



**AGRICULTURAL FINANCE CORPORATION**

**THE ROLE OF AFC IN TRANSFORMING THE  
WORLD THROUGH SUSTAINABLE  
DEVELOPMENT GOALS (SDGs)**

**2024-2025|FY SUSTAINABILITY REPORT**

## **INTRODUCTION**

Agricultural Finance Corporation recognizes that sustainable agriculture is essential for securing food systems, protecting our planet and fostering inclusive economic growth. As a leading agricultural finance institution, our Corporate Social Responsibility framework guides us to stand where financial innovation meets environmental stewardship and social impact.

This sustainability report demonstrates our commitment to advancing the United Nations Sustainable Development Goals through our core business operations. Our strategic focus aligns with six critical SDGs: eliminating poverty (SDG 1), achieving zero hunger (SDG 2), promoting gender equality (SDG 5), fostering decent work and economic growth (SDG 8), taking climate action (SDG 13), and protecting life on land (SDG 15).

The agricultural sector faces unprecedented challenges from climate change, growing populations and rural inequality. AFC serves as a catalyst for sustainable agricultural transformation, channeling resources toward farming practices that enhance productivity while preserving natural ecosystems. Through our lending portfolios, capacity-building programs and strategic partnerships, we directly contribute to building resilient agricultural value chains.

Our sustainability approach is embedded within our business model, recognizing that long-term financial performance is linked to environmental health and social equity. We finance agricultural projects that demonstrate measurable impacts across our target SDGs, from climate-smart farming techniques to accessible credit that empowers women farmers and creates rural employment opportunities.

This report details our 2024/2025FY progress, presenting quantitative metrics and qualitative assessments that demonstrate how our financial commitments translate into tangible outcomes for the communities we serve and the ecosystems they depend upon.

## **OUR SUSTAINABILITY STATEMENT**

At Agricultural Finance Corporation, we are committed to fostering sustainable agricultural development that creates lasting value for farmers, communities and the environment. We believe that responsible financial stewardship must integrate environmental protection, social equity and economic viability to ensure the long-term prosperity of the agricultural sector. Through transparent reporting, stakeholder engagement, and continuous improvement, we pledge to be accountable for our environmental and social impact, contributing to a food-secure and sustainable future for all.

## THE IMPORTANCE OF SUSTAINABILITY

Sustainability has become a critical business imperative that drives our strategic decisions and operations. In today's interconnected world, financial institutions can no longer operate in isolation from environmental and social challenges. Our commitment to sustainability ensures long-term value creation for all stakeholders while contributing to global resilience and prosperity. By integrating sustainable practices into our core business model, we not only mitigate risks but also unlock opportunities for innovation and growth that benefit farmers, communities and the broader ecosystem.

### SUSTAINABLE DEVELOPMENT GOALS (SDG's)



AFC's sustainability strategy is anchored in the United Nations Sustainable Development Goals, recognizing their critical importance in addressing global challenges through coordinated action. Our operations directly contribute to seven priority SDGs that align with our mission and capabilities. SDG 1 (No Poverty) guides our efforts to provide financial inclusion and economic opportunities for smallholder farmers and rural communities. SDG 2 (Zero Hunger) drives our investment in agricultural productivity and food security initiatives. SDG 5 (Gender Equality) shapes our commitment to empowering women in agriculture through targeted financing and capacity-building programs. SDG 8 (Decent Work and Economic Growth) influences our focus on creating sustainable

employment and economic opportunities throughout agricultural value chains. SDG 9 (Industry, Innovation and Infrastructure) underpins our investments in agricultural infrastructure, technology adoption, and innovation systems that enhance productivity and market access for farming communities. SDG 13 (Climate Action) directs our support for climate-smart agriculture and resilient farming practices. SDG 15 (Life on Land) informs our dedication to protecting biodiversity and promoting sustainable land management practices. Through this integrated approach, we ensure that our financial services contribute meaningfully to global sustainable development while delivering value to our stakeholders.

Farmers form the backbone of Kenya's agricultural economy, yet they often face limited access to financing, markets, and modern technologies. AFC addresses this gap by designing accessible credit products tailored to their unique needs, supporting them to increase productivity, adopt climate-smart practices, and transition from subsistence to commercial farming. This investment not only improves household incomes but also enhances national food security.

## **SDG 1: End Poverty in All Its Forms Everywhere**



**What it means to AFC:** SDG 1 represents our commitment to breaking the cycle of rural poverty through accessible financial services and economic empowerment. We recognize that poverty in agricultural communities is multidimensional, encompassing limited access to credit, markets, technology and productive resources. Our approach focuses on providing affordable loans, and development of products that enable smallholder farmers to invest in their operations, improve productivity and build resilience against economic shocks.

We prioritize reaching Persons with Disability (PWD), women farmers, youth, and marginalized communities through targeted interventions that address the root causes of rural poverty. By strengthening agricultural value chains and facilitating access to better markets, we help farmers achieve sustainable income growth and lasting economic prosperity.

## **Investing in small scale farmers**

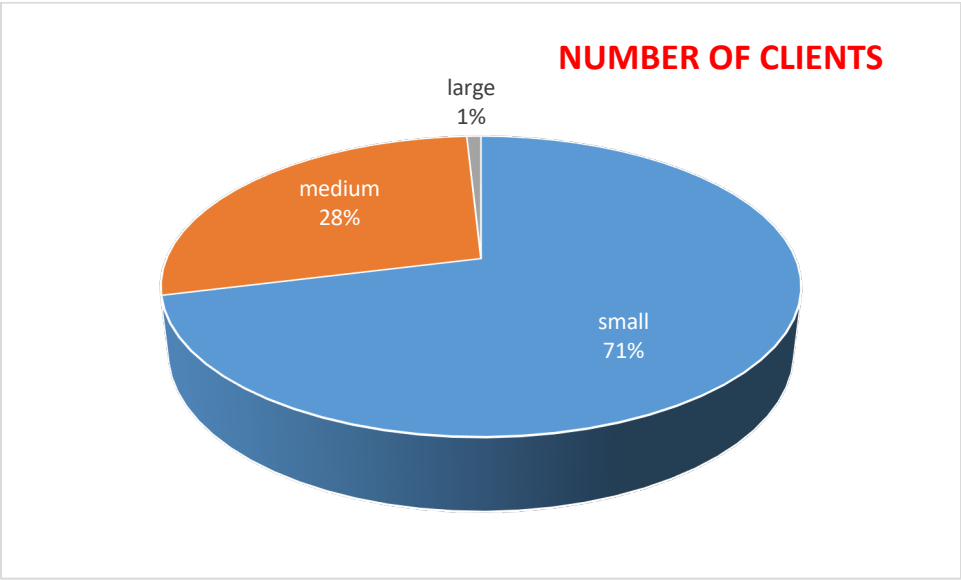
Small-scale farmers form the backbone of agricultural production and food security, yet they often face significant barriers to accessing the financial resources needed to improve their operations and livelihoods. AFC recognizes that investing in these farmers is not only a moral imperative but also a strategic opportunity to drive sustainable agricultural growth

and rural development. Our specialized financial products are designed to meet the unique needs of smallholder farmers, including seasonal cash flow challenges, collateral constraints, and varying income patterns that traditional banking institutions often overlook.

