**MICRO-CREDIT ENTERPRISE**First Name..... COMFORT Middle Name..... ASA BEASurname..... PAYIYINDate of Birth..... 21/01/1990 Age..... Gender..... FEMALEPostal Address..... House Address..... CK0187/6952 YESU NKWANOTE: please indicate a visible landmark to your home address..... YESU NKWA WASHING BAY-ELMINAYears at this current address..... mm/yyyy..... Rent ☒ Own..... Mortgage.....Mobile..... 025 788 7471 Email.....

Spouse Name..... Last Name.....

Mobile #..... Email.....

Date of birth dd/mm/yyyy..... Age..... Number of children..... 1..... dependents..... 1.....EmploymentSelf Employed ☒ Employee..... Unemployed.....Profession..... OWNER Employer Name and address..... C-DAM KLODIH

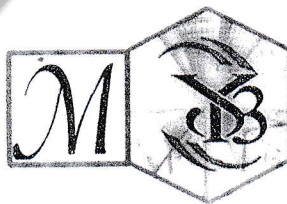
..... years of experience.....

Business location. Indicate visible landmark..... NIPPONG JUNCTION-ELMINASelf employed: business type and details..... C-DAM KLODIHIncome detailsMonthly..... GH¢ 4000 weekly..... GH¢ 800 Daily..... GH¢ 800

Previous loan obtained from MJY3 GH¢..... Date.....

Current working capital GH¢..... Loans from other sources GH¢..... Date.....

identificationIdentification: National ID #..... GHA-718347595-1 Passport #.....Date of issue..... 13/01/2020 Expiry date..... 12/01/2030 Place of Issue..... ELMINAPurpose for the loan..... GH¢ 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			

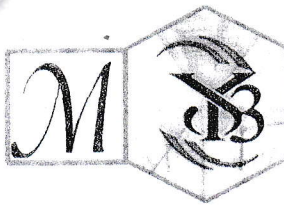
CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

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 ASABEA PAXIDIN ...) 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 14/01/2025



MICRO-CREDIT ENTERPRISE

Guarantor

I MICHEAL KAFUL WENYOHU hereby guarantee a loan of GHc 5000

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

Whom I am related to as FRIEND

I MICHEAL KAFUL 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 ELMIDIA

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

Self employed ☒ nature of business MANAGER

Business location/address OPPOSITE ELMIDIA BEACH RESORT

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 2

Guarantor's income details. Monthly GH42000 Weekly Daily

Guarantor's signature/thumb print Date 14/01/2025

Official use only

Loan officer..... IBRAHIM KHAID

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, COMFORT ASABEA PANYIN 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 PANYIN and MICHAEL KAFUL WENYONU

(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)

Client signature and thumb print (Required)

Guarantor signature and thumb print (Required)



CalBank PLC Account Statement



Generated on January 14, 2025, 1:26 pm
Statement No#: 2025011413261702107603
Channel : CalBank App

Summary Statement For: October 1, 2024 to January 14, 2025	
Account Name: C-DAN KLODIN	Account No : 1400006290037
Account Class: CORPORATE SAVINGS ACCOUNT	Currency : GHS
Total Debit: -4,473.18	Total Credit: 5,618.03
Opening Balance : 59.92	Closing Balance : 1,205.76
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
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
02 OCT 24	02 OCT 24	FT242769996S\IAB	Charges Calpay Bank To Wallet GHS0.70	-0.70	0.00	41.92
02 OCT 24	02 OCT 24	FT242769996S\IAB	CalPay MTN Pull Txn TRANSFER FROM C-DAN KLODIN TO COMFORT ASABEA P PANYIN 0597412143 MONEYTRANSFERTRF-202410024H89384098KW-B2O1HW	-40.00	0.00	2.91
04 OCT 24	04 OCT 24	FT24278QBW5N\IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202410049337388963-W2OWNB	0.00	600.00	602.91



