

RECOMMENDED BY PATRICIA TAWIAH



Loan Application form

MICRO-CREDIT ENTERPRISE

First Name COMFORT Middle Name ASABET

Surname PANTIN

Date of Birth 21/01/1990 Age 30 Gender FEMALE

Postal Address CKO187/6952 YESU HKWA

NOTE: please indicate a visible landmark to your home address YESU HKWA WASHING BAY - ELMINA

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

Mobile 0257 887471 Email

Spouse Name Last Name

Mobile # Email

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

Employment

Self Employed ☒ Employee ☐ Unemployed ☐

Profession OWNER Employer Name and address C-DAM KLODIN years of experience

Business location. Indicate visible landmark MIAPONG JUNCTION - ELMINA

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-718347595-1 Passport #

Date of issue 13/01/2020 Expiry date 12/01/2030 Place of Issue ELMINA

Purpose for the loan ATK 5000 FOR BUSINESS



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.....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
(COMFORT ASABTA PAMTHI) 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.....[Signature].....DATE.....



MICRO-CREDIT ENTERPRISE

Guarantor

I MICHAEL KAFUI WENYOHU hereby guarantee a loan of GHc 5000

Being granted to (Full name of borrower) COMFORT ASABEA PANYIH

Whom I am related to as FRIEND

I MICHAEL KAFUI WENYOHU 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 17/12/1992 Age Gender MALE

Mobile 0599089521 Email

Postal Address..... House Address 0277 CUCUMBA STREET

Please indicate a visible landmark

Identification: National ID # GHA-721594913-3 Passport #

Date of issue 10/03/2020 Expiry date 09/03/2030 Place of issue ELMINA

Employment details. Employee ☒ Employer Name and address GINAS LODGE

Self employed ☒ nature of business MANAGER

Business location/address OPPOSITE ELMINA BEACH RESORT

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 2

Guarantor's income details. Monthly GHc 2000 Weekly Daily

Guarantor's signature/thumb print 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 COMFORT ASABEA PANTIM 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 CONSIFICATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.

INTERPRETER DECLARATION

I IBRAHIM KHALID do hereby agree that I am serving as interpreter
For COMFORT ASABEA PANTIM and MICHAEL KAFUI WEMYONU

(Borrower)

(Guarantor)

Client 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 signature and their thumbs print, making this document thereby legal.

Interpreter signatures and thumb print (Required) [Signature] [Thumbprint]

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

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



CalBank PLC Account Statement



Generated on October 17, 2024, 3:08 pm
Statement No#: 2024101714081053338470
Channel :Bank

Summary Statement For: August 1, 2024 to October 17, 2024	
Account Name: C-DAN KLODIN	Account No : 1400006290037
Account Class: CORPORATE SAVINGS ACCOUNT	Currency : GHS
Total Debit: -8,903.28	Total Credit: 10,010.99
Opening Balance : 10.86	Closing Balance : 1,118.57
Address: 472-N2 C2-NEAR COMMU. 2 POLICE P.O.BOX 31 CAPE COAST	

POSTING DATE	VALUE DATE	REFERENCE	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT	BALANCE
12 SEP 24	12 SEP 24	TT24256XY99G	Cash Deposit COMFORT ASABEA PANYIN	0.00	3,000.00	3,010.86
12 SEP 24	12 SEP 24	FT24256S7SKP\IAB	Card Maintenance Fe DEC 23 SUB	-5.00	0.00	3,005.86
12 SEP 24	12 SEP 24	FT24256C7TRY\IAB	Card Maintenance Fe APR 24 SUB	-5.00	0.00	3,000.86
12 SEP 24	12 SEP 24	FT24256GHDX4\IAB	Card Maintenance Fe JAN 24 SUB	-5.00	0.00	2,995.86
12 SEP 24	12 SEP 24	FT24256BZJDH\IAB	Card Maintenance Fe JUL 24 SUB	-5.00	0.00	2,990.86
12 SEP 24	12 SEP 24	FT242567XP3L\IAB	Card Maintenance Fe FEB 24 SUB	-5.00	0.00	2,985.86
12 SEP 24	12 SEP 24	FT24256R7621\IAB	Card Maintenance Fe JUN 24 SUB	-5.00	0.00	2,980.86



