NIA IMARA
CAPITAL SOLUTION
LIMITED

Ronald Ngala Street, Nairobi
Nimmi House, 2nd Floor
P.O. Box 32-00204, Athiriver
+254 101 388 965
info@niaimaracapital.com

Passport Photo

LOAN AGREEMENT

This Loan Agreement is made on the 10th day of NOV, 2025

BETWEEN:

NIA IMARA CAPITAL SOLUTION LIMITED, a company incorporated in Kenya under Registration Number **PVT-3B1MDQDV**, hereinafter referred to as the "Lender";

AND — BORROWER'S PARTICULARS

Full name (as shown on National ID/Passport)
ALEX MUNYOKI KITHOME

National ID/Passport number
38170317

Date of birth (DD/MM/YYYY)
6 / 1 / 2001

Gender
☑ Male ☐ Female ☐ Other

Phone number (M-Pesa registered)
0791102243

Alternative phone number
0753424949

Email address
kithomeale4y32@gmail.com

County/Sub-County
KITUI

Estate/Village
NGILUNI

House number/Landmark
NGILUNI PRY

Residence type
☑ Owned ☐ Rented ☐ Other

Physical residential address
NGILUNI

Physical residential address (additional details, if needed)
NGILUNI

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

KAMBUA KITHOME

Role / relationship to applicant

MOTHER

National ID / Passport number

13531525524

Telephone number

0118074882

Physical address

NGILUNI

The Lender and the Borrower agree as follows:

1. PRINCIPAL AMOUNT

The Lender agrees to lend the Borrower the sum of Kshs. 5000 (Kenya Shillings 6250 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. 6250 (Kenya Shillings Six thousand two hundred fifty only).

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

3. TOTAL AMOUNT PAYABLE

The total amount payable by the Borrower shall be:

DISCLOSURE	DETAILS
Principal amount approved (KES)	5000
Agreed interest	☐ Fixed amount: KES 1250 ☐ Rate: 25 % per Month
Processing / appraisal fee (KES)	250
Total cost of credit (KES)	6250
Total amount payable (KES)	6250
Repayment term and payment dates	4 WKS
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, commencing on the 10 day of NOV, 2026

The Borrower shall repay the full Principal together with the agreed interest on or before the 9 day of Dec, 2026.

Payment Method / Account: PAYBILL

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.

GUARANTOR PARTICULARS

Full name (as shown on National ID / Passport)
BENJAMIN MUSYOKO

National ID / Passport number
5346073 13

Phone number
0182568298

County / Sub-County
KITUI

Estate / Village
NGILUNI

House number / landmark
NGILUNI PRIMARY

Physical residential address
NGILUNI

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
HFA

Estimated value (Kshs.)
@ 7500

Asset 2 — description
SOLAR 400 WATTS

Estimated value (Kshs.)
@12 000

Asset 3 — description

Estimated value (Kshs.)

Asset 4 — description

Estimated value (Kshs.)

Asset 5 — description

Estimated value (Kshs.)

If motor vehicle — Registration / Serial / Chassis No.
BIKE

The Borrower warrants that the Collateral is lawfully owned by the Borrower and is free from any undisclosed encumbrance, lie n 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.

11. BORROWERS ACKNOWLEDGMENT

I, Alex Kithomo, acknowledge and agree that the above asset is pledged as security for the loan advanced under this Agreement.

Signature

_____

Date

10/11/2026

Left Thumbprint



SIGNED BY THE PARTIES

THE LENDER

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

Name: FAITH MUTINDI

Signature: FM

Designation: OFFICER

Date: 10/11/2026

THE BORROWER

Name: Alex Kithomo

Signature: _____

Date: 10/11/2026

THE GUARANTOR

Guarantor signature / thumbprint

Date
10/11/2026

Guarantor signature / thumbprint

Date
10/11/2026

13. FOR OFFICIAL USE ONLY

Application received by:
Mugini Mwende

Date received:
10/11/2026

Credit officer:
Mugini Mwende

Application Status

☐ Pending ☑ Approved ☐ Rejected ☐ Deferred

Approved amount (KES):
5000

Approved tenure:
4 weeks

Agreed interest / pricing basis:
25%

Repayment schedule attached / reference:
Weekly.

Credit officer recommendation / notes

Client is eligible kindly proceed and fund.

Credit officer signature:

Date:
10/11/2026

Manager approval signature:

Date:
10/11/2026