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POSTING 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 MONEYTRANSFERTRF-202410059EC9LU98BKOW-B2OWNW	-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 MONEYTRANSFERTRF-202410059EC7SUK01Y5K7-B2OWNW	-30.00	0.00	287.91
07 OCT 24	06 OCT 24	FT24281BQSP2IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202410067794795281-W2OWNB	0.00	420.00	707.91
08 OCT 24	08 OCT 24	FT24282956FGIAB	CalPay MTN Pull Txn TRANSFER FROM C-DAN KLODIN TO C-DANKLODIN 0257887471 MONEYTRANSFERTRF-20241008LJKV0L9JO88D-B2OWNW	-500.00	0.00	207.91
08 OCT 24	08 OCT 24	FT24282N0D05IBNK	VISA POS CHGS AC-1400001436025	-0.42	0.00	207.49
08 OCT 24	08 OCT 24	FT24282N0D05IBNK	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 MONEYTRANSFERTRF-2024100908B7E54CBII7-B2OWNW	-20.00	0.00	170.54
10 OCT 24	10 OCT 24	FT24284D6WNJIAB	Card Maintenance Fe SEP 24 SUB	-5.00	0.00	165.54
11 OCT 24	11 OCT 24	FT24285MH5M9IBNK	VISA POS CHGS AC-1400001436025	-0.99	0.00	164.55
11 OCT 24	11 OCT 24	FT24285MH5M9IBNK	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	FT242853XFGQIBNK	VISA POS CHGS AC-1400001436025	-1.28	0.00	123.58
11 OCT 24	11 OCT 24	FT242853XFGQIBNK	VISA POS TXN 3USD @ 1 USD @ FACEBK LOP9Y9YSA2fb.me/ads IE 99999999	-51.11	0.00	72.47
14 OCT 24	13 OCT 24	FT24288G5C7NIBNK	VISA POS CHGS AC-1400001436025	-1.04	0.00	71.43
14 OCT 24	13 OCT 24	FT24288G5C7NIBNK	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 0257887471 TO 1400006290037WLTTRF202410142651451333-W2OWNB	0.00	50.00	79.93
14 OCT 24	14 OCT 24	FT242889J324IBNK	VISA POS CHGS AC-1400001436025	-1.04	0.00	78.89
14 OCT 24	14 OCT 24	FT242889J324IBNK	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 0257887471 TO 1400006290037WLTTRF202410158115371934-W2OWNB	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	FT24289KTGXGIBNK	VISA POS CHGS AC-1400001436025	-0.01	0.00	15.22
15 OCT 24	15 OCT 24	FT24289KTGXGIBNK	VISA POS TXN 0.03USD @ 1 USD @ FACEBK DUBLIN IE99999999	-0.51	0.00	14.71
15 OCT 24	15 OCT 24	FT242897LHPNIIAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202410154238378615-W2OWNB	0.00	50.00	64.71
15 OCT 24	15 OCT 24	FT24289Z7MB3IBNK	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 99999999	-39.65	0.00	24.07
16 OCT 24	16 OCT 24	FT24290FZYQI\IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202410166854811426-W2OWNB	0.00	50.00	74.07
