Loan Application form

MICRO-CREDIT ENTERPRISE

First Name ISAAC JERRY Middle Name JOHN

Surname MENSAH

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

Postal Address .... House Address HN 20/1 AKOTOBINSIN

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

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

Mobile 0243600275 Email ....

Spouse Name CECILIA Last Name ABBAH MENSAH

Mobile # 0556708657 Email ....

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

Employment

Self Employed .... Employee ✓ Unemployed ....

Profession CHIEF DRIVER Employer Name and address ....

.... years of experience ....

Business location. Indicate visible landmark OPPOSITE G.C.B. BANK

Self employed: business type and details ....

....

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-718811882-0 Passport # ....

Date of issue 08/01/2020 Expiry date 07/01/2030 Place of Issue ELMINA

Purpose for the load GH¢ 4000 PERSONAL LOAN

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 ?

Items	Value	Location	Date acquired
Land			
House			
Equipment/Tools			

CONDITIONAL CLAUSE FOR PAYENT DEFAULTER

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.

THE PROVISION IN THIS DOCUMENT CLEARLY EXPLAINED TO ME (...ISAAC JERRY JOHN MENSAH.......) 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.................................DATE 06/08/2024

Loan guarantor form

MICRO-CREDIT ENTERPRISE

Guarantor

I FRANCIS OPPONG hereby guarantee a loan of GHc 4000

Being granted to (Full name of borrower) ISAAC JERRY JOHN MENSAH

Whom I am related to as COLLEAGUE

I FRANCIS OPPONG 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 .... Gender MALE

Mobile 0543561472 Email ....

Postal Address.................................. House Address B 92 ABREH BEPASI

Please indicate a visible landmark ~~GHANA~~ CARD

Identification: National ID # GHANA CARD Passport # ....

Date of issue 11/02/2020 Expiry date 10/02/2030 Place of issue BEPASI

Employment details. Employee...... Employer Name and address..................

....

Self employed .... nature of business DRIVER

Business location/address KEEA MUNICIPAL ASSEMBLY

Please indicate a visible landmark OPPOSITE GCB BANK

Unemployed..............................

Profession DRIVER years of experience 14

Guarantor's income details. Monthly GH 1050 Weekly .... Daily ....

Guarantor's signature/thumb print .... Date 06/08/2024

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....ISAAC JERRY JOHN MENSAH.... 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.................N/A.................. do hereby agree that I am serving as the interpreter

For ISAAC JERRY JOHN MENSAH and FRANCIS OPPONG.....

(Borrower) (Guarantor)

Clients 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 signatures and their thumbs print, making this document thereby legal.

Interpreter signatures and thumb print (Required) ....N/A..........

Client signature and thumb print (Required) ....

Guarantor signature and thumb print (Required) ....

08-08-2024

STATEMENT OF ACCOUNT

adb

Period From : 01-05-2024
To : 08-08-2024

Account No : 3011070082138801
Product Name : 107
Currency Name : GHS
Branch Code : 301
Branch Name CAPE COAST
Customer Short Name: ISAAC JERRY JACOBS

Customer ID : 00821388
Customer Name : ISAAC JERRY JACOBS MENSAH
Customer Address : KEEA MUNICIPAL ASSEMBLY
P.O.BOX EL 29

