

**MICRO-CREDIT ENTERPRISE**First Name EMMANUEL Middle NameSurname ACHEAMPONGDate of Birth 15/01/1975 Age Gender MALEPostal Address House Address H100 PRISONS

NOTE: please indicate a visible landmark to your home address

Years at this current address mm/yyyy Rent Own ☒ MortgageMobile 0246508188 EmailSpouse Name ELIZABETH Last Name ACHEAMPONGMobile # 0249397895 EmailDate of birth dd/mm/yyyy Age Number of children 4 dependents 4EmploymentSelf Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience SIXBusiness location. Indicate visible landmark BEHIND DR. R.P. BAFFOUR SCHOOLSelf employed: business type and details BUSINESS MANIncome detailsMonthly weekly GHC 18,000 Daily GHC 3080Previous loan obtained from MJY3 GHc 1,500 Date

Current working capital GHc Loans from other sources GHc Date

identificationIdentification: National ID # BHA-719046397-0 Passport #Date of issue 31/01/2020 Expiry date 30/01/2030 Place of Issue ELMINAPurpose for the load GHC 25,000



MICRO-CREDIT ENTERPRISE

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			

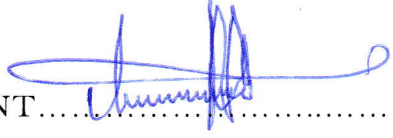
CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

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

(EMMANUEL ACHEAMPONG.....) IN THE FAHTE..... 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.....  DATE 22/04/2024

**MICRO-CREDIT ENTERPRISE**GuarantorI STEPHEN ABAKAH MENSAT hereby guarantee a loan of GHc 25,000Being granted to (Full name of borrower) EMMANUEL ACHEAMPONGWhom I am related to as CO-WORKERI STEPHEN ABAKAH MENSAT 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 16/12/1990 Age Gender MALEMobile 0245617875 EmailPostal Address House Address A730 AYEHISUDO JUNCTION

Please indicate a visible landmark

Identification: National ID # GHA-720541570-3 Passport #Date of issue 15/02/2020 Expiry date 14/02/2030 Place of issue ELMINAEmployment details. Employee ☒ Employer Name and address ELMINA BEACH RESORT

Self employed nature of business

Business location/address ELMINA

Please indicate a visible landmark

Unemployed.....

Profession years of experience NINEGuarantor's income details. Monthly Weekly GHc Daily GHcGuarantor's signature/thumb print Date 22/04/2024Official use onlyLoan officer IBRAHIM KHALID

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

Signature..... Date.....

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 default, our clients 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 EMMANUEL ACHEAMPONG and STEPHEN ABAKAH MEHSAH

(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-Mar-2023 - 01-Apr-2024

Report time: 2024-04-08 12:45:01 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	131.91
Closing Balance	50.00
Uncleared Effects	0.00

*Closing balance includes funds earmarked for hold and uncleared.

Total Dr: 22,284.21

Total Cr: 22,202.30

DATE 08-Apr-2024

Date	Description	Ref / Chq No.	Value Date	Debit	Credit	Balance
27-Mar-2023	507804*****8089 03150184 ELMINA ELMINA 000GH 308516322298	315EWON23086004G	26-Mar-2023	50.00		81.91
27-Mar-2023	NRT : ELMINABEACHMAR2023SAL- GENERSALARIESUPLOAD	555AIDC230869645	27-Mar-2023		1,532.71	1,614.62
29-Mar-2023	507804*****8089 03150184 ELMINA ELMINA 000GH 308820323305	315EWON23088007I	29-Mar-2023	900.00		714.62
31-Mar-2023	LN. Interest drawdown By CASA	315ZTRF2309001KT31 53000000671	31-Mar-2023	407.67		306.95
31-Mar-2023	LN. Principal drawdown By CASA	315ZTRF2309001KV31 53000000671	31-Mar-2023	246.28		60.67
31-Mar-2023	E-SERVICE BUNDLE CHARGE	315EPSFGHS000001	01-Apr-2023	5.00		55.67
28-Apr-2023	LN. Interest drawdown By CASA	315ZTRF23118020J31 53000000671	30-Apr-2023	5.67		50.00
04-May-2023	NRT : APR2023SALARY- GENERSALARIESUPLOAD	555AIDC231246227	04-May-2023		1,884.98	1,934.98
04-May-2023	LN. Interest drawdown By CASA	315ZTRF23124002P31 53000000671	04-May-2023	382.37		1,552.61
04-May-2023	LN. Principal drawdown By CASA	315ZTRF23124002R31 53000000671	04-May-2023	265.91		1,286.70
04-May-2023	LN. Penalty on Interest	315ZTRF23124002T31 53000000671	04-May-2023	0.42		1,286.28

