

FINAS 2026 OUTLOOK

Towards Sustainable
Financial Architecture for
Africa's Agri-Food Systems

30 JUNE-2 JULY 2026 | NAIROBI, KENYA





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List of Abbreviations and Acronyms

Abbreviation	Full name or meaning
ACRE Africa	Agriculture and Climate Risk Enterprise Limited
ADC	Agricultural Development Corporation
AFA	Agriculture and Food Authority
AFC	Agricultural Finance Corporation
AFEX	AFEX Commodities Exchange Limited
AFRACA	African Rural and Agricultural Credit Association
AGRA	Alliance for a Green Revolution in Africa
Agri-SME	Agricultural small and medium-sized enterprise
AI	Artificial intelligence
APA	APA Insurance Limited
ASNET	Agriculture Sector Network
AU-IBAR	African Union - Inter-African Bureau for Animal Resources
AUDA-NEPAD	African Union Development Agency - New Partnership for Africa's Development
CAADP	Comprehensive Africa Agriculture Development Programme
CAP-F Platform	Country Agribusiness Partnership Framework Platform
CBK	Central Bank of Kenya
CBS	Chief of the Order of the Burning Spear
CGA	Cereal Growers Association
CGAP	Consultative Group to Assist the Poor
CGIAR	Consultative Group on International Agricultural Research
CGIF	County Green Investment Facility
CIS Kenya	Credit Information Sharing Association of Kenya
CoG	Council of Governors
Co-op Bank	Co-operative Bank of Kenya Limited
COFSI	Kisumu County Food Systems Financial Tracking and Investment report
DBN	Development Bank of Nigeria
DRIVE Programme	De-Risking, Inclusion and Value Enhancement of Pastoral Economies Programme
DT	Deposit-taking
EABC	East African Business Council
EAFF	Eastern Africa Farmers Federation
EBUHAF Programme	Rural Organization for Transformation of Agri-Food Systems Programme

Abbreviation	Full name or meaning
ECOS	Food Systems Finance ECOS Platform
EGH	Elder of the Order of the Golden Heart of Kenya
ETG	Export Trading Group
FAO	Food and Agriculture Organization of the United Nations
FCDO	United Kingdom Foreign, Commonwealth and Development Office
FINAS	Financing Agri-Food Systems Sustainably
FSD Africa	Financial Sector Deepening Africa
FSD Kenya	Financial Sector Deepening Kenya
FY	Fiscal year
GAIN	Global Alliance for Improved Nutrition
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit
GmbH	Gesellschaft mit beschränkter Haftung (limited liability company)
GODAN	Global Open Data for Agriculture and Nutrition
IDH	IDH Investment Management
IFAD	International Fund for Agricultural Development
IFC	International Finance Corporation
IFPRI	International Food Policy Research Institute
IFRS	International Financial Reporting Standards
ILRI	International Livestock Research Institute
ImpactSF	CGIAR Hub for Sustainable Finance
IRFF	Insurance and Risk Finance Facility
JICA	Japan International Cooperation Agency
KBA	Kenya Bankers Association
KCB	KCB Bank Kenya Limited
KCV	Kenya Climate Ventures
KENAS	Kenya Accreditation Service
KES	Kenyan shilling
KPA	Kenya Ports Authority
KWS	Kenya Wildlife Service
MAIIC	Malawi Agricultural and Industrial Investment Corporation Plc
MESPT	Micro Enterprises Support Programme Trust
MoALD	Ministry of Agriculture and Livestock Development

Abbreviation	Full name or meaning
MSME	Micro, small and medium enterprise
N3F	Nutritious Foods Financing Facility
NABARD	National Bank for Agriculture and Rural Development
NASIP	Kenya National Agri-Food Systems Investment Plan
NCTTCA	Northern Corridor Transit and Transport Coordination Authority
NFP	Netherlands Food Partnership
NIA	National Irrigation Authority
NIF	National Infrastructure Fund
OAG	Office of the Auditor-General
OECD/SWAC	Organisation for Economic Co-operation and Development / Sahel and West Africa Club
PAFO	Pan-African Farmers' Organization
PELUM Kenya	Participatory Ecological Land Use Management Kenya
PFM	Public financial management
Plc	Public limited company
PwC	PricewaterhouseCoopers
RCO	Resident Coordinator's Office
RIDF	Rural Infrastructure Development Fund
RK-FINFA	Rural Kenya Financial Inclusion Facility
ROPFA	Network of Farmers' and Agricultural Producers' Organizations of West Africa
SACCO	Savings and credit cooperative society
SANAD Fund for MSME	SANAD Fund for Micro, Small and Medium Enterprises
SEFAA	Social Enterprise Fund for Agriculture in Africa
SUED	Sustainable Urban Economic Development
TMA	TradeMark Africa
UN	United Nations
UN RCO	United Nations Resident Coordinator's Office
UNDP	United Nations Development Programme
UNDP IRFF	United Nations Development Programme Insurance and Risk Finance Facility
USD / US\$	United States dollar
WUR	Wageningen University & Research

Message from the FINAS Secretariat

FINAS 2026 brought together 1,703 participating delegates from 29 countries and 170 organizations around a shared challenge: how to mobilize and deploy finance capable of transforming Africa's Agri-Food Systems.

The journey began before the Summit. The Kampala Declaration Dialogue examined how CAADP commitments could be translated into financing priorities. The Agri-SME Finance Policy Dialogue interrogated Kenya's policy, prudential, and market constraints. These conversations prepared the ground for three days of Summit discussions connecting policy, capital, climate resilience, inclusion, trade, and implementation.

Several moments stood out. The launch of Kenya's National Agri-Food Systems Investment Plan demonstrated how continental commitments can become a costed national investment framework. The demand-side fishbowl placed farmers' and enterprises' experiences at the center of financial system design. Sessions on alternative collateral, credit information, wholesale finance, and embedded insurance showed how lending risk can be understood and managed differently. Climate finance discussions repositioned insurance, climate intelligence, and resilient infrastructure as integral to financial decision-making. Trade and investment sessions demonstrated that finance cannot succeed without standards, aggregation, logistics, functioning corridors, and dependable markets.

The Summit also tested practical pathways to implementation. The Home-Grown Agribusiness Solutions Accelerator focused on preparing African enterprises for investment. The Sustainable Urban Economic Development Programme Deal Room connected investment opportunities with potential financiers. The

Food Systems Finance Masterclass strengthened practitioners' ability to assess the wider consequences of financing decisions. The Makueni Export Supply Hub illustrated how market demand can guide farmer preparation, certification, aggregation, and export logistics.

A defining outcome was the launch of the Private Sector-Led Agriculture Finance Technical Working Group. Its mandate, to translate evidence into reform, strengthen coordination, and monitor implementation, provides a mechanism for sustaining action beyond the Summit.

The discussions established that Africa's challenge is not capital alone. It is the architecture through which public, private, development, and climate finance are organized, aligned, and deployed. Finance must begin with the realities of farmers and enterprises, connect with viable markets, incorporate climate risk, and be supported by credible institutions and investment pipelines.

This report is a strategic synthesis of the evidence, practical models, and priorities that defined FINAS 2026. We thank the Government of Kenya, our partners, speakers, moderators, session conveners, producer organizations, financial institutions, investors, enterprises, researchers, and delegates whose contributions made this work possible.

The direction is now clearer. The responsibility is to return to FINAS 2027 with evidence of policies implemented, investments prepared, finance deployed, and farmers and enterprises demonstrably better served.



DR. CHARITY MUTEGE
Director, FINAS Secretariat

FINAS 2026 Partnership Ecosystem



Why FINAS 2026 mattered

FINAS 2026 began with a farmer, not a financial product.



In her keynote, **Rashmi Pillai** of FSD Kenya introduced Mwende, a smallholder farmer from Makueni County. Although Mwende can access short-term credit to pay school fees or meet a household emergency, securing finance for certified seed, irrigation, storage, or the working capital needed to hold her produce until market prices improve remains far more difficult. Her income is seasonal, her production is vulnerable to climate shocks, and she may not possess the formal land title typically required by conventional lenders.

That contradiction defined the Summit.



Africa's Agri-Food Systems are already financed, though not through channels that scale. Input dealers, traders, cooperatives, savings groups, and informal lenders sustain production, but these channels remain fragmented and under-capitalized. Formal financial products, by contrast, are structured around salaried income and fixed repayment schedules that do not reflect how agricultural production generates revenue. A dairy cooperative with a signed offtake contract still cannot borrow against that contract, because lenders underwrite the farmer rather than the transaction. This is not a capital shortage but a product design limitation.

In Kenya, agriculture directly contributes approximately 22% to the economy but receives less than 5 percent of formal bank lending.

FINAS 2026 was structured around the premise that no single actor can close this gap independently. Insurers require better data to price climate risk. Lenders require de-risking capital to extend credit at scale. Producer organizations require market infrastructure to aggregate demand. The Summit convened these actors to address the problem jointly rather than in parallel.

The Summit's defining question was therefore not where additional capital will originate. It

was what must change for finance to reach productive opportunity with greater confidence, scale, and impact.

FINAS 2026 concluded that finance should follow the economics of Agri-Food Systems, underwrite productive cash flows and market relationships, and align repayment with agricultural seasons rather than fixed salary cycles. This is the finance that ultimately reaches farmers like Mwende.

