



MICRO-CREDIT ENTERPRISE

First Name BUERNOR Middle Name AGGREY

Surname LAMPLEY

Date of Birth 25/05/1977 Age Gender MALE

Postal Address House Address 238 OLA ESTATE

NOTE: please indicate a visible landmark to your home address OLA U.C.C. BEHIND WORKERS C

Years at this current address mm/yyyy Rent ☒ Own Mortgage

Mobile 0540829676 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 4 dependents 10

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience

Business location. Indicate visible landmark

Self employed: business type and details BUSINESS MAN

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-001515366-7 Passport #

Date of issue 06/07/2019 Expiry date 24/06/2029 Place of Issue ACCRA

Purpose for the load



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 ?

<u>Items</u>	<u>Value</u>	<u>Location</u>	<u>Date acquired</u>
Land			
House			
Equipment/Tools			

CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

PAYMENT PERIOD... THREE 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
(BUERNOR AGREY LAMPIET.....) 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.....



MICRO-CREDIT ENTERPRISE

Guarantor

I EUNICE TAKYI hereby guarantee a loan of GHc

Being granted to (Full name of borrower) BUENOR AGGREY LAMPTEI

Whom I am related to as FRIENDsolemnly 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 Age Gender FEMALE

Mobile 0559968331 Email

Postal Address House Address UCC CAPE COAST

Please indicate a visible landmark

Identification: National ID # GHA-719772650-2 Passport #

Date of issue Expiry date Place of issue

Employment details. Employee ☒ Employer Name and address

Self employed nature of business

Business location/address HALL CO-ORDINATOR / ADMINISTRATION FOR INSTITUTE OF EDUCATION

Please indicate a visible landmark UCC

Unemployed years of experience 5

Profession HALL CO-ORDINATOR / ADMINISTRATOR

Guarantor's income details. Monthly Weekly Daily

Guarantor's signature/thumb print [Signature] 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, BUERNOR AGGREY LAMPREY 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 BUERNOR AGGREY LAMPREY and EUNICE TAKTI

(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)

Date of Statement: 2024-09-03

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Mr LAMPTEY Accredited Investors Company
COMM.8 NO. R37
TEMA
NEAR ROMAN CATHOLIC, CHURCH, TEMA
0000
CENTRAL

