



FINAS

FINANCING AGRI-FOOD SYSTEMS SUSTAINABLY-SUMMIT

**Taking Ownership: Rethinking Sustainable
Financing for Africa's Food Systems**

20-22 May 2025 | KICC Nairobi, Kenya





H.E. Dr. Musalia Mudavadi, EGH
Prime Cabinet Secretary and
Cabinet Secretary for Foreign
and Diaspora Affairs,
Republic of Kenya



H.E Moses Vilakati
Commissioner for Agriculture,
Rural Development, Blue Economy,
and Sustainable Environment
African Union Commission (AUC)



H.E Veronica M. Nduva, CBS
Secretary General
East African Community (EAC)

Karibuni Sana



MINISTRY OF AGRICULTURE & LIVESTOCK DEVELOPMENT



THE NATIONAL TREASURY & PLANNING



MINISTRY OF CO-OPERATIVES AND MICRO, SMALL AND MEDIUM ENTERPRISES(MSMES) DEVELOPMENT



giz



AGRA
Accelerating Growth
in African Food Systems



AGRICULTURAL FINANCE CORPORATION



ILIFAD
Investing in rural people



STRATHMORE ACADEMY FOR
INTERNATIONAL RESEARCH
COLLABORATION



AFRICA'S DIALOGUE-2025

PRE-SUMMIT DIALOGUES

21 January 2025	Pre-summit dialogue 1: Loan classification system for agricultural lending- Agrifinancing®
25 March 2025	Pre-summit dialogue 2: Re-imagining funding in line with changing policy at global level; Co-located with FINAS 2025 Media Announcement
3 April 2025	Pre-summit dialogue 3: Sealing the leaking pipeline–PWC
10 April 2025	Pre-summit dialogue 4: Data, technology, innovation and financial modelling; Effecting use and impact of agri-food finance to attain CAADP 2025 – 2035 Strategic Investments-Strathmore University
29 April 2025	Pre-summit dialogue 5: Making agri-insurance work -GIZ
13 May 2025	Pre-summit dialogue 6: Regulatory frameworks that enable private capital flows to agrifood systems-Aceli/ Kenya Bankers Association (KBA)

Summit Dialogues

Master of Ceremony: Mark Masai, Diplomatic Communications & Media Executive

Documentation: MicroSave Consulting & Strathmore University

Day 1: 20 May 2025

0700–0830	Registrations and Networking
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SESSION ONE: OPENING SESSION

0830–0835	Welcoming and Preliminaries, MC
0835–0845	Status of implementation of FINAS 2024 Report - Maarten Susan , Managing Director, Agrifinancing®
0845–0900	<ul style="list-style-type: none"> o Tamara Cook, CEO, FSD Kenya- Making a case for small holder farmer resilience o Cosmos Ochieng, Director of Climate Change, Food Security and Natural Resources, United Nations Economic Commission for Africa o Professor Hamadi Boga, Vice President, Program Delivery, AGRA o Alexander Fierley, Deputy Head of Mission, Embassy of the Federal Republic of Germany, Nairobi
0900–1030	<p>Opening Ceremony</p> <ul style="list-style-type: none"> o Dr Paul Kiprono Ronoh, Principal Secretary, State Department for Agriculture o HE Veronica Nduva, EAC Secretary General o Mr Moses Vilakati, AU Commissioner, Agriculture, Rural Development, Blue Economy and Sustainable Environment o Hon. John Mbadi, CS, National Treasury and Economic Planning o Official Opening: Sen. Mutahi Kagwe EGH, CS Agriculture and Livestock Development, Government of Kenya
1030 -1100	Media Engagements, Exhibition visits and Health Break

SESSION 2: DIALOGUES

1100–1130	Kampala Declaration: Funding the commitment: Boaz Blackie Keizire , Directorl, Policy and State Capacity, AGRA
1130–1300	Focus Area: Inclusive food systems policy and regulatory frameworks
1130–1200	Keynote: Agricultural/Rural Development Finance-The India Experience: Ravi , Kiran Malik , Senior Consultant/Advisor, Agricultural & Rural Development Finance
1200–1230	Keynote: Role of the State in the development of a competitive agricultural finance system: Framework for Assessing a Country's Ag Finance Maturity- Brian Milder , Founder and CEO, Aceli Africa