FINAS 2026 IN NUMBERS

Days of Summit
Deliberations

3

Decision-makers in
attendance

880

Countries
Represented

29

Management &
Executive Attendees

615

Participating
Organizations

170

Number of
Participating
Delegates

1,703

Pre-Summit
Engagements

3

FINAS 2026 List of Participating Organizations

1. Aceli Africa
2. Adaptation Consortium
3. AFEX Commodities Exchange Limited (AFEX)
4. African Rural and Agricultural Credit Association (AFRACA)
5. African Union – Inter-African Bureau for Animal Resources (AU-IBAR)
6. African Union Development Agency-New Partnership for Africa's Development (AUDA-NEPAD)
7. Agricultural Development Corporation (ADC)
8. Agricultural Finance Corporation (AFC)
9. Agriculture and Climate Risk Enterprise Limited (ACRE Africa)
10. Agriculture and Food Authority (AFA) – Horticulture Directorate
11. Agriculture Sector Network (ASNET)
12. Agripoint
13. Ainabkoi Farmers Cooperative Society
14. AKADEMIYA2063
15. Alliance for a Green Revolution in Africa (AGRA) – VALUE4HER
16. Amacar Investment
17. APA Insurance Limited (APA) – Microinsurance
18. Apollo Agriculture
19. Article Six Group
20. Association of Women in Fisheries Blue Economy Kenya
21. Biovision Foundation
22. BRICS Consulting
23. Briter / AgBase
24. BURN Manufacturing
25. C4Impact
26. Centafrica Consulting
27. Central Bank of Kenya (CBK)
28. Cereal Growers Association (CGA)
29. Citadel Agri Merchants
30. Consultative Group on International Agricultural Research (CGIAR) / ImpactSF
31. Consultative Group to Assist the Poor (CGAP)
32. Co-operative Bank of Kenya Limited (Co-op Bank)
33. Council of Governors (CoG)
34. Country Agribusiness Partnership Framework Platform (CAP-F Platform)
35. County Government of Baringo
36. County Government of Kisumu
37. County Government of Makueni
38. County Government of Murang'a
39. Credit Information Sharing Association of Kenya (CIS Kenya)
40. CreditInfo
41. DanChurchAid
42. De-Risking, Inclusion and Value Enhancement of Pastoral Economies Programme (DRIVE Programme), Government of Kenya
43. Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH – Rural Organization for Transformation of Agri-Food Systems (EBUHAF) Programme
44. Development Bank of Nigeria (DBN)
45. Digital Africa Limited
46. Digital Green
47. E4Impact Foundation
48. Earth Story Africa
49. East Africa Development Market Associates
50. East African Business Council (EABC)
51. Eastern Africa Farmers Federation (EAFF)
52. eco.business Fund
53. Embassy of Ireland in Kenya
54. Embassy of the Federal Republic of Germany
55. Emerging Ag
56. Equator Seeds / Kagazi
57. Equity Group Foundation
58. Executive Office of the President, Government of Kenya
59. Export Trading Group Climate Solutions (ETG Climate Solutions)
60. F Consult
61. Family Bank
62. Farmer's Choice
63. Finance in Africa
64. Finance in Motion
65. Financial Sector Deepening Africa (FSD Africa)
66. Financial Sector Deepening Kenya (FSD Kenya)
67. Financing Agri-food Systems Sustainably Secretariat (FINAS Secretariat)
68. Food and Agriculture Organization of the United Nations (FAO)
69. Global Alliance for Improved Nutrition (GAIN)
70. Global Open Data for Agriculture and Nutrition (GODAN)
71. Goodwell Investments
72. Government of Kenya
73. Government of Kenya – Public Finance Management Directorate (PFM Directorate)
74. Grain Council of Uganda
75. Grassroots Business Fund
76. Grounded Investments
77. Heifer International
78. IDH Investment Management
79. Incofin Investment Management / Nutritious Foods Financing Facility (N3F)
80. International Finance Corporation (IFC)
81. International Food Policy Research Institute (IFPRI)
82. International Fund for Agricultural Development (IFAD)
83. International Fund for Agricultural Development (IFAD) – Rural Kenya Financial Inclusion Facility (RK-FINFA)
84. International Livestock Research Institute (ILRI)
85. Japan International Cooperation Agency (JICA)
86. Jawabu Biashara Limited
87. Kaledofin
88. KCB Bank Kenya Limited (KCB Bank)
89. Kenya Accreditation Service (KENAS)
90. Kenya Bankers Association (KBA)
91. Kenya Climate Ventures (KCV)
92. Kenya Livestock Steering Committee
93. Kenya Ports Authority (KPA)
94. Kenya Wildlife Service (KWS)
95. Kilima Fresh
96. KOKO Networks
97. Konza Technopolis
98. K-Unity Savings and Credit Co-operative Society (K-Unity SACCO)
99. Kuza
100. Kuza Biashara
101. LM International
102. Magati Dairy Cooperative
103. Malawi Agricultural and Industrial Investment Corporation PLC (MAIIC)
104. Mastercard
105. McKinsey & Company
106. Mercy Corps AgriFin
107. Metropool
108. Micro Enterprises Support Programme Trust (MESPT)
109. MicroSave Consulting
110. Microsoft Pocket Lab Africa
111. Ministry of Agriculture and Livestock Development (MoALD)
1) State Department for Agriculture & 2) State Department for Livestock Development
112. Ministry of Co-operatives and Micro, Small and Medium Enterprises Development
113. Ministry of Health
114. Mombasa Tea Auction
115. Moto Capital
116. Moving Frontiers
117. National Bank for Agriculture and Rural Development (NABARD)
118. National Infrastructure Fund (NIF)
119. National Irrigation Authority (NIA)
120. National Treasury – Climate Finance and Green Economy
121. Natura Green
122. Netherlands Food Partnership (NFP)
123. Network of Farmers' and Agricultural Producers' Organisations of West Africa (ROPFA)
124. New Zealand High Commission
125. Northern Corridor Transit and Transport Coordination Authority (NCTTCA)
126. Office of the Auditor-General (OAG)
127. Office of the Special Envoy on Technology
128. One Acre Fund
129. ONE Campaign Development / Sahel and West Africa Club (OECD/SWAC)
130. Organisation for Economic Co-operation and Development (OECD)
131. Pan-African Farmers' Organization (PAFO)
132. Participatory Ecological Land Use Management Kenya (PELUM Kenya)
133. Performeter
134. PricewaterhouseCoopers (PwC)
135. Primas Kenya Limited
136. Rabo Foundation
137. Regen Organics
138. ROAM Electric
139. Rockefeller Foundation
140. Root Capital
141. Rootooba
142. Salu Limited
143. SANAD Fund for Micro, Small and Medium Enterprises (SANAD Fund for MSME)
144. Savannah Honey
145. SimpAGRI Consulting
146. Social Enterprise Fund for Agriculture in Africa (SEFAA) / Sahel Capital
147. SokoFresh
148. Spur Web Impact Centre Programme (SUED Programme)
149. Strathmore University – Agri-Food Innovation
150. Sustainable Urban Economic Development
151. Swisscontact
152. Tatu City Special Economic Zone
153. TechnoServe
154. Tharaka University
155. Times U Deposit-Taking Savings and Credit Co-operative Society (Times U DT SACCO)
156. TradeMark Africa (TMA)
157. Unconventional Capital Development Office (FCDO)
158. United Kingdom Foreign, Commonwealth and Development Office (FCDO)
159. United Nations Development Programme Insurance and Risk Finance Facility (UNDP IRFF) (UN RCO)
160. United Nations Resident Coordinator's Office (UN RCO)
161. Universal Traders Circle Savings and Credit Co-operative Society (Universal Traders Circle SACCO)
162. Viazi Kings Limited
163. VisionFund International / World Vision
164. VunaPay
165. Wageningen University & Research (WUR)
166. Women Farmers Association of Kenya
167. Women's Finance for Africa
168. Wyss Academy for Nature
169. Yongo Capital
170. Zambia Agricultural Credit Guarantee Scheme

The FINAS 2026 Dialogue Journey

THE JOURNEY AT A GLANCE

27 APR	26 MAY	04 JUN	30 JUN - 02 JUL
Media Launch	Kampala Declaration Dialogue	Agri-SME Finance Policy Dialogue	FINAS Summit
<i>Put the agenda in public view</i>	<i>Connect continental commitment with finance</i>	<i>Move from policy mapping to return</i>	<i>Bring the system into one room</i>



FINAS 2026 unfolded across four connected stages, each advancing the conversation from public engagement toward coordinated action. The journey began with public engagement, establishing shared understanding of the financing gap. It progressed to continental policy alignment, positioning Agri-Food Systems within regional priorities. It then moved to financial-sector reform, addressing the structural constraints that limit capital flow. It concluded with coordinated action, translating consensus into commitments across the public, private, and development finance sectors.

27 APRIL 2026

FINAS 2026 Media Launch

Put the agenda in public view

The Media Launch opened the public conversation on financing Africa's Agri-Food Systems. It introduced the Summit's central questions and connected finance with food security, enterprise growth, jobs, climate resilience and economic transformation.

KEY ORGANIZATIONS: Financing Agri-Food Systems Sustainably Secretariat and confirmed media and launch partners.

26 MAY 2026

Kampala Declaration Dialogue

Connect continental commitments with finance

The Kampala Dialogue examined what implementation of the Kampala CAADP Declaration requires of public finance, national investment planning, private capital, and institutional coordination. It established the policy foundation for the financing questions subsequently examined at the Summit.

KEY ORGANIZATIONS: Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH, Financing Agri-Food Systems Sustainably, and participating policy and Agri-Food Systems organizations.

4 JUNE 2026

Agri-SME Finance Policy Dialogue

Move from policy mapping to reform

The dialogue examined Kenya's agricultural small and medium-sized enterprise financing environment, including definitions, prudential requirements, risk perceptions, lending incentives and alternative collateral. It helped frame the regulatory and market questions carried into FINAS 2026.

KEY ORGANIZATIONS: Aceli Africa, Kenya Bankers Association (KBA), Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH and Financial Sector Deepening Kenya (FSD Kenya).

30 JUNE - 2 JULY 2026

FINAS Summit

Bring the system into one room

The Summit brought the dialogue streams together around policy, public finance, commercial capital, inclusion, climate resilience, trade and implementation. Sessions ranged from ministerial roundtables and plenaries to strategy rooms, masterclasses, deal rooms, fishbowls and investment dialogues. Dr. Charity Mutegi opened the Summit by tracing the FINAS dialogue journey, while Johnson Mwakazi guided the proceedings as Master of Ceremony. The Summit did more than assemble diverse institutions: it clarified the functions a sustainable financing architecture must perform and established platforms through which implementation can continue beyond the annual event.

FINAS 2026 Sub-themes



1 Policy Alignment and Coordination

How can continental commitments become nationally owned, cost-effective, and investable plans?

FINAS examined how the Kampala Comprehensive Africa Agriculture Development Programme (CAADP) Declaration and national priorities can be translated into coordinated implementation, aligned budgets, credible financing strategies and national and county investment pipelines.



2 Innovative and Inclusive Finance

How can financial systems serve farmers and enterprises that conventional finance overlooks?

Sessions examined seasonal products, alternative collateral, wholesale finance, embedded insurance, credit information, artificial intelligence, digital services, cooperative finance, and financing models designed around women, youth, farmers, and agricultural enterprises.



3 Green, Inclusive and Resilient Finance

How can finance protect future productivity while generating economic returns today?

The Summit positioned climate intelligence, insurance, carbon finance, resilient livestock systems, cold chains, sustainable feed and fodder, agroecology, nature-based enterprises, and blue-economy investment as integral to mainstream finance.

4 Trade, Investment and Multilateralism

How can functioning markets and regional connectivity unlock greater investment?

The discussions connected finance with investment-ready enterprises, contract farming, transport corridors, standards, border systems, cold chains, market access, producer-led finance, and accountable public-private partnerships.

What FINAS 2026 Established



Finance must be built around farmers and enterprises.

Products must reflect production relationships, climate exposure, conventional income and collateral norms.



Public finance must catalyze, not compete.

Its role is to supply policy certainty, infrastructure, reliable data, and targeted risk-sharing that unlock rather than crowd out private capital.



Investment readiness determines where capital flows.

Countries, counties and enterprises win investment through credible pipelines, sound governance, market evidence, and clear implementation arrangements - not potential alone.



Data and climate intelligence are financial infrastructure.

Trusted data, insurance, and climate-risk information are what make credit assessable, risk priceable, and portfolios resilient.



Finance must move with the value chain, not just production.

Capital at the farm gate is incomplete without aggregation, storage, processing, logistics, standards, and market access behind it.



Delivery depends on coordination, scale, and accountability.

Impact requires aligned institutions, commercially sustainable innovation, clear ownership, and measurable results - not another pilot.



FINAS 2026 established that Africa's Agri-Food Systems face not only a shortage of suitable capital, but also a structural challenge: how public, private, development and climate finance are organized, aligned and deployed.

Six conclusions define the architecture required to close that gap.

Kenya Launches NASIP 2026-2030

Kenya opened FINAS 2026 by putting a number to the problem. Agriculture generates close to a quarter of national GDP yet receives only three percent of credit. 60% of arable land sits uncultivated, worked by a population young enough to transform it, in a country that still imports food it could grow itself. NASIP was launched as the instrument to close that gap, targeting the groups most locked out of finance: Micro, Small and Medium Enterprises (MSMEs), youth, women and persons with disabilities (PWDs).

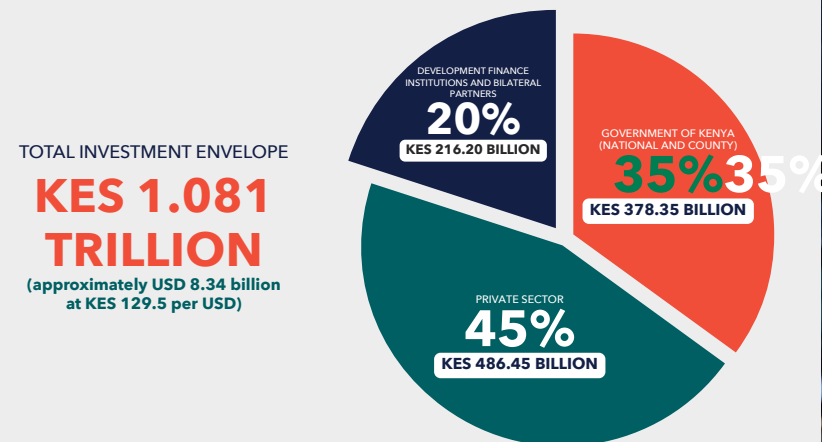
The plan translates the country's Kampala CAADP commitments into a five-year, fully costed investment framework aligning national priorities, county aspirations, private-sector opportunities, and development-partner support. It replaces fragmented projects with a coordinated portfolio of investments across production, livestock, fisheries, irrigation, agro-industrialization, market access, food safety, climate resilience, research, digital agriculture, and agricultural finance.

The Investment Requirement: KES 1.081 trillion over five years

These figures represent the proposed financing architecture—not capital already secured.

The Nine NASIP Investment Flagships

1. Increasing Agri-food Systems Production and Productivity
2. Targeted Input and Service Wallet to the Needy and Vulnerable Farmers
3. Enhancing Medium-to-Large-Scale Production, Irrigation and Mechanization
4. Agro-Industrialization and Value Addition
5. Strengthening Food and Feed Safety
6. Reinforcing Agri-food Systems Resilience to Shocks
7. Advancing Research, Artificial Intelligence, Data and Innovation for Productivity and Global Competitiveness
8. Boosting Agri-food Systems Finance
9. Strengthening the Agri-food System's Institutional and Human Capacity



WHAT NASIP CHANGES

NASIP creates a common framework through which government, counties, investors, and development partners can identify priorities, prepare projects, allocate financing, assign implementation responsibility, and track results. Its delivery architecture places counties at the center of implementation, supported by national coordination and CAADP-aligned accountability mechanisms.

Under full implementation, NASIP targets 6-7% annual growth in agricultural GDP, more than 2 million new jobs, and a 40% increase in smallholder incomes by 2030.

INSTITUTIONAL CONTRIBUTION

NASIP was developed by the Ministry of Agriculture and Livestock Development through the Agri-Food Systems Transformation Office, in collaboration with county governments and other development partners.

"This investment is not simply about financing agriculture. It is about financing Kenya's future."

Sen. Mutahi Kagwe, EGH, Cabinet Secretary, Ministry of Agriculture and Livestock Development, in remarks delivered on his behalf by Hon. Jonathan Mueke, CBS



Access the complete NASIP 2026-2030 via the provided QR code or [this link](#).