Account number:
Product

1000342990
i-Flex

Statement of Transactions

Effective Date	Description	Debit	Credit	Current Balance
			GHS100.00	GHS100.00
2022-07-14	DEPOSITED BY MICHAEL OSAFO			GHS93.00
2022-07-31	Fee - Monthly	GHS7.00		GHS300.093.00
2022-08-19	Disbursement - SME Loans (IDG0000010)		GHS300,000.00	GHS93.00
2022-08-19	Disbursement - SME Loans Reversal (IDG0000010)	GHS300,000.00		GHS300.093.00
2022-08-19	Disbursement - (Invoice discounting - IDG0000010)		GHS300,000.00	GHS300.081.00
2022-08-19	Fee - Cheque Book Issue	GHS12.00		GHS270.081.00
2022-08-19	WITHDRAWAL BY BUERNOR AGGREY LAMPTEY	GHS30,000.00		GHS270.066.00
2022-08-22	EFT FEE	GHS15.00		GHS268.066.00
2022-08-22	WITHDRAWAL BY BUERNOR AGGREY LAMPTEY	GHS2,000.00		GHS228.066.00
2022-08-22	EFT IFO PATIENCE ASIGBETSE LORLORNYO	GHS40,000.00		GHS203.066.00
2022-08-22	WITHDRAWAL BY BUERNOR AGGREY LAMPTEY	GHS25,000.00		GHS203.051.00
2022-08-23	EFT FEE	GHS15.00		GHS3.051.00
2022-08-23	EFT IFO COINECTUS ENTERPRISE	GHS200,000.00		GHS2.051.00
2022-08-23	WITHDRAWAL BY BUERNOR AGGREY LAMPTEY	GHS1,000.00		GHS1.051.00
2022-08-25	WITHDRAWAL BY BUERNOR AGGREY LAMPTEY	GHS1,000.00		GHS251.00
2022-08-29	WITHDRAWAL BY BUERNOR AGGREY LAMPTEY	GHS800.00		GHS151.00
2022-08-31	WITHDRAWAL BY BUERNOR AGGREY LAMPTEY	GHS100.00		GHS144.00
2022-08-31	Fee - Monthly	GHS7.00		GHS35.144.00
2022-09-08	DEPOSITED BY MICHAEL OSAFO		GHS35,000.00	GHS33.144.00
2022-09-08	WITHDRAWAL BY BUERNOR AGGREY LAMPTEY	GHS2,000.00		GHS33.129.00
2022-09-09	EFT FEE	GHS15.00		GHS4.129.00
2022-09-09	EFT IFO PATIENCE ASIGBETSE LORLORNYO	GHS29,000.00		GHS2.129.00
2022-09-09	MBAccountToWallet1662720209088	GHS2,000.00		GHS629.00
2022-09-10	MBAccountToWallet1662807653886	GHS1,500.00		GHS429.00
2022-09-10	MBAccountToWallet1662818407289	GHS200.00		GHS129.00
2022-09-11	MBAccountToWallet1662924287332	GHS300.00		GHS29.00
2022-09-19	WITHDRAWAL BY BUERNOR AGGREY LAMPTEY	GHS100.00		GHS22.00
2022-09-30	Fee - Monthly	GHS7.00		GHS378.772.00
2022-10-26	GCB CHQ 737490 B/O UCC HOSPITAL ACCOUNT		GHS378,750.00	GHS378.722.00
2022-10-26	SPEC. CLRG FEE	GHS50.00		GHS348.722.00
2022-10-26	WITHDRAWAL BY BUERNOR AGGREY LAMPTEY	GHS30,000.00		GHS326.722.00
2022-10-26	WITHDRAWAL BY BUERNOR AGGREY LAMPTEY	GHS22,000.00		