1230–1300	Q&A engagement with audience		
1300 -1400	Health Break		
Breakout Sessions			
	Tsavo	Aberdare	Lenana
1400–1700	<p>Policy frameworks to support food systems financing in Africa</p> <p>Convened by GoK, GIZ & AKA-DEMIYA2063</p>	<p>Exploring the role of public sector in enhancing agrifood finance</p> <p>Convened by AGRA</p>	<p>Agriculture finance regulatory framework: Unlocking capital flows to agrifood systems through regulation</p> <p>Convened by Aceli Africa & Kenya Bankers Association (KBA)</p>
	<p>Session Management: Dr. Paul Guthiga, AKADEMIYA2063 & Dr. Sophia Baumert, Project Manager, Sustainable Agricultural Systems and Policies AgSys, GIZ</p> <ul style="list-style-type: none">1400 -1405: Opening and welcoming remarks: Kennedy Okech, Agriculture Economy and Financial Advisor GIZ1405 -1420: Keynote: Policy frameworks to support food systems financing in Africa. Dr Ronoh, PS Agriculture1420 -1500: Panel Discussion I: Domestication of the Kam-pala Declaration in Kenya. Challenges and Opportunities. Hosted by: MoALD, GIZ, AKA-DEMIYA 2063 <p>Moderator: Dr. Paul Guthiga, AKADEMIYA2063</p> <p>Panelists:</p> <ul style="list-style-type: none">-Josephine Love, CAADP Focal Point, MoALD-Paul Gamba, Lead Consultant for NAIP II Development-John Macharia, Kenya Country Director, AGRA-Agatha Thuo, CEO Agricultural Sector Network (ASNET) (Private Sector)-Koffi Zougbede, Economist, Sahel and West Africa Club (SWAC), OECD <ul style="list-style-type: none">1500-1520: Q&A and actionable takeaways <p>-----</p>	<p>Session Management: Boaz Keizire, Director of Policy and State Capacity, AGRA</p> <ul style="list-style-type: none">1415-1500: Panel discussion: How can the public sector improve the co-ordination and deployment of public funds for agrifood systems and who leads? <p>Moderator: David Adama, Senior Program Officer, Policy and Advocacy</p> <p>Panelists:</p> <ul style="list-style-type: none">-Dr. Thomas Essel, Secretary General AFRACA and Former Economist, Bank of Ghana and founder of GIRSAL-Mr. Ronald Inyangala, Deputy Director, Financial and Sectoral Affairs at The National Treasury-Dr Moses Banda, Financial Inclusion Advisor, Office of the President-Prof. Hamadi Boga, Vice President, Program delivery AGRA and Former PS Ministry of Agriculture-Madhuri Mukherjee, Associate Partner at Dalberg Advisors <p>15.00 – 15.15: Q&A with the audience</p> <p>-----</p> <ul style="list-style-type: none">15.15 – 16.00: Panel discussion: Blended finance for agrifood sector. Role of Governments and donors, public development banks and commercial banks.	<p>Session Management: Sharon Mosin, Aceli Africa & Dr Samuel Tiriongo, KBA</p> <ul style="list-style-type: none">1405 – 1415: Summary of morning session and framing the dialogue Freddy Bob Jones, MD Aceli Africa1415-1445: Presentation: Overview of current regulatory framework for Ag. finance in Kenya and ongoing initiatives. Dr. Samuel Tiriongo, Director Research and Policy KBA1445 -1450: Q&A1450-1505: Presentation: Increasing lending to Agriculture, is priority lending an option?-Maarten Susan, Moving Frontiers1505–1600: Panel Discussion- Unlocking and accelerating private sector lending to agriculture: What works? <p>Moderator: Sharon Mosin- Country Director -Kenya, Aceli Africa</p> <p>Panelists:</p> <ul style="list-style-type: none">-Patrick Lumumba, Group Director, Capacity Development African Guarantee Fund-Mr. Peter Njuguna, CEO Sacco Societies Regulatory Authority (SASRA)-George Macharia, General Manager, Food & Agriculture, Equity Bank Kenya Limited-Juliet Mburu, Senior Digital Financial Infrastructure Specialist, FSD Kenya <ul style="list-style-type: none">1600-1620 Q&A1620-1630- Closing Remarks- Dr. Samuel Tiriongo, KBA

	<p>o 1520–1600–Panel Discussion II: Repurposing Agenda: Progress in the redesign of fertilizer subsidy models – policy framework and its implementation. Hosted by: MoALD, GIZ, IFPRI</p> <p>Moderator: Dr Sophia Baumert, GIZ</p> <p>Panelists:</p> <ul style="list-style-type: none"> -Peter Owoko, Director of Policy, MoALD -James Musinga, Senior Agriculture Economist, World Bank -Dr. Lilian Wanjiru, CEO, Fertilizer Association of Kenya (FAK) -Dr. Hailemariam Tiruneh, Senior Scientist, IFPRI <p>o 1600-1620: Q&A and actionable takeaways</p> <p>o 1620-1630: Concluding remarks, Kennedy Okech, GIZ</p>	<p>Moderator: Hedwig Siewertsen, Head of Inclusive Finance AGRA</p> <p>Panelists:</p> <ul style="list-style-type: none"> -Dr. Nungari Mwangi, AfDB, Agri SME Strategy and Partnerships Officer -Dr. Lade Araba, VP financial services, AFAP and former Africa director Convergence <p>Panelists:</p> <ul style="list-style-type: none"> -Dr. Nungari Mwangi, AfDB, Agri SME Strategy and Partnerships Officer -Mr. Lade Araba, VP financial services, AFAP and former Africa director Convergence -Mr. George Kubai, Managing Director AFC -Tamer El Raghy, ARAF Acumen <p>o 16.00- 16.15: Q&A with the audience</p> <p>o 16.15–16.30 Concluding remarks-Sara Mbago-Bhunu, Director, East and Southern Africa Division, IFAD</p>	
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Day 2: 21 May 2025

Focus Area: Funding Resilient Food Systems

0830–0900	Keynote: Evidence on tracking financing flows for food systems in Africa— Nadine Gbossa , Director Food Systems Coordination, IFAD
0900–0930	Keynote: Innovating finance for resilience for Africa's food systems - James Kashangaki , FSD Kenya
0930–1010	Panel Discussion Session moderator: Jared Ochieng , Senior Agriculture Finance Specialist, FSD Kenya Panelists: - Jonathan Said , Vice President for Technical Enterprise, AGRA - Rebecca Amukhoye , CEO, Micro Enterprise Support Program Trust (MESPT) - Amrik Heyer , Senior Research Advisor, FSD Kenya - Koffi Zougbede , Economist, Sahel and West Africa Club (SWAC), OECD
1020–1030	Q&A
1030–1040	Summary of key insights, takeaways, and way forward
1040–1100	Health Break

