Loan Application form

# MICRO-CREDIT ENTERPRISE

First Name JOHN Middle Name

Surname ESHUN

Date of Birth 23/05/1997 Age Gender MALE

Postal Address House Address N7/22 KWAPROW

NOTE: please indicate a visible landmark to your home address BESIDE ROMAN CHURCH KWAPROW

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

Mobile 0246883217 Email

Spouse Name ROSEMOND Last Name MENSAH

Mobile # 0541820471 Email

Date of birth dd/mm/yyyy Age Number of children 5 dependents 5

## Employment

Self Employed Employee ✓ Unemployed

Profession Employer Name and address GHANA EDUCATION SERVICE

years of experience

Business location. Indicate visible landmark KWAPROW

Self employed: business type and details SELLS DRINKS AND WATER

## Income details

Monthly weekly GH¢ 900 Daily GH¢ 150

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

## identification

Identification: National ID # GHA-719880182-1 Passport #

Date of issue 08/02/2020 Expiry date 07/02/2030 Place of Issue KWAPROW

Purpose for the load GH¢ 2000 PERSONAL LOAN

# 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 ?

| Items | Value | Location | Date acquired |
|---|---|---|---|
| Land | | | |
| House | | | |
| Equipment/Tools | | | |

## CONDITIONAL CLAUSE FOR PAYENT 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 (...JOHN ESHUN...................................) IN THE ...ENGLISH.... 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...15/08/24

Loan guarantor form

# MICRO-CREDIT ENTERPRISE

**Guarantor**

I ARTHUR JOHN hereby guarantee a loan of GHc 2000

Being granted to (Full name of borrower) JOHN ESHUN

Whom I am related to as COLLEAGUE

I ARTHUR JOHN 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 02/05/1989 Age .......... Gender MALE

Mobile 0242227250 Email ..........

Postal Address .......... House Address KP 25/1A KWAPROW

Please indicate a visible landmark NEAR ST. JONES PREPARATORY SCHOOL

Identification: National ID # GHA-719507281-2 Passport # ..........

Date of issue 05/02/2020 Expiry date 04/02/2030 Place of issue ACCRA

Employment details. Employee ✓ Employer Name and address ..........

..........

Self employed .......... nature of business ADMINISTRATOR

Business location/address UCC

Please indicate a visible landmark ..........

Unemployed ..........

Profession .......... years of experience 7

Guarantor's income details. Monthly GH 1.63 Weekly .......... Daily ..........

Guarantor's signature/thumb print .......... Date 15/08/2024

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...JOHN ESHUTI.................................................................... 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..JOHN ESHUTI...............................................and ...ARTHUR JOHN.......................................................

(Borrower) (Guarantor)

Clients of MJY3 concerning this loan agreement in the .........ENGLISH........................................................ 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) ...........................................................................

Guarantor signature and thumb print (Required) ......................................................................

# STATEMENT OF ACCOUNT

GCB
your bank for life

**Statement Period** 01-Jun-2024 - 16-Aug-2024 Report time: 2024-08-16 2:13:37 PM


## ESHUN JOHN

HN KP12 2 KWAPROW, DEPT OF HISTORY
PMB UCC CAPE COAST, 0246883217

E: johneshun214@yahoo.com M: 0246883217


**Customer No. :** 002852866

**Branch :** CAPE COAST UNIV.

**Product :** SALARY ACCOUNT

## Account Summary

| | |
|---|---|
| **Account Number** | 3021010248074 |
| **Currency** | GHS |
| **Opening Balance** | 1,663.47 |
| **Closing Balance** | 746.26 |
| **Uncleared Effects** | |

*Closing balance includes funds earmarked for hold and uncleared.

