



**MINISTRY OF
FOREIGN AFFAIRS
OF DENMARK**
Danida

Celebrating MESPT 20 YEARS Anniversary

2002-2022

*20 Years of Building a Prosperous Society through Agricultural Value Chains
Development and Financial Inclusion for Sustainable Socio-Economic Development*



Celebrating MESPT for transforming MSMEs and livelihoods of rural farmers



**JULIUS MUIA, PhD, CBS, PRINCIPAL
SECRETARY, THE NATIONAL
TREASURY**

Message from the National Treasury

The Government of Kenya is proud to have founded the Micro Enterprises Support Programme Trust (MESPT) 20 years ago, jointly with the European Union. The European Union later relinquished its Founder status to the Royal Danish Embassy in Kenya.

As the Founders, we have nurtured the Trust through provision of a legal framework and an oversight role at the Board of Trustee level.

MESPT seeks to transform livelihoods of rural farmers and the Micro, Small and Medium Enterprises through provision of integrated and sustainable business solutions. It is a vehicle with which donors choose to implement programmes and projects that support the development agenda of the Government, such as enhanced access to finance, increased agricultural productivity and markets, improved incomes and creation of job opportunities for youths and women.

As the Government of Kenya, we are keen to see green growth and development of the agricultural sector and financial inclusion in sectors that are supported by MESPT. We applaud the Trust for its continued commitment of building a better society. This is evident in the milestones achieved so far.

As we celebrate the Trust's 20th anniversary, we are proud of its success and contributions to the Kenyan economy. Happy anniversary!



Danish Ambassador to Kenya, H.E. Ole Thonke (centre), visits a stall at the launch of the current MESPT Strategic Plan.



MESPT and Keitt Exporters executives exchange the signed MoU outlining modalities of implementing the Green Employment in Agriculture Programme (GEAP).

MESPT is an organisation that seeks to transform livelihoods of rural farmers and the Micro, Small and Medium Enterprises through provision of integrated and sustainable business solutions.



**ECLOF
KENYA**

Your Dignity is our Mission

Congratulations

MESPT as you celebrate your 20th Anniversary
We are proud to be partners in Transforming Lives.



ECLOF Kenya is a Microfinance Institution providing financial and related non-financial services to micro, small and medium entrepreneurs in Kenya as they run their income generating activities. Our loan products are customer centric and offer an exciting option for farmers, micro traders and SMEs who need to grow their enterprises.

OUR PRODUCT OFFERING INCLUDES:

- ✓ Agri business Loan
- ✓ WASH Loans
- ✓ Business Loan
- ✓ SME Loans
- ✓ Asset financing
- ✓ School fees Loan
- ✓ Green Energy Loan
- ✓ Burudika Loan
- ✓ Micro Insurance Loans
- ✓ Rembesha Nyumba Loan

VISIT US TODAY and enjoy

- ✓ Fast Processing of loans
- ✓ Flexible Security requirements and payment plans

Customer care line : **0708 233233**

ECLOFkenya eclofkenya kenyaeclof

Scaling Up Sustainably



Congratulations

MESPT as you celebrate your 20th Anniversary

We are proud to be partners in Transforming Lives.

Jitegemea Credit Scheme [JCS] Limited is an incorporated non-deposit taking (Credit only) Microfinance Company. Our mission is to empower our clients by availing Financial & Social Programmes that will enable them realize their potential.

Our Products are:

Group Loans

- o Biashara Loans – Kes. 5,000 to 3,000,000
- o Business Asset Loans
- o Hitimu/Education Loans
- o SME Loans – Tailored for Emerging Businesses
- o Mazao/Agribusiness Loans
- o Consumer loans
- o Instant (Okoa Chap Chap) Loans

Individual Loans

- o SME Loans
- o Growth Oriented Enterprises
- o Church Loans

Financial & Social Rating

In Financial and Social Rating, Jitegemea attained B+ and B respectively, conducted by Microfinanza Rating.

HEAD OFFICE

Jitegemea Business Centre, Buruburu P.O. Box 46514, 00100 Nairobi
Telephones: +254(0) 722 207 637 / 733 207 000
Email: info@jitegemea.co.ke | Website: www.jitegemea.co.ke



Investing in farmers. Transforming lives

Congratulations

MESPT as you celebrate 20 years of transforming lives
We are proud to be partners in this journey.

Brief Overview

Juhudi Kilimo was established in 2004 as an agriculture micro-lending initiative under K-Rep Development Agency. By 2009, we had developed into an independent for-profit credit-only financial institution with a mission to improve the livelihoods of rural smallholder farmers and micro-entrepreneurs.

Vision

To be the leading provider of transformative financial solutions to rural smallholder farmers in East Africa.

Mission

To improve the livelihoods of rural smallholder farmers and micro-entrepreneurs by providing wealth-creating financial solutions

Number of branches: 48

County: We have a presence in 33 counties of Kenya.

