



MESPT

MICRO ENTERPRISES SUPPORT
PROGRAMME TRUST



BUILDING A PROSPEROUS SOCIETY

Annual Report 2024



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Acronyms

E-TIMS	Electronic Tax Invoice Management System	PSLFs	Private Sector Lead Firms
MESPT	Micro Enterprises Support Programme Trust	CFSCCs	County Food Safety Technical Committees
SDG	Sustainable Development Goals	KEPHIS	Kenya Plant Health Inspectorate Service
MSMEs	Micro-Small and Medium-Sized Enterprises	SOPs	Standard Operating Procedures
ESG	Environmental, Social and Governance training	SAGs	Self-Assessment Guides
AGRIFI	Agricultural Finance Initiative	SPS	Sanitary and Phytosanitary
GEAP	Green Employment in Agriculture Programme	MACP	Multi Annual Control Plan
CHEF	Central Highlands Ecoregion Foodscape	BSF-	Black Soldier Fly
CFYE	Challenge Fund for Youth Employment	WAG	Wanda Agricultural Group
DMDP	Danida Market Development Partnership	RBC	Responsible Business Conduct
DANIDA	Danish International Development Agency	TC	Tissue Culture
EU	European Union	BSPs	Business Service Providers
TNC	The Nature Conservancy	TATABA	Taita Taveta Banana farmers coop. Ltd
UNDP	United Nations Development Programme	KEBS	Kenya Bureau of Standards
FSD	Financial Sector Deepening	HCD	Horticultural Crops Directorate
GIZ	Gesellschaft für Internationale Zusammenarbeit	GYSI	Gender ,Youth and Social Inclusion
ERP	Enterprise Resource Planning	IGNITE+	Innovative Technical Exchange plus
GAP	Good Agricultural Practices	ToTs	Trainers of Trainers
PANT	Participation, Accountability ,Non-discrimination and Transparency	BDCG	Business Development Services Donor Coordination Group
MT	Metric Tonne	P4G	Partnering for Green Growth and the Global Goals 2030
VC	Value Chain	HRIS	Human Resource Information System
ATVETs	Agricultural Technical and Vocational Education and Training Centres	HR	Human Resource
MFIs	Microfinance Institutions	PMIS	Programme Management Information System
SACCOs	Savings and Credit Cooperatives	HRMS	Human Resource Management System
MFBs	Microfinance Banks	SIEM	Security Information and Events Management
CBET	Competency-Based Education and Training	CSI	Corporate Social Investment
KES	Kenyan Shilling	MEAL	Monitoring ,Evaluation , Accountability & Learning

Letter from the Board Chairman



Dear Partners and Stakeholders,

Reflecting on MESPT's journey in 2024, the year stands out as a testament to resilience, renewal, and strategic reach. Guided by bold ambitions and executed with precision, the organization navigated a complex operating environment while remaining firmly committed to delivering impact.

The progress achieved underscores a shared determination to unlock inclusive growth and drive sustainable transformation across the sectors we serve.

At the heart of MESPT's work lies a steadfast commitment to Kenya's agricultural transformation. This year, we advanced that mission in meaningful ways by strengthening systems, building institutional resilience, and catalyzing change across value chains. Whether through the expansion of green financing, transformative partnerships with counties and the private sector, or advancements in climate-smart agriculture and food safety, MESPT has continued to play a catalytic role in shaping sustainable and inclusive agri-economies.

Our performance, measured not only in numbers but in lives changed, reflects the strength of our strategy and the quality of our people. With an average annual achievement rate of over three-quarters against our current Strategic Plan (2021 – 2025), we are well-positioned to deliver a strong close in 2025. The Board is particularly encouraged by the organisation's increasing digital maturity and ESG integration, which will be vital to sustaining impact in the years ahead.

As we look to 2025, the final year of this strategic plan, our focus will be on surpassing the 80% performance benchmark across all four strategic pillars. We aim to consolidate lessons from flagship programmes such as AgriFI, GEAP, CHEF, CFYE and DMDP into a robust and forward-looking strategy for 2026–2030. A key priority will be to scale our engagement in climate finance and attract private sector capital into green value chain investments. At the same time, we will sharpen our people strategy to build skills for the future, nurture youth leadership, and foster a culture of inclusivity and innovation.

To all our valued stakeholders, I convey my deepest appreciation. Your unwavering trust, steadfast support, and ongoing collaboration remain the cornerstone of our collective achievements. On behalf of the Board of Trustees, I extend special thanks to our development partners; DANIDA, DMDP, EU, TNC, UNDP, FSD, and GIZ alongside our dedicated staff and beneficiaries. Your continued belief in our mission empowers us to translate vision into meaningful action.

Together, we are advancing resilient, inclusive, and climate-smart market systems that truly ensure no one is left behind.

With gratitude and resolve.

Mr. Noah Meely Musunku
Chairman, Board of Trustees; Micro Enterprises Support Programme Trust (MESPT)

Micro Enterprise Support Programme Trust

Letter from the CEO



Dear Partners and Stakeholders,

It is an honor to report on a year that has tested, affirmed, and ultimately expanded the capabilities of our small yet agile institution. The year 2024 was marked by scale, innovation, and decisive action, all grounded in rigorous evidence and an unyielding commitment to the people and communities we serve.

Our sustainable green and agri-financing interventions saw our cumulative loan portfolio grow to KES 2.1 billion. The launch of a Green Finance Forum, ESG training for 23 financial service providers, and the deployment of tailored financial products have opened inclusive green financing pathways to thousands of value chain actors. Our efforts across the four strategic objectives have delivered both measurable impact and meaningful change.

We exceeded the 70,000-farmer milestone, aggregating 58,570 metric tonnes of produce and unlocking KES 2.16 billion in farm-gate sales through collaboration with 65 agri-enterprises. These efforts generated 1,087 jobs, 510 full-time and 577 casual jobs, with 60 percent directly benefiting young women and men.

On the productivity and food safety front, the training of 14,546 smallholder farmers resulted in an impressive 271 percent increase in productivity and notable improvements in profitability. With the support of county governments, food safety bills and digitised agricultural training curricula have strengthened the regulatory and skills environment for safe and competitive value chains. In the area of green technologies and climate adaptation, more than 4,800 farmers adopted solar energy, biogas, black soldier fly feed, and water-efficient irrigation systems. Five market infrastructure upgrades demonstrated that circular economy principles can be embedded into hygiene and waste management systems, offering replicable models for sustainable local economies.

Internally, we made bold strides in institutional strengthening. Sixty percent of our core processes were automated, a new HR information system reduced turnaround time by 40 percent, and disaster-recovery and cybersecurity protocols were significantly improved. Our inaugural employee engagement survey conducted by Grant Thornton indicated 100% employee satisfaction rate. This was attributed to guiding progressive workplace policies including wellness and flexible work arrangements. Despite a challenging environment marked by floods, rising production costs, and evolving export standards, we responded with agility and foresight. We enhanced risk-mapping tools, expanded farmer access to crop insurance education, and intensified climate-smart extension services. Challenges with the E-TIMS export portal spurred us to pilot alternative transaction channels in partnership with private logistics providers, with promising results and plans for scale-up in 2025.

Looking ahead to 2025, we are determined to close the current strategic plan strong. We are targeting above 85 percent adoption rate of green technologies and a 30 percent increase in green-loan disbursements.

The full deployment of our Navision ERP, Salesforce system and real-time analytics dashboards will enhance adaptive management across programmes. We also aim to finalize a USD 20 million credit fund structure to expand access to our green finance solutions. A new Gender Equity and Social Inclusion Strategy will be launched to deepen inclusivity across programme design, implementation, and resource allocation.

None of these achievements or ambitions would be possible without your unwavering support. To our donors, county governments, financial service partners, private-sector allies, academic collaborators, and most importantly, the small-holder farmers and MSMEs who remain at the centre of our mission, thank you. Your trust and partnership continue to propel our work forward. I also extend deep appreciation to the MESPT team, whose commitment and resilience in the face of challenging field conditions have transformed strategic intent into tangible impact.

As we step into 2025, let us do so with renewed resolve, innovation, and a spirit of collective purpose. Together, we will continue to drive inclusive, climate-resilient prosperity for Kenya's agricultural communities.

