



**Metropol Credit Reference Bureau**  
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**Disclaimer:** According to the Banking (Credit Reference Bureau Regulations, 2020 Regulation 40 (1), A customer's credit score shall not be used solely to deny the customer a loan, credit facility, or any other financial service. However, it shall be used as one of the factors to inform the decision-making when determining the customer's application for a loan, credit facility, or any other financial service.


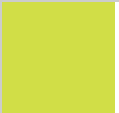

### STANDARD CREDIT REPORT

✓ **SHEILAH CHELANGAT NKURUMWA**

REPORTED NAMES: SHEILAH CHELANGAT NKURUMWA.

**NATIONAL ID : 31324432**


Requested By	Requesting Organization	Report Date	Reference Number
Loise Mbago	MOMENTUM CREDIT LIMITED	2025-05-28 10:18:10	#REF PJZF-68WL-20250528

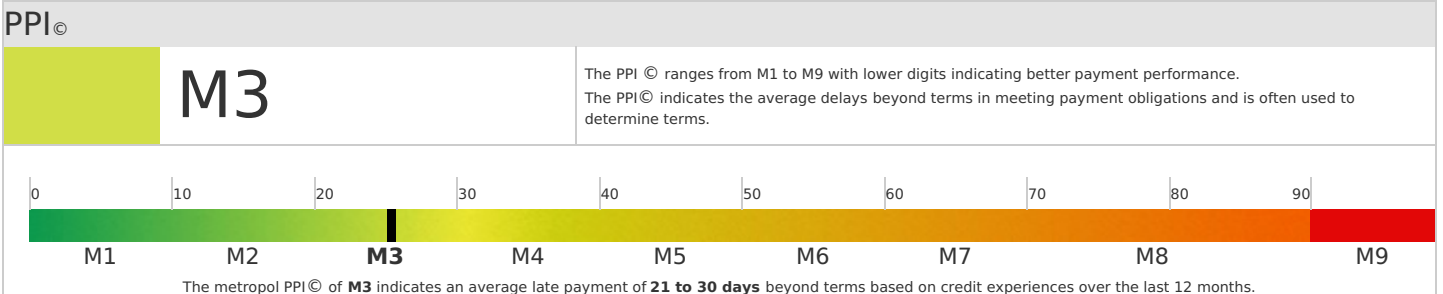
Metro-Score <sup>©</sup>	PPI <sup>©</sup>	Probability Of Default <sup>©</sup>
 <b>614</b>	 <b>M3</b>	 <b>5 %</b>

Identity Documents	Date of Birth	Gender	Nationality	Marital Status
✓ <b>National ID:</b> 31324432	✓ 1994-06-10	✓ Female	✓ Kenyan	-
Phone Number(s)	Website	Email Address		
254702645515,				

### Addresses

Postal Address	Postal Code	Town	Country
UNKNOWN	UNKNOWN	UNKNOWN	KENYA
Postal Address	Postal Code	Town	Country
27 20152 OLENGURUONE	20152	OLOKURTO	KENYA
Physical Address	Plot Number	Town	Country
UNKNOWN		UNKNOWN	KENYA
Physical Address	Plot Number	Town	Country
OLPOSIMORU		OLOKURTO	KENYA

**Key**  
 Latest Record  
 Previous / Other Record  
 Verified Detail



### Credit Performance

Sector	All Accounts	Non Performing Accounts	Performing With Default History	Performing Without History
Bank	13	0	1	12
MFB	2	0	1	1
Sacco	0	0	0	0
MFI	0	0	0	0
Insurance	0	0	0	0
Trade	0	0	0	0
Fintechs	0	0	0	0
Non Deposit Taking Saccos	0	0	0	0
Deposit Taking Saccos	0	0	0	0
DFIs	0	0	0	0
<b>Total</b>	<b>15</b>	<b>0</b>	<b>2</b>	<b>13</b>

Total Outstanding Balance  
0.00

Total Accounts  
15

 \*Disputed Account(s)

