



LOAN AGREEMENT

This Loan Agreement is made on the 27th day of Oct 20 26

BETWEEN

NIA IMARA CAPITAL SOLUTION LIMITED, a company incorporated in Kenya under Registration Number **PVT-3BIMDQDV** hereinafter referred to as the "Lender".

AND — BORROWER'S PARTICULARS

Full name (as shown on National ID / Passport)
Pauline mawa Mbiti

National ID / Passport number
13594045

Date of birth (DD/MM/YYYY)
01/01/— 1968

Gender
[ ] Male [✓] Female [ ] Other

Phone number (M-Pesa registered)
0704373732

Alternative phone number
0732673460

Email address

County / Sub-County
Kitui

Estate / Village
KASEVI

House number / landmark
Chief office

Residence type
[✓] Owned [ ] Rented [ ] Other

Physical residential address
KASEVI

Hereinafter referred to as the "Borrower".

NEXT OF KIN DETAILS

State each person's role. A person listed as next of kin is not a guarantor by that fact alone. Any guarantee must be expressly accepted by the guarantor in the loan documents and signed by the guarantor.

Next of Kin Full Name
Paul Mbiti Mwanthi

Role / relationship to applicant
Husband

National ID / Passport number
8951053

Telephone number
0729011652

Physical address
KASEVI

The Lender and the Borrower agree as follows:

1. PRINCIPAL LOAN AMOUNT

The Lender agrees to lend the Borrower the sum of Kshs. 6000 (Kenya Shillings Six thousand only), hereinafter referred to as the "Principal".

The Borrower confirms receipt of the Principal or agrees to receive the same upon execution of this Agreement.

2. AGREED INTEREST

The parties agree that the total interest payable on the loan shall be a fixed sum of Kshs. 7500 (Kenya Shillings Seventy thousand only).

The agreed interest shall remain fixed for the agreed loan term, subject to any written agreement between the parties.

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3. TOTAL AMOUNT PAYABLE

The total amount payable by the Borrower shall be:

DISCLOSURE	DETAILS
Principal amount approved (KES)	6000
Agreed interest	Fixed amount KES _____ @ Rate 25 per Month
Processing / appraisal fee (KES)	300
Total other charges (KES)	
Total amount payable (KES)	7500
Repayment term and payment dates	4 Weeks
Late payment fee / penalty (if applicable)	Amount rate and basis 1%

4. LOAN TERM AND REPAYMENT

The loan shall be for a period of 4wks (Month), commencing on the 27 day of October, 2026

The Borrower shall repay the full Principal together with the agreed interest on or before the _____ day of _____, 20____

Payment Method / Account:

The Borrower may repay the loan earlier without any additional charge.

5. DEFAULT IN REPAYMENT

If the Borrower fails to repay the loan by the agreed date, the Lender may issue a written demand for payment.

If the Borrower fails to pay within the period stated in the demand, the Lender may take lawful steps to recover the outstanding amount.

6. DISPUTE RESOLUTION

In the event of a dispute arising from this Agreement, the parties shall first attempt to resolve the dispute through negotiations.

The parties shall allow seven (7) days from the date one party gives written notice of the dispute to the other party to resolve the matter amicably.

If the dispute is not resolved within the seven-day period, either party may refer the matter to a court of competent jurisdiction in Kenya.

7. ENTIRE AGREEMENT

This Agreement contains the terms agreed upon by the parties concerning the loan. Any changes to this Agreement shall be made in writing and signed by both parties.

8. DECLARATION

The Borrower confirms that they have read and understood this Agreement, have agreed to its terms voluntarily, and undertake to repay the loan as agreed.

9. CONSENT

Personal data: I authorize the Lender to collect, store and process my identification, contact and financial information for loan evaluation, administration, collection and legal compliance, subject to applicable Kenyan data protection law, including the Data Protection Act, 2019.

Communications: I agree to receive loan-related updates, payment reminders and administrative notifications by SMS, email or telephone.

10. GUARANTOR

The Guarantor named below agrees to guarantee the repayment of the loan by the Borrower, including the Principal and the agreed interest, in accordance with this Agreement.

If the Borrower fails to repay the loan as agreed, the Lender may issue a written demand to the Guarantor requiring payment of the outstanding amount. The Guarantor undertakes to pay the outstanding amount upon such demand, subject to the terms of this Ag

The Guarantor confirms that they have read and understood this Agreement and voluntarily accept the obligations set out in this

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LOAN AGREEMENT | CONTINUED

THE GUARANTOR

1. Scollar Yumbya Mwambui

Full name (as shown on National ID / Passport)
Scollar Yumbya Mwambui

National ID / Passport number
20092029

Phone number
0796491326

County / Sub-County
KITUI

Estate / Village
KASEVI

House number / Landmark
Chief's office

Physical residential address
KASEVI

2.

Full name (as shown on National ID / Passport)
Mona Mwanza

National ID / Passport number
30812562

Phone number
0183294163

County / Sub-County
KITUI

Estate / Village
KASEVI

House number / Landmark
Chief's office

Physical residential address
KASEVI

11. COLLATERAL / PLEDGE

As security for repayment of the Principal, agreed interest and any other amounts due under this Agreement, the Borrower pledges the following asset to the Lender:

Asset 1 — description
4 - Goats

Estimated value (Kshs.)
@ - 5,000

Asset 2 — description
11- Chickens

Estimated value (Kshs.)
@ - 300

Asset 3 — description
TV 24 inch Vitron

Estimated value (Kshs.)

Asset 4 — description

Estimated value (Kshs.)

Asset 5 — description

If motor vehicle — Registration / Serial / Chassis No.
NONE

The Borrower warrants that the Collateral is lawfully owned by the Borrower and is free from any undisclosed encumbrance, lien or third-party claim.

The Borrower shall not sell, transfer, charge, pledge or otherwise dispose of the Collateral without the prior written consent of the Lender.

In the event of default, the Lender shall be entitled, subject to applicable law, to enforce and realize the Collateral and apply the proc towards the outstanding loan, interest and lawful recovery costs.

The Borrower shall remain liable for any balance outstanding after realization of the Collateral, subject to applicable law.

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12. BORROWERS ACKNOWLEDGMENT

I Felister Nduku Mbiti acknowledge and agree that the above asset is pledged as security for the loan advanced under this Agreement.

Signature: Fnduku

Thumbprint

Date: 27/10/2026

SIGNED BY THE PARTIES

THE LENDER

For and on behalf of NIA IMARA CAPITAL SOLUTION LIMITED

Name: Faith mutindi

Designation: Officer

Signature: FMT

Date: 27/10/2026

THE BORROWER

Full Name: Felister Nduku Mbiti

Signature / Thumbprint: Fnduku

Date: 27/10/2026

THE GUARANTOR

Guarantor signature / thumbprint

Date: 27/10/2026

Guarantor signature / thumbprint

Mona

Date: 27/10/2026

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JAMHURI YA KENYA

REPUBLIC OF KENYA

23210512

1359404S

FELISTER MAUWA MBITI

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CHULUNI

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REPUBLIC OF KENYA

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SCOLLAR YUMBYA MWAMBUI

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