Date	Description	Debit	Credit	Current Balance
2023-01-31	Fee - Monthly			
2023-02-07	WITHDRAWAL BY BUERNOR AGGREY LAMPTEY	GHS7.00		GHS217.54
2023-02-10	COUNTER CHEQUE 000449	GHS150.00		GHS67.54
2023-02-20	COUNTER CHEQUE	GHS10.00		GHS57.54
2023-02-20	COUNTER CHEQUE	GHS10.00		GHS47.54
2023-02-20	COUNTER CHEQUE	GHS10.00		GHS37.54
2023-02-20	COUNTER CHEQUE	GHS10.00		GHS27.54
2023-02-20	COUNTER CHEQUE	GHS10.00		GHS17.54
2023-02-28	Fee - Monthly	GHS10.00		GHS7.54
2023-03-24	GCB CHQ 899586 B/O DEVELOPMENT ACCOUNT	GHS7.00		GHS0.54
2023-03-24	GCB CHQ 899586 B/O DEVELOPMENT ACCOUNT		GHS825,480.77	GHS825,481.31
2023-03-24	SPECIAL CLEARING FEE		GHS825,480.77	GHS1,650,962.08
2023-03-24	RVSL GCB CHQ 899586 B/O DEVELOPMENT ACCOUNT	GHS50.00		GHS1,650,912.08
2023-03-24	Fee - Cheque Book Issue	GHS825,480.77		GHS825,431.31
2023-03-24	WITHDRAWAL BY BUERNOR AGGREY LAMPTEY	GHS30.00		GHS825,401.31
2023-03-24	WITHDRAWAL BY SAMUEL MENSAH	GHS85,000.00		GHS740,401.31
2023-03-27	Repayment - Invoice discounting IDG0000014	GHS400.00		GHS740,001.31
2023-03-27	WITHDRAWAL BY BUERNOR AGGREY LAMPTEY	GHS453,600.00		GHS286,401.31
2023-03-28	WITHDRAWAL BY CHRISTOPHER MAC-CARTHY	GHS7,000.00		GHS279,401.31
2023-03-28	IZWE CHQ 000063 IFO ACCREDITED INVESTORS CO LTD	GHS2,000.00		GHS277,401.31
2023-03-29	EFT FEE	GHS75,000.00		GHS202,401.31
2023-03-29	EFT IFO COINECTUS ENTERPRISE	GHS15.00		GHS202,386.31
2023-03-31	Fee - Monthly	GHS200,000.00		GHS2,386.31
2023-04-06	WITHDRAWAL BY BUERNOR AGGREY LAMPTEY	GHS7.00		GHS2,379.31
2023-04-11	WITHDRAWAL BY BUERNOR AGGREY LAMPTEY	GHS1,500.00		GHS879.31
2023-04-18	WITHDRAWAL BY BUERNOR AGGREY LAMPTEY	GHS700.00		GHS179.31
2023-04-30	Fee - Monthly	GHS150.00		GHS29.31
2023-05-31	Fee - Monthly	GHS14.00		GHS15.31
2023-06-30	Fee - Monthly	GHS14.00		GHS1.31
2023-07-26	DEPOSITED BY STEPHEN MENSAH	GHS14.00		GHS12.69
2023-07-31	Fee - Monthly		GHS100.00	GHS87.31
2023-08-31	Fee - Monthly	GHS14.00		GHS73.31
2023-09-20	Disbursement - SME Loans 1000403993	GHS14.00		GHS59.31
2023-09-20	EFT FEE		GHS283,965.00	GHS284,024.31
2023-09-20	DEPOSITED BY MICHAEL OSAFO	GHS15.00		GHS284,009.31
2023-09-20	FUNDS TRANSFER IFO CHARLES KOFI AMOAH		GHS5,000.00	GHS289,009.31
2023-09-20	Fee - Cheque Book Issue	GHS20,000.00		GHS269,009.31
2023-09-20	WITHDRAWAL BY BUERNOR AGGREY LAMPTEY	GHS30.00		GHS268,979.31
2023-09-20	EFT IFO CANWEST LTD	GHS7,000.00		GHS261,979.31
2023-09-20	WITHDRAWAL BY BUERNOR AGGREY LAMPTEY	GHS200,000.00		GHS61,979.31
2023-09-20	WITHDRAWAL BY RICHARD KUMAJOE	GHS50,000.00		GHS11,979.31
2023-09-20	WITHDRAWAL BY ERIC MENSAH	GHS3,000.00		GHS8,979.31
2023-09-20	WITHDRAWAL BY BUERNOR AGGREY LAMPTEY	GHS5,000.00		GHS3,979.31
2023-09-26	WITHDRAWAL BY BUERNOR AGGREY LAMPTEY	GHS3,000.00		GHS979.31
2023-09-30	Fee - Monthly	GHS700.00		GHS279.31
2023-10-02	WITHDRAWAL BY BUERNOR AGGREY LAMPTEY	GHS14.00		GHS265.31
2023-10-06	FUNDS IRSF B/O ODAS BUSINESS SERVICES	GHS200.00		GHS65.31
			GHS52,600.00	GHS52,665.31

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Date	Description	Debit	Credit	Current Balance
08-14	SPECIAL CLRG FEE GTB CHQ 000269	GHS50.00		GHS11.02
24-08-31	Fee - Monthly	GHS14.00		GHS2.98

Izwe Savings and Loans PLC is a member Of the Ghana Deposit protection Scheme. If the licence of this bank / SDI is revoked by the Bank of Ghana and this bank / SDI goes into receivership, GDPC shall reimburse insured depositors of this bank / SDI up to the limits specified by the Ghana Deposit Protection Act, 2016, Act 931, as amended. For further information about the Ghana Deposit Protection Scheme, please ask your bank / SDI or refer to GDPC's website: www.gdpc.gov.gh