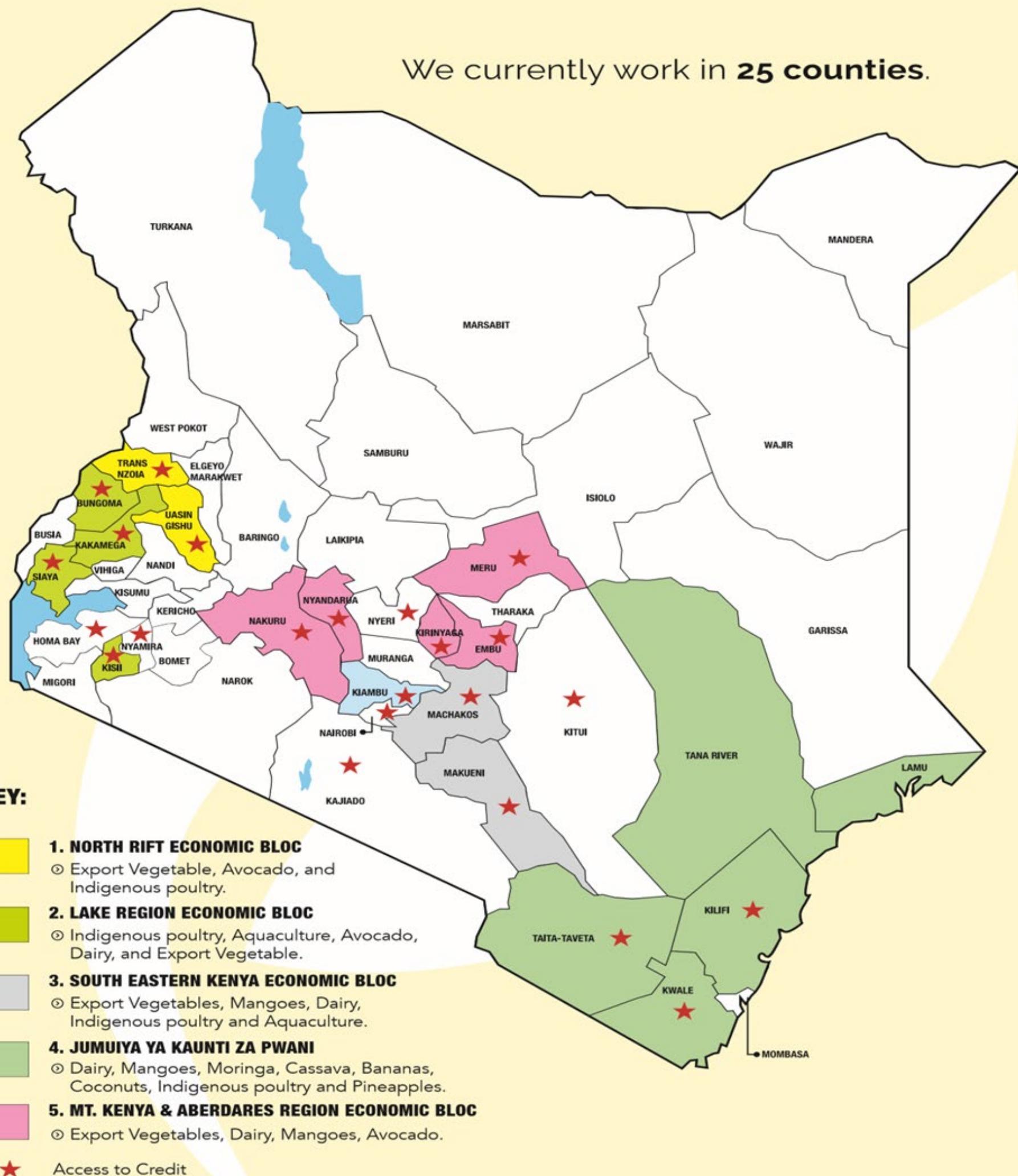
Sincerely,

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



A Photo of MESPT Staff during the World Food Safety Day 2024

We currently work in **25 counties**.



VISION

To build a prosperous society

MISSION

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

CORE VALUES

Inclusion - We care about every stakeholder and provide equal opportunity for all.

Integrity - We do what is right, ethically, honestly, professionally and respectfully.

Excellence - We find the right answers to solve our client's development challenges and aim for continuous improvement in everything that we do.

Innovation - We learn and adapt to find better ways of doing things.

Sustainability - We are committed to creating lasting value and equitable impact for all stakeholders, the society and environment.

Progress Towards Impact: 2021 – 2025 Strategic Plan

Strategic Focus Overview (2021–2025)

The Micro Enterprises Support Programme Trust (MESPT) is executing a five-year strategy aimed at transforming agri-based livelihoods in Kenya through enterprise development, financial inclusion, improved productivity, and sustainable green growth. The strategy is designed to align with national priorities (Vision 2030, Big Four Agenda), Sustainable Development Goals (SDGs), and emerging development trends.

MESPT's strategic focus is anchored on four core thematic areas, each aligned with specific objectives and key focus areas. Under Agri-Enterprise Development, the objective is to establish and grow 100 sustainable agri-enterprises while integrating at least 75,000 smallholder farmers into competitive value chains through enhanced market access, value addition, resilience-building, incubation, and capacity strengthening. In Access to Finance, MESPT aims to strengthen its niche in inclusive green and agri-financing by expanding affordable financial and non-financial products for MSMEs and smallholder farmers.

The Agricultural Productivity & Food Safety pillar seeks to increase productivity and compliance with food safety standards among 75,000 smallholder farmers by promoting sustainable Good Agricultural Practices (GAP), certification, and enforcement of food safety both at county and farm levels. The Green Transformation agenda focuses on fostering awareness, adoption, and investment in climate-smart, eco-friendly technologies, emphasizing renewable energy, waste management, soil fertility, integrated pest management, and circular economy practices. These thematic areas are underpinned by cross-cutting commitments to gender equity (targeting 40% female beneficiaries), youth empowerment (ensuring at least 30% youth inclusion), technology integration for improved access to information and services, and the promotion of human rights guided by the PANT principles; Participation, Accountability, Non-Discrimination, and Transparency.

1. Agri-Enterprise Development

To establish and grow 100 sustainable agri-enterprises while integrating at least 75,000 smallholder farmers into competitive value chains through enhanced market access, value addition, resilience-building, incubation, and capacity strengthening.

2. Access to Finance

Aims to strengthen its niche in inclusive green and agri-financing by expanding affordable financial and non-financial products for MSMEs **and** smallholder farmers

3. Agricultural Productivity & Food Safety

To increase productivity and compliance with food safety standards among 75,000 smallholder farmers by promoting sustainable Good Agricultural Practices (GAP), certification, and enforcement of food safety both at county and farm levels.

4. Green Transformation

Focuses on fostering awareness, adoption, and investment in climate-smart, eco-friendly technologies, emphasizing renewable energy, waste management, soil fertility, integrated pest management, and circular economy practices

Key Results & Milestones

 **KES 4 billion** cumulatively disbursed to financial intermediaries for MSME and Smallholder farmers on-lending.

 **5000** decent jobs created, with a strong youth focus.

 **15,000** farmers adopted climate-resilient practices.

 **20,000+** smallholder farmers accessing credit

 **100** agri enterprises facilitated to integrate **75,000** in their value chains

 **6000** farmers achieved global and national certifications in food safety.

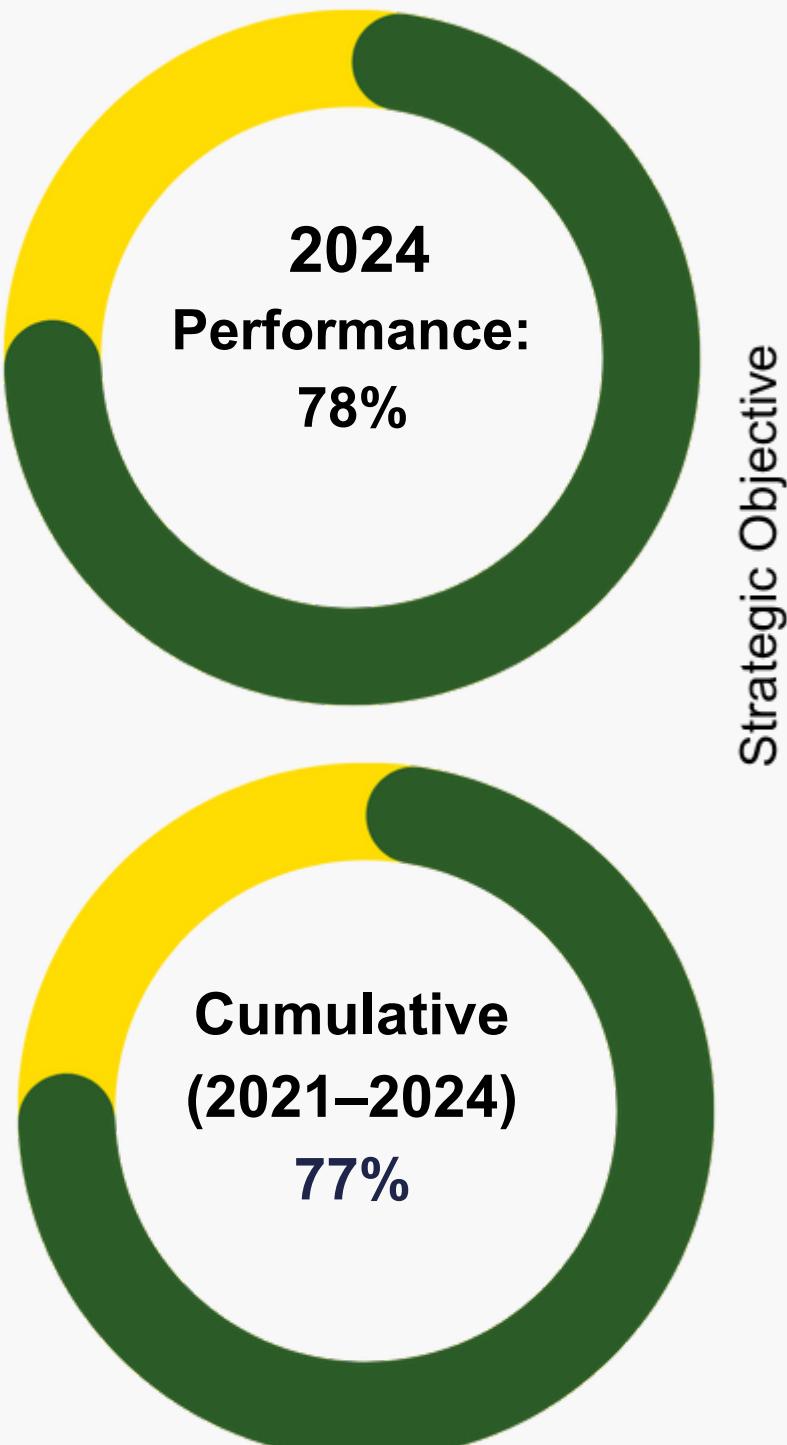
 **75,000** smallholder farmers supported through MESPT programs.

