



AGRICULTURAL FINANCE CORPORATION

Agri - Finance Digest

A publication of Agricultural Finance Corporation



- Unlocking Africa's agricultural potential
- From humble beginnings to modern success
- Scaling new heights



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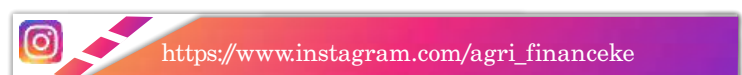
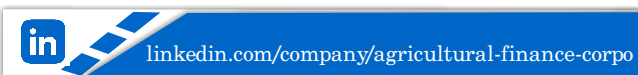
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From humble beginnings to modern success



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FINAS 2025: Charting Africa's path to food security through sustainable financing



Managing Director George Kubai welcomes Prime Cabinet Secretary and Cabinet Secretary for Foreign and Diaspora Affairs, Republic of Kenya H.E Dr. Musalia Mudavadi, EGH,

By Priscilla Angwenyi & Benta Itivi

The Kenyatta International Convention Centre (KICC) recently buzzed with fervent discussions and strategic foresight as Kenya hosted the FINAS 2025 Summit from May 20th to 22nd. Organized by Rootoba and held under the theme, "Taking Ownership: Rethinking Sustainable Financing for Africa's Food Systems," this event brought together a powerful confluence of Pan-African minds from across the continent dedicated to revolutionizing how Africa feeds itself. At the heart of this critical theme, affirming its unwavering commitment to the smallholder farmer was our very own Agricultural Finance Corporation (AFC).

FINAS 2025 built significantly on the momentum of its 2024 predecessor, which laid out crucial action areas for inclusive finance and sustainable food systems. This year, the focus was squarely on reporting progress and forging a path forward, particularly in light of the Kampala Declaration, adopted by the African Union (AU) in January 2025. This ambitious new strategy aims to boost Africa's agri-food output by an impressive 45% and achieve continent-wide food security by 2035, a vision AFC wholeheartedly embraces.



Managing Director George Kubai informs Prime Cabinet Secretary and Cabinet Secretary for Foreign and Diaspora Affairs, Republic of Kenya H.E Dr. Musalia Mudavadi, EGH, about AFC brand. Looking on from left: Chancellor Tharaka Nithi University and Chair National Research Fund Prof. Ratemo Michieka, Snr. Credit Officer Junetapeline Karimi Branch Manager Development House Veronicah Mwhiki and Ag. Head of Operations Wilson Obwatinya (partly hidden)

AFC's side event: The power of inclusion; making smallholder farmers bankable

The summit also served as a stark reminder of the shifting global financing landscape, with traditional development partners redirecting priorities inwards. This seismic shift presents both challenges and a profound opportunity for Africa to bolster its self-reliance and empower its private sector, precisely where AFC's expertise becomes indispensable.

Amongst the summit discussions, AFC convened a vital side event on the second day, titled "The Power of Inclusion: Making Smallholder Farmers Bankable." This session resonated deeply with the summit's overarching theme, shining a spotlight on the often-overlooked backbone of Africa's food systems: the smallholder farmer.

AFC's esteemed Managing Director, Mr. George Kubai, delivered a compelling keynote address on "Financing Smallholder Farmers." He proudly announced that this financial year alone, AFC has disbursed over Ksh 3.5 Billion to smallholder farmers through its revolving fund. This impressive figure underscores AFC's consistent

efforts to bridge the financing gap for those who face traditional barriers to credit.

"We have enabled smallholder farmers, who would ordinarily be unable to access loans due to a lack of collateral, by ensuring access to credit through Micro Finance Institutions (MFIs) and SACCOs, who employ the co-guaranteeing model," Mr. Kubai elaborated. "This model allows AFC to penetrate markets and reach out to smallholder farmers to access loans as low as Ksh 5,000."

Mr. Kubai also highlighted AFC's robust financial health, noting that Non-Performing Loans (NPLs) were within the average for development financial institutions, at around 14 percent. He outlined AFC's collaboration with the Ministry of Agriculture and Livestock Development on the "Enable Youth" program, which aims to cultivate agribusiness entrepreneurship among young people. "We have been able to capacity build and give loans to over 262 youths, with a total

Corporate Focus

Some of the speakers who gave their speeches during FINAS Summit opening session



CEO, FSD Kenya Tamara Cook



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



Vice President Program Delivery, AGRAProf. Hamadi Boga



Deputy Head of Mission, Embassy of the Federal Republic of Germany, Nairobi Alexander Fierley



Senior Consultant/Advisor, Agricultural & Rural development Finance India, Ravi Malik



Clarice Bugo-Kionge, Kenya Country Director, Heifer International

disbursement of Ksh 259 million," he noted, emphasizing the below-market interest rates offered to youth and women.

Recognizing the vital role of women in agriculture, Mr. Kubai revealed a dedicated "women-only facility" at AFC, acknowledging that women are often better payers. He also highlighted the significant portion of AFC's loan book dedicated to the vibrant dairy and livestock sectors, particularly in regions known for strong cooperative movements. In a heartfelt appeal, he urged loanees to repay their loans to unlock opportunities for other deserving farmers on the waiting list, emphasizing the collective impact of timely repayments.

The side event also featured insightful contributions from Dr. Caroline Kaua, Director Business Development and Trade at Micro and Small Enterprises Authority (MSEA), who spoke on the critical role of government in supporting agri-MSMEs access to finance. Additionally, Penny Musengi, CEO and Founder of PESIRA, who shared innovative approaches to agricultural financing. The dynamic panel discussion, moderated by Sarah Wacheke, Senior Planning Officer AFC, brought together diverse perspectives from Henry Rithaa (CEO, MSEA), Sieka Gatabaki (Programme Director, Mercy Corps Agrifin), Duncan Oyaro (Project Manager,

Agriculture & Processing Finance, FSD Kenya), and importantly, an inspiring testimony from Jecinta Njeri Mbuguah, a veteran agripreneur and longtime AFC client. Their combined insights provided a holistic view of the challenges and opportunities in agricultural finance.

The FINAS 2025 Summit resonated with a powerful call for urgent and sustained investment in Kenya's agricultural sector, drawing strong directives from the nation's top leadership.