Through our small-scale farmer investment programs, we provide tailored credit facilities to enable farmers to purchase quality inputs, adopt improved technologies and expand their operations. We combine financial services with technical assistance and capacity building to ensure that farmers can effectively utilize our investments to maximize productivity and profitability. AFC has revolutionized access to credit for smallholder farmers who traditionally lack collateral by partnering with Micro Finance Institutions (MFIs) and SACCOs that employ co-guaranteeing models, making previously un-bankable farmers financially viable.

Our commitment to smallholder farmer inclusion was prominently showcased during the 2025 FINAS Summit Conference, where AFC convened a vital side event titled "*The Power of Inclusion: Making Smallholder Farmers Bankable.*" This session resonated deeply with the summit's overarching theme, highlighting the often-overlooked backbone of Africa's food systems. Our approach emphasized building long-term relationships with farming communities, understanding their specific contexts and developing innovative solutions that address both immediate needs and long-term sustainability goals while ensuring that smallholder farmers become integral participants in the formal financial system.

<b>Active Loans</b>	<b>No. of Clients</b>	<b>Proportion %</b>	<b>Amount (KSH.M)</b>	<b>Proportion %</b>
Large Scale	24	1%	1,060,848,226.36	24%
Medium Scale	785	28%	2,299,347,338.00	51%
Small Scale	1991	71%	1,157,843,158.54	25%
<b>Total</b>	<b>2,800</b>	<b>100%</b>	<b>4,518,038,722.90</b>	<b>100%</b>



**SDG 2: End Hunger, Achieve Food Security and Improved Nutrition and Promote Sustainable Agriculture**



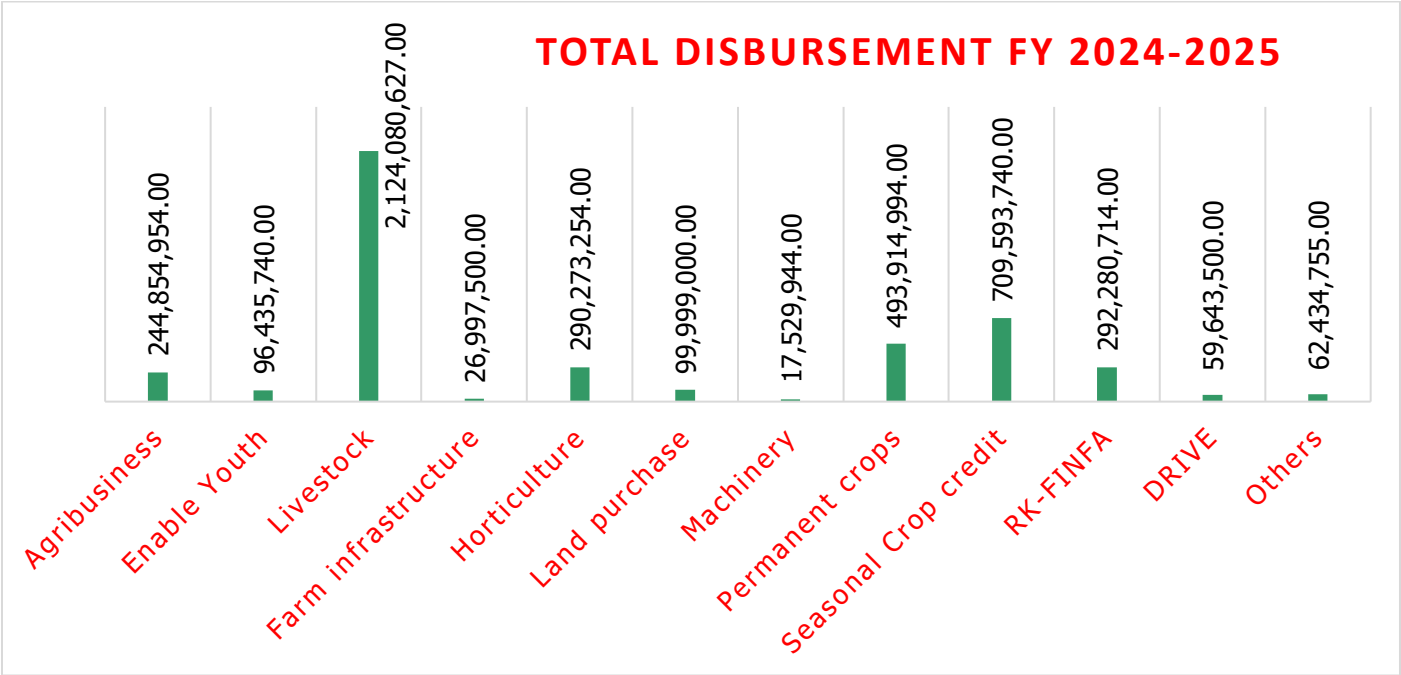
For AFC, SDG 2 represents the core of our institutional mission and the driving force behind our commitment to transforming Kenya’s agricultural landscape. We understand that ending hunger and achieving food security requires more than just increasing agricultural production, it demands a comprehensive approach that addresses the entire food system from farm to fork. Our role extends beyond traditional financing to encompass support for sustainable farming practices, nutrition-sensitive agriculture and resilient food systems that can

withstand climate shocks and market volatilities. Through strategic investments in agricultural value chains, we enable farmers to not only produce more food but also improve the nutritional quality of their crops while adopting environmentally sustainable practices.

