

MICRO ENTERPRISES SUPPORT PROGRAMME TRUST







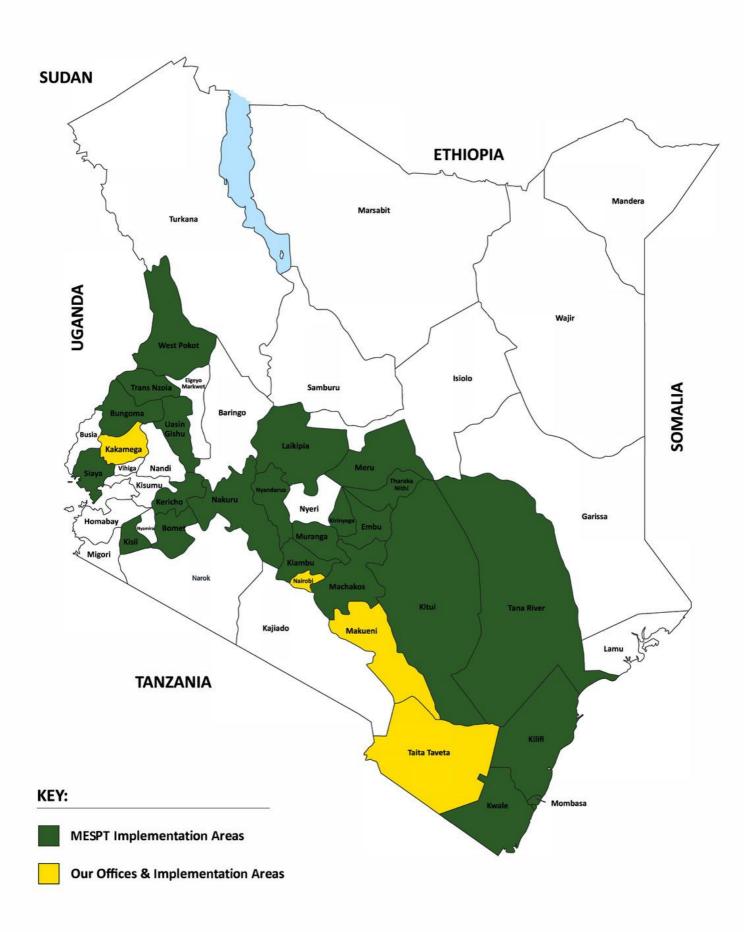


# **PROFILE**

**Building a Prosperous Society** 

www.mespt.org 2025

# >> MESPT PRESENCE IN KENYA



# **ABOUT MESPT**

# Who we are

Micro Enterprise Support Programme Trust (MESPT) is a development organization established in the year 2002 by the Government of Kenya and the European Union and later by Royal Danish Embassy in Kenya, (DANIDA) enjoined through a Trust Deed of 2013.

# **Our Vision**

To build a prosperous society.

# **Our Mission**

To facilitate sustainable business development and financial services to small holder farmers and Agri SMEs in Kenya.

# **Our Mandate**

MESPT is mandated to support sustainable economic growth and development of small holder farmers and Agri MSMEs to increase productivity, income and enhance competitiveness for job creationespecially for youth and women. This is achieved through capacity building which includes skills development, technical support, business advisory, financial and market linkages

# **Our Services**

For the past 23 years, MESPT has been supporting the agricultural and financial services sectors of the Kenyan economy, and for the past 15 years, the green/ renewable energy industry. The Trust has developed key competencies that have contributed to enterprising solutions that have impacted Kenya's rural poor to increase their competitiveness in various agricultural value chains leading to job creation. These services include:

- 1. Facilitating access to markets
- 2. Promoting sustainable agricultural production and natural resource management
- 3. Provision of sustainable credit to financial institutions & SMEs
- 4. Value chain development Business Development
- 5. Capacity-building of farmers organizations.

# **Our Core Values**

- 1.Inclusion We care about every stakeholder and provide equal opportunity for all.
- 2.Integrity We do what is right, ethically, honestly, professionally and respectfully.
- 3.Excellence We find the right answers to solve our client's development challenges and aim for continuous improvement in everything that we do.
- 4. Innovation We learn and adapt to find better ways of doing things.
- 5. Sustainability We are committed to creating lasting value and equitable impact for all stakeholders, the society and environment.

