



IMPERTIMUS EDUCATION INVESTMENT

ORGANIZATION PROFILE

| sustainable |

| Reliable |

| Innovative |



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Co-founders' message



Hi there, Welcome to Impertimus!

It is with great pride and a deep sense of purpose that we share our journey with you. Over the years, we have dedicated ourselves to a cause that is as urgent as it is transformative—education financing. Across Kenya and Africa at large, access to education is often discussed as a fundamental right, yet financial barriers continue to prevent millions of students from accessing and completing quality education. This is the gap Impertimus seeks to bridge.

The education sector across Africa is riddled with financial inefficiencies and accessibility challenges. While the demand for education continues to rise, financing models have largely remained rigid and exclusionary. Families, especially in lower-income brackets, struggle to secure reliable funding for their children's education, with many forced to make difficult choices between school fees and essential household needs. Traditional financial institutions often classify such households as 'unbankable,' offering credit options that come with high-interest rates, unfavorable repayment terms, or outright inaccessibility due to stringent collateral requirements. On the other end, schools—especially private and community-based institutions—face financial instability due to unpredictable fee collection patterns, making it difficult for them to sustain operations, improve infrastructure, and enhance learning experiences.

The urgency to innovate within education finance has never been greater. The current models demand a rethink—one that aligns with the realities of African households and educational institutions. The need for flexible, sustainable, and impact-driven financial solutions is at the heart of what we do at Impertimus. We envision an education system where financial constraints no longer dictate a student's future and where schools have the capital they need to deliver quality education without disruption.

Our approach to education finance is not just about access—it is about sustainability, impact, and innovation. Through carefully structured financing solutions, we are rewriting the narrative around education funding, ensuring that students remain in school and that schools can function efficiently. The work we do is driven by the belief that education is the most powerful investment for the future, and financial empowerment is key to unlocking its full potential.

We invite you to be part of this transformative journey. Whether as a partner, investor, school administrator, or beneficiary, there is a role for everyone in reshaping education finance for a brighter, more prosperous future. Together, let's make education truly accessible.

Beatrice Kache Maitha
Co-Founder & Executive Director

Lucky Katama Munga
Co-Founder & Finance Manager

I Who we are



Impertimus is a Kenya-based financial social enterprise dedicated to transforming education finance. Headquartered in Kilifi County, we are pioneering innovative financial solutions to ensure that both students and schools can thrive without financial disruptions. Our work is deeply rooted in the understanding that education financing must be flexible, inclusive, and sustainable to meet the evolving needs of African households and educational institutions.

Through our flagship initiative, ABAKI SHULE, we have redefined access to school fees by offering structured, interest-free financing that aligns with the income patterns of families.

Vision

Becoming the leading education investment institution propelling individuals to their highest potentials.

Mission

Enable progress by providing seamless access to innovative education finance solutions to those who need it most.



ABAKI SHULE

OUR FLAGSHIP INITIATIVE...

Welcome to ABAKI SHULE where we are on a mission to provide affordable school fee loans to families with children in secondary schools

Why ABAKI SHULE

Economically disadvantaged families often face significant obstacles in maintaining consistent school attendance for their children. Among these challenges are:

-Inconsistency of incomes: Many parents in the informal economy earn daily wages that fluctuate, making it difficult to save for lump-sum school fees.

-Delays in income maturity: Seasonal work or delayed payments often result in periods where parents cannot meet school fee deadlines.

-Large lump-sum fee requirements: Schools typically require large payments at the beginning of terms, which many families cannot afford all at once.

These factors lead to children spending an average of 3 to 14 days at home per term, missing critical educational opportunities and falling behind their peers.

