Loan Application form

MICRO-CREDIT ENTERPRISE

First Name SELORM Middle Name

Surname DZIKUNU

Date of Birth 17/07/1983 Age Gender MALE

Postal Address House Address 4 MARTIN ESSOUN LANE

NOTE: please indicate a visible landmark to your home address

Years at this current address 5 mm/yyyy Rent Own ✓ Mortgage

Mobile 0246299472 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 4 dependents 3

Employment

Self Employed Employee Unemployed

Profession Employer Name and address GHANA EDUCATION SERVICE

years of experience

Business location. Indicate visible landmark ESSAMAN UNITED M A PRIMARY

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

identification

Identification: National ID # GHA-720498948-9 Passport #

Date of issue 15/02/2020 Expiry date 14/02/2030 Place of Issue ELMINA

Purpose for the load GH¢ 2000 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 ?

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 (..SELORM DZIKUHU..) 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.................................DATE 09/10/2024

Loan guarantor form

MICRO-CREDIT ENTERPRISE

Guarantor

I HABIBA YUHAS hereby guarantee a loan of GHc 2000

Being granted to (Full name of borrower) SELORM DZIKUTLY

Whom I am related to as COLLEAGUE

I HABIBA YUHAS 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 26/05/1987 Age .... Gender FEMALE

Mobile 0249143426 Email ....

Postal Address .... House Address AB 92 ABORA

Please indicate a visible landmark ....

Identification: National ID # GHA-720498212-3 Passport # ....

Date of issue 19/02/2020 Expiry date 14/02/2030 Place of issue ELMINA

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

....

Self employed .... nature of business ....

Business location/address BANTUMA AKYINEMU M/A BASIC

Please indicate a visible landmark ....

Unemployed ....

Profession TEACHER years of experience 8

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

Guarantor's signature/thumb print .... Date 09/10/2024

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 ....SELORM DZIKUHU.... 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....SELORM DZIKUHU....and ....HABIBA YUNAS....

(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) ....

GCB Bank Limited
Accra, Ghana
Tel :
0302111177,0264270276
WhatsApp : 0202422422
Website :
https: /www.gcbbank.com.gh

GCB

Name: SELORM DZIKUNU

Statement Of Account:5141XXXXXX7347 For Period: 01-08-2024 to 30-09-2024

Date	Debit	Credit	Balance	Remarks
2024-08-01	10.00		35.52	OD. SC. Facility Fees
2024-08-01	10.00		45.52	OD. SC. Processing Fees
2024-08-01	200.00		245.52	ETZ00163 ;Acct Trsf:3151120000133; 005500237901
2024-08-02	800.00		1,045.52	ETZ00523 ;Acct Trsf:3151060006553; 005500532864
2024-08-02	150.00		1,195.52	ETZ00619 ;Acct Trsf:3011060032067; 005500722400
2024-08-06	290.00		1,485.52	ETZ00165 ;B2W MoMo:0249143426; 005500869585
2024-08-06	2.90		1,488.42	FUNDS TRANSFER
2024-08-06	2.90		1,491.32	E-LEVY FEE
2024-08-14		18,873.09	17,381.77	GCB CHQ NO 297923 IFO SELORM DZIKUNU B/O TEACHERS FUND
2024-08-14	10.00		17,371.77	SERVICE CHARGE FOR SALARY ACCOUNT
2024-08-15	9,966.94		7,404.83	LN. Principal drawdown By CASA
2024-08-15	117.85		7,286.98	LN. Interest drawdown By CASA
2024-08-15	24.92		7,262.06	LN. Early Settlement Penalty
2024-08-15	132.00		7,130.06	SC FOR 11 PAGES OF VISA STATEMENTS PRINTED
2024-08-19	2,100.00		5,030.06	ETZ00110 ;Acct Trsf:1171010002905; 005504757548
2024-08-19	2,400.00		2,630.06	ETZ00310 ;Acct Trsf:1171010002905; 005504761098
2024-08-19	200.00		2,430.06	ETZ00303 ;B2W MoMo:0206746712; 005504781993