# **Key Result Areas**

- 1.Market Development creation of market opportunities through agro processing in partnership with agro SMEs
- 2. Financial Inclusion Increasing access to finance through financial intermediaries
- 3.Food Safety & productivity enhancing food safety systems and increased production in selected value chains.
- 4.Green Transformation promotion of resource efficient, clean and climate sensitive technologies & solutions

# **OUR CUMULATIVE ACHIEVEMENTS IN NUMBERS**



## **KES 6.4 BILLION**

Amount disbursed to Financial Institutions & SMEs



49 Active financial Institutions have benefited from sustainable financing. Consequently, we have facilitated development of 55 financial products



# 273,000

End users accessing finance through 55 financial products developed with 49 financial institutions. (24611end users access under green financing)



# 14974

98,293

Jobs created at various levels of the market systems - 45% account for decent jobs



Farmers engaged in various agricultural value chains & benefiting from linkages with input suppliers and output markets



# 9812

markets, and generating premium prices 967

Farmers certified in various food safety, social, market standards, accessing international

Youth-led agri-enterprises with strengthened capacity through incubation, coaching and



# mentorship

**KES 6.5 BILLION** Total sales turnover realized by the targeted small holder farmers



# 134,094

Total volumes of produce aggregated by small holder farmers



# 26

Counties that MESPT is in partnership with, for increased food safety awareness and establishment of County Food Safety Committees as well as passage of critical food safety legislation



# 26

Counties reached with MESPT programmatic and financial services

farmers adopting the technologies for use.



# 31 Green technologies that MESPT has promoted across target regions with 14584 small holder

Agri-enterprises with capacity strengthened through MESPT interventions



Farmer producer organisations with strengthened capacity on aggregation and marketing initiatives

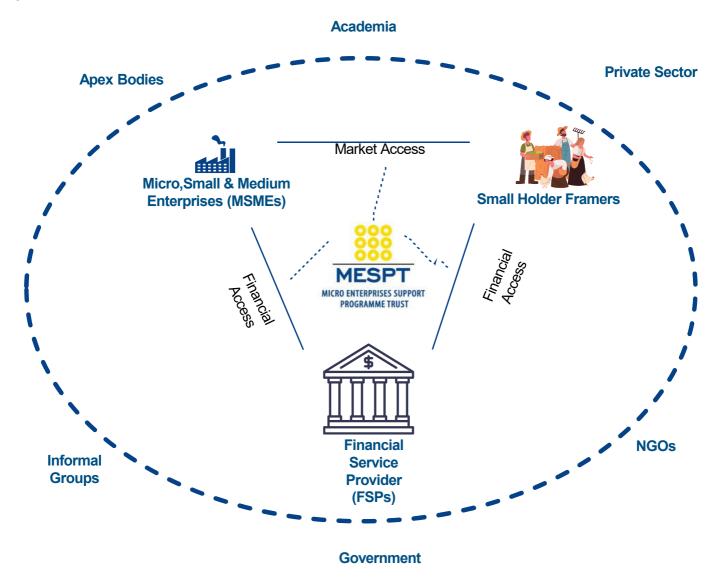


# 13

ATVETS capacity strengthened through MESPT interventions to deliver broad value chain and SPS trainings

# **MESPT'S IMPLEMENTATION MODEL**

MESPT has a tripartite business, model that links farmers, Agri SMEs and financial institutions creating linkages along value chains



MESPT has a development implementation model that entails working with various stakeholders to facilitate sustainable linkages that increase the competitiveness and profitability of targeted agricultural value chains and enterprises.

## **MESPT**

An enabler of development providing a facilitatory role and business development services.

#### **MSMEs and Small holder farmer**

MSMEs comprise agri entrepreneurs that include small scale processors, aggregators, input providers, traders, off-takers, and exporters who we link to small holder farmers so that they can trade.

