

APPLIED FOR  
GH4 3,000  
4 MONTH

LOAN LIABILITY AGREEMENT FORM

**MARY KOOMSON** . . . . .solemnly agree to pay all loans interest acquired from MJY3 in full the terms agreed to and the period solemnly agreed to.

MJY3 with all means necessary, are 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 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

I, **H/A** do hereby agree that I am serving as interpreter  
for **MARY KOOMSON** and **JULIUS QUAYSON**

(Borrower)

(Guarantor)

Client of MJY3 concerning this loan agreement in the **H/A** Language

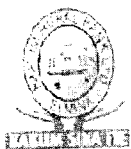
Which both clients understand and speak fluently.

They, the borrower and the guarantor append their signature and their thumbs print, making this document thereby legal.

Interpreter signatures and thumb print (Required) **H/A**

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

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



Customer 1609  
Account 2091120000016091  
From Date 01 Mar 2025  
To Date 12 May 2025

Dear MARY KOOVISON,

Statement entries for your account are presented below.

| Date     | Reference       | Narrative                     | Credit   | Debit    | Balance  |
|----------|-----------------|-------------------------------|----------|----------|----------|
| 20250301 |                 | Opening Balance               |          |          | -320.28  |
| 20250324 | FT250830G79Z5H  | GOV SAL FOR MAR 2025 Mary     | 1,579.32 |          | 1,259.04 |
| 20250327 | FT250860SSFYZP9 | RC-                           |          | 417.87   | 841.17   |
| 20250328 | TT2508730606571 | Chq Withdrawal                |          | 750.00   | 91.17    |
| 20250328 | 209112000001609 | Account Maintenance Fee       |          | 2.00     | 89.17    |
| 20250328 | 209112000001609 | Commission on turnover        |          | 20.00    | 69.17    |
| 20250328 | 209112000001609 | Debit Interest                |          | 7.06     | 62.11    |
| 20250425 | FT2511504SYQVB  | RC-                           |          | 417.87   | -355.76  |
| 20250428 | FT251180VDCR77  | GOVT SAL FOR APRIL 2025 Mary  | 2,722.88 |          | 2,367.12 |
| 20250428 | FT251180VDCR78  | GOVT SAL FOR APRIL 2025 Musah | 3,674.00 |          | 6,041.12 |
| 20250428 | FT251180VDCSP3  | GOVT SAL FOR APRIL 2025       |          | 3,674.00 | 2,367.12 |
| 20250430 | TT2512087296035 | Chq Withdrawal                |          | 2,235.00 | 112.12   |
| 20250430 | 209112000001609 | Account Maintenance Fee       |          | 2.00     | 110.12   |
| 20250430 | 209112000001609 | Commission on turnover        |          | 20.00    | 60.12    |
| 20250430 | 209112000001609 | Debit Interest                |          | .34      | 59.78    |
| 20250512 |                 | Closing Balance               |          |          | 59.78    |

End of statement.

*[Signature]*  
Manager (Elmina Main)

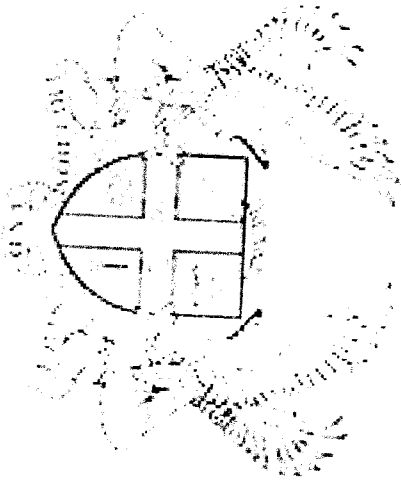
Bank of Ghana (BOG) is a member of the Ghana Deposit Protection Scheme (GDPS). In the event of the liquidation of the bank, the GDPS will reimburse insured deposits of up to the limit specified by the Ghana Deposit Protection Act, 2016 (Act 921) as amended. For further information about the Ghana Deposit Protection Scheme, please ask your bank or refer to GDPS's website: [www.gdps.gov.gh](http://www.gdps.gov.gh)