Account Title : ISSAC JERRY JACODS MENSAH

Date	Branch	Description	Reference	Value Date	Debits	Credits	Balance
							6.09
03-05-2024	301	QUICASH FEE	301EQCPGHSL00001	02-05-2024	5.00	0.00	0.00
03-05-2024	301	EBANKING SERVICE FEE	301EBSPGHSL00001	02-05-2024	6.09	0.00	3,421.62
29-05-2024	301	MAY 2024 SAL	0009008241501813	29-05-2024	0.00	3,421.62	3,414.62
29-05-2024	301	PROC FEES	0009018241501807	29-05-2024	7.00	0.00	354.62
29-05-2024	301	Cheque Withdrawal ISSAC JERRY JACODS MENSAH	303CQWL241500131	29-05-2024	3,060.00	0.00	224.48
29-05-2024	301	LIQUIDATION PAYMENT	301ZTRF2415009GO	29-05-2024	130.14	0.00	24.97
29-05-2024	301	INTEREST REPAYMENT - INTEREST	301ZTRF2415009GQ	29-05-2024	199.51	0.00	24.32
29-05-2024	301	INTEREST ON PRINCIPAL OVERDUE	301ZTRF2415009GS	29-05-2024	0.65	0.00	23.33
29-05-2024	301	INTEREST ON INTEREST OVERDUE	301ZTRF2415009GU	29-05-2024	0.99	0.00	13.33
29-05-2024	301	ACCOUNT MAINTENANCE FEE	301CODTGHSL00001	02-05-2024	10.00	0.00	12.42
29-05-2024	301	EBANKING SERVICE FEE	301EBSPGHSL00001	02-05-2024	0.91	0.00	12.05
31-05-2024	301	DEBIT INTEREST	301CAINGHS000001	01-06-2024	0.37	0.00	-0.00
24-06-2024	301	INTEREST REPAYMENT - INTEREST	301ZTRF2417601JX	24-06-2024	12.05	0.00	1,982.83
28-06-2024	301	JUNE 2024 SAL	0009008241801685	28-06-2024	0.00	1,982.83	1,975.83
28-06-2024	301	PROC FEES	0009018241801685	28-06-2024	7.00	0.00	1,848.34
28-06-2024	301	LIQUIDATION PAYMENT	301ZTRF2418008K7	28-06-2024	127.49	0.00	1,658.23
28-06-2024	301	INTEREST REPAYMENT - INTEREST	301ZTRF2418008K9	28-06-2024	190.11	0.00	1,657.72
28-06-2024	301	INTEREST ON PRINCIPAL OVERDUE	301ZTRF2418008KB	28-06-2024	0.51	0.00	1,656.96
28-06-2024	301	INTEREST ON INTEREST OVERDUE	301ZTRF2418008KD	28-06-2024	0.76	0.00	70.96
01-07-2024	301	Cheque Withdrawal ISSAC JERRY JACODS MENSAH	301CQWL241830284	01-07-2024	1,586.00	0.00	0.00
24-07-2024	301	INTEREST REPAYMENT - INTEREST	301ZTRF2420601OP	24-07-2024	70.96	0.00	2,988.59
26-07-2024	301	JULY 2024 SAL	0009008242081002	26-07-2024	0.00	2,988.59	2,981.59
26-07-2024	301	PROC FEES	0009017242081002	26-07-2024	7.00	0.00	323.59
26-07-2024	301	Cheque Withdrawal	303CQWL242080111	26-07-2024	2,658.00	0.00	185.78
26-07-2024	301	LIQUIDATION PAYMENT	301ZTRF2420807RM	26-07-2024	137.81	0.00	64.90
26-07-2024	301	INTEREST REPAYMENT - INTEREST	301ZTRF2420807RO	26-07-2024	120.88	0.00	64.63
26-07-2024	301	INTEREST ON PRINCIPAL OVERDUE	301ZTRF2420807RQ	26-07-2024	0.27	0.00	64.39
26-07-2024	301	INTEREST ON INTEREST OVERDUE	301ZTRF2420807RS	26-07-2024	0.24	0.00	57.39
31-07-2024	301	EBANKING SERVICE FEE	301EBSPGHSL00001	01-06-2024	7.00	0.00	

08-08-2024

STATEMENT
OF
ACCOUNT

Date	Branch	Description	Reference	Value Date	Debits	Credits	Balance
31-07-2024	301	QUICASH FEE	301EQCPGHSL00001	01-06-2024	5.00	0.00	52.39
31-07-2024	301	ACCOUNT MAINTENANCE FEE	301CODTGHSL00001	01-06-2024	10.00	0.00	42.39
31-07-2024	301	EBANKING SERVICE FEE	301EBSPGHSL00001	01-07-2024	7.00	0.00	35.39
31-07-2024	301	QUICASH FEE	301EQCPGHSL00001	01-07-2024	5.00	0.00	30.39
31-07-2024	301	ACCOUNT MAINTENANCE FEE	301CODTGHSL00001	01-07-2024	10.00	0.00	20.39
31-07-2024	301	ACCOUNT MAINTENANCE FEE	301CODTGHSL00001	01-08-2024	10.00	0.00	10.39
31-07-2024	301	EBANKING SERVICE FEE	301EBSPGHSL00001	01-08-2024	7.00	0.00	3.39
31-07-2024	301	QUICASH FEE	301EQCPGHSL00001	01-08-2024	3.39	0.00	0.00

