



MICRO-CREDIT ENTERPRISE

First Name HENRIETA Middle NameSurname HOLDBROOKDate of Birth 25/05/1988 Age Gender FEMALEPostal Address House Address WA/33 CAPE COAST

NOTE: please indicate a visible landmark to your home address

Years at this current address 2 mm/yyyy Rent ☒ Own MortgageMobile 0248198883 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 0 dependents 2EmploymentSelf Employed Employee ☒ UnemployedProfession TEACHER Employer Name and address GHANA EDUCATION SERVICE
ELMINA CATHOLIC GIRLS JUNIOR HIGH years of experience 12

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

identificationIdentification: National ID # GHA-720071923-9 Passport #Date of issue 11/02/2020 Expiry date 10/02/2030 Place of Issue ACCRAPurpose for the loan GHD 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 DEFAULTERPAYMENT 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
(HENRIETA HOLDBROOK) 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 CURTIS OKYERE DENNISON hereby guarantee a loan of GHe

Being granted to (Full name of borrower) HENRIETA HOLD BROOK

Whom I am related to as FRIEND

I CURTIS OKYERE DENNISON 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 31/03/1986 Age Gender MALE

Mobile 0246 845090 Email

Postal Address..... House Address SI 20 / CATHOLIC CHURCH

Please indicate a visible landmark

Identification: National ID # GHA-920724146-S Passport #

Date of issue 18/02/2020 Expiry date 17/02/2030 Place of issue ACCRA

Employment details. Employee ☒ Employer Name and address GHANA EDUCATION SERVICE

Self employed nature of business

Business location/address ELMINA CATHOLIC JUNIOR HIGH SCHOOL

Please indicate a visible landmark.....

Unemployed.....

Profession TEACHER years of experience 16

Guarantor's income details. Monthly..... Weekly Daily

Guarantor's signature/thumb print [Signature] Date

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, HENRIETA HOLDBROOK 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 HENRIETA HOLDBROOK and CURTIS OKYERE DENNISON

(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)







DATE	AUGUST 2024	REGION	Central
PERIOD	FROM 01-AUG-24 TO 31-AUG-24	DISTRICT	Komenda-Edina-Eguafo-Abirem Municipal Assembly
NAME	Miss Henrieta Holdbrooke	AGENCY	Mfin Of Education
STAFF ID	696699 XXXXXXXXXXXX S.S.F. No B028805250021	DEPT.	GES
GRADE	Assistant Director II Base Grade. GES	UNIT	0307 Eguafu MA JHS (GOV) COST CENTRE
LEVEL	SS.PSH18 POINT 2 SCALE TYPE SS		

MONTH/YEAR	NATURE	ITEM CODE	DESCRIPTION	HRS/ORIGINAL AMOUNT	RATE(%)	BALANCE	PAYMENTS	DEDUCT
31-Aug-24			Single Spine Monthly Salary				4,619.92	
31-Aug-24			SS Teachers Retention Premium				692.99	
31-Aug-24			Social Security Contribution Employee					254.10
31-Aug-24			Axis Pension Trust Ltd Tier3 Fund					51.00
31-Aug-24			Income Tax					850.46
31-Aug-24			NAGRAT Deductions					60.09
31-Aug-24			KEA Dist Educ Staff Welfare Dues					10.00
31-Aug-24			NAGRAT Fund Dues					105.00
31-Aug-24			Premier Mutual Health Deduction					55.00
31-Aug-24			Star Assurance Policy					30.07
31-Aug-24			** CAGD is not liable for any financial loss resulting from disclosing your employee details including password to Third Parties **					
31-Aug-24			Barclays Bank Loan Recovery					82.75
31-Aug-24			TF Financial Services Deduction					634.00
31-Aug-24			NAGRAT Fund Loan Ded					410.67
31-Aug-24			*** TIER 2 CONTRIBUTION 201 AND YTD CONTRIBUTION 1798.0800 ***					
ANNUAL SALARY			55,439.00	YTD SSF (WORKER)			5,312.91	
YTD GROSS PAY			41,414.96	YTD INCOME TAX				
MONTHLY GROSS PAY			5,312.91	PAGE				
TOTALS				6,542.00	MONTHLY	600.60		
PAYMENT MODE				1990.60	EMPLOYER S.S.F.			
NET SALAR								

OF GHANA

PAYSLIP

GENERATED FROM WWW.GOGPAYSLIP.COM

STATEMENT OF ACCOUNT

Customer: 1283 HOLDBROOKE HENRIETTA
 Account : 2011220000012831 HOLDBROOKE HENRIETTA
 Currency: GHS

BALANCE AT PERIOD START 2,076.12

Value Date	Description	Trans. Ref. No	Post Date	Debit Amt	Credit Amt	Balance
01 JUL 24	Repayment	FT2418305971ZQCT	01 JUL 24	-751.11	0.00	1,325.01
	RC-2011220000012831*20240701*AA*Per					
	sonal*SalaryLoan*AABILL24183SX08H					
	2011200012830003					
02 JUL 24	Chq Withdrawal	TT24184579675507\AET	02 JUL 24	-1,290.00	0.00	35.01
	WDL BY HENRIETTA HOLDROOKE					
	CHQ000192					
26 JUL 24	Account Transfer	FT2420803GLZHBV6\AOM	26 JUL 24	0.00	2,334.84	2,369.85
	SALPAY JULY 2024					
	Miss Henrieta Holdbrooke					
26 JUL 24	Account Transfer	FT2420803GLZHQT6	26 JUL 24	-20.00	0.00	2,349.85
	SERVICE CHARGE					
	Miss Henrieta Holdbrooke					
27 JUL 24	Repayment	FT242080ZC9S5CM2	26 JUL 24	-428.33	0.00	1,921.52
	RC-2011220000012831*20240727*AA*Per					
	sonal*SalaryLoan*AABILL24208GX371					
	2010000128300003					
30 JUL 24	Chq Withdrawal	TT24212353078856\AET	30 JUL 24	-1,890.00	0.00	31.52
	WDL BY HENRIETTA HOLDROOKE					
	CHQ000169					
01 AUG 24	Repayment	FT2421401CWVHVJX	01 AUG 24	-31.52	0.00	0.00
	RC-2011220000012831*20240801*AA*Per					
	sonal*SalaryLoan*AABILL24214Z1X4C					
	2011200012830003					
28 AUG 24	Account Transfer	FT242410GMC2GB0N\AOM	28 AUG 24	0.00	2,262.63	2,262.63
	SALPAY AUG 2024					
	Miss Henrieta Holdbrooke					
28 AUG 24	Repayment	FT2424107FPB2N99	28 AUG 24	-719.59	0.00	1,543.04
	RC-2011220000012831*20240801*AA*Per					
	sonal*SalaryLoan*AABILL24214Z1X4C					
	2011200012830003					
28 AUG 24	Repayment	FT2424107FPB2NDJ	28 AUG 24	-428.33	0.00	1,114.71
	RC-2011220000012831*20240827*AA*Per					
	sonal*SalaryLoan*AABILL24240MCZVC					
	2010000128300003					
28 AUG 24	Account Transfer	FT242410GMC2GST2	28 AUG 24	-20.00	0.00	1,094.71
	SERVICE CHARGE AUG 2024					
	Miss Henrieta Holdbrooke					
29 AUG 24	Chq Withdrawal	TT24242026991183\AET	29 AUG 24	-1,060.00	0.00	34.71
	WDL BY HENRIETTA HOLDBROOKE					
	CHQ000193					
	BALANCE AT PERIOD END					34.71


 RANCH MANAGER- KOTOKURABA