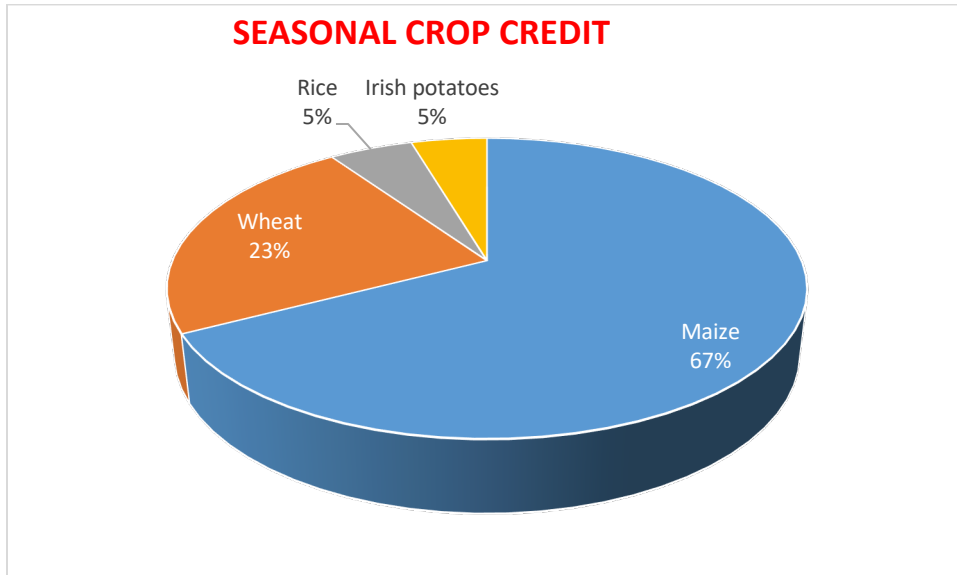
AFC's approach to promoting sustainable agriculture centers on financing innovations that enhance productivity while preserving natural resources for future generations. We provide targeted funding for climate-smart agricultural technologies, soil conservation practices and water-efficient irrigation systems. Our investments support the development of drought-resistant and nutrient-rich crop varieties, post-harvest loss reduction technologies and efficient storage facilities that ensure food availability throughout the year.

Our commitment to improved nutrition extends beyond production to encompass the entire food value chain, recognizing that food security is meaningless without nutritional adequacy. AFC finances initiatives that promote crop diversification, support for nutrient-dense traditional crops and the development of fortified foods that address widespread micronutrient deficiencies. We invest in rural food processing facilities, cold chain infrastructure and market systems that preserve nutritional value from harvest to consumption.

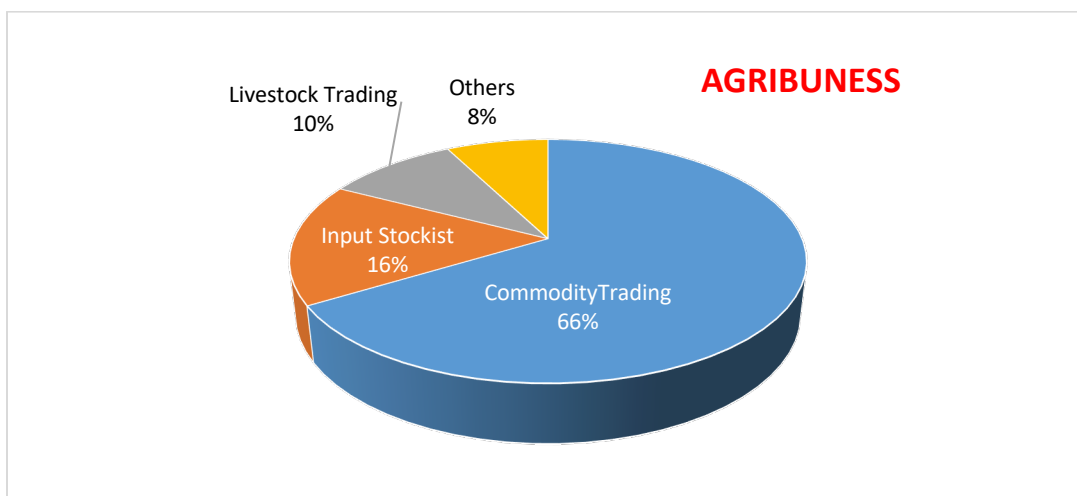
<b>PRODUCT</b>	<b>Disbursed Amount (Kshs)</b>
Agribusiness	244,854,954.00
Enable Youth	96,435,740.00
Farm infrastructure	26,997,500.00
Horticulture	290,273,254.00
Livestock	2,124,080,627.00
Land purchase	99,999,000.00
Machinery	17,529,944.00
Permanent crops	493,914,994.00
Seasonal Crop credit	709,593,740.00
RK-FINFA	292,280,714.00
DRIVE	59,643,500
Others	62,434,755
<b>TOTAL</b>	<b>4,518,038,722.00</b>



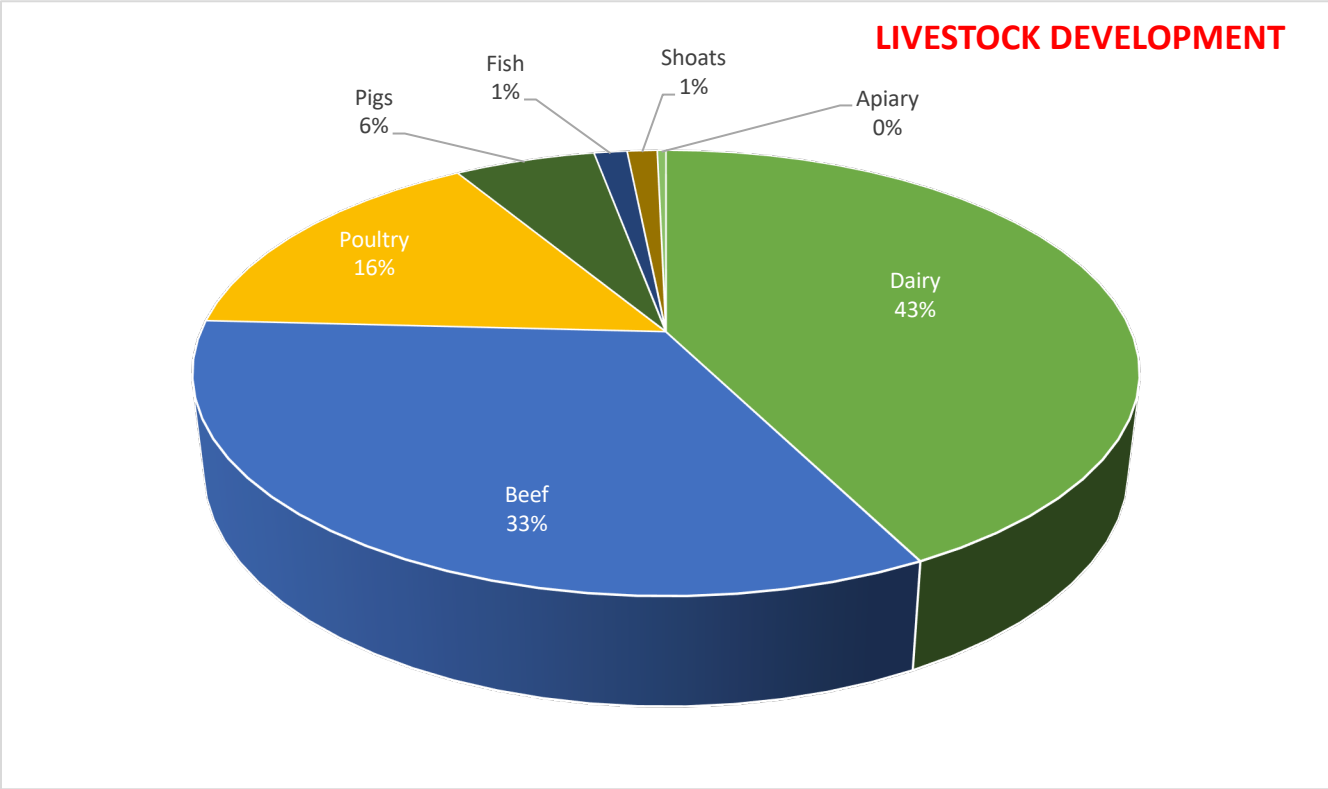
<b>Seasonal Crops</b>	<b>Disbursed Amount (Kshs)</b>
Maize	477,931,300.00
Wheat	163,380,500.00
Rice	35,788,940.00
Irish potatoes	32,493,000.00
<b>Total</b>	<b>709,593,740.00</b>



