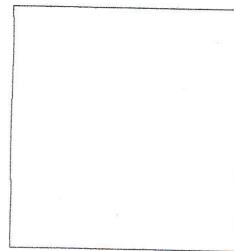




MICRO-CREDIT ENTERPRISE



First Name SARAH Middle Name

Surname COBBINAH

Date of Birth 07/11/1984 Age Gender FEMALE

Postal Address House Address 25/1 OLD POST OFFICE

NOTE: please indicate a visible landmark to your home address OLD POST OFFICE

Years at this current address 8 mm/yyyy Rent ☒ Own Mortgage

Mobile 0247728443 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 4 dependents 4

Employment

Self Employed Employee ☒ Unemployed

Profession Employer Name and address

..... years of experience 8

Business location. Indicate visible landmark ELMINA BEACH RESORT

Self employed: business type and details HOUSE KEEPING

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 # GHA+ 719169763-9 Passport #

Date of issue 02/02/2020 Expiry date 01/02/2030 Place of Issue ELMINA

Purpose for the loan GHA 1500 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

(SARAH COBBINAH) 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.....  DATE 15/08/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I FAUSTINA TUVONNE NKEISIAH hereby guarantee a loan of GHc 1500

Being granted to (Full name of borrower) SARAH COBBINAH

Whom I am related to as FRIEND

I FAUSTINA TUVONNE NKEISIAH 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 02/04/1994 Age Gender FEMALE

Mobile 0556 799621 Email

Postal Address House Address 91/4 LIVERPOOL STREET

Please indicate a visible landmark BRIDGE HOUSE

Identification: National ID # GHA-721060805-7 Passport #

Date of issue 21/02/2020 Expiry date 20/02/2030 Place of issue ELMINA

Employment details. Employee ☒ Employer Name and address ELMINA BEACH RESORT

Self employed nature of business

Business location/address

Please indicate a visible landmark

Unemployed

Profession HOUSE KEEPING years of experience 5

Guarantor's income details. Monthly Weekly Daily

Guarantor's signature/thumb print [Signature] Date 15/08/2024

Official use only

Loan officer IBRAHIM KHALID

Approval date

Approved by

Disbursed by

Loan disbursement date

Repayments start date

Signature Date

LOAN LIABILITY AGREEMENT FORM

I, SARAH COBBINAH..... 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 SARAH COBBINAH..... and FAUSTINA TIONNE NKEISIAH.....

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the FANTE..... 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)

ELMINA BEACH RESORT

ANALYSIS OF SALARIES AND WAGES

24/06/2024



AFF NO. 41155
 NAME COBBINAH SARAH
 DIVISION ROOM DIVISION
 SERVICE HOUSE KEEPING
 POSITION ROOMS ATTENDANT
 NO OF WORKING DAYS(SALARY)
 NO OF DAYS ABSENT(SALARY)
 NO OF DAYS WORKED(WAGES)
 CONSOLIDATED BASIC SALARY OR W
 EARNED BASIC WAGE
 BACK PAY
 TOTAL EARNED
 LESS SOCIAL SECURITY
 LESS INCOME TAX
 LESS T.U.C
 LESS DEPOSIT ADMIN. SCHEME
 LESS GLICO LOAN
 LESS ELAC PREMIUM
 ADD REFUND
 ADD NIGHT ALLOWANCE
 NET PAY

SOCIAL SECURITY N 39A18M01559
 BANK GHANA COMMERCIAL BANK - ELM
 ACC/NO 3151010034861

0.00		
0.00		
22.00		
825.00		
825.00	CUM	12,502.50
0.00		
825.00		
45.38	CUM	633.41
27.18	CUM	376.33
0.00	CUM	0.00
0.00	CUM	0.00
0.00	CUM	0.00
0.00	BALANCE	0.00
0.00	CUM	0.00
0.00	CUM	0.00
0.00	CUM	0.00
752.44	CUM	11,605.26

