Loan Application form

MJY3 MICRO-CREDIT ENTERPRISE

First Name: ISAA TERRY 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: KOMENDA EDINA EKUAFO ABREM (KEEA) DISTRICT ASSEMBLY years of experience

Business location. Indicate visible landmark: OPPOSITE GCB

Self employed: business type and details:

Income details

Monthly: GH¢ 4861 weekly: GH¢ Daily: GH¢

Previous loan obtained from MJY3 GHc: 4000 Date: 06/08/2024

Current working capital GHc: – Loans from other sources GHc: – Date: –

identification

Identification: National ID #: GHA-718811888-0 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 23/12/2024

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 B92 ABREM BEPASI

Please indicate a visible landmark ....

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 K.E.E.A

....

Self employed .... nature of business ....

Business location/address KEEA MUNICIPAL ASSEMBLY

Please indicate a visible landmark OPPOSITE G.C.B.

Unemployed ....

Profession DRIVER years of experience 14

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

Guarantor's signature/thumb print .... Date 23/12/2024

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 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.

DEFUALTING CLIENT AND GUARANTOR'S PROPERTY/S SHALL BE CONSIFICATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.

INTERPRETER DECLARATION

I .... N/A .... do hereby agree that I am serving as interpreter

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

(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) .... N/A ....

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

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

CONTROLLER AND ACCOUNTANT GENERAL'S DEPARTMENT	DATE	NOVEMBER 2024		REGION	Central
	PERIOD	FROM 01-NOV-24 TO 30-NOV-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 CENTRE
	LEVEL	SS.CLG14 POINT 11 SCALE TYPE SS			

MONTH/YEAR	NATURE	ITEM CODE	DESCRIPTION	HRS/ORIGINAL AMOUNT	RATE(%) BALANCE	PAYMENTS	DEDUCTIONS
30-Nov-24			Single Spine Monthly Salary			3,242.58	
30-Nov-24			SS Government Machinery Allowance			648.52	
30-Nov-24			SS Civil and Local Govt Services Interim Premium			486.39	
30-Nov-24			SS Interim Support Allowance			583.66	
30-Nov-24			Social Security Contribution Employee				178.34
30-Nov-24			Pempamsie Tier3 fund				163.10
30-Nov-24			Income Tax				753.43
30-Nov-24			[illegible] and Local Govt Staff Association Gh Dues				64.85
30-Nov-24			CR CSA Welfare Scheme Dues				10.00
30-Nov-24			CLOGSAG Fund				64.85
30-Nov-24			Agricultural Development Bank Deduction		[illegible]		233.82
30-Nov-24			Bayport Financial Services Ded		856.44		214.11
30-Nov-24			Izwe Savings and Loans Ltd Ded		4,260.00		213.00
30-Nov-24			Glogsag Instant Loan Ded		831.32		277.08
30-Nov-24			GCB PLC Loan Recovery		6,223.40		311.17
					TOTALS	4,961.15	2,483.75

** 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 1764.3500 ***

ANNUAL SALARY	3[illegible],911.00	YTD SSF (WORKER)	1,940.80	EMPLOYER S.S.F.		PAYMENT MODE	NET SALARY
YTD GROSS PAY	5[illegible],226.99	YTD INCOME TAX	9,241.21	MONTHLY	421.53	Agric Development Bank,	
MONTHLY GROSS PAY	4,961.15	PAGE	1	YTD	4,587.33	Cape Coast	2,477.40

STATEMENT OF ACCOUNT

23-12-2024

Period From : 01-10-2024
To : 23-12-2024

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
25-10-2024	301	OCT 2024 SAL	0009361242991515	25-10-2024	0.00	3,527.40	3,527.40
25-10-2024	301	PROC FEES	0009371242991515	25-10-2024	7.00	0.00	3,520.40
25-10-2024	301	Cheque Withdrawal ISSAC JERRY JACODS MENSAH	303CQWL242992106	25-10-2024	3,160.00	0.00	360.40
25-10-2024	301	LIQUIDATION PAYMENT	301ZTRF2429907HN	25-10-2024	150.12	0.00	210.28
25-10-2024	301	INTEREST REPAYMENT - INTEREST	301ZTRF2429907HP	25-10-2024	179.53	0.00	30.75
25-10-2024	301	INTEREST ON PRINCIPAL OVERDUE	301ZTRF2429907HR	25-10-2024	0.15	0.00	30.60
25-10-2024	301	INTEREST ON INTEREST OVERDUE	301ZTRF2429907HT	25-10-2024	0.18	0.00	30.42
25-10-2024	301	ACCOUNT MAINTENANCE FEE	301CODTGHSL00001	01-10-2024	5.54	0.00	24.88
31-10-2024	301	DEBIT INTEREST	301CAINGHS000001	01-11-2024	0.17	0.00	24.71
31-10-2024	301	QUICASH FEE	301EQCPGHSL00001	01-11-2024	5.00	0.00	19.71
31-10-2024	301	EBANKING SERVICE FEE	301EBSPGHSL00001	01-11-2024	7.00	0.00	12.71
31-10-2024	301	ACCOUNT MAINTENANCE FEE	301CODTGHSL00001	01-11-2024	12.71	0.00	0.00
26-11-2024	301	NOV 2024 SAL	0009834243319088	26-11-2024	0.00	2,477.40	2,477.40
26-11-2024	301	PROC FEES	0009844243319088	26-11-2024	7.00	0.00	2,470.40
26-11-2024	301	LIQUIDATION PAYMENT	301ZTRF24331078X	26-11-2024	148.76	0.00	2,321.64
26-11-2024	301	INTEREST REPAYMENT - INTEREST	301ZTRF24331078Z	26-11-2024	180.89	0.00	2,140.75
26-11-2024	301	INTEREST ON PRINCIPAL OVERDUE	301ZTRF243310791	26-11-2024	0.30	0.00	2,140.45
26-11-2024	301	INTEREST ON INTEREST OVERDUE	301ZTRF243310793	26-11-2024	0.36	0.00	2,140.09
26-11-2024	301	ACCOUNT MAINTENANCE FEE	301CODTGHSL00001	01-11-2024	12.29	0.00	2,127.80
29-11-2024	301	Cheque Withdrawal	303CQWL243342035	29-11-2024	2,100.00	0.00	27.80
30-11-2024	301	DEBIT INTEREST	301CAINGHS000001	01-12-2024	0.39	0.00	27.41
30-11-2024	301	ACCOUNT MAINTENANCE FEE	301CODTGHSL00001	02-12-2024	25.00	0.00	2.41
30-11-2024	301	EBANKING SERVICE FEE	301EBSPGHSL00001	02-12-2024	2.41	0.00	0.00
20-12-2024	301	DEC 2024 SAL	0009988243550917	20-12-2024	0.00	2,477.40	2,477.40
20-12-2024	301	PROC FEES	0009998243550917	20-12-2024	7.00	0.00	2,470.40
20-12-2024	301	QUICASH FEE	301EQCPGHSL00001	02-12-2024	5.00	0.00	2,465.40
20-12-2024	301	EBANKING SERVICE FEE	301EBSPGHSL00001	02-12-2024	4.59	0.00	2,460.81

23-12-2024

STATEMENT OF ACCOUNT

Opening Balance :	0.00
Total Debit Amt :	6,021.39
Total Credit Amt :	8,482.20
Closing Balance :	2,460.81