



Official Company Brochure

Every product, service and channel — in one interactive guide

"Changing Lives, One Entrepreneur at a Time!"

- 6 Branches across Nyanza & beyond
- 6 Loan products incl. Biashara Chap-Chap
- 2 Savings accounts — Jitegemee & Elemisha
- 24/7 AI assistant on the website
- Installable app — desktop & Android
- CSR with DEAL Foundation Missions Int'l

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1 · About The SpaceWorld Credit

The SpaceWorld Credit is a lending company committed to providing practical financial solutions to individuals, entrepreneurs, groups and families. Headquartered in Oyugis, Kenya, we serve customers through six branches and a full-featured website — www.thespaceworldcredit.com — with the tagline “**Changing Lives, One Entrepreneur at a Time!**”

1.1 · Who we are

We recognize the important role access to credit can play in supporting entrepreneurship, education, household needs and economic development. Our approach is built around responsible lending, customer service, transparency and long-term relationships — making access to appropriate credit more convenient while maintaining responsible assessment of every application.

- Responsible lending and careful assessment
- Customer service and transparency at every step
- Long-term relationships with our customers

1.2 · Mission, vision & values

Mission: to provide accessible, responsible and customer-focused credit solutions that empower individuals, entrepreneurs and communities to pursue sustainable financial growth.

Vision: to become a trusted and preferred credit partner for individuals and businesses by delivering reliable financial solutions and exceptional customer service.

Value	What it means in practice
Integrity	We conduct our business honestly, professionally and responsibly.
Customer Focus	Our customers are at the centre of our service delivery.
Accountability	We take responsibility for our decisions, commitments and actions.
Professionalism	We strive to maintain high standards in how we serve customers and conduct operations.
Innovation	We continuously seek better and more convenient ways to serve our customers.
Empowerment	Appropriate access to credit creates opportunities for individuals, entrepreneurs and communities.

1.3 · Impact at a glance

These figures are published live on the website home page and update as our CSR programmes grow:

Indicator	Published figure	Where you see it
Loans disbursed	KSh 18M+	Home page impact counter
Approximate customers	800+	Home page impact counter
CSR initiatives	100+	Home page impact counter
Widows in our programmes	300+	About Us → CSR
Food Security Programme	Launched 2026	About Us → CSR

Interest → Impact: a percentage of loan interest funds the Widows Programme, implemented with our sister organisation [DEAL Foundation Missions International](#). [See section 7](#)

2 · Loan Products

We offer different lending solutions designed to meet different financial needs. Every loan product is assessed individually, and requirements and terms are communicated before you commit. [How to apply — section 4.](#)

Product	Designed for	At a glance
Personal Loan	Individuals	Legitimate personal & household needs; individual assessment
Business Loan	Entrepreneurs & businesses	Working capital, stock, equipment; assessed on business circumstances
Biashara Chap-Chap Loan	Small, medium & growing enterprises	Quick cash for business; published campaign pricing is detailed below
Group Loan	Registered groups of 10–15	Income-generating activities & business development
School Fees Loan	Students & parents	Education-related expenses; agreed repayment arrangements
Asset Financing	Joining university/college students	Laptops with latest specs — the asset is given, not cash
Other Purposes	Anyone with a legitimate need	Tell us your purpose — we guide you to the right solution

2.1 · Personal Loan



Personal Loan — financial support when you need it.

Our Personal Loans help individuals meet legitimate personal financial needs — an unexpected expense, a household requirement or another personal need. Our team guides you through the application process.

- Convenient application process
- Individual assessment
- Flexible financing options, subject to applicable terms
- Collateral/security-based lending where applicable
- Dedicated customer support

[Apply for a Personal Loan online →](#)

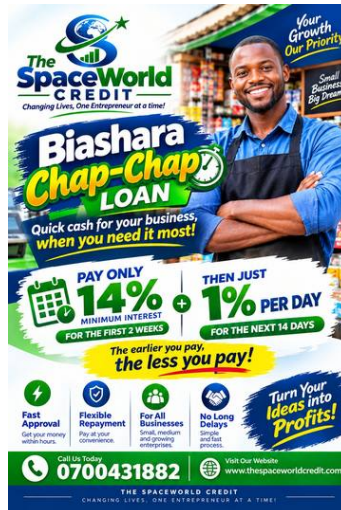
2.2 · Business Loan

Working capital & growth financing for eligible entrepreneurs and businesses seeking financing for working capital, stock, equipment and other approved business purposes, subject to applicable terms and eligibility requirements.

