



**AFRICA  
RECOVERY  
& RESILIENCE  
PLAN**

**I N A C T I O N**



Equity Group Head Office  
Nairobi, Kenya





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## SUBSIDIARY PRESENCE

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# ABOUT THE **PLAN**

# THE PLAN

The “Africa Recovery and Resilience Plan” is aimed at catalyzing a demand-driven synergistic transformation of Africa, underpinned by:

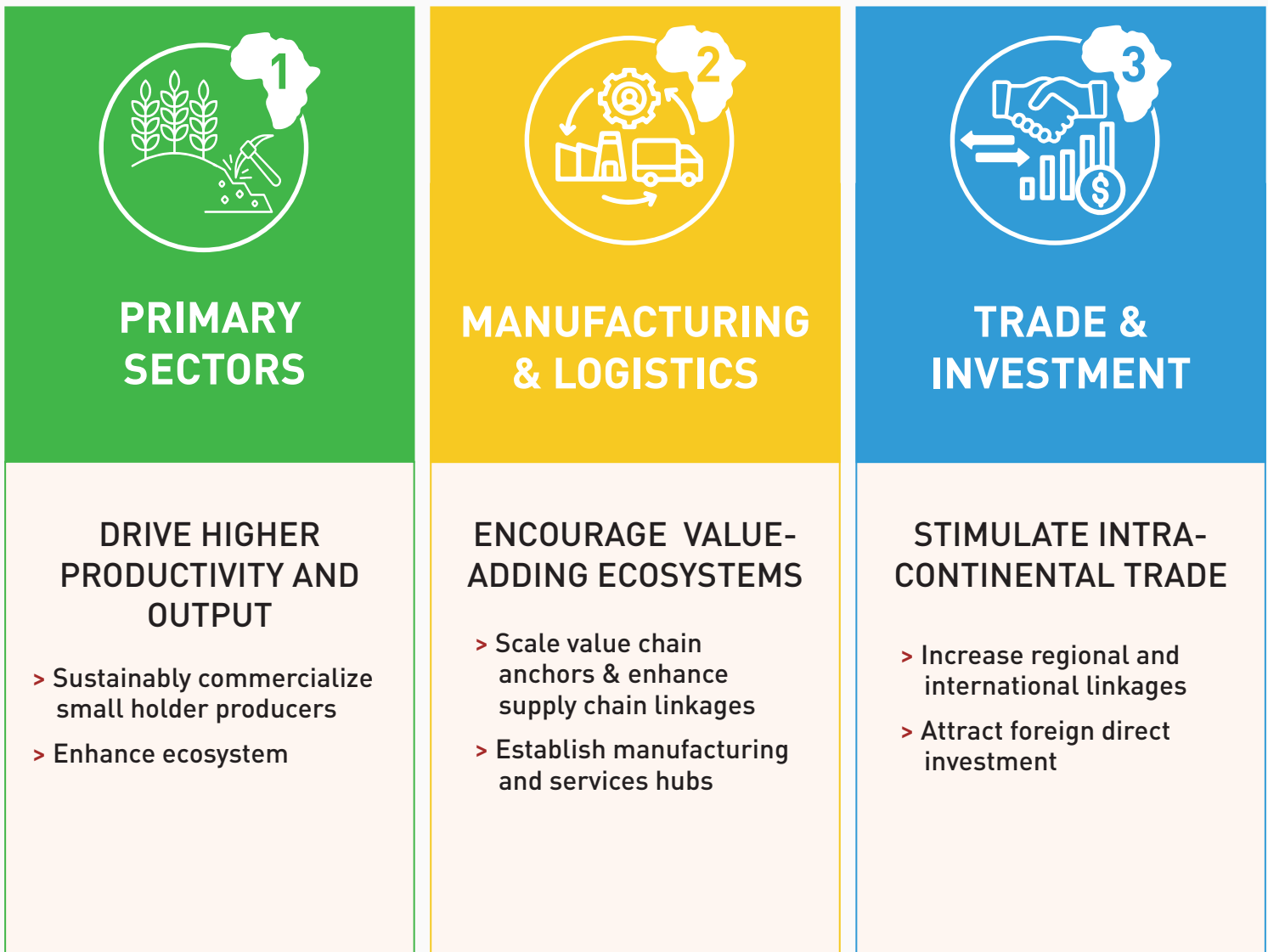
1. **Capacitating and enhancing productivity of raw material producers**
2. **Integrating primary producers to more co-ordinated African productive / manufacturing capacities; and**
3. **Connecting these primary and secondary sectors to global supply chains (and capital markets) that are now more focused on reducing concentration risks with increased focused on accessibility.**

Equity Group’s execution of the “Africa Recovery and Resilience Plan” is underpinned by its **Social and Economic Engines** that capacitates value chains (Social Engine) and provide holistic financial solutions to productive ecosystems (Economic Engine).

**Equity Group’s excess liquidity (currently ~2% of cumulative GDP of East and Central Africa)** is redirected to the private sector across various value chains.

## OVERVIEW OF STRATEGIC PILLARS

EGH strategic plan has 6 pillars each comprising programmes which in turn deepen value chains; and (ii) together provide sequential, holistic and coordinated





# OBJECTIVES OF ARRP

The first phase (end-2030) objectives of the plan include:

**1. Inclusivity of 100 million online businesses and consumers:**

Economic and social inclusion of more productive households and financially enabled value chains.

**2. Multiplier effect of 5 million borrowing businesses and 25 million borrowing consumers:**

Borrowing businesses to drive value chain expansion and employment, whilst consumer borrowing to enable household aspirations and livelihoods

**3. Employment of 50 million:**

25 million direct jobs to be created as businesses grow and a further 25 million indirect jobs created as value chains expand and deepen

**4. Additional private sector lending of ~2% of regional GDP:**

Loan book to be directed towards agriculture (30%), manufacturing (15%), MSMEs (65%)

## RS AND PILLAR PROGRAMMES

comprise various initiatives that aim to: (i) systematically link, enrich and  
 dinated solutioning towards social and economic transformation of Africa



### MSMEs

CATALYSE  
 ENTREPRENEURSHIP  
 AND CONNECT TO  
 VALUE CHAINS AND  
 TRADE CORRIDORS

- > Capacity building of productive sector
- > Accelerate linkage of MSMEs to formal value chains



### SOCIAL & ENVIRONMENTAL TRANSFORMATION

CHAMPION SOCIAL  
 & ENVIRONMENTAL  
 TRANSFORMATION

- > Productivity gains
- > Support environmental transformation
- > Community support



### TECHNOLOGY- ENABLED ECOSYSTEM

ACCELERATE WEALTH  
 TRANSFORMATION  
 THROUGH A DIGITAL-  
 ENABLED ECONOMY

- > Digitise value chains and trade corridors
- > Drive digital velocity

# Some of our Collaborators







AFRICA RECOVERY  
AND RESILIENCE PLAN  
**IN ACTION**

OVERVIEW



# AGVENTURE

SUSTAINABLE FARMING

Agventure is a fully integrated Kenyan value chain established in 2010 as a farmer-owned company with the mission of enabling members to develop more sustainable farming practices in non-irrigated cereal-based systems. With member farms located in various large scale grain producing counties, Agventure is at the forefront of promoting and advancing the knowledge and practice of rain-fed Conservation Agriculture. They have a Centre of Excellence dedicated to training thousands of small holder farmers and currently provide guarantee offtake agreements to over 300 farmers who grow according to their standards of best practice and climate smart practices.



CONTRIBUTION TO ARR



1 8 of the largest commercial cereal farms : 36,000 acres. 350 contracted Small Holder Farms: 12,000 acres = 48,000+ acres of contracted conservation farmland under cultivation.



4 11,500 households have benefitted, 350 offtaker agreements in place covering 12K acres & local retailers.



2 2 Canola oil processing plant in Nanyuki and Nakuru



5 1 Centre of Excellence for conservation agriculture training to 11,000 smallholder farmers.



3 Export to Uganda and plan to increase regional footprint and local distribution.



6 Embrace technology and use weather mapping and geo-mapping tools to improve yields.

CATALYTIC IMPACT

## CLIMATE ADAPTATION THROUGH CONSERVATION FARMING

Agventure is leading the charge in revolutionizing the agricultural sector, setting a new standard with its sustainable and comprehensive value chain within the cereals and oil seeds domain. Through precision conservation and zero-till farming practices, Agventure is spearheading climate-smart agriculture, particularly conservation agriculture, to address the challenges posed by seasonality and drought.

A cornerstone of Agventure's success lies in its dedication to empowering smallholder farmers (SHFs). Through their Centre of Excellence, they have trained thousands of SHFs, providing them with the tools and knowledge needed to implement best agricultural practices and climate-smart techniques. By offering guarantee offtake agreements to over 300 farmers adhering to these standards, Agventure promotes financial inclusion and facilitates access to commercial financing at favorable rates.

This holistic approach not only drives food security but also builds resilience among SHFs, enabling them to sustain yields even during drought years. Agventure's commitment to sustainable agriculture, environmental stewardship, and economic empowerment underscores its significant impact in enhancing the livelihoods of farming communities while promoting harmony with nature.

ECO-SYSTEM

## IMPLEMENTATION OF THE VALUE CHAIN

**ANCHOR**

Agventure issues contracts to outgrowers and purchases farm inputs for credit sale to farmers.

**INPUT PROVIDERS**

Supplies farm inputs to Agrovets on credit, benefiting farmers.

**FARMERS**

Execute contracts with Agventure with set offtake prices. They also supply canola seed to Agventure for oil processing.

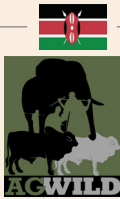
**DISTRIBUTION**

Cold-pressed canola oil distributed through supermarkets. Hot-pressed canola oil supplied to upfields.





OVERVIEW



AGWILD is a Kenyan company that supports regenerative livestock production and marketing at scale. AGWILD aims to generate value and support producers to raise livestock regeneratively, protect nature and build a resilient rural economy. It offers a fully integrated, 100% traceable and sustainable beef and lamb value chain from producer to customer. AGWILD works with producers to ensure quality and traceability, enabling the development of common standards and practices through the value chain.