- There exists strong demand and supply between the MSMEs and SHF
- MESPT facilitates the engagement of the two through BDS and facilitating marketing access

The engagement of the two actors is dynamic hence the accessibility of market and inputs i.e., checkoff system by the MSMEs for small holder farmers.

#### **MSMEs and Financial Services Providers**

We link MSMEs to financial service providers that can lend them working capital and asset financing when in need to enhance their operations. We partner with the financial service providers by giving them affordable loans for onward lending as well offer them technical assistance and business advisory services,

- MSMEs provides market intelligence to the FSPs
- FSPs provide capacity building of MSMEs
- MSMEs can access finance for upscaling of their operations
- MSMEs capacity can be built through ATVETs

# Small Holder Farmers and Financial Services Providers

We are at the forefront to ensure that the small holder farmers are supported to increase their agricultural productivity and profitability, linked to viable markets for their produce and offered appropriate capacity development services.

- Capacity building of small holder farmers on access to finance
- Access to finance for input provisions
- Capacity building of Smallholder farmers through ATVETs

#### Government

We strategically partner with the government to foster agricultural development and innovation to support various selected agriculture value chains actors.

- The government plays the role of providing capacity building
- o Market regulations and standards
- Formulation and enactment of sound policies for an enabling environment
- Public infrastructure e.g., warehouses, transport, aggregation facilities etc.
- Subsidies on technologies e.g., green, food safety, agricultural etc.

#### **Academia**

We work with academia to conduct and identify opportunities for agricultural innovation and information networks that support actors in the sector.

- Academia include ATVET institutions, research centres and universities.
- They conduct research and development
- Support in the capacity building of Agricultural Value Chain actors

#### **NGO & Apex Bodies**

We believe in forging new partnerships that enhance cross and trans collaboration among value chain actors and market system facilitators to share current trends, lessons, challenges, and new innovations.

 Partnership and engagement through like-minded forums

#### **Private Sector Actors**

- They drive agricultural productivity and opening up markets.
- Facilitate increased private investment in the sector
- Enhance sustainable partnerships with different actors in the market to bring about systemic change

#### **Informal Group**

Policy lobbying and sensitization/promotion of green economy and food safety

# **FACILITATING ACCESS TO FINANCE**

Our experience in wholesale lending dates back to 2002. We provide sustainable access to finance and business development services to MSMEs and financial institutions. The objective of our services is to achieve desired socio-economic impact among the end users. The financial solutions and services are geared towards increased financial inclusion, enhanced productivity, accelerated development & growth of MSMEs for job and employment creation. Major sectors of focus include agriculture, Climate smart/renewable energy and general enterprises.

# **OUR THEORY OF CHANGE IN ACCESS TO FINANCE**

Impact - Sustainable Financial investments amongst MSMEs for socioeconomic development in Kenya

## Outcome 1:

Increased access to agrifinancing by financial institutions and MSMEs

## Output 1:

Increased loan portfolio and revenues generated by financial institutions.

#### Outcome 2:

Increased access and utilization of financial services amongst vulnerable SME's, women and youth

## Output 2:

Reduced barriers on financial access and utilization amongst marginalized SMEs, women & youth.

#### Outcome 3:

Increased access to knowledge and information on appropriate financial services.

Output 3:
Increased access to
technical assistance and
business advisory services
by financial service
providers and institutions
and MSMEs.

# Target Beneficiaries



Direct financing for:
Working capital
Productive Assets
Green Investments

#### **Our Value Preposition**

- 1.Affordability interest rate to FSPs for on lending to SMEs and smallholder farmers
- 2. Easy Access
- 3. Patient Capital
- 4. Flexible terms and conditions
- 5. Technical support

Indirect finance through financial service providers for:

Working capital Productive assets Financial literacy

Awareness and sensitization of adaptive practices

# Expected Results (2021 – 2025 strategic Period)

- 1.Disbursement of Kes. 4B
- 2.Outreach to over 20,000 value chain actors where 40% are women and 30% are youth
- 3.Enhancement of agri-lending in 20 financial service providers
- 4. Capital mobilization of Kes. 3B



