



MICRO-CREDIT ENTERPRISE

First Name BONAVENTURE Middle Name OBEAH G

Surname MENSAH

Date of Birth 22/08/1989 Age Gender MALE

Postal Address House Address KV 30 KOKOADO VILLAGE

NOTE: please indicate a visible landmark to your home address UNIVERSITY OF CAPE COAST

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

Mobile 0540922060 Email

Spouse Name Last Name

Mobile # Email

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

Employment

Self Employed Employee ☒ Unemployed

Profession Employer Name and address GHANA FIRE SERVICE

..... years of experience

Business location. Indicate visible landmark CAPE COAST

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 # GHANA-7189869903 Passport #

Date of issue 30/01/2020 Expiry date 29/01/2030 Place of Issue CAPE COAST

Purpose for the loan GHc 1200 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 ?


<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
(BONAVENTURE OBENG MENSAH.....) 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.....  DATE 12/16/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I JOHN KWAME EDUABET hereby guarantee a loan of GHc 1200

Being granted to (Full name of borrower)

Whom I am related to as FRIEND

I JOHN KWAME EDUABET 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 28/02/1968 Age Gender MALE

Mobile 0597808995 Email

Postal Address..... House Address M 33 MEMPEASEM

Please indicate a visible landmark

Identification: National ID # GHA-720679813-4 Passport #

Date of issue 17/02/2020 Expiry date 16/02/2030 Place of issue ELMINA

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

Self employed ☒ nature of business CARPENTRY

Business location/address M 33 MEMPEASEM

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 30

Guarantor's income details. Monthly..... Weekly GHd 2100 Daily GHd 300

Guarantor's signature/thumb print [Signature] Date 12/10/2024

Official use only

Loan officer IBRAHIM KHALIL

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, BONAVENTURE OBENG MENSAN 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, IBRAHIM KHALID do hereby agree that I am serving as the interpreter
For BONAVENTURE OBENG MENSAN and JOHN KWAME EDUABET

(Borrower)

(Guarantor)

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

Interpreter signatures and thumb print (Required) [Signature]

Client signature and thumb print (Required) [Signature]

Guarantor signature and thumb print (Required) [Signature]



SOCIETE GENERALE GHANA

8 October 2024 at 17:00

BRANCH : 90101
ACCOUNT No : 60001547325-1
ACCT TITLE : GHS CURRENT ACC - INDIVIDUA
CURRENCY : GHS
FROM 01/09/24 TO 08/10/24

MR BONAVENTURE OBENG MENSAH
C/O GHANA NATIONAL FIRE SERVIC
P. O. BOX 329
CAPE COAST (PEDU/ABORA)

Page : 1

DATE	TRANSACTION DETAILS	CHEQUE NO.	DEBIT	CREDIT	BOOK BALANCE
	Balance on 31/08/2024		0.00	0.00	0.00
	Account movements				
02/09/24	Cash Adv Fee Domesti		21.97		-21.97
02/09/24	Balance Inquiry Fee		3.00		-24.97
02/09/24	Balance Inquiry Fee		3.00		-27.97
17/09/24	Visa Card Monthly Fe		8.00		-35.97
27/09/24	CAGD ACTIVE SEP 24 S			3,160.15	3,124.18
27/09/24	CAGD ACTIVE SEP 24 S				
27/09/24	FIXED CHARGES ON 31/		1.82		3,122.36
27/09/24	DEBIT INTERESTS ON 3		0.11		3,122.25
30/09/24	FIXED CHARGES ON 30/		20.00		3,102.25
30/09/24	DEBIT INTERESTS ON 3		0.92		3,101.33
30/09/24	30/09 SGGH-CAPE-COAS 167062		3,000.00		101.33
30/09/24	30/09 SGGH-CAPE-COAS 677065		100.00		1.33
	Total movements		3,158.82	3,160.15	
	Balance on 07/10/2024				1.33



SOCIETE GENERALE GHANA

8 October 2024 at 17:00

BRANCH : 90101
ACCOUNT No : 60001547325-1
ACCT TITLE : GHS CURRENT ACC - INDIVIDUA
CURRENCY : GHS
FROM 01/09/24 TO 08/10/24

MR BONAVENTURE OBENG MENSAH
C/O GHANA NATIONAL FIRE SERVIC
P. O. BOX 329
CAPE COAST (PEDU/ABORA)

Page : 2

DATE	TRANSACTION DETAILS	CHEQUE NO.	DEBIT	CREDIT	BOOK BALANCE
	Events of the day 08/10/2024 yet to be posted				
	No event for this account		0.00	0.00	
	Indicative balance on 08/10/2024				1.33
	Cheque deposited for the period				
	No cheque deposited		0.00	0.00	


We will debit your account No. 60001547325-1 of GHS
Value date on 08/10/2024
End of Statement Thank You SOCIETE GENERALE GHANA


15.00

Head Office
Ring Road Central, Accra
P.O. Box 13119, Accra,
Ghana

Tel. +233 (0) 302 20 20 01
Fax +233 (0) 302 24 89 20
www.societegenerale.com.gh
www.societegenerale.com

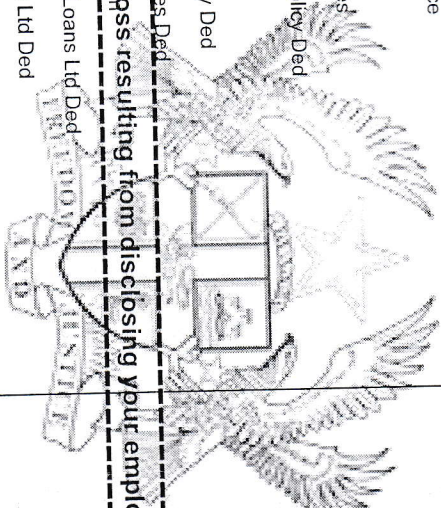
Societe Generale Ghana Limited
Limited Company
Companies Registry No: C-7522
Capital: GHS 62,393,558.00