DAY ONE:

Building the Architecture for Delivery

Kenya opened FINAS 2026 with the official launch of the Kenya National Agri-Food Systems Investment Plan (NASIP) 2026–2030. Dr. Charity Mutegi, Director of the FINAS Secretariat, opened the Summit by situating NASIP within FINAS's progression from dialogue to implementation. Hon. Jonathan Mueke, CBS, Principal Secretary, State Department for Livestock Development, presided over the launch on behalf of Sen. Mutahi Kagwe, EGH, Cabinet Secretary, Ministry of Agriculture and Livestock Development. He presented NASIP as a fully costed KES 1.081 trillion five-year investment framework to mobilize resources from national and county governments, the private sector, development finance institutions, and bilateral partners. H.E. Caitríona Ingoldsby, Ireland's Ambassador to Kenya, delivered opening remarks emphasizing that food-systems transformation depends on partnerships among governments, development partners, the private sector, and smallholder farming communities, and reaffirmed Ireland's commitment to inclusive, resilient, and sustainable food-systems financing.

With NASIP on the table as a costed national investment framework, the Summit shifted from what should be financed to how capital can be mobilized and deployed. The sessions that followed examined investable pipelines, catalytic public finance, fit-for-purpose regulation, alternative collateral, risk sharing, enterprise capability, insurance, and climate intelligence.

From Commitments to Investable Delivery

Moderated by Waiganjo Njoroge, the "Policy Alignment and Coordination for Financing the Kampala CAADP Declaration" roundtable brought together Boaz Blackie Keizire of AGRA, Sara Mbago-Bhunu of IFAD, Dr. Debisi Araba of AKADEMIYA2063, Dr. Sophia Baumert of GIZ and Yael Hartmann of the Agriculture Sector Network. The panel called for a layered financing architecture combining catalytic public finance, blended finance, insurance, risk-sharing instruments, special-purpose vehicles, impact funds, anchor-firm financing and value-chain-specific investment pipelines.

PLENARY SPOTLIGHT I: FINANCE AS A LEVER FOR CHANGE

Rashmi Pillai, Chief Executive Officer of FSD Kenya, presented Day One's central argument: much of the financing sustaining Africa's Agri-Food Systems is informal, fragmented and invisible to formal financial institutions. She called for harvest-aligned loan treatment; recognition of warehouse receipts and forward contracts as collateral; insurance and guarantees as recognized risk mitigants; and public or concessional capital for first-loss risk sharing.



The sessions anchored by the keynote advanced six priorities:

- **Key Remarks and Partner Perspectives:** The immediate constraint is a shortage of prepared, scalable opportunities connecting farmers, off-takers, processors, and domestic investors.
- **Public Development Banks:** Agricultural finance requires clearer institutional ownership, lower transaction costs, stronger lender capability, targeted enterprise support, and coordination across government, regulators, banks, and agribusinesses.
- **Agri-SME Policy and Prudential Reform:** Regulation should recognize agricultural cash flows, alternative collateral, guarantees, credit-risk evidence, and risk-based supervision while safeguarding financial stability.
- **Agricultural Development Funds:** Public and development finance should catalyze private investment through guarantees, blended finance, and targeted risk sharing.
- **Wholesale Lending:** Kenya's progress in financial access has not produced equivalent financial health for agriculture. Wholesale liquidity must be combined with de-risking, technical assistance, value-chain-specific products, capable intermediaries, and investment-ready borrowers.
- **Finance and Skills:** Enterprises require business capability, mentorship, innovation support, market connections, and investment readiness alongside capital.

PLENARY SPOTLIGHT II: MAKING CLIMATE RISK FINANCEABLE

The climate-risk plenary examined why an estimated USD 94 billion in existing Agri-Food Systems finance remains concentrated among established value-chain actors and inadequately reaches smallholders. Climate risk, fragmented data, and weak risk-sharing mechanisms continue to constrain lending. Embedded and parametric insurance, richer local data, and products co-designed with users were presented as practical responses.

Agricultural Insurance: Insurance should be embedded in services and institutions farmers already trust, supported by digital tools, livestock identification, and public policy that enables progressively greater private-sector leadership.

Sustainable Feed and Fodder: Addressing the estimated 55-million-metric-ton deficit requires stronger farm records, reliable off-take, shared data, appropriate insurance, and coordinated financing by cooperatives, banks, development-finance institutions, and value-chain actors.

Cold-Chain Finance: Recovering Kenya's estimated KES 72 billion in annual food losses requires finance structured around aggregation, viable business models, technology, operational capability, reliable markets, and first-mile logistics.

Day 1 established that capital moves when institutions can prepare credible pipelines, distribute risk, and align finance with how Agri-Food Systems produce, trade, and generate returns.



DAY TWO:

From Segments to Systems: Financing People, Data, and the Last Mile

PLENARY SPOTLIGHT I: IFAD'S GLOBAL PERSPECTIVE ON RURAL FINANCE

Ronald Ajengo, Country Programme Coordinator at the International Fund for Agricultural Development (IFAD), opened Day Two by emphasizing that subsistence farmers, smallholders and commercializing farmers are distinct customer segments with different financial needs. He called for segmented products supported by financial literacy, technical assistance, market connections, guarantees and insurance. He also emphasized that public and development finance should catalyze private capital rather than operate only as a lender of last resort.

Side events anchored by this plenary:

- **Credit Information Sharing for Data-Driven Food Systems.** Answered the plenary's segmentation challenge directly. Farmers are priced as risky because lenders lack visibility into cash flows and climate exposure; alternative data, satellite imagery, mobile money, and crop records can build the fuller profile each segment requires.
- **Financing that Works: Demand-Side Perspectives (Fishbowl).** Confirmed the plenary's central claim from the farmer's side of the table: smallholders are bankable when products match real crop cycles and repayment realities, not when farmers are asked to match the product.
- **Gender-Responsive Financing for Sustainable Agri-Food Systems.** Applied segmentation to gender. Counting loans disbursed to women is not the same as designing for them; the call was for data and digitization that make women's economic activity visible to lenders in the first place.
- **Show Me the Money: Reaching the Last Mile.** Extended the plenary's logic to its furthest edge, financial systems built around last-mile realities, not retrofitted onto them, with trust and transparency doing as much work as capital.
- **Stock Take of Financial Flows for Food Systems (3FS), Kisumu County.** Gave the plenary's data argument a concrete result: domestic public financing already covers 85.3 percent of Kisumu's food systems investment, while international funding has thinned. Tracking exposed the gap; scaling it now depends on diversified, sustainable financing design.
- **FSD Kenya's County Green Investment Facility (CGIF), Parts I and II.** Took the plenary's blended finance and de-risking language to the county level. Many green agrifood projects stall at the idea stage for lack of feasibility studies and financial models; the fix mirrors IFAD's own prescription: guarantees, blended capital, and stronger local project preparation, applied to counties rather than nations.

PLENARY SPOTLIGHT II: SKILLS, SYSTEMS AND CAPITAL

Sharon Mosin, Country Director of Swisscontact Kenya, argued that capital follows competence. Financial institutions invest more readily in skilled operators than in good ideas alone, making human capital a precondition for agricultural finance. She repositioned agriculture as a knowledge-intensive sector requiring technical, business and problem-solving capabilities and called for mentorship and apprenticeship models that prepare young people to absorb and manage capital.

Side events anchored by this plenary:

- **HGSA Accelerator: Home-Grown Agribusiness Solutions.** This session put the plenary's logic into practice: capital follows competence, so the accelerator gives African-led innovators tailored, long-term support to move from idea to investment-ready.
- **Netherlands Food Partnership Masterclass on Food Systems Finance.** Delivered the training the plenary called for and targeted financiers. The team offered an e-course building systems-level thinking and proving the skills gap runs on both sides of the lending table.
- **Trusted and Efficient Trade Systems.** Carried the plenary's systems pillar outward. Skilled producers and ready capital still stall without functioning trade infrastructure, hard and soft, to turn regional market access from a promise into a reality.

If Day 1 redesigned the instruments of finance, Day 2 asked who is ready to use them: farmers segmented by real need, women made visible in the data, counties equipped to prepare bankable projects, and a generation of young operators built to absorb capital rather than merely receive it.

From Inclusive Design to Delivery

PLENARY SPOTLIGHT I: INCLUSIVE DESIGN FOR FARMER-CENTERED FINANCE

Wairimu Munyinyi-Wahome, Country Director of Heifer International Kenya, opened Day Three by identifying a design flaw at the root of exclusion. Financial products built for salaried incomes and conventional collateral do not fit farmers, young entrepreneurs, or the realities of the agricultural market. The challenge is not only capital availability but also whether finance is designed around agricultural cycles and the data farmers already generate. Digital records, cooperative transactions, production histories and market relationships can make commercially active farmers visible to lenders.

Side events anchored by this plenary:

- **Investment Deal Room.** Financial Sector Deepening (FSD) Kenya, the United Kingdom Foreign, Commonwealth and Development Office, and the Sustainable Urban Economic Development Programme put the plenary's visibility argument into practice, connecting already-prepared opportunities directly with financiers.
- **Artificial Intelligence in Agrifood Finance.** Strathmore University and the Office of the Special Envoy on Technology extended the plenary's data theme with a caution attached: local relevance, validated information, data protection, and human oversight all matter as much as the data itself.
- **The Missing Middle.** Heifer International, Aceli Africa, Mastercard, VunaPay, Sahel Capital, Magati Dairy Cooperative, and Ainabkoi Farmers Cooperative Society mapped bankability as a journey through markets, capability, data, catalytic finance, and risk-sharing, rather than a single credit decision.
- **Digital Services for Farmers.** Mercy Corps AgriFin tested whether the plenary's vision holds commercially, delivering advisory services, climate information, finance, insurance, and markets as a sustainable bundle rather than a subsidized one.
- **Contract Farming.** The Cereal Growers Association showed the plenary's visibility principle at its most practical: contract-based finance runs on working capital, reliable off-take, information, trust, and accountability between known parties.

PLENARY SPOTLIGHT II: THE LIVESTOCK FINANCING AMBITION

McKinsey & Company and Kenya's Livestock Steering Committee laid out what stands between the sector and a USD 1 billion livestock-financing target by 2030. The gap is not ambition; it is infrastructure: investable value chains, livestock identification, insurance, aggregation, reliable data, and public-private investment that moves in the same direction at the same time.

Side events anchored by this plenary:

- **Nutrition Finance.** The Food and Agriculture Organization of the United Nations, the Global Alliance for Improved Nutrition, K-Unity Savings and Credit Co-operative Society, Malawi Agricultural and Industrial Investment Corporation, and Incofin's Nutritious Foods Financing Facility examined how nutrition outcomes can become part of investment appraisal itself, not an add-on to it.
- **Agroecology and Investment Pipelines.** The Rockefeller Foundation, Biovision Foundation, Murang'a County, the Global Open Data for Agriculture and Nutrition, and Participatory Ecological Land Use Management Kenya connected territorial, place-based approaches to the same investable pipelines the plenary called for.
- **Public-Private Partnerships.** PricewaterhouseCoopers, the National Irrigation Authority, and the Office of the Auditor-General added the accountability layer coordinated investment requires: transparency, fiscal discipline, public value, and community interest, alongside the capital itself.
- **Blue-Economy Finance.** MicroSave Consulting and the Food and Agriculture Organization of the United Nations applied the plenary's value-chain logic to seaweed and fisheries, aggregation, inputs, production space, and risk-sharing built around a different set of producers.

The Summit concluded by establishing a permanent mechanism for follow-through. The closing plenary and launch of the Technical Working Group are presented in the final section of this report.

A photograph of Dr. Debisi Araba, a man with a beard and glasses, wearing a dark suit and a patterned bow tie. He is seated in a black armchair, holding a microphone, and appears to be speaking at a podium. The background is a white wall with several logos, including AGRA (Agricultural Growth Action), Mercy Corps, World Vision, and TATU City. The text "POLICY ALIGNMENT AND COORDINATION" is overlaid on the image in large, bold, white and orange letters. Below it, the subtitle "Aligning Macroeconomic Policy with Market Infrastructure" is written in white. A quote from Dr. Araba is also present, along with his name and title.

POLICY ALIGNMENT AND COORDINATION

Aligning Macroeconomic Policy with Market Infrastructure

"We should make the Kampala Declaration the absolute minimum of what we want to achieve by 2035. It should be a policy floor, not a policy ceiling. So the question is: how do we, as a community, support governments to do the hard work of innovation?"

Dr. Debisi Araba, Managing Director, AKADEMIYA2063



"Partners need to be disciplined around one plan, one reporting system, and one review process."

Dr. Sophia Baumert, Deutsche Gesellschaft für

One Framework to Steer Ownership

The Kampala Declaration Dialogue traced Africa's policy trajectory through Maputo's production and expenditure targets, Malabo's accountability framework and Kampala's integrated Agri-Food Systems agenda. Kenya's National Agri-Food Systems Investment Plan demonstrated how continental commitments can be translated into national investment priorities, financing responsibilities and implementation arrangements. Participants called for a focal coordination body authorized to convene ministries, regulators, counties, financial institutions and development partners. They also proposed one framework connecting priorities, budgets, institutional responsibilities, reporting and review.

