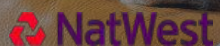




Addressing the borrowing needs of the 14 million people in the UK living in poverty

01 WHAT DOES ZERO PA DO?

ZeroPA is a 0% interest (riba-free) social impact lender, prioritising affordability, financial sustainability and funding for essentials like food, utilities, clothing, furniture, white goods and household repairs.



Registered Member of Responsible Finance, NatWest Accelerator 2022-4 and TSB Innovation Lab 2023.

zeropa

02 THE PROBLEM

Over one in five people in the UK, or 14.3 million, live in poverty. In 2023, 5.7 million low-income families held £14.2 billion in unsecured debt, costing £3.9 billion a year.

This includes:

- 53% of Bangladeshi families
- 49% of Pakistani families
- 19% of White families
- 42% of African families
- 26% of Indian families

Sources - Joseph Rowntree Foundation:

UK Poverty 2025

The Cost of Debt for Low Income Households in the Cost of Living Crisis

zeropa

Many Muslims are forced into debt and stay there



ZeroPA charges no interest, no fees and no other charges



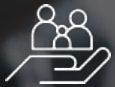
A faith-aligned alternative to Buy Now – Pay Later, and avoids mainstream credit cards, overdrafts and loans



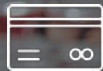
Some are forced to seek funds from illegal money lenders

zeropa

Shariah compliant choices



Save or ask family



Clear credit card in full
each month



Interest-free overdraft on
premier accounts



Extended Credit

zeropa

Four revenue streams - current and planned



Retail (1%-10% rebate)

- Tesco
- Sainsburys
- C-Supplies Ltd.
- Charity Shop Gift Card



Household Repairs (planned)

- Homeserve
- Domestic & General



White Goods Manufacturer (25%)

- Whirlpool
- Hotpoint
- Indesit



Current Account Referrals (planned)

- Triodos
- Co-operative
- Unity

How have we done since launch?



Over 400 applicants
Over £100k in application value
Over 4,500 unique web visitors

JANUARY 2023

Launched in Isle of Man

- 6 loans taken
- All repaid in full

MARCH 2025

Launched in UK

- 10 loans taken
- Two are still live
- All others repaid



zeropa

Customers come to us as there is no fair alternative

- Customers are happy to use us due to faith or poverty
- Many Citizens Advice Bureaux across the country are now referring to us, from the Isle of Man, to Liverpool, to Derby to Bedford to London
- Trussell Trust are referring customers for grants of up to £50 paid by Madad UK (MUK), registered charity, from its store in Watford, donations and Zakat (AKM Ismail is landlord of Watford building)

07 TESTIMONIALS

“I think it is a wonderful service that your company provides to assist people in needs with shopping vouchers, particularly as we are all struggling in the credit crunch with the cost of living for practically everything rising so high.

I shall certainly be recommending Argid just as you were recommended to me.”

“The ZeroPA scheme has been useful as I've been able to find a interest free repayment scheme which is very hard to find these days given that we are in a time where interest is very prevalent. The vouchers have been beneficial as I've been able to buy new headscarves and also I have been able to do shopping at Tesco without the stress of the whole repayment scheme, since this scheme is interest-free. It also has been beneficial as I have time to pay back the loan too which is something we agree upon before signing the 'contract'.

zeropa

We have a great team

- We have seasoned Advisors and Non-Executive Directors leading our board.
- Our founder Investor is Muslim, ex Investment Banker
- Our CEO and Founder is a Chartered Certified Accountant and ex VP Lloyds, and Director at Bedford Credit Union
- Our Chief Risk Officer is very experienced in compliance UK and Australia
- Our CTO is experienced in financial services
- Our loans officer is based in India

MANAGEMENT



Saqhib Ali

Founder & CEO (ex BP / Lloyds / Volvo Group).
Qualified accountant.



Vicky Zuiderant

Chief Risk Officer



Chris Laythorpe

Chief Technology Officer

NEDs



Steve Winfield

Chair - NED (ex HBOS)



Sue Lay

NED (ex HSBC, RBS, Lloyds)



Tanweer Khan

NED - Founding Investor

ADVISORS



Neil Mison

Advisor - Financial Inclusion
(ex Lloyds)



Stephen Siegel

Advisor - Capital (US based)



Arshad Hisham

Advisor - AI & Robotics

Are there Shariah Alternatives?

- Ansar Finance only offer guarantor based cash loans
- A CDFI offers SME finance in Cardiff
- Two fledgling Muslim Credit unions exist
- We are the only shariah compliant micro-finance lender in the UK



What do we need from you today?



We need 10-15 people to invest
£10-£15k, in ZeroPA



You can invest as an equity
investor at 50% discount to
last valuation



You can make a donation to
Madad UK (MUK) with Gift Aid,
Registered Charity, 277418



You can lend to ZeroPA
with target profit return of
1% monthly, 12% annually

**YOUR CAPITAL IS AT RISK, DO NOT INVEST UNLESS YOU CAN
AFFORD TO LOSE ALL YOUR CAPITAL**

zeropa

How will we use your investment?



We will use £150k to grow the business (make ZeroPA sustainable)



We will use £50k to lend out



Customers will borrow from 1 week to 12 months

YOUR CAPITAL IS AT RISK, DO NOT INVEST UNLESS YOU CAN AFFORD TO LOSE ALL YOUR CAPITAL



*ZeroPA has the potential to be in **3,000 stores** across the UK by the end of 2026
with The Charity Shop Gift Card through The Charity Retail Association*

ZeroPA plans to operate as a peer to peer lender, linking altruistic lenders with borrowers. Loans are dispersed to retailers, not given as cash. Retailers and partners give ZeroPA a rebate based on spend and referrals.