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STING DATE	VALUE DATE	REFERENCE	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT	BALANCE
12 SEP 24	12 SEP 24	FT24256KDHMTIAB	Card Maintenance Fe MAY 24 SUB	-5.00	0.00	2,975.86
12 SEP 24	12 SEP 24	FT24256QDZTQIAB	Card Maintenance Fe NOV 23 SUB	-5.00	0.00	2,970.86
12 SEP 24	12 SEP 24	FT24256Z8HYFIAB	Card Maintenance Fe SEP 23 SUB	-5.00	0.00	2,965.86
12 SEP 24	12 SEP 24	FT24256DHQYQIAB	Card Maintenance Fe OCT 23 SUB	-5.00	0.00	2,960.86
12 SEP 24	12 SEP 24	FT2425674D3QIAB	Card Maintenance Fe MAR 24 SUB	-5.00	0.00	2,955.86
12 SEP 24	12 SEP 24	FT24256LNY6NAB	CalPay MTN Push Txn TFR FROM 025788	0.00	50.00	3,005.86
12 SEP 24	12 SEP 24	FT242565MF00BNK	Debit Card Txn - Dr	-30.00	0.00	2,975.86
12 SEP 24	12 SEP 24	FT24256QXTHCIAB	Debit Card Txn - Dr Card maintenance fee - May 23	-5.00	0.00	2,970.86
12 SEP 24	12 SEP 24	FT24256V3KHMVAB	CalPay MTN Push Txn TFR FROM 025788	0.00	30.00	3,000.86
16 SEP 24	16 SEP 24	FT24260JXF06IAB	CalPay MTN Pull Txn TRANSFER FROM C-DAN KLODIN TO C-DANKLODIN 0257887471 CASHTRANSFER	-1,200.00	0.00	1,800.86
16 SEP 24	16 SEP 24	FT24260D52NRVAB	CalPay MTN Pull Txn TRANSFER FROM C-DAN KLODIN TO C-DANKLODIN 0257887471 CASHTRANSFER	-1,800.00	0.00	0.86
16 SEP 24	16 SEP 24	FT24260KJC7WVAB	CalPay MTN Push Txn TFR FROM 025788	0.00	2,490.00	2,490.86
16 SEP 24	16 SEP 24	FT242600N79HAB	CalPay MTN Push Txn TFR FROM 025788	0.00	400.00	2,890.86
17 SEP 24	17 SEP 24	FT24261HFP81IAB	Charges Calpay Bank To Wallet GHS3.36E-Levy GHS3.80 On 380.00	-7.16	0.00	2,883.70
17 SEP 24	17 SEP 24	FT24261HFP81IAB	CalPay MTN Pull Txn TRANSFER FROM C-DAN KLODIN TO TAWFIK MIKHAIL 0553051635 MONEYTRANSFER	-480.00	0.00	2,403.70
17 SEP 24	17 SEP 24	FT24261LNL1LIAB	Charges Calpay Bank To Wallet GHS1.96E-Levy GHS2.80 On 280.00	-4.76	0.00	2,398.94
17 SEP 24	17 SEP 24	FT24261LNL1LIAB	CalPay MTN Pull Txn TRANSFER FROM C-DAN KLODIN TO ELIZABETH DAASENYA PANYIN 0242943400 MONEYTRANSFER	-280.00	0.00	2,118.94
17 SEP 24	17 SEP 24	FT242611Z4TSVAB	Charges Calpay Bank To Wallet GHS0.70E-Levy GHS1.00 On 100.00	-1.70	0.00	2,117.24
17 SEP 24	17 SEP 24	FT242611Z4TSVAB	CalPay MTN Pull Txn TRANSFER FROM C-DAN KLODIN TO ELIZABETH DAASENYA PANYIN 0242943400 MONEYTRANSFER	-100.00	0.00	2,017.24
17 SEP 24	17 SEP 24	FT24261JRG8DIAB	Card Maintenance Fe AUG 24 SUB	-5.00	0.00	2,012.24
24 SEP 24	21 SEP 24	FT242688WZKQIAB	CalPay MTN Pull Txn TRANSFER FROM C-DAN KLODIN TO C-DANKLODIN 0257887471 MONEYTRANSFER	-505.00	0.00	1,507.24
24 SEP 24	21 SEP 24	FT24268410C7IAB	CalPay MTN Push Txn TFR FROM 025788	0.00	490.00	1,997.24
24 SEP 24	21 SEP 24	FT24268NMDX8IAB	CalPay MTN Push Txn TFR FROM 025788	0.00	400.00	2,397.24
24 SEP 24	22 SEP 24	FT24268GN241IAB	CalPay MTN Pull Txn TRANSFER FROM C-DAN KLODIN TO C-DANKLODIN 0257887471 MONEYTRANSFER	-152.00	0.00	2,245.24

