

FUEL CREDIT

For oil marketers, fuel card operators, institutional fleets and matatu SACCOs

STAGE **IN DEVELOPMENT** **PILOT IN DESIGN** **PILOT RUNNING** **LIVE**

WHERE THIS STANDS

Pilot in design, 2026, with a fuel card programme serving institutional fleets, school buses and matatu owners. Credit rules and pump controls are drafted; funders are in discussion.

Introductions that would help: oil marketers willing to carry fleet trade credit, and banks with appetite for fuel credit lines.

Keep vehicles moving on credit, with the rules on the card.

A fleet owner wants fuel now and a statement later. A matatu owner needs fuel on the day collections are low. An oil marketer wants the litres without the bad debt. We write the credit rules with you and run them. The card enforces them at the pump.

WHAT YOU DEAL WITH TODAY

- Fuel advances run on Excel and trust, with no written rule for who qualifies.
- Drivers move between vehicles. Fuel gets resold or drawn off route.
- A failed top-up leaves a vehicle parked and a day's trips lost.
- Banks and oil marketers will fund, but only against numbers they can trust.

CONTROLS AT THE PUMP

- Credit sits on the vehicle card, owned by the owner. The driver has a personal PIN
- Per-fill cap no higher than the tank. Daily cap from route distance and engine
- Approved stations per route. A fill anywhere else is declined
- An SMS to the owner for every fill
- Limits set in litres and converted at the day's pump price

A Kasarani to Town matatu

About 200 km a day on an engine that does 8 km a litre gives a daily cap of 25 litres, filled only at stations on its route. A 60-litre fill, or a fill on Kiambu Road, is declined at the pump rather than found at month end. The owner repays from the day's collections through the SACCO.

Downgrades are immediate. Upgrades need three clean cycles in a row. Illustration.

FIVE FUEL CREDIT PRODUCTS

PRODUCT	TENURE	LIMIT SET ON
Top-Up Bridge	Up to 48 hours	The confirmed pending top-up
Fleet Fuel Line	7, 15 or 30 days	Verified fuel spend and grade, fleets of 5+
SACCO Matatu Credit	1 to 3 days, rolling	Route, engine and a daily litre cap
Driver Earned Credit	1 to 7 days	12+ months of top-ups. KES 500 to 5,000
Dealer Stock Credit	30 to 90 days	Card volumes at the dealer's station

GRADES MOVE EVERY NIGHT

GRADE	LIMIT	TERMS
A	100%	Longest tenure, lowest price band
B	80%	Standard
C	50%	Short tenure, daily or weekly repayment
D	25%, no increases	Daily repayment, call from operations
E	0%, card to prepaid	Restructure or recover

Send us 12 months of card and top-up history.

We return a first grade and limit for every existing customer, free. Credit is funded by oil marketers as trade credit or by licensed lenders, never by the card operator's own balance sheet.

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