The Chief Guest, Prime Cabinet Secretary, His Excellency Dr. Hon. Musalia Mudavadi, underscored the strategic importance of the summit, stating, "Financing Africa's Food systems is not a matter of charity; it is an investment in resilience, security and the future of a continent poised for greatness." His message was clear: sustainable food systems demand a collaborative effort, with both public and private sectors playing a crucial role.

The Cabinet Secretary for Agriculture and Livestock Development, Hon. Mutahi Kagwe, EGH, delivered a passionate address, describing agriculture as "an economic imperative and a moral responsibility." He challenged financial institutions and policymakers to "move beyond dialogue to concrete action," stressing that agricultural prosperity is the foundation of



From left: Sarah Wacheke, Senior Planning Officer AFC, Duncan Oyaro (Project Manager, Agriculture & Processing Finance, FSD Kenya), Jecinta Njeri Mbuguah, veteran agripreneur and longtime AFC client, Sieka Gatabaki (Programme Director, Mercy Corps Agrifin) and Dr. Caroline Kaua, Director Business Development and Trade at Micro and Small Enterprises Authority (MSEA).



Cabinet Secretary for Agriculture and Livestock Development Sen. Mutahi Kagwe EGH officiates the opening session

stronger than ever. For AFC, this summit was not just another event; it was a powerful affirmation of our mission and a renewed call to action. AFC continues to be at the forefront of driving financial inclusion, de-risking investments, and fostering innovation to empower smallholder farmers and agri-MSMEs across Kenya.

Closing the transformative event, Hon. Wycliffe Oparanya highlighted the tangible steps forward. "FINAS 2025 has provided a clear roadmap," he stated. "The commitments made and the partnerships forged here will undoubtedly accelerate our journey towards a food-secure and prosperous Africa. The real work begins now, in translating these declarations into widespread impact for our farmers."

The insights gained and connections forged at FINAS 2025 will undoubtedly fuel AFC's high impact goal of driving sustainable agri food systems, as we continue to work towards a food-secure Africa. AFC remains dedicated to providing accessible and affordable financial services, ensuring that the potential of every smallholder farmer is unlocked, and ultimately, transforming our Nation's agricultural landscape for generations to come.



Cabinet Secretary for Co-operatives and MSMEs Hon. Dr. Wycliffe Oparanya gives closing remarks

national food security, sovereignty, and economic resilience. He firmly stated, "It all starts and ends with the farmer," framing agri-financing as a "moral imperative."

CS Kagwe expressed dismay that only 3% of Kenya's national budget is allocated to agriculture, far below the AU's recommended 10%. He advocated for 80% of the agricultural budget, be directly channeled to farmers, criticizing the current 3% allocation of commercial bank loans to agriculture as a "sad indictment." He urged banks to innovate, offer single-digit interest rates, and embrace a long-term view, even proposing the reinstatement of a mandatory percentage of assets for agricultural lending. In a significant endorsement of AFC's role, the CS proposed establishing a government-backed agricultural fund, similar to CDF, to be managed through AFC, noting the corporation's proven track record. He highlighted that AFC currently services only 25% of the sector's demand, underscoring the need for recapitalization to provide farmers with predictable, long-term financing options.

Dr. Charity Mutegi, the FINAS Director, in her closing remarks stated, "We are done with a 3-day Summit, we are not even done with the conversations that must proceed. When you see us knocking at your door because the solutions lie with you, open them. Adopt the recommendations that come from this meeting."

As FINAS 2025 concluded, the resolve to "take ownership" of Africa's food systems financing was

FINAS 2025 Pictorial



From left: Marketing Officers Kennedy Miriti, Marylyne Ronoh and Customer Service Officer Janet Ruto



From left: Credit Officer Mercy Namwoso, ICT Officer Corlins Odhiambo, Credit Officer Zipporah Musyoki, Ag. Head of Operations Wilson Obwatinya and Ag. Regional Manager Eastern Region Doris Kagendo



In green scarfs: Personal Secretary Rose Lwali and Chairman's Secretary Joyce Kiago



Research Officer Elizabeth Akinyi and Planning Officer Joseph Wandera



From left: Assistant Credit Officer Lucy Kaptito, Branch Manager Ngong Esha Atitala, Credit Officer Mercy Namwoso, Branch Manager Development House Veronicah Mwhiki, Credit Officer Nyandega Nyamai, Ag. Head of Credit Wilson Obwatinya, Managing director, George Kubai, Planning Officer Wilson Murea, Chief Credit Officer Christopher Kiburu, Marketing Officer, Kennedy Miriti and Corporate Communications Officer Priscilla Angwenyi



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Unlocking Africa's agricultural potential: Insights from the 8th Africa Agri Expo



Managing Director, George Kubai gives his remarks

By Priscilla Angwenyi

The Corporation participated in the 8th Africa Agri Expo 2025, held at the Kenyatta International Convention Centre (KICC) from February 19th to 20th 2025.

The Expo was officially opened by the Principal Secretary for Agriculture, Dr. Kipronoh Ronoh Paul, CBS, alongside the Principal Secretary for Investment, Trade and Industry, State Department for Industry, Dr. Juma Mukhwana. Other distinguished guests included the Managing Director, George Kubai, the President of Inera Crop Science Private Ltd, Srinivasa Karavadi, and the

Country Director-Kenya of the International Fertilizer Development Centre, Bridget Okumu. The event was held under the theme "Unleashing the Potential of African Agribusiness."

In his opening remarks, Dr. Kipronoh Ronoh reaffirmed the government's commitment to transforming the agricultural sector through strategic initiatives. He highlighted the promotion of over 19 priority value chains, including tea, rice, textiles & apparel, and edible oils. These efforts align with the Bottom-Up Economic Transformation Agenda (BETA) and



Dr. Kironoh Ronoh, P CBS, Principal Secretary, State Department of Agriculture gives his speech

the Agricultural Sector Transformation & Growth Strategy (ASTGS 2019-2029).

“By focusing on these priority value chains, we are not only ensuring food security but also creating employment and boosting our economy,” he stated.

He emphasized the need for transformative growth in Kenya and Africa's agricultural sector, urging stakeholders to harness the full potential of agriculture through innovative financing, technology adoption, and value addition.

