



MICRO-CREDIT ENTERPRISE

First Name VASCO Middle Name SILAS

Surname ALORDOME

Date of Birth 03/04/1974 Age Gender MALE

Postal Address House Address ATAABADE

NOTE: please indicate a visible landmark to your home address NEAR HIS MERCY SCHOOL

Years at this current address 4 mm/yyyy Rent ☒ Own Mortgage

Mobile 0244602309 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 Employer Name and address

..... years of experience

Business location. Indicate visible landmark ELMIMA JUNCTION

Self employed: business type and details OWNS A PRINTING AND BUSINESS SHOP

Income details

Monthly weekly GHD 4,800 Daily GHD 800

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

Identification

Identification: National ID # GHA-720337738-6 Passport #

Date of issue 13/02/2020 Expiry date 12/02/2030 Place of Issue ELMIMA

Purpose for the loan GHD 8,000 FOR BUSINESS/PURCHASE NEW MACHINE



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
(VASCO SILAS ALORDOME.....) 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
CONDITION AS STATED IN THEREOF.

APPLICANT SIGNATURE/THUMB PRINT..... [Signature] DATE 16/05/2024

**MICRO-CREDIT ENTERPRISE**GuarantorI FRANCIS DADZIE hereby guarantee a loan of GHc 8,000Being granted to (Full name of borrower) VASCO SILAS ALORDOMEWhom I am related to as FRIENDI FRANCIS DADZIE 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 01/10/1976 Age Gender MALEMobile 0244 413524 EmailPostal Address House Address CK/2021/0024 SSMTPlease indicate a visible landmark BLOCK 6Identification: National ID # GHA-720061810-3 Passport #Date of issue 11/02/2020 Expiry date 10/02/2030 Place of issue ELMIMAEmployment details. Employee ☒ Employer Name and addressSelf employed ☐ nature of business TEACHERBusiness location/address UCCPlease indicate a visible landmark UCCUnemployed ☐Profession TEACHER years of experience 19Guarantor's income details. Monthly GHc 4,500 Weekly GHc 1,500 Daily GHcGuarantor's signature/thumb print [Signature] Date 16/05/2024Official use onlyLoan officer IBRAHIM KHALID

Approval date

Approved by

Disbursed by

Loan disbursement date

Repayments start date

Signature Date

LOAN LIABILITY AGREEMENT FORM

VASCO SILAS ALORDOME solemnly agree to pay all loans and interest acquired from MIY3 in full in the terms agreed to and the period solemnly agreed to.

MIY3 will use all means necessary to recover all monies owed and any other costs incurred during this loan collection period.

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.

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 VASCO SILAS ALORDOME and FRANCIS DANIE

(Borrower)

(Guarantor)

Clients of MIY3 concerning this loan agreement in the FAHIE 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).....

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

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

STATEMENT OF ACCOUNT



Statement Period

01-Nov-2023 - 15-May-2024

Report time: 2024-05-15 4:39:02 PM

TRY JESUS PHOTOS

TRY JESUS PHOTOS, ELMINA JUNCTION NEAR GCB BANK ELMINA
261, ELMINA

E: M: 0244602309

Customer No. : 011852006

Branch : ELMINA

Product : SME DEPOSIT ACCOUNT

Account Summary

Account Number	3151180000188
Currency	GHS
Opening Balance	7.58
Closing Balance	25.86
Uncleared Effects	0.00

*Closing balance includes funds earmarked for hold and uncleared.

DATE 15-May-2024

Total Dr: 37,251.72

Total Cr: 37,270.00

Date	Description	Ref / Chq No.	Value Date	Debit	Credit	Balance
13-Dec-2023	CASH DEPOSIT BY VASCO SILAS ALORDOME	137EPAY233471101	13-Dec-2023		650.00	657.58
13-Dec-2023	400149*****4773 03150184 ELMINA ELMINA 000GH 334718320800	315ACWD23347003Q	13-Dec-2023	200.00		457.58
13-Dec-2023	E-SERVICE BUNDLE CHARGE	315EPSFGHS0000001	13-Dec-2023	5.00		452.58
13-Dec-2023	MOBILE ALERT COST PER MONTH	315SMSAGHS0000001	13-Dec-2023	10.00		442.58
13-Dec-2023	MOBILE ALERT COST PER MONTH	315SMSAGHS0000001	13-Dec-2023	10.00		432.58
15-Dec-2023	CASH DEPOSIT BY VASCO SILAS ALORDOME	137EPAY233491111	15-Dec-2023		320.00	752.58
15-Dec-2023	400149*****4773 03150184 ELMINA ELMINA 000GH 334914320514	315ACWD23349002F	15-Dec-2023	300.00		452.58
18-Dec-2023	Cash Deposit BY VASCO SILAS ALORDOME	315CHDP233520098	18-Dec-2023		12,700.00	13,152.58
19-Dec-2023	400149*****4773 01180029 ACCRA NEW TOWN 1 ACCRA 000GH 335310600124	118ACWD233530013	19-Dec-2023	2,000.00		11,152.58
19-Dec-2023	400149*****4773 01180029 ACCRA NEW TOWN 1 ACCRA 000GH 335310600126	118ACWD233530014	19-Dec-2023	1,000.00		10,152.58
19-Dec-2023	400149*****4773 01180029 ACCRA NEW TOWN 1 ACCRA 000GH 335314600264	118ACWD23353002P	19-Dec-2023	300.00		9,852.58
19-Dec-2023	400149*****4773 01180029 ACCRA NEW TOWN 1 ACCRA 000GH 335314600266	118ACWD23353002Q	19-Dec-2023	300.00		9,552.58

