

Mennonite Economic Development Associates - Creating business solutions to poverty

## New technology, new livelihoods

**TechnoLinks**  
Competitive Agriculture Technology Program



**Unlocking Entrepreneurship**  
Through Access to Technology in Zambia, Peru and Nicaragua

# New technology, new livelihoods

## TechnoLinks

Competitive Agriculture Technology Program

Whether in Peru, Zambia or Nicaragua, access to technology for agricultural products and financial services is helping thousands of rural enterprises and farmers improve their income through MEDA's new Techno-Links project.



For more than 50 years, MEDA (Mennonite Economic Development Associates) has been serving the working poor around the world, bringing dignity and joy by helping them grow sustainable, locally owned small businesses that are not dependent on charity for survival.

Through innovative international development, MEDA provides a future for families and whole communities, working to enrich, encourage and assist individuals and their families in improving their standard of living.

In just the past year, generous supporters to MEDA have helped to bring new hope to more than 20 million people living in poverty in dozens of developing countries around the world.

We are often asked why we do what we do. Our simple answer is that we are compelled by our faith to change lives and save lives by creatively defeating poverty. To learn more about MEDA, go to [www.meda.org](http://www.meda.org)

Through MEDA's Techno-Links project, 235,000 rural men and women in Peru, Nicaragua and Zambia – especially small farmers and enterprises – will have increased access to technologies and financial services to improve productivity and increase their incomes.



## Agriculture

Small farmers and rural enterprises in Peru and Nicaragua need better access to affordable agricultural equipment.

Techno-Links helps “input” (seed, fertilizer, equipment) suppliers improve their businesses so they can reach more small farmers living in remote areas of the country. As a result, these farmers have better access to new technologies – such as drip irrigation, rototillers, storage and packaging – and can improve productivity, increase food security for their family and stimulate economic growth in their community. Through Techno-Links, small farmers are better able to compete in the marketplace and create a more sustainable future.

## Financial Services

Rural families in Zambia and Nicaragua need access to financial services to better manage their homes and small businesses. But bank branches are few and far between and bank fees are high. Many forego investments in their microenterprises, household or savings due to lack of access. Techno-Links promotes the use of branchless banking networks and mobile phones to deliver innovative financial services to rural areas.

With better access to a range of affordable financial services – a safe place to keep their money, receive wages, pay bills, send money or borrow – poor rural families in Nicaragua and Zambia have a safe and affordable way to save cash or borrow to invest in their small enterprises, manage their households and increase their income.



## Zambia

- 68% live below the poverty line
- 78% of adults are “unbanked”
- 2/3 lack access to financial services

Rural families in Zambia need access to financial services to better manage their homes and small businesses. MEDA’s new Techno-Links project will promote the use of branchless banking networks and mobile phones to deliver innovative financial services to rural areas.

### Our partner, MTZ

MTZ (Mobile Transactions Zambia) is a mobile payment service provider based in Lusaka, Zambia. They currently serve more than 20,000 customers with cell-phone based money transfer, payment and voucher services. Through Techno-Links, MTZ will expand both its range of services and its agent network to reach many more of the country’s rural poor. MEDA has invested in MTZ through the Sarona Risk Capital Fund, which provides early stage capital to promising companies in developing countries where we see both an excellent prospect of financial success and economic benefit to poor communities.

You can bring financial services to low-income rural families in Zambia. With access to credit, savings, payments and money transfers, they have a safe and affordable way to save cash or borrow to invest in their small enterprise and increase their income!



### Sandra, an entrepreneur serving the poor

Sandra, 25, runs her own business as an agent for MTZ (Mobile Transactions Zambia), a mobile payment service provider in Kitwe, Zambia. She is investing in her young enterprise so she can better serve her rapidly expanding customer base. As the business grows, she and her three employees can improve their standard of living, and continue to offer critical financial services to the poor in her area.

# through branchless banking



## Roberto, an entrepreneur

Roberto, 34, is a farmer with only a basic education. With an \$800 loan from MiCredito, he bought two heifers to improve his milk sales. He relies on MiCredito for loans and other services so he can expand his business, increase his income, and save for his children's education to ensure they have opportunities he could never have dreamed of.

## Nicaragua

- Lags in access to financial services
- 80% of adults have no bank account
- Small farmers have limited access to agricultural supplies

In rural Nicaragua, bank branches are few and far between and bank fees are high. We're promoting the use of branchless banking networks and mobile phones to deliver innovative financial services to rural areas, so rural families in Nicaragua have a safe means to manage their money.

## Our partner, MiCredito

MEDA's trusted partner MiCredito is one of Nicaragua's top 10 microfinance institutions (MFIs), providing financial services to 3,000 clients with small businesses. Techno-Links will help MiCredito expand its outreach to isolated rural communities and broaden the range of products available to them.

## Nicaragua

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In Nicaragua, farmers find it difficult to acquire the supplies and equipment needed to increase their productivity and incomes because supplier outlets are distant and travel is costly.

### How Techno-Links works

- 1 Technology providers in Peru and Nicaragua submit proposals with ideas on how reach small farmers with agricultural technologies.
- 2 Techno-Links business consultants work with promising applicants to develop a full business plan.
- 3 Successful applicants receive matching grants and begin implementation of their plans with the support of Techno-Links staff.



### Tecnosol

Nicaragua has one of the lowest levels of electrification in Central America: More than two million people are without stable sources of electricity. Tecnosol, a solar energy company, will sell small biodigestors to 600 rural farmers to generate energy and produce organic fertilizer for their crops. These families will have environmentally friendly access to energy and organic fertilizer to improve farm productivity.

**Tecnosol and Pronatur are two of the first grant recipients**

# through agriculture technology



## Peru

- 2.2 million people living in poverty on less than \$1.25 a day
- 60% live in remote rural areas with limited access to agricultural inputs such as seeds, fertilizers and simple equipment to increase productivity and incomes

Small farmers and rural enterprises in Peru can rise out of poverty, but they need better access to affordable agricultural equipment. MEDA's new Techno-Links project will help suppliers reach more farmers living in remote areas of the country and help them adopt new technology for better yields.

## Pronatur

Pronatur collects, processes and exports coffee and organic fruit. Many Peruvians lack access to water for their crops. Pronatur will sell solar-powered irrigation systems to fruit producers – a less expensive option – which will give 1,200 farm families a stable source of water and diminish the risk of crop losses. Pronatur will buy the fruit from farmers, providing them with a stable market and a fair price.

in Techno-Links' competitive agriculture technology program.





Give online today at  
[www.technolinks.org](http://www.technolinks.org)

## Unlocking Entrepreneurship Through Access to Technology in Zambia, Peru and Nicaragua

### Techno-Links – What will the impact be?

- 20 technology suppliers in Peru and Nicaragua will have better business models
- 5,000 small farmers in Peru and Nicaragua will have improved access to agricultural technologies
- 210,000 clients per month have access to cheaper, faster and safer financial services
- 250 new points of service for households in Nicaragua and Zambia
- MEDA develops effective new models to scale to other countries and reach more entrepreneurs

### Give online

You can give online at [www.technolinks.org](http://www.technolinks.org)

Your gift will have **10 times greater impact** thanks to the multiplier effect of funds from our supporting partners!

### Give by mail

USA: 32C E Roseville Rd., Lancaster, PA 17601-3861

Canada: 155 Frobisher Dr., Ste. I-106, Waterloo, ON N2V 2E1

Or by phone: 1-800-665-7026