

# Agricultural Finance Corporation (AFC) Kenya

Making Smallholder Farmers Bankable — Wholesale Lending at Scale

## CONTEXT

AFC Kenya is the country's primary development finance institution for agricultural lending. At FINAS 2025, AFC hosted the side event "The Power of Inclusion: Making Smallholder Farmers Bankable" — positioning its Wholesale Lending Model as a scalable last-mile financing mechanism and catalysing new partnerships across the ecosystem.

## ACHIEVEMENTS SINCE FINAS 2025

Achievement	What It Means
<b>FINAS 2025 side event hosted</b>	Raised AFC's profile with policymakers, DPs, FIs, investors & agri-stakeholders. Enhanced awareness of the Wholesale Lending Model as a scalable access mechanism.
<b>Six new partnerships initiated</b>	Discussions advanced with GIZ, DigiFarm, PESIRA, Mercy Corps, DanChurchAid & Hello Tractor — covering digital agri-finance, inclusion (youth & women), green finance, value chains & farmer outreach.
<b>Institutional positioning strengthened</b>	Increased focus on blended financing, SACCO/MFI/cooperative engagement, climate-smart agriculture & evidence-based decision-making across AFC's programmes.

## FINAS 2026: PRIORITY AREAS & COLLABORATIONS

At FINAS 2026	Collaboration Sought / Launch
<b>Wholesale lending showcase</b>	Formal presentation of AFC's model performance data & scaling roadmap. Seeking MFI, SACCO & cooperative last-mile delivery partners.
<b>Warehouse receipt finance</b>	Seeking partners to operationalise post-harvest liquidity mechanisms for smallholder aggregators at scale.
<b>Digital credit scoring &amp; blended finance</b>	Engaging fintechs on alternative credit scoring; seeking DPs on de-risking mechanisms and blended finance structures.
<b>Policy &amp; regulatory recommendations</b>	Contributing to actionable policy on inclusive agricultural finance — MSME frameworks, agri-lending regulations & subsidy rationalisation.