75%

Of households do not have funds at the time schools require payments from them

Ksh 300 to 1000

Average daily income of our target households

The **ABAKI SHULE School Fee Loan** is designed to provide a sustainable and innovative solution to these problems. Here are its key features:

1. Full term fee coverage

- **Loans are issued to cover 100% of the required school fees for the term**, providing immediate and total financial relief.
- This model prevents the creation of a "double debt" scenario, where parents must juggle repaying the loan and clearing remaining school balances separately.

2. Direct payment to schools

- **100% of the loan principal is guaranteed to reach the schools**, ensuring that the entire amount borrowed is used for its intended purpose.
- This approach fosters **better financial planning** for borrowers and establishes **working relationships with schools**, providing security to loan beneficiaries while awaiting disbursements.

3. ZERO interest charges

- Unlike traditional financial institutions, **Impertimus offers zero-interest school fee loans**.
- By eliminating interest charges, we remove an additional financial burden from households already struggling to meet basic needs, making ABAKI SHULE loans **the most affordable option** available to them.

4. Manageable installments

- The ABAKI SHULE initiative allows parents to **pay school fees in manageable monthly installments** rather than large lump sums.
- Our flexible repayment plans are designed to adapt to income flow challenges, ensuring that students remain in school and parents are not overburdened.



Students undergoing the ABAKI SHULE TERMLY MENTORSHIP

Our Impact To Date

Our approach has transformed the lives of numerous families:

- **Increased school attendance:** Students no longer miss critical days due to unpaid fees.
- **Financial stability:** Parents can better manage their finances without the strain of high-interest loans or incomplete fee coverage.
- **Community empowerment:** Our partnerships with local organizations, schools, and fundraisers amplify our impact and support a broader network of families in need.

Key Achievements

90+

No of school fee loans disbursed since inception

KSh 1M+

Disbursed to schools as school fee loans

Our Institutional Partners



GET INVOLVED

EXPLORE A PARTNERSHIP WITH US AS A FUNDER AND HELP PROVIDE ACCESSIBLE AND AFFORDABLE EDUCATION LOANS TO MORE FAMILIES

Our partners establish a School fee loans FUND with us. Their contributions build the ABAKI SHULE REVOLVING FUND.

What to expect as a partner

ABAKI SHULE Partners provide financial support that can be directed to the following program lines:

- SCHOOL FEE LOAN CAPITAL
- STUDENT MENTORSHIP AND FINANCIAL LITERACY TRAINING TO PARENTS
- FUNDRAISING AND ADMINISTRATIVE COSTS
- SCHOLARSHIP FUND

Your contribution is in exchange for:

- Yearly beneficiary Reports including number of loans and funds usage
- Brand visibility and recognition as a fund partner
- Access to organizations progress reports and strategic positions

Partnership is open to individuals, groups and institutions alike.

Leave us an email or call through our communication channels provided or visit our offices at Mwalimu House in Kilifi town, Kenya. We will be happy to engage with you.

OUR TEAM

OPERATIONAL TEAM



BEATRICE KACHE MAITHA
EXECUTIVE DIRECTOR



LUCKY KATAMA MUNGA
FINANCE MANAGER



RACHEL NAZI MWALUNE
CREDIT OFFICER

ADVISORY TEAM



DIANA NJUGUNA
Administration & Governance



STELLAH RIUNGUH
Strategic Development



ERICK
(Brand Development)



MILTON ONYIRO
(Finance)

WANT TO MAKE A QUICK DONATION?

OUR RELATIONSHIP CAN KICK OFF WITH A DONATION AS WELL! OUR TEAM WILL BE HAPPY TO REACH OUT

Donate via Mobile

money(MPESA):

Business No: 400200

Account No: 40066777

Donate via Bank Transfer:

Bank's Name: Co-operative Bank

Branch: Kilifi Branch

Branch Code: 00011108

Account Name: IMPERTIMUS EDUCATION INVESTMENT CBO

Account No: 01134779584000

SWIFT Code: KCOOKEN



CONTACT US

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 **MWALIMU HOUSE, OPPOSITE NAIVAS KILIFI**

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