



MICRO-CREDIT ENTERPRISE

First Name SELASSIE Middle Name DAVID

Surname DORWU

Date of Birth 24/01/1978 Age Gender MALE

Postal Address House Address 7 KOJO EMIL STREET

NOTE: please indicate a visible landmark to your home address ELMINA ESTATE

Years at this current address mm/yyyy Rent ☒ Own Mortgage

Mobile 0579146418 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 3 dependents 3

Employment

Self Employed Employee ☒ Unemployed

Profession TEACHER Employer Name and address GHANA EDUCATION SERVICE
R.P. BAFFOUR JUNIOR HIGH SCHOOL years of experience

Business location. Indicate visible landmark

Self employed: business type and details.....

Income details

Monthly weekly Daily

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

identification

Identification: National ID # GA-720563401-6 Passport #

Date of issue 15/02/2020 Expiry date 14/02/2030 Place of Issue ELMINA

Purpose for the loan GHG 1 GOD PERSONAL LOAN



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
(SELASSIE DAVID DORWU.....) IN THE ENGLISH..... 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.....[Signature].....DATE.....



MICRO-CREDIT ENTERPRISE

Guarantor

I SELORM DZIKUHU hereby guarantee a loan of GHc 1600

Being granted to (Full name of borrower)

Whom I am related to as COLLEAGUE

I SELORM DZIKUHU 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 17/07/1983 Age Gender MALE

Mobile Email House Address 4 MARTIN ESSOUH LAHE

Postal Address

Please indicate a visible landmark

Identification: National ID # GHANA CARD Passport #

Date of issue Expiry date

Employment details. Employee ☒ Employer Name and address

Self employed nature of business

Business location/address

Please indicate a visible landmark

Unemployed

Profession TEACHER years of experience

Guarantor's income details. Monthly Weekly Daily

Guarantor's signature/thumb print [Signature] Date

Loan officer IBRAHIM KHALID Official use only

Approval date

Approved by

Disbursed by

Loan disbursement date

Repayments start date

Signature Date

LIABILITY AGREEMENT FORM

SELASSIE DAVID DORWU solemnly agree to pay all loans 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 cost 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 he 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 IBRAHIM KHALID do hereby agree that I am serving as the interpreter
For SELASSIE DAVID DORWU and SELORM DZIKYHY

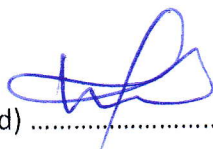
(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the ENGLISH Language

Which both clients understand and speak fluently.

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

Interpreter signatures and thumb print (Required) 

Client signature and thumb print (Required) 

Guarantor signature and thumb print (Required) 

STATEMENT OF ACCOUNT



Statement Period

01-Jun-2024 - 31-Jul-2024

Report time: 2024-07-31 4:17:06 PM

SELASSIE DAVID DORWU

SELASSIE DAVID DORWU, ELMINA ESTATES NO 7
P O BOX EL 13 ELMINA , ELMINA

E: davidselassie328@gmail.com M: 0209978517

Customer No. : 001692216

Branch : PEKI

Product : SALARY ACCOUNT

Account Summary

Account Number	5141010027206
Currency	GHS
Opening Balance	93.59
Closing Balance	150.00
Uncleared Effects	0.00

*Closing balance includes funds earmarked for hold and uncleared.

Total Dr: 7,682.06

Total Cr: 7,738.47

DATE 31-Jul-2024

Date	Description	Ref / Chq No.	Value Date	Debit	Credit	Balance
03-Jun-2024	ETZ00115 ;B2W MoMo:0209978517; 005483204173	115FTRE24155018M	03-Jun-2024	43.00		50.59
03-Jun-2024	FUNDS TRANSFER	115FTRE24155018M	03-Jun-2024	0.50		50.09
07-Jun-2024	OD. SC. Facility Fees	315ATCH241590002	07-Jun-2024	10.00		40.09
07-Jun-2024	OD. SC. Processing Fees	315ATCH241590002	07-Jun-2024	10.00		30.09
07-Jun-2024	507804*****5663 03150184 ELMINA ELMINA 000GH 415915316500	315EWON24159002J	07-Jun-2024	1,300.00		-1,269.91
28-Jun-2024	CAG SAL FOR JUNE 2024	555SALK24180BD8Z	28-Jun-2024		3,746.61	2,476.70
28-Jun-2024	SAL COMMISSION	555SALK24180BD8Z	28-Jun-2024	3.00		2,473.70
28-Jun-2024	LN. Interest drawdown By CASA	315ZTRF2418001YF31 53000000863	30-Jun-2024	653.10		1,820.60
28-Jun-2024	LN. Principal drawdown By CASA	315ZTRF2418001YH31 53000000863	30-Jun-2024	254.13		1,566.47
28-Jun-2024	Interest Capitalization	514ODCIGHS000002	01-Jul-2024	32.14		1,534.33
28-Jun-2024	SERVICE CHARGE FOR SALARY ACCOUNT	514SAMCGHS000001	01-Jul-2024	10.00		1,524.33
01-Jul-2024	507804*****5663 03150184 ELMINA ELMINA 000GH 418115317008	315EWON241830038	29-Jun-2024	200.00		1,324.33