Policy That Produces Investable Pipelines

FINAS 2026 identified fragmented institutional ownership as a central constraint on agricultural finance. Responsibilities are distributed across ministries, regulators, counties, development institutions and financial-sector actors, often without a single authority aligning policy, budgets, regulation and implementation. The discussions focused on coordination as financial infrastructure that determines policy priorities, produces credible investments and accountable delivery.



Institutions That Prepare and De-Risk Investment

Moderated by Waiganjo Njoroge, the “Making Agriculture Development Funds Work” session featured Saseun Emmanuel Olawale, Acting Head of the Financial Partnerships Unit at Nigeria’s National Agricultural Development Fund; Dr. Surendra Babu, Chief General Manager at India’s National Bank for Agriculture and Rural Development; a representative of Kenya’s Public Finance Management Directorate; and Paul Ngo, Principal Credit and Risk Officer at the Zambia Credit Guarantee Scheme.

- Nigeria’s National Agricultural Development Fund linked capital mobilization with investment-pipeline preparation, climate-smart financing and credible governance.
- Dr. Surendra Babu presented India’s wholesale financing model, through which the National Bank for Agriculture and Rural Development channels finance through banks, cooperatives and other rural financial intermediaries, supported by the Rural Infrastructure Development Fund.
- Kenya’s Public Finance Management Directorate presented the framework for coordinating and capitalizing agricultural development funds.
- Paul Ngo presented Zambia’s experience with agricultural credit guarantees, emphasizing capable lenders, viable borrowers, dependable markets and effective implementation.



Rules That Reflect Agricultural Cash Flows

The Agri-SME Finance Policy Dialogue examined loan classification and restructuring, collateral requirements, guarantee treatment, sector classification and expected-credit-loss provisioning under International Financial Reporting Standard 9.

Participants proposed harvest-aligned loan treatment, recognition of warehouse receipts and movable assets, stronger agricultural credit information, appropriately structured guarantees and risk-based supervision that reflects biological risk and seasonal income.

The dialogue was convened by Aceli Africa, the Kenya Bankers Association, Deutsche Gesellschaft für Internationale Zusammenarbeit and Financial Sector Deepening Kenya, with contributions from the Central Bank of Kenya and AGRA.



Follow the Money Across Government

The Kisumu County Agri-Food Systems Financial Tracking and Investment assessment consolidated approximately KES 4.2 billion in expenditure across ten county departments during financial years 2021-2024:

- 36.2%: Agri-Food Systems infrastructure
- 29.2%: Agricultural development and value chains
- 25.7%: Nutrition and health
- 5.4%: Social assistance
- 3.5%: Climate adaptation and natural-resource management

The assessment showed that Agri-Food Systems expenditure extends across infrastructure, agriculture, nutrition, health, climate and social protection. It gave the county a consolidated basis for identifying financing gaps, coordination failures and underfunded priorities. The work involved the Global Alliance for Improved Nutrition, the County Government of Kisumu, the Ministry of Agriculture and Livestock Development, the Embassy of Ireland in Kenya, the Food and Agriculture Organization of the United Nations, and the International Fund for Agricultural Development.



A Sustainable Reform Mechanism

Day 3 launched the Private-Sector-Led Agriculture Finance Technical Working Group to carry the Summit's policy evidence into institutional action. Its mandate connects agricultural data with policy and regulatory reform, alternative collateral, risk-sharing mechanisms, institutional coordination and implementation monitoring. The Group provides a standing mechanism for tracking progress beyond FINAS 2026.



A woman with short dark hair and glasses, wearing a dark blue blazer over a teal top, stands at a white podium. She is speaking into a microphone. The background is a light blue wall with several logos, including the African Union, a logo with the word 'CONTROLUNION', and the FINAS logo. The text 'Shaping economies through' is overlaid on the left side of the image.

Shaping economies through

INNOVATIVE & INCLUSIVE FINANCE MODELS

"Who is agricultural finance really designed for?"

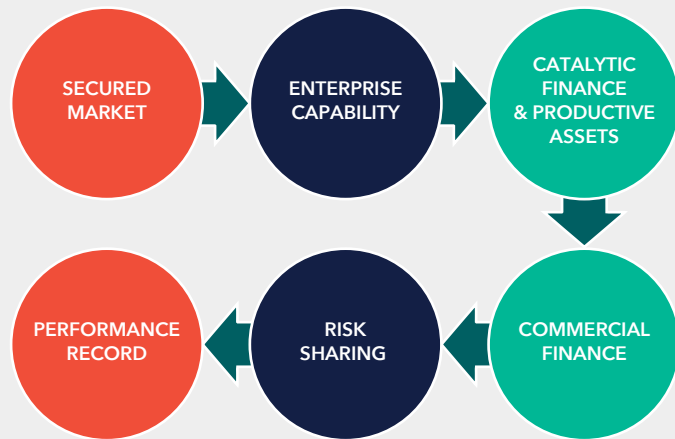
Wairimu Munyinyi-Wahome, Country Director, Heifer International Kenya

Finance That Builds Commercial Progression

FINAS 2026 traced a practical financing journey: understand the user, make economic activity visible, build enterprise capability, share early risk, and connect capital to reliable markets. Inclusion was treated not as the delivery of a loan, but as progression toward sustainable commercial participation.

Bankability Is Built in Stages

The Beyond the Missing Middle discussion presented bankability as a sequence rather than a single lending decision:



Convened by Heifer International, the “Beyond the Missing Middle: Building Finance Pathways for Africa’s Next Generation of Agripreneurs” session brought together Heifer International, Aceli Africa, Sahel Capital, Mastercard, VunaPay, Magati Dairy Farmers Co-operative Society Limited and Ainabkoi Farmers Cooperative Society to examine how farmers and agri-enterprises can progress toward sustainable commercial finance. The discussion highlighted that bankability is built progressively by linking early finance to enterprise readiness, predictable markets, trusted transaction records and appropriate risk sharing. Such incentives can reduce the cost and risk of serving smaller agricultural enterprises, enabling financial institutions to build the experience, data and confidence needed to develop sustainable agricultural portfolios.



Design for the Season, Not the Salary

The demand-side fishbowl, moderated by Michelle Kagari of One Acre Fund, brought together Angeline Munzara of VisionFund International, Rebecca Amukhoye of the Micro Enterprises Support Program Trust, Dr. Babafemi Oyewole of the Pan-African Farmers' Organization and Humphrey Mutaasa of the Grain Council of Uganda and Agripoint. They defined effective access as finance that is timely, affordable, appropriately sized and aligned with production and sales cycles. The panel emphasized that credit without suitable repayment periods, risk protection and a reliable buyer can deepen vulnerability.

AFEX: Collateralizing the Crop

The Banking on the Future Crop Dialogue demonstrated how AFEX Commodities Exchange Limited connects verified commodities with finance. Produce is deposited, inspected, valued, and represented by a warehouse receipt against which financing can be advanced. A structured sale then provides a defined source of repayment. By connecting secure storage, quality assurance, valuation, buyers, and repayment, the model demonstrated how a verified crop can serve as an alternative to exclusive reliance on land-based collateral.

Magati Dairy Farmers Co-operative Society Limited: The System Behind Repayment

Sarah Kendi, Manager of Magati Dairy Farmers Co-operative Society Limited, shared the cooperative's experience of how finance performs when supported by a functioning commercial system. With support from Heifer International, the cooperative combined dairy management training, fodder production and preservation, animal health, milk handling, aggregation and market linkages with productive assets, including milk chilling, digital weighing, transport and backup energy.



Insight:

Private capital follows confidence. It moves where enterprises are prepared, market relationships are visible, risk is appropriately shared, and implementation capability is credible.



Make Inclusion a Pathway to Agency

Convened by AGRA, Heifer International and CGAP, the “Gender-Responsive Financing for Sustainable and Inclusive Agrifood Systems” session brought together Wairimu Munyinyi-Wahome, AnnRita Njiru-Mugo, Silvia Baur-Yazbeck, Stevelee N. Mwachigi, Wangui Muna, Daphne Muchai and Isaac Mungoma. The panel identified women’s groups, cooperatives, savings and credit cooperative societies, community savings groups and village savings and loan associations as valuable entry points into formal finance. Their savings, transaction and repayment records can support individual financial identities, enterprise accounts, larger products, productive assets and stronger market participation. The panel emphasized that progress should be measured through women’s control of income and assets, leadership, market participation, agency and enterprise performance, not only through the number of loans disbursed.

Make Technology Solve a Real Constraint

The FINAS 2026 side event, “Beyond Donor Funding: Sustainable Business Models and AI-Enabled Finance for Africa’s Smallholder Farmers,” was hosted by SAFIC in partnership with Baobab Impact and brought together more than 72 participants from 49 organizations. Prof. Simon Ndiritu of SAFIC highlighted the need to connect AI-enabled advisory with finance, inputs, insurance and markets, while Amb. Philip Thigo emphasized trusted data exchange, strong institutional coordination and starting with focused use cases that can demonstrate public value. Dr. Betsy Muriithi shared findings from SAFIC’s assessment of 16 AI-enabled advisory tools, underscoring the importance of benchmarking, inclusive delivery channels and shared infrastructure. The panel, moderated by Richard Migwalla of Baobab Impact, featured Sriram Bharatam of KUZA One, Benjamin Njenga of Apollo Agriculture, Kelvin Njau of Kaleidofin, Dr. Girmaw Abebe of Microsoft AI for Good Lab and Dr. Denis Mujibi of SAFIC and explored last-mile delivery, farmer finance, risk segmentation, AI-enabled monitoring and federated data sharing.

Make Economic Activity Financially Visible

Convened by CIS Kenya and moderated by Adah Mukubi, Head of Communications and Partnerships, the session opened with Andrew Njeru, Chief Executive Officer of CIS Kenya, and Xavier Faz, Lead Financial Sector Specialist at CGAP. The panel featured Martin Macharia of CreditInfo CRB, Juliens Clifford of Kaleidofin, Yvonne Anyonyi of Citadel Agri-Merchants, Dr. Samuel Tiriongo of the Kenya Bankers Association, Gideon Kipyakwai of Metropol CRB, and Fareed Wangara of ACRE Africa. The speakers showed that farmers and agricultural enterprises often appear risky because conventional credit records do not capture their economic activity. Production, delivery, off-taker, mobile-money, insurance, climate, and repayment records can provide evidence for assessing agricultural cash flows. Martin Macharia emphasized involving lenders and underwriters in designing and testing alternative scoring models, while Juliens Clifford showed how data can identify material risks and suitable mitigants rather than generating only an approval or rejection. The discussion also emphasized consent, privacy, data quality and responsible data sharing.



WHAT FINAS 2026 ESTABLISHED

Innovative finance should pass five tests:

- **Fit** – Does it reflect the user's cash flow, market, and risk?
- **Usefulness** – Does it improve productivity, resilience, or enterprise performance?
- **Visibility** – Does it build a responsible financial record?
- **Progression** – Does it create a path to greater financial independence?
- **Scale** – Can it operate sustainably beyond a pilot or subsidy? Innovation becomes inclusive when it removes practical barriers and enables farmers and enterprises to progress from informal activity to sustainable commercial participation.

FINANCE FOR GREEN, INCLUSIVE & RESILIENT ECONOMIES

"No finance for what cannot be measured."

Dr. Huyam Salih, African Union-InterAfrican Bureau for Animal Resources



Finance Must Price Risk, Reward Restoration and Reach Excluded Actors

Across the opening keynote, climate-risk and insurance plenaries, and sessions on county green investment, carbon markets, gender-responsive finance, youth inclusion, agroecology, livestock, food loss, nutrition, and the blue economy, FINAS 2026 advanced a clear position: resilience is an economic asset and a precondition for sustainable investment, not simply a development co-benefit.

Climate variability affects production, repayment, insurance losses, supply reliability, and portfolio performance. Land degradation, food loss, weak infrastructure, fragmented markets, limited borrower data, and unequal access to assets further determine whether finance succeeds. Women, young people, smallholders, pastoralists, cooperatives, and informal enterprises are commercially active, but their economic contribution is often invisible to institutions that depend on conventional collateral, formal financial statements, and predictable monthly cash flows.

The financing challenge is therefore not only the amount of capital available, but also whether financial systems can identify and price risk, prepare credible green projects, recognize informal economic activity, distribute risk fairly, and finance the infrastructure and commercial relationships surrounding production.

FINAS 2026 challenged superficial definitions of green and inclusive finance. A project is not green merely because it uses renewable energy, and a facility is not inclusive merely because it records women or young people among its beneficiaries. Green finance must demonstrate measurable environmental value across the full value chain. Inclusive finance must change who can access, control, and benefit from capital. Resilient finance must enable farmers, enterprises, and markets to withstand shocks, recover, and continue operating.



