



MICRO-CREDIT ENTERPRISE

First Name STEPHEN Middle Name

Surname BAMBIER

Date of Birth 13/02/1996 Age 21 Gender MALE

Postal Address House Address 20236 HUR/0610137 R2 TOSTERLY

NOTE: please indicate a visible landmark to your home address IN FRONT OF INFORMATION CENTER

Years at this current address 6 mm/yyyy Rent ☒ Own Mortgage

Mobile 0530493145 Email

Spouse Name Last Name

Mobile # Email

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

Employment

Self Employed Employee ☒ Unemployed

Profession TILER Employer Name and address TIM FORD
..... years of experience 6

Business location. Indicate visible landmark TAKORADI AT THE BACK OF CHANA CAS

Self employed: business type and details.....

Income details

Monthly GHS 1304 weekly Daily

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

identification

Identification: National ID # GHA-72795887-3 Passport #

Date of issue 18/02/2022 Expiry date 17/02/2032 Place of Issue K.E.E.A

Purpose for the loan TO establish slippers business

Amount: GHS 3,000



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Guarantor

I STANFORD QUAYE hereby guarantee a loan of GHc 3,000

Being granted to (Full name of borrower) STEPHEN BAMBIR

Whom I am related to as FRIEND

I STANFORD QUAYE 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 11/01/1980 Age 43 Gender MALE

Mobile 0246496661 Email —

Postal Address — House Address 72/21 TERTERIM

Please indicate a visible landmark OPPOSITE DRINKING SPOT

Identification: National ID # GHANA CARD Passport # —

Date of issue 15/02/2020 Expiry date 19/02/2030 Place of issue SEA VIEW

Employment details. Employee — Employer Name and address —

Self employed ✓ nature of business DRIVER

Business location/address —

Please indicate a visible landmark —

Unemployed —

Profession DRIVER years of experience 23

Guarantor's income details. Monthly — Weekly GHG 1800 Daily GHG 300

Guarantor's signature/thumb print [Signature] Date 19/12/2023

Official use only

Loan officer GLORIA BEDIAKO

Approval date —

Approved by —

Disbursed by —

Loan disbursement date —

Repayments start date —

Signature — Date —



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Loan repayments

Daily GHc Weekly GHc Bi-Weekly GHc Monthly GHc and 920

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
(..... STEPHEN BAMBIK) 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 19/12/23

LOAN LIABILITY AGREEMENT FORM

I, STEPHEN BAMBIR..... 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 in default, our clints 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, GLORIA BEDIKO..... do hereby agree that I am serving as the interpreter for STEPHEN BAMBIR and STANFORD QUAYE.....

(Borrower)

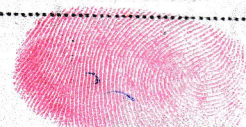
(Guarantor)

Clients 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 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).....


**KEDA GHANA CERAMICS COMPANY LIMITED****Payslip**

YEAR/MONTH:

2023/NOVEMBER

Employee Information		Shift Group: QC-K4-B	
Employee code	10009230	Name	STEPHEN BAMBIR
Designation	Packaging Operator	Position Rank	5
Department	GH TF Grading Ws	Individual Rank	5
Bank	FIRST ATLANTIC	Account Number	1417172701013
Scale of Payment:			
Description		Description	Amount (GHC)
Standard Working Days in current Month (Non- shift staff) (A)	22	Basic Pay for a month (C)	440
Standard Working Hours in current Month (Shift staff) (B)	160	Performance pay for a month (D)	105
Standard Working Hours on Daily Basis (Non- shift staff)	8	O.T Salary	0
Hourly Pay Rate (Non- shift staff)	2.75	Position Allowance	155
Hourly Pay Rate (Shift staff)	2.75	Payment Status	PAY NOW
Computation of Gross Salary to be Paid for This Month:			
Calculate Days (H)	0	Basic salary to be paid $(C*(H/A+I/B)) = (E)$	440
Calculate Hours (I)	160	Performance to be paid $(D*(J/A+K/B)*L/100) = (F)$	73.5
Actual worked Days (J)	0	Full attendance bonus (G)	0
Actual worked Hours (K)	160	Other Bonuses	0
Performance score (L) %	70	Other income (H)	0
Workday Overtime Hours	96	Salary of overtime working (O)	396
Saturday Overtime Hours	0	Salary for Saturday (P)	0
Sunday Overtime Hours	0	Salary for Sunday (Q)	0
Holiday Overtime Hours	0	Salary for public holiday (R)	0
Overtime Coefficient %	0	Position Allowance Earned(S)	155
		O.T Salary (U)	0
		Packaging Bonus(W)	187.2
		Total of Gross Salary $(E+F+G+H+O+P+Q+R+S+T+U+V+W)$	1251.7
Break Down of Deductions for the Month			
Contribution for social security(EE)			24.2
Other deduction			0
Private loan			0
Bonus Tax			3.3
O.T Tax			28.6
Tax Reliefs			0
Students Loan (2)			0
Amount of withholding tax (PAYE)			40.11
Total Deductions			96.21
Net Salary			1155.49
Contribution for social security(ER)			57.2
Total HR Cost			1308.9

