

Recommended by MARY ODURO

JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME JOHN GEORGE MIDDLE NAME _____
SURNAME ESSEFIE

ADDRESS _____

HOUSE NUMBER HN 57/21, TETEREM

NOTE: Please indicate your residential address and a visible landmark

ADJACENT ADOM COLOS STORE

RESIDENCE: ☒ OWNING ☐ RENTAL ☐ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: 50 YEARS ☐ MONTHS

SPOUSE NAME —

PHONE NUMBERS 0242822579

EMAIL ADDRESS _____

NUMBER OF DEPENDENTS 3 NUMBER OF CHILDREN 2

D.O.B 27/03/1967

IDENTIFICATION

ID TYPE: ☐ VOTER ☐ D. LIC ☐ NHIS ☐ PASSPORT ☐ NATIONAL

ID NUMBER GHA-723485126-8 PLACE OF ISSUE CAPE COAST

DATE OF ISSUE 06/07/2020 EXPIRY DATE 05/07/2030



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

EMPLOYMENT DETAILS

EMPLOYER'S NAME CHANA EDUCATION SERVICE

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

ANIMAL FEED BUSINESS

BUSINESS LOCATION/ADDRESS STATION PEACE, NEW MARKET

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS _____ POSITION _____

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 TO SUPPORT SISTER'S BUSINESS

BI-WEEKLY PAYMENTS _____ MONTHLY PAYMENTS GH¢ 285

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 (GEORGE ESSILFIE) 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 / THUMB PRINT [Signature] DATE 31/01/2023

GUARANTOR

I NANA AGGREY ESSILFIE HEREBY GUARANTEE A LOAN OF ONE THOUSAND GHANA CEDI BEING GRANTED TO (FULL NAME OF BORROWER) GEORGE ESSILFIE WHOM I AM RELATED AS COUSIN.

AGE 34 TELL: 0249539329 GUARANTOR'S WORK TEACHER

I NANA AGGREY ESSILFIE 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 25/10/1988

Passport Photo

STATEMENT OF ACCOUNT

KAKUM RURAL BANK LTD

Customer:

647 ESSILFIE GEORGE

Account :

2.09112E+15 ESSILFIE GEORGE

Currency: GHS

BALANCE AT P

-651.08

Value Date	Description	Debit Amt	Credit Amt	Balance
1-Feb-22	Debit Interest	'-19.35'	0	'-670.43'
1-Mar-22	Debit Interest	'-18.00'	0	'-688.43'
1-Apr-22	Debit Interest	'-20.46'	0	'-708.89'
1-Apr-22	TXN		0 1,140.08	431.19
	OFS UPLOAD GOVT SAL FOR MARCH 22 George GE Essilfie			
1-Apr-22	TXN	'-15.00'	0	416.19
	OFS UPLOAD COT FOR MARCH 22 George GE Essilfie			
4-Apr-22	Chq Withdrawal CHQ WDL 000070	'-394.00'	0	22.19
29-Apr-22	TXN		0 2,310.39	2,332.58
	OFS UPLOAD GOVT SAL FOR APRIL 2022 George G.E Essilfie			
29-Apr-22	TXN	'-15.00'	0	2,317.58
	OFS UPLOAD COT FOR APRIL 2022 George G.E Essilfie			
29-Apr-22	Chq Withdrawal CHQ WDL 000080	'-2,000.00'	0	317.58
1-May-22	Account Maintenance Fee	'-2.00'	0	315.58
4-May-22	Chq Withdrawal CHQ WDL 000081	'-290.00'	0	25.58
17-May-22	Chq Withdrawal CHQ WDL 000082	'-800.00'	0	'-774.42'
27-May-22	Miscellaneous Debits C/O 1 CHQ BK ISSUED	'-17.00'	0	'-791.42'
27-May-22	Miscellaneous Debits INT AND C FEE ON OD GRANTED	'-64.00'	0	'-855.42'
30-May-22	TXN		0 1,431.38	575.96
	OFS UPLOAD GOVT SAL FOR MAY 22 George G.E Essilfie			
30-May-22	TXN	'-15.00'	0	560.96
	OFS UPLOAD COT FOR MAY 22 George G.E Essilfie			
31-May-22	Chq Withdrawal CHQ WDL 000084	'-536.00'	0	24.96
1-Jun-22	Account Maintenance Fee	'-2.00'	0	22.96
1-Jun-22	Debit Interest	'-9.89'	0	13.07
10-Jun-22	Chq Withdrawal CHQ WDL 000087	'-800.00'	0	'-786.93'

