The African Farms & Markets Limited, (AFMA Ltd) is the trading subsidiary of FCI. A niche firm as a smallholder up-taker and in partnership with smallholder farmers, agro-SMEs, banks, processors and exporters.

**Vision**
To be the leading agribusiness solution provider that impacts farms, markets & livelihoods across Africa
Targeted Enterprises by AFMA Limited

Farmer Level
(Fertilizer, Seed, crop protection)

Farm production Level
Cereals, Staples, Horticulture/Dairy/livestock

Logistics Trade and Distribution
Supply chain mgmt, Warehousing, distribution and transport

Value Addition
Processing, grading, packaging

Aggregation\Bulking
Various commodities

Services
Food and restraunt services

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Common Critical Characteristics of SHFs

- 0-2 Ha and owner managed
- Unstructured production systems
- Limited understanding of trade and markets
- Unclear growth understanding
- Group based and socially strong
- Eager for financial inclusion (banking & insurance)
- High appetite for savings and mobile money
AFMA Commitment to Smallholders

Access to input and output markets
Access to capital & Financial Services
Access to skills\extension
Access to mechanization technology
AFMA Partnership modelling

1. **Membership modelling**
   Farmer pays monthly fee for AFMA “membership” which entitles farmer to personal (digital) agronomic advice and adds up as credit to purchase inputs, supplies, and mechanisation services.

2. **Outgrower modelling**
   By purchasing inputs, supplies, and mechanisation services, farmer commits to selling output to AFMA at predetermined price. Purchases subtracted from total output sales.

3. **Financial Inclusion modelling**
   Partner with a microfinance institution to provide loans for inputs, supplies and mechanisation services which can be repaid (partly) with output sales to AFMA.

4. **Discounted Partnership modelling**
   Selling outputs to AFMA entitles the farmer to discounts on inputs, supplies, and mechanisation services in the next farming cycle. Or, purchasing AFMA products and services guarantees output sales to AFMA.
AFMA Partnerships for markets

- AFMA partners with smallholder for stable market engagement
- AFMA Partners with meso farm establishment for market access through the seasons
- AFMA Partners with financial service providers for sustainable relationship with lower tier
- AFMA partners with processors for consistent sourcing and supply chain logistics
- AFMA partners with supermarkets for traceable and quality supply
AFMA Service Charter

Access to finance for SHF
Working with banks, MFIs, Trading companies for inclusion in finance

Access to Post-harvest solutions
Distribution of hermetic technology, postharvest services and warehouse advise

Access to inputs
Distribution of seed and seed materials, soil health solutions, crop protection solutions

Access to technology & Mechanization
Distribution and leasing of Equipment, technologies and solutions

Access to market & trade
Trade in fresh and commodities to various markets

Access to management & Skills
Personalised planting advice based on location of farmer, soil type, land available

Access to information & Digital Trade
Weather information, agronomical real time advice, market and trade information, Online trade

“trading for livelihoods”
www.afma.co.ke
AFMA Commodity Trade

- AFMA partners with SHFs for bulking of commodity
- AFMA provides warehouse innovations that enhance value to commodity
- AFMA partners with large scale commodity buyers for aggregation and uptake of grain
- AFMA partners with processors for supply chain management and sufficiency

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AFMA Seed Business

- AFMA partners with SHFs for ‘aggregated’ demand for seed
- AFMA partners with seed companies for ‘wholeselling’ seed
- AFMA partners with farmer associations for demand of seed management
- AFMA partners with government and organizations for seed delivery
AFMA partners with soil health companies to distribute products (organic and inorganic fertilizer)

AFMA partners with crop protection solutions for better SHF performance (crop protection chemical solutions)

AFMA partners with suppliers of equipment for leasing and selling to SHF.

AFMA partners with technology companies to distribute appropriate technologies.

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AFMA Technology & mechanization business

- AFMA partners with equipment manufacturers and suppliers to avail them SHF
- AFMA partners with leasing initiatives to introduce leasing of equipment to SHF
- AFMA partners with technology companies to distribute appropriate technologies to SHF
- AFMA acts as a distributor for various new technologies being introduced to the SHF
AFMA Skills Share Business

- AFMA partners with soil health companies to distribute products (organic and inorganic fertilizer)
- AFMA partners with crop protection solutions for better SHF performance (crop protection chemical solutions)
- AFMA partners with suppliers of equipment for leasing and selling to SHF
- AFMA partners with technology companies to distribute appropriate technologies
AFMA X is a pioneering trade platform already rolled out and being prepared robust launch

AFMA mobile based platform is building a network of buyers and sellers

AFMA accesses customers via the mobile enabled exchange platform

AFMA is working with financial institution to avail digital financial inclusion
AFMA Financial Services Business

- AFMA is pioneering as the ‘frontage’ for financial inclusion to financial services to SHF
- AFMA mobile based platform is building a database for financial inclusion
- AFMA partners with banks, MFIs and insurance companies to access mass market to SHF
AFMA

‘Future’ Business

- AFMA X to be the leading digital based business environment for SSA
- AFMA Limited to be a ‘multi-national’ in all FCI countries
- AFMA Leasing to be a premier leasing investment in the region
- AFMA financial services to be the ‘frontline’ partner for all banks in SHF services

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