

APPLIED FOR
GH¢ 3,000
4 MONTH

LOAN LIABILITY AGREEMENT FORM

JOSEPHINE ENU

I, **JOSEPHINE ENU**, do hereby agree to pay all loans interest & principal from
the date of disbursement of the loan until I have fully repaid the loan.

I, **JOSEPHINE ENU**, do hereby agree to pay all monies owed and any other cost incurred during the
loan period.

When loan is in default, our clients and their guarantors are required to cooperate with us to
find a correct 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 legally agreed to in 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 CONFISCATED FOR THE PURPOSE
OF RECOVERING THE OWED AMOUNT.

INTERPRETER DECLARATION

I, **JOSEPHINE ENU**, do hereby agree that I am serving as interpreter

to **JOSEPHINE ENU** and **COMFORT ENNU**

(Borrower)

(Guarantor)

I, **JOSEPHINE ENU**, do hereby agree that I am serving as interpreter in the **FANTE** Language

Wherein all clients understand and speak fluently.

I, **JOSEPHINE ENU**, and the guarantor, appended their signature and their thumbs print, making this
document legally valid.

(Interpreters signature and thumb print required)

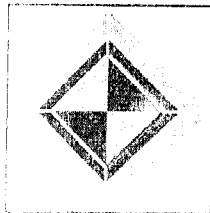
JOA

(Borrower's signature and thumb print required)

[Signature]

(Guarantor's signature and thumb print required)

[Signature]



ELMINA BEACH RESORT

ANALYSIS OF SALARIES AND WAGES

28.06.2025

STAFF NO.	22209	SOCIAL SECURITY NO.	B0288120809
NAME	ENU JOSEPHINE	BANK	GHANA COMMERCIAL BANK - ELMINA
DIVISION	FOOD & BEVERAGE	ACC NO	3151010659352
SERVICE	FOOD PRODUCTION		
POSITION	COOK		
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 WAGE	1,586.13		
EARNED BASIC WAGE	1,586.13	CUM	9,516.78
BACK PAY	0.00		
TOTAL EARNED	1,586.13		
LESS SOCIAL SECURITY	87.24	CUM	523.14
LESS INCOME TAX	147.88	CUM	843.78
LESS T.U.C	47.58	CUM	285.48
LESS DEPOSIT ADMIN. SCHEME	79.31	CUM	475.84
LESS GLICO LOAN	0.00	BALANCE	0.00
LESS ELAC PREMIUM	0.00	CUM	0.00
ADD REFUND	0.00	CUM	0.00
ADD NIGHT ALLOWANCE	49.75	CUM	49.75
NET PAY	1,273.87	CUM	7,437.97



ELMINA BEACH RESORT ANALYSIS OF SALARIES AND WAGES

20.07.2025

STAFF NO. 22209
NAME ENU JOSEPHINE
DIVISION FOOD & BEVERAGE
SERVICE FOOD PRODUCTION
POSITION COOK

SOCIAL SECURITY N B0288120800
BANK GHANA COMMERCIAL BANK - ELEM
ACC/NO 3151010059352

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	1,586.13		
EARNED BASIC WAGE	1,586.13	CUM	11,102.91
BACK PAY	0.00		
TOTAL EARNED	1,586.13		
LESS SOCIAL SECURITY	87.24	CUM	610.68
LESS INCOME TAX	142.08	CUM	985.86
LESS E.L.C	47.58	CUM	333.06
LESS DEPOSIT ADMIN. SCHEME	79.31	CUM	555.15
LESS GLICO LOAN	0.00	BALANCE	0.00
LESS ELAC PREMIUM	0.00	CUM	0.00
ADD REFUND	0.00	CUM	0.00
ADD NIGHT ALLOWANCE	16.58	CUM	66.32
NET PAY	1,246.51	CUM	8,684.48

STATEMENT OF ACCOUNT



Statement Period

01-Aug-2025 - 25-Aug-2025

Report time: 2025-08-25 15:23:00

JOSEPHINE ENU

JOSEPHINE ENU, 23 20B AKOTOBINSIN BEHIND GOOD SHEPHERD
HOSPITAL

P.O. Box 100, ELMINA

E: M: 0544358410

Customer No.: 012492786

Branch: ELMINA

Product: STANDARD SAVINGS

Account Summary

Account Number	3151010059352
Currency	GHS
Opening Balance	1,294.23
Closing Balance	88.23
Uncleared Effects	0.00

*Closing balance includes funds earmarked for hold and uncleared.

Total Dr: 1,206.00

Total Cr:

DATE 25-Aug-2025

Date	Description	Ref / Chq No.	Value Date	Debit	Credit	Balance
07-Aug-2025	507804*****0417 03150184 ELMINA ELMINA 000GH 521910314190	315E WON25219000T	07-Aug-2025	1,200.00		94.23
25-Aug-2025	SC FOR 1 PAGE OF ADHOC STATEMENT PRINTED	3150002252370001	25-Aug-2025	6.00		88.23

No. of DEBITS = 2 No. of CREDITS = 1

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 statement and alert services.

Give our customer service center a call on 0800 422 422

GCB, Your Bank for Life.

GCB Bank PLC is a proud member of Ghana Deposit Protection Corporation (GDPC)

**** End Of Statement ****