

Avenews

Financing Designed for Agri-SME Growth — Financing That Follows Trade

CONTEXT

Africa's agricultural financing gap exceeds US\$100 billion annually. Kenya's agriculture generates 35% of GDP and employs 54% of the workforce yet receives only 4% of commercial bank lending. Avenews addresses this by embedding finance in verified trade relationships — directing capital where real economic activity has already taken place.

ACHIEVEMENTS SINCE FINAS 2025

Achievement	What It Means
FINAS 2025 panel: Digital Innovation for Food System Processes	Group CEO contributed to panel convened by FINTAK and MicroSave on how technology and innovative financing models improve agricultural value chains and market access.
Trade-embedded invoice finance model scaled	Liquidity unlocked against outstanding invoices — suppliers trade continuously while buyers maintain agreed payment terms. Finance follows verified trade, not the other way around.
Flexible, cycle-aligned financing deployed	Suppliers access financing only when needed and against chosen transactions — aligning capital with actual trading cycles and seasonal demand without disrupting commercial relationships.

FINAS 2026: PRIORITIES & COLLABORATIONS

At FINAS 2026	Collaboration Sought / Launch
Embedded finance at scale	Collaborating with FIs, value chain actors & technology providers to advance financing models that move with agricultural trade.
AI-driven underwriting	Seeking FI & data partnerships to advance transaction data as the basis for creditworthiness, replacing traditional collateral requirements.
Value-chain financing models	Engaging DPs & investors to unlock predictable capital for agri-SMEs across East and Sub-Saharan Africa.