16 OCT 24	16 OCT 24	FT24290BKQON\BNK	VISA POS CHGS AC-1400001436025	-1.04	0.00	73.03
16 OCT 24	16 OCT 24	FT24290BKQON\BNK	VISA POS TXN 2.44USD @ 1 USD @ FACEBK DUBLIN IE99999999	-41.71	0.00	31.32
17 OCT 24	17 OCT 24	FT24291RM2F4\IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202410178076963913-W2OWNB	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 IE99999999	-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	FT24291WBQ4\IAB	CalPay MTN Pull Txn TRANSFER FROM C-DAN KLODIN TO C-DANKLODIN 0257887471 MONEYTRANSFERTRF-20241017LTC81VPN2Z1G-B2OWNW	-20.00	0.00	1,118.57
17 OCT 24	17 OCT 24	FT24291W6XDZ	Stmt Request Fee	-30.00	0.00	1,088.57
18 OCT 24	18 OCT 24	FT24292JP7QK\IAB	CalPay MTN Pull Txn TRANSFER FROM C-DAN KLODIN TO C-DANKLODIN 0257887471 MONEYTRANSFERTRF-202410184LRPD4114Q9M-B2OWNW	-50.00	0.00	1,038.57
18 OCT 24	18 OCT 24	FT24292NRH8D\IAB	Charges Calpay Bank To Wallet GHS4.20	-4.20	0.00	1,034.37
18 OCT 24	18 OCT 24	FT24292NRH8D\IAB	CalPay MTN Pull Txn TRANSFER FROM C-DAN KLODIN TO COMFORT ASABEA PANYIN 0597412143 MONEYTRANSFERTRF-202410185I64AR992489-B2OTHW	-600.00	0.00	434.37
18 OCT 24	18 OCT 24	FT2429253GKP\BNK	VISA POS CHGS AC-1400001436025	-1.04	0.00	433.33
18 OCT 24	18 OCT 24	FT2429253GKP\BNK	VISA POS TXN 2.44USD @ 1 USD @ FACEBK DUBLIN IE99999999	-41.71	0.00	391.62
21 OCT 24	19 OCT 24	FT24295HVVCL\BNK	VISA POS CHGS AC-1400001436025	-0.81	0.00	390.81
21 OCT 24	19 OCT 24	FT24295HVVCL\BNK	VISA POS TXN 1.91USD @ 1 USD @ FACEBK DUBLIN IE99999999	-32.55	0.00	358.26
21 OCT 24	19 OCT 24	FT2429567Z9R\BNK	VISA POS CHGS AC-1400001436025	-0.99	0.00	357.27
21 OCT 24	19 OCT 24	FT2429567Z9R\BNK	VISA POS TXN 2.33USD @ 1 USD @ FACEBK DUBLIN IE99999999	-39.70	0.00	317.57
21 OCT 24	19 OCT 24	FT24295T3Y8F\IAB	Charges Calpay Bank To Wallet GHS2.12E-Levy GHS2.03 On 203.00	-4.15	0.00	313.42
21 OCT 24	19 OCT 24	FT24295T3Y8F\IAB	CalPay MTN Pull Txn TRANSFER FROM C-DAN KLODIN TO JOSEPH NIMAKOH 0245995105 MONEYTRANSFERTRF-2024101940N746H105P7-B2OTHW	-303.00	0.00	10.42
21 OCT 24	21 OCT 24	FT24295Rj1GX\IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202410213794484589-W2OWNB	0.00	100.00	110.42
21 OCT 24	21 OCT 24	FT242952FX86\BNK	VISA POS CHGS AC-1400001436025	-1.22	0.00	109.20
21 OCT 24	21 OCT 24	FT242952FX86\BNK	VISA POS TXN 2.86USD @ 1 USD @ FACEBK DUBLIN IE99999999	-48.73	0.00	60.47
21 OCT 24	21 OCT 24	FT24295XF5TZ\BNK	VISA POS CHGS AC-1400001436025	-1.07	0.00	59.40