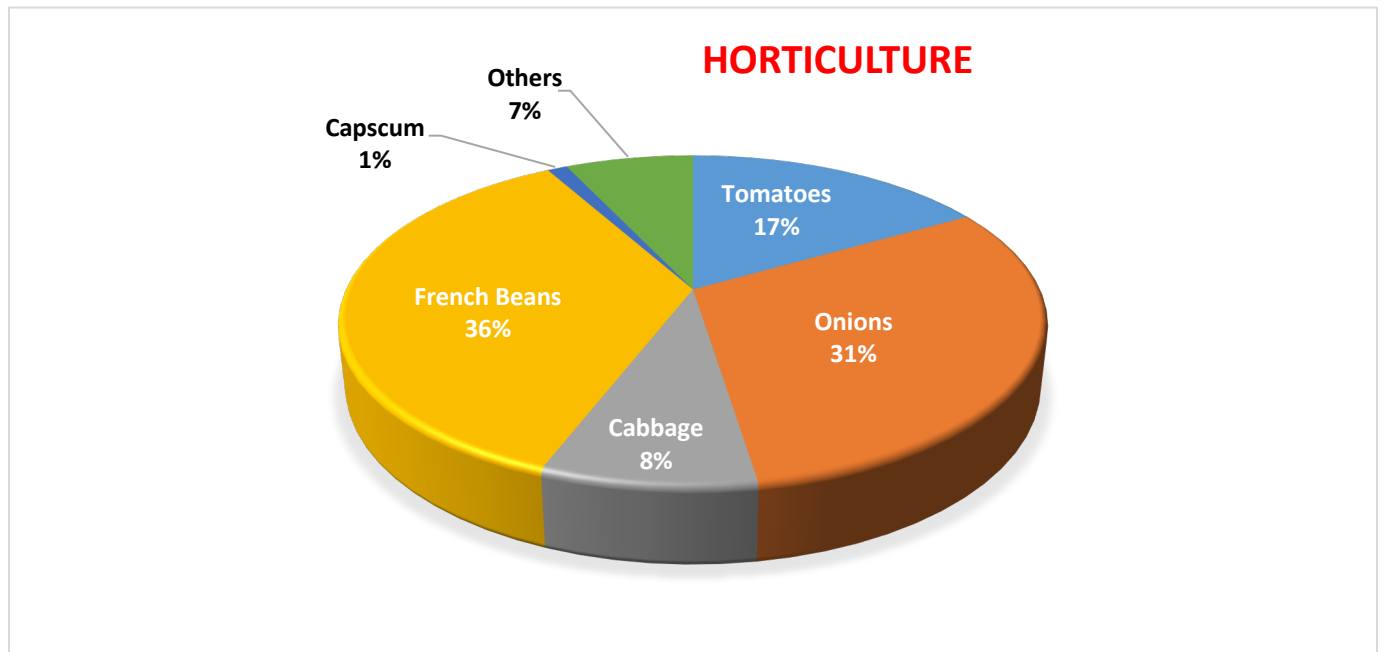
<b>Agribusiness</b>	<b>Disbursed Amount (Kshs)</b>
Commodity Trading	162,484,554
Input Stockist	39,768,000
Livestock Trading	23,974,900
Others	18,627,500
<b>Total</b>	<b>244,854,954</b>