Loan products

- Crop farming loans
- Animal farming loans
- Farm equipment loans
- Working capital loans
- Clean energy loans
- Micro-housing loans
- Chama loans
- Salary check-off loans
- Consumer loans

Our loans are tailored to meet farmers' and micro-entrepreneurs needs

- Easy application process
- Fast access to loans
- Flexible repayment periods
- Innovative loan products
- Training



CONTACT INFORMATION

0709 692 000

www.juhudikilimo.com

@juhudikilimo

Juhudi Kilimo

info@juhudikilimo.com



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H. E. OLE THONKE,
AMBASSADOR, THE ROYAL
DANISH EMBASSY IN NAIROBI

It's 20 years of support to Kenyan smallholder farmers

Message from The Royal Danish Embassy

As a founder and donor to Micro Enterprises Support Programme Trust (MESPT), Denmark is very happy and proud to congratulate MESPT on the 20th anniversary today. Since 2002, we have partnered with MESPT to support and create green opportunities for especially youth and women in the agricultural sector, and to develop and nurture green value chains in Kenya. The achievements speak for themselves – more than

300,000 MSMEs have received support and, consequently, 70,000 jobs created. Kudos to MESPT!

MESPT's vision and mandate is closely aligned with Denmark's ambitions in both the newly launched Development Cooperation Strategy and the bilateral partnership between Denmark and Kenya that runs from 2021-2025. Climate adaptation approaches, green transition and the creation of green and decent jobs plays a central role in both strategies, and MESPT is an important partner for Denmark in Kenya to achieve these objectives.

Ten years ago, I visited Qwetu SACCO in Taita Taveta County to see the impact of MESPT's engagement there. MESPT had provided financial support to the SACCO and through

this to a group of rural smallholder farmers. It was clear, that this investment made a huge difference in terms of productivity levels and hence for the income, wellbeing and sustainability of the farmer's lives and the local community. The SACCO has since grown from 2,430 active loan borrowers to 48,058 borrowers in 2020 courtesy of MESPT support.

Kenya's population grows by 2.2% every year, and is expected to pass 90 million by 2050. The agricultural sector needs to expand significantly to match this population growth, and it will be critical to increase productivity, minimize post harvest loss and engage more people – especially youth – in the sector. MESPT already plays an important role in this process, and its mandate will only get more important in the coming

years. The agricultural sector also holds great opportunities for the creation of green and decent jobs, and MESPT's achievement on this shows a good way forward on this agenda.

It is really encouraging to witness MESPT's growth for the last 20 years, from the initial start up to becoming one of the leading institutions in providing agribusiness related support to Small Holder Farmers. Thanks to the partnership with Danida. As we continue our good collaboration, we encourage MESPT to lower interest rates on loans for farmers to below 10%, in order to allow more farmers to benefit from their support. We wish MESPT a happy anniversary and look forward to many more years of fruitful collaboration in support of Kenya's agricultural sector.

MESPT's vision and mandate is closely aligned with Denmark's ambitions in both the newly launched Development Cooperation Strategy and the bilateral partnership between Denmark and Kenya that runs from 2021-2025.

*Congratulation MESPT on marking your 20th Anniversary!
We are proud to be associated with you.*



**Keitt
Exporters
Limited**

About Us

Keitt Exporters was formed in 2002 to export fresh produce from Kenya to the world. We have come a long way since, operating beyond SEA and expanding our product offering to different Pacific's of the world. We are vertically integrated as we have inhouse logistics with a leading exporter of Fresh Fruits and Vegetables with farming excellency over 2 decades. Keitt provide total solutions for the built environment industry. The process starts from farming, harvesting further processing of the Fruit and Vegetables through state-of-the-art packhouse facility. Moving on we are keen on ensuring that the product freshness is maintained throughout the supply chain for which we have seamless logistics and excellent customer service which make sure there is consistent freshness.

We are relentlessly driven to focus on our customers and provide innovations that work better for all our stakeholders. We have a strong

technical team that ensures all growers operate within the Good Agricultural Practice code (GAP) and all our products are produced in a safe way. Our farms are Global Gap certified and we have impeccable traceability systems which enable us to monitor the product right from the seed to the consumer level.

During the recently concluded annual awards ceremony held by the Kenya Avocado Society for Kenya, Keitt Group were awarded the Largest Exporter and Largest Orchard awards.



From left: Dipesh Devraj, Arslan Riaz, Asif Amin and Isaac Mwangi (Directors of Keitt Group).

The Managing Director, Mr. Asif Amin was awarded the prestigious Lifetime Achievement award for his service and contribution to the Kenyan avocado industry.