Account Number:	Account Details:	Amounts:	Days in Arrears:	Account Dates:
<b>Performing Account With Default History</b>  <b>LD1929500748</b>	<b>Account Type</b> Business Working Capital <b>Reported Status</b> Settled	<b>Principal Amount</b> 70,000.00 <b>Current Balance</b> 0.00 <b>Last Payment Amount</b> 53,886.23	<b>Current:</b> 0 days <b>Maximum:</b> 345 days	<b>Account Opened</b> 2019-10-22 <b>Last Updated</b> 2021-03-17 <b>Last Payment Date</b> 2021-03-16
<b>Performing Account With Default History</b>  <b>25470264551520230213</b>	<b>Account Type</b> Overdraft <b>Reported Status</b> Closed	<b>Principal Amount</b> 4,453.31 <b>Current Balance</b> 0.00 <b>Last Payment Amount</b> 4,453.31	<b>Current:</b> 0 days <b>Maximum:</b> 603 days	<b>Account Opened</b> 2023-02-13 <b>Last Updated</b> 2024-11-18 <b>Last Payment Date</b> 2024-11-18
<b>Performing Account Without Default History</b>  <b>LD1506400659</b>	<b>Account Type</b> Business Working Capital <b>Reported Status</b> Closed	<b>Principal Amount</b> 29,166.65 <b>Current Balance</b> 0.00 <b>Last Payment Amount</b> 7,165.98	<b>Current:</b> 0 days <b>Maximum:</b> 50 days	<b>Account Opened</b> 2015-08-29 <b>Last Updated</b> 2024-04-05 <b>Last Payment Date</b> 2023-12-30
<b>Performing Account Without Default History</b>  <b>25470264551520191028</b>	<b>Account Type</b> Overdraft <b>Reported Status</b> Closed	<b>Principal Amount</b> 609.24 <b>Current Balance</b> 0.00 <b>Last Payment Amount</b> 609.24	<b>Current:</b> 0 days <b>Maximum:</b> 0 days	<b>Account Opened</b> 2019-10-28 <b>Last Updated</b> 2020-06-08 <b>Last Payment Date</b> 2020-06-04

Account Number:	Account Details:	Amounts:	Days in Arrears:	Account Dates:
<b>Performing Account Without Default History</b>  <b>25470264551520200501</b>	<b>Account Type</b> Overdraft <b>Reported Status</b> Closed	<b>Principal Amount</b> 644.14 <b>Current Balance</b> 0.00 <b>Last Payment Amount</b> 644.14	<b>Current:</b> 0 days <b>Maximum:</b> 0 days	<b>Account Opened</b> 2020-05-01 <b>Last Updated</b> 2020-08-17 <b>Last Payment Date</b> 2020-08-17
<b>Performing Account Without Default History</b>  <b>25470855259420200905</b>	<b>Account Type</b> Overdraft <b>Reported Status</b> Closed	<b>Principal Amount</b> 470.71 <b>Current Balance</b> 0.00 <b>Last Payment Amount</b> 470.71	<b>Current:</b> 0 days <b>Maximum:</b> 0 days	<b>Account Opened</b> 2020-09-05 <b>Last Updated</b> 2020-12-14 <b>Last Payment Date</b> 2020-09-20
<b>Performing Account Without Default History</b>  <b>25470264551520200817</b>	<b>Account Type</b> Overdraft <b>Reported Status</b> Closed	<b>Principal Amount</b> 1,582.35 <b>Current Balance</b> 0.00 <b>Last Payment Amount</b> 1,582.35	<b>Current:</b> 0 days <b>Maximum:</b> 0 days	<b>Account Opened</b> 2020-08-17 <b>Last Updated</b> 2020-12-14 <b>Last Payment Date</b> 2020-09-20
<b>Performing Account Without Default History</b>  <b>25470264551520210914</b>	<b>Account Type</b> Overdraft <b>Reported Status</b> Closed	<b>Principal Amount</b> 1,097.07 <b>Current Balance</b> 0.00 <b>Last Payment Amount</b> 0.00	<b>Current:</b> 0 days <b>Maximum:</b> 0 days	<b>Account Opened</b> 2021-09-14 <b>Last Updated</b> 2022-02-10 <b>Last Payment Date</b>
<b>Performing Account Without Default History</b>  <b>25470264551520211212</b>	<b>Account Type</b> Overdraft <b>Reported Status</b> Closed	<b>Principal Amount</b> 975.09 <b>Current Balance</b> 0.00 <b>Last Payment Amount</b> 0.00	<b>Current:</b> 0 days <b>Maximum:</b> 0 days	<b>Account Opened</b> 2021-12-12 <b>Last Updated</b> 2022-03-08 <b>Last Payment Date</b>
<b>Performing Account Without Default History</b>  <b>25470264551520220301</b>	<b>Account Type</b> Overdraft <b>Reported Status</b> Closed	<b>Principal Amount</b> 585.54 <b>Current Balance</b> 0.00 <b>Last Payment Amount</b> 0.00	<b>Current:</b> 0 days <b>Maximum:</b> 36 days	<b>Account Opened</b> 2022-03-01 <b>Last Updated</b> 2022-07-05 <b>Last Payment Date</b>
<b>Performing Account Without Default History</b>  <b>25470264551520220615</b>	<b>Account Type</b> Overdraft <b>Reported Status</b> Closed	<b>Principal Amount</b> 1,013.68 <b>Current Balance</b> 0.00 <b>Last Payment Amount</b> 1,013.68	<b>Current:</b> 0 days <b>Maximum:</b> 20 days	<b>Account Opened</b> 2022-06-15 <b>Last Updated</b> 2022-08-16 <b>Last Payment Date</b> 2022-08-15

