LIST OF THE MAIN KENYAN FINANCIAL INSTITUTIONS THAT PROVIDE LOANS TOTHE AGRICULUTRE SECTOR

Org Id	Organisation Name	Type of Service for SHF	Brief description	Website	Reference Contact
1	**Barclays Limited**	Commercial Bank	Barclays is supporting small holder farmers finance.		Zahid Mustafa - Consumer Banking Director
2	**Commercial Bank of Africa (CBA)**	Commercial Bank	They have several product to serve farmers. Value Chains supported: dairy, tea and sugar cane	http://cbagroup.com/	Julius Ngesa - Head of Business Development
3	**CFC Stanbic Bank**	Commercial Bank	Business Revolving Credit Plan gives you a line of credit which can be paid off over two to five years. Once you have repaid 25% of the loan, you can withdraw funds up to the original limit, without affecting your monthly repayments. The loan can be linked to your business account, so you can transfer funds electronically	http://www.stanbicbank.co.ke/	Derrick Kimani - Digital Channels
			An Agricultural Production Loan (APL) is a short-term credit that lets you pay for your agricultural input costs. This product is suitable for grain farmers cultivating on either dry land or on an irrigation basis. Loans are provided to individual farmers, groups and legal entities in the agricultural sector, including commercial farmers and agri-businesses. Input costs that qualify for production credit include: Seeds and fertilizer; Fuel, oil and lubricants; Herbicides and pesticides; Repairs and maintenance; Crop insurance premiums		
			The vehicle and asset finance packages are designed to support business, cash flow and tax requirements. Vehicles and assets we finance include: Tractors; Harvesters; Centre pivots; Solar panels		
4	**Chase Bank**	Commercial Bank	Dairy Asset Finance, value chain finance. Tailored products offered to all players in the value chain, including: Dairy farmers of all sizes; Cooperatives and SACCOs; Suppliers of health products, feeds, equipment, services (e.g. breeding, veterinary and transport); Cooling Plants; Processors; Milk Bars	https://www.chasebankkenya.co.ke/m/agribusiness	Sam Mutua - Head of Product Development Digital Solutions
			Horticulture Input loans. Tailored products offered to all players in the value chain, including: Farmers who do commercial cultivation of flowers, vegetables, fruits, nuts, legumes, tubers, mushrooms and herbs; Suppliers such as agro dealers, seed suppliers and suppliers of flower breeds; Processors and packagers of vegetables, fruits, juices, nuts, legumes, tubers, mushrooms and herbs; Traders and exporters		
			Warehouse Receipt System. Specialized solutions for: Cereal farmers and Companies that store cereal (such as wheat, maize, barely and sorghum) in EAGC qualified warehouses		

5	**Co-operative Bank of Kenya**	Commercial Bank	Maziwa Plus Loans. To enable Dairy groups/ associations, societies, individuals and dairy companies access loans for dairy production and value addition equipment including buying additional cows and chilling equipment. Vuna Kilimo loans. To enable individuals, cooperatives or corporate firms undertaking agricultural production activities access loans for purchase of farm inputs, equipment, set up greenhouses and irrigation systems. Tegemeo loans. To address the short term financial needs of farmers supplying accredited buyers and Aggregators and also to Aggregators through advances based on their deliveries loans Small-scale. Loan offered to large scale farmers to enable them access farm inputs, working capital, farm equipment and other social needs e.g. school fees, medical bills, furniture etc. Agro-processor/dealers loans. Loan offered to agro dealers, grain traders and processors for working capital requirements (Capital investments, stocking their businesses and day to day operations). Input loans. To meet the short term financial needs of coffee societies and farmers. It is offered in form of: Farm Input Loans (FILS) To enable coffee farmers access farm inputs. They also offer different solutions for coffee farmers: advance payment,working capital loans and overdrafts. Asset Finance loans: To enable clients acquire assets mainly motor vehicles and machines. **Loans for cereal and horticulture producers: To enable individual farmer, associations/group/co-operatives to access farm inputs and agro dealers access working capital under the Ministry of agriculture credit guarantee scheme.** **Group member loan: The loan is available to individual group members up to 5 times the accumulated cash collateral savings. The product is available to members of both formal and non-formal groups.** Large Scale Loans: Loan offered to large scale farmers to enable them access farm inputs, working capital, farm equipment and other social needs e.g. school fees, medical bills, furniture etc. LPO Financing local purchase order loans: This is the advancing funds against Local Purchase orders that suppliers will have received from buyers, to supply certain goods.	https://www.co-opbank.co.ke/agri-cooperatives	Kelvin Njoka - Innovations Manager James Nduati – Head of Micro Enterprises
6	**Family Bank**	Commercial Bank	Dairy Financing: These loans are targeted towards meeting personal needs or short term working capital of individual farmers, cooperatives, chilling plants and milk bulking agents.	http://familybank.co.ke/business/loans/agribusiness-loans/	Keriri Muya - Director