1,000

SMES & HOUSEHOLDS POSITIVELY IMPACTED IN THIS ECOSYSTEM

20,000

HEADS OF CATTLE

ECO-SYSTEM

IMPLEMENTATION OF THE VALUE CHAIN

INPUTS & FARMERS

Upstream / Supply

- Breeders
- Insemination
- Feed & fodder
- Vet services
- Vaccinations & Medications

FARMERS- RANCHES

- 8 large commercial ranches
- 2,000 pastoralists
- 20,000 heads of cattle

ANCHOR - BUTCHERY

Aggregator / Processor

- AgWILD
- Well Hung Butcher as the abattoir

DOWNSTREAM

Distribution

- Well Hung Butcher
- Other high-end butcheries in Nairobi

OTHER 3rd PARTIES

Logistic / Associations

- Chain management
- Transport

CONSUMERS

End buyers

- Mainly in Nanyuki
- High end Nairobi residents and restaurants



CONTRIBUTION TO ARR



1 8,000 acres of ranch land under regenerative agriculture, 20,000 heads of cattle



2 Abattoir and Butchery and a well hung Butchery



3 100% local consumption



4 500 (SME) Pastoralist farmers with market assurance – 1,000 households



5 Regenerative Hub to be launched: Finishing and Fattening for pastoralists



6 Traceability and livestock tagging

CATALYTIC IMPACT

SUPPORTING REGENERATIVE LIVESTOCK PRODUCTION

AGWILD stands out as a collection of legacy commercial ranches in Timau and Rumuruti, Laikipia County. Their innovative approach involves joint animal slaughter for specific high-end markets in Nairobi and a transformative proposal for the KUPONA conservancy education center, promising significant environmental impact and stability for Laikipia amid drought challenges.

Central to AGWILD's success is their model of producing high-quality meats in Kenya, boasting a closed loop from production to consumption. This model caters to diverse markets, including high-end and middle-income segments, showcasing the coexistence of livestock, wildlife, and local communities. With a significant livestock count of 20,000 cattle and a minimum ranch size requirement of 8,000 acres, AGWILD is a robust force in stabilizing Laikipia's larger county from communal conflicts over pastures.

AGWILD's offerings extend beyond meat production. They act as genetic banks with advanced Boran research since the 1950s, ensuring improved genetics for their members. Additionally, they provide rare opportunities for fodder conservation, especially post-rains, with guaranteed offtake in Nairobi markets. Through their subsidiary, the Well Hung Butcher, AGWILD ensures a fully integrated, 100% traceable, and sustainable beef and lamb value chain, aligning with their mission of supporting regenerative livestock production, nature conservation, and building a resilient rural economy. AGWILD's commitment to sustainable practices extends to their Regenerative Hub, dedicated to increasing knowledge and capacity for sustainable livestock production and land restoration in the region. By collaborating with producers, they uphold quality and traceability, fostering common standards and practices throughout the value chain. This approach not only protects nature but also builds a resilient rural economy, contributing significantly to the long-term sustainability and prosperity of Laikipia and its surrounding areas.



OVERVIEW



# ALPHARAMA

Alpharama Limited is a key player in Kenya's leather production and export sector. Their operations involve the procurement and processing of hides and skins from the East Africa region.

They have a plant in Congo where they process leather too. Beyond this, Alpharama has gone into value addition through their sister company Ikwetta. Ikwetta offers value addition products (bags, shoes etc.) to the local market as well as for export.

They are a source of support to the local farmers as well as the existing abattoirs.



ECO-SYSTEM

## IMPLEMENTATION OF THE VALUE CHAIN

**INPUT PROVIDERS**

- Upstream / sourcing*
- 3,000 Farmers
  - 250 various input suppliers for livestock

**ANCHOR**

- Aggregator / Processor*
- Leather Tannery
  - Shoe manufacturing

**DOWNSTREAM**

- Distribution*
- Export market to 30 countries globally



CONTRIBUTION TO ARR

- 1 Livestock Farmers and Large Commercial Ranches – circa 500,000 cattle hides per year.
- 2 Processing Plants: 1 Leather Tannery and 1 finishing plant for leather shoes, bags and accessories.
- 3 30 export markets for finished leather.
- 4 40K households including: 50 Abattoirs, ranches, 3,000 live-stock farmers, 250 suppliers
- 5 Farmers trained in animal rearing, husbandry, slaughter etc.
- 6 Opportunity.

CATALYTIC IMPACT

## CREATING A SOURCE OF LIVELIHOOD FOR FARMERS

Alpharama Limited is a significant player in Kenya's leather production and export sector, boasting over 20 years of expertise in procuring and processing hides and skins from the East African region. They have expanded their footprint with a plant in Congo, enhancing their capacity for leather processing. In addition to their core operations, Alpharama's sister company, Ikwetta Ltd, specializes in value-added products like bags and shoes for both local markets and exports.

Beyond their industrial prowess, Alpharama is deeply involved in uplifting local farmers and over 50 abattoirs. They provide training on best practices in animal rearing, husbandry and slaughter, supply essential tools for improved quality, and support livelihoods through employment opportunities. This commitment to empowering the agricultural and leather sectors extends to seminars, workshops, and collaborations aimed at improving overall standards and efficiency.

Alpharama's impact is felt across multiple fronts: they support local economies, foster trade linkages with international markets, drive technological advancements in slaughterhouses, and contribute significantly to Kenya's foreign exchange earnings. Their dedication to quality improvement, coupled with their comprehensive approach to farmer education and industry partnerships, cements Alpharama's position as a leading force in Kenya's leather industry.





OVERVIEW



Ankole Coffee Producers Co-operative Union Ltd (ACPCU) is in Kabwohe, Bushenyi –Uganda. The company is a registered coffee exporter with Uganda Coffee Development Authority (UCDA). The company ranked 12th out of 55 coffee exporters on the UCDA list for December 2022. It was founded by 10 primary cooperative societies in 2006. It has now grown to cover 26 primary cooperative societies with over 10,000 individual farmers. The societies are members of ACPCU and supply the union with Coffee.



ECO-SYSTEM

IMPLEMENTATION OF THE VALUE CHAIN

FARMERS & INPUTS

- 16,000 small holder farmers
  - Nurseries
  - Fertilisers
- Other various inputs from agrovet dealers

ANCHOR

Aggregator / Processor

- Processing and packaging plant - coffees washing and drying stations
- Solar powered processing on credit

DISTRIBUTION

Logistic / Associations

- 32 founding Associations
- Member based cooperatives
- Certification and training

CONSUMERS

End buyers

- Export market to the EU
- Onward processing of roasting, blending and packaging to final products for retail distribution globally to upfields

CONTRIBUTION TO ARR



1 Has over 16,000 small holder farmers who supply them with coffee. The farmers occupy over 20,000 acres of farmland.



2 Has one processing and packaging plant run by the 32 ACPCU societies & founding farms



3 Export to EU markets.



4 Has 500+ aggregating cooperatives & traders – inputs on credit / access to financing.



5 5,000 Farmers Certified, Regular training for – Fairtrade, CERES & Rain Forest Certification



6 Opportunity.

CATALYTIC IMPACT

PAVING WAY FOR A BRIGHTER AND PROSPEROUS FUTURE

Ankole Coffee Producers Cooperative Union (ACPCU) is leading a transformative wave in Uganda’s coffee industry through sustainable practices and community empowerment. Since its founding in 2006, ACPCU has grown from 10 to 32 primary cooperative societies. This collaborative effort has united communities under a shared vision of progressive farming and improved livelihoods. Impacting now over 16,000 smallholder farmers, they’ve turned more than 20,000 acres of farmland into a thriving coffee-producing hub.

ACPCU’s commitment to environmental stewardship is evident in their solar-powered collection centers, reducing carbon footprints and fostering a cleaner environment throughout the coffee production process. By prioritizing quality and productivity, they’ve elevated the coffee produced by their farmers, leading to premium offerings for customers.

Their impact extends to coffee export, where they secure contract orders months in advance and maintain long-term relationships with buyers. This strategic approach ensures stability and profitability for their members while meeting international standards through Fair Trade, CERES, and Rain Forest certifications. ACPCU’s catalytic role in driving sustainability, quality, and community development, combined with their innovative solar-powered processing, sets a transformative example in Uganda’s coffee sector, paving the way for a brighter and more prosperous future.

**OVERVIEW**



ASA Agribusiness and Trading Limited (AATL) is a private limited company registered in 2021. Its core business revolves around grain processing in Tanzania. The company headquarters are in Songea, Ruvuma and operates in all regions of southern highlands of Tanzania that include Mbeya, Songwe, Rukwa, Iringa, Njombe and Ruvuma. Sustainability, innovation, integrity and partnership are the cornerstones of the company’s operations. With these values, they not only shape the future of agriculture but also safeguard the well-being of communities and the planet. ASA Agribusiness & Trading Limited is more than a company; it’s a promise.



**CONTRIBUTION TO ARR**



1 47,000 Farmers who have 4x – 6x their yield from 5 bags to 20 – 30 bags per acre on average.



4 48,000 households and SMEs benefiting from the formalisation of the value chain”.



2 Processor of farm inputs and finished consumer goods.



5 55,000 acres with improved yield of 4x through MCODE facilitated training.



3 305 groups for distribution and offtake of final goods to DRC.