- For eligible individuals & businesses
- Assessed on your business circumstances
- Terms communicated before you commit

[Apply for a Business Loan online →](#)

2.3 · Biashara Chap-Chap Loan



Biashara Chap-Chap — turn your ideas into profits!

Quick cash for your business, when you need it most! This campaign is presented for small, medium and growing enterprises.

Published pricing	Campaign message
14% minimum interest for the first 2 weeks Then 1% per day for the next 14 days	The earlier you pay, the less you pay!

- **Fast Approval:** Get your money within hours.
- **Flexible Repayment:** Pay at your convenience.
- **For All Businesses:** Small, medium and growing enterprises.
- **No Long Delays:** Simple and fast process.

Turn Your Ideas into Profits! Campaign enquiries: [0700431882](tel:0700431882) · [View product details](#) · [Apply online →](#)

Applications are subject to assessment and applicable terms. Ask our team for complete terms before accepting a loan.

2.4 · Group Loan



Group Loan — grow together, borrow together, succeed together.

Our Group Loan supports registered groups with a minimum membership of 10 and a maximum of 15, seeking financing for income-generating activities, business development and other approved purposes. We work with groups to understand their objectives and provide guidance throughout the lending process.

- Business groups · investment groups · entrepreneurial groups
- Community-based groups · other eligible organized groups

[Apply for a Group Loan online →](#)

2.5 · School Fees Loan



School Fees Loan — keep education moving forward.

School fees should not stand between a student and their education. The School Fees Loan provides financial support to eligible customers seeking assistance with education-related expenses. Speak to our team to understand the applicable requirements, terms and repayment arrangements. Paired with the [Elemisha Savings Account](#)

- Support for education-related expenses
- Clear requirements and terms
- Agreed repayment arrangements
- Guidance from our team

[Apply for a School Fees Loan online →](#)

2.6 · Asset Financing — Laptops



Asset Financing — high-performance laptops, latest specifications.

Power your productivity with reliable, high-performance laptops. Asset Financing is purely on laptops, targeting university and college joining students. The parent or guardian must have been an active borrower for not less than 6 months at the time the student is joining, and their Elemisha Savings Account must be active to qualify.

- Latest specifications — high-performance laptops for modern needs
- Affordable financing — flexible plans that fit your budget
- Quick & easy process — fast approval with minimal paperwork
- Flexible repayment — comfortable payment terms that work for you
- **The asset is given, not cash:** no cash amount or disbursement method is collected for this product

[Enquire about Asset Financing online →](#)

2.7 · Other loan purposes

Not sure which product fits? Talk to our team — we will listen to your needs and guide you toward the right credit solution, or let you know if we cannot help. [Tell us your purpose online →](#)

2.8 · Collateral & security

Where applicable, loans may be secured using acceptable collateral or other forms of security determined by The SpaceWorld Credit. The type and value of security required may vary depending on:

- Loan amount · loan purpose · repayment capacity
- Customer profile · type of facility · applicable lending policies

Important: submission of collateral or an application does not automatically guarantee loan approval. All applications are subject to assessment and applicable lending requirements. Customers are informed of the applicable security requirements before finalizing a loan facility.

2.9 · Guarantor requirements (every loan product)

Every SpaceWorld loan product requires **one guarantor** who fills in their own details in the application — online form and PDF alike:

Guarantor field	Requirement
Full name	Required
Phone number	Required — reachable number
National ID number	Required
Relationship to applicant	Required
County / Town	Required
Email address	Optional

Please ask the person first — our team may contact them during assessment, and the guarantor's role is explained to you both before anything is signed.

2.10 · Borrow responsibly

Before accepting a loan, consider your ability to repay the facility according to the agreed repayment schedule. If you are uncertain about any aspect of a loan, please speak to our team before signing the loan agreement. [Read the FAQs](#)

3 · Savings Accounts

Build discipline, grow together, and unlock opportunities through our Jitegemee and Elemisha savings accounts. [Open an account online →](#)

3.1 · Jitegemee Savings Account



"Jitegemee na SpaceWorld, Maisha ni Rahisi!"

