RECOMMENDED BY SAMUEL AFFEDZIE

Loan Application form

MICRO-CREDIT ENTERPRISE

First Name FREDERICK Middle Name

Surname ACQUAH

Date of Birth 09/05/ 1983 Age Gender MALE

Postal Address House Address 22 ASOMDWE LANE

NOTE: please indicate a visible landmark to your home address ATTABADZE JUNCTION

Years at this current address 7 mm/yyyy Rent Own ✓ Mortgage

Mobile 0249197015 / 0595538202 Email

Spouse Name JOSELINE Last Name AMISSAH

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 2 dependents 2

Employment

Self Employed Employee ✓ Unemployed

Profession TEACHER Employer Name and address GHANA EDUCATION SERVICE (AGUAFO ABREM SENIOR HIGH) years of experience 14

Business location. Indicate visible landmark

Self employed: business type and details

Income details

Monthly weekly Daily

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

identification

Identification: National ID # GHA-719724930-8 Passport #

Date of issue 07/02/2020 Expiry date 06/02/2030 Place of Issue ELMINA

Purpose for the load GH¢ 3000 FOR BUSNESS

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 (....FREDERICK ACQUAH............) 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 12/07/2024

Loan guarantor form

MICRO-CREDIT ENTERPRISE

Guarantor

I ANDREWS KOFAH hereby guarantee a loan of GHc 3,000

Being granted to (Full name of borrower) ...

Whom I am related to as COLLEAGUE

I ANDREWS KOFAH 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 23/08/1981 Age ... Gender MALE

Mobile 0241801932 Email ...

Postal Address... House Address 228/17 KISSI

Please indicate a visible landmark ...

Identification: National ID # GHA-719656531-7 Passport # ...

Date of issue 07/02/2020 Expiry date 06/02/2030 Place of issue ELMINA

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

...

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

Business location/address ...

Please indicate a visible landmark...

Unemployed...

Profession CIVIL SERVANT years of experience 13

Guarantor's income details. Monthly GH¢ 4017 Weekly ... Daily ...

Guarantor's signature/thumb print ... Date 12/07/2024

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 FREDERICK ANDREW ACQUAH 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 IBRAHIM KHALID do hereby agree that I am serving as the interpreter

For FREDERICK ACQUAH and ANDREWS KOFAH

(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) ....

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

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

GCB

GCB BANK

Customer Account statement

Branch Code	: 603	Date	: 11-JUL-2024
Branch Name	: K.N.U.S.T. (KUMASI)	Time	: 03:07:42 PM

From Date : 01-APR-2024 To Date : 11-JUL-2024

Account Number	: 6031010141723	Customer Name	: FREDERICK ACQUAH
Currency	: GHS	Account Class	: SALARY ACCOUNT
ID Number	: 5568021546	Opening Balance	: 367.55

