



MEDF NEWSLETTER

July 2026: April-July Review



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Editorial Section

A New Era of Empowerment

Welcome to the first edition of the Malawi Enterprise Development Fund (MEDF) Limited monthly Newsletter, highlighting key achievements from **April to July 2026**.

This period marked a significant milestone as the National Economic Empowerment Fund (NEEF) Limited officially rebranded to **Malawi Enterprise Development Fund (MEDF) Limited** on **1st April 2026**. The transformation reflects our renewed commitment to empowering Malawians through accessible, inclusive, and sustainable financial services.

During the past 4 months, MEDF strengthened its governance with the appointment of a new Board of Directors, streamlined its loan portfolio to better meet customers' needs, and intensified loan disbursement and recovery efforts to ensure the sustainability of the Fund. We also launched nationwide **awareness campaigns** to sensitize the public about the rebranding, our revised loan product portfolio, eligibility requirements, and loan application procedures.

This edition captures these milestones and other highlights that demonstrate

MEDF's continued commitment to driving entrepreneurship, creating opportunities, and transforming lives.



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MEDF ilinso ndi ngongole zapaderadera zopita kwa achinyamata.

From the CEO'S Desk

Dear Valued Stakeholders,

It is my pleasure to welcome you to the first edition of the Malawi Enterprise Development Fund (MEDF) Limited Newsletter.

Our mission extends beyond providing loans; it is about unlocking opportunities, nurturing entrepreneurship, and enabling Malawians to build sustainable livelihoods. Every initiative we undertake is driven by our commitment to creating lasting economic impact for individuals, businesses, and communities across the country.

The transformation of MEDF

marks the beginning of a new chapter, one that challenges us to be more innovative, responsive, and accountable in delivering financial services. As an institution, we remain committed to strengthening partnerships, improving service delivery, and ensuring that our products respond to the evolving needs of our customers.

The progress highlighted in this newsletter reflects the dedication of our Board, management, staff, and stakeholders, whose collective efforts continue to advance our vision. I extend my sincere appreciation to the government, all our customers and partners for the trust they have placed in MEDF.

Together, we will continue empowering underserved communities

**by providing affordable
microfinance services**

and transforming lives for a more prosperous Malawi.



**MR. KAYISI
M'BWANA SADALA**
MEDF CEO

Our mission extends beyond providing loans; it is about unlocking opportunities, nurturing entrepreneurship, and enabling Malawians to build sustainable livelihoods.

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MEDF Unveils New Identity and Strategic Plan



On 1st April 2026, the National Economic Empowerment Fund (NEEF) Limited officially rebranded to the Malawi Enterprise Development Fund (MEDF) Limited and launched its 2026–2030 Strategic Plan, signalling a renewed commitment to supporting entrepreneurship and economic growth in Malawi.

The launch was officiated by the Minister of Finance, Economic Planning and Decentralisation, Hon. Joseph Mwanamvekha, who described MEDF as a revitalised institution with a stronger focus on expanding access to affordable financing for Malawian businesses.

Speaking at the event, the Minister said the

establishment of MEDF demonstrates the Government's commitment to revitalising the economy by empowering entrepreneurs who have long faced challenges in accessing financing for businesses.

The MEDF Board Chairperson, Sir James Naphambo, said MEDF will play a vital role in promoting entrepreneurship and supporting Malawi's economic development. He emphasised that the Fund will prioritise affordable financing for small and medium-sized enterprises (SMEs), women-owned businesses, and other underserved entrepreneurs.

The launch of the Strategic Plan was also seen as an important step towards addressing unemployment by

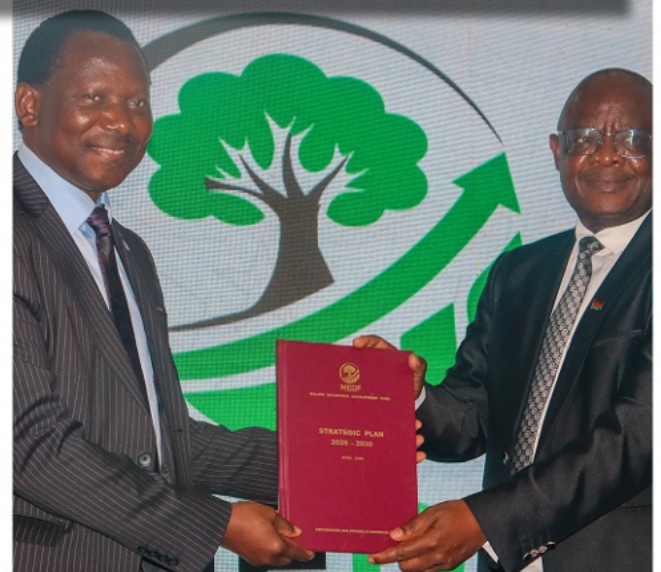
stimulating enterprise growth, creating jobs, and improving livelihoods through increased access to finance.