Climate Risk Intelligence and Embedded Insurance

Moderated by Enock Sing'oei, Agricultural Insurance and Climate Risk Specialist at UNDP, the plenary on “Embedding Climate Risk Intelligence into Agricultural Value Chain Financing” featured Elias Omondi, Principal for Sustainable Insurance at FSD Africa, and Jacobeth Barno, Chief Executive Officer of APA Microinsurance. They emphasized that climate data creates financial value only when it changes an actual lending, insurance, investment, or production decision. Finance-grade climate intelligence must combine weather, crop, production, agroecological, farmer-generated, market, financial and transaction data to distinguish perceived risk from actual exposure.

Moderated by Enock Sing'oei of UNDP, the session on “Embedding Insurance into Agricultural Lending” brought together Stella Kimani of ACRE Africa, Paul Njoroge of CGIAR's ImpactSF initiative and Maurice Ouma of the DRIVE Kenya Program. A second panel, moderated by Elias Omondi of FSD Africa, featured Kelvin Shikuku of the International Livestock Research Institute and Jacobeth Barno of APA Microinsurance. The speakers showed that insurance reaches more when incorporated into credit, input distribution, contract farming, aggregation, and other existing transactions rather than marketed as a separate product.

Finance-grade climate intelligence must combine weather information, crop and production data, agroecological conditions, farmer-generated knowledge, market information, and financial and transaction histories. Used together, these data can help institutions distinguish perceived risk from actual risk, determine appropriate loan amounts and repayment periods, identify risk-reduction measures such as irrigation and price insurance more accurately, manage portfolios, and improve claims settlement.

The plenary cited approximately USD 94 billion in existing agricultural finance: an estimated USD 25 billion from informal lenders, USD 26 billion from formal financial institutions, and USD 43 billion from agricultural value-chain actors. Much of the finance held by value-chain actors, however, remains tied to their balance sheets and does not circulate sufficiently to smallholders. The priority is therefore not only to mobilize new capital, but to improve how existing capital is distributed and how risk is shared.

The related session on Embedding Insurance into Agricultural Lending showed that insurance achieves greater reach when incorporated into an existing transaction rather than marketed as a separate product. The session positioned insurance as a value-chain risk-management tool that can be embedded in credit, input distribution, contract farming, aggregation, processing, and investment arrangements.

ACRE Africa demonstrated the potential for scale. Through partnerships with financial institutions and input suppliers, it reported embedding insurance in more than 540,000 agricultural loans and protecting over USD 400 million in lending across six African countries.

CGIAR's ImpactSF initiative showed how climate science can help financial institutions assess the actual exposure of agricultural portfolios and insure residual rather than generalized risk. ILRI emphasized that products must begin with farmers' and pastoralists' real risk profiles and

should be combined with productivity-enhancing services, including animal health, improved inputs, and stronger value chains.

Kenya's DRIVE Program provided a pathway from subsidy to sustainable delivery. Government support is designed to taper as private-sector participation, community distribution, data systems, and commercial capacity grow. The experience also demonstrated the importance of adaptive design: livestock insurance products were revised in response to pastoralists' preferences, with continuous learning supporting the transition from pilot to scale.

FINAS 2026 identified four conditions for effective embedded insurance:

- Localized climate intelligence that prices actual exposure.
- Integration with credit, inputs, markets, and value-chain services.
- Premiums and repayments aligned with production and income cycles
- Farmer education, trust, and timely claims that demonstrate tangible value.

The objective is not simply to insure a crop or animal. It is to protect the financing transaction, the farmer's productive assets, the lender's portfolio, and the continuity of the value chain.

Green Investment Pipelines and Market Integrity

Moderated by Sarah Makena, Green Finance Lead at FSD Kenya, the County Green Investment Facility session brought together Alex Nyaga of PwC, Hillary Korir of the National Treasury, Joab Josiah Langi Osumba of the Adaptation Consortium and a representative of Kenya Climate Ventures. The panel showed that climate finance shortages often begin with weak project preparation. Credible county investment pipelines require feasibility and technical studies; environmental and social assessment; market and value-chain analysis; a viable financial model; clarity on land, infrastructure, inputs and off-take; defined governance and implementation arrangements; and appropriate de-risking instruments.

FSD Kenya, PwC, Kenya Climate Ventures, the National Treasury, and the Adaptation Consortium identified the minimum requirements for a credible green-investment pipeline: feasibility and technical studies; environmental and social assessment; market and value-chain analysis; a financial model; clarity on land, infrastructure, inputs, and off-take; defined governance arrangements; and appropriate de-risking instruments.



Projects must also be assessed as parts of wider systems. A processing facility may depend on water, power, roads, aggregation, storage, reliable inputs, and markets. Where one jurisdiction lacks sufficient commercial scale, regional collaboration can support shared facilities and prevent duplication of infrastructure that cannot operate viably.

Local ownership is equally important. Experience from locally led adaptation showed that water repeatedly emerged as a leading community priority. The lesson was not simply that communities should be consulted, but that their priorities should enter formal development plans, budgets, and investment pipelines. This reduces dependence on individual political champions and increases the likelihood that investments will be maintained.

The session also warned against greenwashing. A project cannot be classified as green merely because one component uses solar power or another climate-friendly technology. Appraisal should consider mitigation, adaptation, natural-resource impacts, and emissions across the full value chain. Kenya's emerging green finance taxonomy, IFRS S1 and S2 disclosures, and consideration of Scope 1, 2, and 3 emissions were cited as mechanisms for strengthening investor confidence and environmental integrity.

Convened by Swisscontact, Wyss Academy for Nature, Kenya Climate Ventures, the Kenya National Academy of Sciences and Tharaka University, the session on "Balancing Economic and Ecological Returns" was moderated by Wangui Mwangi of Swisscontact, with Dr. Catherine Kathoni of Wyss Academy for Nature moderating the panel discussion. Speakers included Sharon Mosin of Swisscontact, Prof. Emeritus Ratemo Waya Michieka of Tharaka University, Andrew Munyao of KCB Bank Group, Kyalo Mutua of Savannah Honey, and farmer representatives Jacinta and Sam. The discussion showed how honey and gum arabic enterprises can generate income while creating commercial incentives to conserve trees and restore degraded landscapes.

"If you cannot measure it, you cannot pay for it."
FINAS 2026 nature-based enterprise session.

CARBON-MARKET INTEGRITY

The FSD Kenya session on Unpacking Carbon Finance in the Context of Article 6.2 of the Paris Agreement extended the integrity test to carbon markets. The Article Six Group's review found that Kenya has made progress through the Climate Change (Carbon Markets) Regulations, institutional development, and establishment of the National Carbon Registry.



The remaining barriers include uncertain authorization procedures, limited operational guidance, weak interministerial coordination, carbon-budget management, and coordination between national and subnational governments.

Cases involving BURN Manufacturing, ROAM Electric, and KOKO Networks illustrated how uncertainty can delay financing even where an underlying project is commercially and environmentally promising. Regen Organics, Export Trading Group Climate Solutions, and One Acre Fund added the perspective of project developers working in waste recovery, agricultural landscapes, and smallholder systems.

The session called for transparent authorization, clearer operational guidance, credible carbon accounting, high-integrity credits, and meaningful farmer and community participation. Participants also emphasized recognition of soil organic carbon alongside tree-based projects.

The combined conclusion from the county green-investment and Article 6.2 dialogues was that green capital moves when projects are prepared, environmental claims are measurable, rules are credible, communities are included, and institutional responsibilities are clear.

Inclusion Must Change the Design of Finance

In the plenary “Who Is Agricultural Finance Really Designed For?”, Wairimu Munyinyi-Wahome, Country Director of Heifer International Kenya, reframed the inclusion question. She argued that the issue is not simply whether farmers are bankable, but whether financial systems are designed around seasonal production, irregular income, climate exposure, limited conventional collateral and the commercial relationships through which farmers operate.

The gender-responsive finance session showed that village savings and loan associations, informal savings circles or chamas, savings and credit cooperatives, producer organizations, and other group structures already possess valuable financial infrastructure. They hold savings histories, transaction records, repayment discipline, social capital, and collective market relationships.

These structures can provide an entry point into formal finance, but they should not become a ceiling. Women need pathways from group borrowing to individual accounts, formal enterprise identities, larger facilities, independent financial relationships, and greater control over income and productive assets. Digitizing group and cooperative records can support that progression by making savings, production, borrowing, and cash-flow histories visible to lenders.

Five design requirements emerged:

1. **Align products with agricultural cash flows.** Loan and premium schedules should follow production and marketing cycles rather than impose standard monthly repayments.
2. **Recognize alternative forms of collateral.** Transaction histories, production records, off-take agreements, social collateral, movable assets, warehouse receipts, and cash-flow-based underwriting can complement land titles.
3. **Combine capital with enterprise support.** Finance should be linked to market access, business development services, technical assistance, digital capability, insurance, and financial literacy.
4. **Create graduation pathways.** Group-based finance should help women and young entrepreneurs build records and progress toward independent enterprise finance.
5. **Measure more than disbursement.** Relevant outcomes include income, asset control, agency, market participation, leadership, enterprise growth, household decision-making, and the capacity to access finance independently.



Convened by the Micro Enterprises Support Programme Trust (MESPT) and moderated by Godfrey Nyang'ori and Lispah Maina, the session on “Strengthening Pathways to Financial Inclusion for Young Agripreneurs” featured Eric Njoroge and Rebecca Amukhoye of MESPT; Kerezhi Seban of ONE Campaign; Jared Ochieng' of FSD Kenya; Dominic M. Mutunga of Universal Traders Circle SACCO; Catherine K. Mwamba of Times U DT SACCO; Charles Njoroge of Jawabu Biashara; Monicah Gachucha of East Africa Development Market Associates; Jemima Mwangi of Digital Africa; and Daniel, a young dairy farmer. The discussion showed that young entrepreneurs often lack land, guarantors, credit histories, and minimum savings, even as they already participate in logistics, mechanization, digital services, aggregation, processing, and green technology. Jared Ochieng presented findings from the Green Finance for Youth Employment initiative, highlighting opportunities in solar-powered chillers and incubators, black soldier fly protein production and electric last-mile transport. He emphasized that these technologies require aggregation, technical capabilities, appropriate finance and sufficient market demand to become commercially viable.

The same session acknowledged that persons with disabilities had not been adequately reached in the enterprise research presented. This provided a broader lesson: inclusion claims require deliberate outreach and disaggregated evidence, not assumptions that widely targeted programs will reach every excluded group.

Household and community norms also affect the performance of finance. Providing a woman with capital or training may produce limited results if restrictions on mobility, time, asset ownership, or decision-making remain unchanged. Participants therefore called for appropriately designed household and community engagement that strengthens rather than displaces women's agency.

"Data is the new collateral."

– Jemima Mwangi, FINAS 2026 youth financial inclusion session.

For FINAS 2026, inclusion was therefore not an allocation target added after a financial product had been designed. It required redesigning the product, its delivery channel, the evidence used in credit decisions, and the outcomes against which success is measured.

Resilience Must Be Financed as a System

The agroecology dialogue summarized the systems position directly: finance systems, not isolated projects. Resilience depends on the combined performance of natural resources, farms, enterprises, markets, infrastructure, public institutions, finance providers, and community organizations. Financing one asset while leaving the surrounding system weak transfers risk rather than resolving it.

COLD CHAIN AND FOOD LOSS

Convened by the Netherlands Food Partnership and DanChurchAid and moderated by Samuel Kariuki of the Netherlands Food Partnership, the "Funding Food Loss and Waste Management: Finance for Cold Chains" session brought together Pauline Kariuki of Orchard Juice Ltd.; Peter Owaga of Truvalu; Tom Akeno of the Agricultural Finance Corporation; Enid Muchiri of Danfoss; Denis Karema, Chief Executive Officer of SokoFresh; and a representative of UNCDF. Participants cited post-harvest losses of approximately 30–40% of food produced and an estimated KES 72 billion in annual losses in Kenya. These losses reduce farmer income, weaken food security, limit export earnings, and waste the land, water, energy, and inputs used in production.

DanChurchAid Loss to Value experience showed that cold storage can preserve income and protect food quality. However, equipment alone is insufficient. Sustainable cold chains require farmer aggregation, production planning, reliable off-take, extension, first-mile logistics, and sufficient throughput to cover operating costs.

The Netherlands Food Partnership, SokoFresh, and the Agricultural Finance Corporation identified leasing, pay-per-use arrangements, and shared facilities as ways to lower upfront costs and improve utilization. Market risk must nevertheless be shared among farmers, buyers, financiers, and technology providers rather than transferred entirely to producers.

FEED AND FODDER

Convened by the eco.business Fund and SANAD Fund for MSME, managed by Finance in Motion, moderated the feed-and-fodder dialogue with John Keige Ng'ang'a of Finance in Motion. The panel featured Isaac Mungoma of IDH Invest, Ronald Jeremiah of Family Bank, Silas Maosa of Perfometer, Masoud Abdalla of Finance in Motion, Joseph Mutua of Heifer International, and Bright Wekesa of Brics Insights Consulting. The discussion showed that seasonality, high transport costs, bulky products, inconsistent supply, weak records, side-selling, and limited off-take make conventional single-borrower lending difficult.

