



MICRO-CREDIT ENTERPRISE

First Name Emmanuel Middle Name

Surname ACHEAMPONG

Date of Birth 15/01/1975 Age Gender MALE

Postal Address House Address HI 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. BATAFOUR 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 loan GHD 1500 FOR BUSINESS



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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 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
(EMMAHUEL ACHERAMPONG) 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.....



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Guarantor

I STEPHEN ABAKAH MENSATI hereby guarantee a loan of GHc 1500

Being granted to (Full name of borrower) EMMANUEL ACHEAMIPONG

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  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)
 NO OF DAYS ABSENT(SALARY)
 NO OF DAYS WORKED(WAGES)
 CONSOLIDATED BASIC SALARY OR W
 EARNED BASIC WAGE
 BACK PAY
 TOTAL EARNED
 LESS SOCIAL SECURITY
 LESS INCOME TAX
 LESS T.U.C
 LESS DEPOSIT ADMIN. SCHEME
 LESS GLICO LOAN
 LESS ELAC PREMIUM
 ADD REFUND
 ADD NIGHT ALLOWANCE
 NET PAY

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

22.00		
0.00		
0.00		
2,075.96		14,531.72
2,075.96	CUM	
0.00		799.26
2,075.96		1,825.19
114.18	CUM	435.96
286.57	CUM	726.59
62.28	CUM	0.00
103.80	CUM	0.00
0.00	BALANCE	600.00
0.00	CUM	1,193.68
100.00	CUM	12,538.39
303.85	CUM	
1,912.98	CUM	