



MESPT

MICRO ENTERPRISES SUPPORT
PROGRAMME TRUST

2025

Annual Report





Gilbert Gitonga, beneficiary of MESPT's credit facility through Solution Sacco



MESPT staff attending a team building session in Kisumu



Vert Limited staff offloading mangoes at their factory

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Cover page photo: Cecilia Maina at her nursery- Tunza Mazingira Demo Farm and Nursery in Taita Taveta County

Letter from the Board Chairman

Dear Stakeholders,

On behalf of the Board of Trustees, I am pleased to present the MESPT Annual Report for 2025, a year that not only marked the successful conclusion of our 2021–2025 Strategic Plan but also reaffirmed MESPT’s position as one of Kenya’s leading institutions advancing inclusive agricultural transformation, climate resilience, and sustainable economic development.

The past five years have been characterized by significant global and local challenges. Climate variability, rising production costs, changing donor priorities, and evolving market demands have tested the resilience of agricultural systems and rural enterprises. Yet, through sound governance, strategic partnerships, and the unwavering commitment of our management, staff, development partners, and beneficiaries, MESPT has remained focused on delivering sustainable impact where it matters most.

The Board is proud of the achievements realized during the implementation of the Strategic Plan. Collectively, we strengthened agricultural value chains, expanded access to agricultural and green finance, promoted food safety and quality standards, accelerated the adoption of climate-smart technologies, and deepened our commitment to gender equality, youth empowerment, and social inclusion. These achievements demonstrate the effectiveness of our integrated model that combines finance with technical assistance, market systems development, institutional strengthening, and strategic partnerships.

During 2025, MESPT achieved an overall institutional performance score of 86%, bringing the average performance across the Strategic Plan period to 82%. This is a testament to strong institutional governance, prudent financial stewardship, effective risk management, and a culture of accountability that has guided the organization throughout the strategy period.

The Board is encouraged by the growing recognition that climate resilience and inclusive finance must go hand in hand. Through investments in green finance, regenerative agriculture, renewable energy, and climate adaptation, MESPT continues to demonstrate that sustainable agriculture is both an environmental imperative and an economic opportunity. At the same time, our deliberate focus on women, youth, and underserved communities ensures that development remains equitable and inclusive.

During the year, the Board continued to strengthen governance oversight by providing strategic direction, supporting risk management, and ensuring that MESPT remained responsive to an increasingly dynamic development landscape.

We also welcomed new strategic partnerships that will strengthen our capacity to mobilize resources, scale impact, and support innovative solutions for Kenya’s agricultural sector.

As we look ahead, the Board is confident that the newly launched 2026–2030 Strategic Plan positions MESPT for even greater impact. The strategy reflects our ambition to reach 500,000 smallholder farmers, strengthen hundreds of last-mile institutions, expand climate adaptation financing, and contribute to resilient, competitive, and inclusive agricultural market systems. This transition from direct implementation towards a systems-strengthening and partnership-driven model represents an important evolution in how we deliver sustainable change.

On behalf of the Board, I extend our sincere appreciation to our development partners, the Government of Kenya, County Governments, financial institutions, private sector partners, farmer organizations, and all stakeholders whose continued trust and collaboration have made these achievements possible. I also thank the Chief Executive Officer, management team, and every member of staff for their dedication, professionalism, and commitment to our mission.

Together, we have completed one successful strategic chapter. Together, we now begin another one that will further strengthen resilient livelihoods, sustainable food systems, and inclusive economic growth for generations to come.



Noah Meely Musunku

Chairman, Board of Trustees

Micro Enterprises Support Programme Trust (MESPT)

Letter from the CEO

Dear Partners and Stakeholders,

It is my pleasure to present the MESPT Annual Report for 2025, a year of reflection, achievement, and renewed ambition as we concluded our 2021–2025 Strategic Plan and prepared for the next phase of our institutional journey.

Looking back over the past five years, I am immensely proud of what we have accomplished together. Guided by our vision of creating resilient livelihoods through sustainable agricultural development, MESPT has continued to empower farmers, agribusinesses, financial institutions, and market actors with the knowledge, partnerships, finance, and innovations required to thrive in an increasingly complex operating environment.

The year 2025 demonstrated the resilience of both our institution and the communities we serve. Despite persistent climate shocks, economic uncertainty, and changing market dynamics, MESPT recorded an overall institutional performance of 86%, reflecting the dedication of our staff, the strength of our partnerships, and the confidence placed in us by our beneficiaries and development partners.

Across our programmes, we continued to deliver measurable impact. During the five-year strategic period, 71,227 smallholder farmers were linked to structured markets, generating the sale of 166,012 metric tonnes of produce valued at KES 6.84 billion. We facilitated the disbursement of KES 2.08 billion in agricultural and green finance, enabling over 41,000 value chain actors to access affordable financial services, including KES 264 million dedicated to green investments. We strengthened agricultural productivity by training 72,046 farmers on Good Agricultural Practices, climate-smart agriculture and food safety, while 6,445 value chain actors attained internationally recognized food safety and quality certifications. Our climate action efforts also accelerated, with 24,775 value chain actors trained on green technologies, 16,703 adopting climate-smart practices, and over 2.1 million trees planted to restore ecosystems and strengthen climate resilience. Women and young people remained at the heart of these achievements, with women accounting for 65% of finance beneficiaries, while youth represented 25% of finance beneficiaries. One of the defining features of our work has been our integrated development model. We have consistently demonstrated that affordable finance alone is not enough.

Sustainable transformation requires complementary investments in business development services, technical assistance, market systems strengthening, governance, environmental and social management, digital innovation, and institutional capacity. This holistic approach continues to distinguish MESPT and has become the foundation upon which many of our successful programmes have been built. Throughout the year, we successfully implemented diverse programmes supported by valued partners including The Republic of Denmark, Mastercard Foundation, The Nature Conservancy, FSD Kenya, GIZ, UNDP, Spring Impact and Palladium. Together, these partnerships enabled us to advance climate adaptation, regenerative agriculture, green employment, youth entrepreneurship, inclusive finance, and

market systems development across 26 counties in Kenya. Internally, we continued strengthening our institution through investments in digital systems, governance, monitoring, evaluation, accountability and learning, cybersecurity, staff development, organizational culture, and knowledge management. We also enhanced our Gender Equality and Social Inclusion agenda, ensuring that equity remains embedded across our programmes and institutional systems.

As we transition into the 2026–2030 Strategic Plan, MESPT enters a new era of growth and innovation. We are shifting towards a more catalytic, partnership-driven model that leverages the strengths of Savings and Credit Cooperative Organizations (SACCOs), Micro Finance Institutions, Micro Finance Banks, farmer organizations, county governments, private sector actors, and development partners to achieve greater scale and sustainability. Through this strategy, we aspire to facilitate access to agricultural and green finance for 500,000 smallholder farmers, strengthen the capacity of hundreds of last-mile institutions, create over 100,000 jobs and income opportunities, and accelerate climate resilience across Kenya's agricultural sector. None of these achievements would have been possible without the unwavering commitment of our Board of Trustees, our dedicated staff, our implementing partners, financial institutions, county governments, development partners, and, above all, the farmers, entrepreneurs, and communities whose resilience continues to inspire our work every day.

As we embark on this new strategic journey, we remain steadfast in our commitment to eradicating poverty by building inclusive market systems, strengthening climate resilience, expanding sustainable finance, and creating lasting economic opportunities that improve livelihoods and enhance the resilience of Kenya's rural communities.

Thank you for your continued trust, partnership, and support.



Rebecca Amukhoye
Chief Executive Officer
Micro Enterprises Support Programme Trust (MESPT)

Delivering on the 2021–2025 Strategic Plan



TARGET

KES 4
BILLION

Facilitated by MESPT for green and agri-financing



TARGET - AT LEAST

20,000

SMALLHOLDER FARMERS

and MSMEs having accessed green and agri-financing



TARGET

75,000

SMALLHOLDER FARMERS

Integrated in targeted agricultural value chains



TARGET

75,000

SMALLHOLDER FARMERS

Trained on GAP, food safety, agribusiness and food safety initiatives and 75% adopting



TARGET

5,000

JOBS CREATED

and/or supported by agri-enterprises



TARGET

KES 10

BILLION

Sales turnover of produce aggregated by the targeted agri-enterprises



TARGET

20%

INCREASE IN AGRICULTURAL PRODUCTIVITY
across the targeted Value chains

2025 marked a significant milestone for the Micro Enterprises Support Programme Trust (MESPT) as it successfully concluded the implementation of its 2021–2025 Strategic Plan. Over the five-year period, MESPT remained focused on transforming agri-based livelihoods by strengthening inclusive agricultural value chains, expanding access to agricultural and green finance, improving agricultural productivity and food safety, and accelerating the adoption of climate-smart and environmentally sustainable technologies.