			Wheat and Barley loans: This is a medium term farming product designed to help farmers purchase and fatten steers for sale, prepare land for farming, purchase farm inputs like seeds, fertilizer, chemicals, lease payment, facilitate harvest and other agricultural activities. Crops targeted are wheat and barley.		
			Loans for tea producers: These loans are targeted at farmers involved in the production of tea leaves for supply to tea factories. It is available to farmers with active accounts and receiving regular income from their agricultural proceeds.		
			Commercial Crop Loans: This product offers credit facilities for qualifying farmers to access production requirements such as land preparation, certified seed, fertilizer, chemical applications and appropriate post-harvest handling & storage.		
			Grain Trading Finance: This product offers credit facilities for qualifying farmers to access production requirements such as land preparation, certified seeds, fertilizer, chemical applications and appropriate post-harvest handling & storage		
			Input loans: Working capital to finance stock &/or inputs such as certified seed, fertilizer, chemical applications.		
			Contract Grower Finance, input loans: This loan product is designed for qualifying farmers who want to obtain credit facilities for land preparation, certified seed, fertilizer, chemical applications and appropriate post-harvest handling & storage. The farmers may either be engaged in: Cereals , maize, wheat, barley, sorghum & other cereals varieties; **Horticulture crops**; Sugar cane; Tea; Cotton		
7	**Juhudi Kilimo**	MFI	**Asset based loans and technical assistance: Juhudi Kilimo provides asset based loans and basic business and finance training to smallholder farmers and enterprises that allow them to purchase wealth generating financial solutions for their agribusiness. It was started by K-Rep bank and has since been spun-out into a sustainable NBFI.**	http://juhudikilimo.com/	Boniface Muthusi – Chief Credit and Risk Officer
8	**Kenya Commercial Bank (KCB)**	Commercial Bank	Dairy Instalment Sale Loans: This medium-term asset loan enables dairy farmers to purchase assets that enhance their dairy revenue-earning capacity e.g. milking and transport equipment etc.	https://ke.kcbbankgroup.com/business	Clarisse Aduma - Agribusiness Development Manager
			Mavuno Tea Loans: This loan is specifically designed to give tea farmers seasonal credit for farm inputs, working capital or farm development.		
			Mavuno Miwa Loans: This loan is specifically suited to sugar cane farmers who require seasonal credit for farm inputs, working capital or farm development.		
			Dairy Herd Improvement Loans: This medium term semi working capital loan allows farmers to boost production by giving them financing to buy better breeds of dairy cows.		
9	**Sidian Bank**	Commercial Bank	Commercial Bank (previously K-Rep). Kilimo Plus mIcro (agro loans). Sidian finances also the Chamas (groups)	https://sidianbank.co.ke/	Titus Karanja - Chief Executive Officer

