

FINANCING AGRI-FOOD SYSTEMS SUSTAINABLY

THE FINAS DIALOGUES

Taking ownership: Rethinking sustainable
Financing for Africa's food systems

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FINAS 2025 REPORT

THEME:

**"Taking ownership: Rethinking sustainable
financing for Africa's food systems"**

Kenyatta International Conference Centre
Nairobi, Kenya

TABLE OF CONTENTS

Chapter One: Context	9
1.1 Setting the Scene	9
1.2 Leadership address	11
o AU Level: Moses Vilakati – AU Commissioner for Agriculture, Rural Development, Blue Economy and Sustainable Environment	11
o EAC level: Hon Ms Veronica Nduva: EAC Secretary General	11
o Country Host level	11
Chapter Two: The Dialogue	14
2.1 Focus Area 1: Inclusive Food Systems Policy	15
2.1.1 Domestication of the Kampala Declaration in Kenya: (Case Study)	15
2.1.2 Re-purposing Agenda; Progress in the redesign of Fertilizer subsidy Model, Policy Framework and its implementation	16
2.1.3 Exploring the role of public sector in enhancing agrifood finance	16
2.1.4 Overview of Regulatory Frameworks for Ag-Finance: Unlocking and accelerating private sector lending to agriculture: what works?	17
2.2 The Youth A-Gender:	18
2.3 Funding Resilience, Climate Mitigation and adaptation	18
2.3.1 Making a Case for Smallholder Farmers:	19
2.3.2: Innovating Finance for Resilience for Africa's Food systems	20
2.3.3: De-risking food system actors: Making Agricultural Insurance Work	20
2.3.4: De-risking investments for food systems	21
2.3.5: Sealing the leaking pipeline	23
2.3.6: Climate Resilience biodiversity	24
2.3.7: Green Finance Taxonomy: - Greening Finance or Financing Green: which way?	26
2.3.8: Funding Agroecology/Biodiversity/Nutrition	27
2.3.9: Investing in food loss and waste reduction	29
2.3.10: Financing the future of Food –system thinking financials	30
2.4 Technology, Data, Research and Capacity	30
2.4.1 Scaling financial access and last mile delivery - Driving Technology Adoption	31
2.4.2: Digital innovations for food system and Agri Value Chain Markets	32
2.4.3. Data as the new Collateral	33
Chapter 3: Summary of outcomes and Way forward.	34
3.1 Solutions Proposed	35

LIST OF ABBREVIATIONS

ACFM	Agri-Food SME Catalytic Financing Mechanism
ACMI	Africa Carbon Markets Initiatives
ACRIFA	Africa Climate Risk Insurance Framework for Adaptation
AFC	Agricultural Finance Corporation
AfDB	African Development Bank
AFAP	African Fertilizer and Agribusiness Partnership
AFCTA	African Continental Free Trade Area
AFRACA	African Rural and Agricultural Credit Association
AFSF	Africa Food Systems Forum
AGF	African Guarantee Fund
AGRA	Alliance for Green Revolution in Africa
AI	Artificial Intelligence
API	Application Programming Interface
ASNET	Agriculture Sector Network
AU	African Union
AYUTE	Agriculture Youth and Technology
B2B	Business - to - Business
B2C	Business - to - Customer
B2G	Business - to – Government
BN	Billion
BR	Biennial Review
CAADP	Comprehensive Africa Agricultural Development Programme
CGA	Cereals Growers Associations
COP	Conference of parties
CS	Cabinet Secretary
DCA	Danish Church Aid
DFIs	Development Financial Institutions
DIP	Digitally included poor
DPI	Digital Public Infrastructure
EAC	East African Community
EARDIP	East Africa Regional Digital Integration Project
FfD4	Fourth International Conference on Financing for Development

FINAS	Financing Agrifood systems sustainably
FLW	Food Loss and Waste
FSD	Financial Sector Deepening
GAEA	Global Agri-entrepreneurs Academy
GDP	Gross Domestic Product
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit
GOK	Government of Kenya
IDs	Identity Document
IFPRI	International Food Policy Research Institute
KDC	Kenya Development Corporation
KIAMIS	Kenya Integrated Agriculture Management Information System
KIRSAL	Kenya Incentive - based risk - sharing system for Agricultural Lending
MOALD	Ministry of Agriculture & Livestock Development
MSC	Microsave Consulting
MSEA	Micro and Small Enterprise Authority
MSMEs	Micro Small & Medium Enterprises
NAIP	National Food system Investment Plan
NFP	Netherlands Food Partnership
NDC	Nationally Determined Contributions
OECD	Organization for Economic Co-operation and Development
PCS	Prime Cabinet Secretary
PWC	PricewaterhouseCoopers
SACCOS	Savings and Credit Cooperative Societies
SASRA	Sacco Society Regulatory Authority
SME	Small and Medium Enterprises
SMS	Short Message Service
TA	Technical Assistance
UNSS	UN Food Systems Summit
USD	United States Dollar
USSD	Unstructured Supplementary Service Data
WRI	World Resource Institute
WRSC	Warehouse Receipt System Council
WWF	World wide Fund for Nature

FOREWORD

It is my distinct honor to present the Financing Agri-Food Systems Sustainably (FINAS 2025) Report. This report captures the outcomes of the FINAS 2025 Summit, an extraordinary convening that brought together diverse voices, experiences, and expertise from across Africa and beyond, united by a shared commitment to reimagine and transform the agricultural financing ecosystem on our continent.

Africa is endowed with rich indigenous knowledge systems—centuries of wisdom in seed selection, soil conservation, water harvesting, and agro ecology—carried forward by our farmers and pastoralists. Yet, despite these formidable assets, the full promise of African agriculture remains unrealized. A fragmented and skewed financing architecture continues to bypass smallholder farmers, overlook women producers, and fail to account for the seasonality, risk profile, and diversity of agriculture. Too often, capital is locked into a few high-value chains, while the backbone of our food systems is left underfunded.

The FINAS 2025 Summit reaffirmed our collective resolve to change this trajectory. Through open and robust dialogue, we focused on forging solutions that matter through: Advancing inclusive food system policies to unlock agricultural finance and ensure no actor is left behind; Promoting the Youth Agenda by equipping young people with technical skills, access to capital, and investor-ready opportunities; Designing innovative instruments tailored to women and youth, ensuring equity in access to finance; Scaling financing for resilience, climate mitigation, and adaptation, recognizing the urgency of reversing the devastating effects of climate change; and Harnessing innovation, technology, and data to make agricultural finance more efficient, responsive, and accessible.

What emerged from the Summit is clear: the transformation of agricultural financing is not about more money alone. It is about smarter, inclusive, and value adding financing that reflects the realities of African food systems. It is about building alignment between governments, the private sector, development partners, and regional institutions so that our resources are not scattered, but directed towards shared national and continental priorities.

The Government of Kenya, having hosted the 2025 Dialogue, remains steadfastly committed to this agenda, both within our borders and in partnership with our African brothers and sisters. For only through a united, collective voice can we secure sustainable solutions to financing our food systems and ensure that Africa's vast agricultural potential is fully unlocked.

I extend my deepest appreciation to all who contributed to the FINAS 2025 Summit. The wealth of expertise, innovation, and commitment that was shared has left an indelible mark on Africa's journey of food systems transformation. You inked a mark in the African Journey of food system transformation!

PREFACE

The FINAS 2025 Report presents a synthesis of the keynote addresses, panel discussions, and presentations delivered at the Summit under the theme "Taking Ownership: Rethinking Sustainable Financing for Africa's Food Systems." The Summit convened; 1) Governments, 2) Development partners, 3) Donor institutions, 4) Private sector actors, and 5) Farmers from across Africa to deliberate on innovative, homegrown solutions that will reduce reliance on external aid and strengthen Africa's agricultural financing landscape.