6 Digital payments system: E-Vouchers to farmers to enable further access to finance.

**48,000**

SMES & HOUSEHOLDS POSITIVELY IMPACTED IN THIS ECOSYSTEM

**4X – 6X**

INCREASE IN YIELDS, WITH 30 BAGS PER ACRE BEING HIGHEST

**ECO-SYSTEM**

**IMPLEMENTATION OF THE VALUE CHAIN**

**INPUTS & FARMERS**

*Upstream / Supply*

- 27,000 Farmers who have 4x their yield per acre from integration into the AATL ecosystem
- Fertiliser & herbicide supply
- Equipment & machinery

**INPUT PROVIDER & OFFTAKER**

- AATL is formalising their value chain and crowding in partnerships to train farmers on best agronomy practices & mechanisation
- Agency set up to develop farming

**PARTNERS**

- MCODE for capacity development
- Global Input suppliers

**MARKET**

- Export to DRC
- Local Market distribution through 305 groups and SMEs

**CATALYTIC IMPACT**

**FOSTERING RESILIENCE OF RURAL COMMUNITIES**

ASA Agribusiness & Trading Ltd (AATL) is actively engaged in supporting farmers with crucial knowledge and resources to enhance sustainable agriculture practices and foster economic growth. Their efforts span various critical areas, including climate change awareness and natural resource protection. AATL is empowering farmers with essential tools to tackle climate change challenges, while promoting sustainable farm preparation methods and adhering to stringent supply chain standards. Additionally, AATL plays a vital role in facilitating the purchase and sales of agricultural inputs both locally and internationally, ensuring farmers have access to top-quality inputs, machinery, and cereal crops.

Collaborating with organizations like MCODE, AATL provides comprehensive training programs to farmer groups, covering topics such as sustainable agriculture certification, technology adoption, climate-smart farming practices, regenerative agriculture, and promoting circular economy concepts in agribusiness. This company has ensured that farmers in their value chain have at a minimum quadrupled their yields per acre, from 5 bags to 20 bags, demonstrating a significant improvement in productivity and economic viability. Through these initiatives, AATL aims to drive forward sustainable and environmentally conscious farming practices, promote technology adoption, and contribute to the resilience and development of agricultural communities.



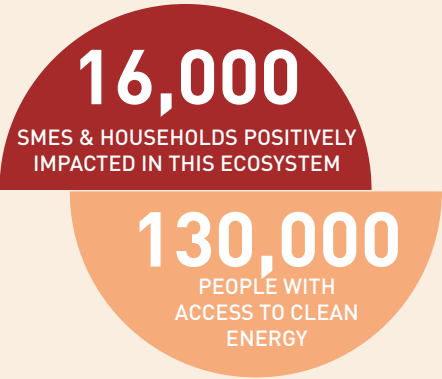


OVERVIEW



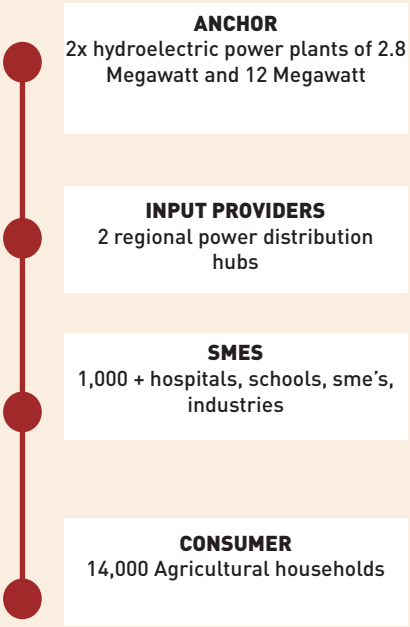
Energie du nord-Kivu, L'Electricité pour tous

ENK is a hydroelectric company located in North Kivu in the Democratic Republic of Congo (DRC). It produces and supplies renewable energy, especially hydroelectricity, to remote areas across Eastern region of the country (Beni and Butembo). It supports the development of local industries, businesses and households by providing stable, affordable energy. The company has been in operation since 2018 and is the only electricity provider in the aforementioned region. It operates the two hydroelectric power plants of 2.8 Megawatt and 12 Megawatt that supply the cities of Beni and Butembo in the province of North Kivu.



ECO-SYSTEM

IMPLEMENTATION OF THE VALUE CHAIN



CONTRIBUTION TO ARR

- 1 Links over 14,000 smallholder farmers with access to electricity.
- 2 2 hydro-generation plants in Beni & Butembo towns.
- 3 2 hydro-distribution systems to the community: Homes and Businesses.
- 4 16,000 SMEs connected to power.
- 5 130,000 community members accessing hydro-power to operate their businesses.
- 6 Opportunity.

CATALYTIC IMPACT

LIGHTING HOMES & BUSINESSES WITH CLEAN ENERGY

ENK's provision of electricity has been a game-changer, fostering economic stability by enabling businesses to operate effectively. This access to power has not only reduced greenhouse gas emissions from generators but also mitigated noise pollution, benefiting shopkeepers and households.

Moreover, the shift to electricity has significantly reduced the reliance on charcoal production as an energy source, alleviating pressure on the local forest ecosystem. ENK's impact on the environment is thus twofold: reducing emissions and preserving natural resources. Overall, ENK's role in providing sustainable energy solutions not only drives economic prosperity but also contributes to environmental conservation, creating a more balanced and resilient community.



OVERVIEW



Starting as a commercial farm in 2008, GoCongo has evolved into a thriving enterprise cultivating extensive farmland, rearing huge cattle herds, and distributing well-loved consumer products. From maize fields and ranches to flour, biscuits and meat, GoCongo embraced modern agricultural and processing practices to achieve remarkable yields and production.

8,000

SMES & HOUSEHOLDS POSITIVELY IMPACTED IN THIS ECOSYSTEM

4,500

HECTARES FARM CULTIVATED

ECO-SYSTEM

IMPLEMENTATION OF THE AGRICULTURE VALUE CHAIN

**FARM** *Upstream / sourcing*

- 4,500 Ha Wheat Farm
- 450,000Ha Ranchland
- 50,000 heads of Cattle
- Import seed & all farm inputs

**ANCHOR** *Aggregator / Processor*

- 1 x Flour Mill
- 1 x Abattoir
- 1 x biscuits Factory

**DISTRIBUTION** *Distribution -Wholesale*

- 1,500 geotagged outlets for meat distribution for enhance cold chain efficiencies
- 5,000 SME retailers and redistributors in the Value chain for biscuits, flour and meat related products

**CONSUMERS** - *End Buyers*

- Leading supplier in Biscuits, flour and meat
- Residents and all major hospitality outlets in and around Lubumbashi and growing daily.



CONTRIBUTION TO ARR



1 Farm & Ranch. Wheat farm is 4,500Ha & 50,000 heads of cattle on 450,000Ha.



2 3 Processing plants for flour, biscuits & meat



3 5,000 Distribution network for dry and wet products (flour, biscuits, fresh meat)



4 8,000 SMEs and households in the ecosystem including outgrowers.



5 1,000+ community members trained in agricultural practices.



6 1,500 digitally geo-mapped distributors & retailers retained into the sales platform.

CATALYTIC IMPACT

PROMOTING FOOD SECURITY AND ECONOMIC GROWTH

GoCongo & GRELKA are a groundbreaking agri-food company, pioneering the first fully integrated end-to-end Food & Agriculture Value Chain in East Africa in both cereals and livestock. Their innovative approach encompasses a wide range of value chain products, focusing on agriculture and cattle breeding. In the realm of agriculture, GoCongo has spearheaded large-scale wheat cultivation and two level processing to flour and finished baked goods, a crucial step in reducing the DRC's dependence on costly imports. This strategic move not only enhances food security but also provides citizens with access to more affordable and essential food staples.

A highlight of GoCongo's achievements is their development of an advanced irrigation system, enabling them to cultivate wheat and soya even during adverse weather conditions. These crops are then processed in their factory into high-quality wheat and soya flour, essential ingredients in the production of various food products like biscuits. This resilience to external factors boosts yields and ensures consistent harvests, particularly during the dry season. Their commitment to innovation is evidenced in their implementation of a digital retail and distribution software to ensure efficiencies in distribution to the end user.

Through their innovative practices and commitment to sustainability, GoCongo is reshaping the food and agriculture landscape in DRC, fostering economic growth, food security, and access to affordable nutrition for all.

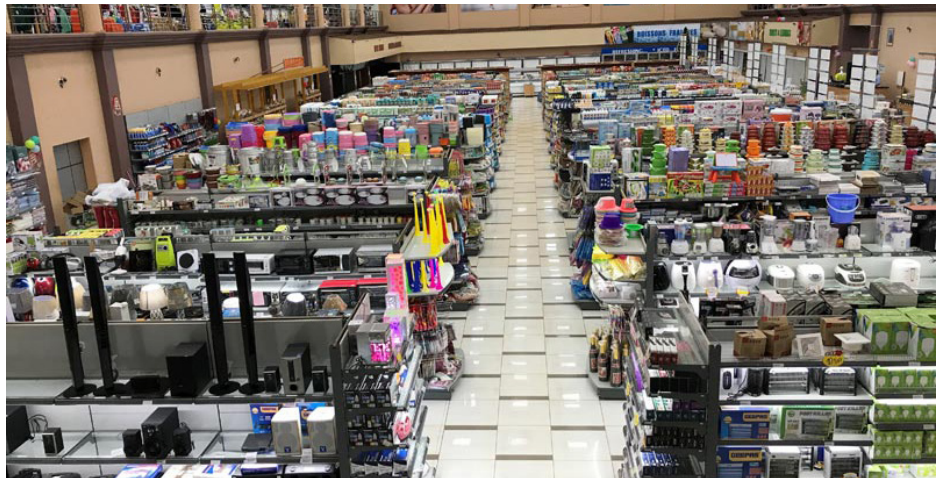




OVERVIEW



Groupe Jambo Sarl has actively participated in the development of the Congolese economy through its wide range of investments in the retail, distribution, real estate and agriculture sectors. Groupe Jambo Sarl's goal is to help the DRC achieve food self-sufficiency by developing Ferme Jambo, a 25,000ha agricultural facility. Groupe Jambo Sarl is committed to making Katanga the "bread basket" of the DRC, thereby supporting the government's food security strategy. Groupe Jambo Sarl plans to bring an additional 5000ha of Ferme Jambo to its 4500ha of ready cultivated land under cultivation within the next five years.



CONTRIBUTION TO ARR



1 Farm is 25,000 HA and 9,500Ha is under cultivation



2 A modern maize milling plant, soon to include wheat milling factory.



3 5 supermarkets; Jambo Mart outlets.



4 200 distribution outlets for the flour & offtakers of the solar power.



5 1 megawatt solar power generation plant. Also set up a training program on sustainable farming to the community.