Being largest exporters of Avocado in Kenya, Keitt Group opened their new packhouse in 2021 in Kenol making this the largest avocado packhouse in east and sub-Saharan Africa. This enabled Keitt to process greater volumes. These volumes are attributed to the success of their 'Home of Avocado Farmers' initiative which has reached to over 5,000 large, medium & small holders, a number that continues to grow to date. This initiative helps farmers to get technical and agronomy support from us. As far as business in concerned, Keitt Group are venturing into new markets while diversifying their portfolio through value addition in the form of exporting crude avocado oil.

Our journey with MESPT:

We have been working with MESPT over the last fifteen years and this partnership is very collaborative and strong by their support in technical

guidance, trainings, building a positive environment to support the livelihoods of small and medium scale farmers. Keitt truly appreciate the support we are getting from MESPT in the field of Mangoes mainly in Makueni, Machakos, Kajiado & Mombasa Counties. MESPT also support us in the field of French beans at Machakos & Kajiado Counties as well as in the field of Avocado in Nakuru, Uasin Gishu, Nyandarua & Trans Nzoia Counties.

We Sincerely appreciate the partnership journey of establishing a healthy culture for the communities in rural Kenya. Happy 20th anniversary to MESPT!



Keitt Exporters Kenol Packhouse.

CONTACTS,

Keitt Exporters Limited, Keitt Complex, Old Mombasa Road, P.O Box 6390-00200 Nairobi, Kenya

Tel: +254202338176; Email: Info@keitt.co.ke



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MESPT to create 5,000 decent jobs and grow 100 agri-SMEs by 2025

Message from MESPT Chairman, Board of Trustees

It is with great pride and pleasure to witness MESPT turning 20 years. We would not have come this far without the support of our founders: The Government of Kenya through the National Treasury, and The Royal Danish Embassy, through DANIDA.

The Trust has been a channel of socio-economic growth to the Kenyan people (mainly smallholder farmers and MSMEs) for over 20 years by way of strengthening the agriculture value chains. Agriculture being the backbone of our country's economy requires support and effort from various stakeholders to continually improve the sector. This is where MESPT has identified a strategic niche to turn around the fortunes of smallholder farmers and agri-enterprises in the country through capacity development, which includes knowledge and skills transfer, technical assistance, business advisory, and financial and market linkages.

In our recently launched Strategic Plan 2021-2025, the Trust is focusing on four thematic

areas, namely, agri-enterprise development (MSMEs), access to finance, agricultural productivity and food safety, and green transformation.

As an organisation, we desire more than ever before to live our vision of *"building a more prosperous society"* by responding to pressing economic, environmental, and social challenges such as climate change, financial exclusion, unsafe food, and women and youth unemployment. This strategic direction will take us far, not only by contributing to Kenya's Big-4 Agenda and the Vision 2030 development blueprint, but also by addressing at least 12 global Sustainable Development Goals (SDGs).

As a champion for inclusive growth, MESPT will anchor gender equity at the core of all its interventions, and will endeavour to increase women's access to and control of productive resources, increase decision-making power at the household and community level, and promote meaningful involvement of women in all

the projects of our work. We are aiming to have women as 40 percent of the beneficiaries from our interventions. Also, during this strategic period, we will ensure to integrate 30 percent youth into all our programme interventions within our focus value chains.

By 2025, we endeavour to facilitate the creation of 5,000 decent jobs, support the establishment and growth of at least 100 sustainable agri-enterprises, and integrate at least 75,000 smallholder farmers in targeted value chains. The Trust also aims at improving agricultural productivity and food safety for 75,000 households by increasing awareness, investments, and adoption of green and eco-friendly technologies, as well as expanding financial access and inclusion for the growth of MSMEs.

MESPT is currently working in 25 counties in Kenya with financial support from the Royal Danish Embassy and the European Union. We work closely with the County Governments, key government ministries and the private sector to deliver on our goals and objectives.



**MR. NOAH MEELY, MESPT
CHAIRMAN, BOARD OF TRUSTEES**

The Trust has been a channel of socio-economic growth to the Kenyan people (mainly smallholder farmers and MSMEs)



**UTS
UNIVERSAL TRADERS
SACCO**
"Together we prosper"

Congratulations

MESPT, As you celebrate your 20th anniversary, we are proud to be associated with you as a partner!

UTS Sacco was established in 1991. It is among the top performing Saccos in the country with a membership of about 70,000 and has 7 branches. The Sacco has embraced Technology such as mobile banking and is set to launch an Agency Banking platform this year.

The partnership of UTS Sacco with MESPT has been for over a decade and involves intervention on areas of accelerating Financial access and inclusion to rural farmers, training of staff and board, product development, ICT technology and a feasibility study on markets.

Licensed and regulated by SASRA as a deposit taking Sacco.