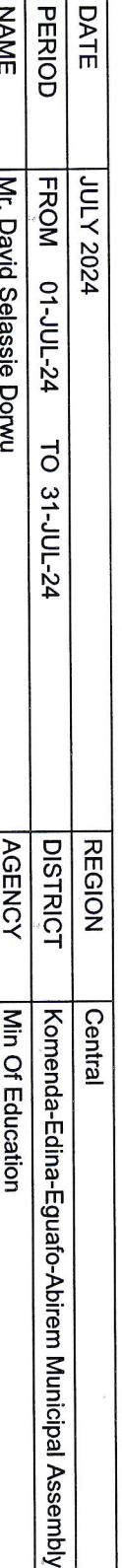
01-Jul-2024	457648*****1032 03150184 ELMINA ELMINA 000GH 418118317284	315ACWD241830040	29-Jun-2024	100.00		1,224.33
01-Jul-2024	ETZ00710 ;B2W MoMo:0209978517; 005490642142	710FTRE2418300XU	30-Jun-2024	100.00		1,124.33
01-Jul-2024	FUNDS TRANSFER	710FTRE2418300XU	30-Jun-2024	1.00		1,123.33
01-Jul-2024	ETZ00611 ;Acct Trsf:5171010064490; 005490777041	611FTRE24183015F	30-Jun-2024	545.00		578.33
01-Jul-2024	ETZ00001 ;B2W MoMo:0209978517; 005490952093	000FTRE2418301EC	01-Jul-2024	200.00		378.33
01-Jul-2024	FUNDS TRANSFER	000FTRE2418301EC	01-Jul-2024	2.00		376.33
01-Jul-2024	E-LEVY FEE	000FTRE2418301EC	01-Jul-2024	1.00		375.33
01-Jul-2024	457648*****1032 03150184 ELMINA ELMINA 000GH 418317316870	315ACWD2418300FN	01-Jul-2024	300.00		75.33
01-Jul-2024	ETZ00124 ;B2W MoMo:0209978517; 005491141143	124FTRE2418301OH	01-Jul-2024	24.50		50.83
01-Jul-2024	FUNDS TRANSFER	124FTRE2418301OH	01-Jul-2024	0.50		50.33
01-Jul-2024	E-LEVY FEE	124FTRE2418301OH	01-Jul-2024	0.25		50.08
05-Jul-2024	OD. SC. Facility Fees	315ATCH241870002	05-Jul-2024	10.00		40.08
05-Jul-2024	OD. SC. Processing Fees	315ATCH241870002	05-Jul-2024	10.00		30.08
05-Jul-2024	457648*****1032 03150184 ELMINA ELMINA 000GH 418711316319	315ACWD241870011	05-Jul-2024	1,400.00		-1,369.92
26-Jul-2024	CAG SALARY FOR JULY 2024	555SALK24208DOTZ	26-Jul-2024		3,961.71	2,591.79
26-Jul-2024	SAL COMMISSION	555SALK24208DOTZ	26-Jul-2024	3.00		2,588.79
29-Jul-2024	ETZ00004 ;B2W MoMo:0209978517; 005498724926	004FTRE24211013Q	28-Jul-2024	71.00		2,517.79
29-Jul-2024	FUNDS TRANSFER	004FTRE24211013Q	28-Jul-2024	0.71		2,517.08
29-Jul-2024	457648*****1032 03150184 ELMINA ELMINA 000GH 421114316713	315ACWD2421100F6	29-Jul-2024	1,050.00		1,467.08
29-Jul-2024	ETZ00163 ;Acct Trsf:5171010064490; 005499250152	163FTRE2421101V6	29-Jul-2024	440.00		1,027.08
30-Jul-2024	300304*****0000 00000001 DAVID SELASSIE DORWU SELASSIE DAVID DORWU Selassie David 463811114454	137GIPI2421205J4	30-Jul-2024		30.15	1,057.23
31-Jul-2024	LN. Interest drawdown By CASA	315ZTRF24213014R31 530000000863	31-Jul-2024	667.98		389.25

31-Jul-2024	LN. Principal drawdown By CASA	315ZTRF24213014T31 530000000863	31-Jul-2024	239.25	150.00
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No. of DEBITS = 32 No. of CREDITS = 3

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 ****



CONTROLLER AND ACCOUNTANT GENERAL'S DEPARTMENT		STAFF ID	S.S.F. No C018011240314		DEPT.	GES
		GRADE	Assistant.Director I Base Grade..GES		UNIT	0307 Dr Baftour Ang JHS (ANG) COST CENTRE
MONTH/YEAR	NATURE	ITEM CODE	DESCRIPTION	HRS/ORIGINAL AMOUNT	RATE(%) BALANCE	PAYMENTS DEDUCTI
31-Jul-24			Single Spine Monthly Salary			5,026.17
31-Jul-24			SS Teachers Retention Premium			753.93
30-Jun-24			SS Salary Arrears			82.42
30-Jun-24			SS Teachers Retention Premium Arrears			12.36
31-Jul-24			Social Security Contribution Employee Income Tax			276.44
31-Jul-24			Social Security Employee On-Arrears			974.42
30-Jun-24			Tax On Arrears			4.53
31-Jul-24			Ghana National Association of Teachers Union Dues			22.56
31-Jul-24			KEA Dist Educ Staff Welfare Dues			59.61
31-Jul-24	** CAGC is not liable for any financial loss resulting from disclosing your employee details including password to Third Parties **					10.00
31-Jul-24			KEEA Dist Teach Cr Union Dues			10.00
31-Jul-24			Teachers Mutual Fund Dues			100.00
31-Jul-24			TIER 2 CONTRIBUTION 251.31 AND YTD CONTRIBUTION 1704.8700 ***			450.64
			TOTALS			5,874.88
			NET SALARY			
ANNUAL SALARY		60,314.00	YTD SSF (WORKER)	1879.91	EMPLOYER S.S.F.	
YTD GROSS PAY	39,307.12	YTD INCOME TAX	6,546.32	MONTHLY	664.10	GCB Bank Ltd,
MONTHLY GROSS PAY	5,874.88	PAGE	GENERATED FROM WWW.GOSPAYSLIP.COM			
			YTD	4,443.44	Peki	