Account Number:	Account Details:	Amounts:	Days in Arrears:	Account Dates:
<b>Performing Account Without Default History</b>  <b>25470264551520220904</b>	<b>Account Type</b> Overdraft <b>Reported Status</b> Closed	<b>Principal Amount</b> 704.13 <b>Current Balance</b> 0.00 <b>Last Payment Amount</b> 0.00	<b>Current:</b> 0 days <b>Maximum:</b> 0 days	<b>Account Opened</b> 2022-09-04 <b>Last Updated</b> 2022-09-09 <b>Last Payment Date</b>
<b>Performing Account Without Default History</b>  <b>25470264551520220919</b>	<b>Account Type</b> Overdraft <b>Reported Status</b> Closed	<b>Principal Amount</b> 961.83 <b>Current Balance</b> 0.00 <b>Last Payment Amount</b> 0.00	<b>Current:</b> 0 days <b>Maximum:</b> 0 days	<b>Account Opened</b> 2022-09-19 <b>Last Updated</b> 2022-10-07 <b>Last Payment Date</b>
<b>Performing Account Without Default History</b>  <b>25470264551520221023</b>	<b>Account Type</b> Overdraft <b>Reported Status</b> Closed	<b>Principal Amount</b> 961.83 <b>Current Balance</b> 0.00 <b>Last Payment Amount</b> 961.83	<b>Current:</b> 0 days <b>Maximum:</b> 0 days	<b>Account Opened</b> 2022-10-23 <b>Last Updated</b> 2023-01-25 <b>Last Payment Date</b> 2023-01-24
<b>Performing Account Without Default History</b>  <b>25470264551520230131</b>	<b>Account Type</b> Overdraft <b>Reported Status</b> Closed	<b>Principal Amount</b> 645.12 <b>Current Balance</b> 0.00 <b>Last Payment Amount</b> 645.12	<b>Current:</b> 0 days <b>Maximum:</b> 0 days	<b>Account Opened</b> 2023-01-31 <b>Last Updated</b> 2023-08-21 <b>Last Payment Date</b> 2023-03-02

Credit Events Information

Summaries

No Credit Applications available for this account!

DISCLAIMER:

The information provided in this report is for the purposes of decision making as stipulated in the **Banking (Credit Reference Bureau) Regulations, 2020** only.  
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