



**Unleashing Youth Potential**



# Youth Enterprise Development Fund

---

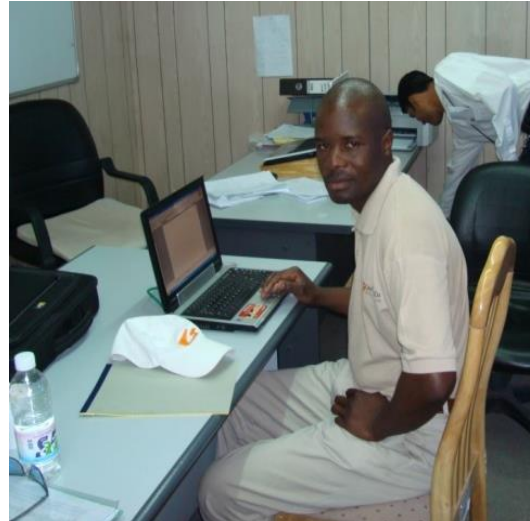
- Established in 2007
- Target Market youth entrepreneurs aged 18-35 years

*The overall objective of the YEDF is promotion of entrepreneurship among the youth as a way of job creation*

Many challenges face young people, undoubtedly the most acute  
 is the inability to access employment –  
 the lack of opportunities to earn a **DECENT** and **HONEST** living.



**....WE MUST ENGAGE THE JOBLESS.....**



*..... at least the struggle was worth it rather than  
 being there back at home doing nothing.*

**.....The youth is our most wonderful resource.**

# MANDATES/RESPONSIBILITIES



---

- Provision of start up and expansion credit
- Provision of Enterprise Development Services
- Provision of Market support and Linkages
- Provision of Commercial Infrastructure
- Facilitation of Labour Export

# Credit Products

## 1. Agribiz Loan

---

- Youth involved in agriculture including (crop and livestock)
- Purpose: Purchase of equipment and working capital
- Amounts: Up to 2,000,000
- Duration up to 3 years (Flexible repayment terms)
- Grace period: up to 3 months
- Management fee 5%
- Purchase of equipment (Up to 90% financing)
- Collateral (up to 300,000 Chattels, beyond 300,000 Conventional Security)

# Agribiz Loan continued ...





## 2. Talanta Loan

---

- Finances Working capital, (Production, and Recording) and talent related equipments for youth in the creative economy
- Amounts: Up to 2,000,000
- Duration: Up to 2 years. Grace period 1 month
- Management fee: 5%
- Collateral (Chattels, Conventional Security and guarantors)

# Talanta loan continued ...

---





# Talanta Loan continued ...





## 3. Vuka Loan

---

- This is for existing enterprises for working capital and acquisition of business asset.
- Available to individuals or business persons
- Amount: 100,000 to 5,000,000
- Duration: up to 5 years
- Requirements
- Proof of business (business records, bank statements, photos etc)
- Collateral (Chattels and conventional security)



# Vuka Loan continued ...

---

- Finance the expansion of commercial enterprises (working capital and asset financing)
- Part contribution in case of asset financing
- Amounts: from 100,000 to 5,000,000
- Duration: upto 6 years grace period 1 month
- Interest rate: 6%
- Collateral: chattels, conventional security and guarantors

# Vuka Loan continued ...





## 4. Start up Loan

---

- Finances startups with innovative, scalable business ideas
- Amounts (up to 300,000)
- Duration: Up to 3 years
- Grace period: Up to 3 months
- Collateral (Alternative Income, Chattels and Conventional Security)

# 5. Group Loans

## a. Rausha: 1<sup>st</sup> Loan

---

- Amount: upto 100,000
- Duration: 12 months
- Grace period: upto 3 months
- Management fee: 5%
- Available to groups of from 5 members
- At least 70% of whom must be youth (18-35 years)

## b. Inua: 2<sup>nd</sup> and Subsequent loans



---

- **2<sup>nd</sup> Loan: Max 400,000 for 24 months**
- **3<sup>rd</sup> Loan: Max 600 000 for 30 months**
- **4<sup>th</sup> Loan: Max 800 000 for 36 months**
- **5<sup>th</sup> Loan: Max 1,000,000 for 36 months**



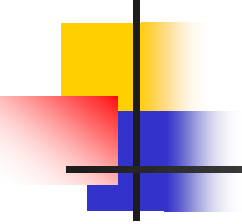
## Inua loan continued...

