



# MICRO-CREDIT ENTERPRISE

First Name.....ISAAC.....Middle Name.....JOSEPH J.....

Surname.....MICHSAH.....

Date of Birth.....14/09/1962.....Age.....Gender.....MALE.....

Postal Address.....House Address.....HN 2011 ALLOTORISIN/.....

NOTE: please indicate a visible landmark to your home address.....FITTING SHOP.....

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

Mobile.....0243606275.....Email.....

Spouse Name.....CECILIA.....Last Name.....ABBAN MICHSAH.....

Mobile #.....0556768657.....Email.....

Date of birth dd/mm/yyyy ..... Age ..... Number of children .....8..... dependents .....9.....

## Employment

Self Employed ..... Employee ☒ Unemployed ☐

Profession.....CHIEF DRIVER.....Employer Name and address.....

..... years of experience.....25.....

Business location. Indicate visible landmark.....OPPOSITE GCB BANK.....

Self employed: business type and details.....

## Income details

Monthly ☒ weekly ..... Daily ☐

Previous loan obtained from MJY3 GHc.....2000.....Date.....02/05/2023.....

Current working capital GHc.....Loans from other sources GHc.....Date.....

## identification

Identification: National ID #.....GHA-718811888-D.....Passport #.....

Date of issue.....05/01/2020.....Expiry date.....07/01/2023.....Place of Issue.....EFMINA.....

Purpose for the load.....Basic SCHOOL FEES.....

Amount A/cd 2000



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## Guarantor

I FRANUS OPPONG hereby guarantee a loan of GHc 2000  
ISAAC J. MENDAH

Being granted to (Full name of borrower) COLLEAGUE

Whom I am related to as COLLEAGUE I 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 11/07/1969 Age 54 Gender MALE

Mobile 6543561472 Email B92 ABREH-BERASI

Postal Address BERASI

Please indicate a visible landmark CITANA CARD Passport # BERASI

Identification: National ID # 11/02/2020 Expiry date 10/02/2030 Place of issue BERASI

Date of issue 11/02/2020 Employer Name and address DRIVER

Employment details. Employee K-E-E-A MUNICIPAL ASSEMBLY

Self employed DRIVER nature of business OPPOSITE GCB BANK

Business location/address OPPOSITE GCB BANK

Please indicate a visible landmark DRIVER

Unemployed DRIVER years of experience 14

Profession DRIVER Monthly GH/1050 Weekly GH/250 Daily GH/50

Guarantor's income details. Monthly GH/1050 Weekly GH/250 Daily GH/50

Guarantor's signature/thumb print Official use only

Loan officer GLORIA BESIATO

Approval date 22/12/2023

Approved by 22/12/2023

Disbursed by 22/12/2023

Loan disbursement date 22/12/2023

Repayments start date 22/12/2023

Signature 22/12/2023



### 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


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.

..... CLEARLY EXPLAINED TO ME

DAILY, WEEKLY, BI-WEEKLY OR MONTHLY.

THE PROVISION IN THIS DOCUMENT CLEARLY EXPLAINED TO ME  
(ISAAC J. J. MENSATT) IN THE FRATE LANGUAGE  
THAT I FLUENTLY SPEAK AND UNDERSTAND, AND HAVE UNDERSTOOD THE  
TERMS OF THIS CONTRACT. I THEREFORE APPEND MY MARK TO THE TERM  
CONDITION AS STATED IN THEREOF.

 DATE 22/12

CONFIDENTIAL

APPLICANT SIGNATURE/THUMB PRINT..........DATE.....

CONFIDENTIAL

APPLICANT SIGNATURE/THUMB PRINT..........DATE.....

Loan o

Approv

Approve

Disburse

Loan disl

Repaymei

Signature..

10

100

100

100

100

**LOAN LIABILITY AGREEMENT FORM**

I, Isaac J. Mensah 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 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, N/A 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).....N/A

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

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



# STATEMENT OF ACCOUNT

22-12-2023

Period From :  
To :

Account No :  
Product Name :  
Currency Name :  
Branch Code :  
Branch Name :  
Customer Short Name :

01-10-2023  
22-12-2023  
3011070082138801  
107  
GHS  
301  
CAPE COAST  
ISAAC JERRY JACOBS

Customer ID :  
Customer Name :  
Customer Address :  
Account Title :