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21 OCT 24	21 OCT 24	FT24295XF5TZBNK	VISA POS TXN 2.5USD @ 1 USD @ FACEBK NN5HPECTA2fb.me/aos IE 99999999	-42.60	0.00	16.80
23 OCT 24	23 OCT 24	FT24297DNNW4IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202410232136573680-W2OWNB	0.00	60.00	76.80
23 OCT 24	23 OCT 24	FT24297MJ8NSIBNK	VISA POS CHGS AC-1400001436025	-0.66	0.00	76.14
23 OCT 24	23 OCT 24	FT24297MJ8NSIBNK	VISA POS TXN 1.54USD @ 1 USD @ FACEBK DUBLIN IE99999999	-26.57	0.00	49.57
23 OCT 24	23 OCT 24	FT242975G6XQIBNK	VISA POS CHGS AC-1400001436025	-1.01	0.00	48.56
23 OCT 24	23 OCT 24	FT242975G6XQIBNK	VISA POS TXN 2.33USD @ 1 USD @ FACEBK DUBLIN IE99999999	-40.20	0.00	8.36
28 OCT 24	27 OCT 24	FT243025C38W4IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202410277817303007-W2OWNB	0.00	70.00	78.36
28 OCT 24	27 OCT 24	FT24302DPG57IBNK	VISA POS CHGS AC-1400001436025	-1.06	0.00	77.30
28 OCT 24	27 OCT 24	FT24302DPG57IBNK	VISA POS TXN 2.44USD @ 1 USD @ FACEBK DUBLIN IE99999999	-42.48	0.00	34.82
28 OCT 24	28 OCT 24	FT24302NYPLJ4IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202410286278462949-W2OWNB	0.00	30.00	64.82
28 OCT 24	28 OCT 24	FT24302TKJWF4IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202410283178711933-W2OWNB	0.00	19.00	83.82
28 OCT 24	28 OCT 24	FT24302CHT1RIBNK	VISA POS CHGS AC-1400001436025	-1.60	0.00	82.22
28 OCT 24	28 OCT 24	FT24302CHT1RIBNK	VISA POS TXN 3.67USD @ 1 USD @ FACEBK DUBLIN IE99999999	-63.90	0.00	18.32
30 OCT 24	30 OCT 24	FT24304QGLS7IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202410304404934662-W2OWNB	0.00	60.00	78.32
30 OCT 24	30 OCT 24	FT24304LWDG0IBNK	VISA POS CHGS AC-1400001436025	-1.52	0.00	76.80
30 OCT 24	30 OCT 24	FT24304LWDG0IBNK	VISA POS TXN 3.5USD @ 1 USD @ FACEBK DUBLIN IE99999999	-60.76	0.00	16.04
31 OCT 24	31 OCT 24	FT24305WM5XG4IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202410313110432194-W2OWNB	0.00	60.00	76.04
31 OCT 24	31 OCT 24	FT24305F2T86IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202410319616292274-W2OWNB	0.00	100.00	176.04
31 OCT 24	31 OCT 24	FT24305SMR3IBNK	VISA POS CHGS AC-1400001436025	-1.60	0.00	174.44
31 OCT 24	31 OCT 24	FT24305SMR3IBNK	VISA POS TXN 3.67USD @ 1 USD @ FACEBK DUBLIN IE99999999	-63.90	0.00	110.54
31 OCT 24	31 OCT 24	FT24305596G3IAB	CalPay MTN Pull Txn TRANSFER FROM C-DAN KLODIN TO C-DANKLODIN 0257887471 MONEYTRANSFERTRF-202410310855726E1Q30-B2OWNW	-100.00	0.00	10.54
31 OCT 24	01 NOV 24	1400006290037 202	Credit Interest From: 01/10/24 To 31/10/24	0.00	0.03	10.57
04 NOV 24	03 NOV 24	FT2430901V0N4IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202411037461219932-W2OWNB	0.00	60.00	70.57
04 NOV 24	03 NOV 24	FT24309W50XCIBNK	VISA POS CHGS AC-1400001436025	-1.67	0.00	68.90
04 NOV 24	03 NOV 24	FT24309W50XCIBNK	VISA POS TXN 3.83USD @ 1 USD @ FACEBK DUBLIN IE99999999	-66.69	0.00	2.21



