Loan Application form

MICRO-CREDIT ENTERPRISE

First Name STEPHEN Middle Name

Surname AMISSAH

Date of Birth 04/03/1997 Age Gender MALE

Postal Address House Address A1/5 AKOTOBIDISIN

NOTE: please indicate a visible landmark to your home address

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

Mobile 0246490275 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 1 dependents 1

Employment

Self Employed Employee ✓ Unemployed

Profession CIVIL ENGINEER Employer Name and address GHANA PORTS AND HARBOUR AUTHORITY years of experience

Business location. Indicate visible landmark ELMINA FISHRIES

Self employed: business type and details

Income details

Monthly GH₵ 3355 weekly GH₵ — Daily GH₵ —

Previous loan obtained from MJY3 GHc 1000 Date 11/06/2024

Current working capital GHc Loans from other sources GHc Date

identification

Identification: National ID # GHA-724048595-2 Passport #

Date of issue 15/07/2020 Expiry date 14/07/2030 Place of Issue ELMINA

Purpose for the load GH₵ 3000 FOR BUSINESS

Loan Application form

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 ?

Items	Value	Location	Date acquired
Land			
House			
Equipment/Tools			

CONDITIONAL CLAUSE FOR PAYENT 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 (....STEPHEN AMISSAH.....) 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....07/03/2025....

Loan guarantor form

MICRO-CREDIT ENTERPRISE

Guarantor

I LINDA NYARKOH hereby guarantee a loan of GHc 3000

Being granted to (Full name of borrower) STEPHEN AMISSAH

Whom I am related to as FRIEND

I LINDA NYARKOH 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 01/07/1996 Age .. Gender FEMALE

Mobile 0556635465 Email

Postal Address House Address 1/4 AKOTOBIRISIN

Please indicate a visible landmark

Identification: National ID # GHA-005048162-0 Passport #

Date of issue 14/01/2022 Expiry date 13/01/2032 Place of issue ACCRA

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

Self employed V nature of business FOOD VENDOR

Business location/address BAHTUMA

Please indicate a visible landmark BEFRONT BAHTUMA MBOFRAMAYIMM/A

Unemployed.....

Profession ..... years of experience 6

Guarantor's income details. Monthly..... Weekly GH¢300.00 Daily GH¢ 600

Guarantor's signature/thumb print ..... Date 07/03/2025

Official use only

Loan officer JOANA ESHUN

Approval date.....

Approved by.....

Disbursed by .....

Loan disbursement date .....

Repayments start date.....

Signature..... Date.....

LOAN LIABILITY AGREEMENT FORM

I STEPHEN AMISSAH solemnly agree to pay all loans interest acquired from MJY3 in full 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 the defaulting period to make amends.

When a client is not cooperative or when a loan in default, our office will use all means available to us that is hereby agreed to this document to recover our monies.

CLIENT'S AND GUARANTOR'S PHOTOGRAPHS SHALL BE PUBLISHED IN PRINT AND SOCIAL MEDIA AND MADE PUBLIC WAY OF MAKING THE DEFAULTING CLIENT TO PAY WHAT IS OWED.

DEFUALTING CLIENT AND GUARANTOR'S PROPERTY/S SHALL BE CONSIFICATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.

INTERPRETER DECLARATION

I N/A do hereby agree that I am serving as interpreter

For STEPHEN AMISSAH and LIDIA NYARKOH

(Borrower) (Guarantor)

Client 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 signature and their thumbs print, making this document thereby legal.

