



MEDF

MONTHLY NEWSLETTER

September 2026

Issue #02



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of 2026/27 Half
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Editorial Section

September at a Glance

September was a month of momentum and reflection at MEDF. Across the country, the Fund continued to turn its mandate into tangible opportunities for Malawians while solidifying the systems and people behind the work.

From the boardroom to the field, accountability remained at the heart of MEDF's journey. The Mid-Year Budget Review provided management with an opportunity to take stock of progress made during the first half of the 2026/27 financial year and set clear priorities for the road ahead, including the ambitious target of disbursing K100 billion.

Meanwhile, the CEO, Mr. Kayisi Sadala, took the message of performance and teamwork to the ground, engaging staff across several offices and encouraging professionalism, collections and increased loan disbursement.

September also brought MEDF closer to farmers and entrepreneurs through participation in the Machinga Agriculture Fair and public auctions of farm inputs across the country.

Most importantly, the impact of MEDF's work continued to shine through stories of ordinary Malawians. From Chrissy and Bonface turning K250,000 CDF loans into thriving businesses to K91.5 million reaching 23 youth and women groups in Zomba City, the Fund continues to demonstrate that government loans, when placed in the right hands, can become a powerful seed for transformation.

As we look ahead, September reminds us that every kwacha, every client and every effort counts.

MEDF — Empowering Malawians Economically.



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From the CEO's Desk

Dear valued Stakeholders,

As we enter the second half of the 2026/27 financial year, MEDF is further geared to build on the progress made during the first half and accelerate the delivery of our mandate. The journey ahead calls for renewed focus, discipline and a shared commitment to results.

Our mid-year review has provided an important opportunity to reflect on our performance, identify areas requiring greater attention and align our resources with the priorities of the Fund. As we move forward,

Our focus remains on advancing access to **affordable loans**

and ensuring that our interventions create meaningful and sustainable impact among Malawians.

We have set an ambitious target of disbursing K100 billion in the current financial year. Achieving this target will require teamwork, accountability, prudent use of resources and a strong focus on both loan disbursement and collections.

I therefore encourage every member of staff to remain committed, professional and responsive to our customers. Let us enhance our systems, improve our service delivery and work together to ensure that every opportunity entrusted to MEDF translates into meaningful economic empowerment.



**MR. KAYISI
M'BWANA
SADALA ■
(MEDF CEO)**

**“Together, let us make
the second half of the
year a period of
greater impact,
improved performance
and measurable results.”**

MEDF Takes Stock of 2026/27 Half Year Progress, Sets Priorities for Second Half



The Malawi Enterprise Development Fund (MEDF) Limited conducted its Mid-Year Budget Review for the 2026/27 financial year from 28th September to 2nd October 2026, providing an opportunity for the institution to assess progress made during the first half of the financial year and set priorities for the remaining period.

The review was held at MEDF House in Blantyre and was chaired by the Fund's Chief Executive Officer, Mr. Kayisi Sadala. It brought together the Fund's management and officers to assess financial and operational performance and review the implementation of planned activities.

In his opening remarks, Sadala described the mid-year review as an important opportunity for the institution to reflect on achievements during the first half of the financial year and identify outstanding activities to be delivered using the available resources.

He emphasized the responsibility that comes with managing public

resources, noting that every resource entrusted to MEDF carried an obligation to ensure accountability and responsible utilization.

“As a public institution, every resource entrusted to MEDF carries an obligation which requires us all to be responsible and accountable for whatever we do,” he said.

The CEO further underscored



« From Pg.1

the importance of strong internal controls in supporting sustainable institutional growth. He noted that while growth is essential, it ought to be accompanied by appropriate systems and controls to ensure that the institution remained accountable and resilient.

“Growth without strong controls creates vulnerability, but growth with strong controls creates success,” Sadala said.

He also urged managers to ensure that planned activities remain aligned with the

budgets allocated to their respective departments and areas of responsibility. He stressed the importance of disciplined planning and prudent resource utilisation in achieving the Fund’s institutional priorities.

During the 2026/27 financial year, MEDF set an ambitious target of disbursing K100 billion in the year, reaffirming its commitment to broadening access to affordable financial services and advancing its mandate of promoting enterprise development in Malawi.

The review was expected to guide the institution’s priorities and implementation efforts during the

second half of the financial year, while reinforcing accountability, budget discipline and results-oriented delivery across the institution.