10	**Kenya Women Finance Trust - KWFT**	MFI	Dairy Farming loans: KWFT has a Dairy Farming Loan that enables dairy farmers to invest in high breed dairy cows for better productivity and an insurance cover for the cow purchased.	https://www.kwftbank.com/products/borrow/kilimo-bora-loans	Rahab Mwangi - Product Development
			Maziwa Plus Loans: To enable Dairy groups/ associations, societies, individuals and dairy companies access loans for dairy production and value addition equipment including buying additional cows and chilling equipment.		
			Green House Farmers Kit: This is a loan facility that enables farmers to acquire complete farmer kit that provides modern farming solution. It includes quality seeds as well as advanced technology adjusted to customer needs and capacity.		
			Dairy goat farming: KWFT supports dairy goat farming by enabling farmers to purchase quality dairy goats.		
			Aquaculture (Fish farming) loans: This is an input loan offered to the clients for excavated ponds or liner ponds as well as affordable fingerlings.		
			Apiculture (Bee Keeping) loans: KWFT finances modern bee keeping through purchasing improved hives and other bee-keeping equipment.		
			Input loans: This is a product targeting farmers to help them acquire quality inputs for their farming activities affordably.		
			Agro-dealer loans: This loan targets financing of agro-dealers involved in agricultural value-chains, such as agro-vets, commodity traders, etc.		
11	**Letshego**	MFI	Credit: Dairy, Other fish products, Dairy, poultry, agriculture inputs, biogas	https://www.letshego.com/country/kenya	Charles Njoroge - CEO
12	**Musoni Kenya**	MFI	**Agri-Business Loan: Kilimo Booster Working capital to support agricultural production and trade.** **• Asset financing for farm equipment to support production and value addition.** **• Startup ventures to support farmers seeking to expand, grow or diversify farming activities to grow income.KES 5,000 – 350,000 (about USD $58 - $4,022) Loan Term 3 – 12 months**	https://musoni.co.ke/products/	Stanely Munyao - CEO
13	**Trans National Bank**	Commercial Bank	Commercial Bank (Agribusiness, Value Chain)	https://www.tnbl.co.ke/agribusiness/	Sammy Langat - Managing Director
14	**Century Microfinance Bank Limited**	MFI	**Mazao loan, aka (Agricultural Loan), is used in financing Farm input and Dairy improvements. The repayment period is between 3 to 12 Months, with a grace period depending on the crop cycle. The facility has an inbuilt insurance cover for both crop and livestock giving the farmer peace of mind. The loan size ranges between Kshs. 5,000 and Kshs. 1,000,000.**	http://century.co.ke/	Reuben Kariuki - CEO
			Mazao Factor. Upon request the farmer can be paid upfront for up to 80% of the value of the produce that has been delivered to a bulker, producer co-operative, exporter or		

			processor.		
15	**SISDO**	MFI	**Farm Loan – Ukulima Loan. This is a product that targets small-scale farmers to meet their credit needs for farming e.g. farm inputs, infrastructure, water pumps, labour etc**	http://www.sisdo.org/agriculture-ukulima	Dr. M. Alice. Abok - CEO
16	**BIMAS**	MFI	**Agri_Business Loan. This product was developed to finance those who engage in agricultural production**	http://www.bimaskenya.com/index.php/our-products	Patrick Gathondu- CEO
17	**Eclof Kenya**	MFI	They have other Agricultural products: Banana VC, Dairy VC, Fruits, Oil Seeds and Soya beans VC **Kilimo Fresh: Horticulture Product** **This is a loan accessible to smallholder farmers in horticulture crops value chain.** **Purpose: a) Purchase of farm inputs; b) Acquire labour and services; c) Purchase equipment; d) Construction of structures** **e) Working capital; f)Transportation; g)Procurement of water and storage** **Benefits: a) Favourable grace period given; b) Technical assistance.** **c) Market linkages; d) Client training.**	http://www.eclof-kenya.org/	Zachary Murithi Nahashon Nduati Wallace Murungi Betty Simiyu
18	**Rafiki**	MFI	Flexible loans with no security: The product is for farmers and agro dealers who do not have conventional security but have sufficient cash flows to meet the loan requirements. Flexible loans: The product is for farmers and agro dealers who can mix conventional and non conventional security but have sufficient cash flows to meet the loan requirements. Securitized loans: This is a loan product meant to cater for farmers who already have conventional securities such as land and motor vehicles and are therefore able to secure loan facilities fully using these securities. Advance payments: This is a loan product which offers advances to farmer or farmer groups who make deliveries to a milk processor.	http://rafikibank.co.ke/	Ken Obimbo – CEO; Zacchaeus Syengo
19	**Inuka Africa**	MFI	Inuka is a non-deposit taking MFI that provides financial services, training and capacity building to micro, small and mid-size enterprises with a special focus on smallholder farmers and agri-business actors	http://www.frp.org/content/inukaafrica-ltd	Ms. Anne Maina, Managing Director
20	**Faulu**	MFI Bank	It offers Community loans (Chama and Ushirika).	http://www.faulukenya.com/	Charles K. Njuguna - CEO
21	**Equity Bank**	Commercial Bank	**Kilimo Biashara (input loan)/ Kilimo Kisasa (asset loan) - Loans backed by Kenyan Govt in 2008 (in collaboration with Ifad and AGRA)** Loans for tea and dairy farmers	http://ke.equitybankgroup.com/business/products/business-	Esther Muiruri - Agrobusiness Manager

