

Recommended by Salihu Yahya.



JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME FREDERICK MIDDLE NAME _____
SURNAME BAIDOO
ADDRESS _____
HOUSE NUMBER 4N ESSEFIE HOUSE

NOTE: Please indicate your residential address and a visible landmark

BETHIN IN FRONT OF ADOM COLD STORE

RESIDENCE: _____ OWNING ☒ RENTAL _____ MORTGAGE.

NUMBER OF YEARS AT THIS ADDRESS: 6 YEARS _____ MONTHS

SPOUSE NAME MARITA FRIMPA 059 439 9000

PHONE NUMBERS 0247 800369

EMAIL ADDRESS —

NUMBER OF DEPENDENTS 2 NUMBER OF CHILDREN 2 1

D.O.B 12/06/1972

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONAL

ID NUMBER ~~GH-2106143-3~~ PLACE OF ISSUE ELMINA

DATE OF ISSUE 21/02/2020 EXPIRY DATE 20/02/2030

**LOAN APPLICATION FORM AND GUARANTOR INFORMATION****EMPLOYMENT DETAILS**EMPLOYER'S NAME ELMINA BEACH RESORT

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

BUSINESS LOCATION/ADDRESS ELMINA BEACH RESORT

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 20 POSITION HOUSEKEEPING PUBLIC AREA SUPERVISOR

WEEKLY INCOME _____ DAILY INCOME _____

monthly 1869**LOAN HISTORY**PREVIOUS AMOUNT OBTAINED FROM JY3 — DATE —LOANS OBTAINED FROM OTHER SOURCES —CURRENT WORKING CAPITAL —LOAN AMOUNT BEING REQUESTED NOW GHS 1000REASONS FOR THE LOAN FOR PERSONAL WORK

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



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 (FREDRICK BAIKOO) 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 24/12/20

GUARANTOR

I DOMINIC ACHAMPONG HEREBY GUARANTEE A LOAN OF ONE THOUSAND GHANA CEDI BEING GRANTED TO (FULL NAME OF BORROWER) FREDRICK BAIKOO

WHOM I AM RELATED AS CO-WORKER

AGE 30 TELL: 05454075438 GUARANTOR'S WORK REPUBLICA-HOUSEKEEPING

I DOMINIC ACHAMPONG 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 21/05/1993

HM 24/4 Liverpool street.

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I FREDRICK BAYDOO 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 M/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)..... M/A

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

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

STATEMENT OF ACCOUNT

23-10-2023

Period From :
To :

Account No :
Product Name :
Currency Name :
Branch Code :
Branch Name :
Customer Short Name :

01-06-2023
31-08-2023
3011070033388001
107
GHS
301
CAPE COAST
BAIDOO FREDERICK

Customer ID :
Customer Name :
Customer Address :
Account Title :