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24 SEP 24	23 SEP 24	FT242680JNCT\IAB	CalPay MTN Pull Txn TRANSFER FROM C-DAN KLODIN TO C-DANKLODIN 0257887471 MONEYTRANSFER	-10.00	0.00	2,235.24
24 SEP 24	23 SEP 24	FT24268PWG2H\IAB	CalPay MTN Push Txn TFR FROM 025788	0.00	300.00	2,535.24
24 SEP 24	23 SEP 24	FT24268HL7KV\IAB	Charges Calpay Bank To Wallet GHS2.80E-Levy GHS3.00 On 300.00	-5.80	0.00	2,529.44
24 SEP 24	23 SEP 24	FT24268HL7KV\IAB	CalPay MTN Pull Txn TRANSFER FROM C-DAN KLODIN TO TAWFIK MIKHAIL 0553051635 MONEYTRANSFER	-400.00	0.00	2,129.44
24 SEP 24	23 SEP 24	FT24268NPR55\IAB	CalPay MTN Push Txn TFR FROM 025788	0.00	500.00	2,629.44
24 SEP 24	24 SEP 24	FT2426853YFM\IAB	Charges Calpay Bank To Wallet GHS2.17E-Levy GHS2.10 On 210.00	-4.27	0.00	2,625.17
24 SEP 24	24 SEP 24	FT2426853YFM\IAB	CalPay MTN Pull Txn TRANSFER FROM C-DAN KLODIN TO TAWFIK MIKHAIL 0553051635 MONEYTRANSFER	-310.00	0.00	2,315.17
24 SEP 24	24 SEP 24	FT24268F10RT\IAB	Charges Calpay Bank To Wallet GHS0.70E-Levy GHS1.00 On 100.00	-1.70	0.00	2,313.47
24 SEP 24	24 SEP 24	FT24268F10RT\IAB	CalPay MTN Pull Txn TRANSFER FROM C-DAN KLODIN TO MONICA BANFUKO 0596595131 ADPAYMENT	-100.00	0.00	2,213.47
24 SEP 24	24 SEP 24	FT24268SDMRX\IAB	Charges Calpay Bank To Wallet GHS0.70E-Levy GHS0.65 On 65.00	-1.35	0.00	2,212.12
24 SEP 24	24 SEP 24	FT24268SDMRX\IAB	CalPay MTN Pull Txn TRANSFER FROM C-DAN KLODIN TO MONICA BANFUKO 0596595131 ADPAYMENT	-65.00	0.00	2,147.12
25 SEP 24	25 SEP 24	FT242697P6RD\IAB	CalPay MTN Pull Txn TRANSFER FROM C-DAN KLODIN TO C-DANKLODIN 0257887471 MONEYTRANSFER	-140.00	0.00	2,007.12
25 SEP 24	25 SEP 24	FT24269X6THG\IAB	CalPay MTN Pull Txn TRANSFER FROM C-DAN KLODIN TO C-DANKLODIN 0257887471 MONEYTRANSFER	-140.00	0.00	1,867.12
27 SEP 24	27 SEP 24	FT24271HWK2Q\IAB	Charges Calpay Bank To Wallet GHS10.00E-Levy GHS17.20 On 1720.00	-27.20	0.00	1,839.92
27 SEP 24	27 SEP 24	FT24271HWK2Q\IAB	CalPay MTN Pull Txn TRANSFER FROM C-DAN KLODIN TO PATRICK DANSO 0243164950 MONEYTRANSFER	-1,720.00	0.00	119.92
30 SEP 24	30 SEP 24	FT24274R0XT4\IAB	CalPay MTN Pull Txn TRANSFER FROM C-DAN KLODIN TO C-DANKLODIN 0257887471 MONEYTRANSFER	-50.00	0.00	59.92
01 OCT 24	30 SEP 24	FT24275QZ5TK\BNK	VISA POS CHGS AC-1400001436025	-0.42	0.00	59.50
01 OCT 24	30 SEP 24	FT24275QZ5TK\BNK	VISA POS TXN 1USD @ 1 USD @ METAPAY XPQZfb.me/cc IE 99999999	-16.88	0.00	42.62
30 SEP 24	01 OCT 24	1400006290037-202	Credit Interest From: 01/09/24 To 30/09/24	0.00	0.99	43.61
02 OCT 24	02 OCT 24	FT242769996S\IAB	Charges Calpay Bank To Wallet GHS0.70	-0.70	0.00	42.91
02 OCT 24	02 OCT 24	FT242769996S\IAB	CalPay MTN Pull Txn TRANSFER FROM C-DAN KLODIN TO COMFORT ASABEA PANYIN 0597412143 MONEYTRANSFER	-40.00	0.00	2.91
04 OCT 24	04 OCT 24	FT24278QBWSN\IAB	CalPay MTN Push Txn TFR FROM 025788	0.00	600.00	602.91