The dialogue was timely and globally relevant. At a moment when food systems financing dominates international debates, FINAS ensures Africa's voice is not only heard but is shaping the global agenda. In 2021, the UN Food systems Summit was held to launch actions and strategies for food systems transformation. Progress has been reported since then; the first stock taking in 2023 showed that food systems transformation had begun but required acceleration. Deepened efforts from Government and stakeholders was the call as these were seen as a means to acceleration. The second stock taking in 2025 focused on strengthening collaboration, unlocking finance and ensuring food systems are sustainable and resilient. By highlighting emerging financing models, fostering critical partnerships (B2B, B2C, B2G), and recognizing excellence in agricultural finance, FINAS has positioned itself as a key driver of Africa's transformation journey.

These conversations resonate with Africa's broader commitments—from the Maputo and Malabo Declarations to the recent Kampala Declaration and 10-year action plan (2026–2035). While past frameworks have yielded mixed results, they have laid the groundwork for renewed investment. FINAS now serves as a bridge between these continental pledges and practical implementation, offering a pathway from dialogue to tangible action.

The Kenya Government remains committed to supporting the Summit's outcomes and to working with partners to embed its recommendations within national and continental frameworks. Sustaining this momentum is critical to securing food sovereignty, inclusive growth, and resilient livelihoods for Africa's future.

We extend our appreciation to all stakeholders whose contributions made FINAS 2025 a success. This Report stands as both a record of our collective dialogue and a call to action—to transform Africa's food systems through sustainable, African-led financing solutions.



EXECUTIVE SUMMARY

Agriculture is indisputably the bedrock of the African economy significantly contributing to the GDP, employment and overall economic development. Despite its importance, the sector faces a myriad of challenges including limited access to finance and policy issues amongst others. This has led to the African food systems paradox,

FINAS 2025 was organized from 20th to 22nd May 2025. The dialogue had a continental focus, drawing from an array of case studies across the continent.

The Summit was attended by over 1,000 participants drawn from Government, commercial banks, development financial institutions, development partners, private sector, insurance companies, academia, farmers and other agricultural value chain actors. The Summit themed "Taking Ownership: Rethinking Sustainable Financing for Africa's food systems" had four focus areas namely: i) Inclusive food system Policy, ii) The youth A-Gender, iii) funding resilience, climate mitigation and adaptations and iv) innovation, data and technology.

The Summit provided a sharper focus on the actionable steps required to unlock sustainable financing for Africa's food systems. Emphasis was made on financial health, concrete policy commitments and recognition of data and technology as fundamental enablers that marked a significant progression.

Key resolutions arising from the conference are as listed below; i) the need for responsible finance which focus on promoting ethical and sustainable practices in the financial sector ultimately supporting resilience and not over indebtedness, ii) enhanced trade, iii) increased investment in the agri food systems, iv) Blended finance, v) push for formal partnerships with like-minded continental; regional and national institutions promoting food systems, vi) Private participation and vii) the critical need to transition from dialogue to action.





CHAPTER 1

BACKGROUND & CONTEXT

1.1 Setting the Scene

Agriculture is foundational to Africa's economies, yet despite its outsized role, smallholder farmers remain starved of capital. While they produce the bulk of the continent's food, the financing deficit they face (often cited in the tens of billions of USD) severely constrains productivity, resilience, and innovation, with climate change compounding these challenges.

To transform African agriculture, governments must take proactive, strategic action: increasing budgetary allocations to agriculture, de-risking agribusiness through blended finance mechanisms, strengthening rural financial institutions, and enabling environment reforms (e.g. land tenure security, market access, input subsidies and infrastructure).

In 2025, Africa took a bold step forward. In January, the AU adopted the Kampala Declaration and the [CAADP Strategy and Action Plan \(2026–2035\)](#) setting out an ambitious agenda to shift toward resilient, sustainable agrifood systems built on inclusivity, trade, and climate adaptation. These commitments include; 1) Intensifying sustainable food production, industrialization and trade, 2) Boosting investment and financing for accelerated agrifood system transformation, 3) Ensuring food and nutritional security, 4) Advancing inclusivity and equitable livelihoods, 5) Building resilient agrifood systems and 6) Strengthening agrifood systems Governance.

Mid-year, the world's development and finance leaders gathered in Seville for the Fourth International Conference on Financing for Development (FfD4). The platform discussed financing challenges, a potential overhaul of the international financial architecture, and ways to accelerate progress towards the sustainable development goals (SDGs). This culminated into the Seville Commitment- a new framework outlining commitments and actions to address the USD 4 Trillion annual SDG financing gap focusing on three key areas namely; catalyzing investments, addressing the debt crisis, and reforming the international financial architecture. In July, the UNFSS second stocktaking took place in Nairobi (UNFSS+4). The summit participants' agreed strategies across national plans to strengthen accountability mechanisms at all levels, increase financial instruments for vulnerable groups, and improved data driven decision-making.

Themed "Africa's youth leading collaboration, and implementation of Agri-food systems Transformation", the Africa Food Systems Forum (AFSF) was held in Dakar Senegal (August 31 - September 5, 2025). The forum's expectation is to make a global call to support development of actionable plans for agricultural transformation aligned with Malabo CAADP framework, strengthened partnerships for resilient and sustainable food systems, ultimately positioning Africa as a global food powerhouse. This will be realized through increased investment in the sector, scaled-up initiatives by public and private partners, and actionable plans to create jobs and improve livelihoods for smallholder farmers and the youth in Africa.

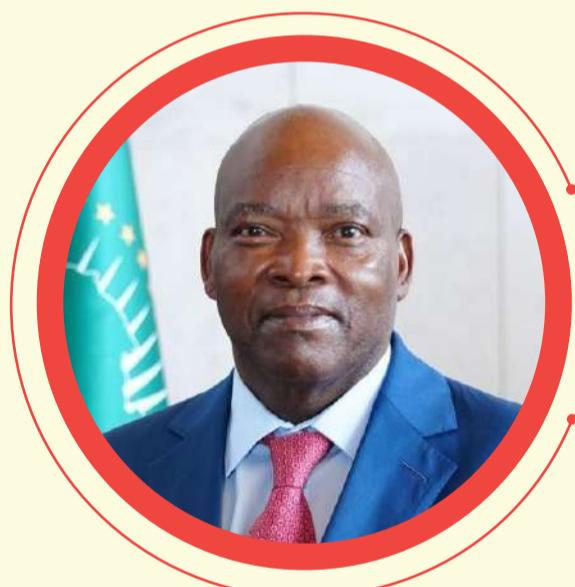
In November 10 – 21, 2025, leaders will convened yet again in Belem, Brazil for COP 30 with a view of accelerating climate solutions implementation, foster partnerships across sectors and ensure countries update their NDCs for the Paris Agreement. The Conference expectation was for outcomes such as driving action, securing climate

finance and transforming economies. The global spotlight was again on how Africa bridges aspirations and implementation.

FINAS 2025 was organized from 20th to 22nd May 2025. The Summit, themed "Taking Ownership: Rethinking Sustainable Financing for Africa's food systems", convened major stakeholders in Nairobi, spotlighting the financing, policy, innovation, and gender/youth dimensions of African food systems. Its cross-sectoral dialogue, demos, and recognition of standout financing solutions helped raise the visibility of the "finance for food systems" agenda in practical, country-relevant terms.

The FINAS dialogue aimed to: inform on progress since FINAS 2024, Explore developments in Ag food system financing, expand dialogue, Foster B2B, B2C & B2G relations and recognize excellence in agricultural financing solutions. With attendance of over 1,000 participants drawn from Government, commercial banks, development financial institutions, development partners, private sector players, insurance companies, academia, farmers and other agricultural value chain actors, the Summit offered a much-needed platform for productive agrifood system financing dialogue for Africa.

1.2 Leadership address



- o **AU Level: Moses Vilakati – AU Commissioner for Agriculture, Rural Development, Blue Economy and Sustainable Environment**

FINAS 2025 will play a central role in advancing the commitments made by African governments under various agreements, including the recent Kampala CAADP Declaration of January 2025. The urgency to transform Africa's food systems is no longer a matter of choice but a necessity, and the Kampala Declaration represents the continent's collective response to this pressing reality. To achieve its goals, Africa must rethink how it finances agriculture, moving beyond traditional approaches that have proven inadequate to support the scale of transformation required for resilient and sustainable agri-food systems.



