NIA IMARA
CAPITAL SOLUTION LIMITED

P.O. Box [illegible]
+254 [illegible]
info@[illegible]

LOAN AGREEMENT

This Loan Agreement is made on the 17 day of Nov, 20 24

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)
Musaki Hzau

National ID/Passport number
33959322

Date of birth (DD/MM/YYYY)
25 / 09 / 1984

Gender
☐ Male ☑ Female ☐ Other

Phone number (M-Pesa registered)
0705 67 3045

Alternative phone number
—

Email address
NA

County/Sub-County
Kajiado

Estate/Village
Kiteri

House number/Landmark
St Jude Kiteri

Residence type
☑ Owned ☐ Rented ☐ Other

Physical residential address
Kiteri

Physical residential address (additional details, if needed)
Kiteri

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

Florence Nzau

Role / relationship to applicant

Daughter

National ID / Passport number

39818985 2

Telephone number

0142257005

Physical address

Kiteri

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. 1250 (Kenya Shillings One 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)	750
Total amount payable (KES)	6250
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 weeks commencing on the 12 day of Nov, 2025

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

GUARANTOR PARTICULARS

Full name (as shown on National ID / Passport)
Kahuru Muthuga

National ID / Passport number
26282269

Phone number
0790623966

County / Sub-County
Kiambu

Estate / Village
Kileri

House number / landmark
St. Jude Kileri

Physical residential address
Kileri

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
Hens (13)

Estimated value (Kshs.)
6500

Asset 2 — description
Bowl

Estimated value (Kshs.)
5000

Asset 3 — description
3 Cows

Estimated value (Kshs.)
30,000

Asset 4 — description

Estimated value (Kshs.)

Asset 5 — description

Estimated value (Kshs.)

If motor vehicle — Registration / Serial / Chassis No.

In the event of default, the Lender shall be entitled, [illegible]
Collateral and apply the proceeds towards the outstanding loan, interest and [illegible]

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

11. BORROWER'S ACKNOWLEDGEMENT

I, [illegible], acknowledge and agree that the above asset is pledged as security for the loan advanced under this Agreement

Left Thumbprint



Signature

[illegible]

Date

12/11/2026

SIGNED BY THE PARTIES

THE LENDER

For and on behalf of NIA IMARA CAPITAL SOLUTION LIMITED

Name: FAITH MUTINDI

Signature: FM

Designation: OFFICER

Date: 12/11/2026

THE BORROWER

Name: [illegible]

Signature: [illegible]

Date: 12/11/2026

THE GUARANTOR

Guarantor signature / thumbprint

Date

12/11/2026

Guarantor signature / thumbprint

FLORENCE

Date

12/11/2026

13. FOR OFFICIAL USE ONLY

Application received by:

Mugini Mundo

Date received:

12/11/2026

Credit officer:

Mugini Mundo

Application Status

☐ Pending ☑ Approved ☐ Rejected ☐ Deferred

Approved amount (KES):

5000

Approved tenure:

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.