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POSTING DATE	VALUE DATE	REFERENCE	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT	BALANCE
06 NOV 24	06 NOV 24	FT243112TV1QIAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202411064093397244-W2OWNB	0.00	80.00	82.21
06 NOV 24	06 NOV 24	FT243119MJ2KIBNK	VISA POS CHGS AC-1400001436025	-1.60	0.00	80.61
06 NOV 24	06 NOV 24	FT243119MJ2KIBNK	VISA POS TXN 3.67USD @ 1 USD @ FACEBK DUBLIN IE999999999	-64.02	0.00	16.59
07 NOV 24	07 NOV 24	FT243129LKMVIAAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202411077351419320-W2OWNB	0.00	80.00	96.59
07 NOV 24	07 NOV 24	FT24312M9YCOIBNK	VISA POS CHGS AC-1400001436025	-1.53	0.00	95.06
07 NOV 24	07 NOV 24	FT24312M9YCOIBNK	VISA POS TXN 3.5USD @ 1 USD @ FACEBK PTB4ZBUSA2fb.me/ads IE 999999999	-61.21	0.00	33.85
08 NOV 24	08 NOV 24	FT243130Q4DPHAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202411082107462179-W2OWNB	0.00	70.00	103.85
08 NOV 24	08 NOV 24	FT243134VB3QIBNK	VISA POS CHGS AC-1400001436025	-1.60	0.00	102.25
08 NOV 24	08 NOV 24	FT243134VB3QIBNK	VISA POS TXN 3.67USD @ 1 USD @ FACEBK DUBLIN IE999999999	-64.10	0.00	38.15
11 NOV 24	09 NOV 24	FT2431609YSXIAAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202411098217544626-W2OWNB	0.00	40.00	78.15
11 NOV 24	09 NOV 24	FT24316YP289IBNK	VISA POS CHGS AC-1400001436025	-1.61	0.00	76.54
11 NOV 24	09 NOV 24	FT24316YP289IBNK	VISA POS TXN 3.68USD @ 1 USD @ FACEBK 4FONGC8TA2fb.me/ads IE 999999999	-64.27	0.00	12.27
12 NOV 24	12 NOV 24	FT24317SPD2VIAAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202411127153524230-W2OWNB	0.00	80.00	92.27
12 NOV 24	12 NOV 24	FT24317WVJMZIBNK	VISA POS CHGS AC-1400001436025	-1.61	0.00	90.66
12 NOV 24	12 NOV 24	FT24317WVJMZIBNK	VISA POS TXN 3.69USD @ 1 USD @ FACEBK LGVUWCLSA2fb.me/ads IE 999999999	-64.45	0.00	26.21
12 NOV 24	12 NOV 24	FT243171YHMBIAAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202411122032949412-W2OWNB	0.00	50.00	76.21
12 NOV 24	12 NOV 24	FT24317076MZIBNK	VISA POS CHGS AC-1400001436025	-1.53	0.00	74.68
12 NOV 24	12 NOV 24	FT24317076MZIBNK	VISA POS TXN 3.5USD @ 1 USD @ FACEBK FSZ89CUSA2fb.me/ads IE 999999999	-61.13	0.00	13.55
14 NOV 24	14 NOV 24	FT2431931H28VIAAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202411141763841869-W2OWNB	0.00	70.00	83.55
14 NOV 24	14 NOV 24	FT24319G124BIBNK	VISA POS CHGS AC-1400001436025	-1.59	0.00	81.96
14 NOV 24	14 NOV 24	FT24319G124BIBNK	VISA POS TXN 3.67USD @ 1 USD @ FACEBK DUBLIN IE999999999	-63.52	0.00	18.44
15 NOV 24	15 NOV 24	FT24320HWWF2VIAAB	Card Maintenance Fe OCT 24 SUB	-5.00	0.00	13.44
15 NOV 24	15 NOV 24	FT24320LNXQ4VIAAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202411151996827890-W2OWNB	0.00	70.00	83.44
15 NOV 24	15 NOV 24	FT24320D67PMIBNK	VISA POS CHGS AC-1400001436025	-1.58	0.00	81.86
15 NOV 24	15 NOV 24	FT24320D67PMIBNK	VISA POS TXN 3.67USD @ 17.2493 USD @ FACEBKDUBLIN IE 999999999	-63.30	0.00	18.56