21-Dec-2023	400149*****4773 01180124 ACCRA NEW TOWN 2 ACCRA 000GH 335513228618	118ACWD233550049	21-Dec-2023	500.00	9,052.58
22-Dec-2023	400149*****4773 01180124 ACCRA NEW TOWN 2 ACCRA 000GH 335601228008	118ACWD233560002	22-Dec-2023	200.00	8,852.58
22-Dec-2023	400149*****4773 01180124 ACCRA NEW TOWN 2 ACCRA 000GH 335613228600	118ACWD23356002T	22-Dec-2023	2,000.00	6,852.58
22-Dec-2023	400149*****4773 01180124 ACCRA NEW TOWN 2 ACCRA 000GH 335613228602	118ACWD23356002U	22-Dec-2023	2,000.00	4,852.58
29-Dec-2023	400149*****4773 03150184 ELMINA ELMINA 000GH 336313320548	315ACWD23363002W	29-Dec-2023	300.00	4,552.58
29-Dec-2023	COT Charges	315DRTSGHS000001	01-Jan-2024	20.00	4,532.58
29-Dec-2023	MOBILE ALERT COST PER MONTH	315SMSAGHS000001	01-Jan-2024	10.00	4,522.58
02-Jan-2024	400149*****4773 03150184 ELMINA ELMINA 000GH 336419320735	315ACWD24002003U	30-Dec-2023	500.00	4,022.58
03-Jan-2024	400149*****4773 03150184 ELMINA ELMINA 000GH 400314320573	315ACWD24003002Y	03-Jan-2024	200.00	3,822.58
03-Jan-2024	400149*****4773 03150184 ELMINA ELMINA 000GH 400314320575	315ACWD24003002Z	03-Jan-2024	200.00	3,622.58
05-Jan-2024	400149*****4773 03150184 ELMINA ELMINA 000GH 400515320695	315ACWD24005003Z	05-Jan-2024	500.00	3,122.58
09-Jan-2024	400149*****4773 03150184 ELMINA ELMINA 000GH 400614320343	315ACWD240090023	06-Jan-2024	500.00	2,622.58
09-Jan-2024	400149*****4773 03150184 ELMINA ELMINA 000GH 400618320580	315ACWD24009003Q	06-Jan-2024	500.00	2,122.58
22-Jan-2024	400149*****4773 03150184 ELMINA ELMINA 000GH 402211320306	315ACWD240220096	22-Jan-2024	300.00	1,822.58
23-Jan-2024	DEPOSIT BY VASCO SILAS ALORDOME	137EPAY240233360	23-Jan-2024	250.00	2,072.58
23-Jan-2024	400149*****4773 03150184 ELMINA ELMINA 000GH 402319320445	315ACWD240230029	23-Jan-2024	200.00	1,872.58
23-Jan-2024	400149*****4773 03150184 ELMINA ELMINA 000GH 402319320447	315ACWD24023002A	23-Jan-2024	50.00	1,822.58
31-Jan-2024	400149*****4773 03150184 ELMINA ELMINA 000GH 403114320615	315ACWD24031002S	31-Jan-2024	1,000.00	822.58
31-Jan-2024	400149*****4773 03150184 ELMINA ELMINA 000GH 403114320617	315ACWD24031002T	31-Jan-2024	500.00	322.58
31-Jan-2024	400149*****4773 03150184 ELMINA ELMINA 000GH 403114320619	315ACWD24031002U	31-Jan-2024	300.00	22.58
31-Jan-2024	COT Charges	315DRTSGHS000001	01-Feb-2024	20.00	2.58
08-Feb-2024	DEPOSIT BY VASCO SILAS ALORDOME (TO TRY JESUS PHOTOS)	137EPAY240393327	08-Feb-2024	2,850.00	2,852.58