- o **EAC level: Hon Ms Veronica Nduva: EAC Secretary General**

The agri-food systems value chain remains the backbone of the East African Community (EAC) Partner States' economies, providing livelihoods and driving regional growth. To strengthen this sector, the EAC is promoting digitalization in agricultural financing to improve efficiency, reduce costs, and expand access for farmers. Through initiatives such as the East Africa Regional Digital Integration Project (EARDIP), the region is working to enhance digital infrastructure -particularly in rural areas -while facilitating cross-border transactions that support a more integrated and resilient agricultural economy.



o Country Host level

-The Prime Cabinet Secretary and CS for Foreign affairs – Hon Musalia Mudavadi

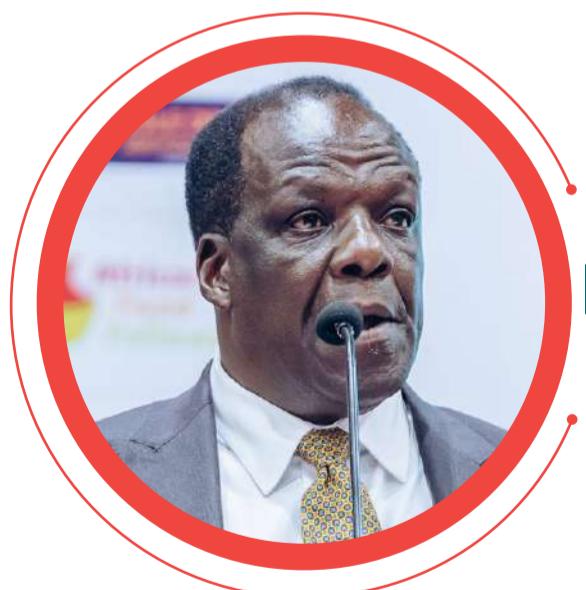
Africa holds centuries of indigenous knowledge -from seed selection to water harvesting -yet its agricultural promise remains untapped due to skewed and inaccessible financing. What is needed is not just more money, but smarter, inclusive, and context-driven investment that prioritizes structure, purpose, and access.

Farmers and agribusinesses also face high tariffs, red tape, and poor logistics that choke cross-border trade. The AfCFTA offers a chance to unlock a single market, spur investment, and scale innovation. In Kenya, a planned National Agri-Investment Platform will bring banks, cooperatives, and agripreneurs together in one ecosystem—linking farmers to credit, insurance, savings, and capital through technology and strong policy.



-CS Ministry of Agriculture and Livestock Development – Hon Mutahi Kagwe

In 2023, out of the total loan book of USD 49 billion held by Kenyan commercial banks, only three percent was directed to the agricultural sector. However, agri-fintech solutions are emerging as game-changers, with platforms providing bundled services such as weather-based crop insurance, digital loans, soil analytics, and input delivery to farmers through mobile phones. With greater innovation, collaboration, and investment, financial institutions, policymakers, and the private sector can unlock the sector's vast potential. In this regard, the Cabinet Secretary reaffirmed a commitment to work with the National Treasury and Parliament to raise agriculture's budget allocation to 10 percent, in line with the Maputo and Kampala Declarations.



-CS Cooperatives Micro Small and Medium Enterprises (MSMEs) Development – Hon Wycliffe Oparanya

FINAS has evolved into the leading platform on food systems financing in Africa, with active participation and constructive exchanges underscoring a collective commitment to transforming agricultural financing across the region. Yet, financing for Africa's food systems remains well below the levels required to deliver sustainable and transformative change, highlighting the urgent need to re-examine our policy landscape. The recent adoption of the Kampala Declaration is a timely and welcome commitment, but it must be accompanied by bold, forward-thinking financing approaches that unlock capital and catalyze real transformation. Central to this effort are MSMEs, whose ventures play a critical role in financing agri-food systems and ensuring that last-mile farmers -those most in need -are reached and supported.



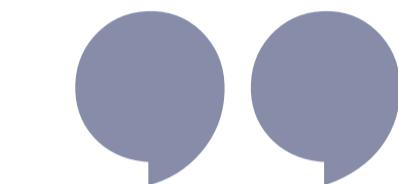
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DISCUSSIONS/ DIALOGUE

This Chapter summarizes the discussions and outcomes from key focus areas, and presents action-oriented outcomes that enables follow through and implementation. The discussions demonstrate the tremendous resource and thought leadership from various institutions that hold mandates in food systems financing. The four thematic areas include: Inclusive Food systems policy, The Youth A-Gender, Funding resilience, climate mitigation & adaptation and Innovation, data and technology.

2.1 Focus Area 1: Inclusive Food Systems Policy

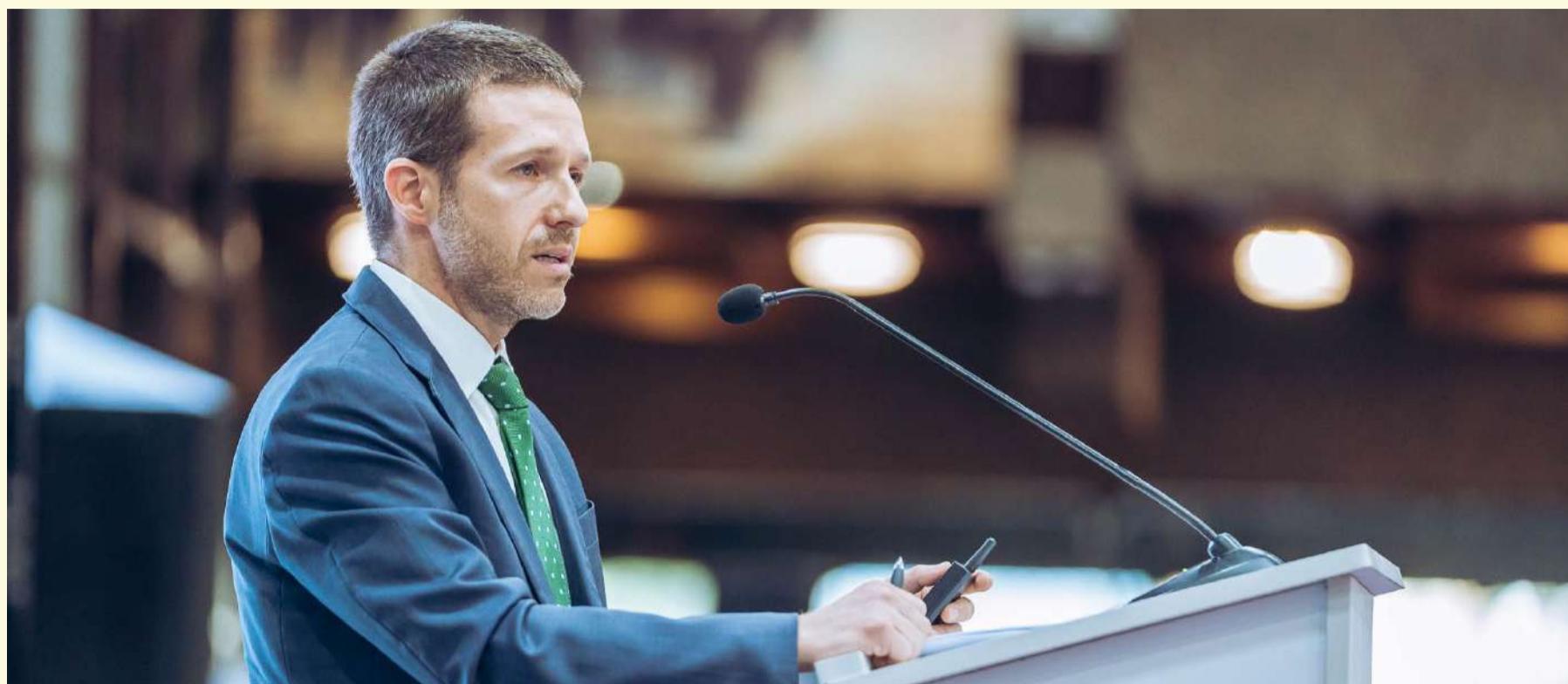
The focus area aimed to discuss the Kampala declaration, with Kenya as a case study on its domestication. The session also included the need for repurposing agricultural policies and strengthening regulations at national, regional and continental levels that have the potential to unlock and accelerate agricultural lending.



