FINAS 2026 · COLLABORATOR SPOTLIGHT

Aceli Africa

From Diagnosis to Evidence — From Evidence to Action

CONTEXT

FINAS has distinguished itself as a forum where decision makers, knowledge, and evidence converge to drive commitments, partnerships, and collaboration. Drawing on data from 40+ lending partners across East and Southern Africa, Aceli Africa has exposed the structural economics keeping capital away from agriculture. The evidence is clear: risk-adjusted returns on agri-SME loans fall materially below what banks earn elsewhere. Without enabling regulatory conditions, expecting capital to flow to agriculture is expecting it to defy gravity — and governments, regulators, and the private sector must now act together to redesign those conditions.

ACHIEVEMENTS SINCE FINAS 2025

Achievement	What It Means
Policy Mapping for Agricultural Finance in Kenya	Identifies prudential and non-prudential barriers constraining capital flows. Specific reform recommendations covering credit guarantee treatment in risk weighting and provisioning, the Cash Reserve Ratio, streamlining of collateral treatment, and development of a clear MSME definitional framework to reduce informality and the administrative cost of lending.
Feasibility study for improved loan classification	Addresses the critical absence of granular agricultural lending data. Makes the case for a reporting architecture that enables policymakers, financial institutions, and ecosystem enablers to see the agricultural lending sector clearly enough to make informed decisions — closing a transparency gap that has long constrained evidence-based policy reform.
Agricultural Finance Technical Working Group (AFTWG) established	Private sector-led reform platform co-convened with GIZ-AgSys and chaired by the Kenya Bankers Association. Designed to enable sustainable, technically grounded, evidence-based engagement with policymakers and regulators. Findings validated at a June 2026 policy roundtable attended by Kenya's financial and agricultural community.

FINAS 2026: LAUNCHES & COLLABORATIONS SOUGHT

At FINAS 2026	Collaboration Sought / What Launches
AFTWG Public Launch	Formal launch of the AFTWG as a permanent, membership-based platform for evidence-driven agri-finance reform in Kenya. Marks the shift from diagnosis to evidence and from evidence to action. Seeking new members from the financial sector, agribusiness, and the development community to expand the coalition.
Policy Mapping & Loan Classification Reports	Both analytical outputs formally presented at FINAS 2026 as the basis for regulatory engagement and reform advocacy — forming the foundation for alignment with policymakers on specific reforms that advance Kenya's pathway toward the Kampala Declaration.