Txn Date	Value Date	Transaction Ref No	Description	Credit	Debit	Running Balance
02-04-2024	29-03-2024	802FTRE24093007W	ETZ00802 ;B2W MoMo:0591056567; 005463301363		303.00	64.55
02-04-2024	29-03-2024	802FTRE24093007W	FUNDS TRANSFER		3.03	61.52
02-04-2024	01-04-2024	612FTRE2409301RS	ETZ00612 ;B2W MoMo:0595538202; 005464364970		11.00	50.52
02-04-2024	01-04-2024	612FTRE2409301RS	FUNDS TRANSFER		0.50	50.02
26-04-2024	26-04-2024	555SALK24117F1CZ	CAG SALARY FOR APRIL 2024	2,484.44		2,534.46
26-04-2024	26-04-2024	555SALK24117F1CZ	SAL COMMISSION		3.00	2,531.46
29-04-2024	27-04-2024	315EWON241200011	507804*********0932 03150184 ELMINA ELMINA 000GH 411808316133		2,450.00	81.46
29-04-2024	28-04-2024	181FTRE2412000UV	ETZ00181 ;B2W MoMo:0595538202; 005472129790		30.00	51.46
29-04-2024	28-04-2024	181FTRE2412000UV	FUNDS TRANSFER		0.50	50.96
21-05-2024	21-05-2024	315ZTRF24142000Q	LN. Disbursement	8,000.00		8,050.96
21-05-2024	21-05-2024	315ZTRF24142000R	LN. SC. Facility Fees		80.00	7,970.96
21-05-2024	21-05-2024	315ZTRF24142000T	LN. SC. Processing Fees		144.00	7,826.96
21-05-2024	21-05-2024	315ZTRF24142000V	Insurance Charge for Loans		80.00	7,746.96
21-05-2024	21-05-2024	405FTRE241420068	ETZ00405 ;B2W MoMo:0243375341; 005478816800		50.00	7,696.96
21-05-2024	21-05-2024	405FTRE241420068	FUNDS TRANSFER		0.50	7,696.46
21-05-2024	21-05-2024	303FTRE24142006L	ETZ00303 ;B2W MoMo:0595538202; 005478823908		50.00	7,646.46
21-05-2024	21-05-2024	303FTRE24142006L	FUNDS TRANSFER		0.50	7,645.96
21-05-2024	21-05-2024	315EWON241420022	507804*********0932 03150184 ELMINA ELMINA 000GH 414214316472		4,000.00	3,645.96
21-05-2024	01-05-2024	603EPSFGHS000001	E-SERVICE BUNDLE CHARGE		7.00	3,638.96
22-05-2024	22-05-2024	315EWON24143000E	507804*********0932 03150184 ELMINA ELMINA 000GH 414307316073		3,400.00	238.96
22-05-2024	22-05-2024	717FTRE24143006M	ETZ00717 ;B2W MoMo:0595538202; 005479069900		120.00	118.96
22-05-2024	22-05-2024	717FTRE24143006M	FUNDS TRANSFER		1.20	117.76
23-05-2024	23-05-2024	610FTRE24144001J	ETZ00610 ;B2W MoMo:0595538202; 005479193434		65.00	52.76
23-05-2024	23-05-2024	610FTRE24144001J	FUNDS TRANSFER		0.65	52.11
28-05-2024	28-05-2024	555SALK24149E22Z	CAG SALARY FOR MAY 2024	2,369.89		2,422.00
28-05-2024	28-05-2024	555SALK24149E22Z	SAL COMMISSION		3.00	2,419.00
29-05-2024	29-05-2024	315CHWL241500050	Cash Withdrawal FREDERICK ACQUAH SWL 000010		2,200.00	219.00
30-05-2024	30-05-2024	710FTRE24151001H	ETZ00710 ;B2W MoMo:0595538202; 005481466718		50.00	169.00
30-05-2024	30-05-2024	710FTRE24151001H	FUNDS TRANSFER		0.50	168.50
31-05-2024	31-05-2024	315ZTRF241520229	LN. Interest drawdown By CASA		56.83	111.67
31-05-2024	01-06-2024	603EPSFGHS000001	E-SERVICE BUNDLE CHARGE		7.00	104.67
03-06-2024	01-06-2024	307FTRE24155002S	ETZ00307 ;B2W MoMo:0243375341; 005482421022		51.00	53.67
03-06-2024	01-06-2024	307FTRE24155002S	FUNDS TRANSFER		0.51	53.16
25-06-2024	25-06-2024	514FTRE24177009U	ETZ00514 ;B2W MoMo:0595538202; 005488718251		2.50	50.66
25-06-2024	25-06-2024	514FTRE24177009U	FUNDS TRANSFER		0.50	50.16
28-06-2024	28-06-2024	555SALK24180BYP7	CAG SAL FOR JUNE 2024	2,369.89		2,420.05
28-06-2024	28-06-2024	555SALK24180BYP7	SAL COMMISSION		3.00	2,417.05
28-06-2024	28-06-2024	611FTRE2418000AB	ETZ00611 ;B2W MoMo:0597419176; 005489432605		1,100.00	1,317.05
28-06-2024	28-06-2024	611FTRE2418000AB	FUNDS TRANSFER		11.00	1,306.05
28-06-2024	28-06-2024	611FTRE2418000AB	E-LEVY FEE		10.00	1,296.05
28-06-2024	28-06-2024	614FTRE2418000E	ETZ00614 ;TOPUP:MTN:0:233249197015:233595538202;		10.00	1,286.05

