



Recommend by Fredrick Barlo

**JY3 Micro Credit Ltd**

**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**APPLICANT DETAILS**

1 FIRST NAME EMMANUEL MIDDLE NAME \_\_\_\_\_

SURNAME ACHEAMPONG

ADDRESS \_\_\_\_\_

HOUSE NUMBER 56/821 TEIGRI

NOTE: Please indicate your residential address and a visible landmark

BEHIND DR. R.P BAFUR SCHOOL

RESIDENCE: ☒ OWNING ☐ RENTAL ☐ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: 4 YEARS ☐ MONTHS

SPOUSE NAME MRS. ELIZABETH ACHEAMPONG - 0249397895

PHONE NUMBERS 0246508188

EMAIL ADDRESS \_\_\_\_\_

NUMBER OF DEPENDENTS 1 NUMBER OF CHILDREN 4

D.O.B 15/01/1975

**IDENTIFICATION**

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

ID NUMBER CHN-7196463970 PLACE OF ISSUE ELMIA

DATE OF ISSUE 31/01/2020 EXPIRY DATE 30/01/2030



**JY3 Micro Credit Ltd**

**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**EMPLOYMENT DETAILS**

EMPLOYER'S NAME ELMINA BEACH RESORT

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

BUSINESS LOCATION/ADDRESS \_\_\_\_\_

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 9 POSITION SECURITY COORDINATOR

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 GHG 2000

REASONS FOR THE LOAN \_\_\_\_\_

PERSONAL LOAN

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 (EMMANUEL ACHAMPONG) 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  DATE \_\_\_\_\_**GUARANTOR**



I STEPHEN ABRAHAM MENSAH HEREBY GUARANTEE A LOAN OF GH¢ 2000 BEING GRANTED TO (FULL NAME OF BORROWER) EMMANUEL ACHAMPONG.

WHOM I AM RELATED AS COLLEAGUE.AGE \_\_\_\_\_ TELL: 0245617875 GUARANTOR'S WORK CLEANER

I STEPHEN ABRAHAM MENSAH 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 \_\_\_\_\_

D.O.B 16/12/1990  


Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, EMMANUEL ACHEAMPONG, 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, N/A, do hereby agree that I am serving as the interpreter for N/A and N/A.

(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



**Statement Period**

01-Jun-2023 - 23-Nov-2023

Report time: 2023-11-23 4:24:55 PM

## EMMANUEL ACHEAMPONG

EMMANUEL ACHEAMPONG, 56 A21 ELMINA TETEREM CLOSER TO  
ANGLICAN BASIC SCHOOL

P.O. Box 150, ELMINA

E: M: 0246508188

Customer No. : 012376239

Branch : ELMINA

Product : STANDARD SAVINGS

## Account Summary

Account Number	3151010053593
Currency	GHS
Opening Balance	130.55
Closing Balance	53.97
Uncleared Effects	0.00

\*Closing balance includes funds earmarked for hold and uncleared.

Total Dr: 10,324.75

Total Cr: 10,248.17

DATE 23-Nov-2023

Date	Description	Ref / Chq No.	Value Date	Debit	Credit	Balance
30-Jun-2023	LN. Interest drawdown By CASA	315ZTRF2318101HP31 53000000671	30-Jun-2023	80.55		50.00
30-Jun-2023	NRT : ELBEACHJUN23SAL- GENERALSALARIESUPLOAD	555AIDC231812269	30-Jun-2023		1,720.92	1,770.92
30-Jun-2023	507804*****8089 03150184 ELMINA ELMINA 000GH 318120323655	315EWON23181009I	30-Jun-2023	1,100.00		670.92
30-Jun-2023	LN. Interest drawdown By CASA	315ZTRF2318103E731 53000000671	30-Jun-2023	293.66		377.26
30-Jun-2023	LN. Principal drawdown By CASA	315ZTRF2318103E931 53000000671	30-Jun-2023	279.74		97.52
30-Jun-2023	E-SERVICE BUNDLE CHARGE	315EPSFGHS000001	01-Jul-2023	5.00		92.52
27-Jul-2023	NRT : ELMINABJULSAL- GENERALSALARIESUPLOAD	555AIDC232080046	27-Jul-2023		1,874.40	1,966.92
27-Jul-2023	507804*****8089 03150184 ELMINA ELMINA 000GH 320811322281	315EWON23208001A	27-Jul-2023	1,200.00		766.92
31-Jul-2023	LN. Interest drawdown By CASA	315ZTRF2321201EX31 53000000671	31-Jul-2023	379.08		387.84
31-Jul-2023	LN. Principal drawdown By CASA	315ZTRF2321201EZ31 53000000671	31-Jul-2023	274.87		112.97
31-Jul-2023	E-SERVICE BUNDLE CHARGE	315EPSFGHS000001	01-Aug-2023	5.00		107.97