The Strategy was aligned with Kenya Vision 2030, national development priorities, the Sustainable Development Goals (SDGs), and emerging global trends in sustainable agriculture, climate resilience and inclusive economic development. Its implementation was anchored on four strategic pillars:

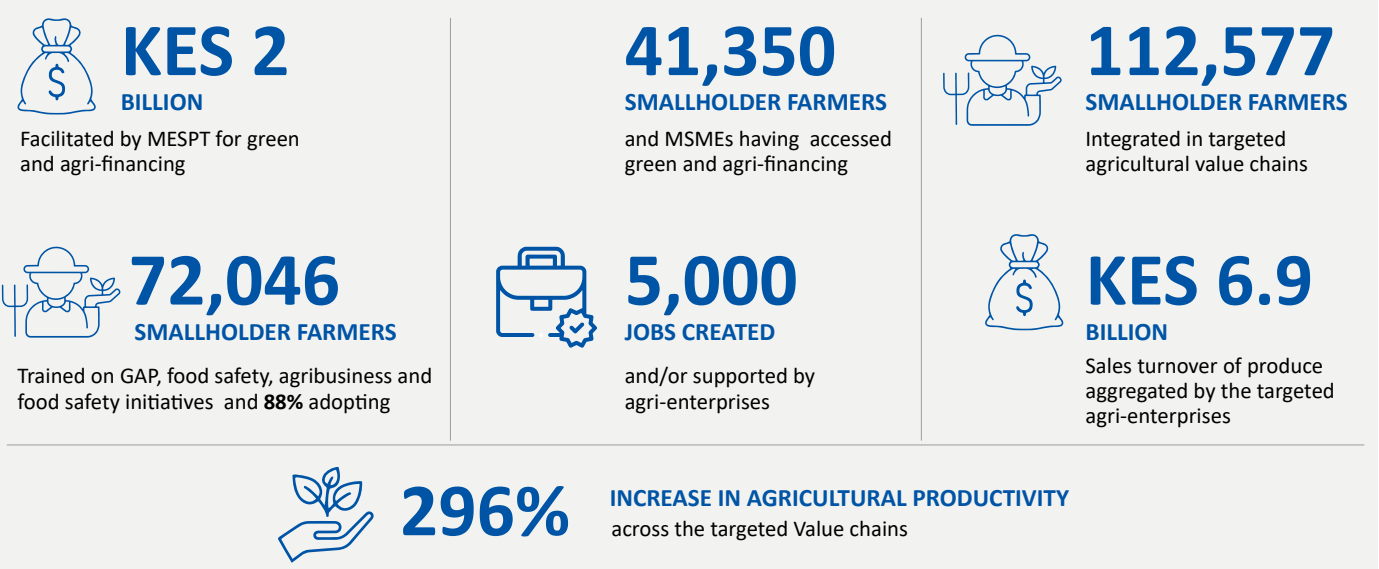
- **Inclusive Agri-Enterprise Development** – strengthening competitive agricultural value chains by supporting sustainable agribusinesses, improving market access, promoting value addition, enterprise incubation and integrating smallholder farmers into profitable markets.
- **Access to Finance** – expanding inclusive agricultural and green financing through partnerships with financial institutions, while increasing access to affordable financial and business development services for MSMEs and smallholder farmers.
- **Agricultural Productivity and Food Safety** – enhancing productivity and competitiveness through the promotion of Good Agricultural Practices (GAP), food safety standards, certification and sustainable farming systems.
- **Green Transformation** – promoting climate-smart agriculture and the adoption of renewable energy, resource-efficient technologies, circular economy approaches, sustainable natural resource management and other green innovations.
- Across all four pillars, MESPT mainstreamed gender equality, youth empowerment, technology and digital innovation, and human rights-based programming guided by the PANT principles of Participation, Accountability, Non-discrimination and Transparency.

Despite a challenging operating environment characterized by climate variability, COVID-19 pandemic, rising production costs, changing market requirements and constrained financing, MESPT delivered strong results. The organization achieved an overall institutional performance of 86% in 2025, with an average performance of 82% across the five-year strategic period, demonstrating consistent progress towards its strategic objectives.

The successful implementation of the 2021–2025 Strategic Plan has strengthened MESPT’s institutional capacity, partnerships, delivery systems and reputation as a leading organization in inclusive agricultural development and green finance. The lessons, partnerships and impact generated over the five-year period provide a strong foundation for the next phase of institutional growth.

As MESPT enters its 2026–2030 Strategic Plan, the organization is well positioned to build on these achievements and respond to emerging opportunities in climate resilience, food systems transformation, inclusive finance, youth employment, enterprise development and sustainable livelihoods, while continuing to create lasting impact for smallholder farmers, agribusinesses and communities across Kenya.

Overall Impact (2021- 2025)





Strategic Objective 1: Inclusive Agri-enterprise Development

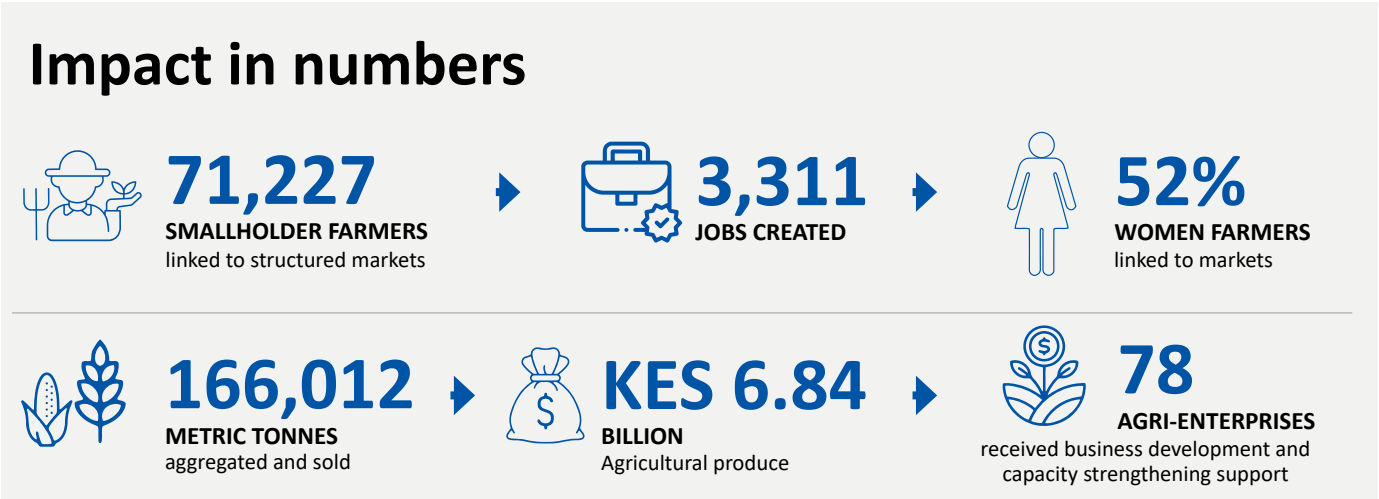
Young farmers working together during the harvesting and collection of bananas ready for market

In 2025, MESPT continued to strengthen inclusive agri-enterprise development by linking an additional 15,781 smallholder farmers to structured markets, enabling collective marketing and improved market access. The intervention facilitated the aggregation and sale of 58,057 metric tonnes of agricultural produce valued at KES 2.62 billion, supported through partnerships with 23 agri-enterprises that received business development and capacity strengthening support.

Cumulatively, since the beginning of the Strategic Plan in 2021, MESPT has linked 71,227 smallholder farmers to structured markets, resulting in the aggregation and sale of 166,012 metric tonnes of produce valued at KES 6.84 billion. In addition, 78 agri-enterprises have been supported to develop fundable business plans, while 11 policies and strategic frameworks have been developed or reviewed to improve the enabling environment for agribusiness development. Employment creation remained a key outcome of these interventions, with 3,311 jobs created across agricultural value chains.

Young people played a significant role as Business Service Providers (BSPs), transporters, aggregators, harvesters, and technical service providers, while women actively participated across production, value addition, agro-processing, marketing, and enterprise development. These achievements were supported through farmer organization strengthening, structured market linkages, establishment of aggregation systems, promotion of climate-smart agriculture, participation in trade fairs and business forums, and policy engagement initiatives that enhanced value chain competitiveness.

Women represented 52% of farmers linked to markets while youth accounted for 29%, demonstrating MESPT’s continued commitment to inclusive economic opportunities. These results reflect the importance of combining business development services, market systems strengthening and policy engagement to improve livelihoods sustainably.





Strategic Objective 2: Access to Sustainable Green and Agri-Financing

Lilian Wambui feeding her biodigester

Improving access to finance remained central to our work in unlocking agricultural growth and supporting enterprise expansion. In 2025, more than 20,000 farmers and value chain actors accessed agricultural and green financial services through MESPT-supported financial institutions, exceeding annual targets by over four times. The organization also facilitated the disbursement of KES 459 million in agricultural and green financing while strengthening the capacity of financial institutions to design and deliver inclusive financial products.

Throughout the 2021–2025 strategy period, MESPT facilitated the disbursement of KES 2.4 billion to 41,350 value chain actors, KES 265 million was directed towards green financing initiatives, supporting investments in climate-smart agriculture,

renewable energy and resource-efficient technologies. Women accounted for 65% of all value chain actors accessing finance, while youth represented 25%, reinforcing MESPT's commitment to expanding financial inclusion among underserved groups. Capacity strengthening of financial institutions also contributed to more sustainable agricultural lending systems and greater availability of green finance products.

To strengthen the sustainability of agricultural financing, MESPT complemented lending with targeted technical assistance, where 75 Financial Institutions, including SMEs and farmer cooperatives, were trained on agricultural finance, green finance, Environmental and Social Governance (ESG), and the development of tailored financial products.

Impact in numbers



41,350

**FARMERS AND VALUE
CHAIN ACTORS**

accessed agricultural and
green financial services



KES 2.4

BILLION DISBURSED



65%

WOMEN

in the value chain who
accessed finance with
25% being youth



75

FINANCIAL INSTITUTIONS

received technical assistance



Strategic Objective 3: Improved Food Safety and Sustainable Agricultural Productivity

Jane Githinji arranges her produce in Free Area Market, Nakuru county

During 2025, MESPT trained 3,238 farmers on Good Agricultural Practices (GAP), climate-smart agriculture, agribusiness development and food safety, strengthening their capacity to improve productivity, product quality and farm resilience.

Adoption of sustainable agricultural practices remained high, with 88% of trained farmers applying improved production technologies and business practices. During the year, 835 value chain actors also achieved certification against recognized product, market and food safety standards, improving their competitiveness and access to higher-value markets.