# PROGRAMME IMPLEMENTATION OVERVIEW

# FOOD SAFETY SYSTEMS FOR VALUE CHAIN COMPETITIVENESS





Nyandarua, Nakuru, Kiambu, Kirinyaga, Embu, Meru, Makueni, Machakos, Kilifi, Migori, Kisii, Kakamega and Bungoma



#### **BUDGET**

Euros 7,000,000 (KES 784,000,000



DONOR



MINISTRY OF FOREIGN AFFAIR OF DENMARK





#### **FOCUS**

Aquaculture, Dairy and Horticulture (Mango, Avocado and Beans for export) value chains



**PERIOD** 

6 Years (2018-2024

The Agriculture Financing Initiative (AgriFI) programme is funded by the European Union and has components. MESPT, through a delegated cooperation agreement with DANIDA is implementing result area 2 & 3 titled AgriFI Food Safety Programme/Food Safety Systems for Value Chain Competitiveness. AgriFI food safety programme builds on the premise that there is a skill-set gap among value chain actors that has affected competitiveness of agricultural Value Chains

value chain actors that has affected the competitiveness of agricultural Value Chains (VCs). Lack of coordination and harmony in dissemination of the required skills and knowledge to VC actors has exacerbated the situation. Besides, food safety has not been of priority in the dissemination of skills and knowledge. The programme's key focus is on food safety, plant & animal health which will be enhanced through:

RESULT

AREA 2:

Strengthening capacities of actors along the selected value chains through the Agricultural Technical and Vocational Education and Training (ATVET) system approach.

RESULT AREA 3: Increasing the capacity of private sector and County Governments to implement and enforce standards on food safety, plant health and animal health.

# **GREEN EMPLOYMENT IN AGRICULTURE PROGRAMME (GEAP)**





## LOCATION

#### 12 Counties

Kilifi, Kwale, Nakuru, Nyandarua, Siaya, Kisii, Kakamega, Bungoma, Trans Nzoia, Uasin Gishu, Makueni and Machakos.



**BUDGET** 



**DONOR** 

Dairy,



**Export** 

bananas, and Aquaculture.

**FOCUS** 

Support 40,000 smallholder farmers in

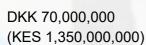
Avocado, Indigenous Poultry, Coconut,

**PERIOD** 

Vegetables,

Mango,

2018-2024





The Green Employment in Agriculture Programme is a 5 years' programme (2021 to 2025) funded by DANIDA. The programme seeks to contribute directly to Kenya's Vision 2030 and to one of the Denmark- Kenya Strategic Framework on accelerated decent employment creation in MSMEs and improved competitiveness of targeted

value chains in agriculture which will contribute to transforming the economy towards a greener and more inclusive growth. The programme will facilitate increased commercialization, decent employment, and green transformation through targeted interventions in seven selected agriculture value chains.

# SPURRING JOB CREATION IN KENYA BY ENHANCING THE COMPETITIVENESS OF THE BANANA SUB SECTOR





LOCATION

Taveta in Taita Taveta
County



**FOCUS** 

Banana competitiveness and complimentary crops



BUDGET

DKK 14,461,000 (KES 146,216,700)



**DONOR** 



**PERIOD** 

5 Years (June 2020-May 2025)



The Danida Market Development Partnership (DMDP) Programme is a 5 years programme that brings commercial and non-commercial actors together in partnerships to promote sustainable business. development employment and opportunities contributing to SDGs 8 (Decent Work and Economic Growth) and 17 (Partnerships for Sustainable Development). The market development partnership in this programme is between DANIDA/MESPT, ORANA and WANDA Agriculture which is geared towards increasing sustainable incomes and creating decent jobs within the banana subsector in Taita Taveta County with emphasis on women and youth.