The session explored cooperative fodder funds linked to produce and milk sales, wholesale partnerships, insurance-linked credit, digital records, off-take agreements, and investment in storage and distribution. One cooperative-based model was reported to have unlocked approximately KES 200 million, with projected potential of up to KES 1.5 billion through pooled-fund lending.

The broader lesson was that financing must connect feed producers, farmers, cooperatives, processors, banks, insurers, manufacturers, and distributors. Affordable capital cannot close the feed gap without reliable demand, logistics, data, and farmer capacity.

AGROECOLOGY AND CLIMATE-RESILIENT SERVICES

Convened by Mercy Corps AgriFin and moderated by Collins Marita, Director of Strategic Learning, the "Financing Scalable, Climate-Resilient Digital Services for Africa's Food Systems" dialogue featured Joshua Omondi, Senior Data Analyst at Briter; Mwombeki Baregu, Investment Officer at the International Finance Corporation; Gatwiri Njogu-Mokaya, Founder of VunaPay; and Hon. Risper Chepkonga, CEC for Agriculture, Livestock, Blue Economy and Irrigation in Baringo County. Farhiya M. Farah of Earth Story Africa was unable to attend in person, and her remarks were delivered on her behalf. The panel highlighted the need for smaller-ticket instruments, standardized farmer data, guarantees, and service-based finance. Models such as irrigation or cooling as a service can enable farmers to use productive assets without carrying the full cost and risk of ownership.

The Food Systems Finance ECOS Program, developed by the Netherlands Food Partnership with Wageningen University and partners, encouraged finance practitioners to examine how an investment affects production, processing, trade, consumption, livelihoods, climate resilience, and long-term food-systems transformation, not only its immediate financial return.

MAKING RESILIENCE VISIBLE IN PUBLIC EXPENDITURE

The Kisumu County financial-tracking exercise demonstrated how resilience can be made visible in public budgets. It reviewed approximately KES 4.2 billion in actual food-systems expenditure across ten county departments between FY2021 and FY2024:

- 36.2% supported food-systems infrastructure.
- 29.2% supported agricultural development and value chains.
- 25.7% supported nutrition and health.
- 5.4% supported social assistance; and
- 3.5% supported climate adaptation and natural-resource management.

The case demonstrated the value of tracking food-systems expenditure across departmental boundaries. It allows governments to see whether finance is reaching nutrition, social protection, infrastructure, production, and climate outcomes; identify underfunded priorities; and align future public, development, and private investment.

Making Invisible Markets Investable

Livestock and blue-economy markets illustrated the connection between visibility, inclusion, and resilience. Much of their economic activity is informal, cash-based, transboundary, and poorly recorded. Without reliable information on production, trade flows, emissions, markets, and financial performance, institutions struggle to assess opportunity and price risk.

LIVESTOCK CORRIDORS

Moderated by Koffi Zougbede of the OECD's Sahel and West Africa Club, the dialogue on "Mobilizing Climate Finance for the Livestock Sector" featured Dr. Huyam Salih, Director of the African Union-Interafrican Bureau for Animal Resources; Dr. Charles Odhong of IFAD;

John Mungai, Chief Executive Officer and Managing Partner of Centafrica Consulting; and Bernard Nyakundi Kimoro, Head of Climate Change and Livestock Sustainability in Kenya's State Department for Livestock Development. The session presented an estimate that annual livestock trade from Burkina Faso, Mali, and Niger is approximately USD 1.05 billion, compared with only USD 81 million reflected in official export statistics.

When this economic value is absent from official data, livestock corridors are difficult to incorporate into investment plans, climate-finance proposals, guarantees, and national climate strategies.

The session called for animal identification, traceability, better trade and emissions data, measurement and verification systems, livestock insurance, guarantee facilities, digital markets, corridor infrastructure, and harmonized sanitary and phytosanitary systems. Livestock also needs stronger integration into Nationally Determined Contributions, adaptation plans, and implementation of the African Continental Free Trade Area.

The African Union - Interafrican Bureau for Animal Resources (AU-IBAR) presented its proposed Integrated Regional Livestock Value Chains Program as a platform for coordinating market formalization, access to finance, infrastructure, value addition, climate-smart production, and digital transformation across regional corridors.



Participants also challenged the tendency to frame African livestock primarily as an emissions problem. Climate-finance decisions should recognize its role in livelihoods, nutrition, mobility, trade, and adaptation while supporting producers to improve productivity and environmental performance.

THE SEAWEED CAPITAL STACK

Convened by MicroSave Consulting in partnership with the Food and Agriculture Organization of the United Nations and moderated by T.V.S. Ravi Kumar of MicroSave Consulting, the “Unlocking Finance for Africa’s Blue Economy: From Underserved to Investable” dialogue featured Judith Mulwa of the United Nations Resident Coordinator’s Office; Anataria Uwamariya of TradeMark Africa; Harold Mate of Equity Group Foundation; and Suzanne Njeri Kuria of the Association of Women in Fisheries Blue Economy Kenya. Judith Mulwa presented the seaweed case, showing that no single instrument could address all the risks facing small-scale producers. The proposed structure combined grant and concessional capital, impact investment, and a financial intermediary, supported by guarantees, off-take agreements, producer aggregation, government action on spatial planning and inputs, and technical assistance.

The proposed financing structure combined:

Grant and concessional capital → impact investment → financial intermediary → affordable producer finance

This capital chain was supported by guarantees, off-take agreements, producer aggregation, government action on spatial planning and inputs, and technical assistance. Each instrument addressed a distinct risk, preventing the entire burden from being transferred to women and small-scale producers.

TradeMark Africa connected finance to standards, aggregation, value addition, and market access. Equity Group Foundation emphasized business records, repayment capacity, technical assistance, and products tailored to actual production and trading cycles. The Association of Women in Fisheries Blue Economy Kenya brought the experience of women traders, processors, aggregators, farmers, and entrepreneurs into the discussion.

The session concluded that fisheries and aquaculture actors are not inherently unbankable. They remain financially invisible because their transactions, market relationships, savings histories, and commercial performance are insufficiently documented or recognized by formal finance.

FINAS 2026 established that resilience is a source of future productivity, financial stability, and commercial value. Capital will reach green and inclusive economies when climate and market risks are measurable; projects and value chains are properly prepared; financial products reflect real production cycles; underserved actors are visible and have agency; and public, catalytic, and private finance each address the risks they are best placed to carry.

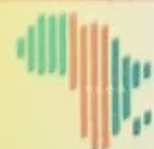


TRADE, INVESTMENT & MULTILATERALISM

RETHINKING COALITIONS FOR IMPACT

"Let us translate regional commitments into national action, and treat neighboring countries as trade partners, not competitors."

Benedict Musengele, TradeMark Africa Director of Trade and Customs



FINAS 2026 SUMMIT

Investability Is Built Across the System

FINAS 2026 treated trade, investment, and multilateral cooperation as parts of one investability system. Enterprises cannot attract capital without credible markets; markets cannot function without standards, logistics, and predictable rules; and regional commitments have limited value unless governments and institutions implement them at national borders and along trade corridors.

Across the investment plenary, trade and transport dialogues, contract-farming and endogenous-finance sessions, and the public-private partnership discussion, four constraints repeatedly emerged: too few enterprises are prepared for institutional capital; routes to market remain fragmented and costly; commercial relationships within value chains are underfinanced; and coalitions often lack clear ownership, risk allocation, and delivery arrangements.

The conference position was that investment does not follow opportunity alone. It follows prepared enterprises, functioning markets, reliable commercial relationships, policy certainty, and institutions capable of delivering across organizational and national boundaries.

Investment Requires Scale, Readiness and Policy Certainty

The McKinsey & Company plenary, Unlocking Investment in the Agriculture Sector in Africa, established the scale of the investment challenge. Chania Frost reported that total agricultural investment in Africa remained broadly stagnant, rising only from approximately USD 2.3 billion in 2015 to USD 2.4 billion in 2023.

Within this total, private investment doubled from approximately USD 300 million to USD 600 million, while development finance remained relatively constant. Private capital was also highly concentrated: approximately 87% of private agricultural investment recorded between 2015 and 2023 went to six countries—Nigeria, South Africa, Mauritius, Kenya, Egypt, and Morocco.

The plenary identified four interconnected barriers:

- Few enterprises can absorb institutional capital. Many Agri-SMEs lack the governance, financial systems, market evidence, growth strategies, and operating records investors require.
- Investment ticket sizes do not match enterprise needs. Institutional investors commonly seek transactions above USD 20 million, while many Agri-SMEs require between USD 0.1 million and USD 10 million.
- Commercial debt is expensive. Lending rates frequently exceed 15%, which is difficult for enterprises operating with narrow margins, seasonal revenues, and substantial working-capital requirements.
- Policy uncertainty weakens investment confidence. Changes in taxes, tariffs, fees, import-export requirements, and trade rules can alter enterprise margins and repayment capacity with limited notice.

FINAS 2026 concluded that this gap cannot be closed by asking enterprises to pitch more frequently. Investment readiness must be built over time through accelerators, business-development support, governance and financial-management strengthening, transaction facilitation, and access to smaller or blended instruments.

The McKinsey presentation distinguished between support for enterprises seeking approximately USD 0.1–10 million and transaction facilitation for businesses progressing toward investments of USD 10–50 million and above. Regional market access was critical to this progression: enterprises confined to small domestic markets may never reach the scale required by institutional investors.

Public policy must therefore reduce the uncertainty surrounding investment. Stable trade rules, predictable incentives, and functioning trade corridors give enterprises and investors sufficient confidence to make long-term commitments. The estimated USD 180 billion intra-African market opportunity cited in the plenary illustrated why regional integration is not separate from investment policy; it is one of the conditions for enterprise scale.

The livestock-sector example demonstrated what coordinated action can achieve. Collaboration involving Kenya's State Department for Livestock Development, the Kenya Livestock Steering Committee, and industry actors was reported to have helped unlock approximately USD 370 million in investment over three years. The lesson was not that every sector requires the same platform, but that public and private actors can mobilize investment when they jointly identify constraints, align incentives, and maintain a prepared pipeline.

The Route to Market Is Part of the Investment

Convened by TradeMark Africa and moderated by Ahmed Farah, Executive Director of the East African Business Council, the “Trusted and Efficient Trade Systems: Unlocking Investment, Market Access and Regional Integration” session featured Benedict Musengele, Director of Trade and Customs at TradeMark Africa; Dr. Eng. Hannah Ngugi of TradeMark Africa; Collins Sotiro of the Agriculture and Food Authority’s Horticultural Crops Directorate; and Eunice Ngina Muema, Export Supply Hub Programme Manager at TradeMark Africa. The discussion showed that production finance has limited value if goods cannot reach viable markets efficiently and in acceptable condition.

Two forms of infrastructure must be financed together:

- Physical infrastructure: rural roads, aggregation centers, packhouses, storage, cold chains, transport corridors, ports, and border facilities.
- Trade infrastructure: standards, certification, traceability, customs systems, digital cargo tracking, market intelligence, and predictable border procedures.

Speakers emphasized that tariffs are no longer the only barrier in many regional markets. Fees, levies, duplicative inspections, inconsistent sanitary and phytosanitary procedures, multiple taxation points, and weak implementation of regional agreements continue to increase costs and delay perishable products.

Standards compliance must begin at the farm rather than at the border. Producers and enterprises require support with production protocols, aggregation, treatment, certification, documentation, inspection, and traceability before products enter the logistics system. Investment in export infrastructure will underperform if these capabilities are not built throughout the supply chain.

Moderated by Sharon Mosin, Country Director of Swisscontact, the “Multi-Modal Transport Systems for Enhanced Trade and Regional Connectivity” fishbowl featured Dr. Andrew Edewa of TradeMark Africa, Ahmed Farah of the East African Business Council, and a representative of the National Infrastructure Fund. Together, the trade and transport discussions positioned transport corridors as economic systems linking smallholder production zones to aggregation hubs, border markets, ports, and regional and global markets. Corridor investment should connect roads, railways, inland waterways, border facilities, cold chains, and digital logistics with agro-processing clusters, industrial parks, and special economic zones that enable value addition, create jobs, strengthen competitiveness, and increase producer incomes.



CASE: THE MAKUENI EXPORT SUPPLY HUB

TradeMark Africa presented the Makueni Export Supply Hub as a market-led partnership with the County Government of Makueni. Rather than beginning with the construction of a facility, the model starts with buyer demand and works backward to determine what farmers, aggregators, regulators, and logistics providers must deliver.

The model brings together farmer preparation, production planning, certification, aggregation, storage, regulatory support, buyer engagement, and export logistics. It demonstrated that an export hub is not simply a warehouse or packhouse. It is a coordinated market-access system in which infrastructure, standards, supply, and buyer demand are aligned.

The broader lesson was that the route to market should be treated as part of the investment proposition. A productive enterprise without standards, logistics, and market access is not yet an investable enterprise.