STATEMENT OF ACCOUNT



Statement Period

01-May-2024 - 29-Jul-2024

Report time: 2024-07-29 2:45:42 PM

RAH COBBINAH

SAMA DISCO CHRISTO CHURCH ELMINA, 25 1 OLD POST OFFICE
ELMINA BESIDE KING KUFFOUR DRUGSTORE
P.O. Box PMB, ELMINA
E: M: 0247728443
Customer No.: 012037116
Branch : ELMINA
Product : STANDARD SAVINGS

Account Summary

Account Number	3151010034861
Currency	GHS
Opening Balance	65.77
Closing Balance	203.35
Uncleared Effects	0.00

*Closing balance includes funds earmarked for hold and uncleared.

DATE 29-Jul-2024

Total Dr: 2,731.36

Total Cr: 2,868.94

Date	Description	Ref / Chq No.	Value Date	Debit	Credit	Balance
					626.62	692.39
02-May-2024	NRT : ELMBEACHAPRSAL- GENERALSALARIESUPLOAD	555AIDC24123A0WS	02-May-2024			
03-May-2024	507804*****0905 03150184 ELMINA ELMINA 000GH 412405316037	315EWON241240005	03-May-2024	600.00		92.39
29-May-2024	NRT : ELMBEACHMAYSAL- GENERALSALARIESUPLOAD	555AIDC241500150	29-May-2024		747.44	839.83
29-May-2024	GH5V0832031APR ELAC MAY 24 DED	555INUD24150CPJ5	29-May-2024	56.12		783.71
29-May-2024	GH5V0832031MAY ELAC MAY 24 DED	555INUD24150CX9D	29-May-2024	56.12		727.59
29-May-2024	507804*****0905 03150184 ELMINA ELMINA 000GH 415017317179	315EWON24150007C	29-May-2024	600.00		127.59
29-May-2024	GHP0707126APR24 BANCA MAY 24 DED	555INUD24150DFBC	29-May-2024	60.72		66.87
31-May-2024	E-SERVICE BUNDLE CHARGE	315EPSFGHS000001	01-Jun-2024	7.00		59.87
28-Jun-2024	E-SERVICE BUNDLE CHARGE	315EPSFGHS000001	01-Jul-2024	7.00		52.87
02-Jul-2024	NRT : ELMBEACHJUNSA- GENERALSALARIESUPLOAD	555AIDC241846570	02-Jul-2024		747.44	800.31
02-Jul-2024	GHP0707126JUN24 BANCA JUNE 24 DED	555INUC24184AH4H	02-Jul-2024	60.72		739.59

02-Jul-2024	GHP0707126MAY24 BANCA JUNE 24 DED	555INUC24184AH9O	02-Jul-2024	60.72	678.87
02-Jul-2024	GH5V0832031JUN ELAC JUNE 24 DED	555INUD24184AVS6	02-Jul-2024	56.12	622.75
03-Jul-2024	507804*****0905 03150184 ELMINA ELMINA 000GH 418508316035	315EWON241850004	03-Jul-2024	500.00	122.75
18-Jul-2024	507804*****0905 03150184 ELMINA ELMINA 000GH 420018316584	315EWON24200002L	18-Jul-2024	50.00	72.75
24-Jul-2024	NRT : ELMBEACHJULSAL- GENERALSALARIESUPLOAD	555AIDC242065006	24-Jul-2024	747.44	820.19
24-Jul-2024	GHP0707126JUL24 BANCA JULY 24 DED	555INUP24206A1QD	24-Jul-2024	60.72	759.47
24-Jul-2024	GH5V0832031JUL ELAC JULY 24 DED	555INUC24206AOUL	24-Jul-2024	56.12	703.35
26-Jul-2024	507804*****0905 03150184 ELMINA ELMINA 000GH 420817317047	315EWON24208004V	26-Jul-2024	500.00	203.35

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No. of DEBITS = 15 No. of CREDITS = 4

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.

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**** End Of Statement ****