---

- Management Fee: 5%
- Grace Period: 1 Month
- Collateral: Group guarantee and chattels
- Available to groups of from 5 members
- At least 70% of whom must be youth (18-35 years)



## c. C-Yes Smart

- 
- 
- Finances individually owned enterprises but at the group level.
  - It is available after the group loans have been cleared



# C-Yes Smart Continued...

---

- Amounts: 25,000 to 200,000
- Duration: 9 to 24 months
- Grace Period: upto 3 months
- Management fee 5%
- Be a member of and recommended by a group of at least 5 members 75% of whom must guarantee.



## d. C-Yes Swift

---

- It targets **individual youth** borrowers intending to **expand** own businesses
- Members do not have to have borrowed a group loan



# C-Yes Swift Continued....

---

- Amounts: 25,000 to 200,000
- Duration: 9 to 24 months
- Grace Period: up to 3 months
- Management fee 5%
- Be a member of and recommended by a group of at least 5 members 75% of whom must guarantee.



## e. C-Yes Special

---

- The product addresses businesses that do not produce constant and regular inflows.
- It is available to:-
- Agriculture: Horticulture, Cereals trade
- Livestock trade(fattening)
- Fish farming.
- Poultry(broiler) projects
- Supplies(specific)



# Loan Amounts

---

- **1<sup>st</sup> Loan: Max 100,000 for 12 months**
- **2<sup>nd</sup> Loan: Max 200,000 for 18 months**
- **3<sup>rd</sup> Loan: Max 500 000 for 24 months**
- **4<sup>th</sup> Loan: Max 600 000 for 36 months**



# C-Yes special continued...

---

- Grace Period: 3 months
- Available to groups of at least 5 members 70% of whom must be youth (18-35 years)



## 6. LPO/LSO Financing

---

- This is a product tailored to help service LPOs/LSOs /Contract
- For companies, groups and partnerships membership composition must be at least 70% youth (18-34 years).
- Amounts: 5,000,000 (exception cases 10,000,000)
- Duration: upto 6 months
- Grace Period: up to 3 months
- Interest: 6.5% chargeable at disbursement which includes processing fee.





## LPO continued...

---

- A valid LPO
- Undertaking by the procuring entity to pay the LPO proceeds in favour of Youth Enterprise Development Fund
- Collateral: conventional security

# LPO financing continued ...



# LPO financing continued ...

Ads by Google

1

Tenders

2

Tender PWD

3

Bid for Tender

## **KENYA DEFENCE FORCES TENDERS 2016 – OVER 50 TENDERS AVAILABLE**

1. Tenders are invited for the supply and delivery of the under listed items to Kenya Defence Forces:
2. MOD/423(0101)16/17 SUPPLY OF MEAT (BEEF) ON BONE TO GILGIL BASED UNITS
3. MOD/423(0102)16/17 SUPPLY OF MEAT (BEEF) ON BONE TO ARCHERS POST MILITARY CAMP
4. MOD/423(0103)16/17 SUPPLY OF MEAT (BEEF) ON BONE TO HAKATI MILITARY CAMP
5. MOD/423(0104)16/17 SUPPLY OF MEAT (BEEF) ON BONE TO HULUGHO MILITARY CAMP
6. MOD/423(0105)16/17 SUPPLY OF MEAT (BEEF) ON BONE TO ISHAKHANI MILITARY CAMP
7. MOD/423(0106)16/17 SUPPLY OF MEAT (BEEF) ON BONE TO GARISSA MILITARY CAMP
8. MOD/423(0107)16/17 SUPPLY OF MEAT (BEEF) ON BONE TO MANDA BASE
9. MOD/423(0108)16/17 SUPPLY OF CHICKEN, FISH FILLET, MUTTON AND BACON TO ISIOLO BASED UNITS READVERTISEMENT
10. MOD/423(0201)16/17 SUPPLY OF FRESH VEGETABLES, FRUITS AND POTATOES TO NAIROBI BASED UNITS
11. MOD/423(0202)16/17 SUPPLY OF FRESH VEGETABLES, FRUITS AND POTATOES TO GILGIL BASED UNITS



# Group Loans General Requirements

---

- Copy of certified group registration and list of membership
- Copies of IDs for ALL the members
- A signed undertaking by group members to pay loans guaranteed to its members.
- Group minutes nominating/authorising an applicant to a particular round of the loan.
- Sound business proposal
- Duly completed YEDF Loan application Form



# General Requirements cont....

---

- Copy of current business license or prove of business existence.
- Certified copy of 3 (three) months bank statements where applicable. For the first borrowers, this may be processed but evidence of an existing business **MUST** be provided. Subsequent borrowing **MUST** include the 3 months bank/Sacco statement.
- Certified bank detail form.



