

05

## CAPACITY BUILDING MATCHING GRANT

Aims to support capacity building activities targeting financial institutions and Co-operatives.

### Target area for the capacity building matching grant

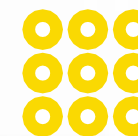
The grant targets the following intervention area:

- Development of Innovative Financial Products
- Development of Risk Management Framework for FIs and Co-operatives
- Staff training and skills upgrade in all areas of Microfinance operations, Financing on Green technologies, and Agri-value chains.
- Training on Governance, Business/strategic planning, and financial literacy for FIs and Co-operatives.
- Development of operational and strategic plans
- Other Capacity building interventions not listed above may be considered on a case by case basis.

## ELIGIBILITY CRITERIA

To qualify for MESPT capacity building matching grant, the financial institution or the cooperative:-

- Must be locally owned (partially) and registered within the appropriate laws.
- Must be willing and able to cost share at least 30% of the requested grant for the proposed interventions.
- Must have at least 2 years of uninterrupted business in the financial service sector
- Must have a minimum of 500 active clients
- Must demonstrate strong demand for products and services in its areas of operation and gender balance outreach.



# MESPT

MICRO ENTERPRISES SUPPORT  
PROGRAMME TRUST

## MESPT FINANCIAL PRODUCTS & SERVICES

Micro Enterprises Support Programme Trust (MESPT)

MESPT Plaza, 01 Tausi Road, Westlands, between Westlands Road and Muthithi Road

P.O. Box 187, Sarit Centre, 00606, Nairobi. Tel: +254 722 207 905 | + 254 728 817 315 | + 254 735 333 154

E-mail: [Credit@mespt.org](mailto:Credit@mespt.org) | [info@mespt.org](mailto:info@mespt.org) | Website: [www.mespt.org](http://www.mespt.org)



Micro Enterprises Support Programme Trust - MESPT



@MESPT\_ke



MESPTorg

## INTRODUCTION

MESPT's Credit & Business Development arm supports the growth and development of Financial Inclusion in Kenya through provision of sustainable credit for Financial Institutions. Our products and services include the following: -

1. General Microfinance Loans
2. Value Chain Loans
3. Green Technology Loans
4. Capacity building for financial institutions and Co-operatives
5. Asset Financing for SMEs and Cooperatives



2

## TARGET INSTITUTIONS

- Microfinance Institution (MFIs)
- Microfinance Banks
- NGOs offering financial services
- SACCOs and Co-operative Societies

### 01 GENERAL MICROFINANCE LOANS

This debt investment facilitates financial institutions to provide value adding solutions to Micro, Small and Medium Enterprises.

#### Key Features include: -

- Maximum investment amount-Kes 100M
- Maximum tenor-48 months
- Competitive interest rate
- Flexible collateral arrangement



## ELIGIBILITY CRITERIA

Qualifying financial institution must meet the following minimum requirements: -

- Compliance with licensing and legal requirements of the statutes under which they are registered.
- Profitable operations for the past, most recent three years.
- Have a minimum of 500 active clients.

### 02 VALUE CHAIN LOANS

This debt investment aims to accelerate productivity of Agri-value chain actors. Provided through financial institutions, the solution targets to reach out to financial end users such as producers, aggregators, transporters, manufactures/processors, suppliers, and marketers.

#### Key Features include: -

- Maximum investment amount Kes. 100M
- Maximum Tenor-48 Months
- Competitive Interest Rate
- Flexible Collateral arrangement



### 03 GREEN TECHNOLOGY LOANS

This loan is designed for financial institutions and targets to work with

- SMEs that support awareness, distribution and, or manufacture green solutions/technologies
- Those that promote access and adoption of various Green Technologies.
- End users of such green technology solutions

### 04 ASSET FINANCING

The financing product targets Farmers' Co-operative Societies & SMEs respectively, to enable them to acquire productive asset.

#### Key Features Include:

- Max Loan amount - Kes. 20M for Co-operatives
- Max Loan Guarantee -Kes. 10M for SMEs in agricultural value chains
- Max Loan Tenor- 5 years
- Competitive interest rate

3