

# FINAS 2026 Summit: Towards Sustainable Financial Architecture for Africa's Food Systems

## *Executive Summary — Opening Address*

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### **PART ONE — THE STATE OF AFRICA'S AGRI-FOOD SYSTEMS FINANCE**

Distinguished guests, colleagues, development partners, and champions of Africa's agricultural future — welcome to FINAS 2026.

Agriculture accounts for approximately 35% of GDP and employs 54% of Kenya's workforce. Across Sub-Saharan Africa, the sector is the economic identity of nations. And yet a devastating paradox persists: the enterprises that grow, process, and trade Africa's food receive a fraction of the financing they need. The annual Agri-SME financing gap exceeds US\$100 billion. Kenya's agriculture receives just 4% of commercial bank lending. These are not statistics — they are consequences.

***Capital, like water, flows downhill — to where it can earn the best return. For agriculture to attract capital, the conditions must be right.***

Aceli Africa's evidence from 40+ lending partners across East and Southern Africa indicates that: risk-adjusted returns on Agri-SME loans fall materially below what banks earn elsewhere. Without enabling conditions, expecting capital to flow to agriculture is expecting it to defy gravity. The regulatory structures governing credit guarantees, provisioning requirements, Capital Adequacy Ratios, and collateral frameworks were not designed with agriculture in mind. Together they create a compounding barrier — and governments, regulators, and the private sector must now act together to redesign them.

FINAS 2026 is the platform where that redesign **Towards Sustainable Financial Architecture for Africa's Food Systems** accelerates.

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### **PART TWO — WHAT WE HAVE ACHIEVED: SAMPLE FROM SEVEN ORGANISATIONS, ONE DIRECTION**

Since FINAS 2025, the organisations gathered here have not waited. They have acted. What follows is a consolidated record of that action — twenty concrete achievements, across seven organisations, all pointing toward the same horizon.

Organisation	Achievement	What It Means
<b>Aceli Africa</b>	Policy Mapping for Agricultural Finance in Kenya completed	Identifies prudential & non-prudential barriers; specific reform recommendations on credit guarantees, Cash Reserve Ratio, collateral & MSME definitions
<b>Aceli Africa</b>	Feasibility study for improved loan classification delivered	Addresses absence of granular agri-lending data; proposes reporting architecture for policymakers, FIs & ecosystem enablers
<b>Aceli Africa + GIZ + KBA</b>	Agricultural Finance Technical Working Group (AFTWG) established	Private sector-led reform platform chaired by KBA; validated findings at June 2026 roundtable with Kenya's financial & agricultural community
<b>Avenews</b>	Trade-embedded invoice finance model scaled	Unlocks liquidity against outstanding invoices; suppliers trade continuously while buyers maintain agreed payment terms — finance follows verified trade
<b>Avenews</b>	FINAS 2025 panel participation on digital innovation	CEO contributed to 'Digital Innovation for Food System Processes & Agricultural Value Chains' panel convened by FINTAK and MicroSave
<b>eco.business Fund / Finance in Motion</b>	Resilience indicator toolkit developed for financial institutions	Enables FIs to assess climate exposure & adaptive capacity; value-chain-specific credit parameters, E&S risks & early warning signals embedded in appraisal
<b>eco.business Fund</b>	Green finance mapping of Kenya horticulture value chain	Identified data-sharing opportunities (trade + finance) between value chain actors to structure scalable, viable financing deals
<b>eco.business Fund</b>	Agricultural MSMEs connected to post-harvest loss management technologies	Demonstrated that climate adaptation investment is bankable; direct pipeline from climate action to financeable opportunities
<b>GIZ AgSys + MoALD</b>	National Agrifood System Investment Plan (NASIP) advanced	4 of 8 lead consultants engaged; county & national consultations completed; AKADEMIYA2063 scenario modelling integrated for investment prioritisation
<b>GIZ AgSys + MoALD</b>	Draft Policy Framework for Sustainable Financing & Subsidy Management developed	Proposes Agricultural Development Fund (ADF) to mobilise public & private capital, reduce lending risk & expand affordable farmer finance
<b>GIZ AgSys</b>	CompensACTION fertiliser subsidy pilot launched	Running in Nakuru, Kakamega & Bungoma counties with IFPRI; baseline evidence generated to guide soil health, climate resilience & productivity policy
<b>GIZ AgSys</b>	Agriculture Finance Taxonomy under development	Will improve understanding & tracking of capital flows into the agrifood sector — a critical transparency tool for regulators & investors
<b>AFC Kenya</b>	FINAS 2025 side event hosted: 'Making Smallholder Farmers Bankable'	Positioned AFC's Wholesale Lending Model as a scalable last-mile delivery mechanism; catalysed six new partnership discussions
<b>AFC Kenya</b>	Partnerships initiated with GIZ, DigiFarm, PESIRA, Mercy Corps, DCA & Hello Tractor	Covering digital finance, youth & women inclusion, green finance, value chain financing & farmer outreach & empowerment
<b>AFC Kenya</b>	Strengthened SACCO, MFI & cooperative engagement	Enhanced partnership-driven & blended financing approaches; increased focus on women, youth & underserved agri-enterprises
<b>Murang'a County + GODAN</b>	County Agroecology Policy & Law enacted	Consolidated governance framework providing legal foundation for the agroecology transition agenda