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DATE	VALUE DATE	REFERENCE	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT	BALANCE
07 OCT 24	05 OCT 24	FT24281N7SNCIAB	CalPay MTN Pull Txn TRANSFER FROM C-DAN KLODIN TO C-DANKLODIN 0257887471 MONEYTRANSFER	-285.00	0.00	317.91
07 OCT 24	05 OCT 24	FT24281LFWY9IAB	CalPay MTN Pull Txn TRANSFER FROM C-DAN KLODIN TO C-DANKLODIN 0257887471 MONEYTRANSFER	-30.00	0.00	287.91
07 OCT 24	06 OCT 24	FT24281BQSP2IAB	CalPay MTN Push Txn TFR FROM 025788	0.00	400.00	707.91
08 OCT 24	08 OCT 24	FT24282956FGIAB	CalPay MTN Pull Txn TRANSFER FROM C-DAN KLODIN TO C-DANKLODIN 0257887471 MONEYTRANSFER	-500.00	0.00	207.91
08 OCT 24	08 OCT 24	FT24282N0D05\BNK	VISA POS CHGS AC-1400001436025	-0.42	0.00	207.49
08 OCT 24	08 OCT 24	FT24282N0D05\BNK	VISA POS TXN 1USD @ 1 USD @ METAPAY XPQZfb.me/cc IE 99999999	-16.95	0.00	190.54
09 OCT 24	09 OCT 24	FT24283HY5BLIAB	CalPay MTN Pull Txn TRANSFER FROM C-DAN KLODIN TO C-DANKLODIN 0257887471 MONEYTRANSFER	-20.00	0.00	170.54
10 OCT 24	10 OCT 24	FT24284D6WN\IAB	Card Maintenance Fe SEP 24 SUB	-5.00	0.00	165.54
11 OCT 24	11 OCT 24	FT24285MHSM9\BNK	VISA POS CHGS AC-1400001436025	-0.99	0.00	164.55
11 OCT 24	11 OCT 24	FT24285MHSM9\BNK	VISA POS TXN 2.33USD @ 1 USD @ FACEBK P8LR3AQSA2fb.me/ads IE 99999999	-39.69	0.00	124.86
11 OCT 24	11 OCT 24	FT242853XFGQ\BNK	VISA POS CHGS AC-1400001436025	-1.28	0.00	123.58
11 OCT 24	11 OCT 24	FT242853XFGQ\BNK	VISA POS TXN 3USD @ 1 USD @ FACEBK LQP9Y9SA2fb.me/ads IE 99999999	-51.11	0.00	72.47
14 OCT 24	13 OCT 24	FT24288G5C7\BNK	VISA POS CHGS AC-1400001436025	-1.04	0.00	71.43
14 OCT 24	13 OCT 24	FT24288G5C7\BNK	VISA POS TXN 2.44USD @ 1 USD @ FACEBK 8ZWS3AYS2fb.me/ads IE 99999999	-41.50	0.00	29.93
14 OCT 24	14 OCT 24	FT24288Z747RIAB	CalPay MTN Push Txn TFR FROM 025788	0.00	50.00	79.93
14 OCT 24	14 OCT 24	FT242889J324\BNK	VISA POS CHGS AC-1400001436025	-1.04	0.00	78.89
14 OCT 24	14 OCT 24	FT242889J324\BNK	VISA POS TXN 2.44USD @ 1 USD @ FACEBK L3BEABLSA2fb.me/ads IE 99999999	-41.50	0.00	37.39
15 OCT 24	15 OCT 24	FT242897972RIAB	CalPay MTN Push Txn TFR FROM 025788	0.00	30.00	67.39
15 OCT 24	15 OCT 24	FT2428941GQPIBNK	VISA POS CHGS AC-1400001436025	-1.27	0.00	66.12
15 OCT 24	15 OCT 24	FT2428941GQPIBNK	VISA POS TXN 2.99USD @ 1 USD @ FACEBK DUBLIN IE99999999	-50.89	0.00	15.23
15 OCT 24	15 OCT 24	FT24289KTGXG\BNK	VISA POS CHGS AC-1400001436025	-0.01	0.00	15.22
15 OCT 24	15 OCT 24	FT24289KTGXG\BNK	VISA POS TXN 0.03USD @ 1 USD @ FACEBK DUBLIN IE99999999	-0.51	0.00	14.71
15 OCT 24	15 OCT 24	FT242897LHPNIAB	CalPay MTN Push Txn TFR FROM 025788	0.00	50.00	64.71
15 OCT 24	15 OCT 24	FT24289Z7MB3\BNK	VISA POS CHGS AC-1400001436025	-0.99	0.00	63.72