Date	Debit	Credit	Balance	Remarks
2024-08-19	2.00		2,428.06	FUNDS TRANSFER
2024-08-19	1.00		2,427.06	E-LEVY FEE
2024-08-19		1,100.00	3,527.06	Transfer to 5141010027347 Cedis T240818180132284180
2024-08-19	200.00		3,327.06	457648******0537 05150148 ABOR ABOR 000GH 423208598079
2024-08-21	55.00		3,272.06	MI01123886 MILIFE AUG 24 DED
2024-08-21	100.00		3,172.06	ETZ00412 ;B2W MoMo:0533848131; 005505526738
2024-08-21	1.00		3,171.06	FUNDS TRANSFER
2024-08-22	50.00		3,121.06	457648******0537 05150148 ABOR ABOR 000GH 423508598047
2024-08-22	8.00		3,113.06	ETZ00180 ;TOPUP:MTN:0:233246299472:233246299472; 005505803017
2024-08-26	1.00		3,112.06	ETZ00120 ;TOPUP:MTN:0:233246299472:233246299472; 005506124266
2024-08-26	50.00		3,062.06	457648******0537 05150148 ABOR ABOR 000GH 423712598338
2024-08-26	8.00		3,054.06	ETZ00111 ;TOPUP:MTN:0:233246299472:233246299472; 005506406330
2024-08-26	2.00		3,052.06	ETZ00222 ;TOPUP:MTN:0:233246299472:233246299472; 005506407066
2024-08-28	5.00		3,047.06	ETZ00214 ;TOPUP:MTN:0:233246299472:233246299472; 005507001310
2024-08-28		2,551.06	5,598.12	CAG SALARY FOR AUGUST 2024
2024-08-28	3.00		5,595.12	SAL COMMISSION
2024-08-28	200.00		5,395.12	ETZ00220 ;Acct Trsf:5141010024683; 005507428368
2024-08-28	20.00		5,375.12	ETZ00604 ;B2W MoMo:0557893394; 005507430604
2024-08-28	0.50		5,374.62	FUNDS TRANSFER

Date	Debit	Credit	Balance	Remarks
2024-08-28	200.00		5,174.62	ETZ00612 ;Acct Trsf:5071010087030; 005507452548
2024-08-28	800.00		4,374.62	ETZ00615 ;B2W MoMo:0249143426; 005507478873
2024-08-28	8.00		4,366.62	FUNDS TRANSFER
2024-08-28	7.20		4,359.42	E-LEVY FEE
2024-08-29	200.00		4,159.42	457648******0537 05150148 ABOR ABOR 000GH 424212598584
2024-08-30	5.00		4,154.42	ETZ00801 ;TOPUP:MTN:0:233246299472:233246299472; 005508264923
2024-08-30	50.00		4,104.42	ETZ00179 ;B2W MoMo:0533848131; 005508338559
2024-08-30	0.50		4,103.92	FUNDS TRANSFER
2024-08-30	36.85		4,067.07	Interest Capitalization
2024-08-30	10.00		4,057.07	SERVICE CHARGE FOR SALARY ACCOUNT
2024-09-02		1,000.00	5,057.07	ETZ00526 ;Acct Trsf:5141010027347; 005508798872
2024-09-02	1.00		5,056.07	Airtime Top up:MTN 0246299472 T240831202947281215
2024-09-02	10.00		5,046.07	Airtime Top up:MTN 0243075147 T240901102040568571
2024-09-02	500.00		4,546.07	457648******0537 01030317 LEGON 2 ACCRA 000GH 424514604167
2024-09-02	40.00		4,506.07	ETZ00705 ;B2W MoMo:0201382031; 005509390688
2024-09-02	0.50		4,505.57	FUNDS TRANSFER
2024-09-02	3,000.00		1,505.57	457648******0537 01030317 LEGON 2 ACCRA 000GH 424612604346
2024-09-02	120.00		1,385.57	ETZ00717 ;B2W MoMo:0555709839; 005509585274
2024-09-02	1.20		1,384.37	FUNDS TRANSFER
2024-09-02	0.20		1,384.17	E-LEVY FEE

