



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME ISAAC MIDDLE NAME _____

SURNAME EDUGYAN-KOMSON

ADDRESS P. BOX 240, ELMINA.

HOUSE NUMBER 3 BLOCK 19, ABURA BUNKWA

NOTE: Please indicate your residential address and a visible landmark

POULTRY STREET

RESIDENCE: _____ OWNING ☒ RENTAL _____ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: 7 YEARS _____ MONTHS

SPOUSE NAME SERYDAA AGYEMAN

PHONE NUMBERS 0243741058

EMAIL ADDRESS edugyankomson@gmail.com

NUMBER OF DEPENDENTS ONE(1) NUMBER OF CHILDREN THREE(3)

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT __NATIONAL

ID NUMBER ^{GHA}7209689049 PLACE OF ISSUE [✓]GHANA CARD

DATE OF ISSUE 20/2/2020 EXPIRY DATE 19-02-2030



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EMPLOYMENT DETAILS

EMPLOYER'S NAME GES

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

BUSINESS LOCATION/ADDRESS _____

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS _____ POSITION TEACHER

WEEKLY INCOME _____ DAILY INCOME _____

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 GH1500 DATE 26/10/2021

LOANS OBTAINED FROM OTHER SOURCES _____

CURRENT WORKING CAPITAL _____

LOAN AMOUNT BEING REQUESTED NOW GH1,000

REASONS FOR THE LOAN PERSONAL WORK

BI-WEEKLY PAYMENTS _____ MONTHLY PAYMENTS _____

COLLATERAL

WHAT ASSETS ARE YOU USING AS A SECURITY FOR THIS LOAN?

<u>ITEMS</u>	<u>VALUE</u>	<u>LOCATION</u>	<u>DATE ACQUIRED</u>
LAND			
BUILDING			
EQUIPMENT/TOOLS			



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CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

PAYMENT PERIOD THREE (3) MONTHS

I AGREE TO PAY A DAILY DEFAULT CHARGE OF GH¢ 2.00 AS LONG AS I REMAIN IN DEFAULT IN MY INSTALLMENT REPAYMENT AFTER MY BI-WEEKLY OR MONTHLY DUE DATE.

THE PROVISIONS IN THIS DOCUMENT HAVE BEEN CLEARLY EXPLAINED TO ME (ISAAC EDUGYAN-KOOMSON) 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 CONDITIONS AS STATED IN THEREOF.

APPLICANT SIGNATURE / TUMB PRINT [Signature] DATE 2/11/2023

GUARANTOR

I KALEEM ISHAQUE HEREBY GUARANTEE A LOAN OF ONE THOUSAND GHANA CEDIS BEING GRANTED TO (FULL NAME OF BORROWER) ISAAC EDUGYAN-KOOMSON

WHOM I AM RELATED AS FRIEND

AGE 41 TELL: 0244737704 GUARANTOR'S WORK TEACHING

I KALEEM ISHAQUE SOLEMNLY PLEDGE TO BE LIABLE FOR ALL PAYMENTS, LOAN PRINCIPAL, INTEREST, DEFAULT CHARGES AND OTHER COLLECTION COSTS. WHEN THIS LOAN IS IN DEFAULT, 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

SIGNATURE / THUMBPRINT

[Signature]

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I ISAAC EDUCYAN - KCOMJSD solemnly agree to pay all loans and 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 costs incurred during this loan collection period.

When loan a loan is in default, our clints 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 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 do hereby agree that I am serving as the interpreter for and

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the language which both clients understand and speak fluently.


They, the borrower and the guarantor append their signatures and their thumb print, making this document thereby legal.

Interpreter signature and thumb print (Required)..... ISA

Client signature and thumb print (Required)..... [Signature] 

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



		DATE	OCTOBER 2023			REGION	Central		
		PERIOD	FROM 01-OCT-23 TO 31-OCT-23			DISTRICT	Komenda-Edina-Eguafo-Abirem Municipal Assembly		
		NAME	Mr. Isaac Edugyan-Koomson			AGENCY	Min Of Education		
		CONTROLLER AND ACCOUNTANT GENERAL'S DEPARTMENT	STAFF ID	619668 XXXXXXXXXXXX S.S.F. No B097612010019			DEPT.	GES	
		GRADE	Principal,Supt HOD/Hse/Form Mstr/Chaplai			UNIT	0307 Eguafu Abrem Snr High Sch COST CENTRE		
		LEVEL	SS.PSH17 POINT 5 SCALE TYPE SS						
MONTH/YEAR	NATURE	ITEM CODE	DESCRIPTION		HRS/ORIGINAL AMOUNT	RATE(%)	BALANCE	PAYMENTS	DEDUCTI
31-Oct-23			Single Spine Monthly Salary					3,560.31	
31-Oct-23			SS Teachers Retention Premium					534.05	
31-Oct-23			Social Security Contribution Employee					195.82	
31-Oct-23			Income Tax					607.64	
31-Oct-23			NAGRAT Deductions					48.85	
31-Oct-23			NAGRAT Fund Dues					105.00	
31-Oct-23			Letshego Gh Savings and Loan Ltd Ded					28,915.25	
31-Oct-23			Adansi Rural Bank Ltd PSELF Ded					18,380.19	
31-Oct-23			Dalex Swift Loan Ded					5,279.16	
31-Oct-23			Dalex Snap Loan Ded					33,667.92	
** CAGD is not liable for any financial loss resulting from disclosing your employee details including password to Third Parties **								647.46	
*** TIER 2 CONTRIBUTION 178.02 AND YTD CONTRIBUTION 1780.2000 ***									