 **KES 3.2 billion** in additional farm-gate sales from **100,000+ MT** of produce.

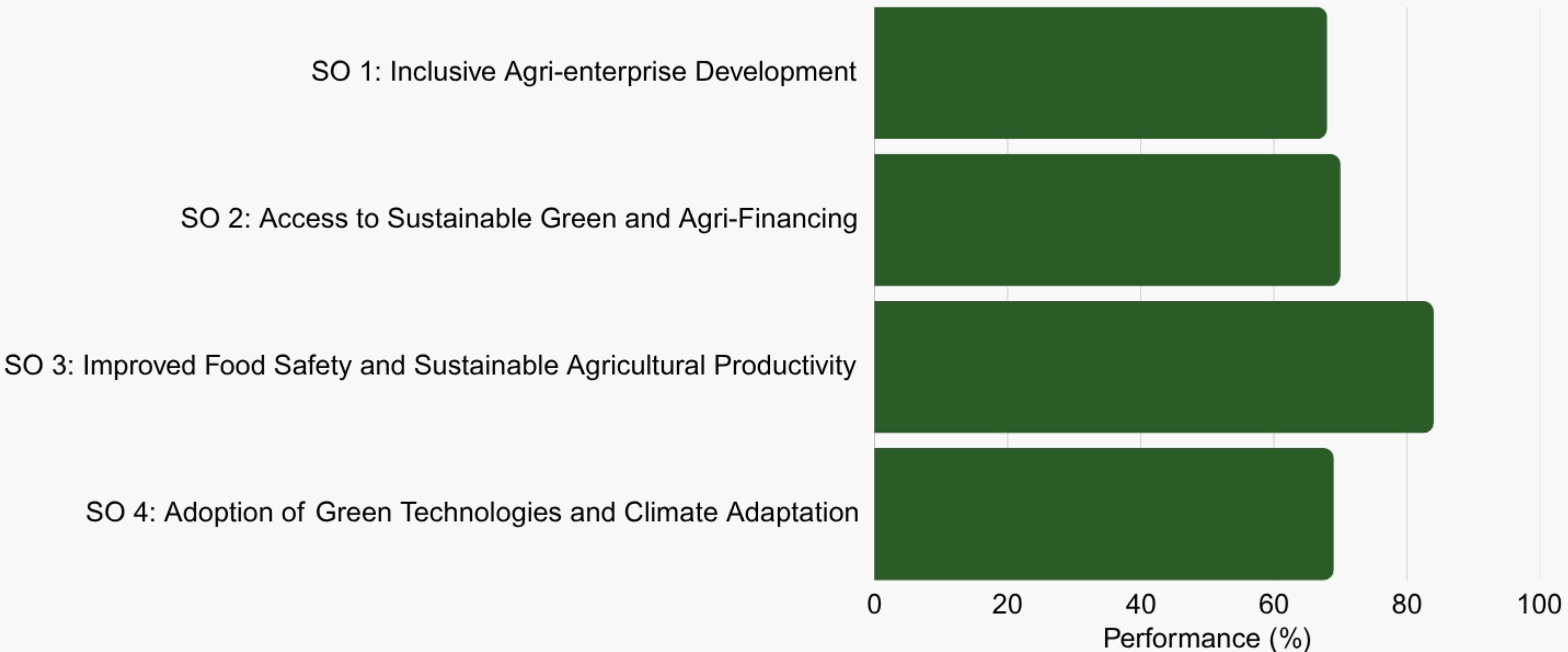
 **17** counties supported in establishing food safety and animal/plant health enforcement systems.

Overall Institutional Performance and Strategic Plan Implementation (2021–2025)

Overall Strategic Plan Implementation Rate



Performance of MESPT's four Strategic Objectives in 2024.



Strategic Objective 1: Inclusive Agri-enterprise Development

Farmer Integration and Value Chain Development



16,478
farmers integrated
(7,975 men, 8,503
women, and 5,866 youth)



58,570 MT
produce aggregated,
engaging **36** off-takers and
supporting **65** agri-
enterprises.



KES 2.16B
revenue generated



510
Decent jobs
(296 for men, 214 women,
and 305 youth)



577
casual jobs



60%
youth in jobs



71,852
farmers supported



107,653 MT
of produce



KES 4.19B
revenue

Cumulative (2021–2024)



Photo taken in Vert Limited

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



KSH 609 M
loans disbursed
in 2024

*KES 76.07 M - Green Financing
KKES 532.95 M - Agri Financing*



7198 VC
actors accessed
credit
(3,180 men, 4,018
women, and 1,443
youth)



49
Financial
Service
Providers



23
FSPs trained on ESG



3174
VC actors trained on financial literacy
(1,321 men, 1,853 women, and 929 youth)

Cumulative (2021–2024)

24,611
value chain actors
financed

2.1B

loan portfolio

*KES 227.18 M - Green Financing
KES 1.88 billion - Agri Financing*



*Photo taken during the board visit to
Universal Traders Sacco*

Micro Enterprise Support Programme Trust

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Strategic Objective 3: Improved Food Safety and Sustainable Agricultural Productivity



14,546
farmers trained

(*6,837 men / 7,709
women / 4,946 youth*)



271%
Increase in agricultural
productivity and **12%**
gross profit margin rise

Training and Reach



75%
adoption rate of
improved practices

Impact Achieved

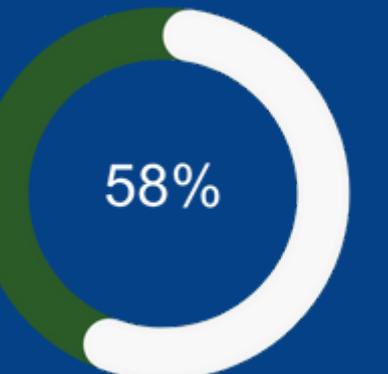


17 counties with food
safety policies



13
ATVETs commercialized
and digitized for SPS
training

Cumulative (2021–2024)

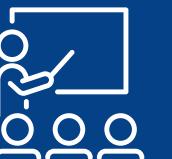


A total of 57,992 farmers
have been trained against
a target of 75,000



Nakuru Free Area Market

Strategic Objective 4: Adoption of Green Technologies and Climate Adaptation



6,548

farmers trained on
green/climate practices

(2,827 men, 3,709 women,
and 1,809 youth)



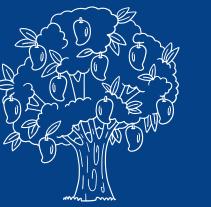
4,842

farmers adopted
innovative greening and
climate-smart solutions



5

Ecosystems
restored



427,605

agroforestry and fruit
trees planted



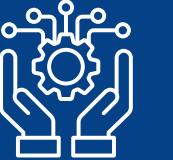
454

value chain actors accessed
green financing



19,453

farmers trained



60%

adoption (12,014)



5,840

green loans disbursed



13 /15

supported SMEs
implemented at least 3/5
energy-saving measures



LED Lighting installed at Kentastes' New Production Warehouse as an energy saving measure



Micro Enterprise Support Programme Trust

Access to Finance and Financial Inclusion

MESPT has developed a comprehensive Financial Inclusion Strategy aimed at enhancing sustainable economic growth through improved access to finance for underserved groups, particularly smallholder farmers, MSMEs, cooperatives, women, and youth in agriculture and green sectors.

The strategy targets both formal and informal actors excluded from mainstream financial systems by deploying a two-pronged delivery model: indirect lending via regulated financial institutions (MFIs, SACCOs, MFBs) and direct interventions through cooperatives, pay-as-you-go providers, and digital platforms. MESPT's interventions are designed around affordability, flexibility, easy access, and technical support, offering tailored products such as working capital, asset finance, and zero-rated credit lines for women and youth, alongside credit guarantees and business advisory services.

MESPT aims to mobilize KES 3 billion in capital and reach over 20,000 smallholder farmers and multiple cooperatives/SMEs by 2025. Key enablers include capacity building, innovative financing mechanisms (e.g., invoice discounting, warehouse receipts), and strategic partnerships with development partners, impact investors, and commercial banks. The strategy aligns with national green economy goals and SDG 13, promoting inclusive, climate-smart financial ecosystems.