Opening Balance :	11.09
Total Debit Amt :	8,404.13
Total Credit Amt :	8,393.04
Closing Balance :	0.00

CONTROLLER AND ACCOUNTANT GENERAL'S DEPARTMENT	DATE	JULY 2024	REGION	Central
	PERIOD	FROM 01-JUL-24 TO 31-JUL-24	DISTRICT	Komenda-Edina-Eguafo-Abirem Municipal Assembly
	NAME	Mr. I.J.J Mensah	AGENCY	Komenda-Edina-Eguafo-Abirem Municipal - Elmina
	STAFF ID	62730 GOV483644R S.S.F. No B026703060011	DEPT.	Central Administration
	GRADE	.Yard Foreman..CLGS	UNIT	0307 LGS: Komenda-Edina-Eguafo-Abirem COST CE
	LEVEL	SS.CLG14 POINT 11 SCALE TYPE SS		

1ONTH/YEAR	NATURE	ITEM CODE	DESCRIPTION	HRS/ORIGINAL AMOUNT	RATE(%) BALANCE	PAYMENTS	DEDUCT
1-Jul-24			Single Spine Monthly Salary			3,242.58	
1-Jul-24			SS Civil and Local Govt Services Interim Premium			486.39	
1-Jul-24			SS Government Machinery Allowance			648.52	
1-Jul-23			SS Overtime Allowance Arrears			590.20	
1-Aug-23			SS Overtime Allowance Arrears			590.20	
1-Jul-24			Social Security Contribution Employee				178.34
1-Jul-24			Pempamsie Tier3 fund				163.10
1-Jul-24			Income Tax				607.52
1-Jul-23			Tax On Arrears				115.68
1-Aug-23			Tax On Arrears				115.68
1-Jul-24			Basic Rate				0.10
1-Jul-24			Civil and Local Govt Staff Association On Dues				64.85
1-Jul-24			CR CSA Welfare Scheme Dues				10.00
1-Jul-24			CLOGSAG Fund				64.85
1-Jul-24			Bayport Financial Services Ded		1,712.88		214.11
1-Jul-24			Agricultural Development Bank Deduction		7,014.63		233.82
1-Jul-24			Izwe Savings and Loans Ltd Ded		5,112.00		213.00
1-Jul-24			Clogsag Instant Loan Ded		1,939.64		277.08
1-Jul-24			G C B PLC Loan Recovery 1		7,468.08		311.17
					TOTALS	5,557.89	

** CAGD is not liable for any financial loss resulting from disclosing your employee details including password to Third Parties **

*** TIER 2 CONTRIBUTION 162.13 AND YTD CONTRIBUTION 1115.8300 ***

NNUAL SALARY	38,911.00	YTD SSF (WORKER)	1,227.44	EMPLOYER S.S.F.	PAYMENT MODE	NET SA

	DATE	JULY 2024	REGION	Central
	PERIOD	FROM 01-JUL-24 TO 31-JUL-24	DISTRICT	Komenda-Edina-Eguafo-Abirem Municipal Assembly
	NAME	Mr. I.J.J Mensah	AGENCY	Komenda-Edina-Eguafo-Abirem Municipal - Elmina
CONTROLLER AND ACCOUNTANT GENERAL'S DEPARTMENT	STAFF ID	62730 GOV483644R S.S.F. No B026703060011	DEPT.	Central Administration
	GRADE	.Yard Foreman..CLGS	UNIT	0307 LGS: Komenda-Edina-Eguafo-Abirem COST CENTRE
	LEVEL	SS.CLG14 POINT 11 SCALE TYPE SS		

MONTH/YEAR	NATURE	ITEM CODE	DESCRIPTION	HRS/ORIGINAL AMOUNT	RATE(%) BALANCE	PAYMENTS	DEDUCTIONS

YTD GROSS PAY	33,101.67	YTD INCOME TAX	4,721.07	MONTHLY	421.53	Agric Development Bank, Cape Coast	2,988.
MONTHLY GROSS PAY	5,557.89	PAGE	2	YTD	2,901.21		

GOVERNMENT OF GHANA PAYSLIP

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