```c
#include <stdio.h>

Int main() {
    Int age;
    Float income;

    Printf("Enter your age: ");
    Scanf("%d", &age);

    Printf("Enter your annual income (KES): ");
    Scanf("%f", &income);

    If(age >= 21 && income >= 21000) {
        Printf("Congratulations you qualify for a loan.\n");
    } else {
        Printf("Unfortunately, we are unable to offer you a loan at this time.\n");
    }

    Return 0;
}
```