VunaPay Limited



Project Name:

Pilot Project for Instant Payment Service for Smallholder Farmers
Using Cooperative Management Tools and Mobile Money

Project Details

The goal of this project is to enable smallholder farmers to receive instant payments when they deliver their agricultural products to agricultural cooperatives. This allows farmers to secure their income more quickly and reliably, contributing to improved living standards and economic stability. Additionally, by centralizing the management of agricultural products and farming supplies through cooperatives, the initiative aims to enhance efficiency and transparency for both producers and cooperatives.

Images from the site:





Project Outcome

Expansion of Cooperative Registrations and Farmer Enrolment

During the project period, we successfully registered two new agricultural cooperatives, bringing a total of **3,366 farmers** onto the system. Additionally, we digitized transactions amounting to **887,990 Kenyan Shillings**, confirming real-world utilization of the platform.

Creating Opportunities for Expansion into the Dairy Sector

Through discussions with **Meru Central Dairy Union**, we secured an agreement to advance digitalization and payment solutions for **70 cooperatives** out of the **130 cooperatives** under the union. As a result, we have established a strategic direction to focus more on the **dairy sector in 2025**, and preparations are underway for the implementation of a **pilot project**.

Future Business Development

1. Expansion of Dairy Cooperatives

Next year, we plan to onboard **50 new dairy cooperatives**, adding **50,000 farmers** to our platform and accelerating digital adoption in the dairy sector.

2. Introduction of Value-Added Services

Beyond payments, we will offer:

- Agricultural input loans
- Device financing for farm equipment and digital tools
- Agricultural insurance

3. Geographic Expansion

We will extend our services beyond **Meru and Kiambu** to other regions in Kenya.

4. Product Enhancements

To support growth, we will strengthen **scalability and security**, ensuring a **stable and reliable** service for cooperatives and farmers.