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POSTING DATE	VALUE DATE	REFERENCE	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT	BALANCE
18 NOV 24	16 NOV 24	FT24323QTFX0IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202411160790005627-W2OWNB	0.00	70.00	88.56
18 NOV 24	16 NOV 24	FT24323GFWWMIBNK	VISA POS CHGS AC-1400001436025	-1.51	0.00	87.05
18 NOV 24	16 NOV 24	FT24323GFWWMIBNK	VISA POS TXN 3.5USD @ 17.2493 USD @ FACEBKDUBLIN IE 99999999	-60.37	0.00	26.68
18 NOV 24	17 NOV 24	FT24323P5N3YIAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202411177993953148-W2OWNB	0.00	40.00	66.68
18 NOV 24	17 NOV 24	FT24323NSFFDIBNK	VISA POS CHGS AC-1400001436025	-1.58	0.00	65.10
18 NOV 24	17 NOV 24	FT24323NSFFDIBNK	VISA POS TXN 3.67USD @ 17.2493 USD @ FACEBKDUBLIN IE 99999999	-63.30	0.00	1.80
19 NOV 24	19 NOV 24	FT243243G9HTIAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202411195513669407-W2OWNB	0.00	65.00	66.80
19 NOV 24	19 NOV 24	FT24324KZDMTIAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202411195021452607-W2OWNB	0.00	15.00	81.80
19 NOV 24	19 NOV 24	FT243244XDNZIBNK	VISA POS CHGS AC-1400001436025	-1.78	0.00	80.02
19 NOV 24	19 NOV 24	FT243244XDNZIBNK	VISA POS TXN 4.12USD @ 17.2493 USD @ FACEBKRTJLDGSA2 fb.me/ads IE 99999999	-71.07	0.00	8.95
25 NOV 24	22 NOV 24	FT243303BS10IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF20241120262046550-W2OWNB	0.00	80.00	88.95
25 NOV 24	22 NOV 24	FT24330HJDVSIBNK	VISA POS CHGS AC-1400001436025	-1.51	0.00	87.44
25 NOV 24	22 NOV 24	FT24330HJDVSIBNK	VISA POS TXN 3.5USD @ 17.2493 USD @ FACEBKUF2ZFGCTA2 fb.me/ads IE 99999999	-60.37	0.00	27.07
27 NOV 24	26 NOV 24	FT243324DJCN IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202411266078725126-W2OWNB	0.00	70.00	97.07
27 NOV 24	26 NOV 24	FT24332LQV2PBNK	VISA POS CHGS AC-1400001436025	-1.60	0.00	95.47
27 NOV 24	26 NOV 24	FT24332LQV2PBNK	VISA POS TXN 3.8USD @ 1 USD @ FACEBK DNRHGCYSA2fb.me/ads IE 99999999	-63.94	0.00	31.53
05 DEC 24	05 DEC 24	FT24340JCH7MIAB	Card Maintenance Fe NOV 24 SUB	-5.00	0.00	26.53
09 DEC 24	07 DEC 24	FT243449YB5JIAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202412079041704650-W2OWNB	0.00	60.00	86.53
09 DEC 24	07 DEC 24	FT24344C9MN6IBNK	VISA POS CHGS AC-1400001436025	-1.56	0.00	84.97
09 DEC 24	07 DEC 24	FT24344C9MN6IBNK	VISA POS TXN 3.89USD @ 16.0360 USD @ FACEBKDUBLIN IE 99999999	-62.38	0.00	22.59
09 DEC 24	09 DEC 24	FT243447MBYN IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202412099783018326-W2OWNB	0.00	50.00	72.59
10 DEC 24	10 DEC 24	FT24345JX1M1IBNK	VISA POS CHGS AC-1400001436025	-1.45	0.00	71.14
10 DEC 24	10 DEC 24	FT24345JX1M1IBNK	VISA POS TXN 3.67USD @ 1 USD @ FACEBK EESUMEGSA2Dublin IE 37860068	-57.85	0.00	13.29
11 DEC 24	11 DEC 24	FT24346SRHZ9IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF20241211225454356-W2OWNB	0.00	50.00	63.29
12 DEC 24	12 DEC 24	FT24347H8G08IBNK	VISA POS CHGS AC-1400001436025	-0.85	0.00	62.44