| **DATE** | 16-Aug-2024 |
|---|---|

**Total Dr: 21,210.76** **Total Cr: 20,293.55**

| Date | Description | Ref / Chq No. | Value Date | Debit | Credit | Balance |
|---|---|---|---|---|---|---|
| 03-Jun-2024 | 507804*********5344 03020008 UCC CAMPUS CAPE COAST 000GH 415307284037 | 302EWON2415200F0 | 01-Jun-2024 | 800.00 | | 863.47 |
| 03-Jun-2024 | SI From ESHUN JOHN To COOPERATIVE CREDIT UNION UCC | 302O2OI240780030 | 03-Jun-2024 | 553.00 | | 310.47 |
| 04-Jun-2024 | Cheque Withdrawal BY ESHUN JOHN | 302CQWL241560087 /Chq_No - 000179 | 04-Jun-2024 | 300.00 | | 10.47 |
| 05-Jun-2024 | OD. SC. Facility Fees | 302ATCH241570055 | 05-Jun-2024 | 10.00 | | 0.47 |
| 05-Jun-2024 | OD. SC. Processing Fees | 302ATCH241570055 | 05-Jun-2024 | 10.00 | | -9.53 |
| 06-Jun-2024 | Cheque Withdrawal BY ESHUN JOHN | 302CQWL241580148 /Chq_No - 000180 | 06-Jun-2024 | 650.00 | | -659.53 |
| 28-Jun-2024 | UCC JUNE 2024 SAL | 302SALB241801836 | 28-Jun-2024 | | 3,003.22 | 2,343.69 |
| 28-Jun-2024 | SAL COMMISSION | 302SALB241801836 | 28-Jun-2024 | 3.00 | | 2,340.69 |
| 28-Jun-2024 | 507804*********5344 03010135 CAPE COAST MAIN 2 CAPE COAST 000GH 418018038967 | 301EWON2418000A1 | 28-Jun-2024 | 2,000.00 | | 340.69 |
| 28-Jun-2024 | Interest Capitalization | 302ODCIGHS000002 | 01-Jul-2024 | 17.81 | | 322.88 |
| 28-Jun-2024 | SERVICE CHARGE FOR SALARY ACCOUNT | 302SAMCGHS000001 | 01-Jul-2024 | 10.00 | | 312.88 |
| 01-Jul-2024 | Cheque Withdrawal BY JOHN ESHUN | 302CQWL241830176 /Chq_No - 000184 | 01-Jul-2024 | 300.00 | | 12.88 |

| | | | | | | |
|---|---|---|---|---|---|---|
| 02-Jul-2024 | OD. SC. Facility Fees | 302ATCH241840085 | 02-Jul-2024 | 10.00 | | 2.88 |
| 02-Jul-2024 | OD. SC. Processing Fees | 302ATCH241840085 | 02-Jul-2024 | 10.00 | | -7.12 |
| 11-Jul-2024 | Cheque Withdrawal BY JOHN ESHUN | 302CQWL241930132 /Chq_No - 000186 | 11-Jul-2024 | 640.00 | | -647.12 |
| 15-Jul-2024 | LN. Disbursement | 302ZTRF24197000I302 3000002487 | 13-Jul-2024 | | 10,100.00 | 9,452.88 |
| 15-Jul-2024 | LN. SC. Facility Fees | 302ZTRF24197000J30 23000002487 | 13-Jul-2024 | 101.00 | | 9,351.88 |
| 15-Jul-2024 | LN. SC. Processing Fees | 302ZTRF24197000L30 23000002487 | 13-Jul-2024 | 181.80 | | 9,170.08 |
| 15-Jul-2024 | Insurance Charge for Loans | 302ZTRF24197000N30 23000002487 | 13-Jul-2024 | 101.00 | | 9,069.08 |
| 15-Jul-2024 | Cheque Withdrawal ESHUN JOHN | 302CQWL241970162 /Chq_No - 000187 | 15-Jul-2024 | 7,000.00 | | 2,069.08 |
| 23-Jul-2024 | Cheque Withdrawal BY ESHUN JOHN | 302CQWL242050056 /Chq_No - 000188 | 23-Jul-2024 | 2,000.00 | | 69.08 |
| 31-Jul-2024 | LN. Interest drawdown By CASA | 302ZTRF2421303WZ3 023000002487 | 31-Jul-2024 | 69.08 | | -0.00 |
| 31-Jul-2024 | UCC MAIN JULY 2024 | 302SALB242130741 | 31-Jul-2024 | | 4,110.83 | 4,110.83 |
| 31-Jul-2024 | SAL COMMISSION | 302SALB242130741 | 31-Jul-2024 | 3.00 | | 4,107.83 |
| 31-Jul-2024 | 507804*********5344 03010040 CAPE COAST MAIN CAPE COAST 000GH 421316634577 | 301EWON24213008W | 31-Jul-2024 | 2,000.00 | | 2,107.83 |
| 31-Jul-2024 | 507804*********5344 03010040 CAPE COAST MAIN CAPE COAST 000GH 421316634580 | 301EWON24213008Z | 31-Jul-2024 | 1,950.00 | | 157.83 |
| 31-Jul-2024 | LN. Interest drawdown By CASA | 302ZTRF2421307BN30 23000002487 | 31-Jul-2024 | 60.07 | | 97.76 |
| 31-Jul-2024 | Interest Capitalization | 302ODCIGHS000002 | 01-Aug-2024 | 15.00 | | 82.76 |
| 31-Jul-2024 | SERVICE CHARGE FOR SALARY ACCOUNT | 302SAMCGHS000001 | 01-Aug-2024 | 10.00 | | 72.76 |
| 02-Aug-2024 | Cash Deposit BY ESHUN JOHN | 302CHDP242150008 | 02-Aug-2024 | | 600.00 | 672.76 |
| 08-Aug-2024 | Commission UCC HOSPITAL MEDICAL DOCTORS EXAMS ALLOW GCBs | 302ACHP242210233 | 08-Aug-2024 | | 427.50 | 1,100.26 |
| 08-Aug-2024 | SAL COMMISSION | 302ACHP242210233 | 08-Aug-2024 | 3.00 | | 1,097.26 |
| 08-Aug-2024 | Cheque Withdrawal JOHN ESHUN | 302CQWL242210099 /Chq_No - 000189 | 08-Aug-2024 | 400.00 | | 697.26 |
| 09-Aug-2024 | Commission CODE POSTGRAD EXAMS INVIGILATION 1ST SEM | 302ACHP242220065 | 09-Aug-2024 | | 2,052.00 | 2,749.26 |