Government has set ambitious targets for MEDF, including expanding loan disbursements while ensuring the Fund is managed transparently and efficiently.

Stakeholders welcomed the rebranding, expressing optimism that MEDF's renewed mandate and strategic direction will improve access to financing and contribute to inclusive economic growth. Officials believe successful implementation of the Strategic Plan will strengthen entrepreneurship and create lasting economic impact for Malawians.

Exit NEEF Enter MEDF (Pictorial Highlights)

The rebranding of NEEF to the Malawi Enterprise Development Fund (MEDF) Limited marked a new chapter in empowering Malawian entrepreneurs. Attended by distinguished guests and government officials, the event symbolised renewed hope and commitment to expanding access to affordable financing, particularly for underserved communities, while driving inclusive economic growth.



MEDF Gears Up for Loan Disbursement



The Chief Executive Officer of the Malawi Enterprise Development Fund (MEDF) Limited, Mr. Kayisi Sadala, conducted a high-impact country wide MEDF staff engagement tour. In the Northern Region, the tour took place from 11th to 14th May, where he rallied employees to enhance performance ahead of the nationwide rollout of Constituency Development Fund (CDF) loans for women and youth.

During the four-day tour, Mr. Sadala met staff in Karonga, Rumphi, Mzuzu, Nkhata Bay, and Mzimba, where he emphasized the importance of discipline, teamwork, accountability, and high performance. He stressed that MEDF's

success will be driven by professionalism and responsible loan management.

While commending staff for their efforts in recovering outstanding loans, Mr. Sadala underscored that excellence and performance, rather than complacency, will determine staff recognition

and career growth in his tenure as the Fund continues to fulfil its mandate of empowering Malawians economically.





MEDF Awareness Campaigns

On 20th May 2026, MEDF launched nationwide awareness campaigns to sensitize the public on the transition of NEEF to MEDF. The campaigns also promoted MEDF loan products, eligibility criteria, application procedures, Constituency Development Fund (CDF) loan processes, and the roles of local leaders and other key stakeholders.

The campaign was successfully launched in the Centre South Zone at Mayani in Dedza District on 20th May 2026 before expanding to the Sapitwa and Brantyre Zones in the Southern Region, where outreach activities were conducted at Migowi in Phalombe District on 4th June, Nchalo in Chikwawa District on 5th June, and Liwonde Zone at Kandeu in Ntcheu District on 6th June 2026.

Due to the vast geographical coverage of the Central Region, the Fund later conducted a mop-up campaign in Mponela Zone at Chatoloma in Kasungu District on 10th July 2026 to increase awareness in the northern part of the region. The campaign then moved to the Northern Region, reaching Khosolo in Mzimba District on 11th July, Mpherembe on 13th July, and Chinyolo in Rumphi District on 14th July 2026.

Pictorial Focus





Malawi Enterprise Development Fund

LOAN REQUIREMENTS CHECKLIST

- ✓ **Loan application Letter & usage budget**
- ✓ **Introductory letter from local leader**
- ✓ **Consent letters from spouse & guarantor**
- ✓ **Copies of National IDs (client, spouse & guarantor)**
- ✓ **Passport-size photos (client, spouse & guarantor)**
- ✓ **Full-size client photo**
- ✓ **Business profile / business plan (for start-ups)**
- ✓ **Business certificate / license / registration**
- ✓ **Business records & photos**
- ✓ **Collateral & supporting documents**
- ✓ **6 months bank statements**
- ✓ **Sketch maps (business & residence)**
- ✓ **Memorandum & Articles of Association (limited companies only)**



Thursday, July 23, 2026

By Kingsley Jassi

Medf counts on CDF-linked loans

The Malawi Enterprise Development Fund (Medf) has said it has secured K15 billion from the Treasury for disbursement as loans to youths and women under the Constituency Development Fund (CDF) facility.

Medf Chief Executive Officer Kayisi Sadala said the facility would economically empower beneficiaries in all the

constituencies across the country.

A letter we have seen from the Treasury, dated July 8, 2026, shows that the money has already been transferred to Medf through the Accountant General's Office.

This is the first tranche of funding towards loans for women and youths empowerment under CDF.

In an interview on

Tuesday, Sadala said, out of the amount, the fund has disbursed K1.2 billion in the first two weeks of the first phase.

"The government has started disbursing the CDF loans facility but in phases. As we stand, we have received the first installment, which is K15 billion," Sadala said.

He said Medf was still consolidating details of

beneficiaries of the CDF-linked loans under the first phase.

The overall budget for the exercise in the 2026-27 financial year, according to Sadala, is K45 billion.

He said the funds were targeting all the country's 229 constituencies.