Dr. Ronoh also stressed the importance of managing post-harvest losses by investing in better storage facilities, transport infrastructure, and market linkages to reduce food wastage. Additionally, he encouraged agribusinesses to focus on value addition through processing and packaging to enhance profitability and competitiveness in both local and global markets. He underscored the role of technology in modern agriculture, advocating for the adoption of precision farming, mechanization, and smart irrigation systems to improve productivity and sustainability.

“Technology is a game-changer in modern agriculture. We must embrace digital solutions and mechanization to enhance efficiency and output,” he urged.

Kubai, who was among the key speakers, addressed the persistent financing gap hindering agribusiness development in Africa. He noted that despite the sector's immense potential, there remains an estimated \$100 billion annual credit gap.

“Farmers and agribusinesses continue to face financial constraints that limit their productivity. We must bridge this gap to unlock the sector's immense opportunities,” Kubai emphasized.

He pointed out that formal lending institutions provide only a fraction of the required funds, forcing smallholder farmers and agribusinesses to rely on costly informal lenders.

To address these challenges, Mr. Kubai called for enhanced collaboration between governments and private sector players to develop innovative financing solutions. He recommended the establishment of government-backed risk-sharing facilities to incentivize private sector lending to agriculture. By reducing the perceived risks associated with agricultural financing, such facilities would encourage financial institutions to extend more credit to farmers and agribusinesses. “With the right risk-mitigation strategies, we can make agriculture a viable and attractive sector for investment,” he noted.





Chief Strategy, Business Development, and Planning Officer, Tom Akeno participating in the panel discussion

He also highlighted the importance of blended finance models that combine public funds with private capital to maximize impact. Such models can attract private investors while ensuring sustainable financing for agribusiness development. Additionally, he emphasized the role of financial institutions, technology providers, and policymakers in fostering financial inclusion for smallholder farmers. He identified digital financial services, mobile banking, and alternative credit-scoring mechanisms as key tools for expanding access to finance.

Mr. Kubai urged financial institutions, policymakers, technology providers, and farmers to collaborate in shaping a thriving and resilient agricultural sector.

“No single entity can drive agricultural transformation alone. We must all come together, governments, financiers, technology innovators and farmers to build a sustainable and prosperous agribusiness ecosystem,” he said.

During the panel discussions, Chief Strategy, Business Development, and Planning Officer, Tom Akeno, participated in a discussion on “Closing the Funding Gap: Strategic Incentives for Transformative Agricultural, Livestock, and Food Financing in Africa.” He highlighted the discussions explored innovative financing solutions for Africa's agricultural sector.

The Expo provided a platform for networking, showcasing cutting-edge agricultural innovations, and fostering collaboration among key industry players. With Africa's agricultural landscape undergoing rapid transformation, events like the Africa Agri Expo serve as vital forums for dialogue, knowledge-sharing, and partnerships. As stakeholders continue to champion innovative financing and agribusiness solutions, Africa's journey towards food security and economic growth remains promising.

The Corporation also took the opportunity to exhibit its products and services.

The event attracted numerous exhibitors from across Africa and beyond, including India.



Veronicah Mwiribaki (Centre) Branch Manager Development House alongside Sr. Planning Officer Sarah Wacheke (2nd right) attend to participants. Looking on is AFC retiree, Margaret Muiruri (right)



From humble beginnings to modern success: Josephine's livestock empire



Josephine Harabore at her business premises

By Priscilla Angwenyi

In Marsabit County, where livestock farming forms the economic backbone, Josephine has transformed a modest cattle operation into a thriving agribusiness empire. Her journey from owning just a few cattle to operating modern slaughterhouses demonstrates the power of strategic vision and value addition in agriculture.

The vision for value addition

Josephine's story began with a crucial realization that success required more than increasing herd numbers. "I realized that I needed to expand, not just in numbers but in value addition," she reflects. This insight led to her decision to venture into the butchery business, fundamentally transforming her enterprise from livestock rearing to meat processing and retail.

Strategic partnerships drive growth

A turning point came through a USAID program supporting livestock farmers. The funding enabled her to construct modern facilities, replacing basic iron-sheet shelters with well-equipped structures. This support catalyzed further expansion, allowing investment in essential equipment including industrial fridges, professional bowsaws, and modern weighing scales.

Recognizing that sustainable growth required access to capital, Josephine approached the Agricultural Finance Corporation in 2018. "AFC has been more than just a financial institution, they have been a partner in my success," she emphasizes. The AFC loans enabled proper infrastructure development, transforming her operation into a sophisticated meat processing facility.

Navigating challenges with resilience

Like many businesses, Josephine faced significant challenges. Regional conflicts disrupted operations and the COVID-19 pandemic created unprecedented difficulties, impacting her ability to service loans and temporarily reducing productivity. "Even now, I haven't fully recovered to my previous levels, but I am determined to rebuild," she acknowledges.

Her experience highlights the importance of understanding financial partners. Unlike traditional lenders focused solely on repayments, AFC demonstrated flexibility during tough times, providing recovery space while offering strategic productivity advice. "AFC understands the struggles businesses face. When times are tough, they give borrowers time to recover before resuming payments," she notes.

Economic impact and employment creation

Today, Josephine's enterprise directly employs three people and supports numerous others in the livestock value chain. Her operation serves as a crucial link between cattle farmers and meat retailers. She has grown to the point where she rents out all her slaughterhouses to other traders, creating steady revenue while supporting Marsabit's broader livestock economy.

The business addresses seasonal challenges effectively. During drought periods when local

cattle quality declines, traders import livestock from Ethiopia to sustain meat supply. Josephine advocates for AFC to support these cross-border traders, recognizing that robust livestock trade benefits the entire ecosystem.

Mentoring the next generation

Beyond business success, Josephine mentors young people interested in livestock farming, encouraging them to consider agribusiness as a viable career path. "I want them to see that this is not just a job, it's a profitable and sustainable business," she explains, challenging common preferences for white-collar employment.

Her message to young entrepreneurs emphasizes agribusiness potential for those willing to work strategically. The benefits extend beyond financial returns to include job creation, food security and rural development.

Key success principles

Several principles emerge from Josephine's journey: focusing on value addition over volume, building strategic partnerships with institutions like USAID and AFC, investing in modern infrastructure, diversifying revenue streams through facility rentals and creating community impact through employment and mentoring.