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|                                                                                     |         |                   |                                                              |                      |         |          |          |                                                   |  |
|-------------------------------------------------------------------------------------|---------|-------------------|--------------------------------------------------------------|----------------------|---------|----------|----------|---------------------------------------------------|--|
|  |         | DATE              |                                                              | APRIL 2025           |         | REGION   |          | Central                                           |  |
| NAME                                                                                |         | FROM 01-APR-25    |                                                              | TO 30-APR-25         |         | DISTRICT |          | Komenda-Edina-Eguafo-Abirem Municipal Assembly    |  |
| 619935 XXXXXXXXXXXX                                                                 |         | Miss Mary Koomson |                                                              |                      |         | AGENCY   |          | Komenda-Edina-Eguafo-Abirem Municipal - Elmina    |  |
| Higher Revenue Inspector (LGS)                                                      |         | No A0179082500041 |                                                              |                      |         | DEPT.    |          | Central Administration                            |  |
| SS.CLG12                                                                            |         | POINT 11          |                                                              | SCALE TYPE 03        |         | UNIT     |          | 0307 LGS: Komenda-Edina-Eguafo-Abirem COST CENTRE |  |
| MONTH/YEAR                                                                          | NATURAL | ITEM CODE         | DESCRIPTION                                                  | DAYS/ORIGINAL AMOUNT | RATE(%) | BALANCE  | PAYMENTS | DEDUCTIONS                                        |  |
| 30 Apr 25                                                                           |         |                   | Single Spine Monthly Salary                                  |                      |         |          | 2,817.05 |                                                   |  |
| 30 Apr 25                                                                           |         |                   | SS Civil and Local Govt Services Interim Premium             |                      |         |          | 422.56   |                                                   |  |
| 30 Apr 25                                                                           |         |                   | SS Government Machinery Allowance                            |                      |         |          | 563.41   |                                                   |  |
| 30 Apr 25                                                                           |         |                   | SS Interim Support Allowance                                 |                      |         |          | 507.07   |                                                   |  |
| 31 Jan 25                                                                           |         |                   | SS Salary Arrears                                            |                      |         |          | 256.13   |                                                   |  |
| 28 Feb 25                                                                           |         |                   | SS Salary Arrears                                            |                      |         |          | 256.13   |                                                   |  |
| 31 Mar 25                                                                           |         |                   | SS Salary Arrears                                            |                      |         |          | 256.13   |                                                   |  |
| 31 Jan 25                                                                           |         |                   | SS Interim Support Allow Arre                                |                      |         |          | 46.10    |                                                   |  |
| 31 Jan 25                                                                           |         |                   | SS Government Machinery Allow Arre                           |                      |         |          | 51.23    |                                                   |  |
| 31 Jan 25                                                                           |         |                   | SS Civil and Local Govt Serv Interim Premium Arre            |                      |         |          | 38.42    |                                                   |  |
| 28 Feb 25                                                                           |         |                   | SS Civil and Local Govt Serv Interim Premium Arre            |                      |         |          | 51.23    |                                                   |  |
| 28 Feb 25                                                                           |         |                   | SS Government Machinery Allow Arre                           |                      |         |          | 51.23    |                                                   |  |
| 28 Feb 25                                                                           |         |                   | SS Civil and Local Govt Serv Interim Premium Arre            |                      |         |          | 38.42    |                                                   |  |
| 31 Mar 25                                                                           |         |                   | SS Interim Support Allow Arre                                |                      |         |          | 46.10    |                                                   |  |
| 31 Mar 25                                                                           |         |                   | TIER 2 CONTRIBUTION 140.85 AND YTD CONTRIBUTION 525.0000 *** |                      |         |          | 51.23    |                                                   |  |
| 31 Mar 25                                                                           |         |                   | SS Civil and Local Govt Serv Interim Premium Arre            |                      |         |          | 38.42    |                                                   |  |
| 30 Apr 25                                                                           |         |                   | Social Security Contribution Employee                        |                      |         |          | 154.94   |                                                   |  |
| 30 Apr 25                                                                           |         |                   | Pempamsie Tier3 fund                                         |                      |         |          | 140.85   |                                                   |  |
| 30 Apr 25                                                                           |         |                   | Income Tax                                                   |                      |         |          | 602.08   |                                                   |  |
| 31 Jan 25                                                                           |         |                   | Pempamsie Tier3 fund Arrears                                 |                      |         |          | 12.80    |                                                   |  |
| 28 Feb 25                                                                           |         |                   | Pempamsie Tier3 fund Arrears                                 |                      |         |          | 12.80    |                                                   |  |