Breakout Sessions

	Aberdare	Tsavo	Lenana
1100–1300	De-risking investments for food system actors Convened by AfDB	Building innovative, inclusive resilient agrifood systems by strengthening finance mechanisms Convened by FSD Kenya & PWC	Financing resilient food systems. Convened by Finance in Motion
	<p>Session management: Dr Nungari Mwangi & Dr Hassan Bashir, AfDB</p> <p>Dialogue 1: The role of technical assistance and digital financial innovations in improving the effectiveness of blended finance investments in African agriculture</p> <ul style="list-style-type: none"> 1100–1107: An overview of the Bank's structuring of blended finance mechanisms to de-risk investment into African Agri-food systems -Farida Suleiman, Investment Officer, De-risking Agricultural Finance and Climate Resilience Team, African Development Bank. 1108 -1148: Panel discussion showcasing structured deals integrating: climate insurance, lines of credit, technical assistance and digital solutions 	<p>Session Management: Jared Ochieng, FSD Kenya & John Kamau, PwC</p> <p>Dialogue 1: Greening Finance or Financing Green: Which way?</p> <p>Panel discussion: Session moderator: -Mugwe Manga, Senior Green Finance Advisor, FSD Kenya</p> <p>Panelists: -Isaac Otolo, Associate Director of Transaction Services, PwC -Dr. Olufunso Somorin, Regional Principal Officer, African Development Bank (AfDB) -Sophie Odupoy, Director of Public Affairs, KOKO Networks -Paul Muthaura, CEO, Africa Carbon Markets Initiative (ACMI) -Thomas Opande, Lead Africa Energy Access Initiative, WWF</p> <ul style="list-style-type: none"> Audience Q&A (10 minutes) Closing Remarks (5 minutes) 	<p>Session Management: John Keige, Finance in Motion</p> <p>Dialogue 1: Financing scalable resilient infrastructure; the nexus between, Blended finance, Climate resilience and biodiversity.</p> <p>Keynote and Opening: Masoud Abdalla, Senior Officer, investment Management at Finance in Motion</p> <p>Panel discussion 1: Agrifood sector associations- (challenges and opportunities in financing agri-food systems infrastructural projects).</p> <p>Moderator: John Keige, Senior Green Finance Officer at Finance in Motion</p> <p>Panelists: -Okisegere Ojepat – CEO Fresh Produce Consortium of Kenya -Anthony Kioko – CEO Cereal Growers Association -David Maina – MD Performer Agribusiness</p>

	<p>Moderator: Dr. Nungari Mwangi, Strategy, Program Development and Partnerships lead, Agri-SME Development and Innovative Finance Program, African Development Bank</p> <p>Panelists:</p> <ul style="list-style-type: none"> -Neil Wood, Partner and Head of Agriculture & Food Systems Practice, Open Capital -Hayat Abdulmalik, Chief Impact Officer, Kifiya Financial Technology, Ethiopia -Daniel Huba, Vice President, Community Pass Market Development, Africa, Mastercard -Stella Kimani, Chief Operations Officer, ACRE Africa <ul style="list-style-type: none"> o 1148 – 1158: Question and Answer session with the audience o 1158 – 1200: Closing remarks, Moderator, African Development Bank 	<p>-----</p> <p>Dialogue 2: Sealing the Leaking Pipeline: Diagnosing Areas of Leakage and Their Impact as a Path to Sustainable Solutions</p> <p>Moderator: Titus Kariuki – Senior Manager PwC Forensics</p> <p>Panelists:</p> <ul style="list-style-type: none"> -Wanjiru (Ciru) Gikonyo – Capacity Development Specialist Strengthening Rural Governance for the Right to Adequate Food -WHH at Civil Society Academy -Peter Owoko—Director, Policy—State Department for Agriculture -John Kamau –Lead PwC Forensics, East Africa -Julius Nyabicha – Agricultural Development Expert, Lead Marketing and Communications, Cereal Growers Association (CGA) -Lydia C. Mokaya, Deputy Chief State Counsel, Office of The Attorney General and Department of Justice 	<p>Panel Discussion 2: Financial institutions (banks, restoration project funders): Trends in financing agri-food systems infrastructural projects.</p> <p>Moderator: Masoud Abdalla, Senior Officer investment Management at Finance in Motion</p> <p>Panelists:</p> <ul style="list-style-type: none"> -Daniel Munyambu, Country Agribusiness Specialist, Absa Bank Kenya Plc – -Ronald Jeremiah Nabwera—Agribusiness specialist -Henry Kahira, Senior Investment Manager, Outcome Finance, WRI -Angeline Mwangi, Head of ESG and climate risk, Family Bank. <ul style="list-style-type: none"> o Wrap up (Expert synthesis): Challenges, risks, opportunities for actors in the food systems-call to action. <p>Role of:</p> <ul style="list-style-type: none"> • Catalytic funding • Transformational/scaling funding • Commercial funding
	<p>-----</p> <p>Dialogue 2: Innovations in Capacity Building for Climate Insurance: Introducing the Africa Climate Risk Insurance Framework for Adaptation (ACRIFA) Academy</p>		
	<ul style="list-style-type: none"> o 1200 – 1210: Introduction to the ACRIFA Academy-Dr. Hassan Bashir, Senior advisor, Climate Insurance and Governance, Agri-SME Development and Innovative Finance Program, African Development Bank o 1210 – 1240: Panel discussion-lessons learnt from capacity building programs in climate insurance <p>Moderator: Dr. Nungari Mwangi, AfDB</p> <p>Panelists:</p> <ul style="list-style-type: none"> - Getachew Mekonen, Head, Rural Finance Service Unit, Ministry of Agriculture, Ethiopia 		