These achievements conclude a successful five-year strategic period during which MESPT trained 72,046 farmers against a target of 75,000, while 6,445 value chain actors attained food safety and quality certifications. Institutional strengthening remained central to the MESPT’s approach, with 465 farmer organizations supported to improve governance, leadership and agribusiness performance, and 63 farmer cooperatives

strengthening aggregation and collective marketing systems to enhance farmers’ market participation and bargaining power. In addition, MESPT supported the commercialization of 13 Agricultural Technical and Vocational Education and Training (ATVET) institutions, contributing to the development of practical agricultural skills and innovation.

At the enabling environment level, MESPT partnered with 17 County Governments to strengthen food safety governance through the development and enactment of food safety policies and legislation, reinforcing surveillance, regulatory compliance and consumer protection within Kenya’s food systems.

Collectively, these interventions have strengthened resilient and market-oriented agricultural value chains, enhanced compliance with national and international food safety standards, improved farmer productivity and competitiveness, and contributed to more inclusive, sustainable and resilient agricultural systems.

Impact in numbers



72,046

SHF CAPACITY
strengthened on GAP



13

AGRICULTURAL TECHNICAL AND
VOCATIONAL EDUCATION AND
TRAINING (ATVET) INSTITUTIONS
supported on commercialization



6,445

VALUE CHAIN ACTORS
achieved certification



17

COUNTY GOVERNMENTS
established functional Food Safety
and Coordination Systems

Strategic Objective 4: Increased Adoption of Green Technologies and Climate Adaptation Practices

A photo of a butterfly rainwater harvesting structure

MESPT continued promoting climate resilience through training and adoption of green technologies and climate adaptation practices. During the reporting year, 7,579 value chain actors were trained on climate-smart technologies, while 8,539 adopted solutions including renewable energy technologies, agroforestry, integrated pest management, water conservation systems, Black Soldier Fly production, Azolla production, organic farming, and waste recycling.

Since 2021, MESPT has trained 24,775 value chain actors on green technologies, with 16,703 successfully adopting sustainable practices.

The organisation also facilitated green financing for an additional 3,634 value chain actors, bringing the cumulative number accessing finance for climate-smart technologies to 9,474.

Environmental conservation efforts remained significant, with 2,124,515 trees planted, contributing to restoration of 11 ecosystems and expansion of agroforestry initiatives across programme counties. MESPT further supported 25 SMEs to adopt circular economy solutions, including biogas production, water recycling, organic waste recovery, composting, and production of organic fertilizers and alternative animal feed.

Impact in numbers



24,775

VALUE CHAIN ACTORS
trained on climate-smart
technologies



16,703

ADOPTED SOLUTIONS



2,124,515

TREES PLANTED
contributing to restoration of
11 ecosystems



25

SMEs
supported to adopt
circular economy
solutions

A smiling man with short dark hair, wearing a light blue patterned shirt, holds a large tilapia fish with both hands. He is standing in front of a calm pond that reflects the surrounding green trees and foliage. The scene is bright and sunny.

Looking Ahead

Ednah Nyang'au Mogiti of Kisii Fish Farmers Cooperative Society proudly displays a harvested tilapia from the fish pond

The successful completion of the 2021–2025 Strategic Plan marks the beginning of a new chapter in MESPT's journey. Over the past five years, the organization has strengthened its institutional capacity, expanded strategic partnerships, deepened technical expertise and reinforced its position as a trusted partner in advancing inclusive agricultural transformation in Kenya. The experience, lessons and partnerships built during this period provide a strong foundation for the next phase of growth.

As MESPT embarks on the implementation of its 2026–2030 Strategic Plan, the organization will adopt a more catalytic and systems-oriented approach to development. Building on over two decades of experience, MESPT will increasingly work through last-mile partners, including SACCOs, microfinance institutions, farmer cooperatives, producer organizations, agribusinesses, county governments and private sector actors to scale sustainable impact and strengthen agricultural market systems. This strategic shift from direct implementation to system-level enabling is designed to deliver greater outreach, sustainability and resilience.

The new strategy seeks to accelerate Kenya's transition towards an inclusive, climate-smart and resilient agri-food system by expanding access to agricultural and green finance, strengthening enterprise competitiveness and market

integration, supporting climate adaptation and sustainable production, and influencing policies that create an enabling environment for agricultural transformation. Women, youth and other underserved groups will remain at the centre of MESPT's interventions, while digital innovation, evidence-based decision-making, organizational excellence and strategic partnerships will underpin implementation.

By 2030, MESPT aims to facilitate access to responsive agricultural and green financial services for 500,000 smallholder farmers, strengthen the institutional and business capacity of 600 last-mile partners, contribute to the creation of 100,000 jobs and income opportunities, integrate hundreds of thousands of farmers into competitive markets, and promote widespread adoption of climate-smart and sustainable agricultural practices. These ambitions reflect MESPT's continued commitment to creating resilient livelihoods, competitive agricultural enterprises and prosperous rural communities.

Working closely with the Government of Kenya, County Governments, development partners, financial institutions, the private sector and farming communities, MESPT looks forward to delivering even greater impact over the next five years and contributing meaningfully to Kenya's inclusive economic growth, climate resilience and sustainable development.

Access to Finance and Financial Inclusion



Members of Ndege Chai SACCO receive a motorbike to support debt recovery and strengthen member engagement

2025 by the numbers



KES 459.36

MILLION DISBURSED



AGAINST AN
ANNUAL TARGET OF



KES 403

MILLION



KES 2.5

MILLION PROVIDED



IN TECHNICAL
ASSISTANCE
GRANTS TO



5

FINANCIAL
SERVICE
PROVIDERS



20,143

BENEFICIARIES



2025 Annual Credit Report

In 2025, the MESPT Credit Department recorded strong performance, reinforcing its role in expanding access to affordable agricultural and green finance for Micro, Small and Medium Enterprises (MSMEs), farmer organizations, and other value chain actors. Despite a challenging economic environment, the department exceeded its annual lending target, demonstrating sustained demand for financing solutions that support enterprise growth, climate resilience, and inclusive agricultural development.

• Loan Portfolio Performance

In 2025, MESPT disbursed KES 459.36 million against an annual target of KES 403 million, achieving 114% performance. Value Chain Financing (VCF) remained the department's principal lending product, accounting for 80.3% of total disbursements, while 19.7% was directed towards green financing initiatives that supported investments in renewable energy, climate-smart agriculture, resource-efficient technologies, and environmentally sustainable enterprises. The financing portfolio continued to serve a diverse range of clients, including SACCOs, microfinance institutions, farmer organizations, agri-enterprises, cooperatives, and green businesses operating across multiple agricultural value chains.

• Expanding Financial Inclusion

MESPT continued to strengthen financial inclusion by leveraging partnerships with Financial Service Providers (FSPs) to extend financial services. During the year, the MESPT reached 20,143 value chain actors through agricultural and green financing interventions, contributing to a cumulative outreach of 41,350 beneficiaries since the beginning of the Strategic Plan. The strong outreach performance was achieved through strategic partnerships with Financial Service Providers (FSPs), which enabled MESPT to leverage existing branch networks, operational systems, and institutional expertise to deliver financing solutions to underserved communities and agri-enterprises.

Strengthening Capacity Beyond Finance

Recognising that access to finance alone is insufficient for enterprise growth, MESPT continued to complement lending with targeted technical assistance aimed at improving business performance, responsible borrowing, and institutional capacity.

During the reporting period, MESPT provided KES 2.5 million in Technical Assistance grants to five Financial Service Providers to implement financial literacy programmes targeting agricultural entrepreneurs. These initiatives strengthened business management skills, improved loan readiness, promoted sound financial management practices, and increased uptake of agricultural and green finance products.

The organization also strengthened institutional capacity among Financial Service Providers through training on agricultural lending, Environmental and Social Governance (ESG), green finance, and development of innovative financial products tailored to agricultural value chains.

• Advancing Inclusive Finance

MESPT continued promoting inclusive financing by supporting Financial Service Providers to adopt more responsive lending approaches that address the needs of underserved market segments.

During the year, the organization conducted Gender Lens Investing and 2X Criteria training for representatives from 26 partner Financial Service Providers. The training strengthened institutional capacity to integrate gender-responsive approaches into product design, lending practices, and investment decisions, contributing to a more inclusive financial ecosystem.

Case Study

Aberdare Slopes Fresh Dairy Plant Expands Through Inclusive Financing

When Gerald Kariuki Maina founded Aberdare Slopes Fresh Dairy Plant in 2019, the business processed only 15,000 litres of milk per day. Through financing and capacity-building support accessed via Tower SACCO, the enterprise expanded its operations by acquiring modern processing equipment and strengthening business management capacity. Today, the plant processes between 28,000 and 30,000 litres of milk daily, sourced from more than 1,500 farmers, 70% of them women. The business employs 31 staff and engages over 50 youth in milk aggregation and distribution, contributing to job creation and inclusive growth within the dairy value chain. The financing support enabled the enterprise to provide farmers with a reliable market and upfront payments, improving household liquidity, strengthening farmer incomes, and reducing post-harvest losses. Looking ahead, the plant plans to invest in renewable energy, water recycling, and value addition to further strengthen sustainable dairy processing in Kenya.



A dairy processing technician conducting a milk quality check

Our Programmes



Vert Limited staff sorting and packing french beans for export

1. Danida Market Development Partnerships (DMDP) Programme

Aerial shot of the banana market in Taveta Sub County during market days

In 2025, MESPT successfully concluded the implementation of the Danida Market Development Partnerships (DMDP) Programme, a transformative initiative that sought to increase sustainable incomes and create decent employment opportunities within the banana subsector in Taita Taveta County, with a deliberate focus on women and young people.

Through a market systems approach, the programme strengthened the competitiveness of the banana value chain by improving productivity, expanding market access, promoting responsible business practices and enhancing the resilience of smallholder farming households, thereby contributing to poverty reduction and inclusive economic growth.