		DATE	SEPTEMBER 2024		REGION	Central		
		PERIOD	FROM 01-SEP-24 TO 30-SEP-24		DISTRICT	Cape Coast Metropolitan Assembly		
		NAME	Mr. Bonaventure Obeng Mensah		AGENCY	Min Of Interior		
CONTROLLER AND ACCOUNTANT GENERAL'S DEPARTMENT		STAFF ID	1291943 XXXXXXXXXXXX S.S.F. No		DEPT.	Ghana National Fire Service		
		GRADE	.Station Officer II (OPS)..		UNIT	0313 Ghana National Fire Service, Cape COST CE		
		LEVEL	SS.SH17 POINT 1		SCALE TYPE	SS		
MONTH/YEAR	NATURE	ITEM CODE	DESCRIPTION		HRS/ORIGINAL AMOUNT	RATE(%) BALANCE	PAYMENTS	DEDU
30-Sep-24			Single Spine Monthly Salary				4,535.67	
30-Sep-24			SS Detective Allowance				907.13	
30-Sep-24			SS Operational Allowance				907.13	
30-Sep-24			SS Security Kits Allowance				453.57	
30-Sep-24			Income Tax				1,299.3	
30-Sep-24			G N F S Central Reg Dues				50.00	
30-Sep-24			Gemini Life Insurance Policy Ded				25.00	
30-Sep-24			S I C Policy Ded				60.00	
30-Sep-24			Firemen Insurance Policy Ded				75.00	
30-Sep-24			Bayport Financial Services Ded			14,390.98		211.63
30-Sep-24	** CAGD is not liable for any financial loss resulting from disclosing your employee details including password to Third Parties **							262.74
30-Sep-24			Bayport Ghana Deduction			7,257.54		181.43
30-Sep-24			Best Point Savings And Loans Ltd Ded			31,277.42		590.14
30-Sep-24			Leave Savings and Loans Ltd Ded			14,406.00		148.00
30-Sep-24			TIER 2 CONTRIBUTION 0 AND YTD CONTRIBUTION 0 ***			20,287.08		431.64
30-Sep-24			Pan African Savings and Loans Co Ltd Ded			5,190.98		288.39
ANNUAL SALARY			54,428.00	YTD SSF (WORKER)	0.00			
YTD GROSS PAY			64,311.74	YTD INCOME TAX	12,464.51	MONTHLY	0.00	Societe Generale Ghana Ltd,
MONTHLY GROSS PAY			6,803.50	PAGE	GENERATED FROM WWW.GNPSAYSIP.COM	YTD	0.00	Accra Main
						TOTALS	6,803.50	
						NET S		

<div></div>				DATE		AUGUST 2024		REGION		Central	
				PERIOD		FROM 01-AUG-24 TO 31-AUG-24		DISTRICT		Cape Coast Metropolitan Assembly	
				NAME		Mr. Bonaventure Obeng Mensah		AGENCY		Min Of Interior	
CONTROLLER AND ACCOUNTANT GENERAL'S DEPARTMENT				STAFF ID		1291943 XXXXXXXXXXXX S.S.F. No		DEPT.		Ghana National Fire Service	
				GRADE		.Station Officer II (OPS)..		UNIT		0313 Ghana National Fire Service, Cape COST CEN	
				LEVEL		SS.SH17 POINT 1 SCALE TYPE SS					
MONTH/YEAR	NATURE	ITEM CODE	DESCRIPTION	HRS/ORIGINAL AMOUNT	RATE(%)	BALANCE	PAYMENTS	DEDUC			
31-Aug-24			Single Spine Monthly Salary				4,535.67				
31-Aug-24			SS Detective Allowance				907.13				
31-Aug-24			SS Operational Allowance				907.13				
31-Aug-24			SS Security Kits Allowance				453.57				
31-Aug-24			Income Tax					1,299.38			
31-Aug-24			G N F S Central Reg Dues					50.00			
31-Aug-24			Gemini Life Insurance Policy Ded					25.00			
31-Aug-24			S I C Policy Ded					60.00			
31-Aug-24			Firemen Insurance Policy Ded					75.00			
31-Aug-24			Bayport Financial Services Ded					211.63			
31-Aug-24			** CAGD is not liable for any financial loss resulting from disclosing your employee details including password to Third Parties **						181.43		
31-Aug-24			Best Point Savings And Loans Ltd Ded				31,867.56		590.14		
31-Aug-24			Izwe Savings and Loans Ltd Ded				12,264.00		168.00		
31-Aug-24			Delewe Savings and Loans Ltd Ded				20,746.72		181.64		
31-Aug-24			*** TIER 2 CONTRIBUTION AND YTD CONTRIBUTION 0 ***						288.39		
31-Aug-24							5,479.37				
TOTALS							6,803.50				
ANNUAL SALARY				54,428.00	YTD SSF (WORKER)	0.00	EMPLOYER S.S.F.				
YTD GROSS PAY				57,508.24	YTD INCOME TAX	11,165.13	MONTHLY	0.00	Societe Generale Ghana Ltd,		
MONTHLY GROSS PAY				6,803.50	PAGE	1	YTD	0.00	Accra Main		

OF GHANA

GENERATED FROM WWW.GHANA.PAYSLIP.COM



REPUBLIC OF GHANA

PAYSLIP

 GENERATED FROM WWW.GHAPAYSLIP.COM