NIA IMARA
CAPITAL SOLUTION
LIMITED

Ronald Ngala Street, Nairobi
Nimmi House, 2nd Floor
P.O. Box 32-00204, Athiriver
+254 181 388 965
info@niaimaracapital.com

Passport Photo

LOAN AGREEMENT

This Loan Agreement is made on the 10 day of NOV, 26.

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)
KAMATHE MUTINDA

National ID/Passport number
30890023

Date of birth (DD/MM/YYYY)
11 / 8 / 1983

Gender
☐ Male ☐ Female ☐ Other

Phone number (M-Pesa registered)
0700899543

Alternative phone number
NA

Email address
kamaththedomi@gmail.com

County/Sub-County
KITUI

Estate/Village
Makutano Ilengi

House number/Landmark
MUTISYA PRIMARY

Residence type
☐ Owned ☐ Rented ☐ Other

Physical residential address
IKUTHA

Physical residential address (additional details, if needed)
Makutano Ilengi

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

DANIEL MUTINDA

Role / relationship to applicant

HUSBAND

National ID / Passport number

~~30890023~~ 20868536

Telephone number

~~0700899543~~
0713052277

Physical address

MAKUTANO ILENGI

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~~ two hundred, ~~fifty~~ six thousand ~~six~~ two hundred Fifty only).

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

OTAL AMOUNT PAYABLE

he 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	4wks
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, commencing on the 10 day of Nov, 2025

The Borrower shall repay the full Principal together with the agreed interest on or before the 9 day of Dec, 2025

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.

ARANTOR PARTICULARS

Full name (as shown on National ID / Passport)
FRANSICAH MUKUI MUTETI

National ID / Passport number
678403698

Phone number
0746 032408

County / Sub-County
MAKUENI

Estate / Village
MAKUTANO ILENGI (KITUI)

House number / landmark
MUTISYA PRIMARY

Physical residential address
MAKUTANO ILENGI

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
Gas 6kgs

Estimated value (Kshs.)
@4500

Asset 2 — description
Table

Estimated value (Kshs.)
@3500

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.
N/A

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, KAMAITE MUTINDI acknowledge and agree that the above asset is pledged as security for the loan advanced under this Agreement.

Signature

KM

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: KAMAITE MUTINDI

Signature: KM

Date: 10/11/2026

E GUARANTOR

Guarantor signature / thumbprint

Francis

Date

10/11/2026

Guarantor signature / thumbprint

Duncan

Date

10/11/2026

13. FOR OFFICIAL USE ONLY

Application received by:

Muyumi Mueke

Date received:

10/11/2026

Credit officer:

Muyumi Mueke

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

Eligible for funding kindly proceed.

Credit officer signature:

Date:

10/11/2026

Manager approval signature:

Date:

10/11/2026