Interpreter signatures and thumb print (Required) N/A

Client signature and thumb print (Required)

Guarantor signature and thumb print (Required)

GHANA PORTS AND HARBOURS AUTHORITY

Takoradi Port

Primary pay statement

Employee #	2412955	**Payment date**	2/28/2025
Employee name	Stephen Amissah	**Pay period**	2/1/2025 to 2/28/2025
SSNIT	B029703040031	**Worker group**	Junior
TIN	GHA-724048595-2	**Department**	Civil Engineering
Salary grade	Level 1	**Business unit**	
Notch	Notch 1	**Position**	Jnr. Plumber
Date employed	2 Dec 2024		

Earnings	Hours	Rate	Current
Basic salary	216.00	20.42	4,411.03
Hazard allowance			220.55
Jnr lunch subsidy			500.00
Non shift premium lev1			203.17
Rent allowance			882.20
Gross pay			**6,216.95**
Taxable income			**6,128.72**
Net pay			**3,555.77**

Deductions	Current	YTD	Balance
Civil welfare dues	100.00	200.00	
Defined benefit scheme	44.11	88.22	
Employee savings fund	661.65	1,323.30	
Jnr retirement medicare fund	50.00	100.00	
Junior union dues	88.22	176.44	
Occupational pension scheme	198.50	397.00	
Provident fund scheme	286.72	573.44	
Sanlam Lifeinsurance	101.30	202.60	
Income tax	1,130.68	3,320.01	
Total Deductions	**2,661.18**	**6,231.29**	

Employer contribution	Current	YTD
Defined benefit scheme	551.38	1,102.76
Employee savings fund	441.10	882.20
Occupational pension scheme	22.06	44.12
Provident fund scheme	441.10	882.20
Total	**1,455.64**	**2,911.28**

Bank information		
Bank name	**Account number**	**Branch**
GCB Bank Ltd	4021010028436	Takoradi Harbour

STATEMENT OF ACCOUNT

GCB
your bank for life

Statement Period 27-Jan-2025 - 26-Feb-2025 Report time: 2025-03-05 10:30:53 AM

STEPHEN AMISSAH

STEPHEN AMISSAH, HNO IA 4 NR AKOTOBINSIN METH PRIMARY SCHOOL ELMINA
P.O. Box 08, AKOTOBINSIN
E: warzeng@gmail.com M: 0246490275
Customer No. : 014080466
Branch : TAKORADI HARBOUR
Product : STANDARD SAVINGS

Account Summary

Account Number	4021010028436
Currency	GHS
Opening Balance	50.89
Closing Balance	59.87
Uncleared Effects	0.00

*Closing balance includes funds earmarked for hold and uncleared.

Total Dr: 10,278.50 **Total Cr: 10,287.48**

DATE 05-Mar-2025

Date	Description	Ref / Chq No.	Value Date	Debit	Credit	Balance
27-Jan-2025	ACH : 2501230S6RXMJANUARY2025-GHANAPORTSANDHARBOURS	555AIDC250274612	27-Jan-2025		6,731.71	6,782.60
27-Jan-2025	527118******3357 03150184 ELMINA ELMINA 000GH 502711316531	315ACWD2502700DH	27-Jan-2025	2,000.00		4,782.60
27-Jan-2025	527118******3357 03150184 ELMINA ELMINA 000GH 502711316533	315ACWD2502700DI	27-Jan-2025	2,000.00		2,782.60
27-Jan-2025	ETZ00166 ;B2W MoMo:0530479002; 005553645038	166FTRE2502701AG	27-Jan-2025	136.00		2,646.60
27-Jan-2025	FUNDS TRANSFER	166FTRE2502701AG	27-Jan-2025	1.36		2,645.24
27-Jan-2025	ETZ00411 ;B2W MoMo:0547494295; 005553652943	411FTRE2502701AT	27-Jan-2025	152.00		2,493.24
27-Jan-2025	FUNDS TRANSFER	411FTRE2502701AT	27-Jan-2025	1.52		2,491.72
27-Jan-2025	E-LEVY FEE	411FTRE2502701AT	27-Jan-2025	0.52		2,491.20
27-Jan-2025	ETZ00404 ;B2W MoMo:0530479002; 005553667871	404FTRE2502701BN	27-Jan-2025	46.00		2,445.20
27-Jan-2025	FUNDS TRANSFER	404FTRE2502701BN	27-Jan-2025	0.50		2,444.70
27-Jan-2025	ETZ00221 ;B2W MoMo:0537626857; 005553703362	221FTRE2502701DG	27-Jan-2025	145.00		2,299.70