Date	Debit	Credit	Balance	Remarks
2024-09-06	1.50		111.63	FUNDS TRANSFER
2024-09-06	1.50		113.13	E-LEVY FEE
2024-09-09	150.00		263.13	457648******0537 05150148 ABOR ABOR 000GH 425114598454
2024-09-09		2,000.00	1,736.87	ETZ00205 ;Acct Trsf:5141010027347; 005511286847
2024-09-09		150.00	1,886.87	ETZ00704 ;Acct Trsf:5141010027347; 005511315652
2024-09-09	150.00		1,736.87	457648******0537 05150148 ABOR ABOR 000GH 425213598214
2024-09-09		500.00	2,236.87	ETZ00622 ;Acct Trsf:5141010027347; 005511343075
2024-09-10	200.00		2,036.87	457648******0537 05150148 ABOR ABOR 000GH 425409598159
2024-09-10	25.00		2,011.87	ETZ00725 ;B2W MoMo:0245296936; 005511951962
2024-09-10	0.50		2,011.37	FUNDS TRANSFER
2024-09-11	10.00		2,001.37	ETZ00602 ;B2W MoMo:0249867094; 005512055374
2024-09-11	0.50		2,000.87	FUNDS TRANSFER
2024-09-11	2,000.00		0.87	457648******0537 01300019 TANTRA HILL ACCRA 000GH 425511238176
2024-09-11	101.00		100.13	ETZ00415 ;B2W MoMo:0545501202; 005512091447
2024-09-11	1.01		101.14	FUNDS TRANSFER
2024-09-11	0.11		101.25	E-LEVY FEE
2024-09-12	10.00		111.25	ETZ00209 ;TOPUP:MTN:0:233246299472:233243075147; 005512323250
2024-09-12	200.00		311.25	457648******0537 01030317 LEGON 2 ACCRA 000GH 425613604224
2024-09-12	100.00		411.25	457648******0537 01030317 LEGON 2 ACCRA 000GH 425619604405

Date	Debit	Credit	Balance	Remarks
2024-09-03	200.00		1,184.17	ETZ00179 ;B2W MoMo:0249822854; 005509687664
2024-09-03	2.00		1,182.17	FUNDS TRANSFER
2024-09-03	1.00		1,181.17	E-LEVY FEE
2024-09-03	5.00		1,176.17	ETZ00621 ;TOPUP:MTN:0:233246299472:233246299472; 005509717182
2024-09-03	305.00		871.17	ETZ00607 ;B2W MoMo:0538960262; 005509737254
2024-09-03	3.05		868.12	FUNDS TRANSFER
2024-09-03	3.05		865.07	E-LEVY FEE
2024-09-03	20.00		845.07	ETZ00627 ;B2W MoMo:0597084835; 005509748436
2024-09-03	0.50		844.57	FUNDS TRANSFER
2024-09-03	0.20		844.37	E-LEVY FEE
2024-09-04		50.00	894.37	ETZ00713 ;Acct Trsf:5141010027347; 005510031734
2024-09-04	300.00		594.37	457648******0537 05070293 ANLOGA POST OFFICE, KEKETA 000GH 424806360008
2024-09-04	10.00		584.37	ETZ00174 ;TOPUP:MTN:0:233246299472:233246969680; 005510131247
2024-09-04	5.00		579.37	ETZ00101 ;TOPUP:MTN:0:233246299472:233246299472; 005510285057
2024-09-05	10.00		569.37	ETZ00617 ;B2W MoMo:0249867094; 005510432885
2024-09-05	0.50		568.87	FUNDS TRANSFER
2024-09-06	10.00		558.87	OD. SC. Facility Fees
2024-09-06	10.00		548.87	OD. SC. Processing Fees
2024-09-06	500.00		48.87	ETZ00126 ;B2W MoMo:0249143426; 005510835071
2024-09-06	5.00		43.87	FUNDS TRANSFER
2024-09-06	4.00		39.87	E-LEVY FEE
2024-09-06	150.00		110.13	ETZ00217 ;B2W MoMo:0554474534; 005510872657