NB: KINDLY NOTE THAT ALL DON'T PAY ISSUES WILL BE RESOLVED FROM 7TH DEC. TO 13TH DEC. 2023.
DO TAKE NOTE AND FOLLOW THE MENTIONED DIRECTIVES TO ENSURE THE TIMELY PAYMENT OF SALARIES.



ACCOUNT STATEMENT

Account Name: STEPHEN BAMBIR
Cust. Address: KEDA GHANA HOSTEL NEAR GHANA GAS ABOARDZ
Account Class: ATLANTIC SAVE
Stmnt Period: 01-Oct-2023 TO 18-Dec-2023
Account No: 1417172701013

Branch: TAKORADI
Currency: GHANA CEDIS

Opening Balance: 0.32
Closing Balance: 0.01
Available Balance: 0.01
Uncleared Effect: 0.00
Blocked Amount: 0.00

POSTDATE	VALUEDATE	NARRATION	DEBIT	CREDIT	BALANCE
03-OCT-23	03-OCT-23	FAB_CBPAY_ATF_03-OCT-2023_15:15:36DOMT_PMT_TO_STEPHEN_BAMBIR_OTPSCD000464025_DESC:SALARY_PAYMNT_-SEPT23_BY_KEDA_(GHANA)_CERAMICS_COMPANY_LI	0.00	1,201.11	1,201.43
03-OCT-23	03-OCT-23	MITED_OTPSCD000464025_ACCOUNT_TO_WALLET_MTN	72.00	0.00	1,129.43
03-OCT-23	03-OCT-23	ACCOUNT_TO_WALLET_MTN	126.96	0.00	1,002.47
03-OCT-23	03-OCT-23	ACCOUNT_TO_WALLET_MTN	31.30	0.00	971.17
03-OCT-23	03-OCT-23	ACCOUNT_TO_WALLET_MTN	51.50	0.00	919.67
03-OCT-23	03-OCT-23	ACCOUNT_TO_WALLET_MTN	102.00	0.00	817.67
03-OCT-23	03-OCT-23	ACCOUNT_TO_WALLET_MTN	32.31	0.00	785.36
03-OCT-23	03-OCT-23	ACCOUNT_TO_WALLET_MTN	102.00	0.00	683.36
03-OCT-23	03-OCT-23	ACCOUNT_TO_WALLET_MTN	102.00	0.00	581.36
03-OCT-23	03-OCT-23	ACCOUNT_TO_WALLET_MTN	102.00	0.00	479.36
04-OCT-23	03-OCT-23	ACCOUNT_TO_WALLET_MTN	477.73	0.00	1.63
11-OCT-23	11-OCT-23	USSD-NSANO_MTN_CRTP_1110231415076013-11-OCT-2023	1.50	0.00	0.13
02-NOV-23	02-NOV-23	FAB_CBPAY_ATF_02-NOV-2023_14:23:39DOMT_PMT_TO_STEPHEN_BAMBIR_OTPSCD000482045_DESC:SALARY_PAYMNT_-OCT23_BY_KEDA_(GHANA)_CERAMICS_COMPANY_LI	0.00	1,234.11	1,234.24
02-NOV-23	02-NOV-23	MITED_OTPSCD000482045_ACCOUNT_TO_WALLET_MTN	32.00	0.00	1,202.24
03-NOV-23	03-NOV-23	ACCOUNT_TO_WALLET_MTN	101.00	0.00	1,101.24
03-NOV-23	03-NOV-23	ACCOUNT_TO_WALLET_MTN	102.00	0.00	999.24
03-NOV-23	03-NOV-23	ACCOUNT_TO_WALLET_MTN	21.20	0.00	978.04
03-NOV-23	03-NOV-23	ACCOUNT_TO_WALLET_MTN	172.70	0.00	805.34