Organisation	Achievement	What It Means
<b>Murang'a County + GODAN</b>	County Agroecology Strategy 2026–2035 formulated	Translates policy into actionable programmes, institutional responsibilities, delivery systems & investment priorities
<b>Murang'a County + GODAN</b>	LESH (Local Economic Systems Hubs) integrated with agroecology agenda	Links local food systems to youth-led value chains, digital innovation, structured demand & intra-Africa trade networks
<b>Murang'a County + GODAN</b>	TRUST-governed Digital Public Infrastructure operationalised	Traceability systems, Digital Collective Management Organisations & investment-readiness frameworks reduce transaction costs & improve market confidence
<b>Swisscontact</b>	Market systems approach to enterprise-led skills development advanced	Aligns finance, skills & market demand for small & growing enterprises; practical insights from nature-based enterprises shared with sector

## PART THREE — WHAT LAUNCHES AT FINAS 2026

FINAS 2026 is not only a forum for discussion. It is a launch pad. Eight concrete outputs — policies, platforms, frameworks, and investment agendas — will be formally unveiled here today. Each one is the product of dialogue that began at previous FINAS summits, translated into tangible commitments.

What Launches	Lead Organisation(s)	What It Does
<b>AFTWG Public Launch</b>	Aceli Africa + GIZ + KBA	Agricultural Finance Technical Working Group formally launched as a permanent, membership-based platform for evidence-driven agri-finance reform in Kenya
<b>NASIP Final Report</b>	GIZ AgSys + MoALD	National Agrifood System Investment Plan presented as Kenya's roadmap for domesticating the CAADP Kampala Declaration
<b>Policy Mapping &amp; Loan Classification Reports</b>	Aceli Africa	Two analytical outputs formally presented: (1) barriers & reforms for agricultural finance, (2) feasibility for improved loan classification architecture
<b>Agriculture Finance Taxonomy</b>	GIZ AgSys	First-of-kind taxonomy to standardise and track capital flows into Kenya's agrifood sector — enabling regulators, FIs & investors to see the sector clearly
<b>Draft Policy Framework for Sustainable Financing &amp; Subsidy Management</b>	GIZ AgSys + MoALD	Presented to stakeholders including the proposed Agricultural Development Fund (ADF) — a vehicle to crowd in private capital at scale
<b>AFC Wholesale Lending Showcase</b>	Agricultural Finance Corporation	Formal presentation of AFC's wholesale lending model performance data, partnership outcomes & roadmap for scaling last-mile agri-finance delivery
<b>eco.business Fund Feed &amp; Fodder Financing Agenda</b>	eco.business Fund + SANAD	New collaboration framework for financing sustainable feed & fodder systems — connecting fodder producers, feed formulators, livestock farmers & FIs

What Launches	Lead Organisation(s)	What It Does
<b>Murang'a Agroecology Strategy 2026–2035</b>	Murang'a County + GODAN	Territorial investment blueprint presented — first county-level model linking regenerative food systems to structured finance & digital infrastructure

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## CLOSING — THE ARCHITECTURE WE ARE BUILDING

Taken together, these achievements and launches do not represent isolated wins. They represent the architecture of a functioning agricultural finance ecosystem — one built on evidence, structured around how agricultural businesses actually operate, and designed to move capital where it is needed most.

The Kampala Declaration set an ambitious horizon. Today, we move from words on paper to systems in operation. From diagnosis to evidence. From evidence to action. From action to scale.

***From dialogue to action. From access to productivity. From individual transactions to the architecture of a food-secure continent.***

Welcome to FINAS 2026. Let us build together.

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