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15 OCT 24	15 OCT 24	FT24289Z7MB3\BNK	VISA POS TXN 2.33USD @ 1 USD @ FACEBK HRVE7AYSA2fb.me/ads IE 999999999	-39.65	0.00	24.07
16 OCT 24	16 OCT 24	FT24290FZYQL\IAB	CalPay MTN Push Txn TFR FROM 025788	0.00	50.00	74.07
16 OCT 24	16 OCT 24	FT24290BKQ0N\BNK	VISA POS CHGS AC-1400001436025	-1.04	0.00	73.03
16 OCT 24	16 OCT 24	FT24290BKQ0N\BNK	VISA POS TXN 2.44USD @ 1 USD @ FACEBK DUBLIN IE999999999	-41.71	0.00	31.32
17 OCT 24	17 OCT 24	FT24291RM2F4\IAB	CalPay MTN Push Txn TFR FROM 025788	0.00	50.00	81.32
17 OCT 24	17 OCT 24	FT24291JWMSH\BNK	VISA POS CHGS AC-1400001436025	-1.04	0.00	80.28
17 OCT 24	17 OCT 24	FT24291JWMSH\BNK	VISA POS TXN 2.44USD @ 1 USD @ FACEBK DUBLIN IE999999999	-41.71	0.00	38.57
17 OCT 24	17 OCT 24	TT242915HWRH	Cash Deposit COMFORT ASABEA	0.00	1,100.00	1,138.57
17 OCT 24	17 OCT 24	FT24291WBQ4L\IAB	CalPay MTN Pull Txn TRANSFER FROM C-DAN KLODIN TO C-DANKLODIN 0257887471 MONEYTRANSFER	-20.00	0.00	1,118.57

Total Debit: GHS -8,903.28

Total Credit: GHS 10,010.99

Closing Balance: 1,118.57

By using this service, you agree to thoroughly review the printed statement to confirm its accuracy. You are required to report any discrepancies that you may find to the Bank within 24 hours. Your failure to report any discrepancies to the Bank is an implication that you have accepted the contents of the statement to be true and accurate and the Bank shall not be held responsible for any damage that may arise because of discrepancies in the statement. Also be informed that where you provide this printed statement to third parties such as embassies and High Commissions, the Bank is obliged to verify the contents of the statement and/or account to the third party if so requested. In accordance with Anti-Money Laundering Laws, it is a criminal offence to falsify or use any forged information including bank statements for any purpose not limited to personal use or gain. CalBank PLC as a member of the Ghana Deposit Protection Scheme has duly insured all customer deposits under the Ghana Deposit Protection Act, 2016 (Act 931) as amended.



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