

Recommended by YAHAYA SAUHY



**JY3 Micro Credit Ltd**

**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**APPLICANT DETAILS**

1 FIRST NAME MERCY MIDDLE NAME \_\_\_\_\_

SURNAME AINOO

ADDRESS \_\_\_\_\_

HOUSE NUMBER HN C 94/4, ESUKARO AMBA NIEM

NOTE: Please indicate your residential address and a visible landmark

OPPOSITE PROTESTANT CHURCH

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

NUMBER OF YEARS AT THIS ADDRESS: 10 YEARS \_\_\_\_\_ MONTHS

SPOUSE NAME THOMAS BANIOO 0551623877

PHONE NUMBERS 0551329998

EMAIL ADDRESS —

NUMBER OF DEPENDENTS 2 NUMBER OF CHILDREN 3

D.O.B 02/04/1972

**IDENTIFICATION**

ID TYPE: \_\_VOTER \_\_D. LIC \_\_NHIS \_\_PASSPORT ☒ NATIONAL

ID NUMBER GA-720114281-8 PLACE OF ISSUE ELMWA

DATE OF ISSUE 11/02/2020 EXPIRY DATE 10/02/2030



**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**EMPLOYMENT DETAILS**

EMPLOYER'S NAME ELMINA BEACH RESORT (LAUNDRY ATTENDANT)

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

BUSINESS LOCATION/ADDRESS

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 FOR SCHOOL FEES

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 (MERCY AIDOO) 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  DATE 12/08/2023**GUARANTOR**

I ABAKAH MENSAH STEPHEN HEREBY GUARANTEE A LOAN OF ONE THOUSAND GHANA CEDI BEING GRANTED TO (FULL NAME OF BORROWER) MERCY AIDOO

WHOM I AM RELATED AS CO-WORKERAGE 32 TELL: 0245-617875 GUARANTOR'S WORK ELIMINA BEACH RESORT (CLEANER)

I ABAKAH MENSAH STEPHEN 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.OB 16/12/1990

Passport Photo

**LOAN LIABILITY AGREEMENT FORM**

I, MERCY AINOD ..... 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 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 ..... 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)..... N/A .....

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

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



# ELMINA BEACH RESORT

## ANALYSIS OF SALARIES AND WAGES

23/03/2023

STAFF NO.	12056	SOCIAL SECURITY N	B017204170027
NAME	AINOO MERCY	BANK	GHANA COMMERCIAL BANK - ELM
DIVISION	ROOM DIVISION	ACC/NO	3151010020459
SERVICE	LAUNDRY		
POSITION	LAUNDRY ATTENDANT		
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	1,163.92		
EARNED BASIC WAGE	1,163.92	CUM	16,963.28
BACK PAY	0.00		
TOTAL EARNED	1,163.92		
LESS SOCIAL SECURITY	64.02	CUM	932.99
LESS INCOME TAX	94.92	CUM	1,339.76
LESS T.U.C	23.28	CUM	339.28
LESS DEPOSIT ADMIN. SCHEME	58.20	CUM	848.16
LESS GLICO LOAN	166.67	BALANCE	6,499.93
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	756.83	CUM	11,002.99





# ELMINA BEACH RESORT

## ANALYSIS OF SALARIES AND WAGES

25/04/2023

SOCIAL SECURITY N B017204170027  
BANK GHANA COMMERCIAL BANK - ELM  
ACC/NO 3151010020459

AFF NO. 12056  
NAME AINOO MERCY  
VISION ROOM DIVISION  
SERVICE LAUNDRY  
POSITION LAUNDRY ATTENDANT  
NO OF WORKING DAYS(SALARY)  
NO OF DAYS ABSENT(SALARY)  
NO OF DAYS WORKED(WAGES)  
CONSOLIDATED BASIC SALARY OR W  
EARNED BASIC WAGE  
BANK PAY  
TOTAL EARNED  
SS SOCIAL SECURITY  
SS INCOME TAX  
SS T.U.C  
SS DEPOSIT ADMIN. SCHEME  
SS GLICO LOAN  
SS ELAC PREMIUM  
D REFUND  
D NIGHT ALLOWANCE  
T PAY

22.00		
0.00		
0.00		
1,454.90		18,418.18
1,454.90	CUM	
0.00		
1,454.90		1,013.01
80.02	CUM	1,480.26
140.50	CUM	368.38
29.10	CUM	920.91
72.75	CUM	6,333.26
166.67	BALANCE	0.00
0.00	CUM	0.00
0.00	CUM	0.00
0.00	CUM	11,968.86
965.87	CUM	