"The arrangement is that once we have exhausted that amount, then we will request for more funding

to help everyone that is applying for the facilities," Sadala said.

To access the facility, beneficiaries are required to be in groups of between five and 10 members.

The groups are eligible to receive between K2.5 million and K10 million, representing a range of K250,000 and K500,000 to each member.



SADALA—The government has started disbursing the loans

MEDF Strengthens Institutional Excellence Through Strategic Capacity Building Training



Investing in its workforce to accelerate institutional transformation, the Malawi Enterprise Development Fund (MEDF) Limited conducted two strategic capacity-building sessions for staff in the Human Resources and Administration, and Planning, Monitoring and Evaluation departments from 25th May to 27th May 2026.

Officially opening the sessions in Salima, Chief Executive Officer Kayisi Sadala emphasized the importance of departmental Key Performance Indicators (KPIs) in promoting

accountability, transparency, productivity, and improved service delivery. He also urged staff to uphold professionalism, integrity, teamwork, and customer focus.

During the Planning, Monitoring and Evaluation session, Sadala highlighted evidence-based planning and accountability as essential to delivering sustainable enterprise development and institutional transformation.

Those who keep learning keep rising in life.

- Charlie Munger



Malawi Enterprise Development Fund

CIVIL SERVANT NTHAWI YAKWANA!



Yotenga ngongole ya **chiwongola**
dzanja chosabowoola mthumba, 4%
pa mwezi basi.



MLINGO WA NGONGOLE

Poyambira

K100,000.00

Polekezera

Imatengela kuthekera kwa
munthu



NTHAWI YOBWEZERA

Kuyambira

Miyezi itatu

Kulekezera

Miyezi 60 kutengera
chisankho cha kasitomala.

Ndondomeko zonse **zidzatsatidwa** ■



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Integrity First Always



The Malawi Enterprise development Fund (MEDF) Limited conducted a three-day orientation workshop for its reconstituted Institutional Integrity Committee (IIC) in Salima as part of its continued commitment to promoting integrity, accountability, and good governance.

The workshop was facilitated by the Anti-Corruption Bureau (ACB), led by its Acting Director of Corruption Prevention, Dr. Suzan Phiri, alongside other Bureau officials.

Speaking during the orientation, Dr. Phiri commended

Management for organising the workshop, describing it as a clear demonstration of the institution's commitment to promoting integrity and preventing corruption. She also applauded MEDF for its continued partnership with the ACB and expressed confidence that the collaboration would further strengthen ethical governance, transparency, and accountability within the institution.

Officially opening the workshop, MEDF Chief Executive Officer, Mr. Kayisi Sadala, emphasised that integrity is the cornerstone of good governance and sustainable institutional growth. He urged committee members to champion ethical conduct, identify systemic

systemic risks, strengthen internal controls, and proactively prevent corruption within the organisation.

The orientation formed part of MEDF's ongoing efforts to foster a culture of honesty, professionalism, and accountability while strengthening institutional systems that promote transparency and public trust. The initiative also reinforced the Fund's commitment to delivering financial services with integrity for the benefit of all Malawians.

Achinyamata Nawo Ali Mtika ndi Ngongole za MEDF



Bungwe la MEDF linali nawo pa mwambo wa Mzuzu Youth Open Day womwe unachitikira pa Katoto Ground mu mzinda wa Mzuzu pa 18th July 2026. Bungweli linakumana ndi achinyamata osiyanasiyana ndikuwafotokoza tsatanetsane wangongole zomwe MEDF ikupereka, maka zotukula achinyamata poti gwero lina lokwaniritsa masomphenya a Malawi 2063 lagona popereka mphamvu kwa achinyamata kuti akhale ozidalira pankhani ya zachuma.



NGONGOLE ZOTUKULA ACHINYAMATA!

- ☑ Ngongole ya **Bizinesi** Ya Achinyamata
- ☑ Ngongole Ya Achinyamata Aluso



Ndondomeko zonse **zidzatsatidwa** ■



PA GROUND PAFEWA NDI NGONGOLE YA CDF AMAYI NDI ACHINYAMATA ATAKATE

→ Apezeni adindo am'dera lanu kuti mupeze nawo mwayi wangongoleyi. **Chiwongola dzanja** ndi 2% pa mwezi basi.



MLINGO WA NGONGOLE (PA MUNTHU)

Poyambira
K250,000.00

Polekezera
K500,000.00



NTHAWI YOBWEZERA

Kuyambira
Miyezi Itatu

Kulekezera
Miyezi 12

Ndondomeko zonse **zoyenela** potenga ngongole **zidzatsatidwa**.



Empowering Malawians Economically



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Serving You Better ■

MEDF **Customer Service** helps clients easily access information, follow up on loans, and receive support through convenient **toll-free calls**.



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