

## Company Profile: Agrismart Technologies

### Established

Agrismart Technologies was founded as a social enterprise committed to financial inclusion for underserved rural populations.

**Registered on:** December 2, 2021

**Registration Number:** BN-5XCZ2AM2

**Headquarters:** Lurambi, Kakamega Town, Kenya

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### About Us

Agrismart Technologies is a financial institution focused on bridging the gap between rural, unbanked populations and formal financial services. We empower individuals and communities by offering tailored financial solutions that address everyday challenges such as education expenses, farm input financing, small business capital, medical costs, and personal needs.

Traditional banking systems often exclude rural populations due to lack of collateral, financial literacy, and fear of formal institutions. Agrismart Technologies is here to change that.

### Our Approach

- **Savings & Loans:** We offer easy-to-access savings programs and loans based on savings history.
  - **Financial Literacy Training:** We educate our clients on saving, borrowing, and investing wisely.
  - **Customized Financial Products:** We develop products suited to the real needs of our members.
  - **Cashless Systems:** We provide simple, mobile-based platforms for transactions.
  - **Community Empowerment:** We foster ownership and accountability among our members.
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### Vision

**"A transformed society where individuals and communities can access financial freedom for social and economic development."**

## Mission

**"Giving hope and opportunities to the underbanked population through inclusive financial solutions."**

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## Core Objectives

1. **Empower Small Business Owners:** Help micro-entrepreneurs sustain and grow their businesses by providing accessible savings and credit facilities.
  2. **Promote Food Security for Farmers:** Provide farm input financing and timely agricultural loans to help farmers plant on time and improve their yields.
  3. **Support Education Access:** Offer affordable education loans to help families secure quality education for their children.
  4. **Build a Saving Culture:** Train clients on financial planning and create structured saving programs, enabling them to build creditworthiness and access larger loans over time.
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## Our Key Services

### 1. Savings

All registered members begin by saving. Loans are issued based on savings history—typically up to double the amount saved.

- Minimum savings of USD \$40 over three months qualifies members for a loan up to \$80.
- Annual interest is paid on savings to encourage commitment and ownership.
- The more you save, the more you can borrow.

### 2. Financial Literacy Training

During the first three months, new members undergo training on:

- Financial planning
- Targeted savings
- Investment and profit/loss management
- Food security and group investments
- Borrowing responsibly and repaying while saving



These sessions prepare members to make informed financial decisions.

### 3. Loan Products

We provide a variety of loan options to suit different needs:

- **Education Loans** – For school fees and academic expenses
- **Agricultural Loans** – For farm inputs and production
- **Business Loans** – For capital and enterprise growth
- **Emergency Loans** – For urgent and unexpected needs
- **Group Loans** – For community-based initiatives
- **Personal Loans** – For general individual needs

### 4. Insurance Services

To safeguard our clients and ensure loan security, we offer insurance coverage against accidents and death. This ensures families are protected and financial burdens are minimized during unexpected events.

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## Why We Exist

"People are not poor because they are lazy or unintelligent. They are poor because existing financial institutions do not support them to grow."

We help our clients:

- Start and grow small businesses
- Create employment
- Save for essential purchases
- Insure their crops and income
- Educate their children
- Send and receive funds
- Access wider markets


Agrismart Technologies exists to widen their economic base and unlock their financial potential.


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## Contact Us



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For inquiries, partnerships, or support, please get in touch. Let's build financial freedom together.

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