

MICRO-CREDIT ENTERPRISE

First Name EMMANUEL Middle Name

Surname ACHEAMPONG

Date of Birth 15/01/1975 Age 50 Gender MALE

Postal Address House Address NT 100 PRISONS

NOTE: please indicate a visible landmark to your home address

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

Mobile 0246508188 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 GH¢ 1800 Daily GH¢ 3000

Previous loan obtained from MJY3 GHc 1500 Date 17/09/2024

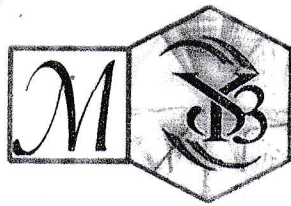
Current working capital GHc 1500 Loans from other sources GHc Date

identification

Identification: National ID # GHA-7190463970 Passport #

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

Purpose for the loan GH¢ 3000 FOR BUSINESS

**MICRO-CREDIT ENTERPRISE**Loan repayments

Daily GHc Weekly GHc Bi-Weekly GHc Monthly GHc

Collateral

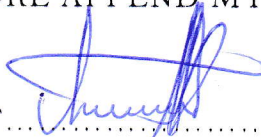
What assets are you using as a security for this loan ?

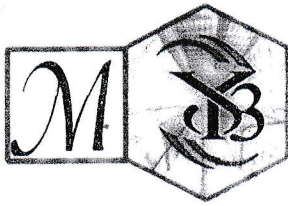
<u>Items</u>	<u>Value</u>	<u>Location</u>	<u>Date acquired</u>
Land			
House			
Equipment/Tools			

CONDITIONAL CLAUSE FOR PAYMENT DEFAULTERPAYMENT 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 ACHEAMPONG ...) 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... 31/01/2025

**MICRO-CREDIT ENTERPRISE**Guarantor

I STEPHEN ABAKAH MENSAH hereby guarantee a loan of GHc 3000

Being granted to (Full name of borrower) EMMANUEL ACHAMPONG

Whom I am related to as CO-WORKER

I STEPHEN ABAKAH MENSAH 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 35 Gender MALE

Mobile 0245617875 Email

Postal Address..... House Address AY 30 AYENSUDDO JUNTOWN

Please indicate a visible landmark

Identification: National ID # GHA-720541570-3 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 Date 31/01/2025

Official use only

Loan officer..... JOASHA ESHUM

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, **EMMAHUEL ACHEAMPONG**

do hereby 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.

DEFAULTING 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 **EMMAHUEL ACHEAMPONG** and **STEPHEN ABAKAH MONSAH**

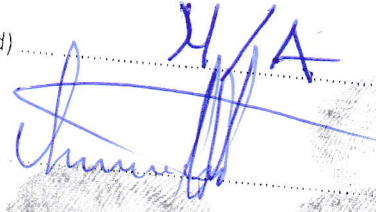
(Borrower)

(Guarantor)

Client of MJY3 concerning this loan agreement in the **N/A** Language
Which both clients understand and speak fluently.

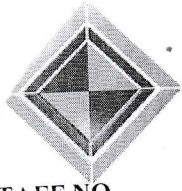
They, the borrower and the guarantor append their signature and their thumbs print, making this document thereby legal.

Interpreter signatures and thumb print (Required) **N/A**

Client signature and thumb print (Required) 

Guarantor signature and thumb print (Required) 



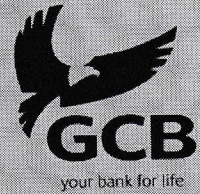


ELMINA BEACH RESORT
ANALYSIS OF SALARIES AND WAGES
16/12/2024

SOCIAL SECURITY N B027201150016
BANK GHANA COMMERCIAL BANK - ELM
ACC/NO 3151010053593

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	2,683.56		
EARNED BASIC WAGE	2,683.56	CUM	29,296.34
BACK PAY	0.00		
TOTAL EARNED	2,683.56		
LESS SOCIAL SECURITY	147.60	CUM	1,611.33
LESS INCOME TAX	402.21	CUM	4,179.87
LESS T.U.C	80.51	CUM	878.90
LESS DEPOSIT ADMIN. SCHEME	134.18	CUM	1,464.82
LESS GLICO LOAN	0.00	BALANCE	0.00
LESS ELAC PREMIUM	0.00	CUM	0.00
ADD REFUND	100.00	CUM	1,000.00
ADD NIGHT ALLOWANCE	420.83	CUM	3,130.13
NET PAY	2,439.89	CUM	25,291.55

STATEMENT OF ACCOUNT



Statement Period

01-Sep-2024 - 31-Dec-2024

Report time: 2025-01-29 4:38:48 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	56.91
Closing Balance	10,034.11
Uncleared Effects	0.00

*Closing balance includes funds earmarked for hold and uncleared.