24-Aug-2023	NRT : ELMINABEACHAUGSAL- GENERALSALARIESUPLOAD	555AIDC232360196	24-Aug-2023	2,916.63	3,024.60
24-Aug-2023	507804*****8089 03150184 ELMINA ELMINA 000GH 323606322014	315EWON232360002	24-Aug-2023	2,300.00	724.60
31-Aug-2023	LN. Interest drawdown By CASA	315ZTRF2324301E931 53000000671	31-Aug-2023	371.61	352.99
31-Aug-2023	LN. Principal drawdown By CASA	315ZTRF2324301EB31 53000000671	31-Aug-2023	282.34	70.65
31-Aug-2023	E-SERVICE BUNDLE CHARGE	315EPSFGHS000001	01-Sep-2023	7.00	63.65
27-Sep-2023	NRT : ELBEACHSEP23SAL- GENERALSALARIESUPLOAD	555AIDC232708727	27-Sep-2023	1,830.43	1,894.08
27-Sep-2023	507804*****8089 03150184 ELMINA ELMINA 000GH 327016321080	315EWON232700061	27-Sep-2023	1,100.00	794.08
29-Sep-2023	LN. Interest drawdown By CASA	315ZTRF2327201UV31 53000000671	30-Sep-2023	352.19	441.89
29-Sep-2023	LN. Principal drawdown By CASA	315ZTRF2327201UX31 53000000671	30-Sep-2023	301.76	140.13
29-Sep-2023	E-SERVICE BUNDLE CHARGE	315EPSFGHS000001	01-Oct-2023	7.00	133.13
26-Oct-2023	NRT : ELMINABOCTSAL- GENERALSALARIESUPLOAD	555AIDC232990221	26-Oct-2023	1,905.79	2,038.92
26-Oct-2023	507804*****8089 03150184 ELMINA ELMINA 000GH 329914320409	315EWON23299001N	26-Oct-2023	1,200.00	838.92
31-Oct-2023	LN. Interest drawdown By CASA	315ZTRF2330401A731 53000000671	31-Oct-2023	355.73	483.19
31-Oct-2023	LN. Principal drawdown By CASA	315ZTRF2330401A931 53000000671	31-Oct-2023	298.22	184.97
31-Oct-2023	E-SERVICE BUNDLE CHARGE	315EPSFGHS000001	01-Nov-2023	7.00	177.97
06-Nov-2023	507804*****8089 03150184 ELMINA ELMINA 000GH 330814320525	315EWON23310001Q	04-Nov-2023	100.00	77.97
23-Nov-2023	SC FOR 2 PAGES OF VISA STATEMENT PRINTED	3150006233270001	23-Nov-2023	24.00	53.97



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No. of DEBITS =23 No. of CREDITS = 5

Please review your statement and draw the Manager's attention to any discrepancies/errors/omissions/ unauthorized debits or credits immediately,  
otherwise the entries in this Statement shall be deemed as correct and shall be binding on you.

Visit the nearest branch of GCB Bank Ltd to sign up for our estateament and ealert services.

Give our customer service center a call on **0800 422 422**

GCB, Your Bank for Life.

