NIA IMARA

Ronald N
Nimmi H
P. O. Box
+254 18
info@ni



LOAN AGREEMENT

This Loan Agreement is made on the 25th day of Oct 20 26



BETWEEN

NIA IMARA CAPITAL SOLUTION LIMITED, a company incorporated in Kenya under Registration hereinafter referred to as the "Lender";

AND — BORROWER'S PARTICULARS

Full name (as shown on National ID / Passport)
Prexedes Twili Mwambu

National ID / Passport number
20952021

Date of birth (DD/MM/YYYY)
4/7/1997

Gender
[ ] Male [✓] Female [ ] Other

Phone number (M-Pesa registered)
0729652015

Alternative phone number
0731581599

Email address
-

County / Sub-County
Kitui

Estate / Village
Kalulini

House number / landmark
Chiefs office

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

Physical residential address
Kalulini

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
0742734106

Role / relationship to applicant
Son

National ID / Passport number
41631604

Telephone number
Daniel Mutua

Physical address
Kalulini

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 five hundred only).

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

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LOAN AGREEMENT | CONTINUED

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
Processing / appraisal fee (KES)	300
Total cost of credit (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 4 wks (month) commencing on the 23 day of Oct, 20 26 and ending on the _____ day of _____, 20__.

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

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 amicably.

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

7. ENTIRE AGREEMENT

This Agreement contains the terms agreed upon by the parties concerning the loan. Any changes to this Agreement shall be 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 under the loan as agreed.

9. CONSENT

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

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

10. GUARANTOR

The Guarantor named below agrees to guarantee the repayment of the loan by the Borrower, including the Principal a 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 p outstanding amount. The Guarantor undertakes to pay the outstanding amount upon such demand, subject to the term

The Guarantor confirms that they have read and understood this Agreement and voluntarily accept the obligations s

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THE GUARANTOR

1.

Full name (as shown on National ID / Passport)
Caroline Wangithi Kioko

National ID / Passport number
36312161

Phone number
0740306915

County / Sub-County
Kitui

Estate / Village
Kalulini

House number / landmark
Chiefs office

Physical residential address
Kalulini

2.

Full name (as shown on National ID / Passport)
Prisca Kavoko

National ID / Passport number
25516734

Phone number
0705380998

County / Sub-County
Kitui

Estate / Village
Kalulini

House number / landmark
Chiefs Office

Physical residential address
Kalulini

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
$ Goods

Estimated value (Kshs.)
@ 5000

Asset 2 — description
Gas

Estimated value (Kshs.)
@ 4500

Asset 3 — description
19 chickens

Estimated value (Kshs.)
@ 300

Asset 4 — description

Estimated value (Kshs.)

Asset 5 — description

If motor vehicle — Registration / Serial / Chassis No.

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 proceeds 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, PREXEDES TWILI, acknowledge and agree that the above asset is pledged as security for the loan advanced under this Agreement.

Signature: [signature]

Date: 28/10/2026

Thumbprint

SIGNED BY THE PARTIES

THE LENDER

For and on behalf of **NIA IMARA CAPITAL SOLUTION LIMITED**

Name: Faith Mutindi

Designation: Officer

Signature: [signature]

Date: 28/10/2026

THE BORROWER

Full Name: PREXEDES TWILI

Signature / Thumbprint: [signature]

Date: 28/10/2026

THE GUARANTOR

Guarantor signature / thumbprint

[signature]

Date

22/10/2026

Guarantor signature / thumbprint

DM

Date

28/10/2026

NIA IMARA CAPITAL SOLUTION LIMITED

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JAMHURI YA KENYA
212413112
PREXEDES TWILI MWAMBU
1978
FEMALE
KITUI
MUTOMO
04 07 1997
KITUI
IDKYA2124131125<<339<<<<<<<<333
7800003F9707047<B020952021R<<5
PREXEDES<TWILI<MWAMBU<<<<<<<<<<

JAMHURI YA KENYA

REPUBLIC OF KENYA

243295969

36312161

CAROLINE WANGITHI KIOKO

10.11.1991

FEMALE

LOWER YATTA

KANYANGI

29.03.2017



DISTRICT
LOWER YATTA
DIVISION
KANYANGI
LOCATION
KANYANGI
SUB-LOCATION
SYOMUNYU

PRINCIPAL REGISTRAR'S SIGN

T0254431702

IDKYA243295969<<1582<<<<<1582
9111107F1703294<B036312161S<<1
CAROLINE<WANGITHI<KIOKO<<<<<<<