<p>Sacco Membership</p> <p>Membership is open to business People, Farmers and employees of both public and Private Institutions.</p> <p>FCOSA (Front Office Savings Accounts)</p> <ul style="list-style-type: none"> • Current Account • Akiba Account • Faida Account • Toto Account • Young Turks Account • Corporate Current Account • Mwehya Account • Holiday Account • Call Deposit Account <p>Pay Bill No. 503500</p> <p>M-SACCO MOBILE BANKING USSD CODE *346#</p>	<p>Other Services Include</p> <ul style="list-style-type: none"> • Cheque Books • Sacco Debit Card - VISA Branded ATMS • Msacco - mobile Banking USSD *346# (Registration is Free!!!) • Checkoff loans - for civil servants, TSC, Universities, Parastatals, Companies with MOU with the Sacco <p>BOSA (Back Office Products)</p> <p>Loan products</p> <ul style="list-style-type: none"> • Asset Financing Loan • Normal Loan • Biashara Loan (Group Lending Product) • Biashara Plus Loan / Super Group Loan • Insurance Cover Loan • Fosa Loan • Upesi (Emergency) Loan • Tuinuke Loan • Employee / Employer Salary Advance • Agribusiness Loans
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CONTACTS

CALL CENTRE : 0713585331


1. Head Office - Traders Hse, Machakos Town, Tel: 0716 127102	5. Kathiani Branch, Kathiani Market, Tel: 0717 687112
2. Wote Branch, Wote Town, Tel: 0717 729349	6. Kitui Branch, Jee Plaza, Tel: 0716 064142
3. Tala Branch, Homeland Plaza, Tel: 0716 127090	7. Mlolongo Branch, Nzag Plaza, Tel: 0757 620303
4. Embu Branch, Jasho Bld, Tel: 0721 423687	


Our website : www.universaltraders.co.ke | Email : info@universaltraders.co.ke



Osterberg
QUALITY


Food Service





ORANA

Fruit Based Raw Materials



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We are proud to be partners in Transforming Lives

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REBECCA AMUKHOYE, CHIEF EXECUTIVE OFFICER, MESPT

Our strategic direction is to enable investment in agribusiness and promote green employment

Message from the Chief Executive Officer

Today, I am delighted to celebrate 20 years of our presence in Kenya. We are also launching a new five-year programme titled Green Employment in Agriculture Programme (GEAP), funded by DANIDA. GEAP targets 40,000 smallholder farmers and will be implemented in 13 counties of Kilifi, Kwale, Nakuru, Nyandarua, Siaya, Kisii, Kakamega, Bungoma, Trans Nzoia, Uasin Gishu, Makeni, Machakos and Tana River. The programme will facilitate increased commercialisation, decent employment, and green transformation

through targeted interventions in 11 selected agriculture value chains that include, Dairy, Export Vegetables, Mango, Avocado, Indigenous Chicken, Coconut, Aquaculture, Pineapple, Cassava and Moringa.

For two decades now, we have earned a reputation of building a more prosperous society by providing sustainable solutions that solve social, economic, and environmental challenges. Through our development model that enables smallholder farmers to access credit, increase agricultural productivity and reach markets, we play a critical role in financial inclusion and have implemented programmes that contribute to our country's food security, as well as promoted interventions that conserve the environment and our natural resources.

Our existing programme portfolio has three key flagship programmes namely, AgriFI Food Safety System for

Value Chain Competitiveness 2018-2023, Danida Market Development Partnership (DMDP) Spurring Job Creation in Kenya by Enhancing the Competitiveness of the Banana Sub-Sector in Taveta 2020-2024, and the Green Employment in Agriculture Programme 2021-2025. Through the portfolio, we will continue to undertake strategies that contribute to increased access to credit for agribusiness MSMEs as well as facilitating local and export market linkages for the farmers.

The focus on the agricultural sector is informed by its critical contribution to Kenya's economic development, notably through informal employment creation, especially for the marginalised.

Agriculture is one of the key drivers of economic growth in Kenya, accounting for 35.4 percent of the GDP in 2019/2020, and 75 percent of the population earning all or part of their income from the sector.

The agriculture sector directly employs more than 40 percent of the total

population, of which more than 70 percent are in rural areas. It also accounts for 65 percent of export earnings.

Despite its economic significance, the agricultural sector still struggles to attract sufficient funding due to real and perceived risks and competing returns in alternative sectors. This notwithstanding, we are grateful that we have development agencies and the government still supporting enablers of development like MESPT, to implement interventions geared towards improving the livelihoods of smallholder farmers in Kenya. Through our access to finance strategy, smallholder farmers and agri-SMEs will benefit from financial instruments that are affordable, flexible, patient and easy to access.

Moving forward, we are committed to expanding our impact, thus cascading innovation, enterprise, market-development strategies, and linkages, in addition to supporting and financing enterprises while promoting adoption of green solutions.

