



Introduction

Kachi Agri Micro Finance is an agriculture Digital Financial Service provider whose mission is to de-risk lending” to small scale farmers especially the youths, women for Poverty Alleviation and Rural Development (PARD) by targeting small scale farmers, the youth, women, the retrenched, retirees in rural areas by Linking them to electronic Warehouse Receipts (eWHR's) for financing inputs, mechanization & agro processing.

In return we accept repayments of our loans in form of agricultural produce i.e. grain from our clients once they have harvested at a prior agreed price and the farmers will be free to sell what remains on the open market.

KACHI AGRI MICRO FINANCE' CLIENTS INCLUDE:

- Individual farmers (mainly youths and women)
- Cooperatives of women (involving 60% women & 40% youth)
- SMEs
- NGOs
- Churches
- Educational Institutions
- Research Institutions
- Relief agencies (refugee camps)
- Orphanages

Products & Services

<p>COMPACTS LOANS</p> 	<p>CROP INSURANCE</p> 
<p>WALKING TRACTORS</p> 	<p>SEEDS</p> 
<p>INPUTS</p> 	<p>LIVESTOCK</p> 
<p>TECHNICAL ASSISTANCE</p> 	<p>BEEES HONEY</p> 
<p>AQUACULTURE</p> 	<p>HORTICULTURE</p> 
<p>POULTRY</p> 	<p>CAPITAL EQUIPMENT POLICY</p> 

BOARD OF DIRECTORS

- Dr. Chihangu, D. Hum. Phil, Board Chairperson
- Ms. Cholwe Kagoli Chief Executive Officer, BSc Agribusiness
- Mr. Cosmas Katunta, BAcc, CIMA, Board Chair Person
- Mr Chawana Chihangu LLB, Non Executive Director
- Ms. Mandy Nkunta, Non Executive Director
- Mr. Friday Mandevu, Non Executive Director

MANAGEMENT TEAM

- Carol Kalaba, Head of SME and Business Development.
- Mr. Morgan Busuma, Post.Grad.Dip.FM, LZICA - Chief Operations Officer
- Mr. Rodrick Simon Sanga, Financial Markets
- Mr Chawana Chihangu LLB, Legal Cnsultant
- Mr. Friday Friday Mandevu, Audit
- Mr. Ben T. Mtambanengwe, IT & Digitization

PROPOSED PROFESSIONAL PROVIDERS

Auditors:	BDO
Tax Advisors:	EY
Attorneys:	Ernest Mwansa, Phiri & Partners, Messrs Mulengeshi & Company
Bankers:	ABSA

KACHI AGRICULTURE MICRO FINANCE

"Providing digital payments platforms for de-risk lending"

WHO

In this project ABSA Bank Zambia Plc will avail prepaid cards to the beneficiaries (vulnerable women and youth led cooperatives), that will be used to access funds through Aid for Trade booths and swiped at any POS machines for agriculture inputs and payments operated by Kachi Agri Micro Finance cloud agriculture financing.

WHY

Micro financing remains a vital source of capital for agricultural producers. Initiatives such as out growers Input Support Scheme, a Kachi Agriculture Micro Finance's risk-sharing programme in Zambia, have leveraged technology to develop new ways to provide loans to farmers such as through the "Aid for Trade™" platform linked to commercial banks and markets.

WHAT

We provide financial inclusion through one of our products under the Aid for Trade whereby smallholder agriculture loans are accessible to small scale farmers on a prepaid plastic Visa as a digital financial service in partnership with NGOs, financial institutions, insurance firms, pension and commercial banks

HOW

Aid for Trade will be linked to kiosks with mobile banking and payments features designed to manage or drastically cut transaction costs, facilitate access to financial services such as insurance, savings and credit. In addition, Aid for Trade™ digital financial services will generate data to help our investors and lenders de-risk their offering by better understanding small-scale farmers and the rural economy.

Ultimately this will improve information about a borrower's intentions and ability to repay their loans, psychometric technology will be used in various communities and biometric technology will also be used as a cost-effective way of applying 'Know Your Customer' requirements when enrolling rural clients who often do not have identification documentation."



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