			Modernization loans	loans/agriculture-loans	George Macharia
			Loans for livestock and crop producers		
			Inputs Loan		
			Commercial agriculture loan		
			Aggregated financing product		
			Vegetable value chain finance and contract farming- Training and inputs from Bayer (through Agent-Farmers Center), Offtaker (contract farming) is Safari Fresh, Equity Bank provides finance		
22	**Vision Fund Kenya**	MFI	**Jenga Mali (Assets Finance). Accessible to both individual and group clients for acquisition of house hold improvement assets as well as for business assets that will generate income.** LENDING METHODOLOGY:a) Business must be able to repay the loan based on cash flow; B) For clients who would want to improve their businesses or house hold. LOAN TERM Up to 12 months for house hold assets; For business assets up to 24 months for amounts greater than Ksh 100,000	http://www.visionfundkenya.co.ke/	Phillip Ochola CEO
			Mkopo Sokoni. PURPOSE & DESCRIPTION Loans that are advanced to VisionFund Kenya clients that have regular remittances from institutions they sell their products such as milk, tea, horticultural produce etc.(max.12 Months)		
23	**Opportunity Interantional Kenya**	MFI	**Asset loans:** The Asset Loan is a product that targets the existing Opportunity Kenya customers who have serviced their first and second loan cycles well. The asset loan aims at existing clients to acquire business assets that will help them increase their income and overall productivity. Features: Low weekly savings. Minimum amount of Ksh.5000 and a maximum amount of Ksh.2M. Flexible loan repayment frequency. Loan term of up to 156 weeks.. Disbursement through EFT, Postapay, Cheque or Mpesa.	http://microfinancedirectory.com/mfis-listing/opportunity-kenya/	
			Individual loans: The product features of the Individual loan are: Up to a maximum loan amount of Ksh.1M, Flexible loan repayment frequency.		
			Msingi group based loans for working capital: The Msingi Loan is a group based loan that is available for financing working capital, business expansion and the purchase of business assets. The business must have been in operation for at least 6 months. The Msingi Loan is offered to new clients in Opportunity. It has been designed to foster efficient lending while meeting the needs of our clients and enabling local leadership to assist in the transformation of the communities in which Opportunity operates.		
			Nguzo solidarity loans: This loan is tailored for the growth oriented enterprise with group sizes of between 5 to 10 entrepreneurs who run medium sized businesses. The Nguzo group loan product is offered to clients who require and are able to service larger loan amounts than offered through the Msingi product.		