Performance Summary of access to credit

The Credit and Business Development Department recorded strong operational and strategic performance in 2024, despite liquidity constraints and macroeconomic challenges. Notably:



KES 305M Loan Approvals (↑93% above target)



KES 609M Disbursed (80% of KES 756M target)



KES 1.278B Loan Book (↑13% growth from 2023)



Portfolio at Risk PAR >90 Days: 8.6% (up from 7.34% in 2023)



7,198 new value chain actors reached 56% Women, 20% Youth

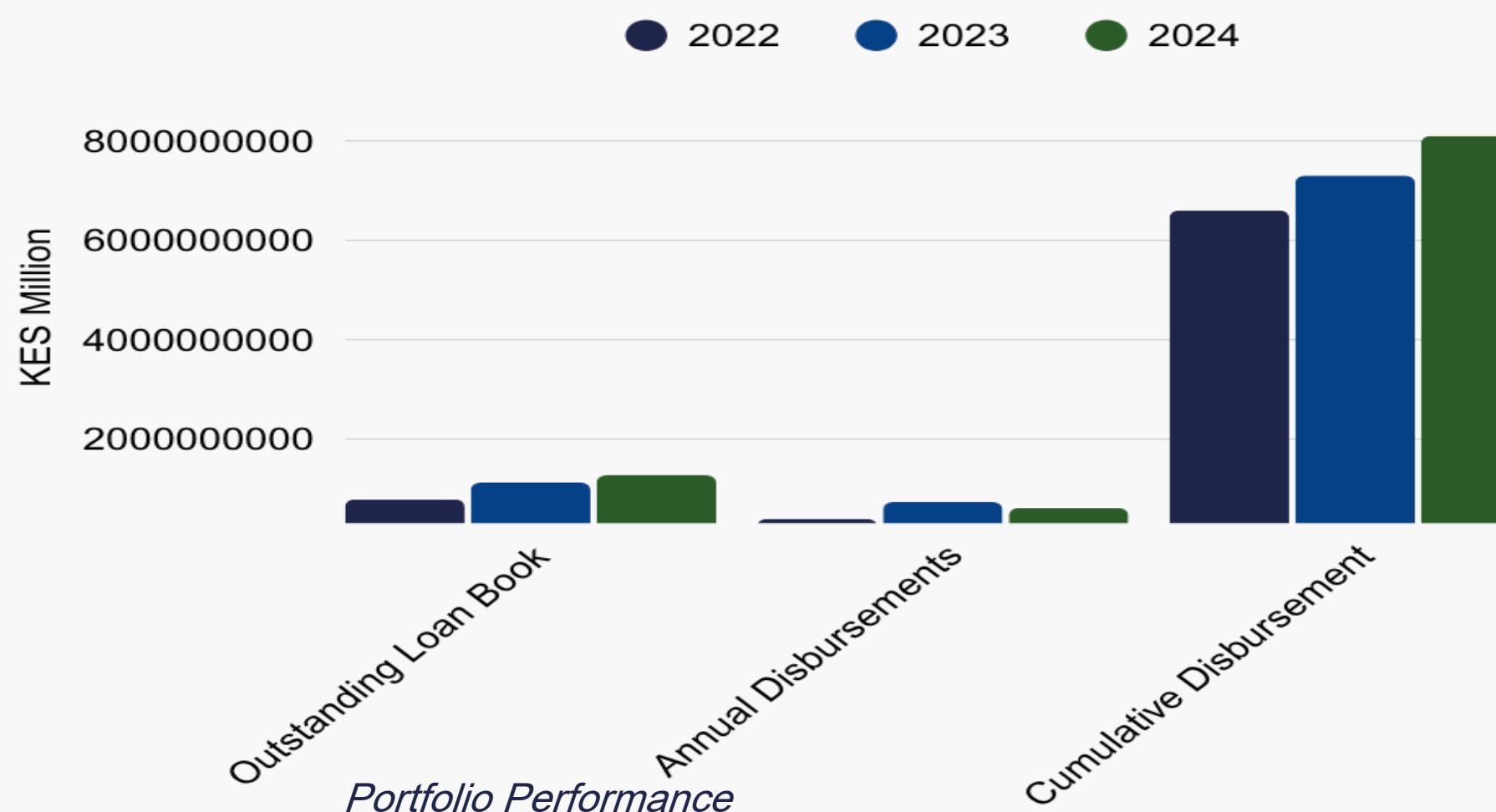


Technical assistance and capacity-building interventions supported 49 financial institutions, 10 MSMEs, and 1 farmer cooperative.

Portfolio Performance

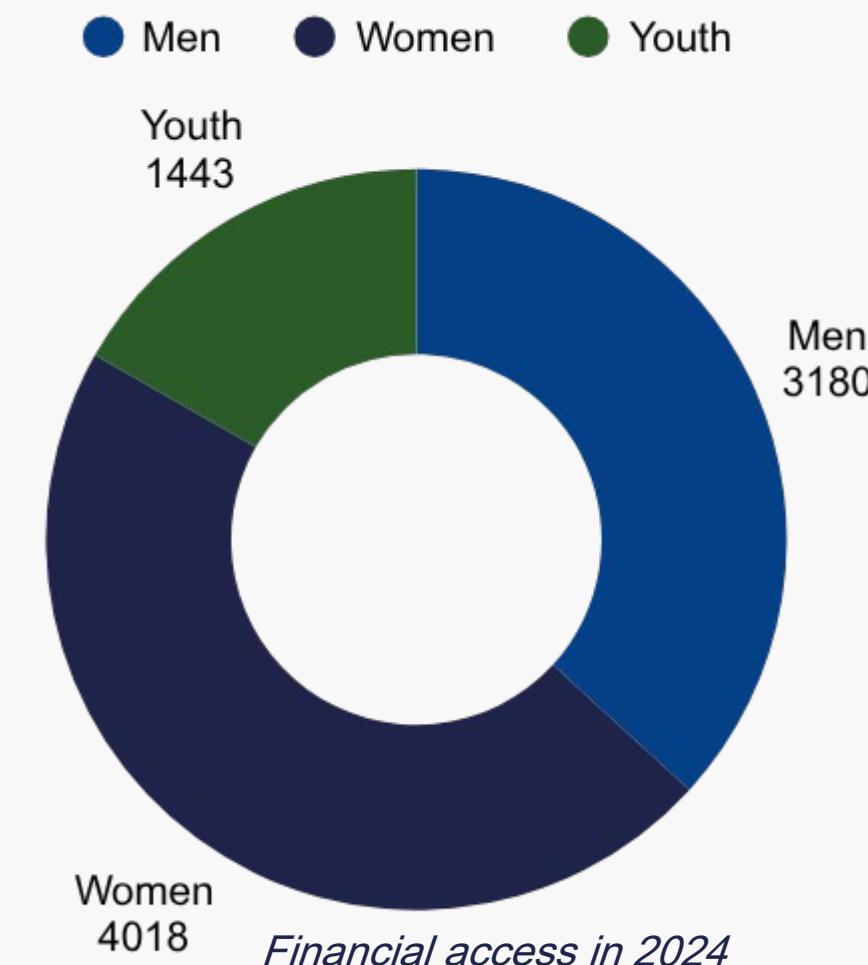
The loan portfolio experienced modest but steady growth, despite liquidity and structural hurdles, such as delayed security perfection, interest rate caps, and socio-political instability. Loan uptake slowed during the 2024 finance bill protests and due to rising operational costs among MFIs. Green financing constituted 12% of approvals and 10% of total disbursements.

Portfolio Summary	2022	2023	2024
Outstanding Loan Book	KES 782M	KES 1.12B	KES 1.278B
Annual Disbursements	KES 395M	KES 730M	KES 609M
Cumulative Disbursements	KES 6.6B	KES 7.3B	KES 8.1B



Financial Inclusion & Outreach

By December 2024, a total of 24,611 actors had been reached cumulatively.



66%
of all actors since
2021 are women



Group lending
models continue to
drive inclusion

Capacity Building and Market Engagement

Strategic Partnerships & Investment



KES 2.9 Million
invested in Technical Assistance
In collaboration with **5** Financial
Service Providers (FSPs)



5
Financial Service
Providers (FSPs)



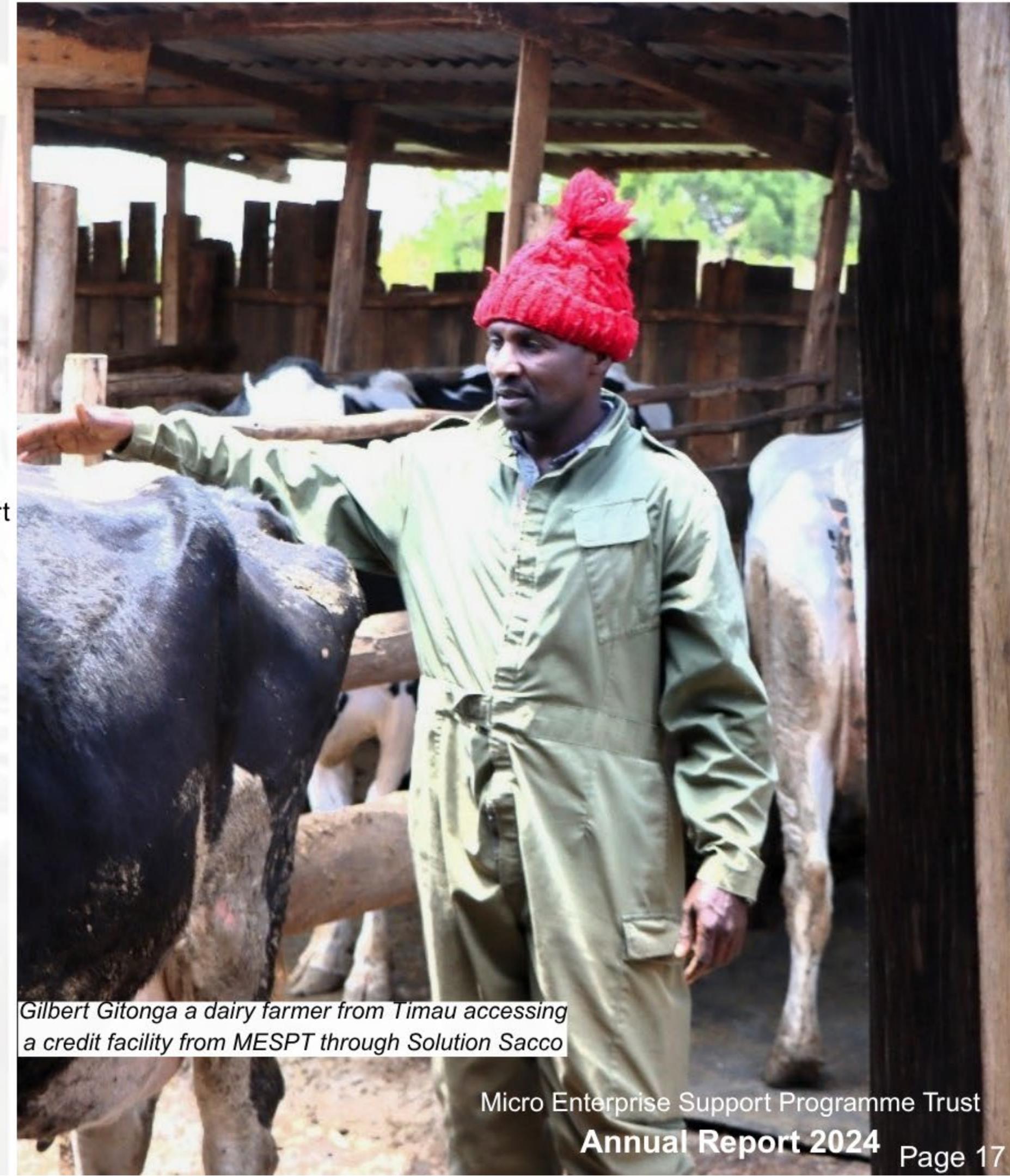
- Financial literacy for women
- Green financing marketing campaigns
- Product development support