Date	Debit	Credit	Balance	Remarks
2024-09-16	500.00		911.25	457648******0537 03150184 ELMINA ELMINA 000GH 425811316216
2024-09-16	5.00		916.25	ETZ00809 ;TOPUP:MTN:0:233246299472:233246299472; 005512976116
2024-09-16	100.00		1,016.25	457648******0537 03150184 ELMINA ELMINA 000GH 425918316412
2024-09-16	75.00		1,091.25	ETZ00167 ;B2W MoMo:0541601088; 005513319993
2024-09-16	0.75		1,092.00	FUNDS TRANSFER
2024-09-16	40.00		1,132.00	ETZ00202 ;B2W MoMo:0201382031; 005513469028
2024-09-16	0.50		1,132.50	FUNDS TRANSFER
2024-09-18		30.79	1,101.71	CLAIM PAYMENT
2024-09-19		29.28	1,072.43	CLAIM PAYMENT
2024-09-20	50.00		1,122.43	ETZ00127 ;B2W MoMo:0243856839; 005514275887
2024-09-20	0.50		1,122.93	FUNDS TRANSFER
2024-09-20	150.00		1,272.93	ETZ00502 ;B2W MoMo:0533848131; 005514405748
2024-09-20	1.50		1,274.43	FUNDS TRANSFER
2024-09-20	1.00		1,275.43	E-LEVY FEE
2024-09-20	55.00		1,330.43	MI01123886 MILIFE SEPT 24 DED
2024-09-27		4,330.66	3,000.23	CAG SAL FOR SEPT 2024
2024-09-27	3.00		2,997.23	SAL COMMISSION
2024-09-30	1,900.00		1,097.23	457648******0537 03150184 ELMINA ELMINA 000GH 427416316951
2024-09-30	110.00		987.23	Interest Capitalization
2024-09-30	-63.74		1,050.97	Interest Capitalization
2024-09-30	10.00		1,040.97	SERVICE CHARGE FOR SALARY ACCOUNT
Total	30,614.88	29,548.39		

Closing Balance	Opening Balance
1,040.97	35.52

OLLER AND
UNTANT
ERAL'S
RTMENT

DATE	SEPTEMBER 2024	REGION	Central
PERIOD	FROM 01-SEP-24 TO 30-SEP-24	DISTRICT	Komenda-Edina-Eguafo-Abirem Municipal Assembly
NAME	Mr. Selorm Dzikunu	AGENCY	Min Of Education
STAFF ID	659273 XXXXXXXXXX S.S.F. No C018307170212	DEPT.	GES
GRADE	Assistant.Director II Base Grade..GES	UNIT	0307 Ataabadze MA Prim A and B (GOV) COST CENTRE
LEVEL	SS.PSH18 POINT 3 SCALE TYPE SS		

/YEAR	NATURE	ITEM CODE	DESCRIPTION	HRS/ORIGINAL AMOUNT	RATE(%) BALANCE	PAYMENTS	DEDUCTIONS
			Single Spine Monthly Salary			4,698.50	
			SS Teachers Retention Premium			704.78	
			SS Continuous Professional Devt Allowance			2,400.00	
			Social Security Contribution Employee				258.42
			Income Tax				884.72
			Ghana National Association of Teachers Union Dues				59.61
			KEA Dist Educ Staff Welfare Dues				10.00
			GNAT Cancer Fund				5.00
			GNAT Heritage Plan Dues				53.14
			KEEA Dist Teach Cr Union Dues				10.00
			Teachers Mutual Fund Dues				200.00
			Teachers Fund ERF Loan Ded		42,356.87		901.21
			Bayport Financial Services Ded		15,724.03		280.79
			Teachers Fund Personal Loan Ded		3,789.22		509.73
			NTC Teacher License Fee				100.00
			Professional Development Deduction				200.00
					TOTALS	7,803.28	3,472.62

** CAGD is not liable for any financial loss resulting from disclosing your employee details including password to Third Parties **

*** TIER 2 CONTRIBUTION 234.93 AND YTD CONTRIBUTION 2063.5500 ***

ALARY	56,382.00	YTD SSF (WORKER)	2,274.16	EMPLOYER S.S.F.		PAYMENT MODE	NET SALARY
S PAY	49,950.77	YTD INCOME TAX	7,705.70	MONTHLY	610.81	GCB Bank Ltd.	
GROSS PAY	7,803.28	PAGE	1	YTD	5,375.31	Peki	4,330.66