A Model for rural development

Josephine's story resonates beyond Marsabit County. In Kenya where agriculture employs the majority but often fails to generate adequate incomes, her success demonstrates the potential of strategic value addition in transforming traditional farming into profitable enterprises.

Her gratitude toward AFC reflects broader truths about rural development: sustainable agricultural growth requires financial institutions that understand sector-specific challenges. "Your support has been a pillar in my journey," she acknowledges.

As Kenya seeks agricultural transformation, Josephine's experience provides a roadmap for how entrepreneurs, supported by understanding financial institutions, can drive meaningful change. Her story proves that with vision, determination and strategic partnerships, rural entrepreneurs can build thriving businesses contributing to economic development while creating opportunities for others.

Her journey embodies the potential for agriculture to serve as an engine of inclusive economic growth across Africa.



Josephine pose in one of her one of the butcheries



Scaling new heights: How AFC financing transformed a pastoralist's dream into reality



Zachary Leta at his farm with kids

By Priscilla Angwenyi

In the arid landscapes of Isiolo county, where crop farming faces constant challenges due to harsh climatic conditions, livestock keeping remains the lifeline for thousands of families. Among these dedicated pastoralists is Zachary Leta from Manyatta Zebra, Gharamara ward, whose remarkable journey with the Agricultural Finance Corporation exemplifies how strategic financial partnerships can transform traditional farming into thriving agribusiness ventures.

From subsistence to strategic business

Located 22 kilometers from Isiolo town, Zachary's homestead sits near buffalo springs game reserve, where the proximity to wildlife presents both opportunities and challenges. Before partnering with AFC he maintained just over 100 goats alongside sheep and cattle. Today, his herd has expanded to approximately 500 goats, demonstrating the transformative power of accessible agricultural financing.

"before receiving funding from AFC, i used to buy milk from the market. Today, i have enough goats that provide sufficient milk for my household and even for my neighbors," Zachary reflects, highlighting how growth in livestock numbers directly translates to improved household food security and income generation.

Strategic market approach

Zachary's success stems from his strategic approach to livestock trading. Rather than selling randomly, he carefully selects sizeable animals that align with seasonal market trends, maximizing profitability while ensuring smooth loan repayment. His target markets include isiolo town market, access post market, olepalua market, gharamara market and the strategic Meru market, which serves as a major livestock trade hub.

This strategic timing proves crucial, especially during school reopening periods when market saturation typically drives prices down. By understanding market dynamics and maintaining flexibility in his selling schedule, zachary has managed to sustain profitability while meeting his financial obligations.

Overcoming environmental challenges

Operating near a game reserve requires innovative security solutions. Zachary houses his livestock near his family boma, close to his mother's house, where Kenya Police Reservists, provide security. This arrangement protects the animals from wild predators while maintaining easy access for daily management.

"Due to the proximity of my shed to buffalo springs game reserve, i do not keep my livestock there overnight to avoid conflicts with wild animals," he explains, demonstrating how successful pastoralists adapt their practices to local environmental conditions.

AFC partnership: A game changer

Zachary's relationship with AFC began when he obtained his title deed in 2022, recognizing the institution as a government entity offering superior terms compared to commercial banks and Microfinance institutions. While other lenders charge up to 15% interest, AFC's favorable 10% rate makes financing accessible for small and medium enterprises.

In march of this year, he applied for a ksh. 732,000 loan. With a three-year repayment period, he has already made five installment payments and expects to complete repayment by December, demonstrating the viability of well-structured agricultural loans.

Vision for expansion

Zachary's ambitions extend far beyond traditional pastoralism. With his 55-acre parcel of land and continued AFC support, he envisions establishing his own slaughterhouse to serve both local and export markets. He recognizes that Kenya's major meat markets and exporters source animals from Isiolo's slaughterhouses, positioning himself strategically within the value chain.

His long-term goal includes becoming a livestock exporter, competing with established markets from Ethiopia, Australia and Botswana. "I believe the future of livestock farming is bright, especially with value addition in the meat industry," he states, envisioning direct exports to Dubai, Qatar, and other international markets.

Sustainable practices and food security

Understanding the importance of feed security, Zachary has initiated grass farming projects to ensure adequate nutrition for his livestock, especially during drought seasons. This forward-thinking approach addresses one of pastoralism's



Some of the livestock

biggest challenges while demonstrating how modern livestock keepers integrate traditional knowledge with contemporary best practices.

Community impact and youth engagement

As his business grows, Zachary anticipates creating employment opportunities beyond his current family-based operation. He strongly advocates for youth engagement in agriculture, urging young Kenyans to embrace farming instead of solely seeking white-collar jobs.

"I strongly urge Kenyan youth to embrace farming instead of solely seeking white-collar jobs. Kenya is an agricultural country, and I believe agriculture should be a compulsory subject in the education system," he emphasizes, recognizing agriculture's potential for job creation and economic development.

Call for expanded access

Despite his success, Zachary identifies a critical need for AFC to establish a branch in Isiolo. Currently, the nearest offices in Marsabit, Nanyuki and Meru create access barriers for many potential borrowers. An Isiolo branch

would significantly boost livestock farming and empower more farmers in the region.

"Many farmers in our community will need financial aid and collateral to sustain their businesses. I sincerely hope that AFC can extend its support to more farmers," he appeals, understanding that widespread access to affordable financing could transform the entire regional economy.

A model for pastoralist development

Zachary's journey illustrates how traditional pastoralism can evolve into modern agribusiness through strategic partnerships with understanding financial institutions. His success demonstrates that with proper financing, security measures, market knowledge and long-term vision, pastoralists can build sustainable enterprises that contribute to national food security and economic growth.

His story serves as an inspiration for countless pastoralists across Kenya's arid and semi-arid lands, proving that with the right support, traditional livestock keeping can scale new heights of success and sustainability.



Healthy breeds



From 47 to 380: Grace Kanyua's livestock success story



Grace Kanyua posing with her livestock

By Priscilla Angwenyi

In the rolling hills of Murera, Kinaduva, where the morning mist clings to acacia trees and the sound of cattle bells echoes across the landscape, Grace Kanyua tends to her thriving livestock empire. What began as a modest venture with 47 cows in 2015 has blossomed into a remarkable success story that now encompasses 380 cows and over 300 goats.