Green Finance Forum



23

FSPs and **2** county representatives
(ESG integration, climate-resilient lending, and financial
inclusion strategies)



Programmes Performance 2024



Transforming Food and Feed Safety System while contributing to agricultural productivity

The AgriFI Programme, funded by the European Union and Danida and implemented from 2018 to 2024 continued its mission to enhance the competitiveness of Kenya's agriculture sector through strengthened food safety system and value chain development. In this closeout year, the programme strategically focused on scaling Competency-Based Education and Training (CBET) across 13 Agricultural Technical and Vocational Education and Training (ATVET) centres, reinforcing food safety legislation and county institutional frameworks, and promoting private sector engagement in climate-smart and food-safe technologies. Additional emphasis was placed on modernizing wet markets and introducing green waste management technologies.



Ruiru Market in Meru

The outcomes envisaged were:



4 curricula reviewed and development of the Training and Learning guides addressing food safety, animal and plant health



At least **18,200** Value Chain actors trained broadly on selected VCs.



3,000 trained specifically in food safety, plant and animal health standards.



At least **500** ToTs shall be trained in both broad value chain curriculum as well as on food safety, plant and animal health standards.



13 Counties receive tailored capacity strengthening to enable them to establish and operationalize food safety, plant and animal health enforcement systems.



Improved sanitation, regulation and management of the wet markets in **5** Counties

Capacity Building and CBET Rollout

The year witnessed a substantial increase in enrolment and training under the CBET system, with 703 trainees participating in aquaculture, dairy, and horticulture programmes. To support this rollout, 25 trainers from the 13 counties underwent pedagogical training. A major milestone was the initiation of curriculum digitization in collaboration with Kuza Biashara, aimed at expanding access to learning materials across counties. CBET alumni, such as David Musyoki (dairy), Nancy Wamalwa (poultry), and Dennis Namasaka (aquaculture), exemplified the programme's success in catalyzing youth-led agri-businesses.

The commercialization of ATVET centres took root, with all 13 institutions developing business plans to enhance sustainability. Bukura ATVET secured KES 19.4 million in infrastructure funding from Kakamega County, while Kisii ATVET reported a doubling in milk production through expanded dairy operations. The Nakuru Call Centre extended its farmer outreach from 40,000 to 150,000 and generated KES 954,000 in revenue by May 2024, reflecting significant digital engagement gains.



David Musyoki, Dairy Management Student at Kwa Kathoka
ATVET Centre

Empowering Youth through Skills at Kwa Kathoka ATVET Centre

Kwa Kathoka Agricultural Technical and Vocational Education and Training (ATVET) Centre, located in Makueni County, is creating real impact through practical training. The Centre has enrolled 422 young people (134 men and 288 women) under the Competency-Based Education and Training (CBET) model, with a focus on dairy and horticulture value chains. This has been made possible through strong partnerships with the Makueni County Government, the AgriFI Programme, and Anglican Development Services.

The training equips students with hands-on knowledge and essential skills in agriculture. A strong focus is placed on food safety (SPS compliance), which is key to producing high-quality farm products, protecting consumers, and ensuring farmers meet market standards. The Centre's goal is to build a skilled, profitable, and competitive agricultural workforce, ready to take on the challenges of modern farming. One of the students shared:

"I joined the Centre because I was interested in dairy farming. Before this, I didn't know much about animal care or feeding. But now I've learned how to manage a dairy farm, control diseases, and use proper feeding systems. I'm planning to start my own dairy business after graduation. It's rare for young people in my area to do this, but I want to change that. I also want to add value to dairy products and share what I've learned with other farmers so we can all grow together."

This is just one of many inspiring stories coming out of Kwa Kathoka ATVET Centre — a place where youth are gaining the tools to build sustainable businesses and transform their communities.

David Musyoki, Kwa Kathoka ATVET, Makueni County

Micro Enterprise Support Programme Trust

Dennis Namasaka is the owner of Dawals farm, passionate in aquaculture and a beneficiary of the Aquaculture Post Harvest Handling Course. Currently the farm produces and sells fingerlings (Tilapia and Catfish) and has 9 ponds with a total capacity of 4500 fish. The training has motivated him to mobilize farmers to grow fish and he intends to aggregate and add value to the fish. So far, he has mobilized over 200 farmers. For Dennis, the future is in value addition to maximizing profit and to create opportunities for employment to the youth.



Dennis Namasaka owner of Dawals Farm



Nancy Wamalwa - Mabanga ATVET Centre

Mabanga ATVET Centre - Through the support of AgriFI Programme, Mabanga ATVET Centre received institutional accreditation to offer CBET courses as well as support to licensing of trainers. This status attracted training of 173 trainees in various courses.

Nancy Wamalwa, a young farmer, is one of the beneficiaries of the training.

From a Barber Shop to a Thriving Poultry Business – Nancy's Journey

For a long time, Nancy ran a small barber shop, but the income was so low that it couldn't even cover rent and electricity. Everything changed when she joined a poultry production course at Mabanga ATVET Centre.

After the training, Nancy started a small improved Kienyeji poultry business right inside her rented barber shop space. Thanks to the practical skills she learned, none of her chickens have died. Today, she has 94 birds – 30 layers, 39 growers, and 25 chicks – and earns about KES 23,250 every month. With her first income, she bought a 56-egg incubator, which she now uses to hatch chicks at her business site.

Nancy is currently buying a piece of land using the money from her poultry business. Once she finishes paying for it, she plans to grow her business even more. She also uses chicken waste as manure for a vegetable garden where she grows kales and black nightshade.

Now, Nancy mentors young people and encourages them to start small businesses – even if they have little money and limited space.

Value Chain Development and Private Sector Engagement

The programme trained 1,429 value chain actors in 2024, including 786 youth in food safety and Sanitary and Phytosanitary (SPS) measures, bringing the cumulative total to 18,363 trained individuals. MESPT collaborated with 23 Private Sector Lead Firms (PSLFs) to mainstream the adoption of climate-smart and food-safe technologies, such as solar-powered irrigation, cold storage units, and hatchery systems. These PSLFs also provided demonstration sites and training grounds to support learning and innovation within ATVET institutions.



Joyce Makaka the owner of Jafi Fish Farm engaging with the team from MESPT and Bukura ATC

JAFI Fish Farm – Driving Green Innovation and Women Leadership in Aquaculture

JAFI Fish Farm, a women-led enterprise, is one of the standout champions of the Agricultural Technical Vocational Education and Training (ATVET) model. Recognized for its leadership in value chain commercialization and green transformation, JAFI collaborated with Bukura ATVET Centre to deliver practical, last-mile training in aquaculture.

In its pursuit of excellence in food safety and hands-on learning, JAFI adopted structured tools such as Standard Operating Procedures (SOPs) and Self-Assessment Guides (SAGs). These tools, aligned with international Sanitary and Phytosanitary (SPS) measures, enable the farm to uphold high standards in hygiene and quality assurance, while also serving as training resources for learners.

Demonstrating its commitment to sustainable operations, JAFI invested in solar technology to power its hatchery and water systems, reducing operational costs and its Carbon footprint. A fully equipped training classroom on-site has become a centre of excellence, with 21 hatchery operators and over 100 farmers already trained in best aquaculture practices.

Institutional Strengthening and Legal Reform

To ensure continuity following the 2022 elections, MESPT supported and sensitized County Food Safety Technical Committees (CFSCCs) across all 13 counties. Legislative progress was made in numerous counties: Nakuru enacted its market management bill, while Meru, Kilifi, and Kisii progressed toward cabinet approval of key bills. ATVET bills were also developed to facilitate the semi-autonomy of institutions, enhancing their financial and administrative sustainability.

The enforcement of food safety protocols was strengthened through the distribution of laboratory surveillance kits, including aflatoxin analyzers and lactometers to eight counties. Training was provided to 64 county laboratory technicians and inspectors, while 114 national inspectors from the Ministry of Health, Kenya Plant Health Inspectorate Service (KEPHIS), and Fisheries were equipped with knowledge on risk-based inspection and the Multi Annual Control Plan (MACP).

Wet Market Modernization and Green Innovation

Five markets; Kisii, Nakuru, Nyandarua, Kiambu, and Meru benefited from modernization efforts. Waste management was notably improved through the integration of Black Soldier Fly (BSF) and composting systems. Griincom, a key private sector partner, converted over 30 tons of organic waste monthly into animal feed and organic fertilizer. In Nyandarua county, Soko Mpya Market installed a biodigester that transformed market waste into biogas, highlighting scalable models for waste-to-energy solutions.