| | | | | | | |
|---|---|---|---|---|---|---|
| 09-Aug-2024 | SAL COMMISSION | 302ACHP242220065 | 09-Aug-2024 | 3.00 | | 2,746.26 |
| 12-Aug-2024 | Cheque Withdrawal BY JOHN ESHUN | 302CQWL242250025 /Chq_No - 000190 | 12-Aug-2024 | 2,000.00 | | 746.26 |

==========================================================================================

*No. of DEBITS =**30***    *No. of CREDITS = **6***

*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* ****

# University of Cape Coast
## Payslip for July, 2024

...n: Cape Coast

| | | |
|---|---|---|
| ...ne: MR. ESHUN, JOHN | **Notch:** 2 **Grade:** 19L | **SS No.:**B027905240050 |
| ...mployee ID: 10633 | **Bank:** GCB BANK | **Bank Branch:** U.C.C |
| **Dept.(OU):** HOSPITAL SERVICES | **Bank A/C No:** 3021010248074 | **Job Title:** PRINCIPAL ADMININSTRATIV |

**SSF Contribution-Employer:** 610.80

**S.A - Contribution Employer:** 0.00

**........................Allowance/Special Earnings..........................** **..............................Deductions................................**

**Currency:** Ghana Cedi

| Basic Salary | Type of Allowance Due | Amount | Type of Deductions | Amount |
|---|---|---|---|---|
| 4,698.50 | | | IRS Tax | 1,564.49 |
| | Electricity Rebate | 144.00 | Social Security (5.5%) | 258.42 |
| | Security and Sanitation | 200.00 | Senior Staff Association | 93.97 |
| | Rent | 939.70 | General Welfare | 20.00 |
| | Overtime | 853.02 | Environmental Health Unit Welfare | 30.00 |
| | Off Campus 1A | 446.00 | CUA Savings | 200.00 |
| | IAF 40% | 492.27 | USHEF | 20.00 |
| | Vehicle Maint Allow Bicycle | 223.00 | CUA Shares | 10.00 |
| | Non-Basic Salary Allowance | 375.88 | Prudential | 434.97 |
| | **Total Allowances** | **3,673.87** | CUA | 354.38 |
| | | | AFB Loan | 1,275.32 |
| | | | **Total Deductions** | **4,261.55** |

**Basic Pay:** **4,698.50** **Gross Pay:** **8,372.37** **Taxable Pay:** **7,863.95** **Total:** **8,372.37** **Net Salary:** **4,110.83**

### Tax Relief

| Relief | Amount |
|---|---|
| Tax Relief | 250.00 |

### Loan Outstanding Balance

| Loan Description | Loan Amount | Opening Balance | Repayment | Closing Balance |
|---|---|---|---|---|
| Prudential | 15,658.92 | 5,654.61 | 434.97 | 5,219.64 |
| CUA | 4,252.56 | 3,898.18 | 354.38 | 3,543.80 |
| AFB Loan | 91,823.04 | 56,114.08 | 1,275.32 | 54,838.76 |
| | 111,734.52 | 65,666.87 | 2,064.67 | 63,602.20 |