28-06-2024	28-06-2024	302FTRE2418000F8	FUNDS TRANSFER		1.00	[illegible]
28-06-2024	28-06-2024	302FTRE2418000F8	E-LEVY FEE		1.00	[illegible]
28-06-2024	30-06-2024	315ZTRF2418002T7	LN. Principal drawdown By CASA		307.68	[illegible]
28-06-2024	30-06-2024	315ZTRF2418002T9	LN. Interest drawdown By CASA		170.49	[illegible]
28-06-2024	01-07-2024	603EPSFGHS000001	E-SERVICE BUNDLE CHARGE		7.00	6[illegible]
01-07-2024	29-06-2024	113FTRE2418000XZ	ETZ00113 ;B2W MoMo:0595538202; 005489870975		500.00	198.[illegible]
01-07-2024	29-06-2024	113FTRE2418000XZ	FUNDS TRANSFER		5.00	193.88
01-07-2024	29-06-2024	602FTRE2418000Y5	ETZ00602 ;B2W MoMo:0595538202; 005489874430		80.00	113.88
01-07-2024	29-06-2024	602FTRE2418000Y5	FUNDS TRANSFER		0.80	113.08
01-07-2024	29-06-2024	210FTRE2418000Y5	ETZ00210 ;B2W MoMo:0595538202; 005489875846		62.00	51.08
01-07-2024	29-06-2024	210FTRE2418000Y5	FUNDS TRANSFER		0.62	50.46
08-07-2024	06-07-2024	619FTRE24190000V	ETZ00619 ;B2W MoMo:0595538202; 005492580825		10.00	40.46
08-07-2024	06-07-2024	619FTRE24190000V	FUNDS TRANSFER		0.50	39.96
08-07-2024	08-07-2024	315ATCH241900003	OD. SC. Facility Fees		10.00	29.96
08-07-2024	08-07-2024	315ATCH241900003	OD. SC. Processing Fees		10.00	19.96
08-07-2024	08-07-2024	509FTRE2419000XD	ETZ00509 ;B2W MoMo:0595538202; 005493200964		170.00	-150.04
08-07-2024	08-07-2024	509FTRE2419000XD	FUNDS TRANSFER		1.70	-151.74
08-07-2024	08-07-2024	810FTRE2419000YA	ETZ00810 ;B2W MoMo:0595538202; 005493218349		330.00	-481.74
08-07-2024	08-07-2024	810FTRE2419000YA	FUNDS TRANSFER		3.30	-485.04
09-07-2024	09-07-2024	902FTRE24191000D	ETZ00902 ;B2W MoMo:0595538202; 005493364548		300.00	-785.04
09-07-2024	09-07-2024	902FTRE24191000D	FUNDS TRANSFER		3.00	-788.04
09-07-2024	09-07-2024	315EWON241910027	507804*********0932 03150184 ELMINA ELMINA 000GH 419114316409		600.00	-1,388.04

Total Debits : 16,979.81	Debit Count : 60	Withdrawal Balance :	-1,388.04
Total Credits : 15,224.22	Credit Count : 4	OS Instruments :	0.00
		Reserved Amount :	0.00

Our honourable customer: If the bank does not receive an objection from you to this statement within fifteen days from the date of sending it to you, the bank management considers you to agree to the validity of the statement.

CONTROLLER AND ACCOUNTANT GENERAL'S DEPARTMENT				
DATE	JUNE 2024	REGION	Central
PERIOD	FROM 01-JUN-24 TO 30-JUN-24	DISTRICT	Komenda-Edina-Eguafo-Abirem Municipal Assemb
NAME	Mr. Frederick Acquah	AGENCY	Min Of Education
STAFF ID	785229 XXXXXXXXXX S.S.F. No B028305090017	DEPT.	GES
GRADE	Assistant.Director II Hse/Form Mstr/HOD/	UNIT	0307 Eguafo Abrem Snr High Sch COST CENTRE
LEVEL	SS.PSL19 POINT 5 SCALE TYPE SS		

MONTH/YEAR	NATURE	ITEM CODE	DESCRIPTION	HRS/ORIGINAL AMOUNT	RATE(%) BALANCE	PAYMENTS	DED
30-Jun-24			Single Spine Monthly Salary			4,845.25	
30-Jun-24			SS Teachers Retention Premium			726.79	
30-Jun-24			Social Security Contribution Employee				266.4
30-Jun-24			Income Tax				924.8
30-Jun-24			NAGRAT Deductions				60.09
30-Jun-24			NAGRAT Fund Dues				155.0
30-Jun-24			Dalex Snap Loan Ded		2,932.90		293.2
30-Jun-24			Bayport Financial Services Ded		0.01		338.6
30-Jun-24			IZWE Loans Ltd Deduction		4,800.00		240.0
30-Jun-24			NAGRAT Fund Loan Ded		12,090.85		604.5
30-Jun-24			Bayport Ghana Deduction		6,793.05		319.1
					TOTALS	5,572.04	

** CAGD is not liable for any financial loss resulting from disclosing your employee details including password to Third Parties **

*** TIER 2 CONTRIBUTION 242.26 AND YTD CONTRIBUTION 1453.5600 ***

ANNUAL SALARY	58,143.00	YTD SSF (WORKER)	1,598.94	EMPLOYER S.S.F.		PAYMENT MODE	NET
YTD GROSS PAY	33,432.24	YTD INCOME TAX	5,549.34	MONTHLY	629.89	GCB Bank Ltd,	
MONTHLY GROSS PAY	5,572.04	PAGE	1	YTD	3,779.34	Cape Coast Main	