The **Project** will deliver socially and environmentally responsible fruit pulp processing factory whose annual processing capacity is estimated at 40,000 Metric Tonnes (MT). The commercial partners will set up 10 aggregation centres and an ICT system for efficient management of the supply chain. The commercial partners' interventions will be anchored on 2,000 small holder farmers organized in 40 farm estates and will oversee the aggregation centres (business hubs) and offtake farm produce. At least 31,500 MT of quality bananas per year, from targeted farmers, will consistently be produced and sold and at least 470 direct decent jobs created by the commercial partners

# CHALLENGE FUND FOR YOUTH EMPLOYMENT (CFYE)





#### **LOCATION**

Kilifi, Kwale, Mombasa



#### **FOCUS**

Pineapple, Passion and Mango Fruits



#### BUDGET

1M USD



#### **DONOR**



**PERIOD** 

July 2023 – July 2025



Challenge Fund for Youth Employment (CFYE) is a 6-year programme funded by the Netherlands Ministry of Foreign Affairs. It targets the private sector, civil society, and knowledge institutions. The focus is on initiatives that address specific challenges to create scalable solutions for more and better jobs for youth.

The key thematic areas include digital business development, scaling up green jobs and the creative sector. The goal of the CFYE is to support robust and innovative ideas for creating or improving decent work prospects for youth, especially young women.

# **CENTRAL HIGHLANDS ECOREGION FOODSCAPES (CHEF)**





**LOCATION** 

Muranga, Kirinyaga, Laikipia and Meru Counties.



**BUDGET** 

384 USD



**DONOR** 



regenerative agriculture.

**PERIOD** 

(2022 July -2025)

**FOCUS** 

To support the smallholder farmers transition from conventional to



Central Highlands Ecoregion Foodscapes (CHEF) project is a pilot project through a partnership between MESPT and The Nature Conservancy (TNC). The purpose of this project is to facilitate regenerative business models by promoting MSMEs as aggregation centers, including

their certification, market linkages, skills (entrepreneurship & financial management), enabling linkages to off-takers & B2B fora, and facilitating viable community seed entrepreneurship, and the set-up of learning/demo sites in the Central Highlands Ecoregion Foodscape, Kenya.

# THE FINANCING OF ENERGY TRANSITION FOR AGRO PROCESSORS PROJECT





## **LOCATION**

Limited to Agro processors that were supported to undertake energy audit by MESPT



BUDGET

**KES. 15M** 



#### **FOCUS**

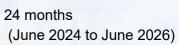
15 Agro processors



DONOR



**PERIOD** 



MESPT, in partnership with Financial Sector Deepening (FSD), is implementing a KES 15 million, 24-month pilot project (June 2024 – June 2026) aimed at facilitating green energy transitions among 15 agroprocessors previously supported to undertake energy audits.

The project seeks to design, and pilot tailored green finance solutions that enable these processors to implement energy-saving measures recommended in their audits. By addressing gaps in access to appropriate

climate finance, the initiative aims to demonstrate the business case for agro-processors transitioning to low-carbon, energy-efficient operations.

This pilot will also serve as a proof of concept for financial institutions, encouraging wider adoption of climate finance products in the agri-processing sector. Ultimately, it supports Kenya's broader climate goals by catalyzing systemic change in the financial market to support green infrastructure development within agriculture.

# SMALL ENTERPRISE SUPPORT AND ACCESS TO FINANCE FOR STRENGTHENING BORDERLAND MICRO AND SMALL ENTERPRISES-INFORMAL CROSS BORDER TRADERS (ICBTS) AND AGRO-PASTORALISTS





LOCATION

West Pokot County



BUDGET

KSH 13M



#### **FOCUS**

Micro and Small Enterprises- Informal Cross Border Traders (ICBTs) and Agro-Pastoralists



**DONOR** 



**PERIOD** 

2024 - 2025

MESPT, in partnership with the UNDP Africa Borderlands Centre (ABC) is implementing the Small Enterprise Support and Access to Finance for Strengthening Borderland Micro and Small Enterprises project in West Pokot County. This initiative is part of a broader effort by the ABC to promote sustainable socio-economic development and peace in Africa's border regions through integrated programming.

Focusing specifically on Informal Cross Border Traders (ICBTs) and agro-pastoralists, the project aims to enhance entrepreneurship capacity and increase access to finance for micro and small enterprises in Kenya's borderlands. MESPT's interventions fall under Pillar 2 of the ABC

programme—Small Enterprise Support and Access to Finance—and are designed to align with and complement other ongoing efforts within the programme.