Turning Market Waste into Gold – Griincom's Organic Fertilizer Story

Griincom is transforming how organic waste is managed by converting market waste into valuable agricultural products. Each month, the company collects about 30 tonnes of organic waste from local markets and processes it into organic fertilizer, Black Soldier Fly (BSF) larvae, and other green products.

Through innovation and improved operations, Griincom has scaled up its fertilizer production from 10 kilograms to 1 tonne per month. This organic fertilizer retails at KES 2,000 per 50kg bag. The company also produces 100 liters of foliar feed retailing at Kes. 800 per lieter and 50 liters of biopesticide retailing at Kes. 600 per liter.

At the Free Area market, over 80% of organic waste is now reused, with minimal waste left behind. The initiative has also generated employment for three young men who handle waste collection twice a week, earning KES 200 for every 1,000 kg of garbage collected.



Biodigester Technology at Soko Mpya



Ruiru Market

Programme Close-Out and Recognition

The programme concluded with a close-out workshop that convened 125 stakeholders, including county leadership, ATVET principals, development partners, and private sector actors. Recognition was given to Kisii, Bukura, and Makueni ATVETs for their outstanding performance in farmer training using the CBET Model; Free Area market in Nakuru County and Ruiru Market in Meru county were acknowledged as top-performing markets; and several farmers, vendors, and trainers were celebrated as Food Safety Champions.

Noteworthy impact data shared during the event included a 65% average increase in farmer incomes, a 77.8% rise in Sanitary and Phytosanitary (SPS) knowledge adoption, and a 256% increase in productivity in export vegetable value chains; clear indicators of the programme's transformative impact. The AgriFI programme has made a significant contribution to strengthening food systems in Kenya by building institutional capacity, catalyzing private sector engagement, modernizing training infrastructure, and embedding food safety into local governance structures. The programme's outcomes, particularly in SPS adoption and income generation, affirm its lasting value. With the necessary legal frameworks and systems in place, the foundations are set for sustained impact and further scale-up beyond 2024.

Enhancing the Competitiveness of the Banana Value Chain in Taita Taveta County

This initiative funded by the Republic of Denmark through the Danida Market Development Partnership (DMDP) in Taita Taveta County aims to enhance income opportunities and create decent jobs especially for women and youth through strengthening the competitiveness of the banana value chain. The intervention is implemented by a consortium of partners including Micro Enterprises Support Programme Trust (MESPT), Wanda Agricultural Group (WAG), and Orana A/S. The programme focuses on improving market access, sustainable farming practices, value addition, and responsible business conduct.



Florence Mzirai banana farmer in Taita Taveta

Key end-of-programme results include:



550 decent jobs created (40% women, 30% youth)



2,000 farmers' incomes increased by at least 40%



30,240 MT of quality bananas sold annually



100% adoption of Responsible Business Conduct (RBC) practices



4.88x investment leverage from commercial partners

Highlight of Achievements in 2024

Scaling Regenerative and Climate-Smart Agriculture

A total of 223,724 tissue culture (TC) banana seedlings was planted by 855 farmers (M: 555, F: 330, Y: 106), the highest uptake since programme inception. The majority (63%) were provided through the banana in a box initiative - a credit-based partnership between Wanda and Maua Mazuri TC Lab. To date, 1,941 farmers have planted 382,663 TC banana seedlings. The trainings in sustainable Good Agricultural Practices have significantly improved farmers' management capability of banana orchards, leading to both good quality and increased yields. As a result, banana harvests and sales rose to 16,135 MTs in 2024 which is a 781% increase from 1,831 MTs in 2023. Organic banana farming also commenced, yielding 7.1 MT in 2024. Under greening efforts, 73,314 agroforestry trees were planted by 514 farmers, bringing the total agroforestry trees planted to 233, 254. Four farms adopted solar-powered irrigation, showcasing green technology uptake.



DMDP Officers with Cecilia Maina a nursery operator engages under the DMDP programme



DMDP Officer Emmanuel Mwiti at a farm practicing agro forestry
Bananas purchased by DMDP

Credit Innovation: Banana in a Box

Banana in a Box is an innovative credit-based agricultural financing model developed under the DMDP programme through a partnership between Wanda Agricultural Group (WAG) and Maua Mazuri Tissue Culture Company. Launched in 2024, the initiative aims to increase access to high-quality tissue culture (TC) banana seedlings for smallholder farmers in Taveta by offering them on credit.

Each participating farmer receives a “box” containing 500 TC banana seedlings, each valued at KES 165, with no upfront payment required. Instead, the model employs a deferred payment approach, where repayment begins 24 months after planting—upon the first banana harvest. A check-off system has been integrated: WAG, the primary banana offtaker, buys the bananas from farmers and deducts the seedling cost from the proceeds, remitting the payments to Maua Mazuri on behalf of the farmers. The model is designed to overcome input affordability constraints while ensuring a structured repayment mechanism that aligns with the crop production cycle. It also reduces the default risk by integrating the repayment with a guaranteed market through the offtaker.

Key Outcomes to Date:

- Target (2024): 250,000 TC banana seedlings
- Achieved: 181,359 seedlings distributed and planted by smallholder farmer
- Value of Inputs Provided on Credit: KES 29.9 million
- Bananas Sold to Date by WAG: 140 metric tons (MT)
- Value of Produce Purchased: KES 2.24 million

This credit innovation illustrates how private sector partnerships can unlock inclusive access to quality agricultural inputs, support market linkages, and improve livelihoods in rural farming communities—all while de-risking input finance for both suppliers and farmers.



A photo of a farmer supplied with banana seedlings by Maua Mazuri

Market Linkages and Eco-Friendly Post-Harvest Practices

A total of 1,828 farmers earned KES 171.1 million from banana sales in 2024, with the highest earning farmer selling 202 MT worth KES 2.7 million. Additionally, 57 service providers, including business Service Providers (BSPs), nursery operators, processors, and traders, benefited economically. Post-harvest and aggregation training was offered to 357 farmers, and banana fibre weaving skills were transferred to 20 individuals, with six securing jobs. Financial literacy training reached 900 farmers, while 1,432 farmers were trained in marketing and linked to buyers like Orana, WAG, and TATABA.



Tataba representatives accompanied farmers on an exposure visit to showcase the final destination of their bananas beyond the farm.



A representative of Tataba engaging with farmers

Turning Banana Waste into Green Gold in Taveta

In Riata Ndogo village, Taveta sub-county, banana farming has long sustained local livelihoods. However, increasing banana cultivation brought challenges in managing banana pseudostem waste, often burned or left to rot, harming the environment.

In 2023, Ziada Solutions began addressing this gap by launching a fiber extraction center supported by MESPT. The company buys pseudostems from farmers and processes them into fiber used to make products like mats and carpets. Waste from the extraction process is further utilized—converted into liquid fertilizer and fed into a biogas digester, producing clean energy and minimizing environmental impact.

Ziada Solutions has created employment for three youth, including Jane Mshai, who found purpose and income through agricultural waste processing. Jane credits the opportunity to MESPT's eco-friendly post-harvest training. The company's liquid fertilizer has helped improve soil fertility and crop yields, while the biogas unit has reduced dependence on fossil fuels, supporting climate resilience in the region.

To scale impact, MESPT partnered with Ziada Solutions to transform the center into a model farm for green business, offering workshops for farmers and community members on circular solutions. The initiative has also provided banana farmers with an income stream through pseudostem sales.

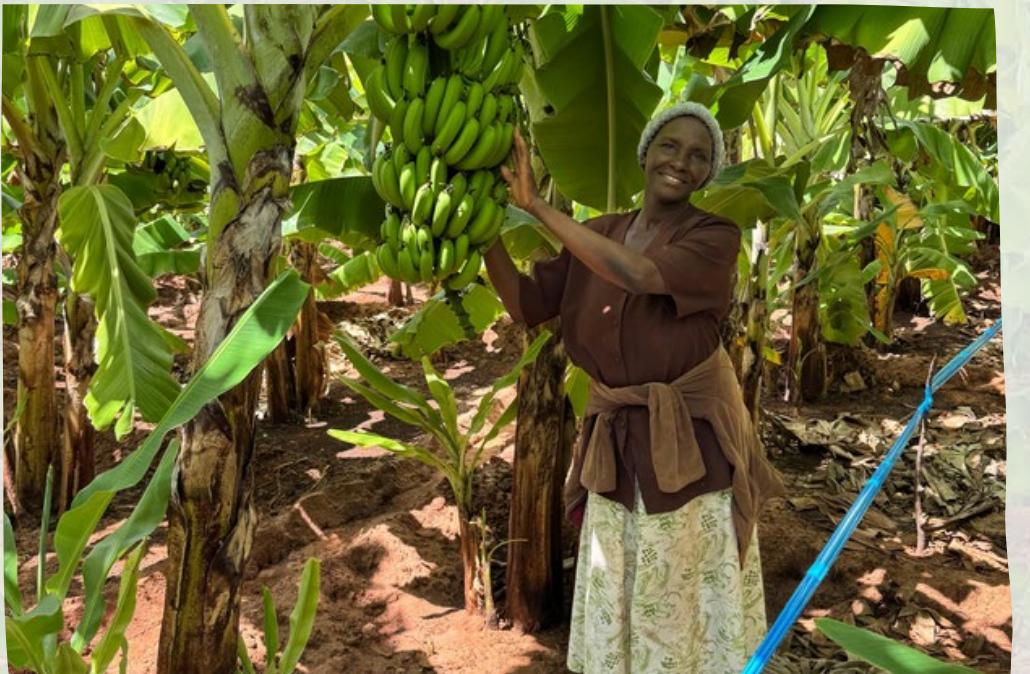
Today, Ziada Solutions continues to empower young people and women by equipping them with skills to produce and market fiber-based products. With additional MESPT support, including a banana tissue culture nursery, orchard, and solar-powered irrigation system, Ziada is on a path to becoming a Centre of Excellence in Green Business and Circular Solutions in Taita Taveta County.