# STATEMENT OF ACCOUNT



**Statement Period**

01-Mar-2023 - 30-Apr-2023

Report time: 2023-06-16 9:41:55 AM

## MERCY AINOO

MERCY AINOO, HNO F90 4 ESIKOFONBANTEN CAPE COAST  
100, ELMINA

E: M: 0553129998, 0276344702

Customer No. : 011859656

Branch : ELMINA

Product : STANDARD SAVINGS

## Account Summary

Account Number	3151010020459
Currency	GHS
Opening Balance	54.91
Closing Balance	50.00
Uncleared Effects	0.00

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

Total Dr: 756.74

Total Cr: 751.83

DATE 16-Jun-2023

Date	Description	Ref / Chq No.	Value Date	Debit	Credit	Balance
27-Mar-2023	NRT : ELMINABEACHMAR2023SAL- GENERALSSALARIESUPLOAD	555AIDC230869661	27-Mar-2023		751.83	806.74
28-Mar-2023	516142*****6139 GTB4510 GTB000000000042 CAPE C CAPE COAST GHA 032827400315	137CWRM230870012	28-Mar-2023	450.00		356.74
28-Mar-2023	516142*****6139 GTB4510 GTB000000000042 CAPE C CAPE COAST GHA 032827400315	137CWRM230870012	28-Mar-2023	6.00		350.74
28-Mar-2023	516142*****6139 GTB4510 GTB000000000042 CAPE C CAPE COAST GHA 032856800317	137CWRM230870014	28-Mar-2023	30.00		320.74
28-Mar-2023	516142*****6139 GTB4510 GTB000000000042 CAPE C CAPE COAST GHA 032856800317	137CWRM230870014	28-Mar-2023	6.00		314.74
31-Mar-2023	LN. Interest drawdown By CASA	315ZTRF23090018F31 53000000529	31-Mar-2023	154.42		160.32
31-Mar-2023	LN. Principal drawdown By CASA	315ZTRF23090018H31 53000000529	31-Mar-2023	106.89		53.43
28-Apr-2023	LN. Interest drawdown By CASA	315ZTRF2311801Q131 53000000529	30-Apr-2023	3.43		50.00



# STATEMENT OF ACCOUNT



## Statement Period

30-Apr-2023 - 30-May-2023

Report time: 2023-06-08 10:58:03 AM

## MERCY AINOO

MERCY AINOO, HNO F90 4 ESIKOFONBANTEM CAPE COAST  
100, ELMINA

E: M: 0553129998, 0276344702

Customer No. : 011859656

Branch : ELMINA

Product : STANDARD SAVINGS

## Account Summary

Account Number	3151010020459
Currency	GHS
Opening Balance	50.00
Closing Balance	61.70
Uncleared Effects	0.00

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

Total Dr: 949.17

Total Cr: 960.87

DATE 08-Jun-2023

Date	Description	Ref / Chq No.	Value Date	Debit	Credit	Balance
04-May-2023	NRT : APR2023SALARY- GENERALSALARIESUPLOAD	555AIDC231246258	04-May-2023			
04-May-2023	LN. Interest drawdown By CASA	315ZTRF23124001D31 53000000529	04-May-2023	143.20		867.67
04-May-2023	LN. Principal drawdown By CASA	315ZTRF23124001F31 53000000529	04-May-2023	114.68		752.99
04-May-2023	LN. Penalty on Interest	315ZTRF23124001H31 53000000529	04-May-2023	0.16		752.83
04-May-2023	LN. Penalty on Principal	315ZTRF23124001J31 53000000529	04-May-2023	0.13		752.70
04-May-2023	E-PRODUCT FEES	315EPSFGHS000001	01-May-2023	5.00		747.70
05-May-2023	516142*****6139 03010213 CAPE COAST POLY CAPE COAST 000GH 312511284065	301ACWD231250033	05-May-2023	650.00		97.70
08-May-2023	516142*****6139 GTB4510 GTB000000000042 CAPE C CAPE COAST GHA 050631500129	137CWRM2312800KY	06-May-2023	30.00		67.70
08-May-2023	516142*****6139 GTB4510 GTB000000000042 CAPE C CAPE COAST GHA 050631500129	137CWRM2312800KY	06-May-2023	6.00		61.70