Finance the Commercial Relationship, Not Only Production

Convened by the Cereal Growers Association and moderated by Calvin Onyuka, Project Manager at the Cereal Growers Association, the “Role of Contract Farming in Unlocking Agrifood System Financing” session featured Dr. Moses Osia Mwanje and Alex Ngetich of the Cereal Growers Association, Tabitha Wanjiru of Amacar Investment, Brian Okiro of Farmer’s Choice, and Gladys Kahindo of Viazi Kings Ltd. The discussion examined how structured relationships among farmers, aggregators, off-takers, and lenders can connect production finance to an identifiable market and repayment flow. Contributions from Farmer’s Choice, Viazi Kings Ltd., and Amacar Investment showed that contract farming can give producers greater market certainty, buyers more predictable supply, and lenders better visibility into future cash flows. However, the model depends on the performance of every participant.

Four weaknesses commonly destabilize contract-farming arrangements:

- Side-selling by farmers;
- Delayed payment by off-takers;
- Insufficient working capital for aggregators; and
- Weak enforcement of contractual obligations.

The aggregator’s liquidity gap received particular attention. Aggregators may be expected to pay farmers immediately while waiting weeks or months for payment from buyers. Without appropriate working capital, they cannot purchase consistently, maintain farmer confidence, or expand the number of producers they serve.

Digital farmer registration, contract management, transaction records, and traceability can improve transparency. They cannot, however, compensate for unfair contractual terms, delayed payment, unreliable buyers, or weak accountability.

The financing pathway is therefore:

Farmer production → aggregator working capital → off-taker purchase and payment → lender repayment

The relationship breaks when any participant lacks liquidity, information, trust, or accountability. Finance must protect the entire commercial arrangement rather than focus only on the farmer’s production loan.

The endogenous-finance dialogue extended this principle to locally rooted financial institutions. Convened by GIZ’s EBUHAF Programme, the Network of Farmers’ and Agricultural Producers’ Organizations of West Africa, and the Eastern Africa Farmers Federation, the session argued that external capital should strengthen rather than bypass producer-owned systems.

Cooperatives and producer organizations aggregate demand, generate transaction histories, negotiate with buyers, and connect members with lenders, insurers, and other services. Contributions from the Co-operative Bank of Kenya and ACRE Africa showed how these institutions can combine credit, financial capability, market relationships, and insurance.

The conference therefore positioned producer organizations as financial infrastructure—not merely as beneficiary channels. Investment is more likely to reach dispersed farmers when it works through trusted institutions that already organize production, records, markets, and repayment.



Coalitions Must Be Designed for Delivery

Convened by PwC Kenya, the “Sealing the Leaking Pipeline: Leveraging Public-Private Partnerships for Sustainable Agriculture” session was opened by John Kamau, Partner, Forensic Services, Eastern Africa Region at PwC. The panel featured Isaac Otolu, Partner and Infrastructure Industry Leader at PwC Kenya; Isaac Kamau Ng’ang’a, Deputy Auditor-General; Ciru Gikonyo, Social Accountability and Governance Practitioner; and a representative of the National Irrigation Authority. The discussion examined how private capital, public assets, and institutional mandates can be combined without weakening public accountability.

The discussion recognized that public resources alone cannot meet agricultural infrastructure needs. Private participation can provide capital, operating capacity, and commercial discipline. However, public-private partnerships are not automatically cheaper, more efficient, or more inclusive. Poorly prepared contracts can transfer excessive costs and risks to governments, taxpayers, and communities.

The Galana Kulalu arrangement provided a practical reference. Under the model presented, Salu Limited uses infrastructure previously developed by the government and pays infrastructure, water, and lease fees to the Agricultural Development Corporation on a “pay as you farm” basis. The 30-year concession includes a handback requirement for equipment and infrastructure.

The case illustrated both the potential and complexity of using public assets to attract private investment. The National Irrigation Authority emphasized the need to mobilize private capital for strategic infrastructure, while the Office of the Auditor General highlighted the fiscal and governance risks arising from weak feasibility analysis, poor contract management, undisclosed contingent liabilities, and arrangements developed outside established public-private partnership procedures.



The discussion established three tests for credible agricultural partnerships:

- **Commercial viability:** The project must have credible revenues, appropriate scale, operating capacity, and implementable commercial arrangements.
- **Public value:** It must deliver measurable benefits for producers, consumers, workers, and affected communities—not only returns to the private participant.
- **Institutional integrity:** Procurement, responsibilities, risk allocation, liabilities, performance standards, and oversight must be transparent and enforceable.

Participants also emphasized that community interests, land and water rights, environmental limits, and future public liabilities must be considered during project design—not addressed after agreements have been signed.

The regional trade discussions added a cross-border dimension. Coalitions for regional investment require shared data, harmonized policies, functioning corridors, and financing platforms capable of combining public, development, and private capital. Multilateral commitments must be supported by an accountable lead institution and clear responsibilities at regional, national, and subnational levels.

THE FINAS COALITION COMPACT

FINAS 2026's delivery test can be expressed as:

Defined investment problem → accountable lead → prepared pipeline → agreed risk allocation → measurable delivery

This compact captures the conference's position on coalitions for impact. Partnerships should not be judged by the number of institutions represented or agreements announced. They should be judged by whether they convert a clearly defined problem into prepared investments, assign responsibility, allocate risk transparently, and deliver measurable commercial and public value.



FINAS PLATFORMS FOR DELIVERY

FROM DIALOGUE TO INVESTABLE ACTION

FINAS 2026 used five working formats to move beyond panel discussion: the Home-Grown Agribusiness Solutions Accelerator, the Sustainable Urban Economic Development Deal Room, the Agri-Food Systems Finance Master-class, the Show Me the Money unconference, and the launch of the Private-Sector-Led Agriculture Finance Technical Working Group.





An Opportunity Becomes Investable Only When It Is Prepared

The Deal Room, convened by the Sustainable Urban Economic Development Program (SUED), Financial Sector Deepening Kenya (FSD Kenya), and the United Kingdom Foreign, Commonwealth and Development Office (FCDO), created a structured space for counties to present investment opportunities directly to financiers and private investors.

The discussions distinguished a development opportunity from an investable proposition. Investor engagement required:

- A credible public or private sponsor.
- Evidence of market demand.
- Feasibility and value-chain analysis.
- A viable revenue and operating model.
- Clear land, infrastructure and regulatory arrangements.
- Environmental and social safeguards.
- Defined allocation of public and private risks.

The County Green Investment Facility discussion and the investment plenary reinforced these requirements. Both showed that potential alone does not create an investment pipeline; opportunities require preparation, governance and implementation arrangements before they can credibly enter a deal room.

Investment Readiness Is Built Before the Pitch

Hosted by AUDA-NEPAD and implemented with E4Impact Africa Foundation and Fie-Consult, the full-day Home-Grown Solutions Agribusiness Accelerator brought African agribusinesses together with investors and development partners. George Morumba and Bernadette Mutinda of AUDA-NEPAD framed the program's history and objectives. Esther Detti of Unconventional Capital highlighted revenue-based financing; Sharon Mosin of Swisscontact emphasized demand-driven capacity building tied to markets and finance; Antony Muryoki of Grassroots Business Fund outlined due-diligence requirements; and Mark Achieng of Kenya Climate Ventures emphasized the mismatch between available capital and investment-ready enterprises. The accelerator combined enterprise assessment, tailored mentorship, governance support, financial management, market preparation, and investor engagement. Its focus was not an immediate funding application, but the capabilities an African-led agribusiness must demonstrate before it can absorb and repay capital. The same progression was reinforced during Heifer International's Beyond the Missing Middle: Building Finance Pathways for Africa's Next Generation of Agripreneurs session; the Heifer International and Swisscontact session, From Access to Productivity: Why Finance and Skills Must Work Together; and the Micro Enterprises Support Programme Trust (MESPT) session on youth finance. These sessions reinforced that finance works best when it is connected to skills, markets, enterprise readiness, and the broader ecosystem needed to support sustainable growth.



Design Finance from the System and the Last Mile

Convened by the Netherlands Food Partnership and facilitated by Samuel Kariuki and Brenda Mareri, the Agri-Food Systems Finance Masterclass asked finance practitioners to examine how capital affects production, processing, trade, consumption, climate resilience, and livelihoods. The alumni panel featured Vincent Marangu, Director of the Co-operatives Banking Division at Co-operative Bank of Kenya; Vincent Kiarie, Chief Executive Officer of Moto Capital; Mike Kipgeno, Senior Advisor at TechnoServe; Susan Wambocha, Thematic Advisor for Food Security and Livelihoods at LM International; and Sarah Waceke, an agricultural-finance consultant. Participants mapped financial flows to identify where investments were addressing visible symptoms while leaving underlying constraints unresolved. The session introduced the Food Systems Finance E-Course, developed by the Netherlands Food Partnership, Wageningen University & Research, and Fair & Sustainable Consulting, as a continuing platform for systems thinking, peer learning, and practical application.

CASE STUDY: FROM TRANSACTION TO SYSTEM

Convened by Kuza One and led by Sriram Bharatam and Sheena Raikundalia, the “Show Me the Money: Designing Financial Systems That Actually Reach the Last Mile” unconference approached financial design from the user’s perspective. Participants assumed the roles of farmers, banks, agribusinesses, technology providers, insurers, and intermediaries. The exercise exposed conflicting incentives and practical barriers, including unaffordable products, limited market access, low trust, connectivity constraints, and limited financial and digital capabilities. Participants called for farmers and enterprises to be involved in product design, testing, and assessment of actual use.

FINAS 2026 Nairobi Action Agenda



The Nairobi Action Agenda converts FINAS 2026's strongest areas of convergence into five implementation priorities.

Convert Policy into Investable Pipelines

The Kampala Declaration dialogue, NASIP launch, County Green Investment Facility, and SUED Deal Room emphasized that policy commitments must become costed, implementation-ready investments.

Priority: Develop national and county pipelines with feasibility studies, market evidence, financing requirements, safeguards, delivery arrangements, and accountable owners.

Design Finance Around Agricultural Realities

The demand-side fishbowl, Agri-SME policy dialogue, credit-information sessions, contract-farming discussion, and wholesale-lending dialogue showed that conventional finance often conflicts with production cycles and market cash flows.

Priority: Expand seasonal repayment, cash-flow-based lending, alternative collateral, aggregator working capital, embedded insurance, and value-chain-specific products.

Make Risk, Data, and Inclusion Financially Visible

The climate-intelligence, insurance, digital-finance, gender, and youth sessions demonstrated that better evidence could improve risk assessment, product design, and accountability.

Priority: Build responsible agricultural data systems, integrate climate risk into financial decisions, and track whether finance strengthens women's and young people's agency, assets, market participation, and enterprise growth.

Finance the Complete Route to Market

The trade, multimodal transport, livestock, and blue-economy dialogues showed that production finance cannot succeed without functioning market-access systems.

Priority: Finance standards compliance, aggregation, storage, cold chains, logistics, border systems, and trade infrastructure while implementing regional commitments on trade facilitation and non-tariff barriers.

Establish Accountability for Delivery

The closing plenary launched the Private-Sector-Led Agriculture Finance Technical Working Group to carry FINAS evidence into policy, institutional action, and implementation.

Priority: Publish a work plan with named owners, timelines, and indicators, and report verified progress before FINAS 2027

FINAS 2026 Milestones

What Moved from Dialogue to Institutional Action

NASIP 2026-2030 launched

Kenya launched its KES 1.081 trillion National Agri-Food Systems Investment Plan, providing a costed framework for coordinating public, private and development-partner investment.

County investment partnerships formalized

Memoranda of understanding signed through FINAS created pathways for preparing and advancing county-led green and Agri-Food Systems investments.

Aceli Africa financing initiative launched

The initiative introduced incentives intended to make smaller Agri-SME loans more commercially viable for participating financial institutions.

Agricultural Finance Corporation partnership formalized

The memorandum of understanding established a basis for expanding agricultural finance and institutional collaboration.

Private-Sector-Led Agriculture Finance Technical Working Group established

The Working Group created a permanent mechanism for advancing policy reform, financial-sector coordination, investment mobilization and implementation monitoring.

Continental Financing Priorities

NUTRITION INTEGRATED INTO INVESTMENT DECISIONS

- FAO, GAIN, K-Unity, the Malawi Agricultural and Industrial Investment Corporation and Incofin's Nutritious Foods Financing Facility examined how nutrition outcomes could form part of investment appraisal.
- The Food Systems Financial Flows assessment demonstrated how governments can track nutrition-sensitive financing across sectors. In Kisumu, domestic public resources accounted for 85.3% of the financing identified.

AFRICA'S AGRICULTURAL INVESTMENT CHALLENGE QUANTIFIED

- McKinsey & Company reported that agricultural investment in Africa increased only marginally, from USD 2.3 billion in 2015 to USD 2.4 billion in 2023. Private investment doubled from USD 300 million to USD 600 million, but 87% went to six countries.
- The plenary identified an estimated USD 180 billion intra-African market opportunity. Kenya's livestock-sector collaboration illustrated the potential of coordinated action, reportedly helping mobilize USD 370 million in investment over three years.

Policy Reform Progress

FINAS 2024 • FINAS 2025 • FINAS 2026

Stronger Policies. Better Finance. Sustainable Food Systems.