A photo weavers working with Ziada Solutions

Investment in Value Addition and Processing

Orana invested DKK 2.46 million in 2024, establishing the Moonberg farm, an organic demonstration farm, and providing support to satellite organic banana growers. Cumulatively, Orana has invested DKK 22.5 million since 2020. Wanda invested DKK 1.88 million in 2024, mainly in Tissue Culture banana seedling distribution (140,388 seedlings to 269 farmers), banana aggregation, and staffing, bringing its cumulative investment to DKK 2.89 million.



Mary Ndetei an organic farmer

Inclusive and Responsible Business Practices

In 2024, 300 jobs were created and/or sustained: 288 full-time equivalents (M: 266, F: 22, Y: 136) and 12 decent jobs. Commercial partners Orana and Wanda have created 67 decent jobs to date. Following a Responsible business Conduct (RBC) audit, 270 farmers were sensitized on labor laws, conflict resolution, and ethical practices. Full adoption of RBC by commercial partners was achieved, with improved worker contracts, efficient water utilization, and elimination of incidences of child labor.

From Conventional Mixed Farming to Thriving in Organic Banana Farming

Organic farming has redefined the future for Mary Mlei Ndetei, a smallholder farmer from Lesuyai Organic Cluster in Taveta sub-county. Once reliant on conventional practices, Mary's shift to organic banana farming—powered by training and support from MESPT—has enabled her to build a more sustainable, profitable, and dignified livelihood.

Before embracing organic agriculture, Mary cultivated maize, tomatoes, and a few banana trees on her 0.25-acre plot. With no access to sustainable methods or assured markets, the returns were meager. Farming was physically demanding, and as a woman working alone without hired help, the burden was even heavier. "I didn't know much about organic farming," she shares, "but I wanted something better for my children."

Her transformation began with training under the MESPT-supported DMDP programme through the Lesuyai Organic Cooperative. Equipped with knowledge, subsidized seedlings, and access to inputs on credit, Mary transitioned into organic banana farming. From 10 plants, her orchard has grown to 336 thriving organic bananas.

Today, her organically grown bananas are sold through a guaranteed market with ORANA, securing consistent income. This has enabled her to educate her children, meet household needs, and gain respect both at home and in the community.

Green Employment in Agriculture Programme (GEAP)

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.



Mary Mathuli farmer practicing indigenous chicken farming in Makueni County

GEAP's overall targets by 2025 include:



1,500 jobs created across supported value chains



40,000 farmers linked to markets



KES 6 billion in cumulative value chain sales



KES 4 billion in loans facilitated



20,000 farmers accessing financial services

Key Achievements in 2024

Market Access and MSME Development

In 2024, the programme facilitated market linkages for 17,777 farmers, bringing the cumulative total to 43,061, with women and youth representing 49% and 16% respectively of new programme participants. Commodity sales across the targeted value chains reached KES 2.02 billion for 42,450 metric tons during the year, contributing to a cumulative value of KES 4.04 billion. Technical support was extended to 36 small and medium-sized enterprises (SMEs), complemented by business-to-business forums and trade fairs that convened 980 value chain actors to strengthen commercial relationships. Additionally, the dissemination of market intelligence messages to 29,105 farmers enhanced access to real-time information through ICT platforms. The programme also contributed to enabling policy environments, supporting the development of three county-level bills and promoting inter-county collaboration, particularly within the coconut value chain.



MESPT staff receive an award at the Machakos ASK show for the best stand

Kapsosio Avocado Cooperative Transforms Smallholder Farming in Moiben, Uasin Gishu County

Kapsosio Avocado Farmers' Cooperative started in 2021 as a small self-help group of just 10 farmers. By 2025, it had grown into a fully registered cooperative with over 400 farmers from five wards in Moiben Sub-County, Uasin Gishu County.

By 2024, the cooperative had marketed 130 metric tons of avocados valued at KES 15.6 million, making a strong contribution to commercial growth in the avocado value chain. Through active participation in trade fairs and B2B forums, the members secured new market opportunities, improved their product quality, and strengthened peer-to-peer knowledge sharing.

The cooperative has built strong internal systems in governance, financial literacy, record-keeping, and orchard management. Youth-led business service providers deliver professional support in pruning, grafting, and spraying, thus enhancing productivity while creating local employment.

Strategic investments in infrastructure, such as a modern training hall and aggregation center, have positioned Kapsosio as a key player in collective marketing and farmer training. With a well-managed certified nursery producing over 20,000 seedlings annually, the cooperative is improving access to high-quality planting material and driving seed system resilience in the area.

Kapsosio's growth demonstrates how organized farmer groups can drive inclusive economic transformation through entrepreneurship, innovation, and market linkages.

Improved Access to Finance

Access to financial services continued to improve, with KES 609 million disbursed in 2024 through partner Financial Service Providers (FSPs), reaching 7,198 end users, 56% of whom were women and 20% youth. This brought total cumulative loan disbursements to KES 1.82 billion, benefiting 24,611 clients, with women accounting for 67%. Of the total, KES 223 million was allocated specifically for green investments, including clean energy, water harvesting, and biogas technologies. To further strengthen the green finance ecosystem, MESPT hosted a Green Finance Forum and supported 49 FSPs to integrate sustainability into their lending models.

Improved Food Safety and Productivity

A total of 10,905 farmers received training on Good Agronomic Practices (GAP), food safety standards, agribusiness management, financial literacy, and climate-smart technologies in 2024, increasing the cumulative number of trained farmers to 35,081. Adoption of food safety and GAP protocols has reached 27,129 farmers, leading to a 271% productivity increase across most value chains. Notably, cassava, avocado, moringa, and coconut registered the highest gains in yield and profitability. The programme also advanced legislative reforms, with support extended to four counties of Trans Nzoia, Uasin Gishu, Siaya and Kwale and four food safety bills currently undergoing final review.

Transforming Aquaculture through Food Safety and Productivity

In Malava sub-county, Kakamega County, Labedcash Marine Enterprises is leading a quiet revolution in aquaculture. For years, the enterprise managed by Mark Mbithi Kiole struggled with limited market access and high production costs. But a turning point came in 2021 through MESPT's Green Employment in Agriculture Programme (GEAP), which introduced structured training and food safety protocols to the aquaculture value chain.

Through the programme, 620 farmers under Labedcash Marine received comprehensive training in food safety and Good Agronomic Practices (GAP), enabling them to meet Kenya Bureau of Standards (KEBS) requirements for both fresh and frozen fish. The impact was immediate: trained farmers began to attract better prices for their fish, access wider markets, and improve consumer trust through certified quality.

"Food safety has been a game changer for us, the training empowered our farmers to meet market standards and unlock new opportunities."

~Mark Mbithi Kiole ~



Green Transformation

The programme trained 5,732 farmers in green technologies and climate resilience practices, with 4,286 of them actively adopting innovations such as solar incubators, drip irrigation, biogas systems, water harvesting tanks, and organic waste management techniques. Thirteen SMEs transitioned to eco-friendly production processes, introducing technologies like vermiculture and briquette making. These efforts supported the creation of 102 full-time green jobs, driven largely by clean energy solutions and agroecological business models



Vermiculture Unit in KTL

Green Transformation in Dairy: Rongai Acacia Dairy Society's Fodder Revolution

Rongai Acacia Dairy Society is an example of how green transformation can drive productivity, sustainability, and resilience in the dairy sector. Formed in 2019 by 20 dairy farmers to escape exploitative brokers and unstable markets, the cooperative now collects over 4,900 litres of milk daily, up from just 80 litres at its founding.

Initially, inconsistent milk supply caused by the high cost and inaccessibility of quality feeds threatened the cooperative's progress. But through the GEAP programme the cooperative adopted on-farm fodder production as a sustainable and climate-smart solution. Farmers were trained to identify and cultivate both protein-rich and carbohydrate-rich fodder, produce silage and hay, and apply composting techniques to maintain soil health.

Today, farmers like Waweru and Anne are leading a green transformation. Waweru's farm has become a learning hub, cultivating diverse fodder varieties like Lucerne, desmodium, and super Napier, while producing silage and hay for year-round use. Anne grows sweet potato vines and sorghum and supplies hay affordably during dry seasons.

This shift has reduced feed costs, stabilized milk supply, improved milk quality, and created youth jobs through fodder processing and transportation. One remarkable case is Charles, who moved from traditional grazing to zero-grazing with fodder, increasing his production from 3.5 to 122 litres per day, while employing three youth.

“Since I started zero grazing and growing my own fodder, milk production has changed completely. From just 3.5 litres to over 120 litres a day”

~Charles ~

Gender and Youth Inclusion

In 2024, the programme sustained its strong commitment to inclusive development, with a total of 976 full-time jobs created to date. Of these, 455 positions are held by youth, and women occupy 39% of all roles. Women further benefited from enhanced access to finance, accounting for 66% of all green loan recipients, largely through group lending mechanisms and household-based clean energy solutions. The programme also accelerated the formalization of youth-led enterprises and scaled up the adoption of youth-friendly technologies such as Azolla and Black Soldier Fly (BSF) farming, which contributed significantly to employment generation and enterprise development in rural areas.