6 Opportunity.

CATALYTIC IMPACT

CREATING JOBS WHILE CARING FOR THE ENVIRONMENT

Jambo Sarl is a pioneering force in the agricultural sector, embodying a fully integrated end-to-end value chain from farm to supermarket. With a unique power delivery from their 1 Megawatt facility, they stand out as leaders in sustainable energy solutions. At the core of Jambo Sarl's operations is Jambo Ferme, a powerhouse producer of essential staples like Maize, Wheat, and Soya. Their meticulous cultivation, harvesting, storage, milling, and distribution processes drive local food stability and supply, offering affordable, high-quality food basics that reduce dependence on costly imports.

This ecosystem of businesses not only ensures food security but also regenerative power and employment opportunities, contributing significantly to economic growth and social stability in surrounding communities. Their solar project, producing 1 Megawatt of solar energy, underscores their dedication to environmental sustainability. By reducing greenhouse gas emissions and pollution caused by traditional energy sources like generators, Jambo Sarl contributes to a cleaner, greener future while ensuring energy security for their operations. In essence, Jambo Sarl's holistic approach to integrated agriculture and renewable energy not only benefits communities and industries but also sets a precedent for responsible, impactful business practices in the region.



ECO-SYSTEM

IMPLEMENTATION OF THE VALUE CHAIN

FARM (Upstream / sourcing)

- 9,500 Ha cultivated on a 25,000 Ha farm
- Fertiliser suppliers
  - Seedlings
  - othe farm inputs

ANCHOR (Aggregator/ Processor)

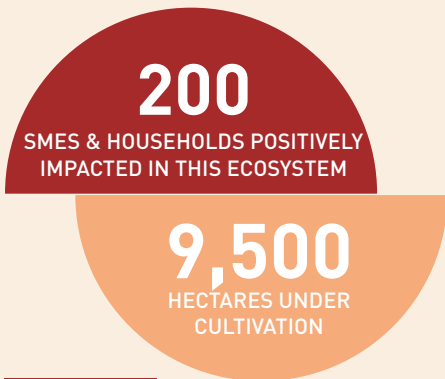
- Four Mill
- 1 Megawatt Solar plant

DISTRIBUTION

- 5 Mega Supermarkets for food and FMCG distribution
- Solar surplus in to the community and SME buisnesses

DISTRIBUTION

Katanga region community shops frequently at the well located outlets





**OVERVIEW**



Karakuta Farm is a Kenyan producer of Global GAP-certified Hass avocados and fresh herbs (basil, rosemary, thyme and sage, among others), located in Juja Kiambu County near Nairobi. The farm is committed to sustainable agricultural practices, food safety and empowering women farmers. Karakuta Farm grows its organic herbs in a controlled environment (greenhouses and shades) to protect the produce from extreme weather conditions and to ensure they maintain high quality.



**CONTRIBUTION TO ARR**



1,500 outgrowers, 180 acres under cultivation for herbs and 15,000 avocados trees.



1,700 households in the ecosystem, SME farmers, logistics and suppliers.



1 Factory for processing, grading and packaging fresh produce for export.



1,500 farmers trained and certified on Global GAP and export readiness.



Estimated 10 containers annual export of fresh produce to the EU and China



Geo mapping and digital traceability built into their supply chain.

**CATALYTIC IMPACT**

**COMMITMENT TO ECO-FRIENDLY FARMING PRACTICES**

Karakuta Fresh Produce Ltd is making waves in Kenya's agriculture sector with its focus on premium avocados and fresh herbs. Their approach isn't just about growing crops; it's about creating a sustainable ecosystem that benefits both farmers and the environment.

With 180 acres of avocado orchards, 15 acres of macadamia, and aromatic herbs like basil and rosemary, Karakuta is not just growing produce; they're fostering economic growth and social impact. By working with 1,500 smallholder farmers and supporting women in agriculture, they are empowering local communities and promoting inclusivity in the farming sector.

What's impressive is their commitment to eco-friendly practices, using bio fertilizers and bio insecticides to protect the environment. Their state-of-the-art packhouse ensures that every avocado meets international quality standards, opening doors to lucrative markets in Europe and the Middle East.

Karakuta isn't just about avocados and herbs; it's about cultivating a brighter future where economic success goes hand in hand with social progress and environmental stewardship.

**ECO-SYSTEM**

**IMPLEMENTATION OF THE VALUE CHAIN**

**INPUT PROVIDERS**

- Upstream / sourcing
- Nurseries / Seedlings
- Fertilisers

**FARMERS & PRODUCERS**

- 1,500 Outgrowers
- GAP certified
- 15,000 trees
- 180 acres avocado
- 15 acres macademia

**ANCHOR -KARAKUTA**

Aggregator / Processor

- Packaging & grading in the packhouse
- Own Orchards
- Herb Farm
- 50,000 kgs graded and packed per day

**DOWNSTREAM**

Distribution -Export

- Exporters and Shipping companies to EU & China

**OTHER 3<sup>rd</sup> PARTIES**

Logistic / Associations

- Packaging material suppliers
- Shipping companies

**EXPORT MARKETS to the EU and**

- China predominately
- 1,2M Kgs of exports





OVERVIEW



Pearl Dairy is a dairy processing company in Uganda with a subsidiary in Kenya. The company generates value for Pearl Dairy's customers and financial stakeholders through working with a network of 25,000 retailers who support in achieving 500million daily sales. Pearl Dairy exports finished products to over 8 destinations outside Africa, working with a network of over 10,000 small holder farmers on several services; training on good agricultural practices, offering market through several cooperative and offering opportunities for diversification through climate smart Agriculture campaigns are clear justification for flagship considerations.

40,000

SMES & HOUSEHOLDS POSITIVELY IMPACTED IN THIS ECOSYSTEM

700,000

LITRES OF MILK PROCESSED DAILY

ECO-SYSTEM

IMPLEMENTATION OF THE VALUE CHAIN

INPUT PROVIDERS

Upstream / sourcing

- Feed & fodder
- Vaccines
- Cold chain
- Infrastructure materials

FARMERS / OUTGROWERS

- 10,000 small dairy farmers
- 10,000 acres of farmland for grazing
- Dairy development program

ANCHOR

Aggregator / Processor

- 2 Processing plants in Kenya and Uganda
- Solar power used in processing

DOWNSTREAM Distribution

- Over 25,000 SME retailers



CONTRIBUTION TO ARR



1 15,000 dairy farmers in Uganda & Kenya involved, alongside tea and honey producers.



2 2 processing plants - Uganda and Kenya (550K Litres & 150K Litres) of Milk daily.



3 2 Local, 3 Regional & 6 Export milk Processors / distributors in Uganda, expanded operations into Kenya.



4 40,000 SMEs and households across the value chain – 25,000 retailers involved in distribution.



5 1,000 farmers enrolled in its Dairy Farmers Development Program for capacity building.



6 Online ordering platform for seamless and efficient purchasing.

CATALYTIC IMPACT

RESHAPING DAIRY INDUSTRY FOR A SUSTAINABLE FUTURE

Since its establishment in 2009, Pearl Dairy Farms Limited has been a transformative force in Uganda's dairy industry. As one of East Africa's largest dairy Processors, it has expanded operations into Kenya, strengthening their regional presence. It exports to Japan, Egypt, Oman, Nepal, India and the UAE. Regional export to South Sudan / Malawi & Burundi. Pearl Dairy Farms stands out for its commitment to sustainability and innovation, evidenced by their solar-powered milk collection centers and plans for electric trucks.

Their groundbreaking Dairy Farmers Development Program has enrolled 1,000 farmers with approximately 34,000 heads of cattle. They've also employed 50 training extension officers and established 10 model farms, demonstrating their dedication to empowering farmers and driving positive change in the agricultural sector. Additionally, Pearl Dairy Farms sources milk from over 10,000 smallholder dairy farmers, showcasing their commitment to supporting local communities and sustainable sourcing practices. Pearl Dairy Farms Limited continues to reshape the dairy industry and pave the way for a sustainable future in Uganda, Kenya and across the East and Central Africa region.





OVERVIEW



Pure Grow Africa Limited is a Ugandan incorporated food value chain supply company. They have various targeted interventions such as aggregating farmers into business units, knowledge and technology transfer to farmers, facilitating farmers' access to farm tools, inputs and working capital, farmer out grower programs, post-harvest management interventions, access to markets and distribution channels across the East African region, among others. The company has since incorporated a subsidiary in Kenya trading as Pure Grow Africa (K) Ltd. From humble beginnings in 2015, they have grown to become one of the leading suppliers of fresh produce and dry rations in Uganda, and now gaining traction across East Africa.



CONTRIBUTION TO ARR



1 15,000 small holder farmers with circa 10,000 acres of land under cultivation.



4 16,000 SMEs and households benefiting.



2 Packhouses and primary processing for export



5 4,000 farmers trained on new farming practices.



3 100 global off-taker involved.



6 Online training platform.

CATALYTIC IMPACT

LEADERSHIP IN DRIVING POSITIVE CHANGE AND ENVIRONMENTALLY CONSCIOUS FOOD PRODUCTS

Pure Grow Africa Limited is reshaping the food industry by redefining how fruits and vegetables are cultivated, handled, and delivered. Since its establishment in 2015, the company has become a leading supplier of fresh produce and dry rations in Uganda, expanding into Kenya and solidifying partnerships with renowned entities like Carrefour Uganda and Sheraton hotels. They have also fostered strong relationships with over 15,000 smallholder farmers across Kenya and Uganda.

By working closely with farmers, Pure Grow Africa understands the transformative potential of empowering African smallholder farmers. Through initiatives like farmer enterprise units, digitization, and knowledge transfer, they are turning subsistence farming into profitable and sustainable business ventures. This approach not only benefits the farmers but also ensures a reliable supply of traceable, high-quality products for consumers.

The company's commitment to post-harvest management, access to markets, and efficient distribution channels has further strengthened its position in the market. This dedication, coupled with their focus on eco-friendly practices and impactful initiatives like the Buliisa Project in Uganda's Albertine region, showcases Pure Grow Africa's leadership in driving positive change and delivering reliable and environmentally conscious food products across East Africa.