Grace's journey into livestock farming wasn't born from family tradition or inherited land, but from her own entrepreneurial spirit and determination to build something meaningful. "I am a businesswoman and livestock farmer," she says with quiet pride, her eyes scanning the vast expanse where her animals graze peacefully under the East African sun.

The Beginning: A Leap of faith

The year 2015 marked a turning point in Grace's life. With careful planning and unwavering determination, she invested in her first 47 cows, focusing initially on buying and selling cattle. It was a calculated risk in a region where livestock farming is both an art and a science, requiring deep understanding of animal husbandry, market dynamics and the unpredictable forces of nature.

"I began with cows, but I am now also breeding goats," Grace explains, her business acumen evident in how she diversified her livestock portfolio. This strategic expansion has allowed her to weather market fluctuations and tap into different income streams.

Partnership with AFC: A game changer

Grace's transformation from a small-scale farmer to a livestock entrepreneur received a significant boost through her partnership with Agricultural Finance Corporation. Her journey with AFC began through a recommendation from a friend who had secured a loan with favorable terms.

"My journey with AFC started off well, and I have seen positive results because of it," Grace reflects. The impact was immediate and dramatic. In just two years, her herd grew from 47 to 380 cows, an eight-fold increase that speaks to both the power of proper financing and Grace's exceptional management skills.

This remarkable growth didn't happen by accident. Grace understood that success in livestock farming requires more than just acquiring animals; it demands strategic breeding, proper care and efficient operations management.

Daily challenges and market realities

Running a livestock operation of this magnitude in Murera, Kinaduva, comes with its unique set of challenges. The most pressing concern for Grace is

ensuring her animals receive proper medical care when they fall ill. "Administering the required medications can be costly, which is one of the hurdles I encounter," she explains, highlighting a common struggle faced by livestock farmers across Kenya.

Despite these challenges, Grace has established strong market connections. She sells her cattle for meat at the Nguduni slaughterhouses, where prices fluctuate based on the size and quality of the animals. Her cattle typically fetch between Ksh. 60,000 to Ksh. 80,000, providing substantial returns on her investment.

To manage her expanding operation, Grace employs seven workers who assist in the day-to-day running of the business. While her children are away at school, unable to help with the farming activities, she has appointed a manager to oversee operations, allowing her to focus on strategic decisions and business development.

Empowering Others: The Ripple Effect

Grace's success story extends beyond personal achievement. She has become a beacon of



A herd of cattle grazing

inspiration for other women and youth in her community, actively mentoring aspiring farmers. "I strongly encourage youth and women to embrace farming, as I have seen firsthand how beneficial it can be," she says.

Currently, she is mentoring three young people and one woman, sharing her knowledge and experience to help them establish their own livestock ventures. This mentorship reflects Grace's understanding that sustainable development comes through community empowerment and knowledge sharing.

The Fruits of Success

The transformation in Grace's life has been remarkable. Through her livestock business, she has been able to purchase land, build a comfortable home, pay her children's school fees, and cover daily expenses. "This has been a great hustle for me and has significantly improved my livelihood," she notes, using the local term that captures both the hard work and the rewarding nature of entrepreneurship.

Wisdom for future farmers

For those inspired by her story and considering entering the livestock business, Grace offers practical advice rooted in experience. "I advise beginning with just two to three cows," she counsels. "After two to three years, the cows will start breeding."

Her strategy is elegantly simple yet effective: purchase female cows to ensure breeding capability. "When buying cows, I recommend

purchasing female cows to ensure they will breed and produce calves. This breeding cycle continues, and you'll soon have many cows, as each cow can breed a calf every year."

Looking forward

As Grace looks across her land, watching her 380 cows and over 300 goats graze contentedly, she embodies the potential that exists within Kenya's agricultural sector. Her story is not just about numbers, though the growth from 47 to 380 cows in two years is impressive, but about vision, perseverance and the power of strategic partnerships.

Her ongoing relationship with AFC continues to be crucial, particularly her hope for support with livestock medication needs. "I would love for AFC to assist with the medication needs for my livestock," she explains, recognizing that continued growth requires addressing the operational challenges that persist.

Grace Kanyua's story serves as a powerful reminder that with determination, proper financing and strategic thinking, small-scale farming can evolve into substantial agricultural enterprises. In the hills of Murera, Kinaduva, she has not only built a thriving business but also created a legacy of empowerment that extends far beyond her own success.

Her journey continues, marked by the same entrepreneurial spirit that transformed 47 cows into a livestock empire, and her commitment to lifting others as she climbs remains as strong as ever.





Guyo Halake showing part of his vegetable farm

Transforming pastoral communities: Mburu's journey from remote management to sustainable agriculture

By Priscilla Angwenyi

In Kenya's arid northern regions, where traditional pastoralism has sustained communities for generations, one retired professional's vision is quietly revolutionizing local farming practices. Halake's story exemplifies how strategic planning, community engagement and financial partnerships can transform both individual livelihoods and entire communities.

From urban professional to rural pioneer

Halake's agricultural journey began in 1984 when he acquired 60 acres of land from the county council. For over three decades, he managed the farm remotely through relatives while pursuing his career in Nairobi. His wife, a nurse, similarly served in various parts of the country before their joint retirement in 2017.

This transition from urban professionals to full-time farmers represents a growing trend among Kenya's educated workforce, who increasingly view agriculture as a viable retirement investment and lifestyle choice. "Since 2017, I have settled here and built my home. Now, we are both focused on our farm, where we concentrate on crop farming, particularly maize and beans," Halake explains.

The water infrastructure enabled diversified farming activities including vegetable production, fruit tree cultivation, and Napier grass farming. During the severe 2022 drought that devastated much of northern Kenya, Halake's farm remained productive. "During the drought, water was not an issue, as I had

more than enough to sustain the farm," he recalls, highlighting the importance of water security in agricultural planning.

Innovation in livestock management

With AFC support, Halake purchased 30 dairy cattle and implemented zero-grazing practices, introducing modern livestock management to a traditionally pastoral community. However, the experience provided valuable lessons about adapting exotic breeds to local conditions.

"The dry hay alone could not sustain the animals, as it had no nutritional value and the cows were not fattening," he discovered. This challenge led to strategic adjustments, including supplementing feed with maize stalks and reconsidering breed selection.

