



MICRO-CREDIT ENTERPRISE

First Name ANTHONY Middle Name

Surname ACQUAH

Date of Birth 05/03/1975 Age 49 Gender MALE

Postal Address House Address AB/13 ABAYE

NOTE: please indicate a visible landmark to your home address BESIDE TIOSAH CHAPEL

Years at this current address 10 mm/yyyy Rent Own ☒ Mortgage

Mobile 0273521980 Email

Spouse Name ADJOA Last Name ALATA

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 4 dependents 4

Employment

Self Employed Employee ☒ Unemployed

Profession CLEANER Employer Name and address

GHANA POLICE SERVICE years of experience 10

Business location. Indicate visible landmark OPPOSITE ESINA AHENEFIE

Self employed: business type and details.....

Income details

Monthly GH990 weekly Daily

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

Identification

Identification: National ID # GH-721194804-9 Passport #

Date of issue 22/02/2020 Expiry date 21/02/2030 Place of Issue ELUINA

Purpose for the load PERSONAL LOAN GH1500



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
(.....ANTHONY AKAU FT.....) IN THEFANTE..... 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.....09/01/2024.....



MICRO-CREDIT ENTERPRISE

Guarantor

I ISAAC SAETH hereby guarantee a loan of GHc 1500

Being granted to (Full name of borrower) ANTHONY ACQUAH

Whom I am related to as COLLEAGUE

I ISAAC SAETH 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 16/08/1987 Age Gender MALE

Mobile 0244575010 Email

Postal Address..... House Address POLICE BARBERS

Please indicate a visible landmark OPPOSITE EDINA ANHETIE

Identification: National ID # GUANA CARD Passport #

Date of issue 01/02/2020 Expiry date 03/02/2030 Place of issue EDINA

Employment details. Employee ☒ Employer Name and address POLICE STATION

Self employed nature of business

Business location/address POLICE STATION

Please indicate a visible landmark OPPOSITE EDINA ANHETIE

Unemployed.....

Profession POLICEMAN years of experience 10

Guarantor's income details. Monthly GH3250 Weekly Daily

Guarantor's signature/thumb print [Signature] Date 09/01/2024

Official use only

Loan officer GLORIA BEDIAKO

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, ANTHONY ACQUAH..... solemnly agree to pay all loans and 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 costs incurred during this loan collection period.

When loan a loan is default, our clints 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 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, GLORIA BOGARD..... do hereby agree that I am serving as the interpreter for ANTHONY ACQUAH..... and ISAAC SAOH.....

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the FANTE..... language which both clients understand and speak fluently.

They, the borrower and the guarantor append their signatures and their thumb print, making this document thereby legal.

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

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

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



GHANA POLICE SERVICE

Payslip for December 2023

Allowances Detail:

Dues Detail:

Description	Amount
CAPE COAST CIVILIAN EMPLOYEES	20.00
Civilian Welfare Dues	100.00

Additions Detail:

Premiums Detail

Description	Amount
MEDICAL CAPITATION	200.00

Loans Detail:

Other Deductions:

Description	Amount
SSNIT Contributions	57.61



GHANA POLICE SERVICE

Payslip for November 2023

Payroll No: 31408004	FileNo. CE8743	Station: ELMINA DISTRICT POLICE
Name: ACQUAH, ANTHONY	Rank: CIVEMP C	Region: CENTRAL REGION

<u>EARNINGS</u>	<u>AMOUNT</u>	<u>DEDUCTIONS</u>	<u>AMOUNT</u>
Basic Salary:	1,047.42	Tax:	79.37
Allowances	0.00	Dues:	120.00
Additions:	200.00	Loans:	0.00
		Premiums:	0.00
		Other Deductions:	57.61
Total Earnings:	1,247.42	Total Deductions:	256.97

Annual Salary: GH¢12,569.00	Net Salary: GH¢990.44
Bank: GCB BANK LTD, CAPE COAST, CAPE COAST	Account No. 3151120003608