03-NOV-23	03-NOV-23	ACCOUNT_TO_WALLET_MTN	21.20	0.00	784.14
06-NOV-23	06-NOV-23	TXN_AMT_ON:_FABG_TAKORADI_000_288_FAB_KEDA_5129 43*****368_472532_001	750.00	0.00	34.14
09-NOV-23	09-NOV-23	ACCOUNT_TO_WALLET_MTN	31.45	0.00	2.69
13-NOV-23	13-NOV-23	USSD-NSANO_MTN_CRTP_1311230919363573-_13-NOV-2023	2.60	0.00	0.09
30-NOV-23	01-DEC-23	ICCF:_CR_INT_ON_C/A	0.00	0.26	0.35
04-DEC-23	04-DEC-23	FAB_CBPAY_ATF_04-DEC-2023_15:43:44_DOMT_PMT_TO_ST EPHEN_BAMBIR_OTPSCD000499969_DESC:SALARY_PAYME NT_-_NOV23_BY_KEDA_(GHANA)_CERAMICS_COMPANY_LI	0.00	1,155.49	1,155.84
04-DEC-23	04-DEC-23	MITED_OTPSCD000499969 ACCOUNT_TO_WALLET_MTN	51.00	0.00	1,104.84
04-DEC-23	04-DEC-23	ACCOUNT_TO_WALLET_MTN	51.00	0.00	1,053.84
04-DEC-23	04-DEC-23	ACCOUNT_TO_WALLET_MTN	51.50	0.00	1,002.34
05-DEC-23	05-DEC-23	ACCOUNT_TO_WALLET_MTN	353.50	0.00	648.84
06-DEC-23	06-DEC-23	ACCOUNT_TO_WALLET_MTN	41.00	0.00	607.84
06-DEC-23	06-DEC-23	ACCOUNT_TO_WALLET_MTN	101.40	0.00	506.44
06-DEC-23	06-DEC-23	ACCOUNT_TO_WALLET_MTN	4.03	0.00	502.41
06-DEC-23	06-DEC-23	ACCOUNT_TO_WALLET_MTN	11.10	0.00	491.31
07-DEC-23	06-DEC-23	ACCOUNT_TO_WALLET_MTN	51.00	0.00	440.31
07-DEC-23	07-DEC-23	ACCOUNT_TO_WALLET_MTN	31.00	0.00	409.31
07-DEC-23	07-DEC-23	ACCOUNT_TO_WALLET_MTN	202.00	0.00	207.31
08-DEC-23	08-DEC-23	ACCOUNT_TO_WALLET_MTN	51.00	0.00	156.31
08-DEC-23	08-DEC-23	ACCOUNT_TO_WALLET_MTN	51.00	0.00	105.31
11-DEC-23	08-DEC-23	ACCOUNT_TO_WALLET_MTN	51.50	0.00	53.81
11-DEC-23	11-DEC-23	ACCOUNT_TO_WALLET_MTN	51.00	0.00	2.81
15-DEC-23	15-DEC-23	USSD-NSANO_MTN_CRTP_1512230744509274-_15-DEC-2023	2.00	0.00	0.81
15-DEC-23	15-DEC-23	USSD-NSANO_MTN_CRTP_1512230809286941-_15-DEC-2023	0.80	0.00	0.01
		TOTAL	3,591.28	3,590.97	

Important Information about the Ghana Deposit Protection Corporation (GDPC)

The First Atlantic Bank Limited is a Member of the Ghana Deposit Protection Scheme. If the Bank of Ghana revokes the licence of this bank and this bank goes into receivership, GDPC shall reimburse insured depositors of this bank up to the limits specified by the Ghana Deposit Protection Act,