Avenews

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

CONTEXT

Africa's agricultural financing gap exceeds US$100 billion annually. In Kenya, agriculture generates 35% of GDP and employs 54% of the workforce — yet receives only 4% of commercial bank lending. Suppliers with established buyers and verified commercial transactions remain constrained by extended payment cycles that limit their ability to replenish inventory, fulfil new orders, and respond to market demand. Avenews addresses this structural challenge by embedding finance within 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 & Agricultural Value Chains	Avenews Group CEO participated in the panel convened by FINTAK and MicroSave, contributing to discussions on how technology and innovative financing models improve agricultural value chains and market access. The summit reinforced the conviction that agricultural finance should enable trade — not exist separately from it.
Trade-embedded invoice finance model scaled	By unlocking liquidity against outstanding invoices, suppliers can continue trading while buyers maintain agreed payment terms — improving continuity across the value chain without disrupting established commercial relationships. This shifts financing from being credit-driven to being an enabler of productive trade.
Flexible, cycle-aligned financing deployed to agri-SMEs	Suppliers access financing only when needed and against transactions they choose to finance. By aligning capital with actual trading cycles, businesses maintain liquidity, strengthen supplier-buyer relationships, and respond more effectively to seasonal demand — contributing to stronger and more resilient agricultural value chains.

FINAS 2026: PRIORITIES & COLLABORATIONS SOUGHT

At FINAS 2026	Collaboration Sought / What Launches
Embedded finance at scale	Collaborating with financial institutions, value chain actors, and technology providers to advance financing models that move with agricultural trade — demonstrating that capital directed at verified trade activity creates stronger, more resilient value chains than credit extended in isolation from commercial relationships.
AI-driven underwriting & value-chain financing models	Seeking partnerships with FIs and data providers to advance transaction data, digital infrastructure, and value chain relationships as the primary basis for creditworthiness. Engaging development partners and investors to unlock predictable capital at scale for agri-SMEs across East and Sub-Saharan Africa.