00821388  
ISAAC JERRY JACOBS MENSAH  
KEEA MUNICIPAL ASSEMBLY  
P.O.BOX EL 29  
ISSAC JERRY JACODS MENSAH

Date	Branch	Description	Reference	Value Date	Debits	Credits	Balance
2023-10-10	301	OCT 2023 SAL					
2023-10-10	301	PROC FEES	0009905233009100	27-10-2023	0.00	1,619.17	1,619.17
2023-10-10	301	LIQUIDATION PAYMENT	0009915233009100	27-10-2023	7.00	0.00	1,612.17
2023-10-10	301	INTEREST REPAYMENT - INTEREST	301ZTRF2330003QP	27-10-2023	345.01	0.00	1,267.16
2023-10-10	301	INTEREST ON PRINCIPAL OVERDUE	301ZTRF2330003QR	27-10-2023	111.70	0.00	1,155.46
2023-10-10	301	INTEREST ON INTEREST OVERDUE	301ZTRF2330003QT	27-10-2023	0.65	0.00	1,154.81
2023-10-10	301	ACCOUNT MAINTENANCE FEE	301ZTRF2330003QV	27-10-2023	0.21	0.00	1,154.60
2023-10-10	301	Cheque Withdrawal	301COTDGHSL00001	02-10-2023	1.21	0.00	1,153.39
2023-10-10	301	DEBIT INTEREST	303CQWL233030192	30-10-2023	1,133.00	0.00	20.39
2023-10-10	301	ACCOUNT MAINTENANCE FEE	301CAINGHS000001	01-11-2023	0.04	0.00	20.35
2023-10-10	301	QUICASH FEE	301COTDGHSL00001	01-11-2023	10.00	0.00	10.35
2023-10-10	301	EBANKING SERVICE FEE	301EQCPGHSL00001	01-11-2023	5.00	0.00	5.35
2023-10-10	301	NOV 2023 SAL	301EBSPGHSL00001	01-11-2023	5.35	0.00	-0.00
2023-10-10	301	PROC FEES	0009353233294074	25-11-2023	0.00	1,619.17	1,619.17
2023-10-10	301	LIQUIDATION PAYMENT	0009364233292479	25-11-2023	7.00	0.00	1,612.17
2023-10-10	301	INTEREST REPAYMENT - INTEREST	301ZTRF2332903FN	25-11-2023	348.03	0.00	1,264.14
2023-10-10	301	INTEREST ON PRINCIPAL OVERDUE	301ZTRF2332903FP	25-11-2023	108.68	0.00	1,155.46
2023-10-10	301	INTEREST ON INTEREST OVERDUE	301ZTRF2332903FR	25-11-2023	0.22	0.00	1,155.24
2023-10-10	301	EBANKING SERVICE FEE	301ZTRF2332903FT	25-11-2023	0.07	0.00	1,155.17
2023-10-10	301	Cheque Withdrawal	301EBSPGHSL00001	01-11-2023	1.65	0.00	1,153.52
2023-10-10	301	DEBIT INTEREST	303CQWL233310283	27-11-2023	1,140.00	0.00	13.52
2023-10-10	301	ACCOUNT MAINTENANCE FEE	301CAINGHS000001	01-12-2023	0.05	0.00	13.47
2023-10-10	301	EBANKING SERVICE FEE	301COTDGHSL00001	02-12-2023	10.00	0.00	3.47
2023-10-10	301	LOAN DISBURSEMENT	301EBSPGHSL00001	02-12-2023	3.47	0.00	-0.00
2023-10-10	301	PROCESSING FEES	301ZTRF23348001Y	14-12-2023	0.00	7,100.00	7,100.00
2023-10-10	301	INSURANCE PREMIUM COLLECTION	301ZTRF23348001Z	14-12-2023	142.00	0.00	6,958.00
2023-10-10	301	FACILITY FEES	301ZTRF233480021	14-12-2023	71.00	0.00	6,887.00
2023-10-10	301	MANUAL LIQUIDATION OF PRINCIPAL PAYMENT	301ZTRF233480023	14-12-2023	71.00	0.00	6,816.00
2023-10-10	301	MANUAL LIQUIDATION OF INTEREST REPAYMENT	301ZTRF233480027	14-12-2023	5,215.58	0.00	1,600.42
2023-10-10	301	Cheque Withdrawal	301ZTRF233480029	14-12-2023	65.73	0.00	1,534.69
2023-10-10	301	QUICASH FEE	303CQWL233482047	14-12-2023	1,500.00	0.00	34.69
2023-10-10	301	EBANKING SERVICE FEE	301EQCPGHSL00001	02-12-2023	5.00	0.00	29.69
2023-10-10	301	DEC 2023 SAL	301EBSPGHSL00001	02-12-2023	3.53	0.00	26.16
2023-10-10	301	PROC FEES	0009558233552615	21-12-2023	0.00	1,619.17	1,645.33
2023-10-10	301	Cheque Withdrawal	0009568233552615	21-12-2023	7.00	0.00	1,638.33
2023-10-10	301		303CQWL233552097	21-12-2023	1,610.00	0.00	28.33

22-12-2023


STATEMENT  
OF  
ACCOUNT

Opening Balance :	0.00
Total Debit Amt :	11,929.18
Total Credit Amt :	11,957.51
Closing Balance :	28.33

NOT FOR VISA





				REGION		Central									
DATE		DECEMBER 2023		DISTRICT		Komenda-Edina-Eguafo-Abirem Municipal Assembly									
PERIOD		FROM 01-DEC-23 TO 31-DEC-23		AGENCY		Komenda-Edina-Eguafo-Abirem Municipal - Elmina									
NAME		Mr. I.J.J Mensah		DEPT.		Central Administration									
STAFF ID		62730 GOV483644R S.S.F. No B026703060011		UNIT		0307 LGS: Komenda-Edina-Eguafo-Abirem									
GRADE		Yard Foreman..CLGS				COST CE									
LEVEL		SS.CLG14 POINT 11		SCALE TYPE SS											
DEPARTMENT															
MONTH/YEAR		NATURE		ITEM CODE		DESCRIPTION		HRS/ORIGINAL AMOUNT		RATE(%) BALANCE		PAYMENTS		DEDUCT	
31-Dec-23						Single Spine Monthly Salary						2,584.58			
31-Dec-23						SS Civil and Local Govt Services Interim Premium						387.69			
31-Dec-23						SS Government Machinery Allowance						516.92		142.15	
31-Dec-23						Social Security Contribution Employee								130.00	
31-Dec-23						Pemampsie Tier3 fund								469.13	
31-Dec-23						Income Tax								51.69	
31-Dec-23						Civil and Local Govt Staff Association Gln Dues								51.69	
31-Dec-23						CLOGSAG Fund								10.00	
31-Dec-23						CR CSA Welfare Scheme Dues								213.00	
31-Dec-23						Izwe Savings and Loans Ltd Ded								277.08	
31-Dec-23						CAGD is not liable for any financial loss resulting from disclosing your employee details including password to Third Parties **								214.11	
31-Dec-23						Bayport Financial Services Ded								311.17	
31-Dec-23						G C B PLC Loan Recovery 1									

OF GHANA

PAYSLIP