ECO-SYSTEM

IMPLEMENTATION OF THE VALUE CHAIN

INPUTS & FARMS

Upstream / sourcing

- 15,000 small holder farmers
- 10,000 acres of farmland under cultivation
  - 4,000 trained
  - 500 Cooperatives

ANCHOR Aggregator / Processor

- Packhouse and Processing for export
- Redistribution using local transporters

MARKET Export & Local

- 100+ global buyers
- Local Wholesaler and retailers
  - Exporters
  - Global traders

CONSUMERS Primary buyers

- Hotels
- Supermarkets
- Food distribution agencies



OVERVIEW



Quickmart Ltd is a supermarket that was established in 2006 with its first branch in Nakuru Town. The 'fresh and easy' concept was rolled out in 2019 with focus being on deli, bakery, butchery and fresh produce sales. In 2020, Quickmart merged with Tumaini Supermarkets cementing its position as the second largest retailer in Kenya with 59 outlets to date. The supermarket is present in 15 counties and growing.



CONTRIBUTION TO ARR

- 1 14,500 large to small-holder farmers supplying the Quickmart ecosystem
- 2 2 processing aggregator pack houses to process and prepare the food for shelf placement
- 3 Quickmart has 59 stores across Kenya with 30% floor space dedicated to fresh produce
- 4 15,300 SMEs and SHF sourced to supply the Quickmart chain of supermarkets 4Million Customers
- 5 1,500 Farmers trained on best practice, agronomy to improve yields, quality and reduce post harvest losses.
- 6 Opportunity

CATALYTIC IMPACT

BEACON OF PROGRESS IN AGRICULTURAL RENAISSANCE

Quickmart Ltd is not just a supermarket chain; it's a dynamic force transforming Kenya's agricultural landscape and empowering communities. Since its inception in 2006 and the strategic merger with Tumaini Supermarkets in 2020, Quickmart has catapulted to become the country's second-largest retailer, boasting a remarkable network of 59 outlets across 15 counties and still growing. What sets Quickmart apart is its unwavering dedication to fresh produce, with an astounding 30% of its shop floor dedicated to showcasing the best of Kenya's agricultural bounty.

Quickmart's impact goes far beyond its shelves. Through visionary partnerships with 14,500 farmers and 800 businesses of varying sizes, Quickmart has not only ensured a consistent supply of high-quality products but has also become a catalyst for change in the agricultural economy. By educating 1,500 farmers on best practices, post-harvest techniques, financial literacy, and environmental conservation under the groundbreaking 'Kilimo Shuleni' initiative, Quickmart is sowing the seeds of knowledge and prosperity across rural Kenya.

What's truly exciting is the ripple effect of Quickmart's initiatives. By offering supply chain financing through Equity Bank, mechanization support through CFAO and CMC, and empowerment programs in partnership with Equity Group Foundation, Quickmart is sparking change. This isn't just about selling groceries; it's about uplifting communities, creating opportunities, and transforming lives. From the vibrant fields to the bustling aisles, Quickmart is not just a supermarket—it's a beacon of hope and progress in Kenya's agricultural renaissance.



ECO-SYSTEM

IMPLEMENTATION OF THE VALUE CHAIN

INPUT PROVIDERS

Upstream / sourcing

FARMERS

- Fertiliser
- Seedlings
- Herbicides
- Agrovets

QUICKMART

- Other local manufacturers
- FMCG imports

FARMERS / PRODUCERS

- 14,500 farmers supplying into Quickmart stores Nationwide
- 1,500 certified and trained

ANCHOR & DISTRIBUTION

Aggregator / Processor

- Quickmart has 59 retail outlet stores dedicating 30% of floor space to local fresh produce

CONSUMERS

End buyers

- 4 Million Customers across Kenya covering all income brackets consuming fresh locally produced food



**OVERVIEW**

**RWACOF**

A subsidiary of Sucafina, Rwacof Exports Limited was established in 1996, is one of the largest coffee Processors and exporters in Rwanda. Rwacof buys, processes and exports coffee to all continents. Purchasing commodities directly from the farmers in Rwanda, Rwacof has invested heavily on machinery and logistical support to ensure quality and delivery time are prioritized. The company has invested heavily in farmer training and good agricultural practices to improve the livelihoods of 8,000 small-scale coffee producers across the country while ensuring long term sourcing of high-quality coffee. The program has 37 percent women and 24 percent youth.


**CONTRIBUTION TO ARR**


1 Over 37,000 coffee growers supplying to Rwacof.



4 400,000+ smallholder coffee farmers benefitting directly and through the cooperatives.



2 300 processing plants for washing and packaging coffee for export and 2 solar power coffee washing stations.



5 8,000 women & youth trained and provision of 4M seedlings per year.



3 Main export markets to Switzerland in Europe.



6 Well-established s-il testing analysis initiative to improve soil health and boost yields.

**400,000+**

SMES &amp; HOUSEHOLDS POSITIVELY IMPACTED IN THIS ECOSYSTEM

**8,000**

WOMEN &amp; YOUTH TRAINED

**ECO-SYSTEM**
**IMPLEMENTATION OF THE VALUE CHAIN**
**INPUTS & FARMERS**
*Upstream / sourcing*

- 37,000 Coffee growers
- Fertiliser - supporting coffee farmers to transition from inorganic to organic fertiliser
- 4 Million seedlings distributed a year

**ANCHOR Aggregator / Processor**

- 300 Coffee Washing Stations
- 2 Solar powered washing station, using a 50 kilowatt solar system
- Farmer Hub Program - access to financing for the outgrowers & farm management services

**FOUNDATION / TRAINING**

KAHAWATU Foundation

- Training partner for RWACOF and SUCAFINA
- "Coffee for Women" with LSE partnership to train 8,000 women

**PARTNERS & AFFILIATES**

- LSE - capacity development partner for youth and women empowerment
- SUCAFINA - Group company - 100% export offtake
- KAHAWATU Foundation - training

**CATALYTIC IMPACT**
**SUSTAINABLY WORKING WITH COFFEE GROWERS**

For nearly three decades, Rwacof has been a pivotal player in Rwanda's coffee industry, engaging in the buying, processing, and export of Rwanda Coffee while fostering sustainable partnerships with over 37,000 coffee growers through its 300 coffee washing stations.

In a catalytic move towards adaptive agriculture, RWACOF has partnered with the London School of Economics (LSE) to empower over 8,000 coffee producers with training in Good Agricultural Practices, along with access to loans, farm inputs, and essential farm services. One of their groundbreaking initiatives focuses on improving soil quality through a soil health program. Utilizing data collected by RWACOF, farms with acidic soil are identified, and farmers receive lime and education on its application to enhance soil quality.

Moreover, RWACOF's seedling nurseries contribute up to 4 million seedlings annually, aiding farmers in renovating their rootstock and ensuring sustainable coffee production. This holistic approach not only boosts coffee quality and yields but also promotes environmental sustainability and economic resilience within Rwanda's coffee sector.





OVERVIEW



Union Service Stores Company Limited (USSL Ltd) started as a family-owned business for animal feed production in 1992. They started by preparing feeds for their own animals but later expanded and began selling to other people. The market expanded with demand, prompting them to invest in commercial production machinery. In 2002 the company was officially registered, complete with its headquarters in Karanga industrial area Moshi, Kilimanjaro region in the United Republic of Tanzania. From these humble beginnings the company has grown and transformed into a respected grain processing company, agribusiness and agricultural inputs supplier in northern Tanzania.



CONTRIBUTION TO ARR P



1 31,500 smallholder farmers across 5 regions had 4x yield improvement with market assurance



2 2 processings mills and 5 aggregation centres.



3 Export to 3 contracted offtakers in Kenya.



4 32,000 SMEs, smallholder farmers and households in its ecosystem, direct & indirect.



5 Training centre at Chekereni Farm. GAP training, agroforestry and various agribusiness programs to improve yields.



6 Farm management system under development.

32,000

SMEs & HOUSEHOLDS POSITIVELY IMPACTED IN THIS ECOSYSTEM

4x

YIELD IMPROVEMENT

ECO-SYSTEM

IMPLEMENTATION OF THE VALUE CHAIN

INPUTS & OUTGROWERS

Upstream / Supply

- 31,500 small holder farms for cereals and grains
- Contract farming

NUCLEAR FARMS & TRAINING CENTER

- Sango Farm

- Chekerani Farm also houses thier training center
- Both are hybrid Livestock

ANCHOR Aggregator / Processor

- 2 Processing Mills
- 5 Aggregation Centers
  - Mills produce
  - Flour for human consumption
- By products is Animal feed

MARKET

- Export on Contract to 3 large Kenya Grain buyers
  - WFP
  - Local market for flour
- Animal feed to livestock farms

CATALYTIC IMPACT

PROMOTING FARMERS WITH MINIMUM GUARANTEES

Union Services Stores Limited is a key player in the agricultural sector, specializing in processing grain at the highest quality, aggregating maize, and trading in cereals, sorghum, maize flour (Kibo Sembe), and agricultural inputs. They play a crucial role in supplying maize to contractual employers in both local and export markets.

In addition to their core business activities, Union Services Stores Limited is committed to promoting sustainable agricultural practices. They encourage practices such as agroforestry, soil conservation, water management, and integrated pest management to improve soil health, mitigate environmental impacts, and ensure long-term sustainability in the agricultural sector.

The company's reach extends to supporting a total of 31,500 farmers, providing them with market assurance and comprehensive training in agricultural practices from preparation to harvest, as well as post-harvest handling techniques. Farmers who have undergone training have reported significant improvements, including increased yield, better storage control, and overcoming Aflatoxin disease.

As a result, there has been a remarkable increase in harvest capacity, with farmers now averaging 20 - 30 bags per one acre compared to the previous average of 5- 8 bags per acre. Through their dedication to quality processing, trading, and sustainable agricultural practices, Union Services Stores Limited continues to make a significant impact in the agricultural sector, fostering economic growth and environmental stewardship.