STATEMENT OF ACCOUNT

30-10-2023

Date	Branch	Description	Reference	Value Date	Debits	Credits	Balance
08-09-2023	301	4% PROCESSION FEE ON PAY DAY PLUS	0009152232510033	08-09-2023	28.80	0.00	-718.37
23-09-2023	301	INTEREST REPAYMENT - INTEREST	301ZTRF2326601WB	24-09-2023	1.63	0.00	-720.00
27-09-2023	301	SEPT 2023 SAL	0009319232708935	27-09-2023	0.00	1,645.45	925.45
27-09-2023	301	PROC FEES	0009329232708935	27-09-2023	7.00	0.00	918.45
27-09-2023	301	MTN-PULL 233243232856 400.00, 28723109402,	000MPLT232708827	27-09-2023	400.00	0.00	518.45
27-09-2023	301	VISA Card Mnt Fee September 2023	0009376232704261	27-09-2023	7.00	0.00	511.45
27-09-2023	301	LIQUIDATION PAYMENT	301ZTRF2327001QJ	27-09-2023	220.50	0.00	290.95
27-09-2023	301	INTEREST REPAYMENT - INTEREST	301ZTRF2327001QL	27-09-2023	231.85	0.00	59.10
27-09-2023	301	INTEREST ON PRINCIPAL OVERDUE	301ZTRF2327001QN	27-09-2023	0.42	0.00	58.68
27-09-2023	301	INTEREST ON INTEREST OVERDUE	301ZTRF2327001QP	27-09-2023	0.44	0.00	58.24
30-09-2023	301	QUICASH FEE	301EQCPGHSL00001	02-10-2023	5.00	0.00	53.24
30-09-2023	301	ACCOUNT MAINTENANCE FEE	301COTDGHSL00001	02-10-2023	10.00	0.00	43.24
30-09-2023	301	EBANKING SERVICE FEE	301EBSPGHSL00001	02-10-2023	7.00	0.00	36.24
09-10-2023	301	MTN-PULL 233243232856 25.00, 29216424992,	000MPLT232825641	09-10-2023	25.00	0.00	11.24
10-10-2023	301	MTN-PULL 233243232856 1.00, 29248595499,	000MPLT232832114	10-10-2023	1.00	0.00	10.24
16-10-2023	301	Cheque Withdrawal BY EDUGYAN-KOOMSON ISAAC IRO ADB PAY DAY PLUS	301CQWL232890030	16-10-2023	700.00	0.00	-689.76
16-10-2023	301	4% PROCESSION FEE ON PAY DAY PLUS	0009315232890043	16-10-2023	28.00	0.00	-717.76
27-10-2023	301	OCT 2023 SAL	0009905233008946	27-10-2023	0.00	1,645.45	927.69
27-10-2023	301	PROC FEES	0009915233008946	27-10-2023	7.00	0.00	920.69
27-10-2023	301	MTN-PULL 233243232856 400.00, 29915844077,	000MPLT233006430	27-10-2023	400.00	0.00	520.69
27-10-2023	301	VISA Card Mnt Fee October 2023	0009953233003487	27-10-2023	7.00	0.00	513.69
27-10-2023	301	LIQUIDATION PAYMENT	301ZTRF23300037P	27-10-2023	232.20	0.00	281.49
27-10-2023	301	INTEREST REPAYMENT - INTEREST	301ZTRF23300037R	27-10-2023	221.78	0.00	59.71
27-10-2023	301	INTEREST ON PRINCIPAL OVERDUE	301ZTRF23300037T	27-10-2023	0.44	0.00	59.27
27-10-2023	301	INTEREST ON INTEREST OVERDUE	301ZTRF23300037V	27-10-2023	0.42	0.00	58.85
28-10-2023	301	MTN-PULL 233243232856 30.00, 29985125664,	000MPLT233018243	28-10-2023	30.00	0.00	28.85
28-10-2023	301	MTN-PULL 233243232856 5.00, 29990402781,	000MPLT233017857	28-10-2023	5.00	0.00	23.85

Opening Balance :	11.67
Total Debit Amt :	680.00
Total Credit Amt :	0.00
Closing Balance :	23.85