For two decades now, we have earned a reputation of building a more prosperous society by providing sustainable solutions that solve social, economic, and environmental challenges.



Congratulations MESPT as you celebrate your 20th Anniversary.
We are proud to be partners in Transforming Lives.

Sumac Microfinance Bank is an Award Winning financial institution that has been in Kenya for 18 years. The Bank was recently recognized as the **Most Efficient Microfinance Bank** at the Think Business Banking Awards 2021, and equally the **best Microfinance Bank in Agriculture and Livestock Financing** for the second year running. Every farmer deserves a caring banker, and that's why **Sumac Kilimo Biashara Loan** secures a farmer's interests right from planning, planting and selling of produce. For dairy farmers, this is your trusted product to secure the entire dairy value chain.



Our Loan Processing takes 48 hours upon approval

T: 0725 223 499
info@sumacmicrofinancebank.co.ke

www.sumacmicrofinancebank.co.ke

PROMPT SERVICE, OUR KEY PRIORITY

Sumac Microfinance Bank is licensed and regulated by the Central Bank of Kenya

BORESHA MAMA LOAN

Giving women the desired financial boost to grow their enterprise

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- Salons
- Groceries & many more

EMPOWERING WOMEN IS EMPOWERING COMMUNITIES

FARMERS' PRODUCTS

Cover Your Financial Gaps with Tower Sacco Agri Business Products

For

- Farm Preparation
- Dairy Farming
- Crop Farming
- Poultry Farming
- Horticulture
- Value Addition

A Product for Every Farmer

Tower Sacco Congratulates MESPT on your 20th Anniversary

TOWER SACCO LTD
A Basket for All Your Financial Needs

0723- 836421 / 0731 - 638930
P.O. Box 259-20303 Ol'Kalou

Email: info@towersacco.co.ke www.towersacco.co.ke





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Happy to note that MESPT has remained successful



JEFF KARINGO NJAGI

Message from the Founding CEO

The Government of Kenya and the European Union implemented a Programme to support micro and small enterprises from 1997 to 2002. The programme had three components. The first offered loans to microfinance institutions and SACCOs, while the second provided support to organisations that delivered business development services (BDS). The third component provided institutional and capacity building support to the partner organisations.

To continue offering the services of the Programme in perpetuity, the financing agreement

between the Government of Kenya and the European Union provided for the setting up of a Trust that would receive the funds that were in the revolving credit fund as a donation to the people of Kenya. The Micro Enterprises Support Programme Trust (MESPT) was established with a seed capital of €4,417,000 donated by the European Union. The Government of Denmark also became a partner of MESPT in 2005 when it provided funding for the Agriculture Business Development (ABD), Programme.

I am privileged and honoured to have worked for the EU-funded Programme and to have served as the founding Chief Executive Officer of MESPT for a period of more than 12 years.

I am happy to note that MESPT continues to deliver on its mandate of sustainably supporting financial inclusion and delivery of business development services. I am proud to be associated with MESPT and wish the organisation continued success for many decades to come.



MESPT Board members, the CEO, EU and Danida representatives, and Chief Guest, Mr. Henry Rithaa (CEO of Micro and Small Enterprises Authority), pose for a photo during MESPT's Strategic Plan launch.

Imarika DT SACCO
Together, we grow

The Board and Management of Imarika DT Sacco

Congratulates
MESPT on their 20th Anniversary
We are proud to be partners in Transforming Lives.

Members in groups mobilize savings as a group and as individuals and access affordable credit to invest and grow their businesses

Junge nasi ujiendeleeza sasa!

Imarika DT Sacco yawezesha wanachama kibinafsi na hata makundi kuja pamoja, kukeza akiba zao na kupata mikopo nafuu ili kukuza biashara zao

For enquires contact:
0726 007 037 | info@imarika.org | www.imarika.org | @imarikasacco | imarikasacco

NDEGE CHAI
SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LIMITED

Congratulations

MESPT

AS YOU CELEBRATE YOUR 20TH ANNIVERSARY.

This milestone is a testimony of your commitment towards supporting the agriculture, green energy and financial services sectors of the Kenyan economy.

We are proud to be associated with you!

Our Range of Products:

Personal Savings Accounts, Fixed Deposit, Akiba Kuu, Holiday Accounts, Children's and Group Savings.
Loans: Development, Additional, Emergency, Jipange, Salary Advance and Maziwa Loans.
Other Services: M-Banking - *882# and Mobile App, ATM, salary processing, Cheque handling, MPESA, financial literacy and many more.