The CEO on the Ground (Pictorial Focus)

In September, MEDF Chief Executive Officer Mr. Kayisi Sadala engaged staff across the Centre South and Mponela Zones, visiting Kawale, Ngwenya, Golomoti, Dedza, Nkhotakota, Kasungu and Dowa offices.

The engagements focused on building staff relations, addressing operational challenges and improving institutional performance. The CEO urged officers to prioritise loan disbursement and collections, while upholding teamwork, professionalism, punctuality and respect.

“Management is committed to creating a conducive working environment to enable officers to perform their duties effectively,” said Mr. Sadala.



MEDF CEO with
Dedza branch office staff



MEDF CEO with
Mponela branch office staff



MEDF CEO with Kawale
and Ngwenya office staff



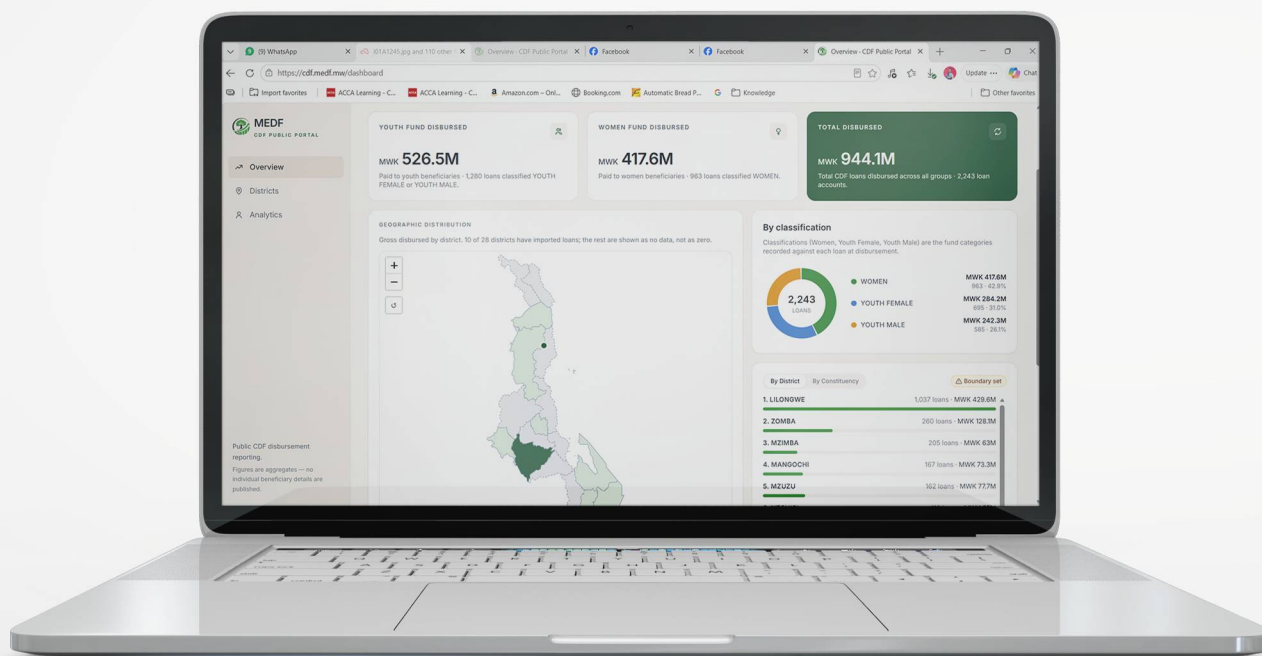
MEDF CEO with
Kasungu branch office staff



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Malawi Enterprise Development Fund

TRACK UPDATES ON CDF LOAN DISBURSEMENTS THROUGH THE CDF DASHBOARD



<https://cdf.medf.mw/dashboard>



Scan the QR code to access the MEDF CDF loan disbursement dashboard.