The programme was implemented through a strategic partnership comprising MESPT as the administrative partner, Wanda Agriculture Group (WAG) and Orana A/S as the commercial partners. The partnership combined technical expertise, commercial investment and market linkages to build a sustainable and commercially viable banana value chain. MESPT provided programme management, technical assistance, capacity building and coordination; Orana A/S facilitated access to domestic and international markets while supporting the development of an organic banana value chain; and Wanda Agriculture Group expanded access to quality tissue culture banana seedlings through innovative financing models and strengthened aggregation and commercial sourcing systems.

The programme further leveraged partnerships with the County Government of Taita Taveta, Taita Taveta University, Taita Taveta Banana Cooperative (TATABA), Ziada Solutions, financial institutions, nursery operators and business service providers to strengthen research, extension services, policy support, enterprise development and long-term sustainability across the value chain.



MESPT staff, together with partners and a programme participant, share a photo moment with H.E. Dr. Andrew Mwadime, Governor of Taita Taveta County, and H.E. Christine Kilalo, Deputy Governor during the DMDP Programme Close out Forum

Key Achievements:

• Scaling Regenerative and Climate-Smart Agriculture

The programme significantly improved agricultural productivity by strengthening farmers' technical capacity and increasing adoption of climate-smart agriculture and regenerative farming practices. A total of 2,165 smallholder farmers were trained on Good Agricultural Practices (GAP), regenerative agriculture and sustainable banana production. Adoption of tissue culture banana seedlings increased from 48% at baseline to 98%, with more than 490,000 quality seedlings planted during the programme period.

As a result, banana productivity increased by 27%, while annual banana sales income increased by 62%, contributing to a 35% increase in overall household income. To enhance climate resilience, 242,932 agroforestry trees were planted by 1,500 farmers, improving soil fertility, reducing erosion and strengthening ecosystem resilience.

The programme also supported commercialization of the Taita Taveta University Tissue Culture Laboratory, strengthening local production and long-term availability of quality planting materials.

Case study

Lesuyai Organic Farmers' Cooperative Advances Climate-Smart Banana Farming in Taveta

Lesuyai Organic Farmers' Cooperative is demonstrating how climate-smart and regenerative agriculture can transform livelihoods in Taveta Sub-County through support from MESPT under the Danida Market Development Partnerships (DMDP) Programme. The cooperative adopted Grand Nain tissue culture banana varieties and organic farming practices to improve productivity, soil health, and environmental sustainability.

Farmers were trained on organic farming, agroforestry, sustainable land management, and nature-based pest and soil management practices, while solar-powered irrigation systems helped reduce production costs and promote clean energy use. The cooperative also accessed structured export markets through a partnership with ORANA, enabling farmers to earn premium prices for organic bananas. Today, Lesuyai Organic Farmers' Cooperative stands as a model for regenerative agriculture in Kenya, demonstrating how climate-smart farming, green technologies, and market linkages can improve productivity, strengthen resilience, and create sustainable livelihoods for smallholder farmers.



Banana farm in Taveta Sub-County

• Market Linkages and Eco-Friendly Post-Harvest Practices

The programme strengthened market systems by improving farmers' business skills, aggregation, marketing and post-harvest management. Through improved market linkages, farmers collectively aggregated and sold more than 32,900 metric tonnes of bananas, generating approximately KES 333.6 million in sales revenue. Improved harvesting, storage and handling practices reduced post-harvest losses by 85%, while farmers adopted environmentally sustainable production and marketing practices.

Innovative aggregation models introduced by Wanda Agriculture Group enabled efficient farm-gate collection, reducing transport costs and increasing market participation. The programme also improved farmers' access to financial services and quality inputs through partnerships with financial institutions and private sector suppliers.

- **Investment in agri-circular solutions**

The programme promoted circular economy solutions and value addition initiatives within the banana value chain. Commercial partners Orana A/S and Wanda Agricultural Group continued investing in banana aggregation, tissue culture seedling distribution, organic farming, and circular processing initiatives. Eco-friendly technologies including solar-powered irrigation, composting, and waste recycling were promoted among farmers and enterprises. Ziada Solutions piloted innovative circular solutions through conversion of banana residues into compost, fibre products, biodegradable packaging materials, biogas and organic fertilizer, creating additional income opportunities and reducing waste. More than 92% of farmers adopted organic manure derived from banana residues, improving soil health while lowering production costs.

Case study

Ziada Solutions Advances Circular Economy and Banana Value Addition in Taveta

Ziada Solutions is transforming banana waste into value-added products through support from MESPT under the Danida Market Development Partnerships (DMDP) Programme.

The enterprise converts banana pseudo stems previously discarded as waste into banana fibre, banana flour, biogas slurry, handwoven carpets, and hair extension products, demonstrating the potential of circular economy models within the banana value chain. Through the partnership, Ziada adopted sustainable technologies including solar-powered water systems, biogas production, composting, and organic fertilizer generation, promoting environmentally friendly production and resource efficiency.

The enterprise also created additional income opportunities for over 200 farmers supplying banana pseudo stems while generating employment for women and youth in fibre processing, weaving, product design, and marketing. The initiative demonstrates how value addition, green technologies, and waste recycling can strengthen sustainability, create jobs, and promote green enterprise development within Kenya's banana sector.



- **Inclusive and Responsible Business Practices**

The programme strengthened Responsible Business Conduct (RBC) across the banana value chain by promoting ethical, environmentally responsible and socially inclusive business practices. More than 2,000 farmers and value chain actors were trained in human rights, labor standards, environmental protection and anti-corruption principles. Both commercial partners successfully operationalized Responsible Business Conduct systems and established mechanisms for continuous monitoring and stakeholder engagement.

The programme contributed to the creation of 505 jobs, with a significant proportion benefiting women and young people through farming, nursery management, aggregation, processing and business service provision.

Conclusion

The successful completion of the Danida Market Development Partnerships (DMDP) Programme demonstrates the power of strategic public-private partnerships in transforming agricultural value chains. By combining private sector investment, market systems development, climate-smart agriculture and responsible business practices, the programme significantly improved productivity, strengthened market competitiveness, created employment opportunities and enhanced the resilience of smallholder farmers in Taita Taveta County.

The systems, partnerships and commercial relationships established during implementation provide a strong foundation for continued investment, sustainable agricultural growth and inclusive rural development beyond the programme period, while positioning the banana value chain as a model for climate-resilient and market-driven agricultural transformation in Kenya.

Case study

Responsible Business Conduct Strengthens Ethical and Sustainable Banana Production

MESPT, through the Danida Market Development Partnerships (DMDP) Programme, strengthened Responsible Business Conduct (RBC) practices within the banana value chain in Taveta Sub-County by promoting ethical labour practices, environmental sustainability, human rights, and transparent business practices.

Through RBC training, farmers and agribusinesses adopted safer pesticide use, proper waste management, fair labour practices, and improved workplace safety, while awareness on workers' rights, anti-child labour practices, and gender inclusion significantly increased.

The programme also promoted fair and transparent trade by strengthening accountability between farmers and buyers and encouraging ethical business conduct across the value chain. By the end of the programme, 2,036 farmers had been trained on RBC principles, contributing to a stronger culture of sustainability, accountability, and responsible production within the banana sector.



Mary Ndeti a banana farmer transporting bananas in a crate



Andrew Ndung'u showing the handwoven carpets they produce under Ziada Craft



2. Green Employment in Agriculture Programme (GEAP)

Esther Bura and Loi E. Randu of Faith Pineapple CBO in Manjengo ya Wakala Village, Kilifi County at their farm

The Green Employment in Agriculture Programme (GEAP) is a five-year initiative (2021–2025) funded by the Royal Danish Embassy (Danida) and implemented by the Micro Enterprises Support Programme Trust (MESPT). It targets the transformation of Kenya's agricultural sector through the promotion of decent green jobs, enhancement of value chain competitiveness, and promotion of inclusive and climate-resilient growth.

GEAP operates in 12 counties; Makueni, Machakos, Kilifi, Kwale, Nyandarua, Nakuru, Trans Nzoia, Uasin Gishu, Bungoma, Kakamega, Siaya, and Kisii and focuses on 9 value chains such as dairy, coconut, avocado, mango, export vegetables, indigenous chicken, cassava, pineapple, and moringa.

Key Achievements:

- **Strengthening Competitive Market Systems**

GEAP continued to strengthen farmer participation in structured markets by improving the capacity of farmer organizations, SMEs, and agribusinesses to aggregate, market, and commercialise agricultural produce. During the reporting year, 14,954 farmers accessed structured markets through programme-supported enterprises, contributing to the aggregation and trade of 43,383 metric tonnes of produce valued at KES 2.47 billion. Since programme inception, GEAP has facilitated more than KES 6.5 billion in cumulative sales through structured marketing systems.

The programme strengthened market competitiveness through Business-to-Business (B2B) forums, trade fairs, buyer-seller engagements, and strategic partnerships with exporters, processors, retailers, and industry associations. These interventions expanded both domestic and export market opportunities while improving farmers' access to timely market information and strengthening the commercial sustainability of supported enterprises.

- **Improving Food Safety and Agricultural Productivity**

GEAP continued to improve productivity and food safety by promoting Good Agricultural Practices (GAP), climate-smart agriculture, financial literacy, agribusiness development, and compliance with food safety standards. During the reporting period, 5,382 farmers received training across the programme's priority value chains, contributing to a cumulative outreach of more than 27,000 farmers. The programme also supported certification of more than 6,400 value chain actors, enabling compliance with domestic and international market requirements and improving access to premium markets. Beyond farm-level interventions, GEAP strengthened county food safety systems by supporting the development of food safety policies and legislative frameworks, contributing to more effective governance and safer food systems across programme counties.

Case study

Faith Pineapple CBO Improves Pineapple Productivity in Kilifi County

Faith Pineapple CBO in Marafa Ward, Kilifi County, is improving pineapple productivity through the adoption of Rapid Seed Multiplication Technology introduced by MESPT under the Green Employment in Agriculture Programme (GEAP) in partnership with Pwani University.

The group has used the technology to produce clean planting material from pineapple crowns that were previously discarded as waste, helping farmers reduce production costs while improving sustainability.