The project is geared towards building financial literacy and entrepreneurial skills among Savings and Internal Lending Communities (SILC) group leaders, with a strong emphasis on empowering women and youth-led businesses. In addition, MESPT is supporting local financial providers, including WEPESA SACCO and SILC groups, to strengthen their operational efficiency and expand access to financial services that will boost production, improve post-harvest management, enhance aggregation efforts, and facilitate cross-border trade.

# REVOLVING FUND FOR COMMERCIAL BIODIGESTER ENTERPRISES IN KENYA





**LOCATION** 

Across the country



BUDGET

EUR. 242,845



**FOCUS** 

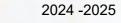
Medium Scale Biodigester (50 to 500 Cubic)



DONOR



**PERIOD** 





MESPT, with funding from GIZ under the African Biodigester Component (ABC), is implementing a revolving fund project aimed at accelerating the adoption of medium-scale biodigesters (50–500m³) across all 47 counties in Kenya. Running from March 2024 to August 2025 and with a budget of EUR 242,845, the project focuses on enhancing access to affordable financing for biodigester service providers, enterprises, and users.

The revolving fund will support the installation of at least 100 medium-scale biogas plants by facilitating access

to credit worth KES 40 million over 18 months. MESPT will leverage its green financing expertise, offering concessional loans with flexible terms to promote renewable energy, sustainable waste management, and agricultural productivity.

This initiative targets rural and agricultural communities and complements MESPT's ongoing work in green technologies, including biogas, solar-powered irrigation, and water harvesting systems.

# **PAST PROGRAMMES**

Programme Name	Donor	Period of Implementation	Amount	Revolving Fund to MESPT
Green Growth and Youth Employment Programme (GGEP)	DANIDA	2016 - 2020	KES. 1.5 Billion	
The K-Sales Project -Sub Grant	USAID -Land O'Lakes	2015-2016	KES 8.5 Million	
Cook Stove Revolving Fund	USAID - WINROCK	2015 -2017	KES 9 Million	KES 9 Million
Clean Cook Stoves Market Accelaration Project (Building lines for small systems in rural areas)	EnDev - K	2015 -2018	KES 169 Million	
Business Sector Programme Support (BSPS) 11	DANIDA	2011 - 2015	KES 1.3 Billion	KES 39 Million
Natural Resource Management Programme (NRMP)	DANIDA	2011 - 2015	KES 547 Million	KES 43 Million
Assistance to Micro & Small Enterprises Programme (ASMEP)	EU	2010 -2013	KES 334 Million	
The Innovation Fund for Agriculture & Agri-business	Agricultural Sectoral Coordination Unit (ASCU), Agriculture Ministry	2009 - 2010	KES 38 Million	
Business Services Market Development Project (BSMDP)	DFID / DANIDA	Dec 2008 - 2011	KES 182 Million	
Business Sector Programme Support (BSPS) I	DANIDA	May 2007 - 2011	KES 294 Million	KES 294 Million
Agriculture Business Development (ABD)	DANIDA	July 2006 - July 2010	KES 226 Million	KES 226 Million
Micro Enterprises Support Programme -MESP	EU	Dec 1997 – Dec 2003	KES 328 Million	KES 328 Million

## **OUR CONTACT DETAILS**

## **CORPORATE DETAILS**



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Micro Enterprises Support Programme Trust -**MESPT** 



Micro Enterprises Support Programme Trust -**MESPT** 



**MESPTorg** 

# PHYSICAL OFFICES

## **Head Office, Nairobi**



MESPT Plaza, 01 Tausi Rd Westlands, between Westlands Rd & Muthithi Rd.



P.O Box 187-00606 Sarit Centre.



Tel: 0722 207 905 | 0735 333 154

# Western Region Office, Kakamega



Holden Mall Building Opposite Bukhungu Staadium



7721 808 780

# Coastal Regional Office, Mariakani



Shifa Chem Building 2nd Floor Opp. Mtwapa new market Mtwapa - Majengo



0727 531 929

# Lower Eastern Region Office, Wote



Red Dot PLaza Wote Town Makueni County



0727 531 924

#### Taita Taveta Office, Taveta



**Amal Plaza** Taveta Town



Tel: 0729 259 874