"We are no longer, just looking at production, We're looking at how all elements-production, processing, trade-fit into one coordinated food systems" Paul Gamba – Consultant

"Government sets the tone, Development partners align and help fine-tune strategy and resource flows"
John Macharia – AGRA

"What isn't visible in the data is ignored by policy – but informal trade is the backbone of regional food economies"
Koffi Zougbede -OECD



2.1.1 Domestication of the Kampala Declaration in Kenya: (Case Study)

Kenya is currently developing National Agri-Food Systems Investment Plan (NASIP), which will be aligned to Kampala commitments and used for the domestication of Kampala declaration. This builds on a review of the first National Agricultural Investment Plan (NAIP 2019–2024) and reflects a transition toward a holistic agri-food systems approach that includes infrastructure, trade, technology and finance.

To achieve this shift, there is need to update the policies that account for emerging technologies, systemic shocks and enhanced cross-sector coordination and coherence in implementation. This will result to transforming agriculture into an interconnected system of components where investments are synchronized across infrastructure, research, market access, finance and human capital.

Session Contributors/Leads:



Ministry of Agriculture & Livestock Development



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2.1.2. Re-purposing Agenda; Progress in the redesign of Fertilizer subsidy Model, Policy Framework and its implementation

Owing to design flaws, the Kenyan fertilizer subsidy programme was inefficient, environmentally unsustainable, and poorly targeted limiting its impact. The reformed Subsidy framework envisioned a bundled & targeted approach, Financing & operational efficiency and data & evidence - driven innovation approach. This addressed the former challenges of fragmentation and inefficiency, limited access & product choice and negative effect on the private sector consequently maximizing productivity while promoting sustainability and enabling innovation.

The session brought out subsidy and policy reflections that revolved around: soil health financing, land preparation alignment, data-driven targeting, strengthening coordination platforms and mitigation of politicization risks. Kenya requires a shift from input-focused to farmer-focused solutions that are private-sector driven, soil- and crop-specific, delivered through digital wallets, informed by evidence and piloting and backed by political commitment and predictable financing. This should be considered in the finalization of the new Policy Framework before its formal launch.

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Ministry of Agriculture & Livestock Development



2.1.3 Exploring the role of Public Sector in Enhancing agrifood finance

2.1.3.1 How can the public sector improve the coordination and deployment of public funds for agrifood systems and who leads?

Absence of cohesive, dedicated national policies integrating agriculture and finance specifically National-agrifinance Strategy was a recurring concern in the dialogue. . Most countries subsume agricultural financing within broader agricultural transformation or financial inclusion frameworks, leading to gaps in implementation and oversight.

To remedy the above, the following recommendations were made:

- » Development of Agri-food finance framework with emphasis on countries with an aim of having a clear institutional home for agrifinance policy, supported by sufficient authority and accountability,
- » Urgent need for strong, centralized coordination mechanisms to drive effective agri-food financing across Africa,
- » Establishment of focal points, such as the proposed Kenya Incentive - based risk - sharing system for Agricultural Lending "KIRSAL" in Kenya, as a step toward unifying fragmented efforts and guiding policy executions among Governments, private sector and development partners,
- » Treatment of data as a public good, with shared governance between public and private actors,

The session ended with a commitment by the Kenya's Office of the President "to establishing a single focal point for agri-food finance, extending an invitation to development partners to support this initiative". This was framed not merely as financial reform, but as a national priority tied to food security, rural transformation, and long-term resilience.

2.1.3.2 Blended Finance for agrifood systems: The role of Government and donors, Public Development Banks and commercial Banks

The session focused on increasing impact in a constrained public sector funding for agriculture ecosystem. Traditional public funding- often through subsidies is no longer sufficient and is in many cases inefficient. Blended finance; the strategic use of concessional public resources to mobilize private capital was presented as a powerful alternative. Agri-Food SME Catalytic Financing Mechanism (ACFM) program by African Development Bank (AfDB) and the African Fertilizer and Agribusiness Partnership (AFAP) have blended finance models in action involving de-risking investment in Agri SMEs and trade credit guarantees respectively.

Public Development Financial Institutions (DFIs), however face structural barriers attributed to governance by outdated laws and perceived political interference that limits access to concessional funding from development partners and private investment.

To unlock more domestic public finance the following was recommended;

- » More affirmative action from African governments to capitalize public DFIs such as the Agriculture Finance Corporation (AFC)

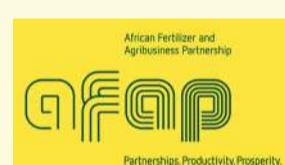
- » Scale up co-investments and enforce concessional interest rates via covenants with financial institutions
- » Expansion of technical assistance (TA) support services, to Agri SMEs aimed at making SMEs bankable and for risk mitigation
- » Maintain or grow structured inclusion strategies targeting women and youth.



Session Contributors/Leads:



AGRA



AGRICULTURAL FINANCE CORPORATION

2.1.4 Overview of Regulatory Frameworks for Ag-Finance: Unlocking and accelerating private sector lending to agriculture: what works?

The session aimed to identify regulatory bottlenecks in agricultural finance, learn from global best practices, and explore practical steps for adoption. How to balance financial stability with inclusion and harmonize regional regulations while addressing sector-specific risks were the key questions driving the discussion.

Discussions outcome and next steps:

- » Need for ongoing multi-stakeholder dialogue including fintechs, regulators like the Sacco Societies Regulatory Authority, and financial institutions,
- » Reforms aimed at aligning Kenya's Vision 2030 and the Sustainable Development Goals' e.g. Comprehensive review of prudential guidelines, enhanced recognition of credit guarantees in capital requirements, and establishing a central agricultural finance institution for better coordination and innovation.
- » Convene technical working groups (TWGs) to begin developing a standardized data taxonomy for agricultural financial flows and farmer performance, drawing on existing models like FinAccess.

Session Contributors/Leads:

2.2 The Youth A-Gender:

The session aimed to discuss the importance of youth participation in agribusiness, challenges faced by these youth and available financial solutions and institutional support. AYUTE challenge by Heifer international was shared to demonstrate youth support in agribusiness.

Key highlights

- » Affordable finance and market linkages are major youth concerns
- » Agtech serves as an enabler for meaningful youth engagement
- » Mentorship and capacity building must be linked to financing and market access.
- » Group mentorship models are more effective than individual ones
- » As a way of addressing the highlighted youth's concerns, institutions (ABSA & Heifer International Kenya) committed to co-designing solutions and strengthening feedback loops.

Session Contributors/Leads:

AGRICULTURAL FINANCE CORPORATION



2.3 Funding Resilience, Climate Mitigation and adaptation

The focus area aimed to unlock financing to smallholder farmers by looking at initiatives that can potentially de-risk both investments in food systems as well as food system actors; demonstrate how financing support sustainable practices that conserve biodiversity, mitigate & adapt to climate change & promote resource efficiency and finally; diagnose and address the persistent financial leakages plaguing Kenya's agricultural finance landscape.



2.3.1 Making a Case for smallholder farmers

- » The session opened with a compelling call to action to make smallholder farmers bankable through inclusive financial models. Key messages emphasized that financial inclusion is a prerequisite for sustainable food systems; catalytic capital is essential for driving innovation and youth entrepreneurship; and responsible finance must focus on building resilience rather than fuelling over-indebtedness.

