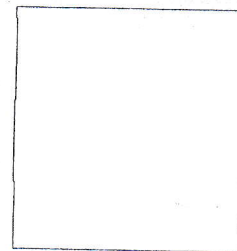
**MICRO-CREDIT ENTERPRISE**First Name EMELIA Middle NameSurname ASMAHDate of Birth 22/06/1974 Age Gender FEMALEPostal Address House Address 30^A/1 COUNCIL LANGNOTE: please indicate a visible landmark to your home address MA ICT CENTERYears at this current address 4 mm/yyyy Rent Own MortgageMobile 0242629972 EmailSpouse Name JOHN Last Name QUAICOE

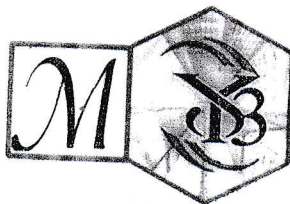
Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 3 dependents 3EmploymentSelf Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience

Business location. Indicate visible landmark OPPOSITE MYBGT OFFICESelf employed: business type and details SEAMSTRESS / SELLS MATERIALS AND OTHERSIncome detailsMonthly weekly GHA 2400 Daily GHA 400Previous loan obtained from MJY3 GHc 3500 Date 15/10/2024Current working capital GHc 3500 Loans from other sources GHc DateidentificationIdentification: National ID # GHA-718775153-2 Passport #Date of issue 27/01/2020 Expiry date 26/01/2030 Place of Issue ELMINAPurpose for the loan GHA5000 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 ?

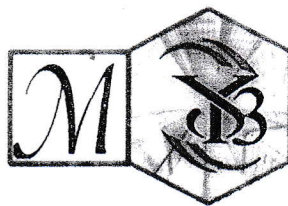
<u>Items</u>	<u>Value</u>	<u>Location</u>	<u>Date acquired</u>
Land			
House			
Equipment/Tools			

CONDITIONAL CLAUSE FOR PAYMENT DEFAULTERPAYMENT 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
(..... EMGLIA ASMAH) 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..... [Signature] DATE 27/01/2025



MICRO-CREDIT ENTERPRISE

Guarantor

I SABINA CHARISTER PRAH hereby guarantee a loan of GHc 5000

Being granted to (Full name of borrower) EMELIA ASMAH

Whom I am related to as MOTHER - IN - LAW

I SABINA CHARISTER PRAH 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 26/03/2001 Age Gender FGMALE

Mobile 0552041551 Email

Postal Address..... House Address HN 30/1A COUNCIL LANE

Please indicate a visible landmark NGAR 'DC' SCHOOL

Identification: National ID # GHA-725632177-4 Passport #

Date of issue 27/08/2026 Expiry date 26/08/2030 Place of issue ELMIDIA

Employment details. Employee ☒ Employer Name and address KAKUM NATIONAL PARK

Self employed nature of business

Business location/address TWIFOPRASO ROAD

Please indicate a visible landmark KAKUM NATIONAL PARK

Unemployed.....

Profession years of experience 2

Guarantor's income details. Monthly GH\$ 700 Weekly Daily

Guarantor's signature/thumb print Date 27/01/2025

Official use only

Loan officer JOANA ESHUN

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, EMELIA ASMAH 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 CONFISCATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.

INTERPRETER DECLARATION

I, N/A do hereby agree that I am serving as interpreter
For EMELIA ASMAH and SABINA CHRISTER PRAH

(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) [Signature]

Guarantor signature and thumb print (Required) [Signature]