Through a 7,500-plant demonstration farm managed by women farmers, the CBO has demonstrated how the technology can strengthen food productivity and sustainable pineapple farming at the Coast.

The technology has reduced pineapple maturity time from the traditional 18 months to about 13 months, enabling earlier harvesting and improved productivity. Farmers have also achieved more uniform, high-quality fruits with improved pest and disease control through the use of clean planting material.



A farmer demonstrating the rapid seed multiplication technology to produce clean planting materials from pineapple crowns

• Accelerating Green Transformation

GEAP continued to position climate resilience and environmental sustainability at the centre of agricultural development. 2025, 6,680 value chain actors were trained on climate adaptation and sustainable agricultural practices, while the adoption of green technologies continued to expand across programme areas. Farmers and enterprises increasingly invested in drip irrigation, renewable energy systems, Black Soldier Fly production, organic waste recycling, water conservation technologies, and other circular economy solutions that improved productivity while reducing environmental impacts. The programme also supported large-scale ecosystem restoration through the planting of more than 2.1 million trees, strengthening agroforestry, biodiversity conservation, and long-term climate resilience.

• Creating Employment and Strengthening Inclusive Enterprises

Employment creation remained one of GEAP's most significant achievements. The programme continued to strengthen the Business Service Provider (BSP) model, creating employment opportunities across production, harvesting, aggregation, transport, post-harvest handling, machinery operation, extension services, and value addition. In addition, investments in farmer organizations, SMEs, processing enterprises, and market infrastructure generated employment throughout the agricultural value chains while strengthening enterprise competitiveness and local economic development.

• Learning and Evidence Use

In 2025, the programme strengthened adaptive learning and evidence-based programming through the development of seven learning products, bringing the cumulative total to 26 knowledge products. These included case studies, policy papers, videos, value chain models, and fact sheets developed in collaboration with research and academic institutions such as Egerton University and Pwani University. Participatory Action Research (PAR) continued to generate evidence on productivity, profitability, and climate adaptation practices across the value chains, informing programme implementation and policy dialogue. In addition, GEAP supported the publication of a food safety paper in partnership with Frontiers in Sustainable Food Systems, contributing to sector learning and visibility.



3. Central Highlands Ecoregion Foodscapes (CHEF)

Lilian Muriungi at her farm admiring her avocados

The Central Highlands Ecoregion Foodscapes (CHEF) programme is a partnership between MESPT and The Nature Conservancy (TNC) aimed at strengthening regenerative agriculture, climate resilience, biodiversity conservation, and sustainable livelihoods among smallholder farmers in Murang'a, Kirinyaga, Meru, and Laikipia counties. The programme focuses on promoting regenerative farming practices, strengthening market systems, enhancing access to quality seedlings, and building resilient and inclusive food systems.

Key Achievements:

- **Promoting Regenerative Agriculture and Climate Resilience**

In 2025, CHEF strengthened farmers' capacity to adopt regenerative agricultural practices that improve soil health, conserve natural resources, and increase resilience to climate change. A total of 732 farmers were trained on regenerative agriculture practices, including soil fertility management, water conservation, integrated pest management, agroforestry, mulching, minimum tillage, sustainable avocado production, and climate-smart crop management. Demonstration farms and farmer field days provided practical learning platforms that enabled farmers to observe and adopt regenerative farming techniques suited to local production systems.

- **Strengthening Market Systems and Farmer Enterprises**

CHEF continued to improve market access by strengthening partnerships between farmer organizations, exporters, financial institutions, and agricultural service providers. Business-to-Business (B2B) forums connected 7 farmer organizations and cooperatives with strategic partners, resulting in strengthened commercial relationships and improved access to structured markets. The programme also facilitated market linkage agreements between farmer cooperatives and Solai Fruits Exporters, creating reliable market opportunities for avocado producers through structured purchasing arrangements. Strategic partnerships with organisations including Keitt Exporters, Organic Crop Care, DigiFarm, Kenya Biologics, and Siraji SACCO further expanded farmers' access to quality inputs, financial services, digital agriculture solutions, and technical advisory support.

- **Strengthening Climate-Resilient Seed Systems**

Access to quality planting materials remained a key priority for the programme. CHEF supported the establishment of four avocado nurseries and four seedling entrepreneurs, strengthening local seed systems and increasing the availability of climate-resilient planting materials. During the reporting period, more than 20,000 avocado and coffee seedlings were established, while seed entrepreneurs collectively produced over 100,000 seedlings for distribution to farmers across the target counties. These investments are strengthening long-term agricultural productivity while promoting the adoption of improved and locally adapted planting materials.

- **Building Local Capacity and Knowledge Exchange**

The programme invested in strengthening local extension systems to ensure sustainable delivery of regenerative agriculture beyond the project period. Training of Trainers (ToT) sessions conducted at Kaguru ATVET Centre equipped extension personnel with practical skills in regenerative agriculture, participatory extension approaches, and sustainable production systems. Farmer exposure visits and learning exchanges further strengthened knowledge sharing by allowing producers to observe successful farming practices, improve orchard management techniques, and better understand market requirements and post-harvest handling practices. These learning platforms continue to accelerate the adoption of regenerative agriculture while strengthening collaboration among farmers, extension providers, and market actors.



Faith Kitata crushing eggshell waste into calcium-rich poultry feed



Vert Limited team sorting fresh mangoes

4. Empowering Youth through Market-Led Employment in the Fruit Value Chain

In 2025, MESPT successfully concluded its implementation of the Challenge Fund for Youth Employment (CFYE) – Low-Hanging Fruit Project, a two-year initiative funded by the Netherlands Ministry of Foreign Affairs through Palladium. Implemented through a consortium comprising Ripple Effect Kenya (Lead Partner), Feast Foods Ltd., Yelder and MESPT, the project sought to address youth unemployment by creating sustainable employment and enterprise opportunities within the mango, pineapple and passion fruit value chains across Kwale, Kilifi and Mombasa counties.

The initiative adopted a market systems approach that strengthened productivity, market access and enterprise development while creating decent employment opportunities for young women and men across the agricultural value chain. MESPT led the entrepreneurship development, business support, financial literacy and mentorship components of the programme, equipping young people with the skills, networks and financial knowledge required to establish and grow viable agribusinesses.

Key Achievements:

- **Strengthening Youth Entrepreneurship and Business Skills**

The project significantly strengthened entrepreneurial capacity among young agripreneurs through practical training in entrepreneurship, agribusiness management, business planning, financial literacy, sustainable agriculture and Business Model Canvas (BMC) development. During the reporting period, 521 youth entrepreneurs successfully completed the training programme, surpassing the project target of 500 participants. The intervention enhanced participants' business management skills improved financial decision-making and increased their readiness to establish and expand commercially viable enterprises within the fruit value chains.

To strengthen long-term local enterprise support, the project also trained 52 Business Service Providers (BSPs) in business coaching, mentorship, financial modelling and enterprise advisory services. These local service providers continue to provide market-oriented business development support to youth entrepreneurs beyond the project's implementation period, contributing to the sustainability of enterprise growth.

- **Strengthening Market Systems and Strategic Partnerships**

The project adopted a collaborative market systems approach that brought together public and private sector partners to strengthen the youth entrepreneurship ecosystem. A regional stakeholder forum convened 41 organizations, including government institutions, financial service providers, research organizations, farmer organizations, civil society and private sector actors, to enhance coordination, improve market linkages and expand access to business and financial services for young entrepreneurs. The programme generated strong interest among young people, attracting 738 applications, demonstrating the growing demand for youth-focused agribusiness opportunities and enterprise development support.

- **Mentorship, Enterprise Growth and Employment Creation**

Beyond training, MESPT provided tailored mentorship and coaching to youth entrepreneurs to strengthen enterprise performance and business sustainability. 159 youth entrepreneurs were matched with trained Business Service Providers for ongoing coaching, technical support and business advisory services. The mentorship programme enabled young entrepreneurs to refine business models, improve record keeping, strengthen financial management and access new market opportunities.

These interventions translated into tangible enterprise and employment outcomes. Young entrepreneurs established and expanded businesses in fruit aggregation, seedling production, processing, transport, value addition, waste utilization and marketing, contributing to increased self-employment, new wage employment opportunities and stronger local economies across the targeted fruit value chains. Business verification undertaken during project close-out confirmed strong progress towards the project's enterprise development and income generation objectives.

- **Supporting Sustainable Youth Enterprises**

To enhance the sustainability and competitiveness of youth-led businesses, MESPT provided targeted technical support to selected enterprises. One notable intervention supported a youth entrepreneur specializing in passion fruit seedling production through the provision of nursery infrastructure, including fencing, shade net construction, quality seeds and potting materials, enabling expansion of production capacity and improved business performance.

The project also strengthened entrepreneurship culture among participating youth, with more than 90% of supported entrepreneurs adopting business record-keeping practices, improving financial management, business planning and long-term enterprise sustainability.

The successful completion of the CFYE programme demonstrates that integrating entrepreneurship development, mentorship, business advisory services, financial literacy and market linkages provides an effective pathway for creating decent work opportunities for young people while strengthening inclusive agricultural value chains. The lessons and partnerships established through the programme will continue to inform MESPT's future interventions aimed at promoting youth employment, enterprise development and resilient market systems in Kenya.



