



Anchorstone Capital
LIMITED

— COMPANY PROFILE · 2026

Credit that moves *you forward.*

Logbook loans, personal secured loans, study abroad financing, SME loans and insurance — delivered fast, fairly and transparently.

☎ +254 742 975 497

✉ info@luminouscrown.co.ke

📍 Kofisi, Westlands, Nairobi, Kenya

*Licensed credit provider
regulated by the Central Bank of Kenya*



WHO WE ARE

About Anchorstone

Anchorstone Capital Limited is a private financial institution based in Nairobi, Kenya, licensed by the Central Bank of Kenya as a credit provider.

We provide fast, transparent and responsible credit to salaried individuals, students and small businesses. From unlocking the value of a vehicle to funding studies abroad or growing an enterprise, our products are built around one idea: access to finance should be simple, fair and quick.

Our directors bring decades of combined experience in **credit and risk management, micro-lending and legal practice** — a foundation that lets us move quickly for our clients while lending prudently and ethically.

42 yrs

Combined director experience

5

Credit & protection products

KES 700K

Maximum logbook loan

OUR CORE EXPERTISE



Credit & risk
management



Micro-lending



Legal &
compliance



— OUR PURPOSE

Mission & Vision

Mission

To give individuals and businesses fast, fair and transparent access to credit that helps them grow, study, build and protect what matters to them.

Vision

To be Kenya's most trusted partner for accessible, responsible finance – recognised for speed, integrity and genuine care for every client.

“We lend the way we would want to borrow: clearly, quickly and with respect.”



WHAT GUIDES US

Core Values

01



Integrity

We do what we say. Every recommendation and every loan is made in our clients' best interest.

02



Transparency

Clear terms, clear costs, no surprises. Clients know exactly what they are signing up for.

03



Responsible Lending

We lend what clients can comfortably repay, protecting their wellbeing and our book.

04



Client First

Personal support from application to final repayment, with solutions shaped around real needs.

— THE ANCHORSTONE DIFFERENCE

Why Choose Us

We are more than a lender. We are a partner that moves at your pace and treats your goals as our own.



Fast decisions

Same-day approvals and quick disbursement so funds arrive when they matter.



Transparent terms

Simple, upfront pricing with no hidden charges.



Ethical lending

Affordability checks on every application — we never over-lend.



Personal support

A dedicated team that knows your file and answers your call.



Experienced leadership

42 years of combined director experience in credit, risk and law.



Licensed & regulated

A licensed credit provider operating under Central Bank of Kenya rules.



WHAT WE OFFER

Our Products

Five solutions built around the moments that matter – moving, studying, building and protecting.

01



Logbook Loan

Use your vehicle's logbook as security and keep driving your car.

Up to KES 700,000

02



Personal Secured Loan

Fast credit for salaried individuals with flexible repayment.

Up to KES 300,000

03



Study Abroad Loan

Fund tuition, visa and travel costs for studies overseas.

Financing tailored to your study plan

04



SME Loan

Working capital for entrepreneurs and small businesses.

Up to KES 300,000

05



Insurance

Cover for you, your vehicle, your loan and your business.

Protection for what matters

— OUR PRODUCTS · 01

Logbook Loan

Up to KES 700,000



Unlock the value of your vehicle without giving it up. Our logbook loan uses your car's logbook as security, so you can access a larger amount quickly while you keep driving as usual.

KEY FEATURES

- ✓ Loans of up to KES 700,000
- ✓ Keep using your vehicle throughout the loan
- ✓ Quick valuation and fast approval
- ✓ Flexible monthly repayment plans
- ✓ Clear, upfront pricing with no hidden fees

WHAT YOU NEED

-  Original logbook registered in the applicant's name
-  National ID and KRA PIN certificate
-  Valid comprehensive motor insurance
-  Vehicle valuation report
-  6 months' bank or M-Pesa statements

IDEAL FOR *Car owners, business people and professionals who need a larger amount fast.*



OUR PRODUCTS · 02

Personal Secured Loan

Up to KES 300,000



Cover school fees, emergencies, a big purchase or a personal project with a loan designed for salaried individuals. Approval is fast and repayments are matched to your pay cycle.

KEY FEATURES

- ✓ Loans of up to KES 300,000
- ✓ Same-day approval for qualifying applicants
- ✓ Repayments aligned to your salary
- ✓ Flexible tenures of up to 12 months
- ✓ Personal support from a dedicated officer

WHAT YOU NEED

- 📄 National ID and KRA PIN certificate
- 📄 3 latest payslips
- 📄 6 months' bank statement
- 📄 1-year M-Pesa statement

IDEAL FOR *Employed individuals with a regular, verifiable income.*

Study Abroad Loan

Financing tailored to your study plan



Studying overseas is a life-changing investment. Our study abroad loan helps students and their families meet the costs of getting there – structured around your admission, programme and timelines.