OVERVIEW



Virunga Coffee is a social enterprise located in the Democratic Republic of Congo (DRC). Its mission is to produce delicious, superior quality goods and create lasting societal change through sustainable agriculture, working practices, training, and employment opportunities. As part of the larger Virunga National Park family, Virunga Coffee also helps to conserve rainforests, biodiversity, and endangered species, such as mountain gorillas, through sales of our locally produced coffee, chocolate and other delicacies.

**5,400**  
SMES & HOUSEHOLDS POSITIVELY IMPACTED IN THIS ECOSYSTEM

**10,000**  
METRIC TONNES HANDPICKED

ECO-SYSTEM

IMPLEMENTATION OF THE VALUE CHAIN

INPUT PROVIDERS

*Upstream / sourcing*

- 2,000 local producers in the outgrower network

ANCHOR

*Aggregator / Processor*

- Coffee Nuclear farm and processing of Coffee and Cocoa for export as a raw commodity and biodegradable ready to use capsules

CONSUMERS

*End buyers*

- Export market in Europe
- Second level processing to brand level product for Cocoa to upfields



CONTRIBUTION TO ARR



1 2,000 Small holder coffee farmers attached to the conservancy.



2 1 processing plant; 6,000MT of coffee and 4,000MT of cocoa per month.



3 Export to Belgium and Europe.



4 5,400 SMEs & households directly enabled to work and earn across the Virunga Ecosystem



5 10,000MT handpicked coffee under the fairtrade alliance and promoting sustainable agriculture.



6 Opportunity.

CATALYTIC IMPACT

PROTECTING MOTHER NATURE AND PEOPLE

Virunga Coffee stands alongside one of the world's largest lakes – Lake KIVU, committed to protecting nature and uplifting communities. They drive both physical and economic stability by creating numerous job opportunities through the systematic development and scaling of cocoa and coffee production for export.

By formalizing the value chain and effectively marketing their products, Virunga Coffee generates invaluable foreign exchange for the country, thereby significantly contributing to the GDP of the DRC. Their dedication to conservation and sustainable economic development makes them a pivotal player in fostering both environmental preservation and socio-economic progress





AFRICA RECOVERY  
AND RESILIENCE PLAN  
**INITIATIVES**



# Financial Inclusion For Refugees Initiative

## Empowering Hope: A Bold Initiative for Financial Inclusion and Economic Empowerment of Refugees Across Africa

Equity Group, in collaboration with the United Nations High Commissioner for Refugees (UNHCR) and the World Food Programme (WFP) is spearheading a groundbreaking initiative to foster financial inclusion and economic empowerment among refugees and forcibly displaced persons (FDPs) across Africa. This initiative marks a paradigm shift from traditional aid models, focusing on sustainability and self-reliance as the cornerstones of a durable solution to the refugee crisis.

Recognizing the challenges posed by the “free money” mentality in previous approaches, Equity Group is taking a proactive stance by equipping FDPs with the tools and resources needed to become self-sufficient entrepreneurs. Through a comprehensive framework that leverages Equity’s extensive network of branches, agents, merchants, and digital platforms, coupled with targeted financial literacy training, refugees and host communities will gain the skills to manage resources effectively and embark on entrepreneurial ventures.

The initiative aims to financially include over 1,000,000 refugee households across Kenya, Uganda, South Sudan, Rwanda, and the Democratic Republic of Congo (DRC). By providing access to financial services and promoting entrepreneurship, Equity Group is not only uplifting the living standards of FDPs but also fostering economic resilience and stability within host communities. Moreover, Equity Group’s partnership with WFP & UNHCR extends beyond financial inclusion to address broader socioeconomic challenges. Through targeted cash transfer programs, capacity building, financial management skilling, and financial inclusion initiatives, the partnership seeks to enhance productivity, resilience, and human capital development across Africa.

This transformative partnership underscores Equity Group’s commitment to creating positive social impact, driving systemic change, and building a more inclusive, sustainable, and resilient future for vulnerable populations across the continent. As the initiative unfolds, it is poised to rewrite the narrative of aid, empowering communities to thrive and prosper in the face of adversity.

### Disbursed Stipends (Cash Transfer)



USD  
**220 M**

### Refugee Populations Served



**1.11 M**  
BENEFICIARIES







## COUNTRIES WHERE THE GROUP EXECUTES REFUGEE-BASED PROGRAMS



South Sudan                  DRC	Kenya                  Uganda
Mainly Internally Displaced Persons & Host Communities	Rwanda Refugees & Host Communities

Bank branches near or within refugee camps <b>11</b>	Bank branches serving urban refugees <b>62</b>	Agent outlets in refugee camps/settlements <b>502</b>	Refugee owned agent outlets: <b>407</b>	Number of refugee focused partnerships in the region <b>26</b>
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# Healthcare Ecosystem Initiative



**2.4M**

patients attended at Equity Afya

**996**

Equity Leaders Programme (ELP) Scholars trained in Medical courses

**114**

Equity Afya Outpatient clinics in operation, with a presence in all counties in Kenya



Raw Materials / Inputs



Original Equipment Manufacturers (OEM)  
Regional Manufacturing  
Local Manufacturing  
Hospitals

Underpinning the ARR strategy is driving productivity gains across all the Strategic pillars. Health plays a critical role in ensuring the population is productive.



Distributors  
Imports  
Inputs and Trade  
Retailors



Equity Afya

Access, Affordability, Quality



Hospitals  
Specialists

Hub

Other Clinics  
Pharmacies

Satellite

Spoke



**Equity Group Foundation:**  
Wings to Fly, Equity Leadership Program,

**Equity Insurance:**  
Affordable Health Insurance, Risk Pooling



**Technology:** Hospital Management Information Systems, Health App, Payment rails, Data Monitization

**Equity Bank:** Loans, Salaries, Foreign Exchange, Capex





**EQUITY**  
**afia**  
MEDICAL CENTRE  
KENOL

DOCTORS CONSULTATION • PHARMACY • MODERN LABORATORY • WELL-BABY CLINIC • OPTICAL • DENTAL

**EQUITY**  
**afia**  
Your caring health partner  
**MEDICAL CENTRE**  
Insurance Cards Accepted








# Agricultural Mechanization Initiative





## CONTRIBUTION TO ARR


- 

1 Farmers Mechanized across all campaigns
- 

2 Opportunity
- 

3 3 Leading global brands participated in risk mitigation to enable access to Mechanisation
- 

4 Small holder farmers and Operators accessed finance to mechanize
- 

5 Operator and Farmer Trainings on operating, maintaining the assets.
- 

6 Opportunity

## CATALYTIC IMPACT

### CLIMATE-SMART SOLUTIONS POSITIVELY IMPACTING AFRICA'S AGRICULTURAL SECTOR

The Equity Group Agricultural Mechanization Initiative (EGH- AMI), launched by Equity Group in Kenya, is a pivotal step towards transforming rural economies across Africa. This initiative was executed with global Original Equipments Manufacturers (OEMs) to enable access to the leading practices of excellence and expertise in mechanization.

The EGH-AMI addresses the pressing need for increased mechanization levels, modern technology adoption, and sustainable agricultural practices. By reducing reliance on traditional implements like ploughs and hand hoes, this initiative aims to combat soil degradation, promote gender equality by alleviating women's burden, and make agriculture more appealing to the youth.

Mechanisation not only boosts productivity and output quality but also enhances value chains, from input supply to post-harvest activities. This leads to increased income, new business opportunities, and added value for smallholder farmers. Additionally, mechanisation plays a crucial role in environmentally friendly practices, contributing to efficient post-harvest, processing, and marketing activities.

Moving forward, the strategy for agricultural intensification and mechanization must align with sustainable principles, ensuring compatibility with the environment, economic viability, affordability, and adaptation to local conditions. With a focus on climate-smart solutions, agricultural mechanization in the twenty-first century can drive significant positive impact in Africa's agricultural sector.

## PARTNERS



# Promoting Food Security with WFP Initiative



## CONTRIBUTION TO ARR



1,000 smallholder farmers supported to 4x yield growth per Ha.



17 Aggregators and packhouses to process and store for the Value Chain



Market linkages care of the WFP direct and indirect bulk buyers



35 SMEs linked as off-takers in the value chain.



2.3M Invested in Technical Assistance, Farmer to Trader Training - 34



Opportunity.

## CATALYTIC IMPACT

### EQUITY, WFP PARTNER TO FOSTER RESILIENT AND SUSTAINABLE FOOD SYSTEMS IN DRC

The Promoting Food Security Initiative in the DRC is a comprehensive effort aimed at enhancing food and nutrition security in the country. It focuses on increasing productivity and commercialization among smallholder farmers, empowering them to meet market demands and improve their economic stability. The initiative also emphasizes the promotion of competitive agro-processing and effective marketing strategies to add value to agricultural products and strengthen market linkages.

Project coordination and management are central to ensuring the seamless implementation of these initiatives, maximizing their impact on the ground and ensuring accountability. Additionally, technical assistance is provided to 1,000 smallholder farmers, covering Farming Practices, Environmental Efficiency (EE), Good Agricultural Practices (GAP), and Good Manufacturing Practices (GMP). This assistance equips farmers with the knowledge and skills needed to enhance productivity sustainably.

A key aspect of the initiative is the partnership between Equity Group and the World Food Programme (WFP). This collaboration leverages expertise and resources to address food security challenges effectively, contributing to a resilient and sustainable food system in the DRC.

## PARTNERS





# Food and Agriculture Inputs Initiative

Equity facilitates access to quality inputs through value chain/ecosystem financing. Through ecosystem financing the bank supports the distributors and stockists by providing working capital for the purchase of farm inputs/stock. The financing is availed to all the players along the input value chain.



Equity Group, a leading financial institution, launched across Kenya, Tanzania, Uganda and DRC a groundbreaking Agricultural Initiative aimed at reshaping farming practices and empowering farmers across the region to access quality agricultural inputs. The inaugural partnership started with international and local Input Providers leading in their Sectors. This initiative is focused on providing access to world-class quality agricultural inputs, such as proper fertilisers, to enhance productivity gains, improve soil health, and unlock a host of benefits for farmers.