	<p>-Christine Gitachu, Training Manager, ZEP Re Academy</p> <p>-Lucy Kioko, Executive Director, Sustainable Agriculture Foundation (Global Agri-Entrepreneurs Academy – GAEA)</p> <p>-Dr. Ben Kajwang, CEO, Kenya College of Insurance</p> <ul style="list-style-type: none"> o 1240 – 1250: Q &A with audience o 1250 – 1300: Closing Remarks and way forward-AfDB 		
1300 -1400	Health Break		
1400 -1420	Food Systems thinking: Leadership-Africa Food Fellowship- Brenda Mareri, Senior Manager, Food Systems Portfolio and Kenya Country Lead African Food Fellowship		
1420-1500	Hackathon: Climate Resilience, Nutrition, Food Loss and Waste management, Agroecology, BopInc and GODAN		
1500-1700	Breakout Sessions		
	Aberdare	Tsavo	Lenana
	<p>Financing the Future of Food– Food Systems Thinking by Financials</p> <p>Convened by Foresight4Food, Equity Bank, NFP, & Rabobank</p>	<p>Making Agricultural Insurance work</p> <p>Convened by GoK, GIZ, Clim-EAT, ACRE Africa & Busara</p>	<p>The Power of Inclusion - “Making smallholder farmers bankable</p> <p>Convened by Agricultural Finance Corporation (AFC)</p>
	<ul style="list-style-type: none"> o Mentimeter–questions to trigger Food System Thinking- Samuel Kariuki & Lisette van Benthum, NFP o Introduction in Food Systems Thinking- Wangeci Gitata-Kiriga, Foresight4Food o Capital Coalition: Hannah Brooke, Director, Capitals Coalition o Panel discussion: role of finance in food systems- Moderator: Godfrey Mambo, Rabobank <p>Panelists:</p> <ul style="list-style-type: none"> - George Macharia, Equity Bank - Sophie van Hoof, Invest International -Ulla Balle, Senior Advisor, Blended finance at Danish Church Aid o Recap -1st learning session FS Finance Kenya o Launch of the Community of Practice Food Systems Finance Kenya 	<ul style="list-style-type: none"> o 15:00 – 15:05 Opening and Welcoming Remarks: Dr. Sophia Baumert, Project Manager Sustainable Agricultural Systems and Policies (AgSys), GIZ o 15:05 – 15:20 Keynote presentation: Making a case for Agriculture Insurance: Ewan Wheeler, CEO ACRE Africa <p>Dialogue 1: 15:20 – 16:00 Panel Discussion: How Partnership and collaboration can steer towards increasing the uptake of agriculture insurance. GoK, GIZ, Clim-EAT & ACRE Africa</p> <p>Moderator: Kennedy Okech, Agriculture Economy and Financial Advisor, GIZ</p> <p>Panelists:</p> <ul style="list-style-type: none"> -Kennedy Anahinga – Assistant Director of Agriculture: Head of Crop Insurance MoALD. 	<ul style="list-style-type: none"> o 1500 – 1515: Keynote : Financing smallholder farmers: the case of AFC - George Kubai, Managing Director, Agricultural Finance Corporation o 1515 – 1525: The role of Government in supporting Agri-MSME's access to finance: -Hon Susan Mang'eni – Principal Secretary, MSMEs o 1525-1535: Innovative ways of financing Agriculture: - Penny Musengi: CEO & Founder- PESIRA. o 1535 -1635 Pannel discussion Session Moderator: Sarah Wachekeh - Senior Planning Officer AFC <p>Panelists:</p> <ul style="list-style-type: none"> -Henry Rithaa : CEO - MSEA -Sieka Gatabaki: Program Director -Mercy Corps Agrifin -Duncan Oyaro: Project Manager, Agriculture & Processing Finance - FSD -Kenya -Jecinta Njeri Mbuguah, Agri-preneur and AFC Client


		<p>-Wiebe Smit – Policy and Impact Innovator, Clim-EAT. -Stella Kimani—Chief Operations Officer, ACRE Africa.</p> <hr/> <p>Dialogue 2: Mutual For Savings (M4S) by Busara Center for Behavioural Economics</p> <ul style="list-style-type: none"> 16:00 – 16:15 Setting the context- Raya Shatry, Data Analyst, Risk management portfolio, Busara 16:15 –17:00 Panel discussion Moderator -Rahab Kariuki, Engagement Director, Risk Management Portfolio, Busara <p>Panelists: -Grace Njoroge – MercyCorps Agrifin -Zipporah Muchoki—AB Entheos</p> <ul style="list-style-type: none"> 17:00 – 17:10 Q&A 10 min 17:10 – 17:15 Closing Remarks 	<ul style="list-style-type: none"> 1635 – 1645: Q&A 1645 -1650: Key Take aways and way forward 1650 – 1700 Closing remarks: George Kubai - Managing Director AFC
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Day 3: 22 May 2025