27-Jan-2025	FUNDS TRANSFER	221FTRE2502701DG	27-Jan-2025	1.45		2,298.25
27-Jan-2025	E-LEVY FEE	221FTRE2502701DG	27-Jan-2025	1.45		2,296.80
27-Jan-2025	ETZ00702 ;B2W MoMo:0597354937; 005553706503	702FTRE2502701DM	27-Jan-2025	72.00		2,224.80
27-Jan-2025	FUNDS TRANSFER	702FTRE2502701DM	27-Jan-2025	0.72		2,224.08
27-Jan-2025	E-LEVY FEE	702FTRE2502701DM	27-Jan-2025	0.72		2,223.36
27-Jan-2025	ETZ00717 ;TOPUP:MTN:0: 233246490275:233242120246; 005553718394	717FTRE2502701E9	27-Jan-2025	10.00		2,213.36
27-Jan-2025	ETZ00176 ;B2W MoMo:0245271414; 005553723964	176FTRE2502701EJ	27-Jan-2025	127.00		2,086.36
27-Jan-2025	FUNDS TRANSFER	176FTRE2502701EJ	27-Jan-2025	1.27		2,085.09
27-Jan-2025	E-LEVY FEE	176FTRE2502701EJ	27-Jan-2025	1.27		2,083.82
27-Jan-2025	ETZ00507 ;B2W MoMo:0245271414; 005553728980	507FTRE2502701ES	27-Jan-2025	202.00		1,881.82
27-Jan-2025	FUNDS TRANSFER	507FTRE2502701ES	27-Jan-2025	2.02		1,879.80
27-Jan-2025	E-LEVY FEE	507FTRE2502701ES	27-Jan-2025	2.02		1,877.78
27-Jan-2025	ETZ00111 ;B2W MoMo:0246490275; 005553735742	111FTRE2502701F5	27-Jan-2025	1,680.00		197.78
27-Jan-2025	FUNDS TRANSFER	111FTRE2502701F5	27-Jan-2025	16.80		180.98
27-Jan-2025	10437408_DEC'24 METLIFE ARREARS DED	555INUS25027AZRR	27-Jan-2025	100.00		80.98
27-Jan-2025	E-SERVICE BUNDLE CHARGE	402EPSFGHS000001	01-Jan-2025	10.00		70.98
31-Jan-2025	ETZ00224 ;TOPUP:MTN:0: 233246490275:233241989289; 005555237776	224FTRE2503100H9	31-Jan-2025	5.00		65.98
31-Jan-2025	E-SERVICE BUNDLE CHARGE	402EPSFGHS000001	01-Feb-2025	10.00		55.98
03-Feb-2025	ETZ00712 ;TOPUP:MTN:0: 233246490275:233242120246; 005556103322	712FTRE25034017Y	03-Feb-2025	5.00		50.98
26-Feb-2025	ACH : 2502250T7SMIFEBRUARY202-GHANAPORTSANDHARBOURS	555AIDC250577437	26-Feb-2025		3,555.77	3,606.75
26-Feb-2025	527118******3357 03150184 ELMINA ELMINA 000GH 505711316398	315ACWD250570022	26-Feb-2025	2,000.00		1,606.75
26-Feb-2025	527118******3357 03150184 ELMINA ELMINA 000GH 505711316400	315ACWD250570023	26-Feb-2025	1,000.00		606.75

26-Feb-2025	527118******3357 03150184. ELMINA ELMINA 000GH 505711316402	315ACWD250570024	26-Feb-2025	500.00		106.75
26-Feb-2025	GHP1151211JAN25 45_ BANCA FEB25 DED	555INSU250575792	26-Feb-2025	46.88		59.87

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*No. of DEBITS =**33*** *No. of CREDITS = **2***

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* ****