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\*\*\*\* End Of Statement \*\*\*\*





# ELMINA BEACH RESORT

## ANALYSIS OF SALARIES AND WAGES

25/09/2023

STAFF NO.	33161	SOCIAL SECURITY N	B027201150016
NAME	ACHEAMPONG EMMANUEL	BANK	GHANA COMMERCIAL BANK - ELM
DIVISION	ADMIN. GENERAL	ACC/NO	
SERVICE	SECURITY		
POSITION	SECURITY OFFICER		
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	1,977.10		
EARNED BASIC WAGE	1,977.10	CUM	34,876.04
BACK PAY	0.00		
TOTAL EARNED	1,977.10		
LESS SOCIAL SECURITY	108.74	CUM	1,918.14
LESS INCOME TAX	288.16	CUM	4,943.39
LESS T.U.C	59.31	CUM	748.87
LESS DEPOSIT ADMIN. SCHEME	98.86	CUM	1,743.80
LESS GLICO LOAN	0.00	BALANCE	0.00
LESS ELAC PREMIUM	0.00	CUM	0.00
ADD REFUND	0.00	CUM	602.50
ADD NIGHT ALLOWANCE	413.39	CUM	6,639.10
NET PAY	1,835.43	CUM	32,763.42

**ELMINA BEACH RESORT**  
**ANALYSIS OF SALARIES AND WAGES**  
22/08/2023

<b>STAFF NO.</b>	33161	<b>SOCIAL SECURITY N</b>	B027201150016
<b>NAME</b>	ACHEAMPONG EMMANUEL	<b>BANK</b>	GHANA COMMERCIAL BANK - ELM
<b>DIVISION</b>	ADMIN. GENERAL	<b>ACC/NO</b>	
<b>SERVICE</b>	SECURITY		
<b>POSITION</b>	SECURITY OFFICER		
<b>NO OF WORKING DAYS(SALARY)</b>	22.00		
<b>NO OF DAYS ABSENT(SALARY)</b>	0.00		
<b>NO OF DAYS WORKED(WAGES)</b>	0.00		
<b>CONSOLIDATED BASIC SALARY OR W</b>	1,977.10		
<b>EARNED BASIC WAGE</b>	1,977.10	<b>CUM</b>	32,898.94
<b>BACK PAY</b>	1,186.26		
<b>TOTAL EARNED</b>	3,163.36		
<b>LESS SOCIAL SECURITY</b>	173.98	<b>CUM</b>	1,809.40
<b>LESS INCOME TAX</b>	526.11	<b>CUM</b>	4,655.23
<b>LESS T.U.C</b>	94.90	<b>CUM</b>	689.56
<b>LESS DEPOSIT ADMIN. SCHEME</b>	158.17	<b>CUM</b>	1,644.95
<b>LESS GLICO LOAN</b>	0.00	<b>BALANCE</b>	0.00
<b>LESS ELAC PREMIUM</b>	0.00	<b>CUM</b>	0.00
<b>ADD REFUND</b>	50.00	<b>CUM</b>	602.50
<b>ADD NIGHT ALLOWANCE</b>	661.43	<b>CUM</b>	6,225.71
<b>NET PAY</b>	2,921.63	<b>CUM</b>	30,927.99

**ELMINA BEACH RESORT**  
**ANALYSIS OF SALARIES AND WAGES**  
23/10/2023



STAFF NO.	33161	SOCIAL SECURITY N	B027201150016
NAME	ACHEAMPONG EMMANUEL	BANK	GHANA COMMERCIAL BANK - ELM
DIVISION	ADMIN. GENERAL	ACC/NO	
SERVICE	SECURITY		
POSITION	SECURITY OFFICER		
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	1,977.10		
EARNED BASIC WAGE	1,977.10	CUM	36,853.14
BACK PAY	0.00		
TOTAL EARNED	1,977.10		2,026.88
LESS SOCIAL SECURITY	108.74	CUM	5,247.53
LESS INCOME TAX	304.14	CUM	808.18
LESS T.U.C	59.31	CUM	1,842.66
LESS DEPOSIT ADMIN. SCHEME	98.86	CUM	0.00
LESS GLICO LOAN	0.00	BALANCE	0.00
LESS ELAC PREMIUM	0.00	CUM	652.50
ADD REFUND	50.00	CUM	7,093.83
ADD NIGHT ALLOWANCE	454.73	CUM	34,674.21
NET PAY	1,910.79	CUM	