00333880
FREDERICK BAIDOO
ELMINA BEACH RESORT
BAIDOO FREDERICK

Date	Branch	Description	Reference	Value Date	Debits	Credits	Balance
01-06-2023	301	4% PROCESSING FEE ON PAY DAY PLUS	0009392231520103	01-06-2023			
01-06-2023	301	Cheque Withdrawal BY BAIDOO FREDERICK IRO ADB PAY DAY PLUS	301CQWL231520213	01-06-2023	16.00	0.00	38.49
08-06-2023	301	ACCOUNT MAINTENANCE FEE	301CODTGHS00001	01-06-2023	400.00	0.00	-361.51
08-06-2023	301	EBANKING SERVICE FEE	301EBSPGHS00001	01-06-2023	10.00	0.00	-371.51
24-06-2023	301	INTEREST REPAYMENT - INTEREST	301ZTRF2317501TT	01-06-2023	7.00	0.00	-378.51
30-06-2023	301	ELBEACHJUN23SAL	000NRTS231810290	25-06-2023	21.49	0.00	-400.00
30-06-2023	301	LIQUIDATION PAYMENT	301ZTRF2318101X6	30-06-2023	0.00	1,103.51	703.51
30-06-2023	301	INTEREST REPAYMENT - INTEREST	301ZTRF2318101X8	30-06-2023	271.04	0.00	432.47
30-06-2023	301	INTEREST ON PRINCIPAL OVERDUE	301ZTRF2318101XA	30-06-2023	30.32	0.00	402.15
30-06-2023	301	INTEREST ON INTEREST OVERDUE	301ZTRF2318101XC	30-06-2023	0.97	0.00	401.18
30-06-2023	301	EBANKING SERVICE FEE	301EBSPGHS00001	30-06-2023	0.11	0.00	401.07
30-06-2023	301	ACCOUNT MAINTENANCE FEE	301CODTGHS00001	01-07-2023	7.00	0.00	394.07
07-07-2023	301	Cheque Withdrawal	301CQWL231880002	01-07-2023	10.00	0.00	384.07
07-07-2023	301	CHEQUE BOOK CHARGES	301CHQ1231880003	07-07-2023	320.00	0.00	64.07
11-07-2023	301	4% PROCESSING FEE ON PAY DAY PLUS	0009363231920168	07-07-2023	20.00	0.00	44.07
12-07-2023	301	Cheque Withdrawal PAY DAY PLUS	301CQWL231930071	11-07-2023	16.00	0.00	28.07
27-07-2023	301	ELMINABJULSAL	000NRTS232070311	12-07-2023	400.00	0.00	-371.93
27-07-2023	301	LIQUIDATION PAYMENT	301ZTRF23208002B	26-07-2023	0.00	1,103.51	731.58
27-07-2023	301	INTEREST REPAYMENT - INTEREST	301ZTRF23208002D	27-07-2023	278.50	0.00	453.08
27-07-2023	301	INTEREST ON PRINCIPAL OVERDUE	301ZTRF23208002F	27-07-2023	44.35	0.00	408.73
27-07-2023	301	INTEREST ON INTEREST OVERDUE	301ZTRF23208002H	27-07-2023	0.40	0.00	408.33
31-07-2023	301	Cheque Withdrawal BY BAIDOO FREDERICK	301CQWL232120005	27-07-2023	0.06	0.00	408.27
31-07-2023	301	EBANKING SERVICE FEE	301EBSPGHS00001	31-07-2023	320.00	0.00	88.27
31-07-2023	301	ACCOUNT MAINTENANCE FEE	301CODTGHS00001	01-08-2023	7.00	0.00	81.27
03-08-2023	301	4% PROCESSING FEE ON PAY DAY PLUS	0009568232150023	01-08-2023	10.00	0.00	71.27
07-08-2023	301	Cheque Withdrawal BY BAIDOO FREDERICK IRO ADB PAY DAY PLUS	301CQWL232192015	03-08-2023	16.00	0.00	55.27
30-08-2023	301	ELBEACHAUG23SAL	000NRTS232422264	07-08-2023	400.00	0.00	-344.73
30-08-2023	301	LIQUIDATION PAYMENT	301ZTRF2324201LU	30-08-2023	0.00	1,869.26	1,524.53
30-08-2023	301	INTEREST REPAYMENT - INTEREST	301ZTRF2324201LW	30-08-2023	283.18	0.00	1,241.35
30-08-2023	301	INTEREST ON PRINCIPAL OVERDUE	301ZTRF2324201LY	30-08-2023	39.67	0.00	1,201.68
30-08-2023	301	INTEREST ON INTEREST OVERDUE	301ZTRF2324201M0	30-08-2023	1.01	0.00	1,200.67
31-08-2023	301	Cheque Withdrawal	301CQWL232430006	30-08-2023	0.14	0.00	1,200.53
31-08-2023	301	ACCOUNT MAINTENANCE FEE	301CODTGHS00001	31-08-2023	1,180.00	0.00	20.53
31-08-2023	301	EBANKING SERVICE FEE	301EBSPGHS00001	01-09-2023	10.00	0.00	10.53
				01-09-2023	7.00	0.00	3.53



STATEMENT OF ACCOUNT

13-09-2023

Period From :
To :

01-07-2023
13-09-2023

Account No :
Product Name :
Currency Name :
Branch Code :
Branch Name :
Customer Short Name :

3011070033388001
107
GHS
301
CAPE COAST
BAIDOO FREDERICK

Customer ID : 00333880
Customer Name : FREDERICK BAIDOO
Customer Address : ELMINA BEACH RESORT
Account Title : BAIDOO FREDERICK