One of the key pillars of this initiative is the provision of high-quality agricultural inputs to all actors in the Food & Agriculture (F&A) value chain. By ensuring farmers have access to top-notch fertilisers and other essential inputs, Equity Group is helping farmers achieve higher yields, improve crop quality, and ultimately enhance their income and livelihoods.

Moreover, this initiative goes beyond accessing quality agricultural inputs and financing; it includes comprehensive farmer training programs conducted by input companies and supported by the Equity Group Foundation. These training sessions focus on various aspects, including proper usage of inputs, modern farming techniques, and importantly, financial literacy. By equipping farmers with essential financial knowledge, they are better able to manage their resources, make informed decisions, and access financial services effectively.

A significant aspect of this initiative is the de-risking of farming activities through ecosystem financing. Equity Group has introduced innovative financing models that reduce the requirements for collateral, making it easier for farmers to access affordable and high-quality inputs. This approach has opened up opportunities for more farmers to benefit from the initiative, leading to improved productivity, sustainable farming practices, and overall economic growth in the agricultural sector.

At the heart of this initiative is the digitization of the lending process, making it seamless and efficient for farmers, dealers, and agrovet suppliers. Farmers can now access input loans using E-vouchers, ensuring they have the necessary resources to purchase quality fertilisers and other essential inputs. This digital approach streamlines the loan application and approval process, making it faster and more accessible to farmers. Similarly, dealers and agrovets can secure digital loans through the Equity Group app or by using Short Message Service (SMS) codes. This digital platform not only simplifies the loan application process but also provides real-time updates and insights into loan status, repayment schedules, and available credit limits. By embracing digital technology, Equity Group is enhancing financial inclusion and accessibility for farmers and stakeholders in the agricultural value chain. The digitized lending process eliminates the need for physical paperwork and reduces processing times, ensuring farmers get timely access to financing for their agricultural activities.

Equity Group's Agricultural Initiative is not just about providing inputs; it's about empowering farmers with knowledge, resources, and opportunities to thrive in the agricultural sector. By bridging the gap between financial services and agricultural needs, Equity Group is playing a pivotal role in transforming farming landscapes and creating a brighter future for farmers and communities.

## HOW EQUITY ECOSYSTEM FACILITY (EAZZY LOAN) WORKS

The target clientele for this product is all approved distributors or stockists who are onward sellers of products from major input manufacturers/importers. This facility allows access of funds for stock financing (working capital) requirements quickly and conveniently as and when required. The distributors are onboarded to manufacturers (anchor) Ecosystem at their respective branches.

Customer access digitally on mobile via USSD \*247 and mobile app.

Manufacturer provides purchase history for the last 12 months

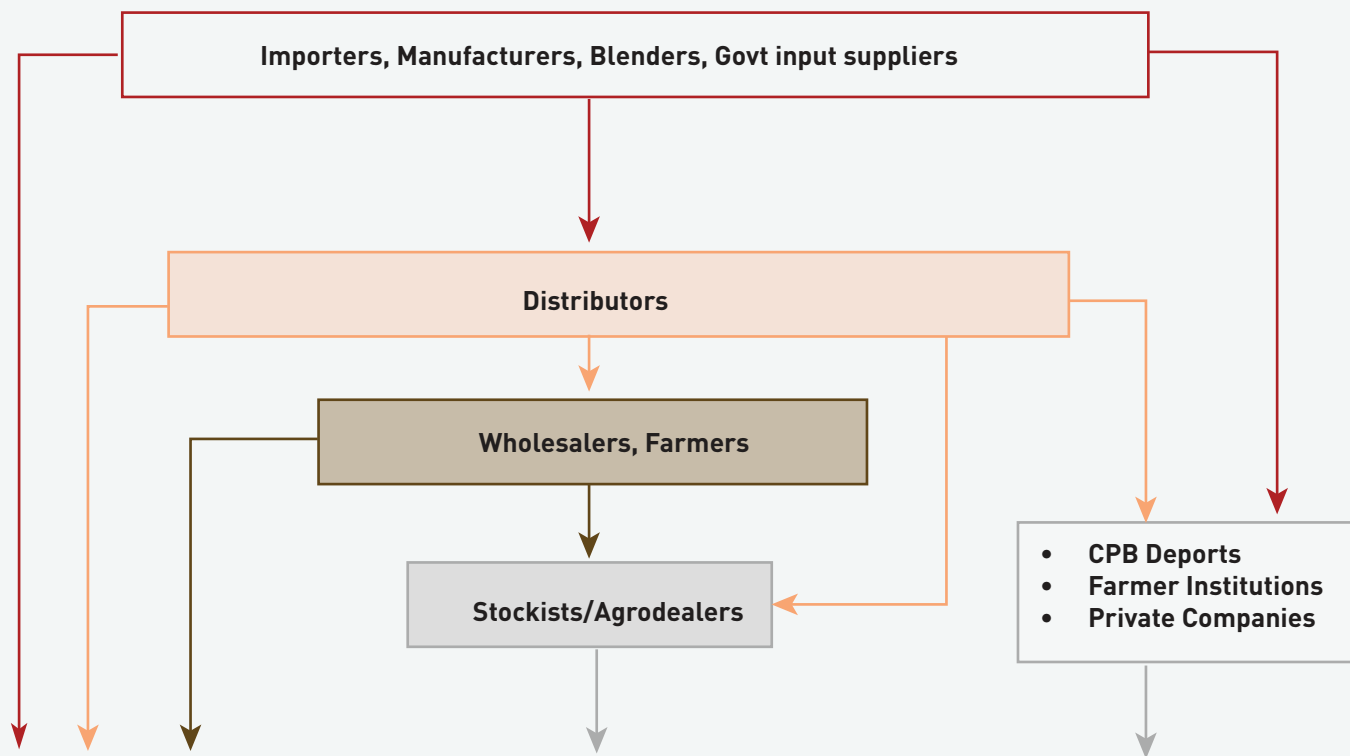
Distributor is scored, and a limit allocated.

The product is customized to fit customer's needs.

KSHS  
**10M**



### INPUTS SUB SECTOR ECOSYSTEM - KEY ANCHOR AND PLAYERS



OUR PARTNERS







EQUITY GROUP FOUNDATION  
**PILLARS**

## FOOD AND AGRICULTURE



### Objective

To accelerate growth by commercializing agriculture and transforming agrifood systems through efficiency, inclusivity, resilience, and sustainability .

### Interventions

- Capacity building on Financial Education, Good Agricultural Practice, Agribusiness management
- Value chain Coordination
- Market Linkage
- Linkage to financial services
- Promoting Value addition
- Enhanced access to quality inputs
- Agri mechanization

### Achievements

- 3.8M farmers impacted
- 302,394 Small and Medium Sized Farmers Supported

### Partners



### Support required

- Technical assistance for capacitating MSMEs and farmers
- Financial instruments and de-risking mechanisms which support the value chains and that include women and youth including those from Education and Leadership pillar
- Digitization of most of the processes to bring efficiency and policy advocacy.

### Role of partners/government

- Policy formulation conducive for the sector



## HEALTH



### Objective

To drive access to affordable, high quality healthcare services across Africa

### Interventions

- Provision of affordable, quality outpatient services
- Provision of financial support and quality assurance to local health entrepreneurs

### Achievements

- 114 franchise health clinics established
- 2,421,835 patients attended
- Over 1m reached on Covid-19 health education
- Integrated with National Health Insurance Scheme

### Partners



### Support required

- Funding: – Grants, Co- financing, Risk sharing for health sector lending
- Implementing Partners
- Technical Assistance – Training, Capacity Building

### Role of partners / government

- Policy formulation conducive for the sector





# ENTERPRISE DEVELOPMENT AND FINANCIAL INCLUSION



### Objective

Stimulate job creation and economic growth to individuals and MSMEs through financial literacy, entrepreneurship training and business development services

### Interventions

- Financial literacy training
- Entrepreneurship skills training, mentorship & advisory
- Digital Literacy training
- Business Development Services

### Achievements

- 2.5M youth/women/MSMEs trained
- 556,929 MSMEs received entrepreneurship, financial and digital literacy training
- Kshs 290.7 billion loans accessed by trainees

### Partners



### Support required

- Funding/technical assistance for training programmes
- Risk share facilities
- Support to scale up training outreach
- Technical Assistance

### Role of partners/government

- Policy Formulation
- Infrastructure development
- Private public sector co-implementation

# SOCIAL PROTECTION



### Objective

Offer social assistance and capacity building to poor, vulnerable and marginalized populations and transition beneficiaries from systemic dependence on aid to self reliance

### Interventions

- Social Payments and Safety Net Programs
- Financial literacy training for refugees and vulnerable households
- Support access to digital inclusion tools

### Achievements

- 5.4M million beneficiary households reached
- Kes 143.1 billion disbursed
- 22 successfully operating programs in Kenya, Rwanda, Uganda, South Sudan

### Partners



### Support required

- Funding to support cash transfers
- Grants to implement training programs
- Credit Guarantees to increase access to financial services and products

### Role of partners / government

- Policy Formulation
- Infrastructure development
- Private public sector co-implementation

# EDUCATION AND LEADERSHIP DEVELOPMENT



<p><b>4</b> QUALITY EDUCATION</p>	<p><b>5</b> GENDER EQUALITY</p>	<p><b>8</b> DECENT WORK AND ECONOMIC GROWTH</p>
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**Objective**

Develop and inspire young leaders through access to secondary and tertiary education plus mentorship and career training

**Interventions**

- Education scholarships
- Paid internships
- Leadership activities

**Achievements**

- 60,009 Secondary school scholarships
- 23,825 Equity Leaders Program Scholars
- 3,471 students in TVET
- 914 students in global universities
- 8,878 Pre-University Paid Internships

**Partners**



**Support required**

- Financing for scholarships to secondary education and technical training
- Innovation fund to incubate and finance innovations from youth
- Internship and employment opportunities

