



Loan Application form

MICRO-CREDIT ENTERPRISE

First Name FREDRICK Middle NameSurname BAIDOODate of Birth 12/06/1972 Age Gender MALEPostal Address House Address ESSELFIE HOUSENOTE: please indicate a visible landmark to your home address IN FRONT OF ADOM COLD STOREYears at this current address 6 mm/yyyy Rent ☒ Own MortgageMobile 0247800369 EmailSpouse Name MARINA Last Name FRIMPONGMobile # 0594399000 EmailDate of birth dd/mm/yyyy Age Number of children 1 dependents 2

Employment

Self Employed Employee ☒ UnemployedProfession HOUSE KEEPING Employer Name and address
..... years of experienceBusiness location. Indicate visible landmark ELMINA BEACH RESORT

Self employed: business type and details

Income details

Monthly GHD 1869 weekly Daily

Previous loan obtained from MJY3 GHc Date

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 ELMINAPurpose for the loan GHD 2000 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

(... 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 20/08/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I PORTIA ATTA hereby guarantee a loan of GHc 2000

Being granted to (Full name of borrower) FREDRICK BAIDOO

Whom I am related to as COLLEAGUE

I PORTIA 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 PANAGIMA DRUG STORE

Identification: National ID # GHANA CARD 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 BAR

Please indicate a visible landmark ELMINA BEACH RESORT

Unemployed.....

Profession years of experience

Guarantor's income details. Monthly GHd 850 Weekly Daily

Guarantor's signature/thumb print Date 20/08/2024

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, FREDRICK BAIDOO..... 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 FREDRICK BAIDOO..... and PORTIA ATTA.....

(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
22/07/2024

OFF 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	11,699.82
BACK PAY	0.00		
TOTAL EARNED	1,949.97		
LESS SOCIAL SECURITY	107.25	CUM	643.50
LESS INCOME TAX	196.16	CUM	1,176.96
LESS T.U.C	58.50	CUM	351.00
LESS DEPOSIT ADMIN. SCHEME	97.50	CUM	584.99
LESS GLICO LOAN	319.44	BALANCE	1,277.92
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	1,171.12	CUM	7,026.72