

MICRO-CREDIT ENTERPRISE

First Name AGNES Middle Name ADABOA

Surname KOOM

Date of Birth 05/06/1971 Age 53 Gender FEMALE

Postal Address House Address HM 9, OSAGYEFO LAKE, ESSAMAH

NOTE: please indicate a visible landmark to your home address OPPOSITE CHURCH OF CHRIST

Years at this current address 17 mm/yyyy Rent ☒ Own Mortgage

Mobile 0244156702 Email

Spouse Name FELIX Last Name AGUA WILLSON

Mobile # 0208159369 Email

Date of birth dd/mm/yyyy 05/03/1963 Age Number of children 1 dependents 1

Employment

Self Employed Employee Unemployed

Profession COURT RECORDER Employer Name and address ELMINA CIRCUIT COURT

..... years of experience

Business location. Indicate visible landmark ELMINA CIRCUIT COURT

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

Income details

Monthly GHS 2279 weekly GHS - Daily GHS -

Previous loan obtained from MJY3 GHc 5000 Date 27/02/2024

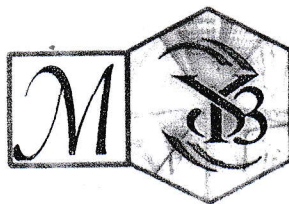
Current working capital GHc Loans from other sources GHc Date

identification

Identification: National ID # GHA-719780481-3 Passport #

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

Purpose for the load 10,000 PERSONAL LOAN



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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 PAYMENT DEFAULTER

PAYMENT PERIOD.....5.5..... 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
(AGNES ADABON KOOMSON) IN THE FANTE 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.....Agnes.....DATE 31/01/2025



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Guarantor

I GRACE MENSAH hereby guarantee a loan of GHc 10,000

Being granted to (Full name of borrower) AGNES ADA BOA KOOMSON

Whom I am related to as Co-WORKER

I GRACE MENSAH 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 22/10/1989 Age Gender FEMALE

Mobile 0592663570 Email

Postal Address..... House Address HA 20 LIME ST. DENTEDO

Please indicate a visible landmark NEAR TOP VIEW DENTEDO

Identification: National ID # GHA-71857680-3 Passport #

Date of issue 29/01/2020 Expiry date 28/01/2030 Place of issue ELMINA

Employment details. Employee ☒ Employer Name and address GHANA JUDICIAL SERVICE

Self employed nature of business

Business location/address ELMINA DISTRICT COURT

Please indicate a visible landmark ELMINA DISTRICT COURT

Unemployed.....

Profession BALIFF years of experience 2

Guarantor's income details. Monthly GH 300 Weekly Daily

Guarantor's signature/thumb print [Signature] Date 31/01/2025

Official use only

Loan officer IBRAHIMI KHALID

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

Signature..... Date.....

LOAN LIABILITY AGREEMENT FORM

I, AGNES ADABOA KOOMSON solemnly agree to pay all loans interest acquired from MJY3 in full 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 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 CONFISCATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.

INTERPRETER DECLARATION

I, N/A do hereby agree that I am serving as interpreter
For AGNES ADABOA KOOMSON and GRACE MENSAH

(Borrower)

(Guarantor)

Client of MJY3 concerning this loan agreement in the N/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) Agrah 

Client signature and thumb print (Required)

Guarantor signature and thumb print (Required) Grace 



KAKUM RURAL BANK LIMITED

null /// kakumbank@gmail.com /// +233575440060
P.O BOX 257 ELMINA, J.J RAWLINGS HIGH STREETS ELMINA, null

Customer	1184
Account	2091120000011841
From Date	01 Jan 2024
To Date	31 Dec 2024

KOOMSON AGNES KOOMSON
P O BOX 94 ELMINA

Dear KOOMSON AGNES KOOMSON

Statement entries for your account are presented below.