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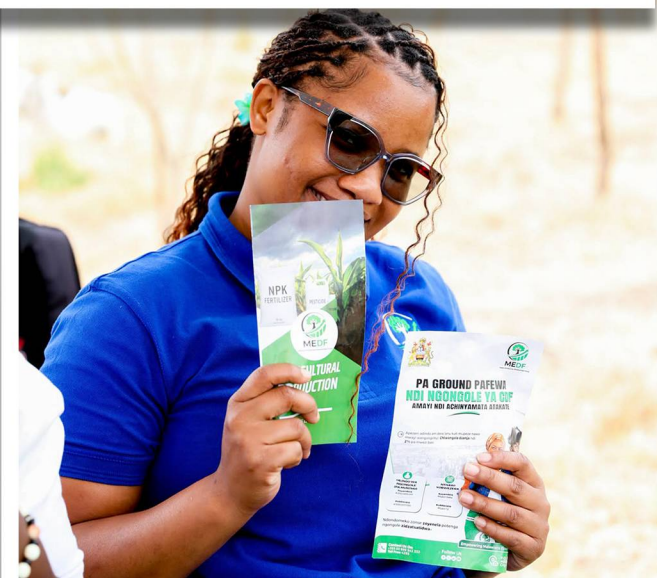
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MEDF at Machinga Agriculture Fair (Pictorial Highlights)

From 9th to 10th September 2026, MEDF participated in the Machinga Agriculture Fair held at the Machinga Council Complex Ground. The Fund used the event to engage farmers and various agricultural stakeholders to promote its loan products, particularly those relevant to agribusinesses and agriculture sector.



Turning Surplus Farm Inputs into Recoverable Value



In an effort to clear the remaining farm input stock from the previous farming season and prevent further deterioration, the Malawi Enterprise Development Fund (MEDF) Limited conducted public auctions in September to dispose of the available items. The initiative aimed to recover some value from the stock

rather than risk losing it entirely.

The auctions were conducted across all three regions of Malawi; the Northern, Central and Southern Regions, and were open to all members of the public except MEDF staff as a way of ensuring a fair and

transparent bidding process.

Items offered for sale included irrigation pump sets, solar panels, fertilisers and various other farm implements. The last auction was held in Mponela, Dowa, in the Central Region.



From an empty pocket to a thriving business



Not long ago, the shelves in Chrissy Wyson's small grocery shop told a story of struggle. Customers would come looking for sugar, soap, cooking oil, and other essentials, but she often could not stock enough goods because she lacked the capital to grow her business. Each day, she worked hard, hoping for a chance to move beyond survival.

That chance came through a K250,000 CDF loan from MEDF.

Today, Chrissy's shop in Phiri la Njuzi Constituency under Senior Group Village Head Thuya looks very different. The shelves are fuller, customers have more choices, and business is steadily improving. As a member of Umodzi Youth Club, she is proud that her business is not only supporting her family but also helping people in her community access basic goods closer to home.

A similar story unfolds in Nkuzi Village, Snr Chief Chitukula in

Lilongwe, Mphande Constituency. For years, Bonface Moya carried a dream of owning a mini shop. The dream was clear, but the capital to start was nowhere to be found. With a K250,000.00 CDF loan, he finally opened the doors of his business.

Today, the shop provides a steady income and enables him to provide food and other necessities for his

family. What began as an idea is now a source of hope and dignity.

For Chrissy and Bonface, the loans were more than capital. They were a steppingstone from struggle to opportunity, from empty pockets to growing businesses, and from uncertainty to a brighter future.



CDF Kicks Start in Zomba City



Big things are happening in Zomba City. By the 4th of September 2026, MK91.5 Million in Constituency Development Fund (CDF) loans had been disbursed to 23 youth and women groups under MEDF.

Zomba City CEO Mr. Bakolo commended MEDF's commitment to youth and women empowerment, saying these loans will help uplift marginalized groups and create jobs for others. Liwonde Zone Manager Mr. Precious Chinthenga assured stakeholders that more youths and women will benefit from these opportunities going forward.

British Mahenge, Chairperson of Sadzi Youth Act for a Change, whose group accessed MK2.7 Million, is urging fellow youths to grab this opportunity instead of engaging in negative behaviors. CDF Loans

are empowering youths and women to start a business and build a future.





FUN PAGE

A little challenge for a brighter mind!



Brain Teaser of the Month:

The Loan Interest Trap

You borrow a Medf loan of **2,500,000.00** at **4%** interest per month on the reducing balance. You repay **K266,380.43** every month. The loan is structured to be fully repaid in **12 months**.



Question:

After how many months will the remaining balance start increasing again if you miss a payment?



NOTE: The solution will be provided in the next newsletter.

Sapitwa Zone for Improved Customer Service



The Human Resources and Administration department for Sapitwa Zone, on 26th September 2026, conducted a one-day staff training at its MEDF Zone Office, Luchenza for office assistants in the zone. The training was aimed at equipping officers with the necessary skills for improved service delivery.

The training brought together all office assistants from the Zone, Branch and Satellite offices. During the training, officers were

grilled on communication skills, reception and front desk management, record and document management, and loan products offered by the fund.