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POSTING DATE	VALUE DATE	REFERENCE	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT	BALANCE
12 DEC 24	12 DEC 24	FT24347HRG08\BNK	VISA POS TXN 2.16USD @ 1 USD @ FACEBK DUBLIN IE99999999	-33.93	0.00	28.51
13 DEC 24	13 DEC 24	FT24348XD7LQ\IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202412135197227441-W2OWNB	0.00	60.00	88.51
16 DEC 24	13 DEC 24	FT24351WX57H\BNK	VISA POS CHGS AC-1400001436025	-1.92	0.00	86.59
16 DEC 24	13 DEC 24	FT24351WX57H\BNK	VISA POS TXN 4.88USD @ 1 USD @ FACEBK 8AG2AE8TA2\Dublin IE 37859969	-76.66	0.00	9.93
16 DEC 24	15 DEC 24	FT24351H70MC\IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202412158198581077-W2OWNB	0.00	66.00	75.93
16 DEC 24	15 DEC 24	FT24351V93LT\IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202412150760346677-W2OWNB	0.00	20.00	95.93
16 DEC 24	15 DEC 24	FT24351P96SG\BNK	VISA POS CHGS AC-1400001436025	-2.06	0.00	93.87
16 DEC 24	15 DEC 24	FT24351P96SG\BNK	VISA POS TXN 5.24USD @ 1 USD @ FACEBK XCT3LDQSA2fb.me/ads IE 99999999	-82.31	0.00	11.56
17 DEC 24	16 DEC 24	FT24352CDX08\IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202412162960296039-W2OWNB	0.00	60.00	71.56
17 DEC 24	16 DEC 24	FT24352T972H\IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202412160213667014-W2OWNB	0.00	20.00	91.56
17 DEC 24	17 DEC 24	FT24352KZ0PV\BNK	VISA POS CHGS AC-1400001436025	-1.92	0.00	89.64
17 DEC 24	17 DEC 24	FT24352KZ0PV\BNK	VISA POS TXN 4.88USD @ 1 USD @ FACEBK 52X2ZEGSA2fb.me/ads IE 99999999	-76.66	0.00	12.98
23 DEC 24	21 DEC 24	FT243583VQ2T\IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202412210395312474-W2OWNB	0.00	80.00	92.98
23 DEC 24	21 DEC 24	FT24358FTK8C\BNK	VISA POS CHGS AC-1400001436025	-2.10	0.00	90.88
23 DEC 24	21 DEC 24	FT24358FTK8C\BNK	VISA POS TXN 5.35USD @ 1 USD @ FACEBK TELVMG4TA2fb.me/ads IE 99999999	-84.04	0.00	6.84
27 DEC 24	26 DEC 24	FT243629WB14\IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202412260828124313-W2OWNB	0.00	60.00	66.84
27 DEC 24	26 DEC 24	FT243628PF4H\IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202412265693397754-W2OWNB	0.00	35.00	101.84
27 DEC 24	26 DEC 24	FT2436222QR1\BNK	VISA POS CHGS AC-1400001436025	-2.08	0.00	99.76
27 DEC 24	26 DEC 24	FT2436222QR1\BNK	VISA POS TXN 5.3USD @ 1 USD @ FACEBK 3TZ2YE8TA2fb.me/ads IE 99999999	-83.26	0.00	16.50
30 DEC 24	30 DEC 24	FT24365S0Z8H\IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202412304033745719-W2OWNB	0.00	68.00	84.50
30 DEC 24	30 DEC 24	FT24365CR2HT\BNK	VISA POS CHGS AC-1400001436025	-1.92	0.00	82.58
30 DEC 24	30 DEC 24	FT24365CR2HT\BNK	VISA POS TXN 4.89USD @ 1 USD @ FACEBK DF6A7EYSA2fb.me/ads IE 99999999	-76.82	0.00	5.76
14 JAN 25	14 JAN 25	FT25014PDG8\IAB	CalPay MTN Push Txn TFR FROM 0257887471 TO 1400006290037WLTTRF202501141438498281-W2OWNB	0.00	200.00	205.76
14 JAN 25	14 JAN 25	TT25014BJZ5M	Cash Deposit ASABFA	0.00	1,000.00	1,205.76



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Total Debit: GHS -4,473.18	Total Credit: GHS 5,618.03	Closing Balance: 1,205.76
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