



MEDF

MONTHLY NEWSLETTER

August 2026

Issue #02



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to Business
Start-ups...

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Editorial Section

Building a Stronger Future

Welcome to the August 2026 edition of the Malawi Enterprise Development Fund (MEDF) Limited Monthly Newsletter.

At MEDF, we provide affordable microfinance services, financial literacy and business development support to our loan beneficiaries. Our goal goes beyond providing loans; we seek to help entrepreneurs establish, grow and sustain businesses that improve livelihoods and contribute to economic development.

Through community awareness campaigns, MEDF continues to bring loan opportunities closer to entrepreneurs, helping them understand available loan products, application requirements and the importance of responsible borrowing and timely repayment.

Agriculture remains a key driver of Malawi's economy, and MEDF continues to support farmers through tailored agricultural loans. Our participation in the National Agriculture Fair provided an opportunity to showcase how affordable loan services can support both smallholder and large-scale farmers.

We also play a vital role in unlocking the potential of Malawi's youth by promoting loan products that help young people turn their entrepreneurial ideas into sustainable businesses.

At the same time, MEDF continues to strengthen customer service through staff capacity-building and faster loan processing, demonstrating our commitment to responsive and customer-centred service delivery.

We encourage all clients to use loans productively and repay on time, ensuring that the revolving fund continues creating opportunities for others.

MEDF — Empowering Malawians Economically.



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MEDF Opens Doors to Business Start-Ups and Growth for Mchinji Entrepreneurs



Residents of Mchinji District gained more insight about loans offered by the Malawi Enterprise Development Fund (MEDF) Limited during a community awareness campaign held at Bua Primary School on Friday, 7 August 2026.

Speaking at the campaign, MEDF Chief Executive Officer Mr. Kayisi M'bwana Sadala said the Fund's goal is not only to provide loans but also to help people achieve financial independence through profitable businesses.

"We provide loans along side financial literacy training to guide our clients in making proper use of the funds they borrow. We also encourage our clients to repay their loans on time, as

repayments enable others to access financing opportunities," said Sadala.

He further explained that MEDF provides individual, group and Constituency Development Fund (CDF) loans, with individuals eligible to access loans of up to MWK250 million, depending on the type of business and fulfilment of the Fund's requirements.

Commenting on the matter, Mchinji District Council Chairperson Kennedy Peter Chipanga urged people to view loans as a responsibility rather than a gift.

"Loans must be repaid on time because they are a revolving fund, and others also need to benefit from them. We want people to make good use of this opportunity to grow their businesses and improve their



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livelihoods,” said Chipanga.

Meanwhile, Inkosi Zulu urged MEDF to continue providing business training alongside its loans.

“Financial literacy Training is very important because it helps clients manage their businesses effectively, increase profits and repay their loans on time,” said Inkosi Zulu.

Those who attended the campaign also had the opportunity to ask questions about the loan application process and the requirements for accessing MEDF financing, which were addressed by the MEDF Centre West Zone Manager Mr. Nenani Mponda.



MEDF at the 22nd National Agriculture Fair (Pictorial Highlights)

MEDF participated in the 22nd National Agriculture Fair held from 27–29 August 2026 at Chichiri Trade Fair Grounds in Blantyre, under the theme ***“Transforming Agriculture through Innovation, Value Addition and Market Linkages.”*** The Fund showcased its support for smallholder and large-scale farmers through affordable microfinance services and tailored agricultural loans.





Malawi Enterprise Development Fund

WE HELP YOU TURN YOUR AGRICULTURAL IDEAS INTO PROFITABLE ENTERPRISES



Scan the QR code below to learn more about our agricultural loans and other loan products.



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Empowering Young Entrepreneurs (Pictorial Highlights)

We were at the 2026 National Youth Summit at BICC from 18–20 August, showcasing our affordable loan products tailored to help young people turn their entrepreneurial dreams into reality. The summit was held under the theme: ***“Accelerating Progress: Reflecting on Impact, Expanding Prospects for Youth Development in Malawi.”***



Over MK70 million fuels new dreams in Centre West



Twenty-four groups of youths and women from Phiri la Njuzi, Lilongwe Mphande, Lilongwe Mude, Lilongwe Likuni, Chiwamba and Kumachenga constituencies in the Centre West Zone have accessed CDF loans worth over MK70 million through Malawi Enterprise Development Fund as of 27th August 2026 to finance various income-generating activities, with the aim of strengthening livelihoods, growing businesses and creating more economic opportunities within their communities.

