

APPLIED FOR
GH₵ 2,000
4 MONTH

LOAN LIABILITY AGREEMENT FORM

SELORM DZIKUN solemnly agree to pay all loans interest acquired from MYB and the period solemnly agreed to.

MYB will be able to recover all over all monies owed and any other cost incurred during the loan period.

When our 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

N/A do hereby agree that I am serving as interpreter for SELORM DZIKUN and ROBERT J.A. ESSOUX

(Borrower)

(Guarantor)

Client of MYB 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) [Signature] [Thumbprint]

Guarantor signature and thumb print (Required) [Signature] [Thumbprint]

		DATE	JULY 2025		REGION	Central	
		PERIOD	FROM 01-JUL-25 TO 31-JUL-25		DISTRICT	Komenda-Edina-Eguafo-Abirem Municipal Assembly	
		NAME	Miss Habiba Yunas		AGENCY	Min Of Education	
CONTROLLER AND ACCOUNTANT GENERAL'S DEPARTMENT		STAFF ID	868033 XXXXXXXXXXXX S.S.F. No B018705260041		DEPT.	GES	
		GRADE	Principal Supt Professional..GES		UNIT	0307 Bantuma MA JHS (GOV) COST CENTRE	
		LEVEL	SS.PSH16 POINT 4		SCALE TYPE SS		
MONTH/YEAR	NATURE/ITEM CODE	DESCRIPTION	HRS/ORIGINAL AMOUNT	RATE(%)	BALANCE	PAYMENTS	DEDUCTIONS
31-Jul-25		Single Spine Monthly Salary				4,366.55	
31-Jul-25		SS Teachers Retention Premium				654.98	
31-Jul-25		Social Security Contribution Employee					240.16
31-Jul-25		Income Tax					793.85
31-Jul-25		NAGRAT Deductions					60.09
31-Jul-25		NAGRAT Fund Dues					105.00
31-Jul-25		MILIFE Insurance Company Ltd Policy Ded					55.00
31-Jul-25		Enterprise Life Assurance Policy Deduction					61.78
31-Jul-25		NAGRAT Fund Loan Ded					462.50
31-Jul-25		Societe Generale Ghana Ltd Ded					428.23
31-Jul-25		** CAGD is not liable for any financial loss resulting from disclosing your employee details including password to Third Parties **	13,275.13				274.37
31-Jul-25		Letshago Gh Savings and Loan Ltd Ded			19,505.20		443.30
		*** TIER 2 CONTRIBUTION 218.33 AND YTD CONTRIBUTION 1468.7600 ***					
ANNUAL SALARY		52,398.64	YTD SSF (WORKER)	1681.12	EMPLOYER S.S.F.	TOTALS	
YTD GROSS PAY		35,150.71	YTD INCOME TAX	5,556.95	MONTHLY	567.65	NET SALARY
MONTHLY GROSS PAY		5,021.53	PAGE	1681.12	YTD	3,973.55	2,097.25
		PAYMENT MODE		5,021.53		2,924.28	
		Assiman Rural Bank.					
		Breman Asikuma Agency					

				DATE	JULY 2025		REGION	Central	
				PERIOD	FROM 01-JUL-25 TO 31-JUL-25		DISTRICT	Komenda-Edina-Eguafo-Abirem Municipal Assembly	
				NAME	Mr. Selorm Dziku		AGENCY	Min Of Education	
CONTROLLER AND ACCOUNTANT GENERAL'S DEPARTMENT				STAFF ID	659273 XXXXXXXXXXXX S.S.F. No C018307170212		DEPT.	GES	
				GRADE	Assistant.Director II Base Grade. GES		UNIT	0307 Ataabadze MA Prim A and B (GOV) COST CENTRE	
				LEVEL	SS.PSH18 POINT 4 SCALE TYPE SS				
MONTH/YEAR	NATURE	ITEM CODE	DESCRIPTION	HRS/ORIGINAL AMOUNT	RATE(%)	BALANCE	PAYMENTS	DEDUCTIONS	
31-Jul-25			Single Spine Monthly Salary				5,256.17		
31-Jul-25			SS Teachers Retention Premium				788.43		
30-Jun-25			SS Salary Arrears				87.86		
30-Jun-25			SS Teachers Retention Premium Arrears				13.18		
31-Jul-25			Social Security Contribution Employee				289.09		
31-Jul-25			Income Tax				1,037.38		
30-Jun-25			Social Security Employee On Arrears				4.83		
30-Jun-25			Tax On Arrears				24.05		
31-Jul-25			Ghana National Association of Teachers Union Dues				59.61		
31-Jul-25			KEA Dist Educ Staff Welfare Dues				10.00		
31-Jul-25	** CAGD is not liable for any financial loss resulting from disclosing your employee details including password to Third Parties **						5.00		
31-Jul-25			GNAT Heritage Plan Dues				58.45		
31-Jul-25			KEEA Dist Teach Cr Union Dues				10.00		
31-Jul-25			Teachers Welfare Fund Dues				259.00		
31-Jul-25	*** TIER 2 CONTRIBUTION 262.81 AND YTD CONTRIBUTION 1742.8600 ***						33,344.77		
31-Jul-25			Bayport Financial Services Ded				12,916.13		
31-Jul-25			Teachers Fund Personal Loan Deo				21,178.67		
						TOTALS	6,145.64	3,381.02	
ANNUAL SALARY		63,074.02		YTD SSF (WORKER)		1,999.48	EMPLOYER S.S.F.		PAYMENT MODE
YTD GROSS PAY		41,807.00		YTD INCOME TAX		7,141.41	MONTHLY		GCB Bank Ltd.
MONTHLY GROSS PAY		6,145.64		PAGE		1	YTD		Peki