The Jitegemee Savings Account applies to all individual borrowers. Save as little as KSh 200 per week as you make your weekly repayments. Three months of consistent saving qualifies you for a loan twice your savings. After three months, you may withdraw your savings with 3% interest after the elapse of the period.

- Applies to all individual borrowers · from KSh 200/week
- 3 months consistent saving = loan of twice your savings
- Withdraw after 3 months with 3% interest
- For group chama & individual loans · friendly interest rate

3.2 · Elemisha Education Savings



"A bridge to your child's education."

The Elemisha Savings Account applies to individual and group borrowers. Borrowers must consistently save at least KSh 500 per week as they service their loan for at least three months to activate the School Fees Loan. Disbursement is done straight to the school's account and the borrower is furnished with a fee payment slip. Without utilizing Elemisha Savings, borrowers can withdraw savings after three months with 2% interest.

- From KSh 500/week · individual and group borrowers
- Activates the School Fees Loan after 3 consistent months
- Funds disbursed directly to the school account; fee slip provided
- Withdraw after 3 months with 2% interest without using the loan

4 · How It Works — Applying & Repaying

Step 1 — Choose your product

Pick a loan or savings product on the website ([Loans](#), [Savings](#)), or ask the AI assistant / our team to guide you.

Step 2 — Fill the form

Complete the online form (it adapts to your product — e.g. asset financing collects device specs instead of cash amounts), or download the blank branded PDF from [Downloads](#) and fill it by hand.

Step 3 — Submit

Click “**Submit via Email**”: the filled branded PDF goes straight to the right department and a copy comes back to you. Or walk into any branch with the printed form.

Step 4 — Assessment & contact

Our team reviews every submission individually and contacts you about the next stage, requirements and terms — before you commit to anything.

Step 5 — Repay with confidence

Repayments run through approved channels, including official Paybill **4043167** (Account: your National ID), per your agreed schedule.

Careers applications follow the same one-click route to HR with your CV attached — [section 9](#).

5 · Branches & Opening Hours

Branch	Serves
Oyugis — Head Office	Loan enquiries, applications, customer support and all other services
Homa Bay	Homa Bay and surrounding areas
Sondu	Sondu and surrounding areas
Kisii	Kisii and the surrounding region
Kadongo	Customers within the Kadongo area
Rongo	Rongo and surrounding areas

5.1 · Opening hours

Day	Hours
Monday – Friday	8:00 AM – 5:00 PM
Saturday	Closed
Sunday	8:00 AM – 2:00 PM

Customers are welcome to visit their nearest branch for enquiries and guidance — no appointment needed. [Branch details on the website →](#)

6 · Contact & Customer Care



Our team is ready to assist — by phone, WhatsApp, email or in person.

Have a question about our loans or services? Our team is ready to assist you.

Channel	Details
Head office	The SpaceWorld Credit, Oyugis, Kenya
Phone	+254 715 465 620 — call during business hours
WhatsApp	Chat on WhatsApp →
General & forms	info@thespaceworldcredit.com
Careers / CVs	hr@thespaceworldcredit.com
Public enquiries	thespaceworldcredit@gmail.com
Paybill	4043167 · Account: your National ID
Social	Facebook · TikTok @spaceworld_ke · X @spaceworld_ke
Website	www.thespaceworldcredit.com

7 · Community Impact & DEAL Foundation

The SpaceWorld Credit works hand in hand with our sister organisation, [DEAL Foundation Missions International](#), to create meaningful and lasting impact in the lives of more than 300 widows participating in our programmes.

- **300+** widows participating in our programmes
- **2026:** dedicated Food Security Programme launched
- **Interest → Impact:** a percentage of loan interest funds the Widows Programme



"Changing Lives, One Vulnerable at a Time!" — The Widows Programme and the Food Security Programme are implemented by our sister organisation, DEAL Foundation Missions International. [Visit their website →](#)

8 · Digital Services

8.1 · The website & its AI assistant

The full-featured website at www.thespaceworldcredit.com carries every product page, form, branch and policy — plus a built-in **AI assistant** (the chat bubble, bottom-right) that answers questions about our products, requirements and guarantor rules, and explains general loan, credit and money topics around the clock. Anything needing a human is handed to the team with one tap ("Talk to a human").