The loans have come at a time when more young people and women are looking beyond formal employment and exploring entrepreneurship as a practical way of earning a living. For the beneficiaries, access to the loans means an opportunity to take ideas that have for a long time remained on paper and put them into practice.

Some of the groups are looking to expand businesses they have already started, while others are

venturing into new activities that can provide regular income for their members and families.

Chilikanda women from Phiri la Njuzi Constituency say the timing of the loans are particularly important as people are increasingly being encouraged to think outside the box and find different ways of improving their livelihoods.

Access to loans has often been one of the biggest challenges for small businesses. Even if there is a good business idea, lack of access to capital can make it difficult to purchase equipment, increase stock, expand operations or start production.

The CDF loans are providing the groups with an opportunity to overcome some of those challenges and participate more meaningfully in economic activities.

For the youths, the loans provide an alternative path at a time when formal employment opportunities are limited. For women, it offers an opportunity to strengthen businesses and increase their contribution to household income.

The expected benefits also go beyond the individual members of the 24 groups.

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As their businesses grow, they can create employment, support local suppliers and increase economic activity within their communities.

However, accessing the loans is only the beginning. The groups now have the responsibility of investing the

funds wisely, managing their businesses effectively and ensuring that the ventures generate returns.

The real impact will therefore be seen in what follows the businesses that take shape, the income that is generated, the jobs that emerge and the families whose livelihoods improve.

For the 24 groups in Centre West Zone, more than MK70 million loans have provided a financial push.

MEDF Strengthens Collateral Management Through PPSR Training



The Malawi Enterprise Development Fund (MEDF) conducted a three-day training for Collateral Valuation Officers to strengthen the management and security of movable assets used as loan collateral.

Opening the training, CEO Mr. Kayisi Sadala emphasized that valuation alone was not enough, stressing the importance of legally securing, registering and tracking assets. He highlighted the role of the

Personal Property Security Register (PPSR) in preventing duplicate financing and fraudulent pledging of assets.

Sadala urged officers to strengthen collaboration across Valuation, Legal, Credit and Recoveries functions and apply practical skills in registering and enforcing security interests. He said strengthening technical capacity was essential as MEDF's loan portfolio continued to grow.



Putting customers at the heart of service delivery



Better service begins with understanding the customer. With this in mind, the Malawi Enterprise Development Fund (MEDF) Limited conducted a three-day training session in Salima from 24–26 August 2026 to strengthen staff capacity in communication and customer service.

The training brought together officers from the Marketing and Communications and Customer Services Divisions, focusing on effective client engagement and delivering clear, accurate and customer-centred information.

Opening the training, MEDF Chief Executive Officer Mr. Kayisi Sadala urged officers to put customers at the centre of their work by understanding their needs and providing appropriate solutions.

The training came at a time when MEDF had reduced its loan processing period from 30 to 12 days, demonstrating the Fund's commitment to faster, more responsive and customer-focused service delivery.





MEDF

Malawi Enterprise Development Fund

TURNAROUND **TIME**



**WE HAVE CUT THE WAIT!
FROM 30 DAYS
TO **12 WORKING DAYS****

*Loan processing now takes just **12**
working days after **approval**.*

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Malawi Enterprise Development Fund

CONSTITUENCY DEVELOPMENT CDF LOANS

DISBURSEMENT STATISTICS PER CONSTITUENCY



CDF LOANS DISBURSEMENT STATISTICS

(As of 27 August 2026)

MZUZU ZONE
K5.0 Million



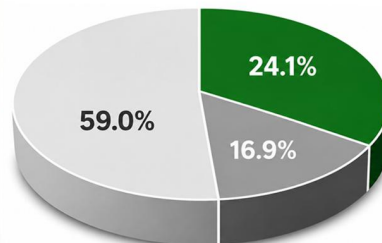
**MZUZU CITY SOUTH WEST
CONSTITUENCY**
K5.0 Million



CDF LOANS DISBURSEMENT STATISTICS

(As of 24 August 2026)

LIWONDE ZONE
K76.7 Million



ZOMBA CITY SOUTH
K44.3 Million



ZOMBA CITY NORTH
K18.1 Million



MANGOCHI MALOMBE
K14.3 Million

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