0800–0930

Break out Sessions

	Focus Area: The Youth A-Gender	Focus Area: Funding Resilient Food Systems	
	Tsavo	Lenana	Aberdare
	Youth in Agribusiness: Disruptive NextGen Agtech Solutions Convened by Heifer International Kenya and ABSA	CoolMove–Food Loss & Waste reduction through financing cold storage Convened by Netherlands Food partnership, Enviu and Rabobank	Funding Agroecology /biodiversity/Nutrition Convened by Transformational Investing in Food Systems (TIFS), Biovision Trust, Rockefeller Foundation and GODAN
	<ul style="list-style-type: none"> o Welcome Remarks: Heifer International Kenya Country Director o Keynote Address: Permanent Secretary, Micro, Small and Medium Enterprises (MSME) Development o Interactive Panel Discussion: Youth innovators, private sector leaders, financial institutions, and development partners o Audience Engagement and Youth Speak: Reflections and pitches from young agripreneurs o Closing Remarks and Next Steps: Summary of action points and commitments 	<p>Session management: Samuel Kabiru Kariuki, NFP</p> <ul style="list-style-type: none"> o Impact of current food loss & waste on Africa's / Kenya's food system—Eveline Jansen, Enviu o FLW reduction strategies from the point of view of a financial institution, - Godfrey Mambo, Rabobank o Panel discussion: the role of public and private finance in FLW Moderator: Mr. Godfrey Mambo, Rabobank <p>Panelists:</p> <ul style="list-style-type: none"> - Kenya Development Cooperation (KDC) - KCB - Equity Bank - DanChurchAid (DCA), Ms Ulla Balle, Senior Advisor on Blended Finance CA, (Cold-Chain activities in Nakuru County) - Trade Mark Africa (suggestion Ibrahim)—Eugene Torero o Q&A session with the audience-Moderator: Mr. Godfrey Mambo, Rabobank o Presentation on cold storage bid book : <ul style="list-style-type: none"> - Call for investors - Call for working group FLW & finance as part of the CoP FS Finance Kenya 	<p>5min Opening remarks and framing the session's significance, Prof. Kiringai Kamau, CECM Murang'a County</p> <p>10min Keynote Introduction: Why Regenerative and Agroecological Systems Matter for Business and Finance, Francis Shivonje, Biovision Foundation</p> <p>10min The Role of Banks in Financing Agri-SMEs that Incentivize Climate-Smart Practices, Richard Midikira, Aceli Africa & Chair, Neycha Investment Committee</p> <p>10min A Philanthropic Perspective on Catalyzing Agroecology in Africa, Betty Kibaara, The Rockefeller Foundation</p> <p>10min Blended Finance and Impact Investment Models for Agroecological Transitions, Anastacia Ngunjiri, iGravity</p> <p>10min Live Application Demo: Automating Agroecological Enterprises with SMIP, Godfrey Owino, GODAN Incubatee</p> <p>25min Interactive panel discussion and audience Q&A</p> <p>10min Closing reflections and way forward-Summary of key take-aways, opportunities for collaboration, and closing remarks, Prof. Kiringai Kamau</p>

		Enviu, Eveline Jansen (presentation bidbook) & Lisette van Benthum NFP, call for investors and call for working-group FLW & Finance	
0930 - 1000	Keynote presentation: Transforming the future of Africa's agriculture by supporting youth -led agribusinesses, and embracing technology and Innovation, Clarice Bugo-Kionge , Kenya Country Director, Heifer International		
1000 -1030	 <p>Key remarks:</p> <p>H.E. Dr. Musalia Mudavadi, EGH,</p> <p>Prime Cabinet Secretary and Cabinet Secretary for Foreign and Diaspora Affairs, Republic of Kenya</p>		
1030 -1100	Health Break		
1100 - 1300	Focus Area: Technology, Data, Research and Capacity		
1100- 1130	Keynote: David Cracknell , Consultant, First Principles		
1130 - 1300	Break Out Sessions		
	Tsavo	Lenana	Aberdare
	Scaling Financial Access and Last Mile Delivery: Driving Technology Adoption Convened by Digifarm and FINTAK	Digital Innovation for Food System Processes and Agric Value Chain and Markets Convened by FINTAK and Microsave	Data as the new collateral Convened by Strathmore University
	Session Moderator: Kevin Genga , GSMA AgriTech Programme <ul style="list-style-type: none"> 10 mins Presentation by Seema Gohil -Director, DigiFarm Panel Discussion <ul style="list-style-type: none"> -Koya Matsumo- VunaPay, Co-Founder -Linda Busienei- Program Manager, Acre Africa -Martin Karanja- Director, GSMA Innovation Fund - Seema Gohil -Director, DigiFarm 	Session Moderator: Duncun Motanya - Fintech Chair <ul style="list-style-type: none"> 10 mins presentation by Jonathan Tseelon- AVENEWS CEO Panel Discussion <ul style="list-style-type: none"> -Jonathan Tseelon, Avenews CEO -Kizito Omolo—SokoFarm Founder and Last mile farmer services delivery -Ms.Lucy Komen, CEO- Warehousing Receipt Systems Council -Benjamin Njenga- MD, Apollo Agriculture Ltd 	Session Moderator: Frank Molla , MD, MDP Africa <ul style="list-style-type: none"> 10 mins Presentation by: Dr. Denis Mujibi, Associate Director, Market Intelligence, Strathmore Business School Panel Discussion <ul style="list-style-type: none"> -Dr. Denis Mujibi, Associate Director, Market Intelligence-Strathmore Business School -Naibei Kibet- Founder and CEO, AiRSURV Drones -Wanjeri Mbugua- CEO, TomorrowNow

	Closing Remarks and Way forward: Digifarm	- Millicent Sedi , Senior Manager, Agriculture and Food Systems Microsave	- Boniface Akuku - Digital Transformation Consultant, World Bank Titus Mwaniki , Finance lead Digifarm
1300–1400	Health Break		
1400 -1700	SESSION 3: RECOGNIZING EXCELLENCE -FINTAK AND CLOSING CEREMONY		
	<ul style="list-style-type: none"> o Hackathon: Artificial Intelligence (AI)-enabled System for Combating Misinformation and Disinformation on Agricultural Innovations, by ISAAA Africentre o Hackathon: FINTAK o Recognizing The People's Choice -Digifarm 		
	<ul style="list-style-type: none"> o Way forward, Next steps, Summit Director o Vote of thanks, Professor Ratemo Michieka, Chancellor Tharaka University and Chair National Research Fund(NRF) 		
	Closing Ceremony <ul style="list-style-type: none"> o Official closing by Hon. Dr. Wycliffe Oparanya, Cabinet Secretary for Co-operatives and MSMEs o Closing the curtains on FINAS 2025 Summit the African way! 		



Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)

The Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH has been working in Kenya since 1975. GIZ as the implementing agency of the German Federal Ministry for Economic Cooperation and Development (BMZ) adopts a comprehensive and multi-faceted approach to agricultural and rural development in underprivileged areas. Aligned with the Agriculture Sector Growth and Transformation Strategy (ASTGS) for 2019-2029, GIZ efforts focus on enhancing productivity, ensuring food and nutrition security, bolstering rural infrastructure, soil restoration, drought resilience, skills enhancement, and fostering employment opportunities. GIZ is committed to devising innovative, sustainable, and inclusive models in close partnership with local and national stakeholders, laying the groundwork for scalable solutions. GIZ recognizes the need for transformative development pathways toward sustainable agricultural and food systems, for realizing the right of all people to nutritious food—while respecting the planetary boundaries.

Sustainable Agricultural Systems and Policies (AgSys)

The GIZ global program, Sustainable Agricultural Systems and Policies (AgSys), with Kenya as one of its core partner countries, aims to strengthen transformation processes, including policy advisory, towards sustainable agricultural systems at both national and county levels, and contributes to transnational exchange. AgSys leverages the experiences, successful practices, and partnerships of German Development Cooperation and other partners in Kenya, transferring these insights into political reform consultations. These reform processes encompass robust governance structures at national and county levels, effective policy implementation, inclusive dialogue formats, and transformative financing approaches, all of which contribute to a competitive and productive agricultural sector, sustainable land and soil management, and improved food security. All measures are designed to advance climate-resilient and pro-biodiversity development pathways that ensure long-term agricultural productivity.



AGRA, a proudly African-led organization, dedicated to transforming agriculture to improve the lives of smallholder farmers across the continent. Since 2006, AGRA has collaborated with governments, NGOs, research institutions, civil society, and private-sector businesses to empower smallholder farmers to boost their incomes, achieve food security, and enjoy better livelihoods by addressing the binding constraints in seed systems, markets and trade, landscape systems and in the enabling environment. AGRA's Strategic Framework 2022-2030 (AGRA 3.0) outlines a long-term commitment to sustainable agricultural transformation, aligning with global and continental priorities to eradicate hunger, end poverty, and enhance climate resilience.

As the thought leader in the continent, AGRA strives to lead the continent in forward-looking approaches and innovations by generating and disseminating making.

AGRA works with leaders within national and subnational government institutions. AGRA's approach is deliberately inclusive and designed to result in better natural resources management and enhanced ecosystem services support greater resilience and climate change adaptation and mitigation at the farm and landscape level through coordinated and collective action.

AGRA's strategic priorities

In pursuing sustainable farming practices, our Climate Adaptation, Sustainable Agriculture and Resilience business line is dedicated to supporting farmers in building resilient farming systems. We aspire to empower farmers to achieve improved yields and derive sustained profits from their agricultural endeavors. By promoting and implementing climate adaptive, resilient and productive farming systems, we contribute to agricultural communities' long-term viability

and prosperity.

AGRA focuses on four key strategic priority areas / thematic areas designed to support smallholder farmers and catalyze sustainable growth. These strategic

priority areas are central to AGRA's mission of empowering smallholder farmers, increasing their productivity, and advancing food security across Africa.



Financial Sector Deepening Kenya (FSD Kenya)

Financial Sector Deepening Kenya (FSD Kenya) is an independent trust dedicated to the achievement of a financial system that delivers value for a green and inclusive digital economy while improving financial health and capability for women and micro and small enterprises (MSEs).

FSD Kenya works closely with the public sector, the financial services industry, and other partners to develop financial solutions that better address the real-world challenges that low-income households, micro and small enterprises, and underserved groups such as women and youth face.

FSD Kenya's agriculture and processing finance work

FSD Kenya's agriculture and processing work aims to accelerate the development of value-adding finance to catalyse increased greener production, productivity, and profitability of smallholder women farmers, agricultural traders, and processors with emphasis to

producers and processors.

Value-adding financing should enable smallholder women farmers and agricultural Micro and Small Enterprise (MSE) processors to:

1. Access inputs, know-how, mechanisation, and climate smart technologies: Interventions include access to light and shared mechanisation, and access to quality, affordable and sufficient inputs/raw materials, know-how, and climate smart technologies.
2. Improved green resilience: Interventions include access to storage facilities, and improved climate adaptation and resilience.
3. Access better output markets through leveraging technology, aggregation, and logistics models: Interventions include development of digital / group-based aggregation models and efficient logistics models.



Aceli Africa is a market catalyst that unlocks private sector lending for agricultural enterprises. Drawing upon new data that explains the credit gap for small- and medium-enterprises (SMEs) in the agriculture sector, Aceli offers financial incentives to a marketplace of 45+ commercial banks and innovative finance companies to share in the risk and defray the high transaction costs of lending to agricultural SMEs.

Since launching in 2020, Aceli has mobilized \$311M in lending to over 3,700 agricultural enterprises providing market access for 1.6M smallholder farmers and employment for 57k full-time workers across Kenya,

Rwanda, Tanzania, Uganda, and Zambia. With access to finance, these SMEs have purchased more than \$1 billion in crops from farmers and are increasing their annual revenues by 24%. Building on learning to date, Aceli plans to mobilize \$2 billion in financing for agri-SMEs and improve livelihoods for 5 million farmers and workers by 2030.