Outcomes

- » Strengthened integration of farmers, agribusinesses, processors, and financiers within a unified ecosystem.
- » A call for differentiated and accessible loan products tailored to the needs of smallholder farmers.
- » Proposal for the establishment of a central agricultural finance institution to drive innovation, coordination, and oversight.
- » Recommendations to revise prudential regulations, recognize credit guarantees, and design incentives that promote sustainable finance.



Session Contributors/Leads:

AGRICULTURAL FINANCE CORPORATION

**2.3.2: Innovating Finance for Resilience for Africa's Food systems**

To set the background and rationale, the session acknowledged that countries like Kenya have made significant strides in improving financial inclusion and financial health outcomes as evidenced by Fin access 2024 report. However, gaps still exist and financial exclusion among the youth and PWDs remains a concern. The session actively focused on the intricacies around innovating finance for resilience and potential adaptive solutions key to transforming agri-food systems towards resilience, inclusion and financial health. The panel discussed applicable models, solutions, shifts and approaches that Africa can deploy funding more effectively underpinned by strong coordination between National and Sub-National Governments.

The session expected outcomes were:

- » Increased visibility of the role of finance for food systems, finance gaps, policy perspectives and coordination challenges.
- » Deeper appreciation of inclusive finance, financial health needs.
- » Rethink food systems approaches with focus on localisation of trade and food systems.
- » An appreciation of applicable models, tools and data

Session Contributors/Leads:**2.3.3: De-risking food system actors: Making Agricultural Insurance Work**

The session discussed soil moisture index insurance, a pilot project designed to protect smallholder farmers from drought-related crop losses being implemented in Makueni and Nandi Counties in Kenya.

It was noted that agricultural insurance is inherently a difficult product to sell, requiring deliberate investment in: multi-level partnerships, bundling with services, last mile & digital infrastructure. The session ended with a call to coordinate ecosystem actors, share infrastructure, and engage cooperatives and aggregators for wider reach.

Session Contributors/Leads:



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2.3.4: De-risking investments for food systems

2.3.4.1 The role of Technical Assistance (TA) and Digital financial innovations in improving the effectiveness of blended finance in African Agriculture

The panel summarized initiatives and innovations that have the potential of unlocking and improving the effectiveness of blended finance in Africa from selected African institutions. The initiatives comprised of use of technology, technical assistance and investment readiness with an emphasis on last-mile access, partnerships, closing literacy gaps, and aggregation for scale.

The session observed that digital innovation could widen inequality if last-mile barriers are not addressed. Embedding insurance into credit and using aggregators for bulk enrollment to enhance adoption and builds trust was recommended.



Session Contributors/Leads:



kifiya

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Open Capital

2.3.4.2: Innovations in capacity building for climate insurance: Introducing the Africa Climate Risk Insurance Framework for Adaptation (ACRIFA) Academy



The panel discussion focused on the Africa Climate Risk Insurance Framework for Adaptation (ACRIFA) Academy, a solutions platform supported by the African Development Bank (AfDB) to build capacity for climate insurance across Africa. Its goal is to strengthen the capacity of African countries to scale climate insurance through strategic funding, technical support, and coordination by addressing three core capacity gaps; Human Capacity, Technical Systems and Policy & Regulatory Frameworks.

Outcomes

ACRIFA Academy is ACRIFA's capacity building workstream that offers a platform of systemic support for the insurance industry in the development of three Ps as listed below:

- ① **People:** Support the necessary upskilling and cross-training to build necessary expertise in risk modelling, actuarial science, agriculture and climate risk underwriting
- ② **Product:** ACRIFA Academy will invest in the development/ upgrading of data and digital frameworks that inform accurate climate insurance product development, as well as support the development of standardized, certified regionally relevant climate insurance curricula
- ③ **Performance of Institutions:** The Academy will support the building up of local regulatory and policy expertise to keep up with innovation in product design, consumer protection and best practices in the regulation of climate insurance products. It would also facilitate the development of continental knowledge clusters and best

practice networks, which could ease the creation of regional risk-sharing pools and the harmonization of standards over time.



2.3.5: Sealing the leaking pipelines



The session aimed to diagnose and address the persistent financial leakages plaguing Kenya's agricultural finance landscape. These leakages reduce the effectiveness of public and donor investments and obstruct smallholder farmers' access to critical inputs and services. The panel discussed governance gaps, legal and institutional challenges, policy failures, technological innovations, and community-driven accountability strategies to promote more transparent, efficient, and inclusive financing mechanisms.

Key takeaways

- Leakages are structural and systemic:** They stem from weak institutions, poor planning, and lack of transparency across the financing chain.
- Digital tools offer promise:** Platforms like KIAMIS can transform service delivery but must be backed by strong data governance and offline accessibility.
- Legal harmonization is overdue:** A single, inclusive law could streamline agriculture finance, reduce bureaucracy, and empower marginalized groups.

4. **Farmers need more than training:** They require infrastructure, timely inputs, market intelligence, and genuine inclusion in planning.
5. **Citizens are not bystanders:** A robust accountability ecosystem requires an active, informed public and civic networks.

Outcomes

- ④ Establishment of National systems to quantify and track financial losses,
- ④ Drafting of a consolidated Agricultural Finance Governance Bill, Introducing farmer-led M&E scorecards and demand tracking,
- ④ Move from reactive audits to real-time, data-driven oversight

Session Contributors/Leads:



Ministry of Agriculture & Livestock Development



OFFICE OF THE ATTORNEY GENERAL
AND DEPARTMENT OF JUSTICE

2.3.6: Climate Resilience biodiversity

2.3.6.1: "Agrifood sector associations (challenges, opportunities, in financing agrifood systems infrastructural projects



The session highlighted how financing can drive sustainable practices that conserve biodiversity, support climate change mitigation and adaptation, and enhance resource efficiency. Participants underscored the need for stronger collaboration among banks, export businesses, agribusiness associations, and innovative finance organizations to build resilient food systems across Africa.

Key Highlights

- A major obstacle to effective agricultural financing is the absence of reliable and comprehensive data on production, markets, and climate risks.
- Challenges around contract enforcement and farmer professionalism remain barriers to scaling resilient models such as Contract farming
- There is a pressing need for innovative financing tools such as blended finance, guarantees, and risk-sharing mechanisms that distribute risks and encourage climate-smart investments throughout the agricultural value chain

Outcomes

- Multi-stakeholder partnerships to effectively channel finance toward sustainability goals,
- Development of financial products customized for smallholder challenges and climate risk
- Establishing a stable, enabling policy environment that fosters innovation and investment as this is critical to building resilient and sustainable food systems.
- Information access, Market access, Coaching/mentorship and Sustainable Finance Partnerships are Key pillars to strengthen resilience in food systemShowcasing and scaling successful aggregation and contract farming models,

Session Contributors/Leads:



2.3.6.2: Financial institutions (banks, restoration project funders): Trends in financing agri-food systems in infrastructural projects



The panel brought together experts from banking, investments, and ESG sectors to discuss financing challenges within the agri-food system. The discussions emphasized the need to accelerate progress and address financing gaps with concrete steps.

Embedding resilience and green finance into banks' core practices requires both product innovation and continuous staff training. Participants noted the importance of piloting outcome-based financing models, which depend on robust monitoring and data systems and allow blended finance to attract additional investors. Integrating environmental and social risk assessments into lending was highlighted as a critical step, alongside addressing challenges such as value chain risks, inconsistent supply, and high logistics costs that hinder lending. High certification costs were also identified as a barrier to accessing export markets, particularly in the EU. In this context, grant funding plays a vital role in de-risking investments and positioning SMEs for future bank financing.

Outcome

The session emphasized the need for banks to move beyond discussions and take concrete action in financing agricultural value chains. SMEs were encouraged to leverage grant opportunities strategically, focusing on business scaling rather than long-term grant dependence. Additionally, participants underscored the importance of stronger collaboration between banks, SMEs, and development partners to redesign financial products, build capacity, and enhance resilience across the sector.