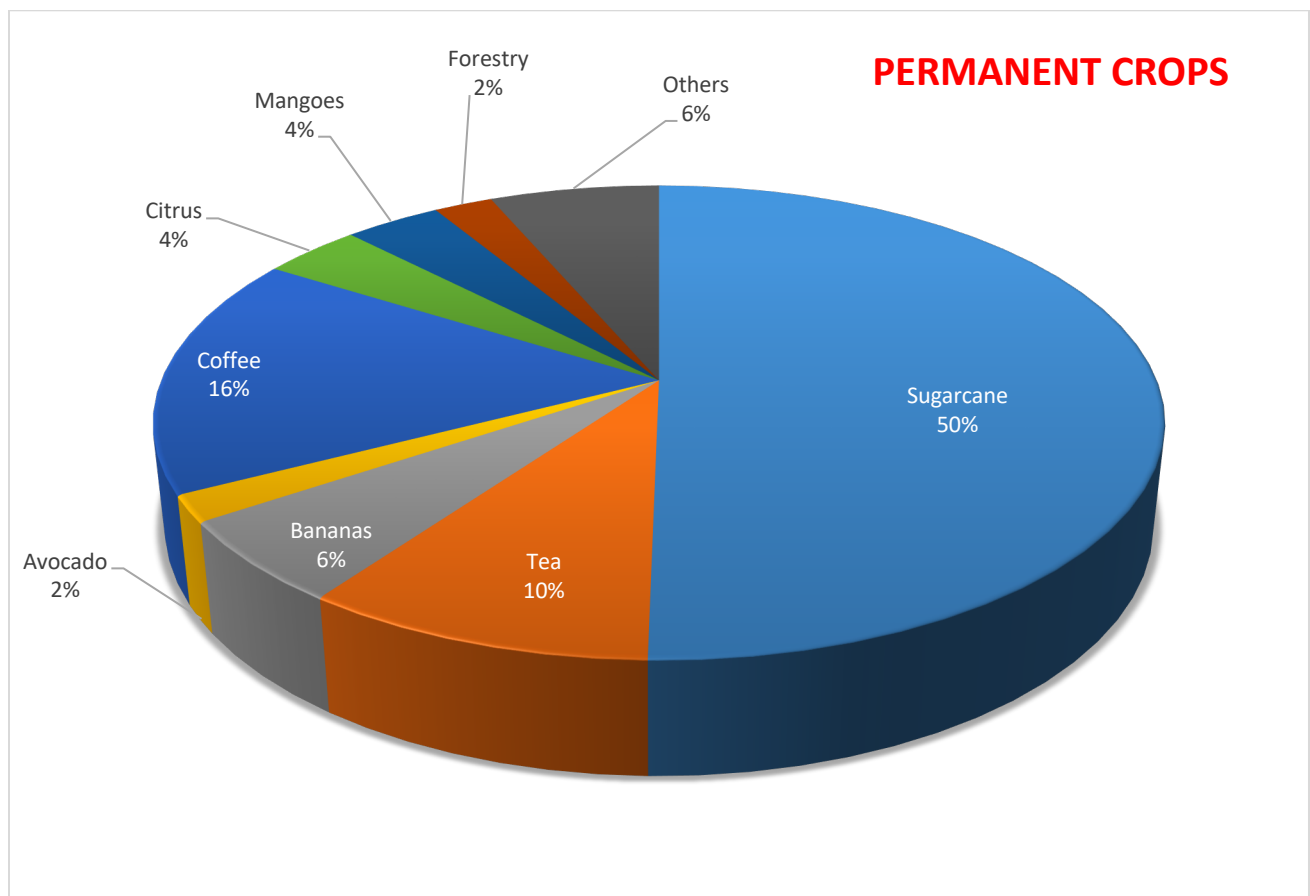
<b>Livestock</b>	<b>Disbursed Amount (Kshs)</b>
Dairy	901,961,466.00
Beef	708,660,490.00
Poultry	329,080,159.00
Pigs	122,151,512.00
Fish	28,640,500.00
Shoats	26,030,000.00
Apiary	7,556,500.00
<b>Total</b>	<b>2,124,080,627.00</b>



<b>Horticulture</b>	<b>Disbursed Amount (Kshs)</b>
Tomatoes	48,407,050.00
Onions	89,586,637.00
Cabbage	24,235,200.00
French Beans	104,484,365.00
Capscum	3,170,500.00
Others	20,389,502.00
<b>Total</b>	<b>290,273,254.00</b>



<b>Permanent Crops</b>	<b>Disbursed Amount (Kshs)</b>
Sugarcane	248,418,978.00
Tea	47,567,994.00
Bananas	27,974,900.00
Avocado	8,962,500.00
Coffee	81,629,133.00
Citrus	18,555,479.00
Mangoes	18,050,700.00
Forestry	10,982,994.00
Others	31,772,316.00
<b>Total</b>	<b>493,914,994.00</b>



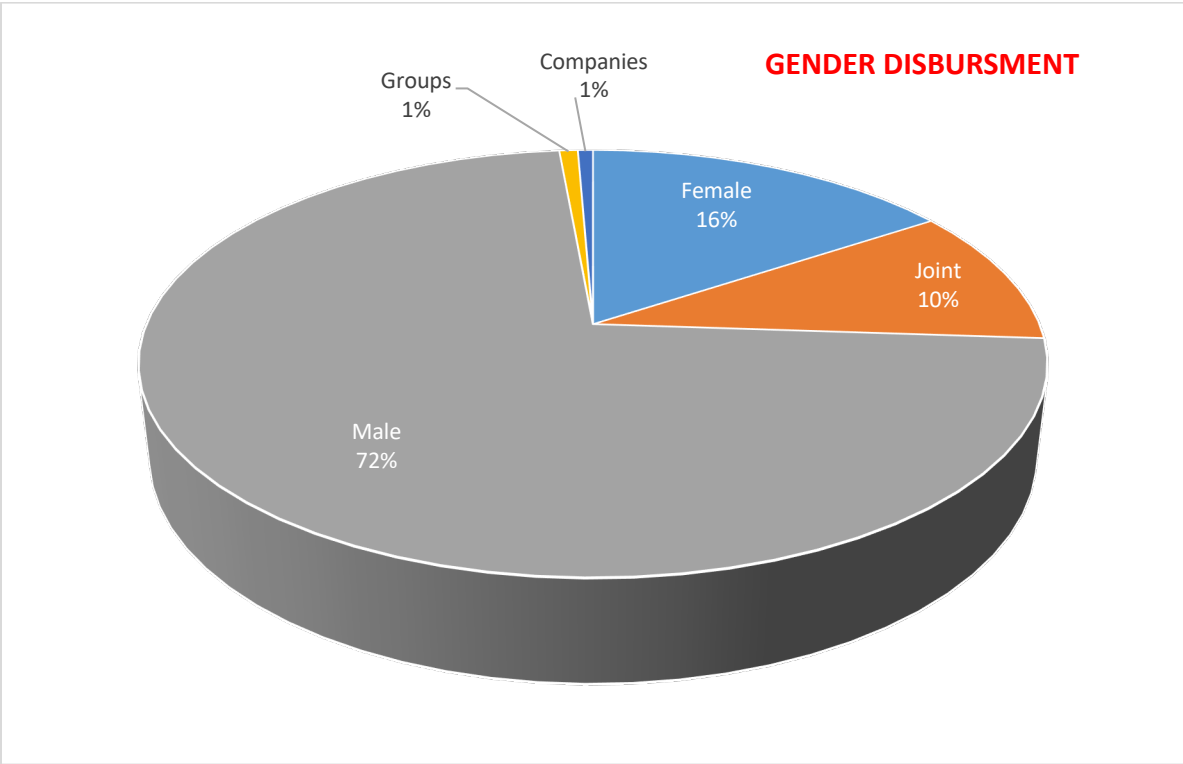
## SDG 5: Achieve Gender Equality and Empower All Women and Girls



**What it means to AFC:** SDG 5 is a transformative driver for inclusive growth and sustainable agricultural development. Women form the backbone of Kenya’s agricultural workforce, contributing more than half of farm labor, yet they remain disproportionately excluded from access to land, credit, technology and decision-making spaces. AFC views gender equality not just as a matter of rights, but as a strategic imperative for national development. By actively empowering

