

**LOAN APPLICATION FORM AND GUARANTOR INFORMATION****APPLICANT DETAILS**

1 FIRST NAME SAMUEL MIDDLE NAME \_\_\_\_\_  
SURNAME AFADZIE  
ADDRESS HN PEARL - 9, ADDOM CITY - ATABADUE  
HOUSE NUMBER EQUATO ABREM SENIOR HIGH SCHOOL

NOTE: Please indicate your residential address and a visible landmark

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

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

SPOUSE NAME MRS CHARIN DUCER

PHONE NUMBERS 0248214598

EMAIL ADDRESS Samuelafadzie2@gmail.com

NUMBER OF DEPENDENTS 4 NUMBER OF CHILDREN 4

D.O.B 31/12/1975

**IDENTIFICATION**

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

ID NUMBER GHA719987771-6 PLACE OF ISSUE ATABADUE

DATE OF ISSUE 10/02/2020 EXPIRY DATE 09/02/2030

**LOAN APPLICATION FORM AND GUARANTOR INFORMATION****EMPLOYMENT DETAILS**

EMPLOYER'S NAME \_\_\_\_\_

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 GHS 1000 DATE 18/02/23LOANS OBTAINED FROM OTHER SOURCES —CURRENT WORKING CAPITAL —LOAN AMOUNT BEING REQUESTED NOW GHS 1000REASONS FOR THE LOAN FOR FARMING

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 (SAMUEL AFFADZIE) 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 [Signature] DATE 17/05/2023

GUARANTOR

I JOSEPH YANFUL HEREBY GUARANTEE A LOAN OF ONE THOUSAND GHANA Cedis BEING GRANTED TO (FULL NAME OF BORROWER) SAMUEL AFFADZIE

WHOM I AM RELATED AS CHURCH MEMBER

AGE 40 TELL: 0246617280 GUARANTOR'S WORK CHILD DEVELOPMENT WORKER

I JOSEPH YANFUL 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 06/07/1982

HM 35 NANA AB KOJO ABIEH LANE  
Attacobra.

Passport Photo

I, Affadzie Samuel, solemnly agree to pay all loans and interest acquired from MJY3 in full in the terms agreed to and the period solemnly agreed to.

When a loan is in 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.

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

### INTERPRETER DECLARATION

(Borrower)

(Guarantor)

They, the borrower and the guarantor append their signatures and their thumb print, making this document thereby legal.

Interpreter signature and thumb print (Required).....

Client signature and thumb print (Required)  

Quarant signature and thumb print ~~Marek Hupka~~ ~~Marek Hupka~~

SAMUEL AFFADZIE  
DABOASE SENIOR HIGH TECHNICALSCHOOL  
P O BOX 25  
DABOASE  
P O BOX 25 DABOASE  
Cust ID : 00119989  
Account No : 1151070011998901  
Account Desc. : SAMUEL AFFADZIE  
Account Class : CURRENT ACCOUNT - SALARY  
Account Currency: GHANA CEDIS

Account Branch : AGONA SWEDRU  
Branch Address : SWEDRU  
P. O. BOX 200  
SWEDRU

Statement From : 01-MAR-23 To : 17-MAY-23

Account Open Date : 31-OCT-07  
OPENING BALANCE CREDIT

0.00

AVAILABLE BALANCE

0.00

STATEMENT OF ACCOUNT: 1151070011998901  
Statement From : 01-MAR-23

To : 17-MAY-23

PAGE : 1

| Trn Code/Narrative                | REFERENCE        | Book Date | Value Date | Debit    | Credit   | Closing Balance |
|-----------------------------------|------------------|-----------|------------|----------|----------|-----------------|
|                                   |                  |           |            |          | 2,456.63 | 2,456.63        |
| MAR 2023 SAL                      | 0009454230882844 | 29-MAR-23 | 29-MAR-23  |          |          | 2,449.63        |
| PROC FEES                         | 0009471230882844 | 29-MAR-23 | 29-MAR-23  | 7.00     |          | 359.63          |
| CHEQUE WITHDRWL Cheque Withdrawal | 303CQWL230882111 | 29-MAR-23 | 29-MAR-23  | 2,090.00 |          | 146.59          |
| 889941 LIQUIDATION PAYMENT        | 301PLCA210480001 | 29-MAR-23 | 29-MAR-23  | 213.04   |          | 21.15           |
| INTEREST REPAYMENT - INTEREST     | 301PLCA210480001 | 29-MAR-23 | 29-MAR-23  | 125.44   |          | 20.39           |
| INTEREST ON PRINCIPAL OVERDUE     | 301PLCA210480001 | 29-MAR-23 | 29-MAR-23  | 0.76     |          | 19.94           |
| INTEREST ON INTEREST OVERDUE      | 301PLCA210480001 | 29-MAR-23 | 29-MAR-23  | 0.45     |          | 19.93           |
| ACCOUNT MAINTENANCE FEE           | 115CODTGHSL00001 | 29-MAR-23 | 01-MAR-23  | 0.01     |          | 12.93           |
| EBANKING SERVICE FEE              | 115EBSPGHSL00001 | 31-MAR-23 | 01-APR-23  | 7.00     |          | 2.93            |
| ACCOUNT MAINTENANCE FEE           | 115CODTGHSL00001 | 31-MAR-23 | 01-APR-23  | 10.00    |          | 0.00            |
| INTEREST REPAYMENT - INTEREST     | 301PLCA210480001 | 25-APR-23 | 24-APR-23  | 2.93     |          |                 |