Session Contributors/Leads:



2.3.7: Green Finance Taxonomy: - Greening Finance or Financing Green: which way?



The session examined a central question in Africa's climate finance agenda: Should the priority be greening the financial system or financing green projects? The panel reached a clear consensus—both are essential and must be pursued effectively to advance Africa's sustainable development.

Key Highlight

Although carbon markets present a promising mechanism to reduce the cost of capital, they remain underutilized due to multiple challenges: slow policy execution, overregulation, and fragmented governance continue to deter investment, while community-level barriers and regional misalignments further compound the issue. In particular, inconsistent policies and tariffs across East African countries have hindered regional trade and raised the cost of solar technologies, making them unaffordable for many rural communities and limiting progress in expanding energy access.

Outcomes

- ④ Closing early-stage financing gaps will require donors and governments to prioritize project preparation and expand blended finance facilities that de-risk investments and balance responsibilities in green finance.
- ④ At the same time, establishing clear regulations and robust independent verification systems will be critical to enhancing transparency and trust. Taken together, these measures can unlock larger pools of capital, attract private sector participation, and accelerate the transition to a low-carbon, climate-resilient future for Africa.

Session Contributors/Leads:



2.3.8: Funding Agroecology/Biodiversity/Nutrition

Prof. Kiringai started the session with a reflection on the need for transformative thinking to solve today's agricultural and ecological challenges. Quoting Albert Einstein, "You cannot solve problems using the same thinking that created them", he urged the audience to reimagine agriculture beyond the conventional toward models rooted in sustainability, equity, and resilience.

The session looked at four main topics as discussed below:

1) Why regenerative and agroecological systems matter for business and finance

The keynote address provided a comprehensive overview of the value of agroecology and regenerative agriculture for investors, governments, and practitioners.

Regenerative agriculture focuses primarily on soil health, ecosystem functions, and biodiversity, while agroecology expands the scope to include local knowledge, fairness, and circular resource use. Agroecology and regenerative agriculture offer multi-dimensional solutions that go beyond profit by addressing ecological sustainability, resilience, and social equity. Agroecology is grounded in 13 principles categorized into three themes: resource efficiency, social equity, and resilience building. These principles guide businesses to adopt holistic, sustainable practices. The topic further highlighted the role of agroecology in reducing business risk and expanding opportunity.

A range of emerging financing models that better align with agroecological outcomes, including green loans, blended finance, venture philanthropy, and social investing were introduced. This concluded with an illustration of how Biovision was advancing this agenda by sharing with participants "investing in Agro ecology Business case (IABC) program in Kenya & Uganda, a program that works to build a business case for agroecology by providing finance, technical assistance, and tools for both enterprises and investors. The program has on boarded a total of 60 enterprises across three cohorts, with \$67,000 in loans already disbursed and \$750,000 committed to the latest round.

2) The role of philanthropy in scaling agroecology and regenerative systems

In her opening remarks, Betty Kibara emphasized that transitioning to agroecology is deeply personal, transformative, and sometimes challenging and that such transformations require significant support. Many farmers lack the training, financial access, and market certainty to switch. Philanthropic organizations play a catalytic role in helping overcome these barriers by funding pilots, supporting capacity building, generating evidence, and driving policy reform. It is estimated that the global transition to regenerative agriculture would require USD 250–450 billion annually, well beyond what philanthropy can provide alone.

She concluded by introducing the Rockefeller Foundation's deepening investment in Murang'a County, which has adopted an agroecology strategy and become a promising demonstration site. She also presented the Regenerative School Meals initiative, structured around the "3Ms"; meals, markets and mindsets. Globally, the Foundation has committed USD 100 million to expand regenerative school feeding programs to more learners, working with governments to align food systems with climate and nutrition goals.

3) Innovative finance for agroecological enterprises

The session focused on the case of Sustainable Micro-Investment Platform (SMIP), a digital platform designed to close financing gaps for smallholder and community-based agroecological projects. Unlike traditional microfinance institutions, SMIP adopts a participatory and milestone-based approach to investment. SMIP connects three core actors: investors (equity, angel, or loan-based), borrowers (producer organizations or community groups), and facilitators (technical support teams). SMIP blends grants and loans with built-in safeguards for both investors and implementers.

The session closed with sharing the case of the Kangema Dairy Hub in Murang'a, which received support through SMIP for a solar-powered milk cooler (1,000-liter capacity). This innovation addressed post-harvest losses and improved incomes for 200 dairy farmers

4) Youth engagement in agroecological transformation

The topic lead introduced the Youth Action for Resilient Agri-Food Systems (YARAS), a multi-country initiative inspired by the Kampala Declaration and is being implemented by Godan. The program seeks to empower youth as innovators and leaders within the agroecology movement, emphasizing climate resilience, inclusivity, and digital transformation. YARAS is built on 10 pillars, including digital innovation, gender equity, marginal group inclusion, climate-smart practices, open data, and investment support.

It was noted that many youth do not own land and often participate in agri-food value chains beyond primary production, such as input supply, processing, or market access. Three strategic areas where youth engagement is especially impactful were outlined as; Youth empowerment & capacity building, Digital transformation and entrepreneurship & Value addition. The topic concluded with a call to action for actors to invest in training, mentorship, green capital, and innovation spaces such as hackathons to elevate youth participation and voice in agroecology policymaking and implementation.

Recommendations and Way forward/next steps

1. Continuous mobilization of resources for financing agroecology businesses and policies,
2. Scale up the school feeding program and ensure sustainable sourcing from agroecology farmers
3. Identify new counties for agroecology interventions and expand financing and training efforts
4. Continuous onboarding enterprises into the financing initiative & Implement concessional loans and grants

Session Contributors/Leads:



2.3.9: Investing in food loss and waste reduction

The session aimed at addressing food loss and waste (FLW) reduction with a focus on financing cold chain infrastructure; the discussion-highlighted opportunities for high-impact investment, existing barriers, and collaborative strategies to unlock solutions tailored to East Africa's unique challenges.

To set the scene on why FLS reduction matters was a technical presentation on comprehensive global and regional overview of FLW, making the case that it is both an urgent development issue and a strategic business opportunity. The Panel session focused on four areas namely: i) The biggest misconception about investing in FLW solutions, ii) working strategies and innovations, iii) how to engage entrepreneurs to take up FLW reduction strategies and iv) existing gaps and requirements for upscaling.

Recommendation;

1. Expand cold chain infrastructure to reduce FLW and boost food security.
2. Connect global and local stakeholders to co-create market-led solutions.
3. Leverage blended finance to reduce risk and crowd in affordable commercial capital
4. Investigate possibilities to re-integrate unavoidable FLW back into the circular economy

Proposed Strategic actions:

1. Develop complete cold chain solutions, from farm gate to consumer.
2. Enable the reuse of food waste for compost, animal feed, or food aid.
3. Use forums (e.g., KDC's July stakeholder forum) to co-create fit-for-purpose financing products.



If FLW was a country it would be the third largest after China and USA"

Session Contributors/Leads:

2.3.10: Financing the future of Food –system thinking financials

The session opened with a presentation of the food systems finance Initiative, a new Community of Practice launched in Kenya and mirrored in the Netherlands. This initiative seeks to engage financial institutions in food system transformation by providing knowledge, tools, and opportunities of exchange and learning how finance can contribute to sustainable food systems. The session lead acknowledged that food system transformation remains a new concept for many financial institutions, and the goal is to bridge this gap through education, strategic partnerships, and collective action. Key framing points:

1. Food systems are complex and interconnected.
2. Financial institutions must be part of the solution.
3. Knowledge sharing and collaboration are key enablers.

Other areas covered under setting the scene were; i) interactive centimeter session, ii) Foresights4food and system thinking, iii) incentives, mindsets and challenges in transformation and iv) Introducing the multi-capital/four-capital approach.

The panel discussion delved deeper into "the role of financial institutions in driving transformation". The panelists helped the audience understand how to apply the four capitals framework and how to make complex food systems actionable.

