The only global multi-stakeholder network for agri-SME\(^1\) finance

Who we are

A **global community** of around 50 financial institutions, impact investors, farmers’ organizations, technical assistance providers, industry platforms, donors and philanthropies, and specialized UN entities.

Our value proposition

A dynamic, collectively owned space for partners to **address strategic knowledge gaps, share learning, and identify opportunities to work together** on transformative initiatives.

Our vision

More **inclusive** and **effective financial ecosystems** that meet the needs of small and medium agri-entrepreneurs – women, men, and youth – **empowering them to grow sustainable and resilient businesses**.

Why focus on agri-SME finance

**SMEs are the backbone of agri-food systems**, as they:

- represent **90%** of businesses in the agri-food sector
- create **half** the sector’s economic value
- handle a **large share** of food processing in different regions
- are often at the forefront of innovations in digital connectivity, nutrition, and smallholder inclusion.

**Access to finance is a top challenge for agri-SMEs:**

- There is a **100 billion dollar gap** in SME finance in sub-Saharan Africa alone.
- **Financial institutions and investors are held back** by risk and by poor economics.
- **Accessing finance is often more challenging for women entrepreneurs** and SMEs with innovative business models.

---

\(^1\) According to the SAFIN/ISF Advisors taxonomy, agri-SMEs are profit-oriented enterprises with a capacity to service investments in the 50,000-2M dollar range.
What we do

Fragmentation and poor coordination in the financial ecosystem are major obstacles to progress towards closing the finance gap for agri-SMEs.

As a network, we work to counter this fragmentation, so that different actors can better understand each other and the needs of agri-SMEs, focus on the same strategic priorities, and align their efforts.

In our current phase (SAFIN2.0), which runs for 2021-25, we do this in 5 focus areas.

What we plan to achieve by 2025

Between 2021 and 2025, partners will seek to increase the volume of agri-SME finance they deploy or mobilize, grow the pool of initiatives they undertake together, and continuously share knowledge and learning.

We will measure our success in terms of:

- Advanced shared understanding of strategic action areas in agri-SME finance
- Increased connectivity and new relationships formed across the network
- More collaborative projects to bridge the agri-SME finance gap

Our achievements so far

- Investment opportunities and financing solutions in SME-dense value chains identified in Colombia, Dominican Republic, India, Jamaica, Nigeria, Uganda, and three countries in the Sahel
- Profile of the agenda of agri-SME finance raised in key international policy forums
- New learning and thought leadership developed on blended finance for agriculture
- Innovative partner-led investments and research profiled for dissemination and support
- Inclusive participation of agri-SMEs and farmers’ organizations facilitated

To learn more, write to Bettina Prato, Senior Coordinator SAFIN, b.prato@ifad.org