STATEMENT OF ACCOUNT: 1151070011998901  
 Statement From : 01-MAR-23 To : 17-MAY-23

PAGE : 2


| Trn Code/Narrative               | REFERENCE                 | Book Date | Value Date                                                | Debit    | Credit   | Closing Balance |
|----------------------------------|---------------------------|-----------|-----------------------------------------------------------|----------|----------|-----------------|
| APR 2023 SAL                     | 0009618231166874          | 26-APR-23 | 26-APR-23                                                 |          | 2,456.63 | 2,456.63        |
| PROC FEES                        | 0009630231166874          | 26-APR-23 | 26-APR-23                                                 | 7.00     |          | 2,449.63        |
| CHEQUE WITHDRWL<br>Withdrawal    | 303CQWL231162096          | 26-APR-23 | 26-APR-23                                                 | 2,090.00 |          | 359.63          |
| LIQUIDATION PAYMENT<br>889942    | 301PLCA210480001          | 26-APR-23 | 26-APR-23                                                 | 204.31   |          | 155.32          |
| INTEREST REPAYMENT -<br>INTEREST | 301PLCA210480001          | 26-APR-23 | 26-APR-23                                                 | 131.24   |          | 24.08           |
| INTEREST ON PRINCIPAL<br>OVERDUE | 301PLCA210480001          | 26-APR-23 | 26-APR-23                                                 | 0.29     |          | 23.79           |
| INTEREST ON INTEREST<br>OVERDUE  | 301PLCA210480001          | 26-APR-23 | 26-APR-23                                                 | 0.19     |          | 23.60           |
| ACCOUNT MAINTENANCE FEE          | 115C0DTGHS100001          | 02-MAY-23 | 02-MAY-23                                                 | 10.00    |          | 13.60           |
| EBANKING SERVICE FEE             | 115BSPGHS100001           | 02-MAY-23 | 02-MAY-23                                                 | 7.00     |          | 6.60            |
| ACC NO                           | REFERENCE                 | DATE      | LOAN CHARGES DESC                                         | AMOUNT   |          |                 |
| 301PLCA210480001                 | 301PLCA21048000 29-MAR-23 |           | PRINCIPAL                                                 | 213.04   | Dr       |                 |
| 1                                |                           |           | recovery for<br>the month of<br>MAR 213.04Dr              |          |          |                 |
| 301PLCA210480001                 | 301PLCA21048000 29-MAR-23 |           | MAIN INTEREST                                             | 125.44   | Dr       |                 |
| 1                                |                           |           | recovery for<br>the month of<br>MAR 125.44Dr              |          |          |                 |
| 301PLCA210480001                 | 301PLCA21048000 29-MAR-23 |           | Overdue Rate                                              | .45      | Dr       |                 |
| 1                                |                           |           | on Interest<br>recovery for<br>the month of<br>MAR .45Dr  |          |          |                 |
| 301PLCA210480001                 | 301PLCA21048000 29-MAR-23 |           | Overdue Rate                                              | .76      | Dr       |                 |
| 1                                |                           |           | on Principal<br>recovery for<br>the month of<br>MAR .76Dr |          |          |                 |

STATEMENT OF ACCOUNT: 1151070011998901  
Statement From : 01-MAR-23 To : 17-MAY-23

PAGE : 3

| Txn Code/Narrative  | REFERENCE | Book Date                 | Value Date                                                    | Debit    | Credit            | Closing Balance |
|---------------------|-----------|---------------------------|---------------------------------------------------------------|----------|-------------------|-----------------|
| 301PLCA210480001    | 1         | 301PLCA21048000 24-APR-23 | MAIN INTEREST recovery for the month of APR 2.93Dr            |          |                   |                 |
| 301PLCA210480001    | 1         | 301PLCA21048000 26-APR-23 | PRINCIPAL recovery for the month of APR 204.31Dr              |          |                   |                 |
| 301PLCA210480001    | 1         | 301PLCA21048000 26-APR-23 | MAIN INTEREST recovery for the month of APR 131.24Dr          |          |                   |                 |
| 301PLCA210480001    | 1         | 301PLCA21048000 26-APR-23 | Overdue Rate on Interest recovery for the month of APR .19Dr  |          |                   |                 |
| 301PLCA210480001    | 1         | 301PLCA21048000 26-APR-23 | Overdue Rate on Principal recovery for the month of APR .29Dr |          |                   |                 |
| Totals              |           |                           |                                                               | 4,906.66 | 4,913.26          |                 |
| CLOSING BALANCE     | CREDIT    |                           |                                                               | 6.60     | AVAILABLE BALANCE | 6.60            |
| UNCOLLECTED BALANCE |           |                           |                                                               | 0.00     | BLOCKED BALANCE   | 0.00            |