Alongside financial incentives to unlock increased capital supply for agri-SMEs, Aceli also expands addressable demand and brings capital supply and demand into greater alignment through:

- Capacity building to support lenders in developing

- a sector-specific strategy and product offering for agriculture
- Technical assistance to prepare SMEs to access and manage finance
- Data and learning on the risks & returns in agri-SME lending to inform lender strategies and enabling policies
- Every \$1 in donor-funded incentive mobilizes \$9.40 in

private sector lending. Aceli funders include Dutch Ministry of Foreign Affairs, Global Affairs Canada, IKEA Foundation, Norwegian Agency for Development Cooperation, Swiss Agency for Development & Cooperation, and UK Foreign, Commonwealth & Development Office. For more information about Aceli Africa, contact info@aceliafrica.org.



Finance in Motion is an impact asset manager that structures, manages, and advises almost €4 billion across 10 funds, all classified as SFDR Article 9. Founded in Germany, the company has been investing in emerging markets for over 20 years. Since 2019, the Finance in Motion advised eco. business Fund whose impact mission is to promote business and consumption practices that contribute to biodiversity conservation, to the sustainable use of natural resources and to climate change mitigation and adaptation; has been operational in Sub-saharan

Africa. The target sectors are sustainable agriculture including the whole value chain, aquaculture, forestry, and tourism. To achieve this, the fund provides debt to financial institutions or works directly with qualifying corporates. To complement the access to finance arm, the fund also supports financial institutions, companies, and producers through a broad array of tailored Advisory & Capacity Building projects designed to promote the adoption of sustainable business



Equity Bank Limited, incorporated in Kenya under the Companies Act, is licensed under the Kenya Banking Act and provides retail banking, microfinance, and related services. The Bank operates subsidiaries across Kenya, Uganda, South Sudan, Rwanda, Tanzania, DRC, and Ethiopia, alongside non-banking subsidiaries offering investment banking, insurance, philanthropy, consulting, and infrastructure services. Its shares are listed on the Nairobi, Uganda, and Rwanda Securities Exchanges. Founded in 1984 as Equity Building Society (EBS), the Bank initially provided mortgage financing to low-income customers. Its logo—a modest house with a brown roof—symbolizes its commitment to empowering people striving for financial security. Equity Bank overcame insolvency in 1993, transforming into Africa's largest bank by customer base, serving over 16.9 million clients and holding nearly half of Kenya's bank accounts.

Equity's vision is "to be the champion of the socio-economic prosperity of the people of Africa." It delivers accessible, convenient, and flexible financial services, earning local and global recognition. Its low-margin, high-volume model is studied in leading business schools.

In 2010, the Bank launched the Equity Group Foundation to revolutionize philanthropy and corporate social responsibility. This initiative drives socio-economic transformation by collaborating in six thematic areas: education and leadership development, financial literacy and access, entrepreneurship, agriculture, health, innovations, and environment. Equity Bank supports the Foundation with infrastructure to optimize returns on social investment, reinforcing its commitment to fostering prosperity across Africa.



Netherlands Food Partnership (NFP) **Strengthening Partnerships for Sustainable Food Systems**

The Netherlands Food Partnership (NFP) strengthens partnerships that drive progress toward sustainable, healthy, and equitable food systems, especially in Low and Middle Income Countries (LMICs). We focus on ensuring that all people have access to safe, nutritious, and affordable food, leaving no one behind. NFP convenes and supports a wide range of actors- from government, business, civil society, and research; through what we call the diamond approach. We facilitate partnerships at different levels: from knowledge-sharing networks and thematic

communities of practice to long-term coalitions focused on concrete food system challenges.

Our work places strong emphasis on collaborative approaches to food systems financing. This includes Communities of Practice on food and finance, support for True Price Accounting initiatives, and catalyzing partnerships that align investments with locally defined priorities.

By connecting, amplifying, and enabling partnerships, we have been able to bring forward new knowledge, shared agendas, and joint actions that contribute to more resilient, sustainable food systems.



Transformational Investing in Food Systems (TIFS)

Transformational Investing in Food Systems (TIFS) has advocated for financial and business innovations that benefit farmers and nature. Using a food systems approach, we support investments in regenerative and agroecological solutions for climate, nature, and poverty.

TIFS has been partnering with a range of organizations

in East Africa to strengthen agroecological enterprises and to build support for financing solutions that meet these businesses' needs.

Ultimately, TIFS' goal is to increase financial flows to businesses and financial practitioners that invest in food security and nutrition, dignified livelihoods for food producers and workers, and stable climate and healthy ecosystems.



Heifer International Kenya

Since 1944, Heifer International has worked with over 46 million people globally to end hunger and poverty sustainably. In Kenya, Heifer International began operations in 1981 and has since supported over 3 million individuals across dairy, poultry, meat, and horticulture value chains. With a skilled team of 40+, Heifer International Kenya empowers smallholder farmers to build resilient, inclusive agribusinesses that secure a living income.

Our priority thematic areas include:

1. Gender and Women Inclusion – Tackling barriers preventing women farmers from achieving sustainable livelihoods.
2. Youth Empowerment – Promoting youth-led AgriTech innovation through initiatives like the AYuTe Africa Challenge.
3. Climate Action – Integrating climate-smart agriculture into all programs to build environmental resilience.
4. Accelerator Integration – Scaling impact to help 10 million small holder farmers globally achieve

Sustainable Living Income (SLI) by 2030.

Current flagship programs include:

Kenya Livestock Marketing & Resilience Project (KLMP), funded by SIDA and implemented in partnership with nine counties, targeting 38,000 poultry and beef-producing households (2023–2027).

