
LESS INCOME TAX	944.55	CUM	3,500.15
LESS T.U.C	67.66	CUM	234.64
LESS DEPOSIT ADMIN. SCH2ME	321.40	CUM	1,114.58
LESS GLICO LOAN	275.00	BALANCE	4,335.61
LESS ELAC PREMIUM	0.00	CUM	0.00
ADD REFUND	2,333.56	CUM	9,789.05
ADD NIGHT ALLOWANCE	0.00	CUM	0.00
NET PAY	3,921.99	CUM	14,926.82





# SOCIETE GENERALE GHANA

19 May 2023 at 14:21

BRANCH : 90301  
ACCOUNT No : 60000687154-9  
ACCT TITLE : GHS CURRENT ACC - INDIVIDUA  
CURRENCY : GHS  
FROM 01/02/23 TO 30/04/23

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

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DATE	TRANSACTION DETAILS	CHEQUE NO.	DEBIT	CREDIT	BOOK BALANCE
	Balance on 31/01/2023		-1.38	0.00	-1.38
	Account movements				
08/02/23	CASH IN SALIHU AT: CAPE COAST BY: SALIHU			15.00	13.62
08/02/23	ADHOC STATEMENT CHAR		15.00		-1.38
22/02/23	SALARY			3,666.52	3,665.14
22/02/23	SALARY				
22/02/23	CHG ON UNPAID INSTAL		346.17		3,318.97
22/02/23	CHG ON UNPAID INSTAL		1.96		3,317.01
22/02/23	Visa Card Monthly Fe		6.00		3,311.01
22/02/23	FIXED CHARGES ON 31/		20.00		3,291.01
22/02/23	DEBIT INTERESTS ON 3		0.87		3,290.14
24/02/23	24/02 SGGH-CAPE-COAS 972136		1,000.00		2,290.14
24/02/23	24/02 CAPE COAST		1,000.00		1,290.14
24/02/23	24/02 CAPE COAST		1,000.00		290.14
24/02/23	24/02 CAPE COAST		200.00		90.14
24/02/23	24/02 CAPE COAST		20.00		70.14



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DATE	TRANSACTION DETAILS	CHEQUE NO.	DEBIT	CREDIT	BOOK BALANCE
27/02/23	Cash Adv Fee Domesti		8.50		61.64
27/02/23	Cash Adv Fee Domesti		8.50		53.14
27/02/23	Cash Adv Fee Domesti		8.50		44.64
27/02/23	Cash Adv Fee Domesti		8.50		36.14
27/02/23	Balance Inquiry Fee		2.00		34.14
27/02/23	Balance Inquiry Fee		2.00		32.14
27/02/23	Balance Inquiry Fee		20.00		12.14
28/02/23	FIXED CHARGES ON 28/		0.04		12.10
28/02/23	DEBIT INTERESTS ON 2		12.02		0.08
01/03/23	CHG ON UNPAID INSTAL		0.08		0.00
01/03/23	CHG ON UNPAID INSTAL		6.00		-6.00
22/03/23	Visa Card Monthly Fe		3,599.75		-3,605.75
28/03/23	TRF TO GENERAL SA TRF TO: GENERAL SALA UPLOAD			3,599.75	-6.00
28/03/23	SALARY ELMINA BEACH SAL			3,599.75	3,593.75
28/03/23	SALARY MAR 2023 SALARY				3,259.60
28/03/23	CHG ON UNPAID INSTAL		334.15		3,257.65
28/03/23	CHG ON UNPAID INSTAL		1.95		



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CURRENCY : GHS  
FROM 01/02/23 TO 30/04/23

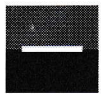
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DATE	TRANSACTION DETAILS	CHEQUE NO.	DEBIT	CREDIT	BOOK BALANCE
29/03/23	TRF FRM GENERAL SA TRF FROM: GENERAL SA UPLOAD			3,599.75	6,857.40
29/03/23	29/03 CAPE COAST		2,900.00		3,957.40
29/03/23	CHG ON UNPAID INSTAL		346.17		3,611.23
29/03/23	CHG ON UNPAID INSTAL		0.08		3,611.15
29/03/23	ELMINA BEACH SALARY		3,599.75		11.40
31/03/23	Cash Adv Fee Domesti		18.85		-7.45
31/03/23	Balance Inquiry Fee		2.00		-9.45
31/03/23	Balance Inquiry Fee		2.00		-11.45
25/04/23	Visa Card Monthly Fe		6.00		-17.45
Total movements			14,496.84	14,480.77	
Balance on 30/04/2023					-17.45

Events of the day 19/05/2023 yet to be posted





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DATE	TRANSACTION DETAILS	CHEQUE NO.	DEBIT	CREDIT	BOOK BALANCE
	No event for this account		0.00	0.00	
	Indicative balance on 19/05/2023				-17.45
	Cheque deposited for the period				
	No cheque deposited		0.00	0.00	

We will debit your account No. 60000687154-9 of GHS  
Value date on 19/05/2023  
End of Statement Thank You SOCIETE GENERALE GHANA

15.00