We are a licensed DT-SACCO based in Kericho with branches across Kenya

HEAD OFFICE
Ndege Chai Building - Kericho
052-2030121, 052-2030592, 020-8031759
info@ndegechaisacco.com

Yehu Microfinance
Serving rural Kenya

Congratulations

MESPT

AS YOU CELEBRATE YOUR 20TH ANNIVERSARY
WE ARE PROUD PARTNERS IN TRANSFORMING LIVES

Guided by the principle of empowering the community

Yehu Microfinance Services Ltd (YMSL) provides a unique entity in the provision of financial services to the low segment of the market. It predominantly focuses on the rural poor of Kenya through an adapted Grameen group lending model

We are Committed to sustainable socio-economic transformation to the marginalized by giving them suitable opportunities to access financial services tailored to their needs.

Yehu provides loans to members active in business, agriculture and green energy sector. We work with partner organizations with the aim of contributing to improve the lives of low-income people and communities.

Products & Services:	Capacity Building through:-
Business Loan	Water Loan
Mabati Loan	Sikukuu Loan
Elimu Loan	Emergency Loan
Top up Loan	Poultry Broiler Loan
	Among others
	Business Skills Training
	Financial Literacy

Talk to us:

HEAD OFFICE
MOMBASA
2nd Flr. The Avenue Building Office No: 2
Behind City Mall, Along Msa- Malindi Rd.

P. O. Box 82120 - 80100
Mombasa, Kenya
E-mail: info@yehu.org
Website: www.yehu.org
Cell: 0708-343434, 0736 979797

LOOKING TO BE A HOME OWNER, LANDLORD OR A LAND LADY, LOOK NO FURTHER WE ARE HERE FOR YOU TO MAKE YOUR DREAMS A REALITY

Tai Sacco has a solution for you, with our Makao Loan which enables our members who own plots to develop them conveniently.

MAKAO LOAN PRODUCT FEATURES

- Loans issued to individual members, groups, and enterprises whose main purpose is to develop property for commercial or residential purposes.
- Competitive interest rate of 0.791% per month
- Up to six Months Grace period
- A flexible repayment period.

Contacts
Tai Sacco society ltd
P.O BOX 718 - 00216 Githunguri, Kenya
Tel: 020-2010334,
info@taisacco.coop, www.taisacco.coop

BRANCH NETWORK

GITHUNGURI - 0734 466969	KIGUMO - 0773 721037, 0788 221714	GITHURAI - 0789 050552
GATUNDU - 0736 916600	RUIRU - 0725 992902, 0734 412009	KIMENDE - 0718 299002
KAMWANGI - 0736 916564	THIKA - 0705 947818, 0733 914131	NAIROBI OTC - 0714 914057
KAGWE - 0736 916557		

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Current Programmes

1. GREEN EMPLOYMENT IN AGRICULTURE PROGRAMME (GEAP)



LOCATION

12 Counties
(Kilifi, Kwale, Nakuru, Nyandarua, Siaya, Kisii, Kakamega, Bungoma, Trans Nzoia, Uasin Gishu, Makueni and Machakos).



FOCUS

Support **40,000** smallholder farmers in Dairy, Export Vegetables, Mango, Avocado, Indigenous Poultry, Coconut, bananas, and Aquaculture



BUDGET

DKK 70,000,000
(KES 1,050,000,000)



DONOR

MINISTRY OF FOREIGN AFFAIRS OF DENMARK
Danida



PERIOD

5 Years
(2021-2025)

2. SPURRING JOB CREATION IN KENYA BY ENHANCING THE COMPETITIVENESS OF THE BANANA SUB SECTOR



LOCATION

Taita Taveta



FOCUS

Banana Value Chain Competitiveness



BUDGET

DKK 9,747,780
(KES 146,216,700)



DONOR

MINISTRY OF FOREIGN AFFAIRS OF DENMARK
Danida



PERIOD

5 years
(June 2020 – May 2025)

3. FOOD SAFETY SYSTEMS FOR VALUE CHAIN COMPETITIVENESS



LOCATION

Nyandarua, Nakuru, Kiambu, Kirinyaga, Embu, Meru, Makueni, Machakos, Kilifi, Migori, Kisii, Kakamega and Bungoma



FOCUS

Aquaculture, Dairy and Horticulture (Mango, Avocado and Beans for export) value chains



BUDGET

Euros 7,000,000
(KES 784,000,000)



DONOR

EUROPEAN UNION
MINISTRY OF FOREIGN AFFAIRS OF DENMARK
Danida



PERIOD

6 Years
(2018-2023)

OUR ACHIEVEMENTS FOR THE LAST STRATEGIC PERIOD



KES 6.2 BILLION

disbursed to financial institutions and SMEs.



36

financial institutions have benefited from MESPT sustainable financing.



55

financial products developed for 30 financial institutions.



350,000

end users have accessed finance including small holder farmers engaged in various value chains.



600

youth-led enterprises supported under our programmes.



6,000

farmers certified in various food safety market standards hence accessing international markets and generating premium prices.



KES 6.8 BILLION

total sales turnover realized by the targeted smallholder farmers.