Njoroge Githinji, Chairman Kapsara CBO at their farm



5. Spring Impact Project

MESPT and Spring Impact during a Strategy Workshop

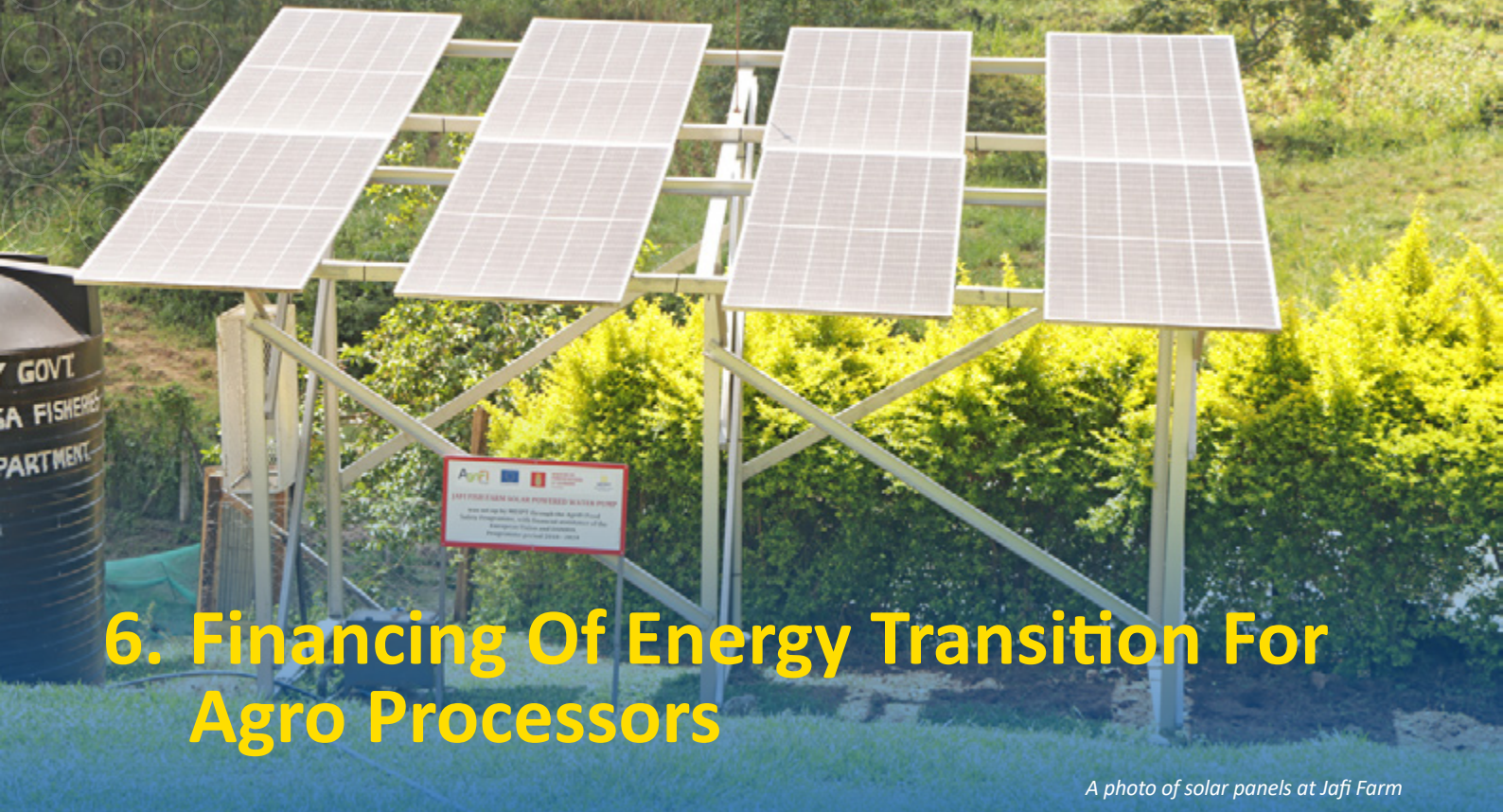
In 2025, MESPT was selected to participate in the Spring Impact Scale Accelerator: Women's Economic Empowerment, a global initiative designed to help high-impact organizations develop sustainable strategies for scaling their impact. Through a six-month technical partnership, Spring Impact provided tailored strategic consultancy to strengthen MESPT's approach to expanding women's economic empowerment within Kenya's agricultural sector. The partnership focused on developing a robust scale strategy, strengthening MESPT's scale and financial models, refining partnership approaches, and embedding practical innovation principles to support long-term, system-wide impact.

The programme supported MESPT in establishing a structured partnership model by clearly defining last-mile partner profiles and creating a more coordinated approach to partner engagement, enabling broader and more effective outreach. This approach strengthened MESPT's transition from direct implementation toward partnership-led delivery models focused on movement building, market systems strengthening, and policy advocacy. Improved internal coordination across credit and programme teams further enhanced integrated implementation and learning. Evidence generated through these partnerships also highlighted critical systemic barriers, including gender-based violence, regulatory constraints affecting youth enterprises, and limited market access, reinforcing MESPT's role in evidence-based advocacy and capacity building.

Building on these achievements, MESPT identified key priorities to strengthen the effectiveness and sustainability of its partnership approach. These include strategically mapping and activating partnerships to drive collective ecosystem impact, strengthening

joint implementation through integrated planning and field collaboration, and refining partnership assumptions and due diligence systems for partner selection and engagement. MESPT also aims to scale hybrid capacity-building models and transition toward a more strategic Monitoring, Evaluation, and Learning (MEL) system that tracks long-term outcomes and supports data-driven decision-making across partnerships. In addition, the organization will continue leveraging partnerships to influence policy by amplifying grassroots voices and advocating for improvements in financial inclusion, regulatory environments, and market access, while transitioning from short-term projects toward longer-term, sustainable programmes that deliver systemic and lasting impact.

During the reporting period, MESPT received technical and financial support from Spring Impact through the Strengthening MESPT's Digital Scale Pathway through Learning Capture and Product Testing with Young Entrepreneurs Across Kenya's Economic Blocs initiative. The project supported the early design of MESPT's digital finance strategy by undertaking a user-centred learning process that included two rounds of gender-responsive Focus Group Discussions (FGDs) and a cross-regional online validation exercise involving young agripreneurs from Kenya's six economic blocs. These engagements generated valuable insights into youth financial needs, digital readiness, financing preferences, and barriers to accessing financial services. The initiative reinforced MESPT's commitment to developing inclusive, technology-enabled financial solutions that combine digital innovation with human support systems to improve access, trust, and uptake among young entrepreneurs.



6. Financing Of Energy Transition For Agro Processors

A photo of solar panels at Jaji Farm

In 2025, MESPT, in partnership with Financial Sector Deepening (FSD) Kenya, continued advancing the Financing of Energy Transition for Agro-Processors Project aimed at accelerating green transformation within Kenya's agro-processing sector. The initiative focuses on enabling agro-processors to transition toward cleaner, more efficient, and climate-resilient energy systems through innovative financing solutions tailored to the needs of SMEs.

During the year, MESPT strengthened the foundation for green financing by developing and piloting a dedicated energy transition finance product designed to support investments in renewable energy and resource-efficient technologies. The programme engaged agro-processors across different value chains, supporting the identification and appraisal of enterprises ready to adopt sustainable energy solutions.

As part of the pilot phase, MESPT supported investments in solar energy, wastewater treatment, and biogas technologies aimed at reducing operational costs, improving energy efficiency, and promoting environmentally sustainable production systems. The supported projects are expected to contribute to reduced carbon emissions, increased business resilience, and enhanced sustainability within agro-processing enterprises.

The partnership also contributed to strengthening systems for green finance implementation through the development of standardized monitoring and reporting tools to track environmental, financial, and social impact across supported projects. In addition, MESPT continued to strengthen collaboration with strategic partners to explore innovative approaches for de-risking green investments and expanding access to sustainable financing for SMEs.

Through this partnership, MESPT and FSD Kenya continued demonstrating the important role of innovative financing in supporting climate adaptation, energy transition, and sustainable growth within Kenya's agricultural sector, while contributing to broader efforts toward green industrialization and resilient market systems.



7. Small Enterprise Support and Access to Finance for Strengthening Borderland Micro and Small Enterprises

Participants during a training workshop in Moroto Uganda

During the year, MESPT conducted community participatory planning sessions with pre-selected groups in Alale, Komirmir, and Konyao to gather insights for designing an effective financial literacy delivery model. Key stakeholders including local leaders, county officials, and WEPESA SACCO staff were engaged to assess training needs, establish strategic partnerships, and initiate the loan application process for WEPESA SACCO.

In collaboration with Caritas-Uganda, MESPT provided Financial Literacy and Entrepreneurship training to 60 group leaders from West Pokot and Karamoja (Moroto, Uganda), focusing on maize, hay, and honey value chains. Additionally, a Training of Trainers (ToT) program was conducted for 10 Caritas participants to equip them to cascade financial literacy to SILC group members, farmers, and informal cross-border traders. The ToT addressed key regional financial challenges, such as poor savings habits, over-indebtedness, and inadequate risk management. Both training programs were completed as planned.

MESPT also supported the development of tailored financial products for WEPESA SACCO to enhance credit access for project beneficiaries and conducted a comprehensive appraisal of the SACCO.

A man in a bright green jacket is pouring liquid from a large, rusted metal bucket into a black funnel that is placed over the opening of a large, dark blue cylindrical tank. The background shows a stone wall and some trees.

8. Revolving Fund for Commercial Biodigesters in Kenya

Mr Ng'anga Kamau feeding his biodigester

During the year, MESPT partnered with GIZ to pilot a revolving financing facility aimed at accelerating investment in medium-scale commercial biodigesters in Kenya. The initiative sought to improve access to financing for biodigester enterprises and commercial users while supporting the adoption of sustainable energy and climate-smart waste management solutions within agribusinesses.

To operationalize the facility, MESPT conducted a series of stakeholder engagement forums, knowledge exchange events, and targeted contractor outreach sessions involving financial institutions, biodigester contractors, agribusinesses, and sector actors. These engagements helped validate financing needs, strengthen awareness of the revolving fund, and generate critical insights that informed the development of the lending framework and financing structure.

MESPT further developed and approved lending guidelines, credit appraisal tools, loan agreements, and ring-fenced financing structures to support prudent administration of biodigester financing. The initiative also facilitated due diligence assessments for prospective applicants to evaluate project viability, operational capacity, and alignment with the objectives of the fund.