KEY FEATURES

- ✓ Covers tuition, visa and travel costs
- ✓ Amount tailored to your programme
- ✓ Repayment structured around your family's income
- ✓ Guidance through the application process
- ✓ Fast turnaround to meet admission deadlines

WHAT YOU NEED

-  Admission or offer letter from the institution
-  Passport / National ID and KRA PIN
-  Sponsor's proof of income
-  6 months' bank or M-Pesa statements

IDEAL FOR

Students admitted to institutions abroad and the parents or sponsors supporting them.



— OUR PRODUCTS · 04

SME Loan

Up to KES 300,000



Restock, take on a new contract or bridge a cash-flow gap. Our SME loan gives entrepreneurs and small business owners quick access to working capital, with repayments shaped around how the business earns.

KEY FEATURES

- ✓ Loans of up to KES 300,000
- ✓ Funds disbursed in under 24 hours
- ✓ Repayment plans tailored to your cash flow
- ✓ Dedicated business support
- ✓ Option to top up as your business grows

WHAT YOU NEED

- 📄 Business registration documents
- 📄 National ID and KRA PIN of the owner(s)
- 📄 6 months' bank statement
- 📄 1-year M-Pesa statement
- 📄 Business Till or Paybill statements

IDEAL FOR *Small and growing businesses that need flexible working capital.*

Insurance

Protection for what matters



Every loan is safer when what you own is protected. We help clients put the right cover in place – for their vehicle, their family, their business and their loan – through licensed insurance partners.

KEY FEATURES

- ✓ Motor insurance for financed vehicles
- ✓ Credit life cover that protects your family
- ✓ Business and stock cover for SMEs
- ✓ Health and personal accident cover
- ✓ Advice on the right level of protection

WHAT YOU NEED

-  National ID and KRA PIN certificate
-  Details of the asset or person to be covered
-  Logbook (for motor cover)
-  Business registration (for business cover)

IDEAL FOR *Borrowers and businesses who want peace of mind alongside their financing.*



LEADERSHIP

Meet Our Leadership



CEO & MANAGING DIRECTOR

Selestine K. Mwanga

A seasoned financial and business professional with over 13 years of experience in banking, lending and strategic corporate leadership. Selestine brings deep expertise in credit risk assessment, financial modelling, portfolio growth, lending structures and regulatory compliance — with a track record of guiding organisations to sustainable profitability while balancing growth with ethical stewardship.

CAREER HIGHLIGHTS

- CEO & Managing Director** **CURRENT**
Anchorstone Capital Ltd
Leading a lending company focused on transparent, ethical and scalable financial solutions.
- CEO & Managing Director**
Jeysell Company Limited
Strategic leadership in real estate and wealth creation.
- Relationship Manager**
NCBA Bank & Sidian Bank
Managed client portfolios and delivered tailored financial solutions.
- Teller & Cash Custodian**
NIC Bank (now NCBA)
Ensured operational accuracy and compliance.
- Senior Direct Sales Representative**
KCB Bank
Drove product uptake and customer acquisition.

EDUCATION

Degree in Economics

University of Nairobi

Master's in Strategic Management

In progress

“To position Anchorstone Capital as a trusted partner for investors and clients alike — delivering sustainable returns, responsible lending and community impact.”

— OUR PEOPLE

Meet Our Team



DIRECTOR

Oltele Lemek

A seasoned financial professional with over 17 years of experience in senior financial management, investment management and strategic advisory. Oltele brings proven expertise in banking, wealth management and relationship management, with deep knowledge of performance-based financing, budget monitoring, financial reporting and investment oversight.

Senior management, KCB Bank

Senior Financial Advisor, SIB

Head of Investment & Wealth Advisory, Moran Capital Management

Licensed investment & wealth advisor (ICIFA)



MORTGAGE & REAL ESTATE ADVISORY

Oltele G. Lekilabu

An experienced mortgage and real estate advisory expert with over 10 years in the real estate and financial sectors. He is proficient in mortgage origination, underwriting and refinancing, with a keen understanding of market trends, regulation and risk across residential and commercial property – helping clients make informed decisions built on trust and transparency.

Mortgage origination & underwriting

Refinancing

Residential & commercial property

Risk & market analysis

— GETTING STARTED

How to Apply

Three simple steps from first conversation to funds in hand.

1



Talk to us

Call, email or visit our Westlands office. We'll help you choose the right product and confirm what you qualify for.

2



Submit your documents

Share the required documents. Our team reviews your application quickly and keeps you updated.

3



Receive your funds

Once approved and accepted, funds are disbursed directly to you – often the same day.



Anchorstone Capital
LIMITED

Let's Work Together

Ready to take the next step? Talk to Anchorstone Capital today and discover how fast, fair and transparent credit can move you forward.



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