|                                                                                     |  |  |  |          |  |                                                   |  |
|-------------------------------------------------------------------------------------|--|--|--|----------|--|---------------------------------------------------|--|
|  |  |  |  | DATE     |  | APRIL 2025                                        |  |
|                                                                                     |  |  |  | PERIOD   |  | FROM 01 APR 25 TO 30-APR-25                       |  |
|                                                                                     |  |  |  | NAME     |  | Miss Mary Koomson                                 |  |
| CONTROLLER AND ACCOUNTANT GENERAL'S DEPARTMENT                                      |  |  |  | STAFF ID |  | 619935 XXXXXXXXXX S.S.F. No A017908250064         |  |
|                                                                                     |  |  |  | GRADE    |  | Higher Revenue Inspector CLGS                     |  |
|                                                                                     |  |  |  | LEVEL    |  | SS, CLG12 POINT 11 SCALE TYPE SS                  |  |
| MONTH/YEAR                                                                          |  |  |  | NATURE   |  | ITEM CODE DESCRIPTION                             |  |
| 31-Mar-25                                                                           |  |  |  |          |  | Pempasae Fund Arrears                             |  |
| 31-Jan-25                                                                           |  |  |  |          |  | Social Security Employee On Arrears               |  |
| 28-Feb-25                                                                           |  |  |  |          |  | Social Security Employee On Arrears               |  |
| 31-Mar-25                                                                           |  |  |  |          |  | Social Security Employee On Arrears               |  |
| 31-Jan-25                                                                           |  |  |  |          |  | Tax On Arrears                                    |  |
| 28-Feb-25                                                                           |  |  |  |          |  | Tax On Arrears                                    |  |
| 31-Mar-25                                                                           |  |  |  |          |  | Tax On Arrears                                    |  |
| 30-Apr-25                                                                           |  |  |  |          |  | Civil and Local Govt Staff Association Gh Dues    |  |
| 30-Apr-25                                                                           |  |  |  |          |  | CR CSA Welfare Scheme Dues                        |  |
| 30-Apr-25                                                                           |  |  |  |          |  | CLOGSAG Fund                                      |  |
| 30-Apr-25                                                                           |  |  |  |          |  | KEEA Dist Workers Credit Union Dues               |  |
| 30-Apr-25                                                                           |  |  |  |          |  | SIC Policy Ded                                    |  |
| 30-Apr-25                                                                           |  |  |  |          |  | Star Assurance Policy                             |  |
| 30-Apr-25                                                                           |  |  |  |          |  | Star Assurance Policy Ded                         |  |
| 30-Apr-25                                                                           |  |  |  |          |  | Civil and Local Govt Staff Association Gh Dues Ar |  |
| 30-Apr-25                                                                           |  |  |  |          |  | Civil and Local Govt Staff Association Gh Dues Ar |  |
| 30-Apr-25                                                                           |  |  |  |          |  | Civil and Local Govt Staff Association Gh Dues Ar |  |
| 30-Apr-25                                                                           |  |  |  |          |  | G C B PLC Loan Recovery 1                         |  |
| 30-Apr-25                                                                           |  |  |  |          |  | Clogsgag Instant Loan Ded                         |  |
| TOTALS                                                                              |  |  |  |          |  | 5,485.73                                          |  |
| 33,804.56 YTD SSF (WORKER)                                                          |  |  |  | 619.76   |  | EMPLOYER S.S.F.                                   |  |
| 17,240.36 YTD INCOME TAX                                                            |  |  |  | 2,408.32 |  | MONTHLY                                           |  |
|                                                                                     |  |  |  | 466.12   |  | Kakum Rural Bank Elmina                           |  |
| ANNUAL TOTAL                                                                        |  |  |  | 2,762.85 |  | NET SALARY                                        |  |
| YTD INCOME TAX                                                                      |  |  |  |          |  |                                                   |  |

|                                                                                     |          |                               |              |                     |                                                 |         |          |            |
|-------------------------------------------------------------------------------------|----------|-------------------------------|--------------|---------------------|-------------------------------------------------|---------|----------|------------|
|  | DATE     | APRIL 2024                    |              | REGION              | Central                                         |         |          |            |
|                                                                                     | PERIOD   | FROM 01 APR 24                | TO 30 APR 25 | DISTRICT            | Komenda-Edina-Eguafo-Abirem Municipal Assembly  |         |          |            |
|                                                                                     | NAME     | Miss Mary Koomfah             |              | AGENCY              | Komenda-Edina-Eguafo-Abirem Municipal - Elimina |         |          |            |
|                                                                                     | STAFF ID | 619935                        | XXXXXXXXXX   | DEPT.               | Central Administration                          |         |          |            |
| ACCOUNTANT GENERAL'S DEPARTMENT                                                     | GRADE    | Higher Revenue Inspector CLGS |              | UNIT                | 0307 LGS: Komenda-Edina-Eguafo-Abirem           |         |          |            |
| MONTH/YEAR                                                                          | NATURE   | ITEM CODE                     | DESCRIPTION  | SCALE TYPE          | SS                                              |         |          |            |
| MONTHLY GROSS PAY                                                                   |          | 5,483.74                      |              | PAID                |                                                 |         |          |            |
|                                                                                     |          |                               |              | HRS/ORIGINAL AMOUNT | RATE(%)                                         | BALANCE | PAYMENTS | DEDUCTIONS |
|                                                                                     |          |                               |              | 3 YTD               | 1,464.88                                        |         |          | 2,722.88   |



GOVERNMENT OF ESWATINI  
OFFICE OF THE  
COMPTROLLER GENERAL