Date	Reference	Narrative	Credit	Debit	Balance
20240101		Opening Balance			2,308.65
20240110	TT2401011377313	Chq Withdrawal		2,200.00	108.65
20240124	FT240240GN6WL0	GOVT SAL FOR JAN 2024 Agnes	2,279.68		2,388.33
20240129	FT2402906NZDB6	MONTHLY SMS CHRG		1.00	2,387.33
20240130	TT2403009168155	Chq Withdrawal		2,340.00	47.33
20240131	209112000001184	Account Maintenance Fee		2.00	45.33
20240131	209112000001184	Commission on turnover		20.00	25.33
20240223	FT2405411JWND7	GOVT SAL FOR FEB 24 Agnes	2,279.68		2,305.01
20240227	TT2405819271113	Chq Withdrawal		2,257.00	48.01
20240229	FT2406007V2SOL0	MONTHLY SMS CHRG		1.00	47.01
20240229	209112000001184	Account Maintenance Fee		2.00	45.01
20240229	209112000001184	Commission on turnover		20.00	25.01
20240327	FT240870NYTNQD	GOVT SAL FOR MAR 2024	2,295.08		2,320.09
20240328	FT2408806MNLDL	MONTHLY SMS CHRG		1.00	2,319.09
20240328	209112000001184	Account Maintenance Fee		2.00	2,317.09
20240402	TT2409300409538	Chq Withdrawal		2,272.00	45.09
20240426	FT2411700Q580FB	GOVT SAL FOR APR 2024	2,495.08		2,540.17
20240429	FT2412008RKZHK	MONTHLY SMS CHRG		1.00	2,539.17
20240430	209112000001184	Account Maintenance Fee		2.00	2,537.17
20240430	209112000001184	Commission on turnover		20.00	2,517.17
20240502	TT2412351292106	Chq Withdrawal		2,473.00	44.17
20240528	FT2414908Y4QBW	GOVT SAL FOR MAY 2024	2,495.08		2,539.25
20240530	FT241510LM14RW	MONTHLY SMS CHRG		1.00	2,538.25
20240531	209112000001184	Account Maintenance Fee		2.00	2,536.25
20240531	209112000001184	Commission on turnover		20.00	2,516.25
20240628	FT241800SNF9SQ	GOVT SAL FOR JUNE 24	2,495.08		5,011.33
20240628	FT2418009ZQLKN	MONTHLY SMS CHRG		1.00	5,010.33

	Reference	Narrative	Credit	Debit	Balance
				2.00	5,008.33
	209112000001184	Account Maintenance Fee			8.33
				5,000.00	
/02	TT2418485004787	Chq Withdrawal			2,503.31
			2,494.98		
240726	FT24208155QFQZ	GOVT SAL FOR JULY 24 Agnes		1.00	2,502.31
20240729	FT242110Z5V6H62	MONTHLY SMS CHRG		2.00	2,500.31
20240731	209112000001184	Account Maintenance Fee		20.00	2,480.31
20240731	209112000001184	Commission on turnover		2,450.00	30.31
20240802	TT2421583402579	Chq Withdrawal			2,525.39
			2,495.08		
20240828	FT24241117YMCS	GOVT SAL FOR AUG 2024 Agnes		2,473.00	52.39
20240830	TT2424313319729	Chq Withdrawal		1.00	51.39
20240830	FT2424300KV68T	MONTHLY SMS CHRG		2.00	49.39
20240830	209112000001184	Account Maintenance Fee		20.00	29.39
20240830	209112000001184	Commission on turnover			2,524.47
			2,495.08		
20240930	FT242740PY5ZVB2	GOVT SAL FOR SEPT 24 Agnes		2,470.00	54.47
20240930	TT2427402783060	Chq Withdrawal		2.00	52.47
20240930	209112000001184	Account Maintenance Fee		20.00	32.47
20240930	209112000001184	Commission on turnover			2,527.55
			2,495.08		
20241025	FT2429906Q1JPBK	GOVT SAL FOR OCT 2024 Agnes		1.00	2,526.55
20241030	FT243040VJNRYM	MONTHLY SMS CHRG		1.00	2,525.55
20241030	FT2430411TH2KS	MONTHLY SMS CHRG		2.00	2,523.55
20241031	209112000001184	Account Maintenance Fee		2,473.00	50.55
20241101	TT2430623300081	Chq Withdrawal		25.00	25.55
20241118	DC2432301110010	Miscellaneous Debits		20.00	5.55
20241121	DC2432601110080	Miscellaneous Debits			2,500.63
			2,495.08		
20241127	FT243320N97HFM	GOVT SAL FOR NOV 24 Agnes		2,453.00	47.63
20241128	TT2433382363700	Chq Withdrawal		1.00	46.63
20241129	FT2433404SBRLSB	MONTHLY SMS CHRG		2.00	44.63
20241129	209112000001184	Account Maintenance Fee		20.00	24.63
20241129	209112000001184	Commission on turnover			2,519.71
			2,495.08		
20241220	FT243550MR6QXV	GOVT SAL FOR DEC 24 Agnes		1.00	2,518.71
20241230	FT243650K13PFG	MONTHLY SMS CHRG		2.00	2,516.71
20241231	209112000001184	Account Maintenance Fee			2,516.71
20241231		Closing Balance			

End of statement.

KAKUM RURAL BANK LIMITED is a member of the Ghana Deposit Protection Scheme. If the license of this bank is revoked by the Bank of Ghana and this bank goes into receivership, GDPC shall reimburse insured depositors of this bank 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 or refer to GDPC's website: www.gdpc.gov.gh

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