



From the field to the fund: why fintech reaches her first

WEAVE Africa · Pillar 1

WEAVE AFRICA · PILLAR 1 · AT A GLANCE

1,269

YWMEs funded

\$202K

Capital disbursed

414

Youth in work

656

Women trained

99%

Training satisfaction

11

Locations

WHY FINTECH — NOT MFIs

- 1 MFIs require collateral. Women we serve are informal & unbanked. Trade Lenda's AI scoring replaces collateral with behavioural data.
- 2 MFI cycles mismatch cash flow. Agricultural YWMEs run 90-180 day harvest cycles. Trade Lenda structures 30-90 day working capital products.
- 3 MFIs charge punitive rates. 40-80% APR traps borrowers in debt. Trade Lenda's dual-track (conventional + Sharia) delivers inclusive, affordable products.
- 4 Fintech builds credit identity. Every transaction generates data — enabling progressive loan sizing & portfolio intelligence for future cycles.

TRADE LENDA · 2X CRITERIA ALIGNMENT

CONSUMPTION:

\$1.1M revolving fund · women 18-35 as primary beneficiaries

SUPPLY CHAIN:

Agriarche (407 YWMEs) · Regxta (605) · Price Pally (257)

EMPLOYMENT:

15,000 jobs tracked · 414 direct youth in work via WEAVE

ENTREPRENEURSHIP:

1,269 YWMEs funded · 656 trained · 11 locations

INDIVIDUAL WEAVE OUTCOMES · PER WOMAN

Beneficiary	Income Impact	Jobs
Adama I. · Rice · Yobe	+200% income · 6x land	6 jobs
Habiba A. · Rice · Yobe	3x income · self-funded education	7 workers
Cynthia D. · Potatoes · Plateau	+150% income · 2x price/bag	12 workers
Helen Y. · Potatoes · Plateau	+400% income · 5x yield	100% repaid
Rose D. · Potatoes · Plateau	18x revenue · 1250% yield	20

TRADE LENDA AS AN INVESTMENT VEHICLE

NPL Rate:	0.3%	On-time repay:	98%
Repeat borrowers:	146%	Capital efficiency:	6.3x
ARR growth:	YoY	Target IRR (USD):	11-14%