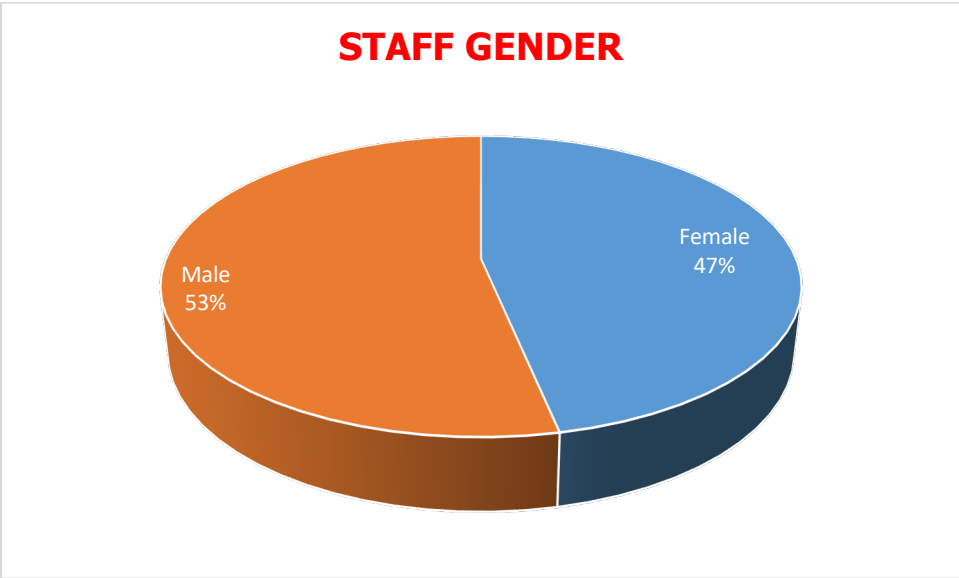
women and girls, whether as farmers, agribusiness entrepreneurs or policy influencers, AFC contributes directly to poverty reduction, food security, and resilient rural economies.

<b>By Gender</b>	<b>No. of Clients</b>	<b>Proportion</b>	<b>Amount</b>	<b>Proportion</b>
		<b>%</b>	<b>(Kshs. "M")</b>	<b>%</b>
Female	440	16%	734,991,611.03	16%
Joint	290	10%	587,866,872.65	13%
Male	2030	72%	3,024,677,775.00	67%
Groups	22	1%	19,100,440.00	1%
Companies	18	1%	151,402,024.00	3%
<b>Total</b>	<b>2800</b>	<b>100%</b>	<b>4,518,038,722.68</b>	<b>100%</b>

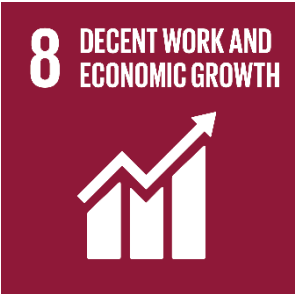


AFC’s gender strategy is anchored in breaking systemic barriers that limit women’s access to agricultural finance and employment. We have developed tailored financial products for women such as group lending mechanisms. Beyond financial access, we offer technical training, market linkages specifically for women. Internally, AFC is also committed to achieving gender balance within our workforce. We strive to increase the representation of women across all levels of the organization, including in leadership and decision-making roles. Our recruitment, promotion and training policies are gender-responsive and we provide a supportive work environment that values diversity and inclusion. Through both external and internal initiatives, AFC champions a holistic approach to gender equality, empowering women as change agents in agriculture, in our communities and within the institution itself.

<b>GENDER</b>	<b>NUMBER OF EMPLOYEES</b>	<b>%WORKFORCE</b>
Female	214	47%
Male	244	53%
<b>TOTAL</b>	<b>458</b>	<b>100%</b>



### SDG 8: Decent Work and Economic Growth



**What It Means to AFC:** At AFC, SDG 8, promoting sustained, inclusive, and sustainable economic growth, productive employment and decent work for all, is reflected in our internal human capital strategy and national development role. With a workforce of 458 employees during the 2024/2025 FY, AFC remained committed to providing meaningful employment opportunities that uphold dignity, equity and professional growth. We continued to invest in skill development by onboarding 164 interns and attachés, creating pathways for youth employability and talent development in the agricultural finance sector.

Of the interns and attachés engaged, 75% were directly recruited and mentored by AFC, while 25% were facilitated through the State Department of Public Service Commission. This collaborative effort underscores AFC’s dedication to building a future-ready workforce and contributing to Kenya’s broader employment and economic inclusion goals. Through structured mentorship, on-the-job training and exposure to real-world financial and agricultural development challenges, AFC equips young professionals with the skills and experience necessary to thrive. Our commitment to decent work extends beyond numbers, it is about fostering a culture of fairness, professional development and equal opportunity for all.

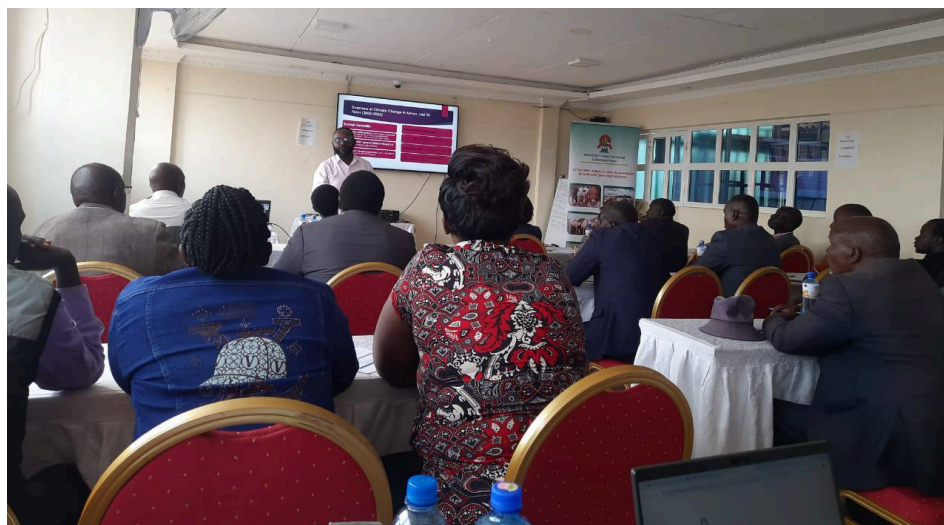
## SDG 9: Industry, Innovation and Infrastructure



**What it means to AFC:** SDG 9, building resilient infrastructure, promoting inclusive and sustainable industrialization and fostering innovation, is central to transforming Kenya's agricultural landscape. As a development finance institution, AFC plays a catalytic role in enabling the growth of agro-industries and rural infrastructure by financing projects that enhance value addition, supply chain efficiency and market access for farmers and agribusinesses. We support investments in storage facilities, irrigation systems, processing plants and transport infrastructure that are critical for reducing post-harvest losses and increasing agricultural productivity.

