



# Building Africa’s agricultural finance infrastructure:

*a conversation with Jonathan Tseelon, Group CEO of Avenews*

**By Murimi Gitari**

**A**griculture remains the backbone of Africa’s economies, employing millions and feeding nations, yet the systems that support it often lag behind the realities on the ground.

Fragmented supply chains, delayed payments, and limited access to finance frequently disrupt the flow of trade.

These structural gaps not only undermine productivity but also weaken resilience across the sector, leaving smallholder farmers and agribusinesses vulnerable to instability.

Innovative solutions providers like Avenews are emerging—seeking to

align finance, supply, and information into one coordinated ecosystem that makes agriculture work better for everyone.

Jonathan Tseelon, Group CEO of Avenews, is on a mission to transform the way agriculture works in Africa.

“We are building infrastructure that connects financing, agri supply chains, and data to make agriculture work better for everyone involved, especially those closest to the ground,” he explains.

At its core, Avenews was created to solve a very practical problem: agriculture itself works, but the systems around it often don’t.

“Farmers produce, buyers demand, but cash flow gaps, fragmented supply

chains, and limited access to finance break the flow,” Tseelon says.

Over time, the company’s vision has evolved beyond simply providing access to finance.

“Access to capital alone does not fix agriculture. What matters is how capital, supply, and information move together. Agriculture works best when systems are aligned, not fragmented,” Tseelon says.

Avenews primarily supports agribusinesses and Agri-SMEs, who sit at the centre of the supply chain. The platform improves how they access markets, inputs, and financing not as separate services, but as one connected system.

“When these businesses operate more





reliably, the impact naturally extends to farmers. They gain more consistent market access, better demand visibility, and more stable relationships,” he notes.

The result is a more reliable ecosystem where farmers benefit from stability, not just access.

Unlike traditional bank loans that rely on historical financials and rigid collateral, Avenews structures financing around trade itself.

Tseelon outlines two primary products: Agri Supplier Financing, where suppliers can access up to 85 percent of their invoice value upfront after delivering goods, instead of waiting weeks for buyers to pay and Agri Buyer Financing that allows buyers to pay suppliers on time while extending their own payment terms.

This approach makes financing faster, more relevant, and aligned with how agribusinesses actually operate.

“We anchor financing on real supply chain activity, verified transactions, known counterparties, and clear use of funds. This reduces ambiguity, limits over-indebtedness, and ensures that capital is used productively, which is key to making lending both ethical and sustainable,” Tseelon says.

In practice, the supplier financing model allows businesses to access cash immediately after invoicing, while buyer financing enables timely supplier payments with flexible repayment terms.

“This aligns both sides of the transaction, removing the typical tension between immediate payment needs and delayed cash inflows, and ensuring supply continues without disruption,” he explains.

Collateral plays a role too, but in a structured and transparent way.

“Registered collateral anchors financing on real assets like financed stock and verified invoices, giving structure and reducing risk. We protect these assets through formal

registration, clear ownership, and defined usage.”

Risk management is embedded in Avenews’ model as they manage risk by anchoring financing on real transactions, verified buyers, confirmed invoices, and controlled fund flows rather than assumptions. This allows the company to price risk more accurately and extend affordable financing to Agri-SMEs.

The impact is already visible with the organisation having seen improvements in stock availability, reduced supply disruptions, and stronger business continuity for Agri-SMEs. On the financial side, repayment behaviour has improved because financing is tied to real activity, not speculative borrowing.

One success story illustrates the transformative power of structured finance is where a produce aggregator supplying supermarkets was previously constrained by delayed payments.

“They were delivering goods on credit and waiting weeks to be paid, which limited their ability to restock and fulfill new orders,” Tseelon recalls.

With Agri Supplier Financing, they accessed 85 percent of invoice value immediately after delivery.

“This allowed them to restock faster, take on more orders, and maintain a consistent supply. What changed wasn’t just access to capital; it was the ability to operate continuously.”

For the Avenews CEO, trust is just as important as capital as it is built through consistency and clarity. The company’s team spends time on the ground, explains how the system works, and ensures that what they promise matches what they experience. “

“Over time, reliability becomes the strongest trust signal,” Tseelon says.

Scaling Avenews’ solutions requires collaboration and they have a model that is built on coordination

across the value chain, working with agribusinesses, suppliers, and ecosystem partners to structure how trade and financing flow together.

The company works with cooperatives and aggregators to organise supply, and aligns with regulatory frameworks to ensure transparency and accountability.

“No single player can solve this alone—it takes alignment across supply, finance, and market actors to make the system work,” Tseelon says, noting that they are focused on deeper integration.

“We’re embedding financing directly into everyday trade for agribusinesses that sit at the center of the supply chain. As these businesses operate more efficiently, financing becomes a natural part of how they buy, sell, and move goods. This creates more stable and predictable systems that ultimately benefit farmers.”

His vision for Avenews is clear: agriculture in Africa does not need fixing, but the systems around it do. By aligning finance, supply, and information, Avenews is building the infrastructure for a more resilient, ethical, and farmer-friendly agricultural sector.

Agriculture in Africa has always been resilient, but resilience alone is not enough in the face of fragmented systems and financial bottlenecks. What Avenews is building under Jonathan Tseelon’s leadership is more than a financing platform, it is an infrastructure for trust, transparency, and continuity across the value chain. By embedding finance directly into trade and aligning capital with real activity, Avenews is helping to create a future where farmers and agribusinesses can thrive without disruption. As Tseelon puts it, “Agriculture works best when systems are aligned, not fragmented.” That alignment may well be the key to unlocking Africa’s agricultural potential for generations to come.