Date	Branch	Description	Reference	Value Date	Debits	Credits	Balance
07-07-2023	301	Cheque Withdrawal	301CQWL231880002	07-07-2023	320.00	0.00	64.07
07-07-2023	301	CHEQUE BOOK CHARGES	301CHQ1231880003	07-07-2023	20.00	0.00	44.07
11-07-2023	301	4% PROCCESING FEE ON PAY DAY PLUS	0009363231920168	11-07-2023	16.00	0.00	28.07
12-07-2023	301	Cheque Withdrawal PAY DAY PLUS	301CQWL231930071	12-07-2023	400.00	0.00	-371.93
27-07-2023	301	ELMINABJULSAL	000NRTS232070311	26-07-2023	0.00	1,103.51	731.58
27-07-2023	301	LIQUIDATION PAYMENT	301ZTRF23208002B	27-07-2023	278.50	0.00	453.08
27-07-2023	301	INTEREST REPAYMENT - INTEREST	301ZTRF232080000	27-07-2023	44.35	0.00	408.73
27-07-2023	301	INTEREST ON PRINCIPAL OVERDUE	301ZTRF232080000	27-07-2023	0.40	0.00	408.33
27-07-2023	301	INTEREST ON INTEREST OVERDUE	301ZTRF232080000	27-07-2023	0.06	0.00	408.27
31-07-2023	301	Cheque Withdrawal BY BAIDOO FREDERICK	301CQWL232120005	31-07-2023	320.00	0.00	88.27
31-07-2023	301	EBANKING SERVICE FEE	301EBSPGHS100001	01-08-2023	7.00	0.00	81.27
31-07-2023	301	ACCOUNT MAINTENANCE FEE	301CODTGHSL00001	01-08-2023	10.00	0.00	71.27
03-08-2023	301	4% PROCCESING FEE ON PAY DAY PLUS	0009568232150023	03-08-2023	16.00	0.00	55.27
07-08-2023	301	Cheque Withdrawal BY BAIDOO FREDERICK IRO ADB PAY DAY PLUS	301CQWL232192015	07-08-2023	400.00	0.00	-344.73
30-08-2023	301	ELBEACHAUG23SAL	000NRTS232422264	30-08-2023	0.00	1,869.26	1,524.53
30-08-2023	301	LIQUIDATION PAYMENT	301ZTRF2324201LU	30-08-2023	283.18	0.00	1,241.35
30-08-2023	301	INTEREST REPAYMENT - INTEREST	301ZTRF2324201LW	30-08-2023	39.67	0.00	1,201.68
30-08-2023	301	INTEREST ON PRINCIPAL OVERDUE	301ZTRF2324201LY	30-08-2023	1.01	0.00	1,200.67
30-08-2023	301	INTEREST ON INTEREST OVERDUE	301ZTRF2324201M0	30-08-2023	0.14	0.00	1,200.53
31-08-2023	301	Cheque Withdrawal	301CQWL232430006	31-08-2023	1,180.00	0.00	20.53
31-08-2023	301	ACCOUNT MAINTENANCE FEE	301CODTGHSL00001	01-09-2023	10.00	0.00	10.53
31-08-2023	301	EBANKING SERVICE FEE	301EBSPGHS100001	01-09-2023	7.00	0.00	3.53
12-09-2023	301	4% PROCCESING FEE ON PAY DAY PLUS	0009258232550012	12-09-2023	16.00	0.00	-12.47

Opening Balance	384.07
Total Debit Amt :	320.00
Total Credit Amt :	0.00
Closing Balance	-12.47



STATEMENT OF ACCOUNT

26-10-2023

Customer ID : 00333880
Customer Name : FREDERICK BAIDOO
Customer Address : ELMINA BEACH RESORT
Account Title : BAIDOO FREDERICK