His current focus on crossbreeding represents a pragmatic approach to livestock development. "Pure breeds may not do well in this area, but local animals like Friesians, Jerseys and local breeds could work well," he observes, sharing insights that could benefit other farmers in similar environments.

Community development and land registration

Beyond his personal farming success, Halake has emerged as a community development catalyst. His efforts to encourage settled livestock keeping among traditionally nomadic relatives demonstrate how individual success can inspire broader community transformation.

Perhaps most significantly, he has facilitated community land registration for three pastoral communities, addressing a critical need in areas where land tenure remains unclear. "I consider myself lucky because all the communities draw water from here," he notes, recognizing how water access creates opportunities for community service and development.

This community engagement exemplifies how successful farmers can serve as development anchors, providing resources and expertise that benefit entire regions.

Diversified investment strategy

Halake's approach to financial sustainability extends beyond farming. His real estate investments in Nairobi and Marsabit provide additional income streams that support farm

operations and reduce agricultural risk. Combined with support from employed children, this diversified approach ensures farm sustainability even during challenging periods.

"I receive support from my children, who are employed, and with that, I wouldn't mind exploring other investment opportunities to maintain my independence," he explains, demonstrating how successful farming often requires multiple income sources.

Lessons from drought management

The 2022 drought provided crucial insights into sustainable farming practices in arid regions. While water security protected basic operations, the high cost of supplemental feeding highlighted the need for improved feed production and storage strategies.

This experience reinforced the importance of drought preparedness and the value of growing fodder crops locally. His current interest in expanding grass cultivation reflects this learning, aiming to achieve greater feed self-sufficiency.

Mentoring the next generation

Halake's advice to young people reflects both his experience and understanding of local conditions. He advocates for starting with crossbred dairy animals and group-based approaches to accessing credit, recognizing that collective action can overcome individual capital constraints.

"I would advise the youth to start with a few dairy animals, specifically crossbreeds, to keep for milk and try a bit of farming. If possible, they could form groups and take a loan to start a small project," he suggests, emphasizing practical steps toward agricultural entrepreneurship.

Vision for continued growth

Looking ahead, Halake's priorities remain focused on sustainable intensification. His desire to invest in crossbred dairy animals and expand grass cultivation reflects a commitment to matching farming practices with local environmental conditions.

"If a well-wisher could offer capital for any kind of project, I would invest it in crossbred dairy animals and plant some grass on my farm," he

states, outlining clear priorities for future development.

A model for rural development

Halake's journey illustrates several key principles for successful agricultural development in Kenya's arid regions: the critical importance of water infrastructure, the value of adapting practices to local conditions, the power of community engagement, and the need for diversified income sources.

His story demonstrates how retired professionals can contribute significantly to rural development, bringing urban experience and resources to areas

that often lack both. Through strategic investments, community leadership and continuous learning, individual farmers can become catalysts for broader regional transformation.

As Kenya seeks to modernize its agricultural sector while supporting traditional communities, Halake's approach offers a compelling model for sustainable development that respects local practices while introducing beneficial innovations. His success proves that with proper planning, adequate resources and community commitment, even challenging environments can support thriving agricultural enterprises.



Fish pond at his farm



From one cow to community impact: Emmanuel's journey of growth and resilience in Marsabit"



Mano Mamo at his farm

By Priscilla Angwenyi

As the first rays of sun stretch across the arid landscape of Marsabit County, Mamo steps out of his modest home and makes his way to the cattle pens. The crisp morning air is thick with the scent of hay and soil, a comforting reminder of the life he has built through quiet determination and hard work.

Six years ago, this daily ritual looked very different. Back then, Mamo owned just one indigenous cow and faced an uncertain future in farming. But he had something more valuable than resources: a foundation built by his father, who taught him how to care for livestock and cultivate crops like maize and beans.

"I learned everything from my father," Mamo says as he pours feed into troughs. "He didn't just teach me to farm, he taught me to respect the land." Today, Mamo's farm hums with activity.

Two employees move between chores as the cows await milking. What began as a humble family effort has blossomed into a thriving agricultural business that not only sustains his household but also contributes meaningfully to the local economy.

A turning point: Discovering AFC

The change began with a simple conversation. A friend, impressed by Mamo's hard work and persistence, introduced him to the Agricultural Finance Corporation.

"He told me about AFC's fair loan terms and how they're tailored for farmers," Mamo recalls. "Then he took me to the Meru branch himself.

"What Mamo found there was a breath of fresh air, loan officers who truly listened and understood the challenges of farming life.

Customer Focus

“They didn't just look at the paperwork,” he says. “They saw potential. They saw me.”

With his first loan from AFC, Mamo bought grade cows and secured quality feed, silage and hay, to support them. That investment was the spark that ignited his transformation.

Building a routine, one day at a time

Each day on Mamo's farm starts before dawn. He checks every animal for signs of illness or stress, while his employees handle feeding and milking. “There's always something to solve,” he says. “But there's a deep satisfaction in this work.”

The results speak volumes. His cows now produce up to 16 litres of milk a day, eight in the morning, eight in the evening, making him a trusted supplier to homes and hotels across Marsabit and beyond.

Farming through adversity

Farming in Marsabit is not for the faint of heart. The region's harsh, dry climate brings long stretches without rain, forcing Mamo to maximize every opportunity during the wet season. “When the rains come, we harvest as much grass as we

can,” he explains. “But our storage is limited and that makes the dry months very difficult.

”His cattle shelters are still basic, especially for the grade cows that require more care. “If I had more funds,” he says, “I'd start with better housing for the cows and a larger storage facility for fodder.

”Milk production also drops when cows are pregnant, disrupting his ability to meet consistent demand. “With more cows, I could space out the breeding and keep milk flowing year-round,” he adds.

From one family to a community

What makes Mamo's story truly powerful is how his success ripples beyond his own family. His farm provides jobs. His milk boosts nutrition in the region. And the income he earns now secures his children's education, something that once felt like a luxury.

“Before AFC, school fees were always a worry,” he says. “Now I can provide for my children's education without stress.”



Customer Focus

Mamo has become a vocal advocate for AFC, encouraging other farmers to explore the same path. “Many people here fall prey to exploitative lenders or give up on getting loans altogether,” he explains. “But AFC understands us. Their repayment plans make sense for farmers. Their support is real.”