\* = UNAUTH ENTRY / R = REVERSAL  
\*\*\* End Of Statement \*\*\*

|                                                                                     |  |        |  |           |  |                                                                                                                                     |  |                     |  |                                                |  |          |  |            |  |
|-------------------------------------------------------------------------------------|--|--------|--|-----------|--|-------------------------------------------------------------------------------------------------------------------------------------|--|---------------------|--|------------------------------------------------|--|----------|--|------------|--|
|  |  |        |  | DATE      |  | APRIL 2023                                                                                                                          |  | REGION              |  | Central                                        |  |          |  |            |  |
|                                                                                     |  |        |  | PERIOD    |  | FROM 01-APR-23 TO 30-APR-23                                                                                                         |  | DISTRICT            |  | Komenda-Edina-Eguafo-Abirem Municipal Assembly |  |          |  |            |  |
|                                                                                     |  |        |  | NAME      |  | Mr. Samuel Affadzie                                                                                                                 |  | AGENCY              |  | Min Of Education                               |  |          |  |            |  |
| CONTROLLER AND ACCOUNTANT GENERAL'S DEPARTMENT                                      |  |        |  | STAFF ID  |  | 162914 GOV571018C S.S.F. No B117512310014                                                                                           |  | DEPT.               |  | GES                                            |  |          |  |            |  |
|                                                                                     |  |        |  | GRADE     |  | Assistant Director II Hse/Form Mstr/HOD/                                                                                            |  | UNIT                |  | 0307 Eguato Abrem Snr High Sch COST CENTRE     |  |          |  |            |  |
|                                                                                     |  |        |  | LEVEL     |  | SS.PSL19 POINT 3 SCALE TYPE SS                                                                                                      |  |                     |  |                                                |  |          |  |            |  |
| MONTH/YEAR                                                                          |  | NATURE |  | ITEM CODE |  | DESCRIPTION                                                                                                                         |  | HRS/ORIGINAL AMOUNT |  | RATE(%) BALANCE                                |  | PAYMENTS |  | DEDUCTIONS |  |
| 30-Apr-23                                                                           |  |        |  |           |  | Single Spine Monthly Salary                                                                                                         |  |                     |  |                                                |  | 3,808.65 |  |            |  |
| 30-Apr-23                                                                           |  |        |  |           |  | SS Teachers Retention Premium                                                                                                       |  |                     |  |                                                |  | 571.30   |  |            |  |
| 30-Apr-23                                                                           |  |        |  |           |  | Social Security Contribution Employee                                                                                               |  |                     |  |                                                |  |          |  | 209.48     |  |
| 30-Apr-23                                                                           |  |        |  |           |  | Income Tax                                                                                                                          |  |                     |  |                                                |  |          |  | 684.87     |  |
| 30-Apr-23                                                                           |  |        |  |           |  | Ghana National Association of Teachers Union Dues                                                                                   |  |                     |  |                                                |  |          |  | 47.51      |  |
| 30-Apr-23                                                                           |  |        |  |           |  | GNAT Cancer Fund                                                                                                                    |  |                     |  |                                                |  |          |  | 5.00       |  |
| 30-Apr-23                                                                           |  |        |  |           |  | Teachers Mutual Fund Dues                                                                                                           |  |                     |  |                                                |  |          |  | 50.00      |  |
| 30-Apr-23                                                                           |  |        |  |           |  | Star Assurance Policy                                                                                                               |  |                     |  |                                                |  |          |  | 6.00       |  |
| 30-Apr-23                                                                           |  |        |  |           |  | Teachers Fund ERF Loan Ded                                                                                                          |  |                     |  |                                                |  |          |  | 311.41     |  |
| 30-Apr-23                                                                           |  |        |  |           |  | JZWE Loans Ltd Deduction                                                                                                            |  |                     |  |                                                |  |          |  | 1,868.35   |  |
| 30-Apr-23                                                                           |  |        |  |           |  | ** CAGD is not liable for any financial loss resulting from disclosing your employee details including password to Third Parties ** |  |                     |  |                                                |  |          |  | 256.05     |  |
|                                                                                     |  |        |  |           |  |                                                                                                                                     |  |                     |  |                                                |  |          |  |            |  |
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