Speaking during the training, the Human Resources and Administration officer for the Zone, Mr. Caleb Kabango urged the officers to promote professionalism, teamwork and confidentiality in their day-to-day business. The training comes at a time

when MEDF is geared towards providing good customer service to ordinary Malawians.



SAPITWA ZONE



Luchenza-Eneka
Complex

- 3 Branch Offices
- 8 Satellite offices

Zone Manager: Mr. Lemani Chisi
Contact: 0888216593
Email: lchisi@medf.mw



Malawi Enterprise Development Fund



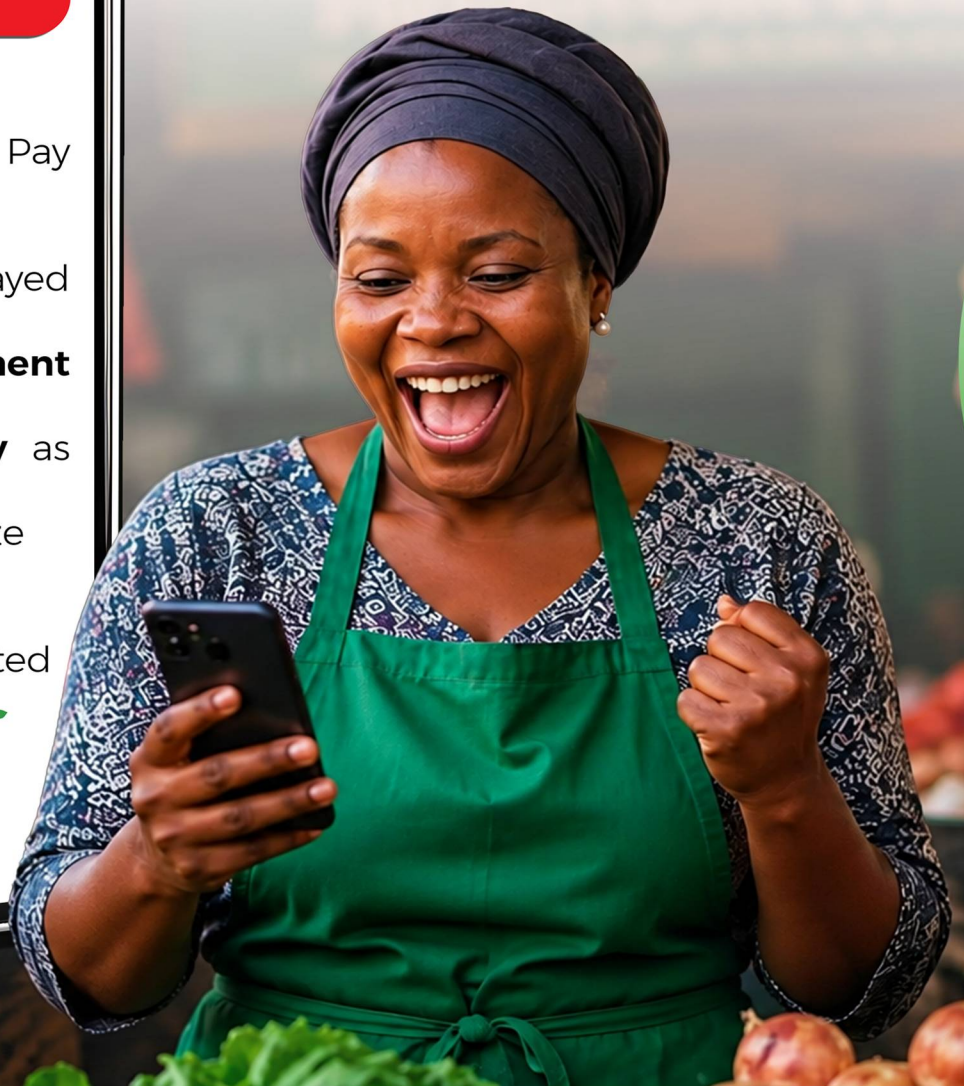
REPAYMENT AT YOUR FINGERTIPS

DIAL *4295# TO PAY VIA AIRTEL MONEY

Payment Method

- Dial ***4295#**
- Select **Option 1** - Pay Loan
- Enter **client ID**
- **Confirm** the displayed loan details
- Enter the **repayment amount**
- Select **Airtel Money** as the payment option
- Enter **PIN** to authorize

Transaction completed



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