29-Jun-22	Miscellaneous Debits	'-88.00'	0	'-874.93'
	INT AND C FEE ON OD FOR 2 MTHS			
30-Jun-22	TXN		0	1,415.54 540.61
	OFS UPLOAD GOVT SAL FOR JUNE 2022			
	George G.E Essilfie			
30-Jun-22	TXN	'-15.00'	0	525.61
	OFS UPLOAD COT FOR JUNE			
	George G.E Essilfie			
30-Jun-22	Chq Withdrawal	'-944.00'	0	'-418.39'
	CHQ WDL 000086			
1-Jul-22	Account Maintenance Fee	'-2.00'	0	'-420.39'
1-Jul-22	Debit Interest	'-15.58'	0	'-435.97'
28-Jul-22	TXN		0	1,431.38 995.41
	OFS UPLOAD GOVT SAL FOR JULY 2022			
	GeorgeGEEssilfie			
28-Jul-22	TXN	'-20.00'	0	975.41
	OFS UPLOAD COT FOR JULY 2022			
	GeorgeGEEssilfie			
29-Jul-22	Chq Withdrawal	'-960.00'	0	15.41
	CHQ WDL 000089			
1-Aug-22	Account Maintenance Fee	'-2.00'	0	13.41
1-Aug-22	Commission on turnover	'-20.00'	0	'-6.59'
1-Aug-22	Debit Interest	'-11.29'	0	'-17.88'
5-Aug-22	Chq Withdrawal	'-1,200.00'	0	'-1,217.88'
	CHQ WDL 000091			
11-Aug-22	Misc. Credits		0	20 '-1,197.88'
	COT DOUBLE CHARGED DD28/07/2022			
	REVD			
15-Aug-22	Miscellaneous Debits	'-132.00'	0	'-1,329.88'
	INT AND C FEE ON OD FOR 2 MTHS			
26-Aug-22	Miscellaneous Debits	'-10.00'	0	'-1,339.88'
	C/O STATEMENT PRINTED			
30-Aug-22	TXN		0	1,674.56 334.68
	OFS UPLOAD GOVT SAL FOR AUG 22			
	George G.E Essilfie			
31-Aug-22	Chq Withdrawal	'-1,000.00'	0	'-665.32'
	CHQ WDL 000092			
1-Sep-22	Account Maintenance Fee	'-2.00'	0	'-667.32'
1-Sep-22	Commission on turnover	'-20.00'	0	'-687.32'
1-Sep-22	Debit Interest	'-31.48'	0	'-718.80'
5-Sep-22	Cash Deposit		0	750 31.2
	CASH DEP			
9-Sep-22	Chq Withdrawal	'-3,000.00'	0	'-2,968.80'
	CHQ WDL 000093			
16-Sep-22	Miscellaneous Debits	'-420.00'	0	'-3,388.80'
	INT AND C FEE ON OD FOR 3 MNTHS			
29-Sep-22	TXN		0	1,388.22 '-2,000.58'

OFS UPLOAD GOVT SAL FOR SEPT 2022

George G.E Essilfie

30-Sep-22	Chq Withdrawal	'-465.00'	0	'-2,465.58'
	CHQ WDL 000090			
1-Oct-22	Account Maintenance Fee	'-2.00'	0	'-2,467.58'
1-Oct-22	Commission on turnover	'-20.00'	0	'-2,487.58'
1-Oct-22	Debit Interest	'-69.21'	0	'-2,556.79'
27-Oct-22	TXN		0	1,388.22 '-1,168.57'

OFS UPLOAD GOVT SAL FOR OCT 22

George GE Essilfie

28-Oct-22	Chq Withdrawal	'-465.00'	0	'-1,633.57'
	CHQ WDL 000095			
1-Nov-22	Account Maintenance Fee	'-2.00'	0	'-1,635.57'
1-Nov-22	Commission on turnover	'-20.00'	0	'-1,655.57'
1-Nov-22	Debit Interest	'-71.13'	0	'-1,726.70'
29-Nov-22	TXN		0	2,588.22 861.52

OFS UPLOAD GOVT SAL FOR NOV 22

George G.E Essilfie

30-Nov-22	Chq Withdrawal	'-1,560.00'	0	'-698.48'
	CHQ WDL 000094			
1-Dec-22	Account Maintenance Fee	'-2.00'	0	'-700.48'
1-Dec-22	Commission on turnover	'-20.00'	0	'-720.48'
1-Dec-22	Debit Interest	'-47.03'	0	'-767.51'
14-Dec-22	Chq Withdrawal	'-3,000.00'	0	'-3,767.51'
	CHQ WDL 000097			
16-Dec-22	Miscellaneous Debits	'-325.00'	0	'-4,092.51'
	INT AND C FEE ON OD			
21-Dec-22	TXN		0	1,388.22 '-2,704.29'

OFS UPLOAD GOVT SAL FOR DEC 22

George G.E Essilfie

22-Dec-22	Chq Withdrawal	'-590.00'	0	'-3,294.29'
	CHQ WDL 000098			
1-Jan-23	Account Maintenance Fee	'-2.00'	0	'-3,296.29'
1-Jan-23	Commission on turnover	'-20.00'	0	'-3,316.29'
1-Jan-23	Debit Interest	'-70.60'	0	'-3,386.89'
26-Jan-23	TXN		0	1,728.96 '-1,657.93'

OFS UPLOAD GOVT SAL FOR JAN 23

George G.E Essilfie

27-Jan-23	Chq Withdrawal	'-920.00'	0	'-2,577.93'
	CHQ WDL 000099			

BALANCE AT PERIOD END

'-2,577.93'

Manager
AKUM BANK LTD.
K. MINILMAIN