Through the facility, MESPT financed a commercial biodigester project valued at KES 1.12 million, supporting the installation and operationalization of a biodigester system for livestock waste management and renewable energy generation. By the close of the reporting period, the system was being utilized for cooking and heating applications within the enterprise, demonstrating the practical potential of biodigester technology in reducing reliance on conventional energy sources while improving farm waste utilization.

The pilot also generated valuable lessons for future green financing initiatives, highlighting the need for enhanced contractor technical capacity, stronger after-sales support, flexible repayment structures aligned to biodigester cash flow cycles, and increased awareness among potential investors on the commercial viability of medium-scale biodigesters. These insights will inform future climate-smart financing interventions and contribute to strengthening sustainable energy financing ecosystems in Kenya.

Gender, Youth and Social Inclusion (GYSI)

Advancing Inclusive Agricultural Transformation



Mary Kaunga and Purity Charles, youth farmers engaged in the banana value chain, posing with their freshly harvested bananas

Gender equality, youth empowerment, and social inclusion remain central to MESPT's mission of creating resilient agricultural systems and inclusive economic opportunities. Throughout the implementation of the 2021–2025 Strategic Plan, MESPT deliberately integrated Gender, Youth and Social Inclusion (GYSI) across programme design, implementation, partnerships, financial inclusion, enterprise development, and institutional systems to ensure that women, young people, and other underserved groups actively participated in and benefited from agricultural transformation.

In 2025, MESPT continued strengthening this commitment by embedding inclusive approaches across all programme interventions while laying a stronger institutional foundation for long-term gender-responsive programming.

Advancing Inclusive Programme Delivery

MESPT continued to integrate Gender, Youth and Social Inclusion (GYSI) across its programmes, ensuring that women, youth, and other underserved groups had equitable access to finance, markets, enterprise development, employment, and leadership opportunities. Through deliberate investments in inclusive agricultural value chains, the organisation strengthened the participation and economic empowerment of these groups while promoting more resilient and equitable food systems.

During the reporting period, 20,143 value chain actors accessed agricultural and green financing through MESPT-supported Financial Service Providers. Women accounted for 64% of beneficiaries, while 27% were youth, demonstrating the organisation's continued commitment to expanding financial inclusion for underserved groups.

Market participation also improved significantly. In 2025, 15,781, farmers were linked to structured markets, with 52% being women and 29% youth. These interventions strengthened farmers' access to reliable markets, improved household incomes, and enhanced participation in competitive agricultural value chains.

MESPT further promoted inclusive employment and entrepreneurship through Business Service Provider (BSP) models, agribusiness development, and value addition initiatives. Under GEAP, the programme supported the creation of 482 full-time jobs during the year, including 254 jobs accessed by youth. Cumulatively, GEAP contributed to 1,458 full-time jobs and 1,216 casual jobs.

Complementing these efforts, the Low-Hanging Fruits for Youth Employment Project strengthened youth entrepreneurship through business incubation, mentorship, and market linkages. A total of 159 youth entrepreneurs received sustained business

development support, resulting in 40 youth improving their self-employment and incomes, 110 youth securing new jobs, and youth-led enterprises creating an additional 66 jobs across the fruit value chains.

Capacity strengthening remained central to MESPT's inclusion strategy. During the year, 4,648 beneficiaries, including 1,425 youth, were trained on gender equality, inclusive decision-making, and equitable resource sharing within agricultural value chains. To sustain these efforts, MESPT trained 30 Trainers of Trainers (ToTs) and 24 county representatives, who continue to cascade GYSI knowledge and practices across programme counties.

The organisation also strengthened inclusive enterprise development by building the capacity of financial institutions and businesses to adopt gender-responsive approaches. Representatives from 26 Financial Service Providers received training on Gender Lens Investing and the 2X Criteria, while 37 Micro and Small Enterprises, represented by 78 participants, were trained on gender-responsive business practices and human rights-based approaches.

Beyond increasing participation, MESPT continued to influence positive changes in leadership, household decision-making, and resource sharing within farming communities. Women increasingly assumed leadership positions within farmer organizations and value chains, while young people expanded their participation as entrepreneurs, Business Service Providers, aggregators, and service providers, contributing to stronger and more inclusive agricultural enterprises.

Strengthening Institutional Capacity for Gender Mainstreaming

During the year, MESPT developed a comprehensive Gender Equality and Social Inclusion Strategy in partnership with Tanager through the Innovative Technical Exchange Plus (IGNITE+) programme. The strategy was informed by gender analyses across key agricultural value chains, enabling the organisation to better understand barriers affecting women, men, youth, and vulnerable groups while identifying practical approaches for promoting more equitable participation in agricultural development.

To strengthen programme implementation, MESPT integrated internationally recognised approaches including the Gender Action Learning System (GALS), the Project-Level Women's Empowerment in Agriculture Index (Pro-WEAI), Gender Lens Investing, and the 2X Criteria. These tools are strengthening inclusive decision-making, improving household collaboration, supporting investment readiness among Agri-MSMEs, and promoting equitable access to productive resources.

Building Capacity for Inclusive Development

MESPT invested significantly in strengthening institutional and partner capacity for gender-responsive programming. Training was provided to staff, programme partners, Business Service Providers (BSPs), Financial Service Providers (FSPs), Trainers of Trainers (ToTs), County Governments, cooperatives, and Micro and Small Enterprises to strengthen understanding of gender equality, social inclusion, human rights-based approaches, and inclusive business practices.

The organisation also strengthened financial inclusion through Gender Lens Investing and 2X Criteria training for Financial Service Providers, supporting the development of financial products that better respond to the needs of women- and youth-led enterprises.

Case Study

Vert Ltd Partnership Strengthens Market Access for Mango Farmers

MESPT, through the Green Employment in Agriculture Programme (GEAP), partnered with Vert Ltd. to improve market access, productivity, and incomes for mango farmers in Makueni and Machakos Counties.

Through the partnership, 2,300 farmers organised into 26 groups were integrated into Vert Ltd's supply chain and trained on Good Agricultural Practices (GAP), food safety, financial literacy, governance, and climate-smart technologies to improve production quality and competitiveness.

The partnership established a reliable market for farmers, reducing post-harvest losses and improving incomes. Farmer groups now collectively supply 3,200 metric tons of mangoes annually, generating KES 57.5 million in sales.



Fresh mangoes being sorted by Vert limited staff upon arrival at the factory



Reuben Nyange selects fruits in Free Area Market in Nakuru County

The BDCG Network

Strengthening Inclusive Economies through Market Systems



A group photo of the participants of the 2025 BDCG Symposium in Kisumu

About the BDCG Network

The Business Development Services Donor Coordination Group (BDCG) network is a collaborative platform that brings together development agencies, donors, private sector actors, researchers, government institutions, and civil society organizations to strengthen inclusive and resilient market systems across Africa. In 2025, the BDCG Inclusive Markets Symposium was hosted by MESPT from 26th to 28th November 2025 in Kisumu, Kenya, under the theme “Transforming Market Systems for Resilience, Inclusion, and Sustainability: Reimagining the Future Amid a Shifting Donor Landscape.” The symposium convened 74 participants from 36 organizations to explore solutions for building sustainable, inclusive, and climate-resilient market systems.

Symposium Highlights

The symposium focused on six key thematic areas: Innovative agri-finance for resilient food systems, climate change adaptation and green transition, trade and regional integration, gender equality and social inclusion, innovation and delivery models, and systemic change measurement. Participants engaged through keynote presentations, panel discussions, roundtables, exhibitions, networking sessions, and field visits to innovative enterprises in Kisumu County.

Field visits showcased practical innovations in climate-smart agriculture, circular economy solutions, sustainable waste management, apiculture, and youth-led agribusiness enterprises. Exhibitions further highlighted innovative enterprises working in sectors such as insect-based animal feed, avocado value addition, macadamia farming, dairy processing, and banana fibre processing.

Achievements and Strategic Outcomes

The symposium strengthened partnerships and collaboration among development actors, private sector institutions, researchers, and policymakers working within Africa’s market systems. Discussions emphasized the importance of blended finance models, public-private partnerships, climate-smart innovations, and inclusive leadership in driving resilient economic growth. Participants also generated actionable recommendations aimed at strengthening policy influence, improving access to finance, promoting green transition initiatives, and enhancing inclusion of women, youth, and marginalized groups in market systems.

The symposium further reinforced the role of innovation, evidence-driven programming, and digital transformation in strengthening market systems. Emerging solutions discussed included AI-powered agricultural data systems, digital trade platforms, cash-flow-based financing models, circular economy approaches, and community-driven market innovations.

Voices from the Symposium

Speakers and panelists emphasized the need for stronger collaboration, inclusive leadership, and sustainable financing models in transforming African market systems. Rebecca Amukhoye, CEO of MESPT, highlighted the importance of investing in climate adaptation and bioeconomy models that create green jobs and support regenerative agriculture. Wairimu Wahome of Heifer International Kenya emphasized that inclusion must move beyond representation to positioning women, youth, and persons with disabilities as active decision-makers within market systems.

Panelists also stressed the importance of applied research, digital innovation, blended finance, and regional partnerships in addressing systemic barriers affecting smallholder farmers and agri-enterprises across Africa.

Call to Action

The symposium concluded with a strong call for coordinated multi-sector collaboration to strengthen resilient, inclusive, and sustainable market systems across Africa. Participants emphasized the need for increased investment in climate-smart solutions, innovative financing models, inclusive leadership, digital transformation, and evidence-based policymaking. The discussions also highlighted the importance of strengthening public-private partnerships, regional integration, and community-driven approaches to ensure long-term economic resilience and equitable development.