	MOBILE ALERT COST PER MONTH	315SMSAGHS000001	08-Feb-2024	10.00		2,842.58
2024	400149*****4773 03170336 CORONATION JUNCTION CAPE COAST 000GH 404113322173	317ACWD24043000S	10-Feb-2024	300.00		2,542.58
Feb-2024	400149*****4773 03150184 ELMINA ELMINA 000GH 404118320510	315ACWD24043003I	10-Feb-2024	500.00		2,042.58
12-Feb-2024	400149*****4773 03150184 ELMINA ELMINA 000GH 404215320250	315ACWD24043005M	11-Feb-2024	200.00		1,842.58
12-Feb-2024	400149*****4773 03150184 ELMINA ELMINA 000GH 404315320737	315ACWD2404300A6	12-Feb-2024	1,000.00		842.58
12-Feb-2024	400149*****4773 03150184 ELMINA ELMINA 000GH 404315320740	315ACWD2404300A7	12-Feb-2024	500.00		342.58
12-Feb-2024	400149*****4773 03150184 ELMINA ELMINA 000GH 404315320743	315ACWD2404300A8	12-Feb-2024	300.00		42.58
29-Feb-2024	COT Charges	315DRTSGHS000001	01-Mar-2024 24	20.00		22.58
29-Feb-2024	MOBILE ALERT COST PER MONTH	315SMSAGHS000001	01-Mar-2024 24	10.00		12.58
19-Mar-2024	DEPOSIT BY VASCO ALORDOME (TO TEY JESUS PHOTOS)	137EPAY240792744	19-Mar-2024 24		1,100.00	1,112.58
19-Mar-2024	400149*****4773 03150184 ELMINA ELMINA 000GH 407919318551	315ACWD240790037	19-Mar-2024 24	200.00		912.58
20-Mar-2024	400149*****4773 03150184 ELMINA ELMINA 000GH 408017316682	315ACWD240800036	20-Mar-2024 24	300.00		612.58
20-Mar-2024	400149*****4773 03150184 ELMINA ELMINA 000GH 408020316760	315ACWD24080003T	20-Mar-2024 24	200.00		412.58
21-Mar-2024	400149*****4773 03150184 ELMINA ELMINA 000GH 408118316689	315ACWD24081002M	21-Mar-2024 24	300.00		112.58
25-Mar-2024	400149*****4773 03150184 ELMINA ELMINA 000GH 408311316148	315ACWD240850013	23-Mar-2024 24	100.00		12.58
25-Mar-2024	DEPOSIT BY VASCO ALORDOME	137EPAY240850182	25-Mar-2024 24		19,300.00	19,312.58
28-Mar-2024	400149*****4773 03150184 ELMINA ELMINA 000GH 408815316819	315ACWD24088003E	28-Mar-2024 24	1,000.00		18,312.58
28-Mar-2024	400149*****4773 03150184 ELMINA ELMINA 000GH 408815316823	315ACWD24088003G	28-Mar-2024 24	500.00		17,812.58
28-Mar-2024	400149*****4773 03150184 ELMINA ELMINA 000GH 408815316825	315ACWD24088003H	28-Mar-2024 24	300.00		17,512.58
28-Mar-2024	400149*****4773 03150184 ELMINA ELMINA 000GH 408815316827	315ACWD24088003I	28-Mar-2024 24	100.00		17,412.58
28-Mar-2024	Cheque Withdrawal VASCO SILAS ALORDOME CHQ NO. 000051	315CQWL240880136 /Chq_No - 000051	28-Mar-2024 24	17,400.00		12.58
28-Mar-2024	COT Charges	315DRTSGHS000001	01-Apr-2024 24	12.58		0.00

PER MONTH

MONTH

24-Apr-2024	Cash Deposit VASCO SILAS ALORDOME	315CHDP241150040	24-Apr-2024		100.00	100.00
24-Apr-2024	Instant Card Issuance Fees	315INCF241150005	24-Apr-2024	30.00		70.00
24-Apr-2024	COT Charges	315DRTSGHS000001	24-Apr-2024	24.14		45.86
24-Apr-2024	MOBILE ALERT COST PER MONTH	315SMSAGHS000001	24-Apr-2024	10.00		35.86
30-Apr-2024	MOBILE ALERT COST PER MONTH	315SMSAGHS000001	01-May-2024	10.00		25.86

No. of DEBITS = 53 No. of CREDITS = 8

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 ****