FINAS 2026 · COLLABORATOR SPOTLIGHT

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 Power of Inclusion: Making Smallholder Farmers Bankable" — positioning its Wholesale Lending Model as a scalable last-mile financing mechanism and catalysing new partnership discussions across the agricultural finance ecosystem. FINAS provided AFC a platform to demonstrate that inclusive agricultural finance is both a development imperative and a commercially viable model.

ACHIEVEMENTS SINCE FINAS 2025

Achievement	What It Means
"The Power of Inclusion" side event hosted at FINAS 2025	Raised AFC's profile with policymakers, development partners, FIs, investors, and agricultural stakeholders. Enhanced sector-wide awareness of the Wholesale Lending Model as a scalable, replicable mechanism for expanding access to agricultural finance — particularly for smallholder enterprises underserved by commercial banks.
Six new partnerships initiated across the agricultural finance ecosystem	Partnership discussions advanced with GIZ, DigiFarm, PESIRA, Mercy Corps, DanChurchAid, and Hello Tractor — covering digital agri-finance, financial inclusion for youth and women, green and climate-smart agriculture, agricultural value chain financing, farmer outreach and empowerment programmes.
Institutional positioning and programme design strengthened	Increased focus on partnership-driven and blended financing approaches. Enhanced SACCO, MFI, and cooperative engagement as last-mile delivery channels. Greater emphasis on climate-smart financing, evidence-based decision-making, and the role of SMEs as drivers of agricultural transformation.
FINAS recommendations embedded in AFC ongoing programmes	Key FINAS insights incorporated into AFC's programme design — including support for SMEs as transformation drivers, youth engagement in agribusiness, stronger data and research integration, and the importance of innovative, inclusive lending models that reach those commercial banks do not.

FINAS 2026: PRIORITY AREAS & COLLABORATIONS SOUGHT

At FINAS 2026	Collaboration Sought / What Launches
Wholesale lending model showcase & last-mile partnerships	Formal presentation of AFC's model performance data, partnership outcomes, and scaling roadmap. Seeking MFI, SACCO, and agricultural cooperative partners as last-mile delivery channels, and development partners willing to co-design blended finance and de-risking mechanisms for wider reach.
Warehouse receipt finance, digital credit scoring & policy	Seeking partners to operationalise warehouse receipt finance for post-harvest liquidity; engaging fintechs on alternative credit scoring and technology-enabled lending solutions; and contributing actionable policy recommendations on MSME frameworks, agri-lending regulations, and subsidy rationalisation.