8.2 · Installable app — desktop & Android

Install SpaceWorld on your desktop or Android phone in one tap — applications, forms and branch info live in an app icon on your device, and the app keeps working offline. The installed app is this website in its own window — no browser tabs, everything stays in sync. A classic Android APK (Android 5.0+) is also available from the Downloads page.

8.3 · Downloads centre

Every SpaceWorld form as a branded PDF — print it, fill it by hand and bring it to any branch, or complete the form online and send it by email in one click. Filled copies are generated automatically from each online form after validation.

Download	Use it for
This brochure (interactive PDF)	The complete company guide you are reading
Personal / Business / Group / School Fees / Asset / Other loan forms	One blank branded PDF per loan product
Jitegemee & Elemisha savings forms	Open a savings account on paper
Career application form	Hand completion — or apply online with your CV
Android APK	Classic app install on Android 5.0+

[Open the Downloads page →](#)

9 · Careers

Join a Kenyan team that believes credit should be practical, fair and personal. Across our six branches we help traders, farmers, groups and students move forward — and we grow our people as carefully as we grow our portfolio.

- **Meaningful work** — every file is a shop expanding, a student reporting to school, a family building a home
- **Growth & training** — structured onboarding, credit training, mentorship; we promote from within
- **Fair rewards** — competitive pay, field allowances, transparent recognition

9.1 · How we hire — four respectful steps

Step	What happens
1 · Apply	Express your interest online, via WhatsApp or by email — it takes two minutes
2 · Phone screening	A friendly 15-minute call with HR
3 · Interview	A practical interview at the branch, including a short real-life credit scenario
4 · Offer & onboarding	Clear terms in writing, then a structured first month with a dedicated mentor

Roles we recruit for include Credit Officer, Branch Manager, Customer Care Representative, Collections Officer, Finance & Accounts Assistant and Internship/Attachment. Spontaneous applications are welcome all year and kept on file for six months; HR replies within five working days. Current openings publish automatically on [the Careers page](#).

10 · Frequently Asked Questions

Q · Who can apply for a loan?

Eligible individuals, entrepreneurs and organized groups may apply, depending on the specific loan product and applicable eligibility requirements.

Q · What types of loans do you offer?

Personal, Business, Group, School Fees, Asset Financing (laptops) and other approved purposes — see section 2.

Q · What savings accounts do you offer?

Jitegemee (from KSh 200/week; 3 months consistent saving qualifies you for a loan twice your savings; withdrawable after 3 months with 3% interest) and Elemisha (from KSh 500/week; activates the School Fees Loan; withdrawable after 3 months with 2% interest).

Q · Is a guarantor required?

Yes — every loan product requires one guarantor who fills in their own details. See section 2.8.

Q · How do I apply?

Online via the website form, or download the blank PDF and visit a branch. See section 4.

Q · What happens after I submit my application?

Our team reviews the information provided and contacts you regarding the next stage of the application process.

Q · Are there additional charges?

Any applicable interest, fees, charges or other costs are communicated in accordance with the applicable loan agreement and terms before the facility is finalized.

Q · How do I repay my loan?

Through approved payment channels communicated to you and per the agreed schedule — including official Paybill 4043167, Account: your National ID.

Q · Can I visit a branch before applying?

Yes. Customers are welcome to visit their nearest branch for enquiries and guidance.

More on the website: [FAQs page →](#)

11 · Legal & Policies

Transparency is one of our core values. The website publishes our Privacy Policy, Terms & Conditions, Loan Terms and Responsible Lending commitment in full: [Legal & Policies page →](#). This brochure summarises published information and confers no rights; the signed loan agreement and website policies govern.

Quote anchor: “Changing Lives, One Entrepreneur at a Time!”

The SpaceWorld CREDIT

We are here to help — today.

Walk in	Oyugis (HQ) · Homa Bay · Sondu · Kisii · Kadongo · Rongo
Call / WhatsApp	+254 715 465 620
Email	info@thespaceworldcredit.com · hr@thespaceworldcredit.com (careers)
Paybill	4043167 · Account: your National ID
Online	www.thespaceworldcredit.com — apply, download forms, chat with the AI assistant
Social	Facebook · TikTok @spaceworld_ke · X @spaceworld_ke



Sister organisation: DEAL Foundation Missions International — www.dealfoundationmissions.org