TIER-2 SCHEME : Public Service Workers Employees' Scheme You may contact them on: 055-452 8198

Welfare	4,660.00	TierTwo No: 102249200459	TierTwo Amt: 1,616.01	Snitotal 3,801.44	SNIT No.: B027503050016
CIVEMP C	ACQUAH, ANTHONY		TINno N / A 000		13/11/2023 3:21:12 pm



GHANA POLICE SERVICE

Payslip for October 2023

Payroll No: 31408004	FileNo. CE8743	Station: ELMINA DISTRICT POLICE
Name: ACQUAH, ANTHONY	Rank: CIVEMP C	Region: CENTRAL REGION

<u>EARNINGS</u>	<u>AMOUNT</u>	<u>DEDUCTIONS</u>	<u>AMOUNT</u>
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Bank: GCB BANK LTD, CAPE COAST, CAPE COAST	Account No. 3151120003608

TIER-2 SHEME: Public Service Workers Employees' Scheme You may contact them on: 055-452 8198

Welfare	4,460.00	TierTwo No: 102249200459	TierTwo Amt: 1,616.01	Snitotal 3,686.23	SNIT No.: B027503050016
CIVEMP C	ACQUAH, ANTHONY		TINno N / A 000		10/24/2023 2:16:30 PM

STATEMENT OF ACCOUNT



Statement Period

01-Oct-2023 - 30-Nov-2023

Report time: 2023-12-14 2:22:03 PM

ANTHONY ACQUAH

ANTHONY ACQUAH, AB 13 NR MUSAMA CHURCH ELMINA
P O BOX 31, ELMINA

E: M: 0273521980

Customer No. : 012284607

Branch : ELMINA

Product : CURRENT ACCOUNT CLASS FOR INDIVIDUALS

Account Summary

Account Number	3151120003608
Currency	GHS
Opening Balance	-7.72
Closing Balance	-4.08
Uncleared Effects	0.00

*Closing balance includes funds earmarked for hold and uncleared.

Total Dr: 1,977.24

Total Cr: 1,980.88

DATE 14-Dec-2023

Date	Description	Ref / Chq No.	Value Date	Debit	Credit	Balance
02-Oct-2023	OD. SC. Facility Fees	315ATCH232750002	02-Oct-2023	10.00		-17.72
02-Oct-2023	OD. SC. Processing Fees	315ATCH232750002	02-Oct-2023	10.00		-27.72
02-Oct-2023	Cheque Withdrawal BY ANTHONY ACQUAH CHQ#000059	315CQWL232750007 /Chq_No - 000059	02-Oct-2023	472.00		-499.72
19-Oct-2023	GH POLICE SALARY FOR OCT 2023	114SALB232924538	19-Oct-2023		990.44	490.72
19-Oct-2023	SAL COMMISSION	114SALB232924538	19-Oct-2023	3.00		487.72
19-Oct-2023	Cheque Withdrawal BY ANTHONY ACQUAH CHQ# 000060	315CQWL232920090 /Chq_No - 000060	19-Oct-2023	759.00		-271.28
31-Oct-2023	LN. Principal drawdown By CASA	315ZTRF23304027D31 53000221224	31-Oct-2023	182.68		-453.96
31-Oct-2023	LN. Interest drawdown By CASA	315ZTRF23304027F31 53000221224	31-Oct-2023	18.69		-472.65
31-Oct-2023	Interest Capitalization	315ODCIGHS000002	01-Nov-2023	30.00		-502.65
17-Nov-2023	GH POLICE SALARY FOR NOV 2023	114SALB233216934	17-Nov-2023		990.44	487.79
17-Nov-2023	SAL COMMISSION	114SALB233216934	17-Nov-2023	3.00		484.79
17-Nov-2023	E-SERVICE BUNDLE CHARGE	315EPSFGHS000001	17-Nov-2023	7.00		477.79