He often looks out at neighboring farms and sees untapped potential. “With access to financing, so many of my neighbors could thrive.”

A Vision for the Future

A vision for the future

As dusk settles over Marsabit, Mamo wraps up his evening livestock check. The rhythm of family life beats strong on the farm, a harmony of hope, labor and legacy.

“This started with one cow,” he reflects. “Now it's a business. But I know it can become even

more.” Mamo dreams of expanding his herd, upgrading infrastructure and building a feed reserve that will carry him through any drought. But more than that, he's building something greater: resilience, dignity and opportunity for the next generation.

“I'm teaching my children the same way my father taught me,” he says, watching them work. “But I'm also showing them that with hard work and the right support, you can create something that feeds families, uplifts communities, and transforms lives.”

As night falls, homes across Marsabit light up, many enjoying fresh milk delivered from Mamo's farm. His story is a living testament to what's possible when farmers are given the tools to thrive.



Some of the shoats





Board Chairman Eng. John Mruttu and Eldoro Primary School pupil plant a tree seedling together

Nurturing a greener tomorrow: AFC's tree maintenance drives environmental stewardship

By Priscilla Angwenyi

The Corporation has continued to champion environmental sustainability through an ongoing series of impactful tree maintenance and planting initiatives across the country. These efforts are a vital part of Kenya's broader strategy to restore forest cover, combat climate change and build climate-resilient communities.

Tree maintenance is often the unsung hero of afforestation efforts. While planting garners attention, it is the consistent care, through weeding, fertilization, pruning, and protection, that ensures trees survive and thrive. AFC has embraced this holistic approach, supporting the full life cycle of trees across diverse ecosystems, landscapes and institutions.

Breathing New Life into Eldoro Primary School

In Taita Taveta County, AFC planted over 300 tree seedlings at Eldoro Primary School, led by Board Chairman Eng. John Mruttu. The initiative revitalized the school grounds and reaffirmed the Corporation's dedication to ecological conservation. Speaking during the event, Eng. Mruttu passionately emphasized the importance of tree planting, stating: "Trees are not just a source of beauty and comfort but are essential for sustaining life. Planting and nurturing trees is a responsibility we must all embrace to safeguard our future and that of the environment." The activity built on past efforts from the 2022/2023 fiscal year, which had already recorded a 90% tree growth rate despite challenging conditions. His words remind us that

every seedling planted is a commitment to a sustainable future, an act of hope and responsibility that transcends generations.

Growing Responsibility at Michinda Boys Boarding School



Regional Manager Central Rift, Irene Koonyo weeding a tree seedling. Looking on is Senior Credit Officer Felix Kisengo together with the School Administration Teacher and pupils

At Michinda Boys Boarding School, AFC collaborated with the school management, pupils, and partners to undertake a dedicated tree maintenance exercise. The focus was on weeding and fertilizer application to support the growth of over 2,000 seedlings planted earlier. With a survival rate of 90%, the trees, both indigenous and exotic, are already making a significant ecological impact.

Regional Manager Irene Koonyo lauded the school's creative strategy of assigning each pupil a tree, a move that not only ensures personalized care but also instills environmental consciousness and accountability in the younger generation.

Restoring Life at Sagegi Hill Forest

Sagegi Hill Forest in Migori County, a gazetted indigenous forest, is a key conservation area supported by AFC. During a recent tree maintenance drive, over 200 seedlings were planted to replace failing ones, accompanied by thorough weeding to protect existing trees. Species such as African olive, Nandi flame, neem, podo, and siala were chosen for their resilience and environmental value.

This forest serves as a sanctuary for diverse flora and fauna and plays a critical role in regulating water cycles, preventing soil erosion, and supporting livelihoods through activities like beekeeping and eco-tourism.



From left: Migori Branch Accountant, Peter Nekesa, Migori Customer Representative Michael Ojwando, Nyanza/Western Regional Manager Martha Ayodo, Kisii Branch Manager Isabella Omony, Oyugis Branch Manager, Phelistus Ongwen, Migori Branch Manager Stephen Were Customer Representative Nyanza/Western Regional Office Peter Nyapara and tree seedlings supplier Eric Okiki.

Greening Gathiuru Forest in Mt. Kenya Region

In the Mt. Kenya Forest Reserve, AFC is actively restoring forest cover through continuous planting and care of indigenous trees. After an earlier planting initiative recorded a 75% survival rate, AFC returned to the site for post-weeding and additional maintenance, reinforcing its commitment to long-term forest recovery.

Regional Manager Eric Muita emphasized that successful reforestation is not a one-off task, it demands patience, perseverance, and periodic intervention to ensure lasting impact.



Regional Manager Mt. Kenya Eric Muita guides participants on tree planting exercise

Greening Learning Spaces in Kajiado



Kiambu Branch Manager Doris Murungi and Loitokitok Branch Credit Officer Gloria Ngariame pose with the tree seedlings

AFC also extended its efforts to Enkaji Naibor Primary School in Kajiado County, planting hundreds of tree seedlings to enhance the school's environment. The initiative supports the national goal of restoring degraded landscapes while creating cooler, greener, and more welcoming spaces for students.

With consistent maintenance and community engagement, the seedlings have shown an exceptional growth rate, despite facing harsh climatic challenges, proving that commitment can overcome adversity.

Transforming Ngeria GK Prison Farm into a Forest Model

At the Ngeria GK Prison Farm in Uasin Gishu County, AFC is nurturing a living model of sustainable forestry. Indigenous hardwoods such as Elgon teak, cedar, and brown African olive are now thriving, thanks to activities like fencing, weeding, and monitoring, all aimed at shielding the trees from damage and interference.



Regional Manager North Rift Lilian Kimulany and Branch Manager Eldoret Ronald Simiyu hands over barbed wire to Sergeant Patrick Ngeny and Corporal Moses Chemoss of Ngeria Farm. Looking on is Branch Manager Iten Ruth Koitaba

North Rift Regional Manager Lilian Kimulany highlighted the broader benefits of the initiative, noting that beyond their environmental value, these trees will contribute economically through carbon sequestration, timber, and other uses.

Planting for People, Planet, and Posterity

From forests and farmlands to schools and correctional facilities, AFC's efforts reflect a deep understanding of trees as more than just greenery. They are engines of biodiversity, sources of livelihoods, and pillars of climate resilience. By nurturing these vital resources, the Corporation is laying the foundation for a greener, healthier, and more sustainable future.

