```c
#include <stdio.h>

int main() {
    int age;
    double income;

    printf("--- Loan Eligibility Checker ---\n");

    // Age input
    printf("Please enter your age in years: ");
    if (scanf("%d", &age) != 1) {
        printf("Invalid input for age.\n");
        return 1;
    }


    // Income input
    printf("Please enter your annual income in Shillings (e.g., 25000.00): Sh");
    if (scanf("%lf", &income) != 1) {
        printf("Invalid input for income.\n");
        return 1;
    }


    printf("\n--- Results ---\n");

    if (age >= 21 && income >= 21000.00) {
        printf("Congratulations, you qualify for a loan.\n");
    } else {
        printf("Unfortunately, we are unable to offer you a loan at this time.\n");

        // Explain why
        if (age < 21) {
            printf("- You must be 21 years or older.\n");
        }
        if (income < 21000.00) {
            printf("- Your annual income must be at least Sh21,000.\n");
        }
    }

    return 0;
}
```