

SELASSIE

Loan Application form



MICRO-CREDIT ENTERPRISE

First Name ALBERTA Middle Name EMEFA

Surname TUMAWU

Date of Birth 04/04/1990 Age Gender FEMALE

Postal Address House Address KU15/1 APEWOSIKA - UCC

NOTE: please indicate a visible landmark to your home address

Years at this current address 15 mm/yyyy Rent ☒ Own Mortgage

Mobile 0545750016 Email

Spouse Name Last Name

Mobile # Email

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

Employment

Self Employed Employee ☒ Unemployed

Profession TEACHER Employer Name and address

..... years of experience

Business location. Indicate visible landmark UCC

Self employed: business type and details UCC STUDY LEAVE

Income details

Monthly GHD 6,355 weekly Daily

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

identification

Identification: National ID # AHA-712833869-9 Passport #

Date of issue 17/05/2019 Expiry date 15/05/2029 Place of Issue ACCRA

Purpose for the loan GHD 2,000 FOR BUSINESS



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
(ALBERTA EMEFA TUMAWU.....) 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..... Vibad..... DATE 03/08/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I DAVID SELASSIE DORWU hereby guarantee a loan of GHc 2000

Being granted to (Full name of borrower) ALBERTA EMETHA TUMAWU

Whom I am related to as CO-WORKER

I DAVID SELASSIE DORWU 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 24/11/1978 Age Gender MALE

Mobile 0579146418 Email

Postal Address..... House Address HM 7 KOJO EMIL STREET ESTATE

Please indicate a visible landmark

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

Date of issue 15/02/2020 Expiry date 14/02/2026 Place of issue ACCRA

Employment details. Employee ☒ Employer Name and address.....

Self employed nature of business TEACHER

Business location/address UCC

Please indicate a visible landmark UCC

Unemployed.....

Profession TEACHER years of experience

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

Guarantor's signature/thumb print [Signature] Date 03/08/2024

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 ALBERTA EMEFA TUMAWU solemnly agree to pay all loans and 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 costs 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 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 ALBERTA EMEFA TUMAWU and DAVID SELASSIE DORWU

(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 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-Mar-2024 - 30-Apr-2024

Report time: 2024-05-03 10:41:59 AM

TUMAWU EMEFA ALBERTA

C O ODORGONNO MODEL SCHOOL , UNNUMBERED HSE ATBULEIMLI
ACCRA

GHANA EDUCATION SERVICE GA CENTRAL , ACCRA

E: M: 0545750016

Customer No. : 001764420

Branch : JUBILEE HOUSE (SUAME)

Product : STANDARD SAVINGS

Account Summary

Account Number	6211010208795
Currency	GHS
Opening Balance	52.42
Closing Balance	56.06
Uncleared Effects	0.00

*Closing balance includes funds earmarked for hold and uncleared.

Total Dr: 3,028.97

Total Cr: 3,032.61

DATE 03-May-2024

Date	Description	Ref / Chq No.	Value Date	Debit	Credit	Balance
26-Mar-2024	CAG SALARY FOR MARCH 2024	555SALK24086F0KN	26-Mar-2024		1,536.08	1,588.50
26-Mar-2024	SAL COMMISSION	555SALK24086F0KN	26-Mar-2024	3.00		1,585.50
26-Mar-2024	BSL 44900000194783b BAYPORT MARCH 24 DED	555INUS24086A3KY	26-Mar-2024	85.33		1,500.17
26-Mar-2024	BSL 44900000194783a BAYPORT MARCH 24 DED	555INUS24086A5MC	26-Mar-2024	85.33		1,414.84
26-Mar-2024	BSL 44900000194783c BAYPORT MARCH 24 DED	555INUS24086AQ3M	26-Mar-2024	85.33		1,329.51
26-Mar-2024	E-SERVICE BUNDLE CHARGE	621EPSFGHS000001	01-Mar-2024	7.00		1,322.51
27-Mar-2024	ETZ00162 ;B2W MoMo:0545750016; 005462272051	162FTRE2408700DX	27-Mar-2024	100.00		1,222.51
27-Mar-2024	FUNDS TRANSFER	162FTRE2408700DX	27-Mar-2024	1.00		1,221.51
27-Mar-2024	ETZ00202 ;B2W MoMo:0545750016; 005462273674	202FTRE2408700E2	27-Mar-2024	100.00		1,121.51
27-Mar-2024	FUNDS TRANSFER	202FTRE2408700E2	27-Mar-2024	1.00		1,120.51
28-Mar-2024	ETZ00901 ;B2W MoMo:0245691603; 005462670099	901FTRE24088001N	28-Mar-2024	202.00		918.51