# General Requirements cont...

---

- A sworn affidavit for the items provided as security for the loan.
- The loans above Kshs.100,000/= will require registered Chattels Mortgage to be attached to the application form.
- Copy of current business records
- Business/site visit Report



# Enterprise Development

---

- The Fund supports the youth entrepreneurs with business management skills.
- This they do via several channels



# Entrepreneurship skills training

---

- Sensitization of the YEDF, Products and Agpo
- Business opportunity identification
- Business planning
- Business clinics
- Coaching and mentorship
- Consultancy



# Training session



# Sensitization session





# Market Support and Linkages

---

Market support and linkages unit is mandated with two functions;

- Facilitate young entrepreneurs to access markets
- Link youth enterprises to established Franchises.



# Local trade fairs

---

- The unit organizes trade fairs and exhibitions at county level and national level.
- This helps young people create business networks and make sales
- This also provides a forum for peer mentorship

# Trade fair exhibition





# Market linkage

---

It's the creation of mutually beneficial business relationships where small youth-owned enterprises are identified and linked to larger established organizations for Marketing and long term business mentorship



# Market linkages continued ..

---

We seek to achieve this through;

- Creating partnerships with key Associations
- Liaising directly with large firms to identify linkage opportunities



# How We do it

---

We offer market support to youth entrepreneurs by facilitating them access market through;

- Organizing international and local trade fairs
- Facilitating youth participation in exhibitions organized by our partners
- Sensitize the youth on legal business requirements





# Commercial Infrastructure

---

- The Fund also provides commercial space and incubation facilities for entrepreneurs.
- This is done by setting up infrastructure or leveraging on the ones established by our partners e.g. universities, YMCA e.t.c.
- Entrepreneurs are incubated only for a given duration of time (6-12 months)

# Commercial infrastructure continued ...



# Youth Employment Scheme Abroad





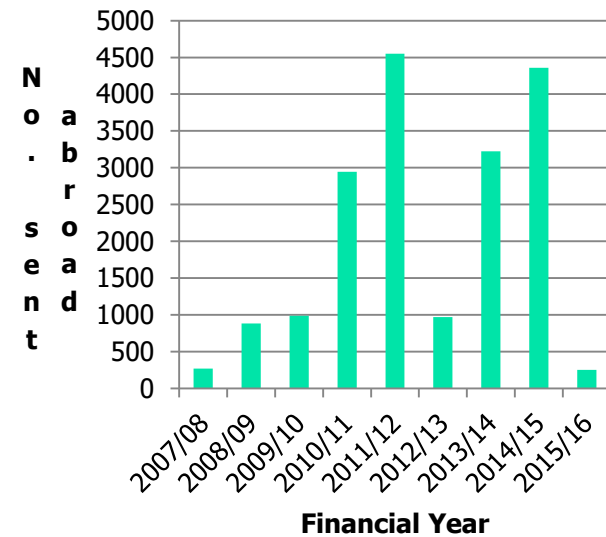
# YEDF products for successful candidates

---

- Migration loan- from accredited PEAs. The loan is for meeting medical check-ups, air tickets
- Pre-departure orientation
- One stop information center on youth migration process-YESA
- Facilitation in securing necessary documentations

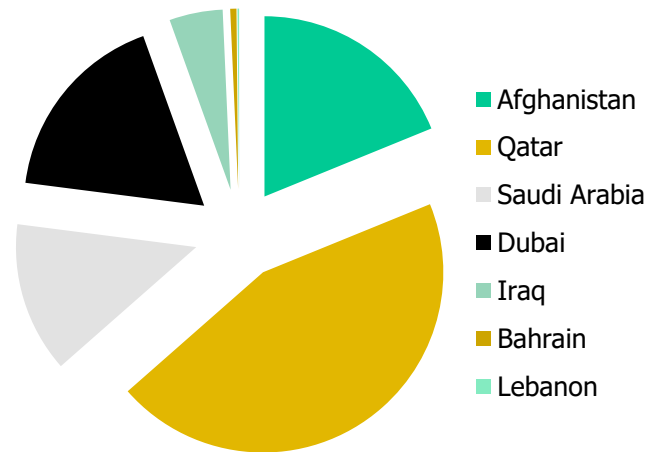
# No. of youth sent abroad from 2008- 2015

Financial Year	No. Sent aboard
2007/08	269
2008/09	883
2009/10	990
2010/11	2947
2011/12	4550
2012/13	972
2013/14	3223
2014/15	4358
2015/16	254
Total	18446



# No. of Labor migrants and destination countries

Destination Country	No. Of Labor Migrants
Afghanistan	3,475
Qatar	8,242
Saudi Arabia	2,492
Dubai	3,224
Iraq	883
Bahrain	103
Lebanon	27
Total	18,446,





Thank you for your  
listenership

---

Asanteni sana



Bye Bye

---

