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P.o Box 2484 - 90100,

Machakos

Caroline Zachaeus

C/O Ourselves

26 September, 2018

Ref. No: RC/6/2018

REF: REF: EMPLOYMENT CONTRACT AS A CREDIT OFFICER: CAROLINE ZACHAEUS

Rekimu Credit Limited is pleased to inform you that you have been engaged on contract basis for a period of Twelve (12) months effective 1st October, 2018 to 30th September 2019.

In accordance with your contract of employment, you will be entitled for a monthly allowance of Kes. 10,000/- (Kenya Shillings Ten Thousand Only) payable in arrears at the end for each month.

The Board of Directors - Rekimu Credit Limited recognizes the vital role you have been entrusted to play and would like to reiterate that they will give you full support you would want to discharge your duties expeditiously.

Your job description includes among others:

- i. Loan Management : Client's loan appraisal, disbursement and monitoring.
- ii. Documents Management: keeping proper client files both in hard and soft system.
- iii. Prepare and file monthly reports; profit and loss per month, expenditure reports
- iv. General office operations and any other duty as advised by the directors.

Month to month Targets:

- i. Maintain the delayed loans to less than 20 every month.
- ii. Ensure all bad loans over 90 days are forwarded to the auctioneers and proper follow up report compiled going forward.
- iii. Introduce five new good clients every month.
- iv. Ensure office operation expenses are minimized and no income linkage.

We wish you all the best as you put your best put forward to achieve and exceed the expectations.

Yours Faithfully

Peter Kitaka; Director Operation