Trees speak to our responsibility to the planet and to each other. As AFC continues its work across the regions, every tree cared for becomes a powerful symbol of renewal, growth, and hope. Let us all plant, protect, and preserve, because the future grows from what we nurture today.



The Farmer's Notebook



From left: Farm owner Michael Lugonzo Credit Officer and farm manager at the farm

Onion is an important spice crop and it can be eaten raw or cooked. Onion is rich in calcium, Iron, Potassium, vitamin B6 and B9, Vitamin E and has medicinal properties.

Varieties

Red Creole

A popular variety which produces red, flat-round, globular bulbs

It has very pungent taste

Matures 150 days after transplanting

Excel storage qualities

Yield potential: 16,000 kg per acre

Bombay Red

- This variety is suitable for dry and warmer conditions
- Produces small to medium sized bulbs, which are globe shaped, Deep purple red colour and very pungent
- Tropicana F1
- Very productive and produces large red, thick flat bulbs with firm pungent taste
- Yield Potential: 25 tons per acre
- Matures 90-100 days after transplanting

Texas Grano

- White colour with golden exterior
- The bulbs are relatively larger
- Matures 120 days from transplanting
- Does not have good storage qualities
- It has mild pungency, which is good for salads
- Yield: 21,000 kg per acre

Red Pinoy F1

- Deep red attractive bulbs
- Matures 90 days from transplanting
- Strong pungency
- The variety has a long shelf life of up to 6 months at room temperature
- Tolerant to Downy Mildew and Purple Blotch
- Yield: 30 tons per acre

Ecological Requirements

- Onion can be cultivated up to 1,900m above sea level
- Requires well – distributed rainfall of between 500 and 700 mm during the growing period
- A dry spell is needed at maturity
- The optimum temperature for growth is 15-30°C. If the temperature exceeds 30°C, maturity is hastened and small bulbs are produced, consequently lowering the yields. When the temperature is low, growth is slowed or the plant may result in flowering. Cold weather is also associated with increased leaf disease
- The optimum pH range is 6.0 -6.8. Sandy to silty loams with fine tilth are adequate

Nursey establishment and management

- Prepare beds maximum 1m wide and incorporate well-decomposed compost FYM 20kg/m² and add DAP/TSP 20g/m²
- Make rows about 15cm apart, drill the seed thinly in 1cm furrows and cover lightly with soil and mulch
- Germination takes 7 – 10 days

Transplanting

- Seedlings are transplanted 6-8 weeks after sowing or at 3-5 well formed leaves when base is pencil thick
- The seedlings are transplanted in 2.5-3 cm deep trenches at a spacing of 30cm between rows and 8-10 cm between plants (when using furrow irrigation)
- Apply 80kg/acre of TSP
- Irrigate field well a day before transplanting
- Carefully pull out the seedlings to avoid damage
- Cut off 50 per cent of the green tops to hasten take off
- When planting onions, don't bury them more than one inch under the soil



Watson Kiragu tending to his onion nursery

Management practices

Topdressing

- Top dressing can be done in 2 splits
- 1st top dressing: 30 days after transplanting at 40kg/acre of CAN
- 2nd top dressing: 45 days after transplanting at 80kg/acre of CAN
- Strip/banding method is preferred over broadcasting as it is more effective

Top dressing should be completed before initiation of bulbing

Unearthing

- Unearthing is removal of excess soil

around the bulb to allow the bulb to expand or develop well

- Unearthing can also facilitate the colouring and curing
- If the soil is hard during bulb formation, loosen the soil to allow bulb to develop well
- Unearthing is carried out during 2nd and subsequent weeding and is done by removal of the soil from the bulbs by hand
- Watch out not to damage or expose the roots

Onions are attacked by different pests and diseases.

TABLE 1 ONION PESTS AND MANAGEMENT OPTIONS





Pest	Symptom	Management
Onion thrips (<i>thrips tabaci</i>)		<p>Keep plants well irrigated since water stressed plants are more susceptible to thrips damage</p> <p>Maintain weed free plots</p> <p>Rogue heavily infested Plants</p> <p>Neem extracts can be sprayed on attacked plants</p> <p>Spray with insecticides, such as Spinosad (Tracer 480®), Abamectin + Acetamiprid (Amazing top 100 WDG ® PHI:21), Acephate (ASATAF SP® PHI: 3-7 days)</p>
Onion flies (<i>Dalia antiquai</i>)		<p>Practice crop rotation</p> <p>Use well decomposed manure/compost</p> <p>Practice field sanitation: remove and destroy infested plants</p> <p>Carefully plough in crop residues immediately after harvest</p>

TABLE 2 ONION DISEASE AND MANAGEMENT OPTIONS

Diseases	Symptom	Management
Downy Mildew (<i>Peronospora destructor</i>)		Field hygiene Crop rotation Use tolerance varieties e.g red pinoy F1 Use of fungicides e.g Mancozeb (Cadillac(R), Dithane M45(R) etc
Purple Blotch (<i>Alternaria porri</i>)		Use resistant varieties e.g Red Passion F1 and Red Pinoy F1 Crop rotation Field sanitation: remove crop remains after harvest, do not leave volunteer plants in the field Avoid over fertilization Use – recommended spacing and good drainage to decrease humidity in the plant stand Use of fungicides such as Mancozeb (Dithane M45(R) Difenoconazole (domain 25%EC(R) Cymoxanil (Milraz WP 76(R)

Harvesting indices- Harvesting can be done 90-150 days after transplanting depending on the variety. Bulb onions are ready for harvesting when the leaves collapse or 75% of the tops of the crops have dried and fallen over. Leave tops start to discolour, bend and dry towards the ground. Reduced thickness of sheath leaves surrounding the bulbs.

Curing- Curing is a process intended to dry off the necks and outer leaves of bulbs. The main objective

is to prolong shelf life by preventing moisture loss and attack by disease. It can be done in the field or in the protected environment away from adverse weather conditions, such as rain or direct sunlight.

Field Curing- Curing can be done in the field if the maturity and harvesting coincides with dry months. Harvested onions are placed in row with leaves

Source: Ministry of Agriculture and Livestock Development

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Ministry of Agriculture and Livestock Development



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