Proposed priority action points

1. Establish a Community of Practice
2. Model food system finance at the County level
3. Scale Inclusive programs and partnerships
4. Enhance knowledge and data systems
5. Promote green and climate-smart financing instruments

Session Contributors/Leads:

2.4 Technology, Data, Research and Capacity

This focus area highlighted the critical role of digital innovations in transforming agri-food systems, particularly in addressing persistent challenges such as climate variability, limited financial access, and fragmented markets. It further examined strategies to strengthen rural digital infrastructure, design context-appropriate tools, reduce service delivery costs, enhance user engagement, and ensure secure and inclusive data governance. Finally, the discussions showcased the emerging potential of data as the new form of collateral, opening fresh opportunities for financing and resilience in agricultural value chains.



2.4.1 Scaling financial access and last mile delivery - Driving Technology Adoption

The discussion explored strategies to strengthen rural digital infrastructure, develop context-appropriate tools, lower delivery costs, enhance user engagement, and ensure secure and inclusive data governance. It was anchored in practical innovations and illustrated with real-world examples drawn from the panelists' experiences with agri-SMEs, cooperatives, insurers, and fintech platforms.

Key Takeaways

- ④ Uncoordinated data collection leads to farmer fatigue and erodes trust, while data silos across platforms limit the delivery of bundled, cross-service benefits.
- ④ Design with empathy and participation by applying human-centered design, co-creating with farmers, and testing solutions iteratively.
- ④ Leverage trusted rural institutions such as cooperatives, agro-dealers, and village agents to strengthen last-mile delivery.

Outcomes

- ④ Bundle services for value and retention: Integrate finance, advisory, inputs, and market linkages to minimize friction and maximize farmer benefits.
- ④ Empower farmers with their data: Provide digital IDs, consent mechanisms, and dashboards that give farmers ownership and control of their data.
- ④ Invest in digital literacy and local trust: Complement technology with farmer education, storytelling, and community-based support.
- ④ Build interoperable platforms: Enable cross-sector data integration and simplify certification processes.
- ④ Foster public–private coordination: Align policies, incentives, and infrastructure to create scalable, sustainable systems.

- ④ Channel donor and government investments into shared infrastructure: Support data hubs, registries, and other common resources.
- ④ Establish farmer-friendly consent tools: Use simple opt-in methods (e.g. SMS or USSD) to authorize secure data sharing.

Session Contributors/Leads:



2.4.2: Digital innovations for food system and Agri Value Chain Markets



The session opened with a strong emphasis on the pivotal role of digital innovation in transforming agri-food systems, particularly against the backdrop of persistent challenges such as climate variability, limited financial access, and fragmented markets. The discussion underscored the urgent need to modernize agricultural value chains by leveraging technology, data, research, and capacity development. Stakeholders were encouraged to view digital tools not as isolated solutions, but as catalysts for deeper systemic change—integrating smallholder farmers, agri-SMEs, financiers, and regulators into a more resilient and inclusive ecosystem.

Key Outcomes

- ④ A significant gap exists between available financial products and the real needs of agri-SMEs.
- ④ Without institutional cooperation and data integration, financing will remain costly and inefficient.
- ④ Policy incentives are needed to drive platform integration and collaboration.
- ④ Investment in field extension services must match the pace of investment in fintech solutions

Session Contributors/Leads:



2.4.3. Data as the new Collateral



The session explored how data can be leveraged to enhance agri-finance credit, with a focus on digital initiatives and solutions implemented by selected institutions across Africa. Discussions highlighted the importance of compliance with the Data Protection Act, which requires consent and clear governance of data usage.

Participants emphasized the need for robust systems of data collection, structuring, consent management, and interoperability to enable financiers to make informed decisions. Ethical innovation was also underscored, particularly the principles of benefit-sharing and proper data attribution. In addition, legal frameworks were noted to limit the duration of data storage, typically five to seven years. Concerns were further raised around the ethical use of AI and data modeling, where farmers often provide data without receiving feedback or services in return, while their information is monetized through business models without acknowledgment.

Outcomes

The session outcomes underscored the importance of adopting value chain thinking, promoting alternative credit scoring models, and advancing ecosystem-based financing as pathways to unlock agricultural finance. Participants further emphasized the critical role of Digital Public Infrastructure (DPI) in harmonizing data across cooperatives, banks, telecommunications providers, and government institutions. Notably, Kenya's ongoing collaboration with the World Bank to develop DPI was highlighted as a key step toward strengthening data integration and improving financial inclusion.

Session Contributors/Leads:



STRATHMORE ACADEMY FOR
INTERNATIONAL RESEARCH
COLLABORATION





CHAPTER 3

3

SUMMARY OF KEY HIGHLIGHTS AND OUTCOMES

Summary of outcomes and Way forward

FINAS 2025 aimed to: Share progress since FINAS 2024; explore new developments in agri-food systems financing, with a focus on what is emerging and how Africa can align; Broaden dialogue among stakeholders; Foster stronger B2B and B2G relationships and Recognize excellence in agricultural finance solutions.

A major call to action was issued to ensure that dialogue outcomes transition into tangible action. To this end, a summary of key action areas has been outlined below, upon which the Secretariat will develop a practical implementation framework. The Secretariat will also appoint a dedicated team to oversee execution, monitor progress, and provide periodic reporting to ensure accountability and sustained momentum.

3.1 Solutions Proposed

- ④ Recapitalization and merger of agricultural financial institutions to streamline efficient agriculture finance mechanisms that Support Agricultural Growth and Transformation-Recapitalize Agricultural Finance Corporation (AFC) and merge it with the Commodities Fund. This is a concrete step towards strengthening public agricultural finance, including price and stabilization leading to a more reliable source of patient capital for farmers.
- ④ Establish a Project Implementation Monitoring Unit (PIMU): This independent unit would address the "leaking pipeline" gap by ensuring accountability and tracking effective delivery of agricultural projects and prudent use of allocated resources.
- ④ National Agri-Tech Hub under AIRC: Under the revamped Agricultural Information Resource Centre, this Hub will incubate, test, and scale digital agricultural solutions, moving beyond theoretical discussions to concrete applications.
- ④ Emphasis on Outcome-Oriented Financing: The focus on "financial health" over mere "financial inclusion" implies a shift towards designing financial products and interventions that demonstrably improve farmers' security, resilience, and ability to invest in their future. This could involve performance-based lending or incentives tied to sustainable practices and improved yields.
- ④ Unified Data Taxonomy Development: The push for a uniform system for reporting and analyzing agri-food financial data is primordial. Enabling better risk assessment, identification of precise funding gaps, and guide more effective lending strategies.
- ④ Rethink Loan Classification and Priority Lending: The call for "reclassification of agricultural loans and mandatory priority lending" suggests a systemic solution to encourage commercial banks to increase their exposure to the agricultural sector, potentially by adjusting regulatory frameworks or incentives.
- ④ Capacity Building for Climate Insurance (ACRIFA Academy): This specific initiative aims to address a critical knowledge and implementation gap in developing and scaling climate-resilient financial products for farmers.