Innovation is equally key to AFC's strategy. We are committed to promoting digital transformation and technology adoption in agriculture, including digital loan processing, climate-smart agriculture and data-driven credit risk assessment models. By funding agritech startups, mechanization and sustainable practices, AFC contributes to a more modern, efficient and inclusive agricultural economy. Our goal is to foster resilient systems that can withstand economic, environmental and climate shocks while ensuring that smallholder farmers, youth, PWD and women benefit from industrial growth and innovation across the value chain.

Farmers were trained on digital finance to equip them with practical tools and knowledge for improved access to and management of financial resources. The training covered mobile banking platforms, and fintech solutions that streamline everyday financial activities such as transactions, loan applications and accessing markets. By simplifying and demystifying digital financial services, the sessions empowered farmers, particularly those in remote and underserved areas, to make informed financial decisions, plan their farming activities more effectively and grow their agribusinesses with greater confidence. This digital inclusion is a vital step toward eliminating barriers to finance and unlocking the full potential of Kenya's agricultural sector.



*Farmers in a training session at Trans Nzoia*

## SDG 13: Take urgent action to combat climate change and its impacts



**What it means to AFC:** Taking climate action under Sustainable Development Goal 13 is a core part of our mandate to build a resilient and sustainable agricultural sector. As climate change continues to impact Kenyan farmers through unpredictable rainfall, prolonged droughts, and degraded soils, AFC is responding by integrating climate-smart solutions into its financial services and development programs. This includes financing practices that promote sustainable land use, water conservation and the adoption of drought-tolerant crops and renewable energy technologies.

AFC trained farmers on climate-smart agriculture (CSA) to help them adapt to changing conditions and reduce their environmental footprint. Through green lending initiatives, AFC ensures that borrowers contribute to environmental stewardship, such as by planting trees or adopting eco-friendly farming methods. Our actions align with national and global climate commitments, including Kenya's Climate Change Act and the Paris Agreement. Ultimately, for AFC, climate action means empowering farmers to thrive in a changing climate while protecting natural resources for future generations.

The farmers were trained in various counties across Kenya, including Meru, Marsabit, Kitale, and Kilifi. These regions were strategically selected to ensure wide regional coverage and to reach farmers in diverse agro-ecological zones, particularly those in underserved and climate-vulnerable communities.



*AFC team and farmers from Coast Region take a group*

## **SDG15: Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss**



**What it means to AFC:** SDG 15 means actively supporting the protection, restoration and sustainable use of terrestrial ecosystems, particularly through responsible land management and conservation-oriented financing. We recognize that the health of Kenya's farmlands, forests and biodiversity is directly linked to the productivity and resilience of the agricultural sector.

Through initiatives such as tree planting requirements in our loan conditions, support for agroforestry and training in soil and water conservation, AFC empowers farmers to become custodians of the environment. We promote farming practices that combat land degradation, enhance biodiversity and support long-term sustainability. By aligning our operations with SDG 15, AFC is helping to reverse environmental decline while ensuring that agricultural growth does not come at the expense of Kenya's natural ecosystems. Our commitment is clear: to finance not just farming, but a future where land and livelihoods thrive together. The Farmers planted over 932,390 trees across the country.



*Tree planting activity in Mt. Kenya Region*

## **SDG 17: Strengthen the Means of Implementation and Revitalize the Global Partnership for Sustainable Development – What It Means for AFC**



**What it means to AFC:** SDG 17 underscores the importance of collaboration, resource mobilization and strategic partnerships in achieving sustainable agricultural transformation. AFC recognizes that no single institution can drive change in isolation; meaningful progress requires coordinated efforts across government agencies, development partners, financial institutions, the private sector, and communities. We actively engage in multi-stakeholder partnerships to leverage technical expertise, co-financing opportunities and policy support that enhance our ability to serve farmers and agribusinesses more effectively.

In the 2024–2025 financial year, AFC continued to strengthen its collaboration with both local and international partners to expand access to finance, build institutional capacity, and advance inclusive development. Through joint initiatives, knowledge sharing and alignment with national and global development frameworks, we are enhancing our impact and sustainability footprint. These partnerships enable us to scale innovation, improve service delivery and align our financing interventions with broader goals such as poverty reduction, food security, gender equality, and climate resilience. By embracing SDG 17, AFC reaffirms its commitment to being a proactive partner in Kenya’s and Africa’s sustainable development journey.

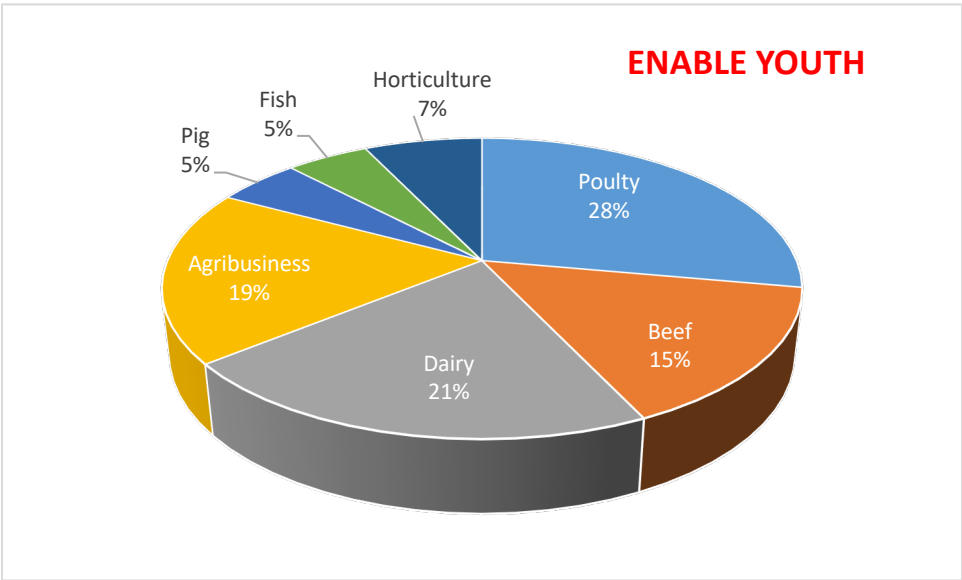
### **THE ENABLE YOUTH PROGRAMME**

The ENABLE Youth Programme is a strategic initiative that aligns closely with the Agricultural Finance Corporation’s (AFC) mission to empower youth and transform agriculture into a dynamic, youth-driven sector.