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
30-Nov-2023	LN. Interest drawdown By CASA	315ZTRF23334017N31 53000000671	30-Nov-2023	3.97	50.00
05-Dec-2023	NRT : ELMINANOV23SAL- GENERALSALARIESUPLOAD	555AIDC233396531	05-Dec-2023	1,671.43	1,721.43
05-Dec-2023	507804*****8089 03150184 ELMINA ELMINA 000GH 333919321045	315EWON233390067	05-Dec-2023	1,000.00	721.43
05-Dec-2023	LN. Interest drawdown By CASA	315ZTRF23339002L31 53000000671	05-Dec-2023	332.44	388.99
05-Dec-2023	LN. Principal drawdown By CASA	315ZTRF23339002N31 53000000671	05-Dec-2023	317.54	71.45
05-Dec-2023	LN. Penalty on Interest	315ZTRF23339002P31 53000000671	05-Dec-2023	0.46	70.99
05-Dec-2023	LN. Penalty on Principal	315ZTRF23339002R31 53000000671	05-Dec-2023	0.43	70.56

05-Dec-2023	E-SERVICE BUNDLE CHARGE	315EPSFGHS000001	01-Dec-2023	7.00	63.56
29-Dec-2023	NRT : ELMINABEACHDEC23SAL- GENERALSALARIESUPLOAD	555AIDC233630170	29-Dec-2023	1,724.40	1,787.96
29-Dec-2023	507804*****8089 03150184000GH ELMINA ELMINA 000GH	315EWON23363001Q	29-Dec-2023	1,000.00	787.96
29-Dec-2023	LN. Interest drawdown By CASA	315ZTRF2336301SL31 53000000671	31-Dec-2023	339.00	448.96
29-Dec-2023	LN. Principal drawdown By CASA	315ZTRF2336301SN31 53000000671	31-Dec-2023	314.95	134.01
29-Dec-2023	E-SERVICE BUNDLE CHARGE	315EPSFGHS000001	01-Jan-2024	7.00	127.01
30-Jan-2024	NRT : ELMBEACHJANSAL- GENERALSALARIESUPLOAD	555AIDC240308629	30-Jan-2024	1,616.05	1,743.06
31-Jan-2024	LN. Interest drawdown By CASA	315ZTRF24031014F31 53000000671	31-Jan-2024	329.56	1,413.50
31-Jan-2024	LN. Principal drawdown By CASA	315ZTRF24031014H31 53000000671	31-Jan-2024	324.39	1,089.11
31-Jan-2024	507804*****8089 03150184 ELMINA ELMINA 000GH	315EWON24031000Y	31-Jan-2024	1,000.00	89.11
31-Jan-2024	E-SERVICE BUNDLE CHARGE	315EPSFGHS000001	01-Feb-2024	7.00	82.11
27-Feb-2024	NRT : ELMINAFEB24SAL- GENERALSALARIESUPLOAD	555AIDC240589531	27-Feb-2024	1,616.05	1,698.16
29-Feb-2024	LN. Principal drawdown By CASA	315ZTRF24060013731 53000000671	29-Feb-2024	353.90	1,344.26
29-Feb-2024	LN. Interest drawdown By CASA	315ZTRF24060013931 53000000671	29-Feb-2024	300.05	1,044.21
29-Feb-2024	507804*****8089 03150184 ELMINA ELMINA 000GH	315EWON240600015	29-Feb-2024	900.00	144.21
29-Feb-2024	E-SERVICE BUNDLE CHARGE	315EPSFGHS000001	01-Mar-2024	7.00	137.21
28-Mar-2024	LN. Interest drawdown By CASA	315ZTRF2408801NF31 53000000671	31-Mar-2024	87.21	50.00

No. of DEBITS = 60 No. of CREDITS = 12

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 estatement and ealert services.

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

GCB, Your Bank for Life.

**** End Of Statement ****