Table 1: Timelines for implementation of specific tasks and activities related to implementation of goals, objectives and results based solutions:

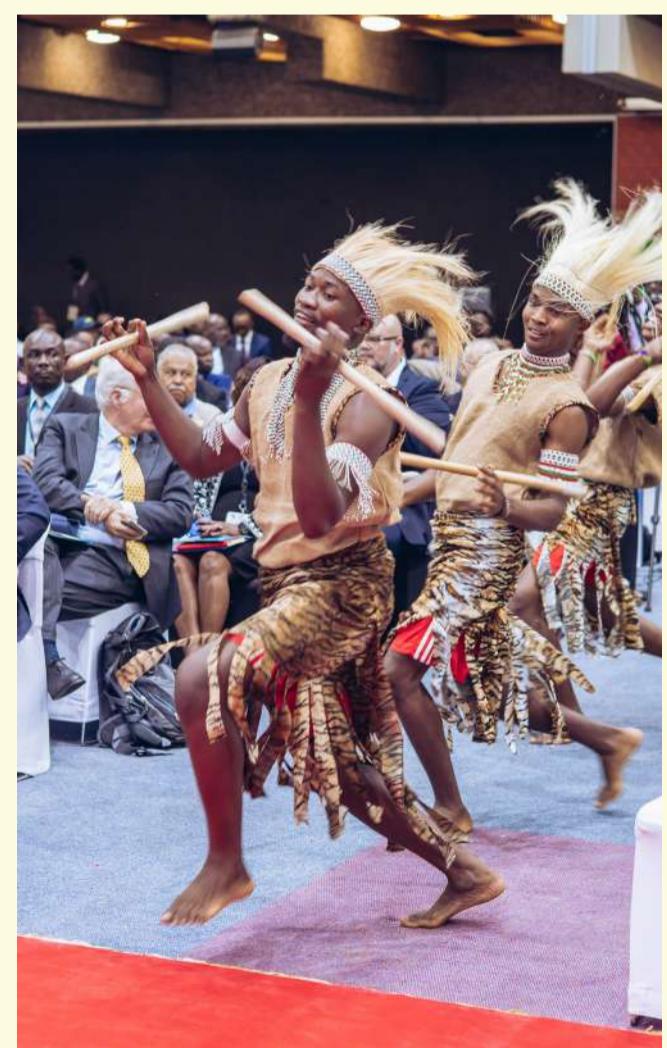
Focus Area / Category	Actions
1. Immediate Action Items (6-12 Months)	
Policy & Regulations	Domestication of the Kampala declaration to National Strategies and Policies and budgets allocation
	Development of Agri-food finance framework with emphasize on countries to have a clear institutional home for agrifinance policy, supported by sufficient authority and accountability
	Revision of prudential regulations, recognizing credit guarantees, and structuring incentives that promote sustainable finance
	Establishment and operationalization of independent Project Implementation Monitoring Unit (PIMU) with clear mandates and reporting structures
	Continuous mobilization of resources for financing agroecology businesses and policies
Youth & Women	Sustain and scale youth engagement via agtech and innovation platforms
Advocacy	Progress multi-stakeholder dialogue to keep stakeholders including fintechs, regulators, DFIs, beneficiaries, financial institutions, informed of the ecosystem developments about food systems
	Advocate for value chain thinking, alternative credit scoring and ecosystem based financing
	Establish a community of Practice on food systems finance
	Promote Investments and partnerships in: Curriculum Alignment, infrastructure for digital learnings, human-centered product design and Government-led institutionalization
	Scale up the school feeding program and ensure sustainable sourcing from agroecology farmers
Technical support, capacity building and mentorship	Model food systems finance at County levels
	Identify new counties for agroecology interventions and expand financing and training efforts
Data & Technology	Establish farmer consent tools (opt-in via SMS or USSD) to authorize data sharing
	Fast track finalization of Digital Public Infrastructure (DPI) development to harmonize data from cooperatives, banks, telcos, and government by GoK and World Bank.
	Convene technical working groups (TWGs) to begin developing a standardized data taxonomy for agricultural financial flows and farmer performance, drawing on existing models like FinAccess
	Revamp the Agricultural Information Resource Centre (AIRC) and launch the first call for proposals for agri-tech innovations to be incubated at the national agri-tech hub.
	2. Medium Term (1-3 years)
Policy & Regulations	Establishment of focal points, such as the proposed Kenya Incentive - based risk - sharing system for Agricultural Lending "KIRSAL" in Kenya, as a step toward unifying fragmented efforts and guiding policy executions among Governments, private sector and development partners,
	Establishment of National systems to quantify and track financial loses,
	Drafting of a consolidated Agricultural Finance Governance Bill,
	Initiate a multi-agency taskforce to draft dedicated agricultural insurance regulations, with stakeholder consultations
	Pilot bundled agri-insurance packages in three counties (Makueni, Embu & Nandi)with Government co-financing and MFI aggregation
	Introducing a farmer-led M&E scorecards and demand tracking,
	Develop clear regulations and independent verification systems to build trust in climate finance
	Engage in high-level policy dialogues with the Central Bank and Kenya Bankers Association to explore mechanisms for reclassifying agricultural loans and implementing mandatory priority lending targets, potentially with risk-sharing facilities
	Finalize development of the Agricultural Development Fund for Kenya
	Initiate the legal and operational processes for recapitalization of AFC and merger with the Commodities Fund

Youth & Women	Design & implement gender-sensitive programs and financial products.
Advocacy	<p>More affirmative action from African governments to capitalize public DFIs such as the AFC</p> <p>Treatment of data as a public good, with shared governance between public and private actors,</p> <p>Champion donor programs and government actors to invest in shared infrastructure (e.g., data hubs, registries)</p>
Investments	<p>Scale up co-investments and enforce concessional interest rates via covenants with financial institutions</p> <p>Donors and Governments to prioritize early stage project preparation and expand blended finance facilities to de-risk investments and responsibilities in green finance</p> <p>Continuous onboarding enterprises into the financing initiative & Implement concessional loans and grants</p> <p>Encourage donor programs and government actors to invest in shared infrastructure (e.g., data hubs, registries)</p> <p>Enable food re-use to prevent food waste</p>
Technical support, capacity building and mentorship	<p>Expansion of technical assistance (TA) support services, to Agri SMEs aimed at making SMEs bankable and for risk mitigation</p> <p>Invest in digital literacy and local trust: Pair technology with education, storytelling, and community-based support</p> <p>Develop targeted programs to enhance the financial management capacity of MSMEs and farmer cooperatives and facilitate their direct linkages with financial institutions and market opportunities</p> <p>Continuous support to the insurance industry by ACRIFA Academy, focusing on:</p> <p>1) building people's capacity in climate risk assessment & underwriting, 2) Invest in development/upgrading of data and digital frameworks that inform accurate climate insurance product development ,and 3) Support performance of institutions by; - building up of local regulatory and policy expertise to keep up with innovation in product design, consumer protection and best practices in the regulation of climate insurance products, and facilitate the development of continental knowledge clusters and best practice networks, which could ease the creation of regional risk-sharing pools and the harmonization of standards over time.</p>
Data & Technology	<p>Empower farmers with their data: Introduce digital IDs, consent systems, and dashboards that give farmers control over their data</p> <p>Build interoperable platforms: Encourage cross-sector data integration and streamline certification processes.</p>
Others	<p>Multi-stakeholder partnerships to effectively channel finance toward sustainability goals,</p> <p>Development of financial products customized for smallholder challenges and climate risk</p> <p>Bundle services for value and retention: Combine finance, advisory, inputs, and market linkage to reduce friction.</p> <p>Implement pilot programs for newly designed, outcome-oriented financial products (e.g., linked to financial health metrics, climate-smart agriculture adoption) for youth, women, and smallholder farmers, rigorously tracking their impact</p>
3. Long term (Greater than 3 years)	
Policy & Regulations	<p>Have a strong centralized agricultural finance institution/mechanism to drive innovation and coordination for effective agri-food financing across Africa</p> <p>Establishing a stable, enabling policy environment that fosters innovation and investment</p> <p>Establish a standardized claims processing protocol (SOP) for parametric products including maximum 30 days payout target.</p> <p>Enable data sharing by having institutions with digital platform such as (KIAMIS), give access of their data to institutions that require the data for decision making e.g. financial institutions, Marketers and Policy Makers.</p> <p>Create digital credit histories to improve financial access</p> <p>Establish ongoing data sharing protocols</p>

Technical support, capacity building and mentorship	Create a holistic ecosystem/approach that provides tailored financial products, incubation support, mentorship, and market linkages adapted to the needs of youth and women-led agri-businesses, ensuring equitable access to land, technology, and finance
Others	Integration of farmers, agribusinesses, processors, and financiers in one ecosystem



SNAP SHOTS







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