Institutional Strengthening Systems, Partnerships, and Resilience



MESPT CEO Rebecca Amukhoye and Corporate Communications Officer Rachael Matayen pose with an award during the Warriors for Good Awards

In 2025, MESPT continued to strengthen its institutional systems, governance structures, and operational resilience to support effective delivery of its strategic objectives. The organization achieved an overall institutional performance score of 86% for the year and 82% cumulatively for the 2021–2025 Strategic Plan period. Key institutional milestones included strengthening governance, enhancing operational systems, deepening strategic partnerships, improving risk management processes, and investing in staff capacity development and organizational culture.

- **Systems Strengthening and Business Continuity**

During the year, MESPT made significant progress in business systems automation and digital transformation. Key achievements included the development and enhancement of the Human Resource Management Information System (HRMIS), the Programme Management Information System (PMIS), and upgrades of the Navision ERP system to improve operational efficiency, reporting, and decision-making processes. Investments were also made in strengthening business continuity infrastructure through upgrades of RAM storage, virtual hosting systems, and power backup solutions, contributing to over 90% system uptime.

To strengthen cybersecurity and data protection, MESPT implemented system patching and cybersecurity awareness initiatives, including KnowBe4 staff training programmes aimed at improving cyber risk awareness and organizational preparedness against digital threats.

- **Strengthening Governance, Risk Management, and Institutional Policies**

MESPT continued to strengthen institutional governance and compliance systems through effective Board oversight, strategic leadership, and regular risk management processes. During the strategic period, the organization developed and reviewed key policies, manuals, strategies, and operational procedures necessary for the successful implementation of the Strategic Plan. Regular internal and external audits, risk assessments, and maintenance of updated risk registers further strengthened accountability, compliance, and organizational resilience.

The organisation also maintained prudent financial management practices through timely approval and processing of payments, effective budget management, and strengthened expenditure controls that supported efficient utilization of organizational resources.

- **Strategic Partnerships and Resource Mobilization**

In 2025, strategic partnerships continued to play a central role in advancing MESPT's mission. MESPT strengthened its fundraising base and expanded strategic partnerships to enhance

programme implementation, institutional sustainability, and resource mobilization. The organisation established strategic partnerships and MoUs with institutions including Tanager, Davis & Shirtliff, Horizon Consulting, Centrifique Consulting, SkiQa Group, Microsave Consulting, CGIAR, Self Help Africa, and Equity Bank Group, among others.

Notable milestones included the launch of the Mastercard Foundation FIYMA Program and mobilisation of additional resources from partners including DANIDA, GIZ, FSD Kenya, UNEP, UNDP, Palladium, TNC, and NAVCDP, positioning MESPT for continued growth and impact.

- **Staff Capacity Development and Organizational Culture**

In 2025, MESPT continued to strengthen its human capital, organisational culture, and institutional systems to support effective programme delivery and long-term sustainability. A staff capacity development plan was implemented, enabling staff to undertake professional trainings in areas such as climate change adaptation, ESG, project management, and defensive driving. ESG training was also conducted for management and Board members to strengthen the integration of sustainability considerations within institutional leadership and decision-making.

The organisation further promoted employee wellbeing and positive workplace culture through feedback surveys, HR barazas, wellness programmes, and mental health awareness sessions. MESPT also strengthened institutionalisation of Gender, Youth, and Social Inclusion (GYSI) through onboarding of a GYSI Advisor, development of GESI policies and strategies, and capacity strengthening on gender mainstreaming across programmes and operations.

Operational efficiency and governance were enhanced through the implementation of HRMIS and other business process automation systems, as well as the development and review of organisational policies, manuals, and procedures to strengthen institutional effectiveness and compliance.

- **Monitoring, Evaluation, Accountability and Learning**

In 2025, the MEAL unit facilitated successfully coordinated the development of the 2025 performance KPIs, ensuring strong alignment with MESPT's strategic objectives, annual workplans, and institutional priorities. This strengthened a results-based culture across the organization by ensuring KPIs were specific, measurable, and management-actionable, with clear indicators and deliverables that enhanced performance accountability at organizational, departmental, and individual staff levels.

MESPT further strengthened evidence generation and organizational learning through the completion of end-of-programme evaluations for CFYE, CHEF, and DMDP, while advancing MEAL digitization by integrating tools with Power BI to improve real-time reporting, data accuracy, and aggregation.

In addition, the GEAP Data Quality Assessment confirmed progress in improving data systems and identified targeted actions to enhance data reliability and audit readiness, and MESPT ensured timely submission of institutional and programme donor reports.

- **Communication, Visibility, and Knowledge Management**

In 2025, the Corporate Communications Unit strengthened MESPT's corporate brand positioning and programme visibility through strategic communication, media engagement, digital storytelling, branding, and stakeholder engagement. The unit ensured consistent donor compliance, co-branding, and branding asset tagging across programmes, while supporting the dissemination of knowledge products and multimedia content that highlighted MESPT's development impact.

MESPT further enhanced its institutional visibility through participation and branding support in key national and programme events, including the Devolution Conference, SME Day, ASK Shows, donor and board field visits, programme closeouts, and trade expos across the country. These engagements contributed to sustained media coverage, strengthened stakeholder engagement, and increased visibility for MESPT and its partners.

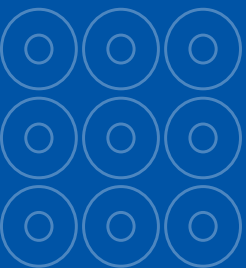
Digital platforms continued to record steady growth, with Facebook followers increasing from 17,290 to 18,556, LinkedIn followers from 6,714 to 7,864, and X (formerly Twitter) followers from 2,550 to 2,683, reflecting growing stakeholder interest and engagement with MESPT's work. Positive media coverage and partner mentions further amplified programme achievements in climate resilience, agricultural transformation, MSME development, financial inclusion, and market systems strengthening.

MESPT's institutional credibility was further reinforced through impact-led storytelling and the development of the 2024 Annual Report, documentaries, case studies, learning papers, newsletters, and multimedia content showcasing programme outcomes and beneficiary impact. Notably, MESPT received the Warrior for Good Awards for Financial Inclusion and SDG Awards, affirming the Trust's contribution to inclusive finance and sustainable development.



MESPT team and partner farmers attending a trade show in Berlin

Financial Statements



Micro Enterprises Support Programme Trust Statement of Profit or Loss and Other Comprehensive Income For the Year Ended 31st December 2025

Income	2025 Shs	2024 Shs
Interest Income	97,131,563	107,917,377
Fee Income	5,692,500	4,741,800
Grant Income	260,410,675	527,972,449
Other Operating Income	66,810,408	63,495,008
Total Income	430,045,146	704,126,634
Credit Loss	(20,947,329)	(42,806,430)
Net Operating Income	409,097,817	661,320,204

Expenditure	2025 Shs	2024 Shs
Direct Programme Costs	260,410,675	527,972,449
Operating Expenses	155,686,362	175,496,565
Finance Cost	473,398	741,882
Total Expenses	416,570,435	704,210,896
Loss for the Year	(7,472,618)	(42,890,692)
Other Comprehensive Income		
Revaluation Surplus	25,969,351	-
Total Profit/ (Loss) and Other Comprehensive Income	20,673,654	18,496,733

Micro Enterprises Support Programme Trust Statement of Financial Position as at 31st December 2025

Asset	2025 Shs	2024 Shs
Cash and Bank Balances	553,633,767	135,423,698
Short term Deposits	332,454,107	109,286,658
Loans to Customers	995,442,699	1,189,441,585
Other Assets	193,548,250	21,975,628
Property and Equipment	60,254,450	46,702,738
Leasehold Land	25,908,883	26,910,217
Right of use of Asset	1,806,418	3,955,189
Intangible Asset	3,507,897	3,510,919
Total Asset	2,166,556,471	1537,206,632

Liabilities and Reserves	2025 Shs	2024 Shs
Lease Liabilities	2,540,927	4,990,203
Deferred Income:		
• Danida Funds	423,637,253	428,540,043
• GIZ Funds	1,891,251	
• FSD Funds	11,356,016	15,000,000
• Spring Impact Funds	1,265,809	
• Mastercard Foundation Funds	634,562,071	
Other Liabilities	89,987,070	105,857,045
Total Liabilities	1,165,240,397	554,387,291
Reserves		
Revenue Reserve	970,626,089	978,098,707
Revaluation Reserve	30,689,985	4,720,634
Total Reserves	1,001,316,074	982,819,341
Total Liabilities and Reserves	2,166,556,471	1 537,206,632

The financial statements were approved by the Board of Trustees

Our Board Members

As of December 2025



Noah Meely
Chairman



Irene Gathinji
Vice Chair



Pil Holm Maagaard
BOT Member



Monica Asuna
BOT Member



Thomas Were
BOT Member



Rebecca Amukhoye
Secretary

Our Development Partners



**MINISTRY OF
FOREIGN AFFAIRS
OF DENMARK**
Danida



DMDP **DANIDA MARKET
DEVELOPMENT
PARTNERSHIPS**

giz Deutsche Gesellschaft
für Internationale
Zusammenarbeit (GIZ) GmbH





Dr. Pil Maagaard officially handing over the Water Weir to the area MP Hon. Robert Mbui



Youth from Rongai Acacia Dairy Cooperative collection milk



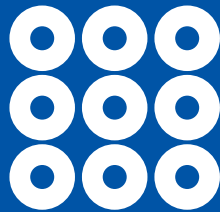
Members of Gwika Community-Based Organization display their packaged moringa powder



Tobias von Platen-Hallermund, from the Royal Danish Embassy and MESPT CEO Rebecca join the community in a lively dance, guided by the MC during the official launch of the Rongai Acacia Hay Barn



John Makori, Assistant Director at Getembe Poultry, inspects a chicken before sale



MESPT

**MICRO ENTERPRISES SUPPORT
PROGRAMME TRUST**



MESPT Plaza, 01 Tausi Rd



Westlands, between Westlands Rd & Muthithi Rd.



P.O Box 187-00606 Sarit Centre.



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