**Role of partners / government**

- Policy formulation conducive for the sector
- Role of partners / government

# ENERGY ENVIRONMENT AND CLIMATE



<p><b>6</b> CLEAN WATER AND SANITATION</p>	<p><b>7</b> AFFORDABLE AND CLEAN ENERGY</p>	<p><b>11</b> SUSTAINABLE CITIES AND COMMUNITIES</p>	<p><b>13</b> CLIMATE ACTION</p>
<p><b>14</b> LIFE BELOW WATER</p>	<p><b>15</b> LIFE ON LAND</p>	<p><b>17</b> PARTNERSHIPS FOR THE GOALS</p>	

**Objective**

To combat climate change and its impacts through climate change mitigation and adaptation initiatives as well as promote conservation and nature-based solutions

**Interventions**

- Transition to clean energy for household, Institutions and corporates
- Increase adoption of low carbon production technology
- Investments in captive solar for commercial & industrial (C&I) as well as off-grid solutions such as solar mini-grids and mini-hydros
- Building capacity and providing investments in climate smart agricultural technologies
- Restoration of degraded land & water towers through afforestation & conservation
- Investments in water resources management including water harvesting & storage, water purification, water efficiency, surface and underground water
- Promoting the adoption of e-mobility such as electric bikes, electric motorbikes and electric vehicles
- Supporting circular economy especially in plastic waste, marine litter and organic waste management

**Achievements**

- 420,243 households reached with renewable energy products impacting over 1.72 million individuals
- Over Kshs. 4.38 billion in household savings by switching to clean energy
- Over \$200 million in Eligible Climate Finance transactions
- 513,000 metrics tons of CO2 reduced
- Over 25.2 million trees planted and 538,975 trees saved

**Partners**



**Support required**

- Grants for training & capacity building
- Carbon development and green bonds

**Role of partners/government**

- Policy formulation conducive for the sector



# INNOVATION AND TECHNOLOGY PILLAR



### Objective

Enhance sustainable industrialization and innovation to promote economic growth and development through targeted technology education and capacity building.

### Interventions

- **Tech Apprenticeship Programs:** Offering hands-on experience in cutting-edge fields like InsurTech, AgTech, HealthTech, and LegalTech.
- **Capacity Building in Emerging Technologies:** Upskilling and placement of talent to thrive in high-velocity economic sectors.

### Achievements

- **Onboarded Innovators:** 415 ELP innovators onboarded.
- **Prototypes Developed:** Over 30 MVPs created and tested across various sectors i.e. InsurTech, AgTech, HealthTech, and LegalTech.
- **Skill Development:** Advanced learning through partnerships with AI and digital tool platforms.
- **Successful Talent Placement:** Over 100 ELP tech talents placed in strategic positions within Equity Technology Team.

### Partners

- Collaborations with industry leaders and educational platforms to provide a comprehensive network supporting technological advancements and innovation.



### Support required

- **Funding for Tech Scholarships:** Investments to support educational opportunities in technology-driven fields.
- **Innovation Funds:** Resources to incubate and accelerate new technological solutions.
- **Partnerships for Internships:** Expand internship and career opportunities within the tech industry.
- **Policy Support:** Developing and enacting policies that foster an environment conducive to innovation.
- **Support for Technology Education:** Governmental backing for educational programs that align with current and future industry needs.



AFRICA RECOVERY  
AND RESILIENCE PLAN

# OPPORTUNITIES



# PARTNERSHIP OPPORTUNITIES FOR EQUITY GROUP

## FUNDING SUPPORT

### Tier 2 capital

Need to leverage balance sheet

### Debt financing

- Access to long-term financing

### Crowd in foreign direct investment

- Need support and collaboration to connect private capital into the region including investment flows from diaspora

## RISK REDUCTION

### Risk share facilities

- Lending on lower collateral requirements
- Targeting micro and small business
- Targeting entire value chains

## CAPACITY BUILDING

### Technical assistance

- Capacity building programmes particularly agriculture, trade
- Capacity building for internal skill development

## INNOVATION

### Skills support

- Crowd in programmers into the region for a fit for purpose economy

### Technology support

- Crowd in technology to accelerate formalizing businesses and putting them online

## SUPPORT FROM GOVERNMENT

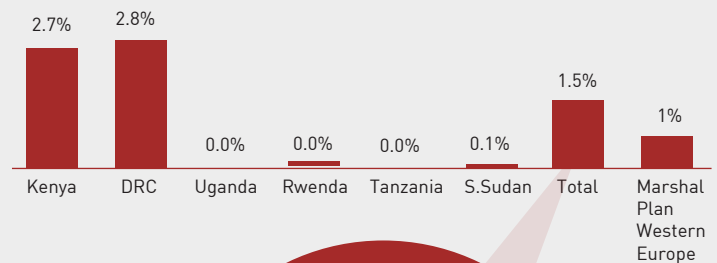
- Transparent and consistent fiscal and monetary policies to support development of conducive business environment
- Development of economic infrastructure including capital markets, credit markets e.g. development of credit reference bureau in DRC
- Development on hard infrastructure (road, rail, power etc) and soft infrastructure (access to internet)
- Access to macro data
- Central banks to support conversion of \$ into long-term local currency funding

## SUPPORT FROM IMF, MULTILATERALS, DFIs

- IMF to consider channelling some of the SDRs to private sector banks who will act as intermediaries of proceeds towards the private sector
- Support rebranding the region to support catalyse investment flows into the region
- Support funding and risk reduction
- Support capacity building

## SUPPORT FROM UN AGENCIES

- Support build capacity building and civic education
- Mobilization of communities



Equity Group Credit Capacity Equivalent to  
**1.5% (USD 4bn)**  
 of cumulative GDP of the countries it operates

Short duration of loans (especially to entrepreneurs/ small businesses) implies disbursements can reach up \$40bn/ 15% of GDP over 5 years, from the current excess liquidity. However, excess liquidity compounding at a rate of almost 30% per annum

### Support growth (existing and new customers)

#### Targeted primary sectors

- Agri
- Green Metals
- MSME

#### Targeted secondary factors

- Agro-processing
- FMCG Manufacturing
- Select industrial Manufacturers
- MSMEs

#### Targeted tertiary factors

- Cross border trade (incl informal traders)
- Wholesale/retail trade Healthcare MSMEs

### Support during protracted recovery (Largely existing customers)

- Tourism and general entertainment
- Education Wholesale/retail trade

# PARTNERSHIP OPPORTUNITIES FOR EQUITY GROUP FOUNDATION

## SCALE SUPPORT

- Foundation looking for support to scale up all its programmes across its 6 focus areas
- Need to crowd in other impact partners

## CAPACITY BUILDING

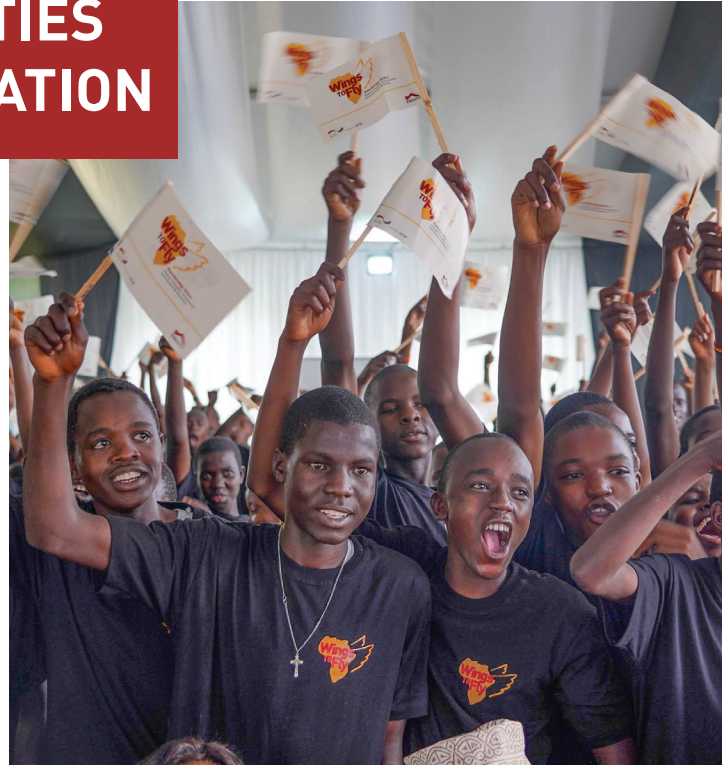
- Need capacity building across out 6 Social pillars which are aligned to the 17 SDGs

## IMPLEMENTING PARTNER

- Foundation can support other partners as an implementing partner

## COLLABORATION

- Need more collaborative approach between ESG platforms



## Enterprise development and financial inclusion

Facilitate job creation and economic growth through providing MSMEs with advice, mentorship and entrepreneurship training.



## Food and agriculture

Accelerate commercializing agriculture to help create jobs, improve market access and expand agricultural production



## Health

Provide an integrated, scalable and sustainable healthcare delivery model which focuses on disease prevention and general healthcare



## Education and leadership development

Provide secondary school scholarships to financially disadvantaged. Graduates access professional and leadership development; top performers prepared to attend leading global universities



## Social Protection

Support enrolment and transfer solutions for marginalized communities including; elderly, orphans, refugees, internally displaced and populations



## Energy, Environment and Climate

Promote the conservation of natural resources through expanding forest cover, improving water security and providing renewable energy and energy efficient technologies as smart alternatives



## “Africa Recovery and Resilience Plan

(ARRP) is an African transformation plan where Equity Group is providing leadership, acting as a facilitator and catalyst for change by empowering Africans to drive transformation.”

DR. JAMES MWANGI, EQUITY GROUP MD & CEO



**PRIMARY  
SECTORS**



**MANUFACTURING  
& LOGISTICS**



**TRADE &  
INVESTMENT**



**MSMEs**



**SOCIAL &  
ENVIRONMENTAL  
TRANSFORMATION**



**TECHNOLOGY-  
ENABLED  
ECOSYSTEM**

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Director and CEO, Dr. James  
Mwangi's keynote speech at the  
**Commonwealth Business Forum**  
**2022** in Kigali, Rwanda



Scan to view reflections on how the  
private sector can build back better  
by the Equity Group Managing  
Director and CEO, Dr. James  
Mwangi in Arusha, Tanzania during  
the **EAC Heads of State High Level**  
**Retreat for the Summit** on the EAC  
Common Market

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