Total Dr: 32,755.96

Total Cr: 42,733.16

DATE 29-Jan-2025

Date	Description	Ref / Chq No.	Value Date	Debit	Credit	Balance
30-Sep-2024	LN. Interest drawdown By CASA	315ZTRF2427400PV31 53000000671	30-Sep-2024	6.91		50.00
01-Oct-2024	NRT : ELMBEACHSEPESAL- GENERALSALARIESUPLOAD	555AIDC242750113	01-Oct-2024		3,527.48	3,577.48
01-Oct-2024	507804*****8089 03150184 ELMINA ELMINA 000GH 427515317045	315EWON24275006W	01-Oct-2024	2,800.00		777.48
01-Oct-2024	LN. Principal drawdown By CASA	315ZTRF24275001731 53000000671	01-Oct-2024	411.11		366.37
01-Oct-2024	LN. Interest drawdown By CASA	315ZTRF24275001931 53000000671	01-Oct-2024	235.93		130.44
01-Oct-2024	LN. Penalty on Principal	315ZTRF24275001B31 53000000671	01-Oct-2024	0.11		130.33
01-Oct-2024	LN. Penalty on Interest	315ZTRF24275001D31 53000000671	01-Oct-2024	0.06		130.27
01-Oct-2024	E-SERVICE BUNDLE CHARGE	315EPSFGHS000001	01-Oct-2024	10.00		120.27
29-Oct-2024	NRT : ELMINABEACHOCTSA- GENERALSALARIESUPLOAD	555AIDC243030194	29-Oct-2024		3,338.03	3,458.30
29-Oct-2024	507804*****8089 03150184 ELMINA ELMINA 000GH 430315316712	315EWON24303003S	29-Oct-2024	2,600.00		858.30
29-Oct-2024	507804*****8089 03150184 ELMINA ELMINA 000GH 430315316712	315EWON24303003S	29-Oct-2024	-2,600.00		3,458.30

29-Oct-2024	507804*****8089 03150184 ELMINA ELMINA 000GH 430318317085	315EWON24303005Q	29-Oct-2024	2,000.00	1,458.30
29-Oct-2024	507804*****8089 03150184 ELMINA ELMINA 000GH 430318317088	315EWON24303005R	29-Oct-2024	700.00	758.30
31-Oct-2024	LN. Principal drawdown By CASA	315ZTRF2430500QR3 153000000671	31-Oct-2024	414.16	344.14
31-Oct-2024	LN. Interest drawdown By CASA	315ZTRF2430500QT31 530000000671	31-Oct-2024	239.79	104.35
31-Oct-2024	E-SERVICE BUNDLE CHARGE	315EPSFGHS000001	01-Nov-2024	10.00	94.35
29-Nov-2024	LN. Interest drawdown By CASA	315ZTRF2433401CJ31 530000000671	30-Nov-2024	44.35	50.00
02-Dec-2024	NRT : ELMBEACHNOVSAL- GENERALSALARIESUPLOAD	555AIDC243370185	02-Dec-2024	3,432.76	3,482.76
02-Dec-2024	507804*****8089 03150184 ELMINA ELMINA 000GH 433709316346	315EWON24337009F	02-Dec-2024	2,000.00	1,482.76
02-Dec-2024	507804*****8089 03150184 ELMINA ELMINA 000GH 433709316349	315EWON24337009G	02-Dec-2024	800.00	682.76
02-Dec-2024	LN. Principal drawdown By CASA	315ZTRF24337001H31 530000000671	02-Dec-2024	432.76	250.00
02-Dec-2024	LN. Interest drawdown By CASA	315ZTRF24337001J31 530000000671	02-Dec-2024	176.84	73.16
02-Dec-2024	E-SERVICE BUNDLE CHARGE	315EPSFGHS000001	01-Dec-2024	10.00	63.16
05-Dec-2024	LN. Disbursement	315ZTRF24340000M31 53000001741	05-Dec-2024	30,000.00	30,063.16
05-Dec-2024	LN. SC. Facility Fees	315ZTRF24340000N31 53000001741	05-Dec-2024	300.00	29,763.16
05-Dec-2024	LN. SC. Processing Fees	315ZTRF24340000P31 53000001741	05-Dec-2024	450.00	29,313.16
05-Dec-2024	Insurance Charge for Loans	315ZTRF24340000R31 53000001741	05-Dec-2024	300.00	29,013.16
05-Dec-2024	LN. Principal drawdown By CASA	315ZTRF24340001931 530000000671	05-Dec-2024	8,000.12	21,013.04
05-Dec-2024	LN. Interest drawdown By CASA	315ZTRF24340001B31 530000000671	05-Dec-2024	34.97	20,978.07
09-Dec-2024	507804*****8089 03150184 ELMINA ELMINA 000GH 434116316789	315EWON24344003L	06-Dec-2024	2,000.00	18,978.07
09-Dec-2024	507804*****8089 03150184 ELMINA ELMINA 000GH 434212316311	315EWON24344006N	07-Dec-2024	2,000.00	16,978.07
13-Dec-2024	507804*****8089 03150184 ELMINA ELMINA 000GH 434816316691	315EWON243480039	13-Dec-2024	4,000.00	12,978.07
13-Dec-2024	507804*****8089 03150184 ELMINA ELMINA 000GH 434816316705	315EWON24348003B	13-Dec-2024	900.00	12,078.07

18-Dec-2024	507804*****8089 03150184 ELMINA ELMINA 000GH 435312316382	315EWON24353001X	18-Dec-2024	2,000.00		10,078.07
19-Dec-2024	NRT : DEC2024SALARY- GENERALSALARIESUPLOAD	555AIDC24354BLNT	19-Dec-2024		2,434.89	12,512.96
27-Dec-2024	507804*****8089 03150184 ELMINA ELMINA 000GH 436119316981	315EWON243620094	26-Dec-2024	100.00		12,412.96
27-Dec-2024	507804*****8089 03150184 ELMINA ELMINA 000GH 436208316103	315EWON24362009V	27-Dec-2024	500.00		11,912.96
31-Dec-2024	LN. Interest drawdown By CASA	315ZTRF2436602C731 53000001741	31-Dec-2024	468.85		11,444.11
31-Dec-2024	507804*****8089 03150184 ELMINA ELMINA 000GH 436613316647	315EWON24366002P	31-Dec-2024	1,400.00		10,044.11
31-Dec-2024	E-SERVICE BUNDLE CHARGE	315EPSFGHS000001	01-Jan-2025	10.00		10,034.11

No. of DEBITS =35 No. of CREDITS = 5

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 ****