70,000

job opportunities have been created at various levels of the market systems.



25

counties working in collaboration with MESPT.



15

Green technologies promoted by MESPT across target regions with more than **3,000** smallholder farmers adopting the technologies for use.



OUR CONTACT DETAILS



www.mespt.org



info@mespt.org



@MESPT_ke | @Agrifimespt



MESPTorg



Micro Enterprises Support Programme Trust - MESPT



0722 207 905 | 0728 817 315 | 0735 333 154



**MINISTRY OF
FOREIGN AFFAIRS
OF DENMARK**
Danida

Celebrating MESPT 20 YEARS Anniversary

2002-2022

20 Years of Building a Prosperous Society through Agricultural Value Chains Development and Financial Inclusion for Sustainable Socio-Economic Development



MESPT CREDIT PORTFOLIO

Financial Access and Inclusion

Targets smallholder farmers, Agri-based SMEs working with smallholder farmers, farmer co-operatives and financial service providers focusing on small holder farmers.

Approach

- Direct lending to SMEs and farmer co-ops.
- Wholesale lending through financial service providers focusing smallholder farmers.

Products

- Wholesale Lending facility at interest rate of six percent per annum, targeting end

user at 10 percent per annum, all on the reducing balance.

- Working capital for SMEs and farmer co-operatives at 10 percent per annum on the reducing balance.
- Asset finance for SMEs at 10 percent per annum on the reducing balance and for farmer co-operatives at interest rate of eight percent per annum on the reducing balance.
- Technical support for enhanced business delivery

Portfolio

- Aggregate disbursements Ksh6.2 billion.
- End user outreach: 250,000.



Times U Sacco, supported by MESPT, with laptops and a motorbike to ease business, especially during monitoring and evaluation, and outreach, and collection.



Solution Sacco, supported by MESPT, receive laptops to facilitate work flexibility after the Covid-19 pandemic struck.



Bimas Microfinance, supported by MESPT, with donated laptops to facilitate work flexibility after the Covid-19 pandemic struck.

Solution Housing & Investment
your dreams our concern

NANYUKI PRIME

- ✓ 5 ACRES
KSHS. 5.5 MILLION
- ✓ 1 ACRE
KSHS. 1.2 MILLION
- ✓ 1/2 ACRE
KSHS. 900,000
- ✓ 1/4 ACRE
KSHS. 500,000
- ✓ 1/8 ACRE
KSHS. 350,000

MODE OF PAYMENT

- CASH
- 30% DEPOSIT. BALANCE IN 90 DAYS
- LOAN FROM SOLUTION SACCO

FEATURES

- * WITH TITLE DEEDS
- * THE LAND IS STRATEGICALLY LOCATED AT THE HEART OF NANYUKI ALONG NANYUKI-RUMURUTI ROAD BORDERING OLPEJETA CONSERVANCY & MOUNT KENYA WILDLIFE HOLIDAY HOMES ABOUT 5KMS FROM NANYUKI TOWN.

T: 0799 335 161 / 0711 833 615
E: housing@solutionsacco.com
W: www.solutionseco.com

Congratulations

MESPT as you celebrate your 20th Anniversary
We are proud to be partners in Transforming Lives

Your Timely Financier
Times U Sacco

Congratulations

Times U Sacco takes this opportunity to congratulate you (MESPT) as you commemorate your 20th anniversary. You deserve all the praise, many congratulations for a remarkable milestone. No matter what, hard work always stands out and you have really worked hard for several years. We wish you many more years of exemplary performance. "Let the sky be the limit".

Our Motto: Your Timely Financier.

Times U Sacco is a fast growing registered deposit taking Sacco regulated by Sasra with its headquarters based in Nkubu Town, Meru County. We have branches spread out in Makutano, Kariene, Mitunguu, Githongo and Timau. Our membership is open to members of the public.

SOME OF OUR PRODUCTS ARE:-

DAIRY FARMING

- Zero grazing (building of standardized cow sheds),
- Cow purchasing (Chuff cutters purchasing,
- Maziwa plus loan for already milking farmers,
- Biogas installation

DIGITAL BANKING

Dial *882#

- Mtimes activities,
- Deposits,
- Withdrawals,
- Virtual Instant Loans

BIASHARA LOAN

- Affordable interest rates
- Flexible repayment terms
- Accessible to clients with active current savings account/ haba na haba accounts
- Fast processing of loans

HEAD OFFICE
P.O. Box 310 – 60202, Nkubu.
Tel: 064-5051191, Cell: 0703 770 457 | Email: info@timesusacco.co.ke
Website: https://www.timesusacco.co.ke

BRANCHES

NKUBU- Cell: 0703 770 457 | KARIENE- Cell: 0703 766 509 | TIMAU- Cell: 0110566855
GITHONGO- Cell: 0711 304 776 | MAKUTANO- Cell: 0795 019 962 | MITUNGUU- Cell: 0708 955 481

Your Caring Financial Services Partner

BIMAS KENYA LTD is a microfinance institution headquartered in Embu, serving in 19 counties with 40 field offices.