**What it means to AFC:** The programme presents an opportunity to integrate young people into the agricultural value chain by providing them with tailored financial products, business development support, mentorship and access to modern agribusiness technologies. It also enables AFC to contribute meaningfully to national development goals such as job creation, food security and economic inclusivity, while fostering innovation within the Corporation itself. By partnering with key stakeholders like the African Development Bank, the Ministry of Agriculture, county governments and the private sector, AFC leverages the ENABLE Youth Programme to unlock new opportunities for youth entrepreneurship and sustainable agricultural growth across Kenya.

The aim of the ENABLE Youth Programme is to empower young people to become successful agripreneurs by providing them with the skills, financing, and support needed to start and grow agribusiness enterprises. It seeks to transform agriculture into a viable and attractive career path for youth, reduce unemployment, and contribute to food security and economic growth by integrating youth into all segments of the agricultural value chain, from production and processing to marketing and distribution.

<b>Enable Youth</b>	<b>Disbursed Amount (Kshs)</b>
Poultry	26,860,675
Beef	14,567,808
Dairy	20,417,421
Agribusiness	18,060,422
Pig	4,861,569
Fish	4,802,352
Horticulture	6,865,493
<b>Total</b>	<b>96,435,740.00</b>



**THE AFC-KDC STRATEGIC PARTNERSHIP: DRIVE AND SAFER INITIATIVES**

The Agricultural Finance Corporation (AFC) and the Kenya Development Corporation (KDC) partnership under two transformative projects: DRIVE (De-Risking, Inclusion, and Value Enhancement of Pastoral Economies) and SAFER (Supporting Access to Finance and Enterprise Recovery) has continued to flourish. These initiatives aimed to revolutionize pastoral economies in 21 counties and empower Micro, Small, and Medium Enterprises (MSMEs) across Kenya. This collaboration represented a significant advancement in enhancing Kenya's economic resilience and promoting inclusive growth, demonstrating how strategic partnerships can address complex development challenges through innovative financing mechanisms and targeted interventions.

DRIVE is a landmark initiative designed to strengthen climate resilience and promote economic inclusion in pastoralist communities, particularly within ASAL (Arid and Semi-Arid Lands) counties. It specifically targets livestock value chains with the aim of transforming how this sector is financed and supported. The program addresses the unique challenges faced by pastoral communities, including limited access to formal financial services, vulnerability to climate shocks and inadequate infrastructure for livestock marketing. By focusing on de-risking pastoral economies, DRIVE introduces innovative financial products tailored to the cyclical nature of livestock production, incorporates climate-smart technologies and establishes market linkages that ensure pastoralists can access better prices for their livestock and livestock products.

The SAFER initiative complements DRIVE by focusing on broader MSME development and enterprise recovery across Kenya, particularly in the wake of COVID -19 disruptions. This program provides crucial financial support and capacity building to small and medium enterprises, enabling them to recover from challenges and scale their operations. Together, these initiatives represent a comprehensive approach to economic development that addresses both sector-specific needs in pastoral areas and broader entrepreneurial development across the country. The AFC-KDC partnership leverages the complementary strengths of both institutions, with AFC bringing deep agricultural sector expertise and KDC contributing industrial development experience, creating a powerful synergy that enhances the impact and sustainability of both programs while advancing Kenya's commitment to inclusive economic growth.

## CORPORATE SOCIAL RESPONSIBILITY



The Corporation has remained steadfast in championing environmental sustainability through a series of impactful tree planting and maintenance initiatives across the country. These efforts form a crucial part of Kenya’s national strategy to restore forest cover, combat climate change, and foster climate-resilient communities. In alignment with the Presidential directive to plant 15 billion trees over five years, AFC has introduced a conditional clause requiring beneficiaries of financing to plant a tree for every Ksh. 10,000 disbursed. This innovative approach has led to the planting of over 800,000 tree seedlings during the 2024–2025 financial year.

Beyond the initial planting phase, AFC recognizes that long-term forest restoration success depends on comprehensive tree stewardship. The Corporation has adopted a holistic lifecycle approach that extends far beyond seedling distribution. This methodology encompasses ongoing maintenance activities including systematic weeding, strategic fertilization, proper pruning techniques, and robust protection measures to safeguard young trees from environmental stressors and human interference.

AFC's commitment to nurturing trees throughout their developmental stages addresses a critical gap in many afforestation programs. While tree planting ceremonies often capture

public attention and media coverage, the sustained care required for seedling survival and maturation typically receives less recognition despite being equally vital. Through its comprehensive approach, AFC supports tree development across varied ecosystems, terrains, and institutional settings, ensuring that initial investments in planting translate into lasting environmental benefits and meaningful contributions to Kenya's forest cover restoration goals.

### **Breathing New Life into Eldoro Primary School**



*Board Chairman Eng. John Mruttu and Eldoro Primary School pupil plant*

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. "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**

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

## **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*

## **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 Mt. Kenya Eric Muita guides participants on tree planting exercise*

## Greening Learning Spaces in Kajiado

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.



*AFC team, Teachers and pupils of Enkaji Naibor Primary*

## **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*

## **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.

## NATIONAL FARMERS DAY CELEBRATIONS

The Corporation supported farmers during the National Farmers Day celebrations held in Uasin Gishu County. The event recognized the vital role of farmers in ensuring Kenya's food and nutrition security, with awards given to outstanding performers in various categories including farmers, seed growers, millers, and value chain actors. This year's theme, *"Transforming Agriculture: From Seed to Food and Nutrition Security for a Secure Tomorrow,"* echoed the government's commitment to boosting agricultural productivity, job creation, and income generation.

Principal Secretary Dr. Kipronoh Ronoh commended farmers for their resilience and highlighted the government's efforts to transform agriculture into a sustainable and inclusive sector. He emphasized youth empowerment, technology adoption and resource protection as key drivers of agricultural progress. The PS also praised county governments for their support through affordable farm inputs and extension services.

A key highlight was the announcement that National Farmers Day will now be marked annually on 19th December, with celebrations rotating across counties.



*Principal Secretary Ministry of Agriculture, Dr. Kipronoh Ronoh presents a*