Ronald Ngala Street, Nairobi
Nimmi House, 2nd Floor
P.O. Box 32-00204, Athiriver
+254 161 388 965
info@niaimaracapital.com

LOAN AGREEMENT

This Loan Agreement is made on the 10 day of 11, 20.2C

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)

Monicah Kituku

National ID/Passport number

13095889

Date of birth (DD/MM/YYYY)

09/09/1974

Gender

☐ Male ☑ Female ☐ Other

Phone number (M-Pesa registered)

0702896914

Alternative phone number

—

Email address

NA

County/Sub-County

Kanjoni

Estate/Village

Katylani / Kyeni

House number/Landmark

St Judes Kileni

Residence type

☑ Owned ☐ Rented ☐ Other

Physical residential address

Kitoni Kileni

Physical residential address (additional details, if needed)

Kileni

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 guarantor must be expressly accepted by the guarantor in the loan documents and signed by the guarantor.

Next of Kin Full Name

Lenah Lituky

Role / relationship to applicant

Daughter

National ID / Passport number

32867465

Telephone number

0713815711

Physical address

Kaleri

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 Five 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. 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.

TAL AMOUNT PAYABLE

al amount payable by the Borrower shall be:

CLOSURE	DETAILS
ncipal amount approved (KES)	5000
reed interest	☑ Fixed amount: KES 1250 ☐ Rate: 25 % per 1250
rocessing / appraisal fee (KES)	250
Total cost of credit (KES)	750
Total amount payable (KES)	6250
Repayment term and payment dates	Weekly
Late payment fee / penalty (if applicable)	Amount/rate and basis: Plo

4. LOAN TERM AND REPAYMENT

The loan shall be for a period of 15 weeks commencing on the 12 day of Nov, 2026

The Borrower shall repay the full Principal together with the agreed interest on or before the 12 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 step recover the outstanding amount.

RANTOR PARTICULARS

ll name (as shown on National ID / Passport)
Christine Adam

National ID / Passport number
25837211

hone number
0713929077

County / Sub-County
Kirigiri

Estate / Village
Kiteri

House number / landmark
S.t Jude Kiteri

Physical residential address
Kiteri

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
Goats

Estimated value (Kshs.)
@4500

Asset 2 — description
12 chickens

Estimated value (Kshs.)
@ 300

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.

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

Signature

Moniah

Date

12/11/2026

Left Thumbprint



SIGNED BY THE PARTIES

THE LENDER

For and on behalf of NIA IMARA CAPITAL SOLUTION LIMITED

Name: Faith Mutindi

Signature: FMM

Designation: OFFICER

Date: 12/11/2026

THE BORROWER

Name: Moniah Kituku

Signature: Moniah

Date: 12/11/2026

GUARANTOR

Guarantor signature / thumbprint

Date 12/11/2026

Guarantor signature / thumbprint

Lenah Kituku

Date 12/11/2026

13. FOR OFFICIAL USE ONLY

Application received by: Mwajuma Mwanjo

Date received: 12/11/2026

Credit officer: Mwajuma Mwanjo

Application Status

☐ Pending ☑ Approved ☐ Rejected ☐ Deferred

Approved amount (KES): 6000

Approved tenure: ~~Monthly~~ Weekly

Agreed interest / pricing basis: 25%

Repayment schedule attached / reference: 4 Weeks

Credit officer recommendation / notes

Eligible

Credit officer signature:

Date: 12/11/2026

Manager approval signature:

Date: 12/11/2026.