Mission: To offer innovative financial and non-financial services to rural economically productive poor for sustainable wealth creation.

Vision: To be the leading microfinance institution in Kenya.

Congratulations MESPT as you celebrate your 20th Anniversary.
We are proud to be partners in Transforming Lives.

OUR PRODUCTS

Business Loans: Provision of Biashara loans tailored to suit specific business needs.

Group Loans: Bimas offers financial services to group members. This provides a good opportunity for their business to expand

Agribusiness loans: This product targets crop and livestock farmers within a group or an individual. We support different value chains.

Consumer loans: These are Personal Loans that we offer to our customers and the money is used to purchase household items and paying their bills.

Social products: we give physical products that have direct and immediate impact to customers. eg Energy saving jiko and solar.

Insurance services: We offer all classes of insurance and train all our customers.

Water & Sanitation (WASH): This is a product that targets to meet all water and sanitation needs for all BIMAS clients.

Training: We train all our customers on diverse business skills before we fund them

Customer care number : 0701111700
info@bimaskenya.com www.bimaskenya.com



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U&I MICROFINANCE BANK
Teaming Together Winning Together

Congratulations

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We are proud to be partners in Transforming Lives.

WINNER-BEST MICROFINANCE BANK IN CUSTOMER SATISFACTION.

U&I Microfinance Bank delivers financial solutions at a personalized level and is a market leader in providing all-inclusive financial services to clients.

- 1. SAVING ACCOUNTS**
 - We offer the best interest rates of up to 13% p.a. on fixed deposits.
- 2. LOANS**
 - Financing of up to 70% of the value of the collateral/security
 - We offer affordable loans with competitive interest rates and favorable payment terms
- 3. MOBILE BANKING**
 - Access our services through *356# or U&I M-CASH App

Deposit Paybill-509900 | Bancassurance services available

Head Office-Asili Complex, RiverRoad,1st floor.Tel-0713112791
Gikomba Branch Tel: 0796126940, Thika Branch Tel: 0726223569
Matuu Branch Tel: 0794182237 Website: www.uni-microfinance.co.ke
info@uni-microfinance.co.ke

We are regulated by Central Bank of Kenya and a member of Kenya Deposit Insurance Corporation.

How MESPT has championed sustainable economic inclusion over the years

BY MILLICENT MWOLOLO

The Micro Enterprises Support Programme Trust (MESPT) begun in 1997 as Micro Enterprises Support Programme (MESP) by the Government of Kenya and the European Union. This was under the Ministry of Trade and Cooperatives. In 2002, the programme was elevated to a Trust.

With a seed capital of €4,417,000 (Ksh420 million then), MESPT started the wholesale loan portfolio with the objective of addressing the gap in affordable and accessible lending to the many unbanked groups, especially in rural Kenya. The Trust's mandate has since been expanded to include the implementation of donor funded projects.

MESPT's current mandate is to support sustainable economic growth and development of smallholder farmers and agri-SMEs to increase productivity and income, and enhance competitiveness for job creation, especially for youth and women.

The Trust has been supporting the agricultural and financial services sectors of the Kenyan economy for 20 years, and for the past 10 years ventured into supporting the



Denmark Ambassador to Kenya, H.E. Ole Thonke (left), at a MESPT exhibition stand during the 7th Devolution Conference.

green/renewable energy industry. As a result, MESPT has developed key competencies that have contributed to enterprising solutions that have impacted Kenya's rural poor to increase their competitiveness in various agricultural value chains, leading to job creation and improved livelihoods.

MESPT implements its mandate through value chain and enterprise development,

and financial services. Value chain and enterprise development largely focuses on value chain and market systems development, while financial services are geared towards wholesale lending and technical assistance to financial intermediaries, with a focus on creating financial inclusion in targeted excluded enterprises.

Key work streams involve building the capacity of value chain stakeholders, increasing agricultural productivity and food safety systems facilitation of market linkages, and access to finance.

MESPT promotes the uptake of green interventions and services that contribute to a greener economy as well as advocating for an enabling environment in the food safety sub-sector in Kenya.

MESPT GUIDING PRINCIPLES

Vision
Build a more Prosperous Society

Mission
To provide sustainable business development and financial services to smallholder farmers and agri-SMEs in Kenya.

KCB BANK

We congratulate Micro Enterprises Support Program Trust on 20 years of dedication towards building a prosperous society.

Here's to another 20!

#PartnerKwaGround

WhatsApp, Facebook, Twitter, YouTube, Instagram, LinkedIn icons

Regulated by the Central Bank of Kenya

