



MICRO-CREDIT ENTERPRISE

First Name Emmanuel Middle Name

Surname ACHEAMPONG

Date of Birth 15/01/1975 Age Gender MALE

Postal Address House Address Ni 100 PRISONS

NOTE: please indicate a visible landmark to your home address

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

Mobile 024650 8188 Email

Spouse Name ELIZABETH Last Name ACHEAMPONG

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

Business location. Indicate visible landmark BEHIND DR. R-P BAFFOUR SCHOOL

Self employed: business type and details BUSINESS MAN

Income details

Monthly weekly GHD 18 000 Daily GHD 3000

Previous loan obtained from MJY3 GHc Date

Current working capital GHc 1500 Loans from other sources GHc Date

identification

Identification: National ID # GHA-719046397-0 Passport #

Date of issue 31/01/2020 Expiry date 30/01/2030 Place of Issue ELMINA

Purpose for the load GHD 1500 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			

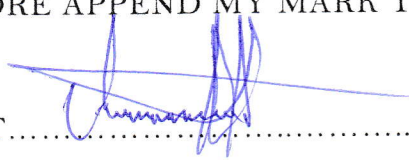
CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

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

(EMMANUEL ACHENABONG.....) 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.....



MICRO-CREDIT ENTERPRISE

Guarantor

I STEPHEN ABAKAH MENSATI hereby guarantee a loan of GHc 1500

Being granted to (Full name of borrower) EMMANUEL ACHEAMPONG

Whom I am related to as CO-WORKER

I STEPHEN ABAKAH MENSATI 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 16/12/1990 Age Gender MALE

Mobile 0245617875 Email

Postal Address..... House Address AY 30 AYENSU DO JUNCTION

Please indicate a visible landmark

Identification: National ID # GHA-7205415703 Passport #

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

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

Self employed nature of business

Business location/address ELMINA

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 9

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 EMMANUEL ACHEAMPONG 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 N/A do hereby agree that I am serving as the interpreter
For EMMANUEL ACHEAMPONG and STEPHEN ABAKAH MEHSAH

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the N/A 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) N/A

Client signature and thumb print (Required) [Signature] 

Guarantor signature and thumb print (Required) [Signature] 



ELMINA BEACH RESORT

ANALYSIS OF SALARIES AND WAGES

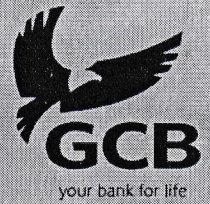
22/08/2024

STAFF NO. 33161
NAME ACHEAMPONG EMMANUEL
DIVISION ADMIN. GENERAL
SERVICE SECURITY
POSITION SECURITY OFFICER
NO OF WORKING DAYS(SALARY) 22.00
NO OF DAYS ABSENT(SALARY) 0.00
NO OF DAYS WORKED(WAGES) 0.00
CONSOLIDATED BASIC SALARY OR W 2,075.96
EARNED BASIC WAGE 2,075.96
BACK PAY 0.00
TOTAL EARNED 2,075.96
LESS SOCIAL SECURITY 114.18
LESS INCOME TAX 286.57
LESS T.U.C 62.28
LESS DEPOSIT ADMIN. SCHEME 103.80
LESS GLICO LOAN 0.00
LESS ELAC PREMIUM 0.00
ADD REFUND 100.00
ADD NIGHT ALLOWANCE 303.85
NET PAY 1,912.98

SOCIAL SECURITY N B027201150016
BANK GHANA COMMERCIAL BANK - ELM
ACC/NO

14,531.72	
799.26	
1,825.19	
435.96	
726.59	
0.00	
0.00	
600.00	
1,193.68	
12,538.39	

STATEMENT OF ACCOUNT



Statement Period

01-Jul-2024 - 31-Aug-2024

Report time: 2024-09-13 1:35:52 PM

EMMANUEL ACHEAMPONG

EMMANUEL ACHEAMPONG, 56 A21 ELMINA TETEREM CLOSER TO
ANGLICAN BASIC SCHOOL

P.O. Box 150, ELMINA

E: M: 0246508188

Customer No. : 012376239

Branch : ELMINA

Product : STANDARD SAVINGS

Account Summary

Account Number	3151010053593
Currency	GHS
Opening Balance	50.00
Closing Balance	56.91
Uncleared Effects	0.00

*Closing balance includes funds earmarked for hold and uncleared.

Total Dr: 6,371.68

Total Cr: 6,378.59

DATE 13-Sep-2024

Date	Description	Ref / Chq No.	Value Date	Debit	Credit	Balance
02-Jul-2024	NRT : ELMBEACHJUNSAL- GENERALSALARIESUPLOAD	555AIDC241846603	02-Jul-2024		1,836.35	1,886.35
02-Jul-2024	507804*****8089 03150184 ELMINA ELMINA 000GH 418418317245	315EWON24184006K	02-Jul-2024	1,100.00		786.35
02-Jul-2024	LN. Principal drawdown By CASA	315ZTRF24184002F31 53000000671	02-Jul-2024	380.81		405.54
02-Jul-2024	LN. Interest drawdown By CASA	315ZTRF24184002H31 53000000671	02-Jul-2024	262.62		142.92
02-Jul-2024	LN. Penalty on Principal	315ZTRF24184002J31 53000000671	02-Jul-2024	0.21		142.71
02-Jul-2024	LN. Penalty on Interest	315ZTRF24184002L31 53000000671	02-Jul-2024	0.14		142.57
24-Jul-2024	NRT : ELMBEACHNOTCH64- GENERALSALARIESUPLOAD	555AIDC242064933	24-Jul-2024		797.91	940.48
24-Jul-2024	NRT : ELMBEACHJULSAL- GENERALSALARIESUPLOAD	555AIDC242065016	24-Jul-2024		1,836.35	2,776.83
24-Jul-2024	507804*****8089 03150184 ELMINA ELMINA 000GH 420619316684	315EWON24206002S	24-Jul-2024	2,000.00		776.83
24-Jul-2024	507804*****8089 03150184 ELMINA ELMINA 000GH 420619316684	315EWON24206002S	24-Jul-2024	-2,000.00		2,776.83
24-Jul-2024	507804*****8089 03150184 ELMINA ELMINA 000GH 420619316687	315EWON24206002V	24-Jul-2024	2,000.00		776.83

31-Jul-2024	LN. Principal drawdown By CASA	315ZTRF2421300TB31 53000000671	31-Jul-2024	382.03		394.80
31-Jul-2024	LN. Interest drawdown By CASA	315ZTRF2421300TD31 53000000671	31-Jul-2024	271.92		122.88
31-Jul-2024	E-SERVICE BUNDLE CHARGE	315EPSFGHS000001	01-Aug-2024	10.00		112.88
27-Aug-2024	NRT : ELIBEACHAUG24SAL- GENERALSALARIESUPLOAD	555AIDC242409374	27-Aug-2024		1,907.98	2,020.86
28-Aug-2024	507804*****8089 03150184 ELMINA ELMINA 000GH 424114316821	315EWON242410042	28-Aug-2024	1,300.00		720.86
30-Aug-2024	LN. Principal drawdown By CASA	315ZTRF2424301YP31 53000000671	31-Aug-2024	392.38		328.48
30-Aug-2024	LN. Interest drawdown By CASA	315ZTRF2424301YR31 53000000671	31-Aug-2024	261.57		66.91
30-Aug-2024	E-SERVICE BUNDLE CHARGE	315EPSFGHS000001	01-Sep-2024	10.00		56.91

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.

**** End Of Statement ****