April 2026

kifiya

We are building Africa's AI-driven risk decisioning, financial and market infrastructure.



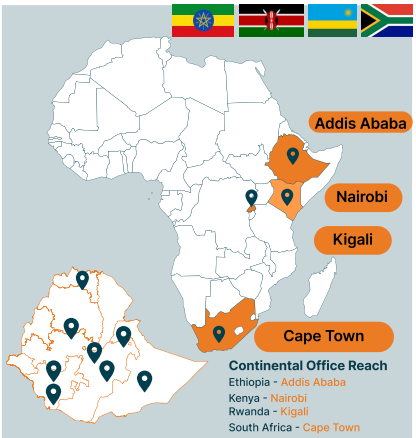
Expanding economic opportunities at scale since 2012

675 total employees

Languages Spoken **12**

Countries Represented **45**

- **190** AI Infrastructure Engineers
- **130** Business Ops Team
- **311** AgFinTech, Agents & merchants
- **70** Market & Capital Solutions Team



We exist to solve the structural failure of visibility and infrastructure that prevents MSMEs and Smallholder farmers from realizing their full economic potential.

MSMEs and Smallholder farmers are the backbone of Africa's economy, contributing up to 50% of GDP and over 60% of employment. Yet, despite their economic significance, they remain largely invisible to financial systems that lack the infrastructure to measure risk, allocate capital, and support growth at scale.

This has resulted in a $500B financing and risk protection gap across Sub-Saharan Africa, including an estimated $40B gap in Ethiopia alone.

On the demand side, MSMEs and SHFs lack records, credit history, and collateral; making their economic activity invisible to financial institutions. On the supply side, Financial institutions lack the infrastructure to measure risk, deliver financial services, and manage high-volume, small ticket portfolios efficiently.

The Infrastructure Gap

At the core of this gap is the absence of integrated infrastructure and coordinated market systems. Fragmented approaches and products fail to address the interconnected structural constraints that limit risk visibility, financial access, and market participation.

Kifiya solves this at a systemic level: through four integrated infrastructures and two market forming practices that **make economic activity visible, financeable, and investable at scale.**

Our Tech Infrastructures

Intelligent Data Decisioning (IDD)

From invisible risk → measurable risk

Our data and AI risk decisioning infrastructure actively amasses, structures, and validates alternative data transforming it into decision-grade intelligence through AI-driven credit, climate, and behavioral risk models.

Intelligent Financial Infrastructure (IFI)

Enables high-volume small-ticket financing

Transforms measurable risk into scalable financial execution by digitizing origination, underwriting, servicing, and payments. it enables financial institutions to deliver high-volume, small-ticket financial services: supporting working capital, embedded finance, asset financing, and cliimate-aligned finance for smallholder farmers.

FinTech, | AgriFinTech, | Agent & Merchant Network i

Capital Structuring Intelligence (CSI)

Capital orchestration and assurance

AI-powered, real-time portfolio governance, guarantee exposure management and liquidity governance infrastructure that transforms measurable risk into deployable capital through structured guarantees, blended finance, and liquidity mechanisms. It provides real-time portfolio visibility, risk governance, and capital assurance and enables DFIs to crowd-in and scale capital safely into underserved markets.

Skills and Financial Literacy Marketplace (SFL)

Scalable skills and literacy access

A digital marketplace that connects trainers and MSMEs and smallholder farmers at scale. Enables scalable delivery of financial, digital, and business skills by linking training directly to financial access and market participation. Strengthens repayment capacity, productivity, and long-term economic resilience across underserved segments.

Our Practices

Capital Solutions Practice

Our CSP mobilizes and structures capital to enable scalable funding into underserved MSME and smallholder farmer markets by designing and operating blended finance, liquidity, and guarantee structures that de-risk portfolios while managing capital deployment with real-time governance and portfolio oversight. It futher democratizes access to investment by developing capital markets solutions for underserved segments.

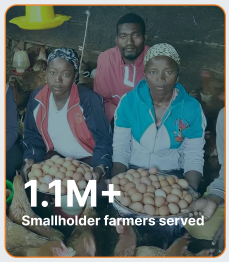
Market Solutions Practice

Our MSP identifies structural market barriers and designs and implements practical, infrastructure-enabled solutions with ecosystem partners across MSME and urban, agri and rural, green and climate, displacement and disability inclusion, youth skills to livelihoods markets. It continuously learns to scale repeatable market models across institutions and geographies.

Technology alone enables capability but cannot ensure adoption. Practice alone drives adoption but cannot scale. By combining both Kifiya has translated infrastructure into impact at scale.







Our work to date

kifiya

Capital Unlocked

USD 920M
Total capital unlocked

$839M
Credit to MSMEs

$74M
Credit to smallholder farmers

$5M
In Sharia Transactions

$2M
Sum insured to SHFs



Markets Served

800K+
MSMEs served

240,000
Agri MSMEs

1,156,968+
Smallholder farmers served

60,000
SHF households insured

980,319
SHFs profiled

117,319
SHFs financed

Reach & Impact Brought

4.8M+
Loan applications scored
4.3M+ positively scored

3000+
Agents, RUSACCOs & MPCs mobilized
10 regions → 85 woredas

60K+
SHF households insured

187K+
Refugees & IDPs supported

82K+
Businesses formalized

2.8M
Jobs created

Ecosystem partners

Banks & Financial Institutions

Bank of Oromia · ENAT BANK · አማራ ባንክ · Wegagen Bank · BUNNA BANK · TSEDEY BANK · Sidama Bank · ZamZam Bank

Development Finance Institutions

mastercard · THE WORLD BANK · JICA · UNCDF · KFW Bank aus Verantwortung · IFC · ACCION

Government, Regulators & Public Institutions

National ID · Ministry of Labor and Skills · Ministry of Agriculture · Addis Ababa Cooperative commission · SEFCU

Looking Forward: Pan-African Infrastructure Play

From proven system-level success in Ethiopia, we are now scaling into a Pan-African infrastructure platform. This expansion is underway across 14 African countries, positioning Kifiya as a foundational layer for inclusive growth at continental scale.

From Enabling Access to Expanding Economic Opportunities

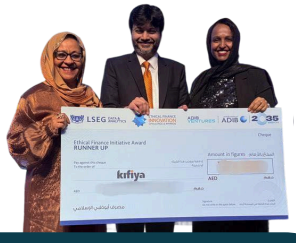
We have learned that access to finance alone is not enough. For MSMEs and smallholder farmers to translate finance into savings, investment, and growth, they must also have access to markets, stable income, and systems that manage risk. We are intentionally bridging this gap turning access into real economic opportunity at scale.

Kifiya is the first Ethiopian fintech to receive the "Product Innovation of the Year" Award at the Global SME Finance Awards 2024

Global SME Finance Award Winner 2024
Product Innovation of the Year



Global EFICA Award Winner 2025
Innovative Ethical Finance



Partner With Us

9th Floor, Cactus Plaza, In front of Bole Printing Press, Addis Ababa, Ethiopia

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Kifiya.com