Practice for Change (P4C) Signature Program, a seven-

year strategy to support 625,000 households through competitive farmer organizations, youth and women income growth, stronger markets, better nutrition, and climate-smart agriculture.

Heifer International Kenya's mission is to end hunger and poverty while caring for the Earth, driving inclusive, locally led, and market-based transformation.



KCB Bank Kenya Limited is the largest commercial bank in the country. A subsidiary of KCB Group Plc, the Bank has the largest branch network, with over 200 branches, 470 ATMs and 22,000 agents offering banking services on a 24/7 basis in East Africa. This is complemented by mobile banking and internet banking services with a 24-hour contact center services for our customers to get in touch with the Bank. KCB Group Plc- which also has presence in Uganda, Tanzania, South Sudan, Burundi, Rwanda, DRC and a representative office in Ethiopia also boasts of a wide network of correspondent relationships totaling over 200 banks across the globe and our customers are assured of a seamless facilitation of their international trade requirements wherever they are.

KCB is a recognized industry leader in sustainable finance, demonstrating a strong commitment to promoting environmental responsibility within the financial sector. In 2024, KCB disbursed green

loans amounting to KShs. 53.2 billion. These loans were directed towards projects that support climate resilience, renewable energy, energy efficiency, sustainable agriculture, and other environmentally friendly initiatives. This milestone reflects KCB's strategic focus on aligning its lending practices with sustainable development goals and its broader ambition to drive the green economy in Kenya and the region.

KCB Bank Kenya supports agriculture through a dedicated agribusiness unit that provides financing for farm inputs, machinery, working capital, insurance, and value chain activities. The Bank partners with development agencies to boost farmer productivity, market access, and financial literacy, while promoting climate-smart agriculture through green finance solutions.



DigiFarm Kenya Ltd., a subsidiary of Safaricom PLC, has been a key player in the Digitalization for Agriculture (D4Ag) space in Kenya since 2017. Our mission is to transform the lives of smallholder farmers and enhance national food security. We achieve this by offering a comprehensive, end-to-end digital agriculture platform that facilitates the digitization and sustainable financing of the agriculture sector—primarily driven by smallholder farmers.

Our platform delivers an integrated solution that connects farmers to markets while enabling access to sustainable financing. For farmers, DigiFarm farmer provides a convenient, one-stop access point for a wide range of services, including soil testing, certified

agricultural inputs, insurance, mechanization, and digital extension services. These services are bundled with financing options to help farmers improve productivity and increase yields.

DigiFarm Buyer Platform enables Agri-SMEs and cooperatives to digitize produce collection, manage farmers and agents in real time, and streamline mobile payments which is integrated with M-PESA, with full transparency. The platform supports instant receipts, secure approval workflows, and Bluetooth printer integration for efficient field operations. Through partnerships with banks, it also offers embedded credit to ease cash flow, helping buyers pay farmers promptly, ensuring liquidity and trust in the supply chain. For

farmers, this creates a digital sales record that can be leveraged to access additional credit in subsequent seasons

The DigiFarm platform is accessible via the USSD code *944#, making it widely available and easy to use for farmers across Kenya.



Absa Bank Kenya is deeply committed to advancing agriculture and agribusiness as key drivers of economic development, food security, and community resilience. The Bank's agribusiness strategy is anchored on four key pillars: Access to information, Access to Markets, Access to Coaching and Mentorship, and Access to Sustainable Finance.

Through partnerships with agri-tech firms, Absa equips farmers with real-time data on weather patterns, market prices, and best farming practices, enhancing their productivity and resilience. Absa also supports market access by helping farmers align with international standards for sustainable practices, while post-harvest loss management initiatives provide tools and knowledge to reduce storage and

transport losses.

The Bank also promotes sustainability through climate-smart agriculture and resource-efficient financing, including a USD 10 million green finance partnership with the eco.business Fund to support sustainable farming in Kenya. Innovative financing agreements with Hello Tractor and John Deere enable farmers to access modern machinery on a pay-as-you-use basis, while coaching and mentorship programs equip them with advanced farming techniques and business acumen.

Through these multifaceted efforts, Absa Bank Kenya is building resilient, inclusive, and sustainable food systems across the region.



From Farm to Mouth

Rootooba is a leading African Technical Assistance Firm that aspires to support food systems progression by offering actors a one stop shop for food solutions in a rapidly evolving socioeconomic environment. Founded on the Swahili principle of rotuba ("fertility"), Rootooba tackles systemic challenges at their roots, bridging policy, science, market systems and financing to empower governments, businesses, and smallholder farmers. Its mission, "From Farm to Mouth," prioritizes resource efficiency to combat food scarcity, enhance nutrition, and ensure safe, climate-resilient value chains.

Rootooba's impact is achieved through four main activity pillars, namely:

Pillar 1: Building capacity for food system actors

Pillar 2: Data gathering/generation to support decision making

Pillar 3: Program co-creation and implementation-harnessing the strength of partnership to enhance efficiency and multiply gains

Pillar 4: Facilitate transformative dialogues

Rootooba's transformative dialogues include spearheading the Financing Agri-Food Systems Sustainably (FINAS) Summit, a continental platform advancing innovative, inclusive finance models for Africa's food systems.

Vision for the Future

Rootooba envisions an Africa where inclusive, sustainable food systems drive economic growth and resilience. Through evidence-based innovation, multi-stakeholder dialogue, and strategic alliances, it continues to reshape the continent's agri-food landscape, ensuring safety, equity, and environmental stewardship for generations.





Financing Agri-food Systems Sustainably

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