28-Mar-2024	FUNDS TRANSFER	901FTRE24088001N	28-Mar-2024	2.02		916.49
28-Mar-2024	E-LEVY FEE	901FTRE24088001N	28-Mar-2024	1.02		915.47
28-Mar-2024	ETZ00164 ;B2W MoMo:0545750016; 005463051466	164FTRE2408800LA	28-Mar-2024	360.00		555.47
28-Mar-2024	FUNDS TRANSFER	164FTRE2408800LA	28-Mar-2024	3.60		551.87
28-Mar-2024	ETZ00705 ;B2W MoMo:0545750016; 005463068142	705FTRE2408800M6	28-Mar-2024	1.00		550.87
28-Mar-2024	FUNDS TRANSFER	705FTRE2408800M6	28-Mar-2024	0.50		550.37
28-Mar-2024	LN. Interest drawdown By CASA	302ZTRF24088025530 23000000329	31-Mar-2024	293.21		257.16
28-Mar-2024	LN. Principal drawdown By CASA	302ZTRF24088025730 23000000329	31-Mar-2024	207.16		50.00
26-Apr-2024	CAG SALARY FOR APRIL 2024	555SALK24117E16A	26-Apr-2024		1,490.53	1,540.53
26-Apr-2024	SAL COMMISSION	555SALK24117E16A	26-Apr-2024	3.00		1,537.53
26-Apr-2024	507804*****7073 03020008 UCC CAMPUS CAPE COAST 000GH 411713284084	302EWON24117003B	26-Apr-2024	900.00		637.53
26-Apr-2024	ETZ00710 ;B2W MoMo:0545750016; 005470999607	710FTRE2411700CQ	26-Apr-2024	60.00		577.53
26-Apr-2024	FUNDS TRANSFER	710FTRE2411700CQ	26-Apr-2024	0.60		576.93
26-Apr-2024	ETZ00523 ;B2W MoMo:0545750016; 005471002663	523FTRE2411700D5	26-Apr-2024	20.00		556.93
26-Apr-2024	FUNDS TRANSFER	523FTRE2411700D5	26-Apr-2024	0.50		556.43
26-Apr-2024	ETZ00622 ;TOPUP:MTN:0: 233545750016:233540979461; 005471069835	622FTRE2411700G5	26-Apr-2024	5.00		551.43
26-Apr-2024	ETZ00403 ;TOPUP:MTN:0: 233545750016:233540979461; 005471073852	403FTRE2411700GP	26-Apr-2024	1.00		550.43
30-Apr-2024	LN. Interest drawdown By CASA	302ZTRF2412100I7302 30000000329	30-Apr-2024	278.83		271.60
30-Apr-2024	LN. Principal drawdown By CASA	302ZTRF2412100I9302 30000000329	30-Apr-2024	221.54		50.06
30-Apr-2024	re dd 26-04-2024 ETZ00622 TOPUP MTN 0 233545750016 233540979461 005471069835	137SLBO241217971	30-Apr-2024		5.00	55.06
30-Apr-2024	re dd 26-04-2024 ETZ00403 TOPUP MTN 0 233545750016 233540979461 005471073852	137SLBO24121AAR2	30-Apr-2024		1.00	56.06

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No. of DEBITS =28 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.

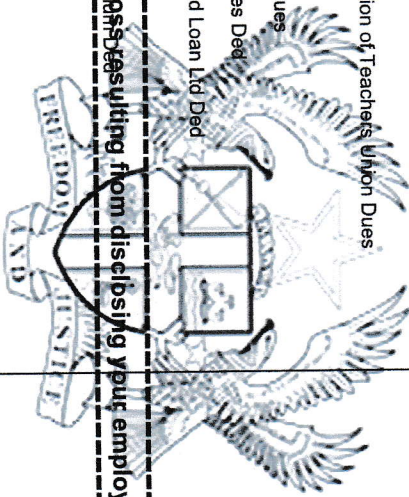
Give our customer service center a call on **0800 422 422**

GCB, Your Bank for Life.

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**** End Of Statement ****

		DATE	APRIL 2024		REGION	Central			
		PERIOD	FROM 01-APR-24 TO 30-APR-24		DISTRICT	Cape Coast Metropolitan Assembly			
		NAME	Miss Alberta Emafa Tumawu		AGENCY	Min Of Education			
CONTROLLER AND ACCOUNTANT GENERAL'S DEPARTMENT		STAFF ID	708104 XXXXXXXXXXXX S.S.F. No B029004040025		DEPT.	GES			
		GRADE	Senior Supt II Professional..GES		UNIT	0313 UCC Study Leave 2017 COST CENTRE			
		LEVEL	SS.PSH14 POINT 6		SCALE TYPE	SS			
MONTH/YEAR	NATURE	ITEM CODE	DESCRIPTION		HRS/ORIGINAL AMOUNT	RATE(%)	BALANCE	PAYMENTS	DEDUCT
30-Apr-24			Single Spine Monthly Salary					3,179.00	
30-Apr-24			SS Teachers Retention Premium					476.85	
30-Apr-24			Social Security Contribution Employee					174.85	
30-Apr-24			Income Tax					499.93	
30-Apr-24			Ghana National Association of Teachers Union Dues					58.44	
30-Apr-24			GNAT Cancer Fund					5.00	
30-Apr-24			Teachers Mutual Fund Dues					100.00	
30-Apr-24			Bayport Financial Services Ded					66.53	
30-Apr-24			Leshago Gh Savings and Loan Ltd Ded					770.76	
30-Apr-24			First Atlantic Bank Ded					268.69	
30-Apr-24			** CAGD is not liable for any financial loss resulting from disclosing your employee details including password to Third Parties **					221.12	
		*** TIER 2 CONTRIBUTION 158.95 AND YTD CONTRIBUTION 635.8000 ***							


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