POLICY ISSUE	FINAS 2024 FOUNDATION	FINAS 2025 ALIGNMENT	FINAS 2026 IMPLEMENTATION & IMPACT	PROGRESS (OVERALL)
 COLLATERAL REFORM	<ul style="list-style-type: none"> Land-based collateral identified as a major barrier to lending. Explored alternative collateral concepts. 	<ul style="list-style-type: none"> Expanded discussions on warehouse receipts, value-chain finance, movable assets and digital credit assessment. 	<ul style="list-style-type: none"> Focus on implementation: "Collateralizing Agri-lending without Land". Warehouse receipt systems and AI-enabled credit scoring gaining traction. 	 STRONG PROGRESS
 ONE FOCAL POINT FOR AGRICULTURAL FINANCE	<ul style="list-style-type: none"> Recognized fragmentation of agricultural finance initiatives across ministries and institutions. 	<ul style="list-style-type: none"> Called for stronger coordination among government, regulators, banks and development partners. 	<ul style="list-style-type: none"> Greater emphasis on policy alignment, coordinated financing architecture and establishment of private sector-led working groups. 	 MODERATE PROGRESS
 RISK SHARING FACILITIES	<ul style="list-style-type: none"> Promoted blended finance and de-risking mechanisms. 	<ul style="list-style-type: none"> Discussions expanded to guarantee schemes, insurance, and wholesale finance. 	<ul style="list-style-type: none"> Strong emphasis on blended finance, insurance, wholesale lending and climate risk finance. Partnerships with AFC, FSD Kenya, Aceli Africa and development partners. 	 STRONG PROGRESS
 AGRICULTURE FINANCE POLICY	<ul style="list-style-type: none"> Need identified for coherent national agricultural finance policies. 	<ul style="list-style-type: none"> Policy reform became a major conference pillar linking finance and food systems. 	<ul style="list-style-type: none"> Policy alignment a key priority supporting implementation of continental commitments and stronger regulatory frameworks. 	 MODERATE-HIGH PROGRESS
 COST OF LENDING	<ul style="list-style-type: none"> High lending costs linked to collateral requirements, climate risk and information asymmetry. 	<ul style="list-style-type: none"> Increased attention to digital finance, innovative lending models and policy reforms. 	<ul style="list-style-type: none"> AI-driven credit scoring, wholesale lending, embedded insurance and digital finance highlighted to reduce lending costs and improve access. 	 IMPROVING BUT STILL CHALLENGING

OVERALL REFORM SCORECARD				
REFORM AREA	FINAS 2024	FINAS 2025	FINAS 2026	OVERALL STATUS
Alternative collateral	●	●	●	Strong progress
One focal point	●	●	●	Moderate progress
Risk-sharing facilities	●	●	●	Strong progress
Agriculture Finance Policy	●	●	●	Moderate-High progress
Cost of lending	●	●	●	Improving but still challenging

● Significant progress ● Partial progress ● Limited progress

KEY TAKEAWAY			
FINAS has evolved from diagnosing challenges to driving solutions. Continued policy reforms, coordinated institutions and innovative financing are critical to unlocking affordable finance and building resilient, inclusive and sustainable food systems.			
 Policy Reform	 Inclusive Finance	 Partnerships & Coordination	 Sustainable Impact
STRATEGIC PRIORITIES FOR FINAS 2027 AND BEYOND			
Adopt a National Agriculture Finance Policy with clear implementation and accountability.			
Establish a National Agricultural Finance Coordination Council (One Focal Point) to align stakeholders.			
Scale a national Agricultural Credit Guarantee and Risk-Sharing Facility to crowd in lending.			
Expand recognition of movable assets, warehouse receipts and digital collateral for agricultural credit.			
Reduce the cost of lending through regulatory incentives and digital credit infrastructure.			
Strengthen monitoring with annual scorecards tracking policy, finance and food systems impact.			



CLOSING REFLECTIONS



Closing Plenary: The Test Moves to Delivery

Principal Secretary's Message

FINAS 2026 closed by converting three days of evidence and dialogue into a mechanism for institutions to act on what was agreed. In a closing address delivered on behalf of Hon. Wycliffe A. Oparanya, EGH, Cabinet Secretary for Cooperatives and Micro, Small and Medium Enterprises Development, Hon. Susan Auma Mang'eni, Principal Secretary for Micro, Small and Medium Enterprises Development, reaffirmed the Government of Kenya's commitment to strengthening agricultural finance, empowering micro, small and medium enterprises and cooperatives, and fostering partnerships between the public and private sectors. She positioned cooperatives as financial and market infrastructure through which farmers can aggregate production, build credible transaction records, access finance, add value, and participate more effectively in markets.

She emphasized that transforming Agri-Food Systems requires collective action, innovative financing, and inclusive policies that enable farmers, agribusinesses, and communities to thrive.

Hon. Susan Auma Mang'eni emphasized that cooperatives are central to expanding agricultural finance. They organize farmers, aggregate production, mobilize savings, strengthen governance, support value addition, and create reliable routes to market.



Launching the Agriculture Finance Technical Working Group, Led by the Private Sector

The closing plenary formally launched the Agriculture Finance Technical Working Group, led by the private sector, as a permanent platform for multiple stakeholders connecting government, regulators, financial institutions, development partners, agribusinesses, producer organizations, and other private sector actors. Its mandate is to facilitate evidence-based policy dialogue, translate agricultural data into policy and regulatory reform, advance alternative collateral and mechanisms for sharing risk, mobilize institutional partnerships, coordinate implementation, and monitor progress beyond the Summit.

Dr. Samuel Tiriongo of the Kenya Bankers Association called for stronger agricultural data and greater recognition of crops, livestock, warehouse receipts, and verified production records as alternatives to land-based collateral. Titianne Donde of Aceli Africa emphasized the need to convert data into evidence and evidence into policy reform. Petra Jacoby of the German Agency for International Cooperation connected successful reform with policy certainty, technical assistance, risk sharing, and stronger institutional coordination.



FINAS Secretariat message

The FINAS Secretariat committed to continued partner engagement, implementation monitoring, and delivery of the roadmap for the period following FINAS 2026. The Secretariat positioned the Technical Working Group as the bridge between Summit evidence and institutional action, with progress to be assessed publicly before FINAS 2027.

FINAS 2026 ended with both a mandate and a mechanism for accountability. The Technical Working Group now carries responsibility for turning the Summit's insights into policy reform, stronger institutional coordination, investable opportunities, and measurable progress before FINAS 2027. The test is no longer whether institutions agree on what must change. It is whether those agreements alter policies, mobilize investment, strengthen markets, and enable farmers and enterprises to access finance designed around how they produce, trade, manage risk, and repay. Delivery is now the measure of success.





THE JOURNEY CONTINUES

FINAS 2026 has laid a strong foundation for transforming Africa's Agri-Food Systems financing architecture. The conversations in Nairobi were not an end, but a beginning. The real measure of our success will be in the policies adopted, the investments mobilized, the innovations scaled and the livelihoods improved across our continent before we meet again. Let us move from dialogue to delivery - together.

Looking to FINAS 2027

ROADMAP FROM DIALOGUE TO IMPACT

The FINAS 2026 Action Agenda provides a clear pathway for turning commitments into concrete results. Together, we can build a financing architecture that delivers resilient, inclusive and sustainable Agri-Food Systems for Africa.



FINAS 2026
Convene, share knowledge, build partnerships and agree on priority actions.



ACTION AGENDA
Translate discussions into practical commitments and institutional responsibilities.



NATIONAL IMPLEMENTATION
Governments, financial institutions and partners implement policies, investments and innovations.



REGIONAL LEARNING
Share evidence, scale what works and strengthen regional value chains and markets.



FINAS 2027
Review progress, showcase results and accelerate our collective impact.

BE PART OF THE MOVEMENT

We invite you to contribute to this journey. Your actions between now and FINAS 2027 will shape the future of Africa's Agri-Food Systems.



GOVERNMENTS
Share your policies, investment plans and implementation progress.



INVESTORS & FINANCIAL INSTITUTIONS
Share investment opportunities, products and lessons from the field.



INNOVATORS & RESEARCHERS
Share innovations, research finding and evidence that drive better decisions.



DEVELOPMENT PARTNERS
Share programmes, resources and support that catalyse transformation.



PRODUCER ORGANISATIONS
Share real experiences, insights and solutions from the ground.



SUBMIT. SHARE. INSPIRE. TRANSFORM.

Contribute your evidence, innovations and progress updates to the FINAS Knowledge Hub and help shape the next edition of the FINAS Outlook.



FINANCING IN ACTION: FIELD-LEARNING VISITS

The FINAS 2026 program concluded on July 3, 2026, with field learning visits that connected the Summit's financing discussions to physical infrastructure supporting trade, investment, technology, and enterprise development. The visits formed the final stage of the FINAS dialogue journey.

Beyond the Farm Gate: Tatu City in Practice

The post-summit field visits to Cold Solutions and ItalNovis Group SEZ Limited grounded the summit's central argument in physical infrastructure. Resilient Agri-Food Systems are not built at the farm gate alone. They depend on what happens to a product after harvest, how it is preserved, processed, and moved to market.

At Cold Solutions, delegates saw cold chain infrastructure in action, temperature-controlled storage and logistics that cut post-harvest losses, protect food safety, and open access

to domestic and export markets. The takeaway was direct: food security is not only about producing more, but also about preserving what is already produced. Without cold chain systems, harvests lose value before they ever reach a consumer.

At ItalNovis Group SEZ Limited, the focus shifted to value addition. Modern processing and manufacturing convert raw commodities into competitive consumer products, and delegates saw firsthand why financing models must

extend beyond farm production to include processing and industrial infrastructure, the stage where jobs and competitiveness are created.

The visits made the same point from opposite ends of the value chain: that financing Agri-Food Systems sustainably means investing in every link F- storage, processing, logistics, and market access - not production in isolation.





Infrastructure as Foundation: Konza Technopolis

On the final day of the summit, delegates saw what financed infrastructure can build at city scale with a visit to Konza Technopolis, Kenya's Silicon Savannah. A presentation from the Konza team walked delegates through the foundations already in place for smart, resilient urban growth, including its implications for food systems.

Delegates toured automatic waste collection and advanced water reclamation facilities, utility tunnels, ICT conduits, landscaped public spaces, and a Tier III data center powering software, infrastructure, and co-location services.

Built on Vision 2030, Konza is a 5,000-acre master-planned smart city spanning Machakos, Makueni, and Kajiado counties, with seven opportunity sectors including light manufacturing, research and development, logistics, technology, and sports.

The visit made a point closely tied to the summit's own message. Financing infrastructure well is not only an agricultural question, but it is also a city-planning question, and urban food systems resilience depends on the same disciplined investment as any other sector.



Field Learning Visits



Field Learning Visits



FINAS 2026 Summit List of Exhibitors

The FINAS 2026 exhibition transformed the Summit's financing agenda into a marketplace of practical solutions, featuring 39 organizations working across agricultural finance, inputs, livestock, nutrition, certification, traceability, digital platforms, enterprise development, and sustainable agriculture. Financial institutions, development organizations, technology providers, cooperatives, and emerging enterprises demonstrated that financing Agri-Food Systems requires more than credit: it also depends on trusted data, productive assets, standards, farmer capabilities, risk-management tools, and market connections that make farmers and Agri-SMEs visible, resilient, and investment-ready.

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|--|---|---|
| 1. Fertilizer Association of Kenya (FAK) | 14. World Vision Kenya | 27. Biba Kenya |
| 2. One.org | 15. Hand in Hand East Africa | 28. Digital Green |
| 3. SNV (Safic) | 16. Progressive Credit | 29. Nuru Kenya |
| 4. Strathmore Agri-Food Innovation Center | 17. ADT Project Consulting GmbH | 30. Eagle Drone Services Limited |
| 5. SAF – Sustainable Agriculture Center | 18. Nyayo Tea Zones Development Corporations | 31. Abattoir Supplies |
| 6. Kingdom Bank | 19. Avenews | 32. Good Partners Agriscanai |
| 7. Swisscontact | 20. Infiniti Financial Solution Limited | 33. Feedback to the Future |
| 8. Heifer International Kenya | 21. Global Alliance for Improved Nutrition (GAIN) | 34. Mtengo Wakumunda Enterprise |
| 9. Antugrow Ltd | 22. Control Union Certification & Inspections Kenya | 35. Kibmist Enterprises Ltd |
| 10. Pelum Kenya | 23. Key-Cert Services Limited | 36. Njabini Wool Crafters Cooperative Society |
| 11. AAK-Grow/CropLife Kenya | 24. Eprod Solutions/Cargoledger | 37. Kenya Animal Genetic Resources Center (KAGRC) |
| 12. Agricultural Finance Corporation (AFC) | 25. Centafrigue Consulting | 38. Nutriblends Farm Fresh |
| 13. Girsal Limited | 26. AUDA-NEPAD | 39. Sungreen Harvest |

Exhibitions



FINAS 2026 Photo Gallery



Networking





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