24	**SMEP Microfinance Bank**	MFI	Dairy farming loan. This is financing farmers to enable them purchase quality dairy cows. Input Financing. This is financing given to famers to purchase quality farm inputs like seeds, fertilisers and agro chemical Agribusiness/Agro dealer loans. These are loans given to clients who trade for agricultural inputs and produce like farmers agro dealers, commodity traders and processors as working capital for capital investments, stocking their business and for their day to day operations. Livestock financing This is financing for purchase of inputs, quality breeds and equipments for modern farming in livestock like dairy goats, beef goats, pigs, rabbits, poultry, fish, and beekeeping value chains **Agricultural Asset Financing. This is financing for acquisition of agricultural farm machineries, equipments and implements like tractors, milking machines, chuff cutters etc and motor vehicles used in the agricultural value chains** Green house Financing. This is financing for acquisition of Green house structures, inputs, irrigation kits, and agronomical support.	http://smep.co.ke/	Symon Kamore - CEO
25	**RAFODE**	MFI	MFI with Agri product based in Kisumu	http://rafode.co.ke/	Antony Mayodi - Co-Founder
26	**Jitegemea**	MFI	Mazao Loan: This is an agribusiness product which aims at supporting farming as a business (Greenhouses and Input)	http://www.jitegemea.co.ke/	Francis Kihiko - CEO
27	**4GCapital**	MFI	It provides 100% unsecured debt funding to self-employed informal market traders. Agri products	http://www.4g-capital.com/	Wayne Hennessy-Barrett CEO
28	**Jamil Bora Bank**	Commercial Bank	**Green House Financing: This is a facility to provide personalized farming solutions to farmers and enhance farming as a business in Kenya. The product seeks to address the issues of securities of the loan, huge and continuous harvests, market linkages and value for their money.** Loans for dairy producers: The loan is intended at enhancing production efficiency and boost returns for the dairy producers through improved access to better breeds of dairy cows (herd).	http://jamiiborabank.co.ke/products-and-services/agri-banking/loans/58-green-house-financing	Sam Kimani – CEO Pauline Kariuki – PA
29	**East African Growers**	Contract Farming	Contract farming: 60% of the supply to East African Growers Ltd come from their own farms. The remaining 40% of production is from contract farmers. One half of the produce from contract farmers comes from		

30	**Farmer's Life East Africa Limited - F3 Life: loans**		Loans are designed to encourage better soil, water, reef and grassland management. The approach builds clients with long term sustainable and bankable businesses. It also links credit, the underpinnings of our global economy, to sustainable environmental practice.		Mark Ellis-Jones
31	**Agri finance Corporation**	Government Financial Institution	The Agricultural Finance Corporation (AFC), a wholly owned Government Development Finance Institution (DFI), was established in 1963 initially as a subsidiary of the Land and Agricultural Bank.	http://www.agrifinance.org/	
			Water development loans: These are loans intended for water infrastructure for irrigation and livestock use.		
			Seasonal crop loans: These are loans that are provided for the production of maize, wheat, potatoes, rice and other foods crops that have maturity of not more than 12 months.		
			Cash crop loans: The credit facility for cash production of tea, coffee, Sugarcane, pyrethrum, cashew nuts, citrus, mango trees, bananas, stevia and other cash crops.		
			School farming loans: Loans to Primary, Secondary & Tertiary intuitions to undertake school farming. Aim is to subsidize the cost of school feeding. Supporting Self-Sufficiency in Schools		
			Machinery loans: This loan is for the purchase of farm machinery to facilitate production and transportation of farm produce.		
			Agribusiness loans: These are loans designed to benefit agri-business traders. It is meant to provide start-up capital for those seeking to start, or are engaged in agricultural microenterprises.		
			Microfinance group loans: A micro-credit facility targeting groups trading in agricultural produce and agricultural inputs particularly the youths and women who have no tangible security to secure credit. Stawisha Group Loan is in 3 levels which will allow groups to access a higher amount as they successfully grow their business.		
			Horticulture and floriculture development loans: These are loans to finance horticultural and Floricultural projects		
32	**Nuru International**	International NGOs	Input loans: Nuru provides borrowers with farm input loans during the planting season ahead of the long rains with the expectation that farmers will be able to repay them after the harvest. As all inputs are distributed at a single period during the year, before repayments have been completed, scaling the Agricultural Input program is creating cash flow challenges for the organization.		

33	**Netafim and Amiran: irrigation finance packages**	Irrigation package	Netafim, in partnership with Kenyan agriculture supplier Amiran, microfinance consulting firm Conexus, and Kenyan banks, is bringing drip irrigation packages to smallholder farmers. Kits are available in 250 square meter, 500 square meter, and one-acre sizes along with training and after sales services and starter packages of seeds and fertilizer. To help facilitate the upfront investment, the partners are developing a consumer loan product with commercial banks that includes an initial grace period with an 18-month payback. The financing component specifically targets women clients (50 percent) and offers a lower down payment and fewer collateral restrictions than ever before. In addition, the local extension provided by Amiran helps mitigate risk of crop failure.