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

01-09-2023
30-09-2023
3011070033388001
107
GHS
301
CAPE COAST
BAIDOO FREDERICK

Date	Branch	Description	Reference	Value Date	Debits	Credits	Balance
12-09-2023	301	4% PROPROCESSING FEE ON PAY DAY PLUS	0009258232550012	12-09-2023	16.00	0.00	-12.47
13-09-2023	301	CHQ NO 375638 IFO PAYDAY PLUS	301CQWL232560046	13-09-2023	387.00	0.00	-399.47
25-09-2023	301	INTEREST REPAYMENT - INTEREST	301ZTRF23268006R	25-09-2023	0.53	0.00	-400.00
27-09-2023	301	ELBEACHSEP23SAL	000NRTS232700099	27-09-2023	0.00	1,084.94	684.94
27-09-2023	301	LIQUIDATION PAYMENT	301ZTRF2327009HJ	27-09-2023	289.43	0.00	395.51
27-09-2023	301	INTEREST REPAYMENT - INTEREST	301ZTRF2327009HL	27-09-2023	32.89	0.00	362.62
27-09-2023	301	INTEREST ON PRINCIPAL OVERDUE	301ZTRF2327009HN	27-09-2023	0.41	0.00	362.21
27-09-2023	301	INTEREST ON INTEREST OVERDUE	301ZTRF2327009HP	27-09-2023	0.05	0.00	362.16
29-09-2023	301	Cheque Withdrawal	301CQWL232722003	29-09-2023	340.00	0.00	22.16
30-09-2023	301	EBANKING SERVICE FEE	301EBSPGHS00001	02-10-2023	7.00	0.00	15.16
30-09-2023	301	ACCOUNT MAINTENANCE FEE	301CODTGHS00001	02-10-2023	10.00	0.00	5.16

Opening Balance :	3.53
Total Debit Amt :	16.00
Total Credit Amt :	0.00
Closing Balance :	5.16



STATEMENT OF ACCOUNT

26-10-2023

Period From :
To :

01-10-2023
26-10-2023

Account No :
Product Name :
Currency Name :
Branch Code :
Branch Name :
Customer Short Name:

3011070033388001
107
GHS
301
CAPE COAST
BAIDOO FREDERICK

Customer ID : 00333880
Customer Name : FREDERICK BAIDOO
Customer Address : ELMINA BEACH RESORT
Account Title : BAIDOO FREDERICK

Date	Branch	Description	Reference	Value Date	Debits	Credits	Balance
05-10-2023	301	COST OF STATEMENT ISSUED	3011515232780001	05-10-2023	5.00	0.00	0.16
18-10-2023	301	4% PROCCESSED FEE ON PAY DAY PLUS	0009455232910013	18-10-2023	20.00	0.00	-19.84

Opening Balance :	5.16
Total Debit Amt :	5.00
Total Credit Amt :	0.00
Closing Balance :	-19.84



ELMINA BEACH RESORT

ANALYSIS OF SALARIES AND WAGES

22/08/2023

STAFF NO.	12060	SOCIAL SECURITY N	B027206120030
NAME	BAIDOO FREDERICK	BANK	AGRICULTURAL DEV. BANK - CAP
DIVISION	ROOM DIVISION	ACC/NO	3011070033388001
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	1,857.11		
EARNED BASIC WAGE	1,857.11	CUM	30,972.85
BACK PAY	1,114.27		
TOTAL EARNED	2,971.38		
LESS SOCIAL SECURITY	163.43	CUM	1,703.48
LESS INCOME TAX	371.54	CUM	3,071.24
LESS T.U.C	89.14	CUM	649.13
LESS DEPOSIT ADMIN. SCHEME	148.57	CUM	1,548.64
LESS GLICO LOAN	319.44	BALANCE	4,472.32
LESS ELAC PREMIUM	0.00	CUM	0.00
ADD REFUND	0.00	CUM	0.00
ADD NIGHT ALLOWANCE	0.00	CUM	0.00
NET PAY	1,879.26	CUM	17,611.59



ELMINA BEACH RESORT
ANALYSIS OF SALARIES AND WAGES
25/09/2023

STAFF NO. 12060
NAME BAIDOO FREDERICK
DIVISION ROOM DIVISION
SERVICE HOUSE KEEPING
POSITION 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	1,857.11		
EARNED BASIC WAGE	1,857.11	CUM	32,829.96
BACK PAY	0.00		
TOTAL EARNED	1,857.11		
LESS SOCIAL SECURITY	102.14	CUM	1,805.62
LESS INCOME TAX	197.02	CUM	3,268.26
LESS T.U.C	55.71	CUM	704.84
LESS DEPOSIT ADMIN. SCHEME	92.86	CUM	1,641.50
LESS GLICO LOAN	319.44	BALANCE	4,152.88
LESS ELAC PREMIUM	0.00	CUM	0.00
ADD REFUND	0.00	CUM	0.00
ADD NIGHT ALLOWANCE	0.00	CUM	0.00
NET PAY	1,089.94	CUM	18,701.53