### **Tags:**

### Industry: Fintech, Education

* Product: Credit Score Analysis, Financial Ecosystems

### **Girls First Finance: Empowering Women in Developing Countries through Financial Independence**

**<https://play.google.com/store/apps/details?id=com.girlsfirstfinance&hl=es>**

#### **Overview**

Girls First Finance, a pilot initiative funded by the U.S. government set out to empower women and girls in Kenya by providing access to financial and educational opportunities. Acting as the project’s CTO, MOBIAN developed a comprehensive financial-educational platform from scratch. This ecosystem integrates credit scoring, budget planning, a social network, and educational tools, offering an innovative alternative to traditional banking for underserved communities.

#### **Client Challenges**

* **Lack of Financial Infrastructure:** Women in Kenya had no access to traditional banking or credit bureaus for financial assessments.
* **Regulatory Compliance:** The platform had to comply with GDPR, KDPA (Kenya Data Protection Act), and U.S. financial regulations.
* **Cultural and Educational Barriers:** Building trust and tailoring tools to fit the local context and audience.
* **Complex Product Ecosystem:** Developing and maintaining a system with 10+ interconnected modules while adapting to ongoing changes in product requirements and regulations.

#### **Solution**

MOBIAN built a multi-functional platform designed to address the unique needs of women in Kenya:

* **Technologies and Architecture:**
  + **Native Mobile Apps:**
    - **Android:** Kotlin, Jetpack Compose, MVVM, Coroutines.
    - **iOS:** Swift, SwiftUI, MVVM.
  + **Backend:** Node.js, Express.
  + **Cloud Infrastructure:** AWS, RDS.
* **Key Features:**
  + **Credit Scoring System:** Uses behavioral data to assess creditworthiness and determine loan eligibility.
  + **Budget Planning Module:** Tracks income and expenses, providing insights to avoid overspending.
  + **Social Network:** Includes chat functionality, blogs, and articles on financial and social topics.
  + **Educational Integration:** Partners with schools to calculate tuition fees and repayment schedules while providing APIs for real-time data.
  + **Psychological Support Module:** Offers counseling services for mental well-being.
* **Project Scope:**
  + First platform version launched in six months.
  + Continuous enhancements in 2023, including advanced credit scoring and administrative tools for credit officers.
  + Local on-the-ground support enabled efficient adaptation to regulatory and cultural requirements.

#### **Key Figures**

* **700 educational loans** issued in 2024.
* **5,000–7,000 active users** engaging with the platform.
* **10 schools** and **50–60 educational programs** partnered with the ecosystem.

#### **Visual Elements**

* **Infographic of Ecosystem Modules:** Showcasing interconnected modules like credit scoring, budgeting, and social networking.
* **Loan Workflow Diagram:** Visualizing the process from credit calculation to repayment.
* **User Interface Screenshots:** Highlighting budget tracking and educational loan application screens.

#### **Why MOBIAN?**

MOBIAN created a groundbreaking ecosystem that enables women in Kenya to access education and financial independence. By overcoming challenges related to regulations, cultural nuances, and system complexity, we delivered a scalable, impactful solution recognized with multiple awards.

**Ready to build innovative solutions for underserved communities?  
[Let’s collaborate!]**

### **Girls First Finance: Empowering Women in Developing Countries**

Girls First Finance partnered with MOBIAN to develop a comprehensive financial-educational platform aimed at empowering women and girls in Kenya. The system includes credit scoring, budget planning, a social network, and educational integration, providing an alternative to traditional banking and fostering financial independence.

* **700 educational loans** issued in 2024.
* **5,000–7,000 active users** on the platform.
* Partnerships with **10 schools** and **50–60 educational programs**.

**MOBIAN — creating scalable, impactful solutions for underserved communities.**