A photo of Black Soldier Fly (BSF)



A youth at Ushindi Cooperative inspecting the Black Soldier Fly

A photo of youth mechanization

Learning and Evidence Use

In 2024, the programme reinforced its commitment to adaptive programming and evidence-based decision-making through the production of four learning products, bringing the cumulative total to 17 since inception. These outputs contributed significantly to institutional learning and policy engagement. Strategic academic partnerships were sustained with leading research institutions including Egerton University, Pwani University, and Tegemeo Institute. These collaborations enabled participatory research and the dissemination of findings that directly inform programme implementation and sector-wide discourse.

An Evaluation of the most suitable propagation media for regenerating pineapple seedlings from crown leaves, which provided critical insights for smallholder nurseries and value chain actors ([JAERI, 2024](#)).

Journal of Agriculture and Ecology Research International
Volume 25, Issue 5, Page 37-46, 2024; Article no.JAERI.122195
ISSN: 2394-1073

Evaluation of Most Appropriate Propagation Media for Regeneration of Pineapple Seedlings from Pineapple Crown Leaves

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Eunice Monthe ^a, Serah Nzau ^b, Doreen Kinoti ^b
and Rebecca Amukhoye ^b

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Another study explored the Status and production challenges of pineapple farming in Magarini Sub-County, Kilifi County, identifying systemic constraints and opportunities for intervention in the coastal horticulture sub-sector ([JAERI, 2024](#)).

Journal of Agriculture and Ecology Research International
Volume 25, Issue 1, Page 1-18, 2024; Article no.JAERI.111249
ISSN: 2394-1073

Status and Challenges Facing Pineapple (*Ananas comosus*) Production in Magarini Sub-County of Kilifi County in Coastal Kenya

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In the area of food safety governance, MESPT's work on pesticide use and regulation was featured in *Frontiers in Sustainable Food Systems*, documenting how multi-stakeholder partnerships have enhanced pesticide management in select counties ([Frontiers, 2024](#)).

Further, the partnership with Egerton University facilitated a practical, skill-based training on agricultural machinery operation, equipping youth and farmer groups with the competencies required to increase mechanization in sustainable agriculture ([JEAE, 2025, Vol.10 No.3, p.48](#)).

Insights generated through these research efforts were instrumental in shaping practical solutions such as the development of a new hybrid coconut seedling initiative and low-cost, locally formulated animal feed solutions. These innovations highlight the tangible benefits of applying research-based evidence to enhance value chain competitiveness, climate resilience, and inclusive agricultural growth.

Check for updates

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AGRICULTURAL MACHINERY OPERATION TRAINING IN KENYA

ARTICLES

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Abstract

Farm mechanization in Kenya is influenced by increasing population pressure, evolving farm structures, labor availability, and the costs and suitability of technology. Despite investing in expensive tractors, many farmers lack the knowledge to properly operate

JEAE
Journal of Engineering in Agriculture and the Environment

Central Highlands Ecoregion Foodscapes (CHEF)

The Central Highlands Ecoregion Foodscapes (CHEF) programme is a collaborative effort between MESPT and The Nature Conservancy (TNC) to scale regenerative agriculture and inclusive business models across four pilot counties of Murang'a, Kirinyaga, Meru, and Laikipia. The initiative focuses on strengthening livelihoods, biodiversity, climate resilience, and water systems through regenerative interventions.

Key achievements in 2024 include:

Farmer Profiling, Mobilization, and Capacity Assessment

MESPT successfully mobilized 933 farmers across Laikipia, Meru, Kirinyaga, and Murang'a counties, of whom 55% were male and 45% female. A total of 802 farmers were profiled using digital tools, enabling more efficient data management and service targeting. The assessment of six producer organizations was done and it revealed that agriculture is the primary source of income for 95% of these farmers. However, access to financial services remained limited, with only 44% having accessed credit from banks or SACCOs, and just 1% enrolled in crop insurance schemes. Most farmers (66%) relied on rainfed agriculture, while 34% used irrigation methods such as sprinklers and flood systems. Encouragingly, farmers had begun adopting regenerative practices such as the use of organic manure, minimum tillage, agroforestry, and cover cropping. MESPT developed tailored capacity development plans for the six producer organizations, aimed at enhancing the adoption of regenerative agricultural practices, improving access to finance, and strengthening governance structures.

Demonstration farms and seed system development

Four model avocado demonstration farms were established (one per county) hosted by lead farmers. Each farm integrated regenerative practices such as water harvesting, drip irrigation, organic farming, crop-livestock integration, and minimum tillage. The farms served as learning hubs for knowledge transfer and farmer exposure visits. Significant infrastructure support was provided including installation of solar-powered drip systems, water pans, tanks, and nursery equipment.

To improve farmer access to quality inputs, MESPT facilitated the establishment of four avocado seedling nurseries operated by trained local nursery entrepreneurs. This intervention included the procurement and distribution of 10,000 certified seeds, alongside infrastructure support to the nurseries, such as dam liners, water tanks, and steel stands. As a result, 2,510 avocado seedlings were sold to farmers in Laikipia County at a subsidized price of KES 150 per seedling. Strategic partnerships with KEITT Exporters and regulatory agencies like KEPHIS ensured that quality assurance and certification processes were in place. These efforts significantly reduced the cost of seedlings and increased availability, thereby boosting commercial avocado production across the region



Samson Githinji at his avocado nursery

Food Safety Compliance and Agribusiness Training

To enhance market readiness, 356 farmers were trained on Good Agricultural Practices (GAP), covering critical areas such as soil health, water management, safe use of pesticide, traceability, and hygiene standards. Complementary agribusiness training equipped farmers with skills in record keeping, gross margin analysis, and marketing, helping them transition toward treating their farms as viable business enterprises. These initiatives are part of a broader strategy to enable farmers to meet both local and international food safety standards, laying a strong foundation for future certification under schemes such as GlobalGAP and Rainforest Alliance.

Governance & Inclusive Business Models

To strengthen institutional capacity, 40 leaders; 20% of whom were women, from six farmer organizations were trained in cooperative governance, leadership, and organizational management. Additionally, MESPT documented and implemented two inclusive business models, these include:

- **Market-led Production Model:** Enabled structured avocado market contracts with Keitt Exporters, leading to sales of 82,109 kg of avocado worth KES 27.6 million across five counties. Farmers reported improved incomes and better prices (KES 100/kg vs. KES 50 from brokers).
- **Seedling Entrepreneur Model:** Supported the emergence of viable nursery enterprises. Entrepreneurs earned revenue, farmers accessed quality seedlings affordably, and the value chain's resilience improved.

Inclusive Business Models under CHEF

Market-Led Production Model for Regenerative Agriculture

The market-led production model is designed to anchor smallholder farmers within structured, traceable, and fair-market systems through contractual agreements with reliable off-takers. Under CHEF, this model was operationalized through a strategic partnership with Keitt Exporters, a leading horticulture exporter in Kenya. The model emphasized aggregated production, standardized quality, and market-driven farming practices aligned with regenerative agriculture.

Key Features and Achievements:

- Structured Contracts: CHEF facilitated contract farming agreements between Keitt Exporters and 7 farmer organizations across five counties (Murang'a, Kirinyaga, Meru, Laikipia, and Nyandarua), covering both mature and newly established avocado orchards.
- Revenue Generation: In the 2023 avocado season alone, farmers sold a total of 82,109 kilograms of avocado worth KES 27.6 million, showcasing significant commercial returns from coordinated production.
- Price Stability and Fair Trade: Farmers earned KES 100 per kilogram, double the price previously offered by brokers (KES 50/kg), resulting in higher household incomes and more predictable cash flows.
- Capacity Building: Through continuous training in Good Agricultural Practices (GAP), soil health, and post-harvest handling, farmers enhanced product quality and consistency, further strengthening their bargaining power and buyer trust.

- Replication Potential: The model demonstrated high scalability and is suitable for replication across other value chains like banana, macadamia, or French beans where structured market opportunities exist.

By institutionalizing direct market access, the model breaks the cycle of exploitation by middlemen, builds trust with exporters, and ensures that regenerative farming is not just environmentally sound but also economically viable.

Seedling Entrepreneur Model for Nursery Business Development

The seedling entrepreneur model was introduced to tackle a critical bottleneck in the avocado value chain: lack of access to clean, certified, and affordable planting material. CHEF supported smallholder farmers to become licensed nursery operators, enabling them to propagate and distribute quality seedlings within their communities.

Key Features and Achievements:

- Entrepreneur Incubation: 4 new seedling entrepreneurs were identified, trained, and facilitated to establish functional avocado nurseries. Access to infrastructure included water tanks, shade nets, seed trays, and grafting tools.
- Production Capacity: Collectively, the entrepreneurs raised 12,000 avocado seedlings, with 7,000 grafted using certified scions from registered mother blocks provided by Keitt Exporters. These seedlings were made available to farmers at KES 150, down from KES 250 enabling farmer access to quality inputs more affordable.

- Market Linkages and Certification: All nurseries were registered with Horticultural Crops Directorate (HCD) and facilitated to undergo KEPHIS certification. Entrepreneurs benefited from growing demand, while farmers gained a reliable source of clean planting material.
- Economic Empowerment: The sale of 2,510 seedlings within three months generated KES 300,000 in direct revenue for the nursery operators, proving the model's business viability and capacity to support local job creation.
- Sustainability: Nursery entrepreneurs are now part of a decentralized, resilient input supply chain that ensures continued access to certified planting materials and fosters localized agricultural service delivery.

This model enhances the resilience of the value chain by creating a community-based ecosystem where farmers are not just producers but also providers of key agricultural inputs.



Avocado seedlings in a nursery

Youth Employment: Low-Hanging Fruits for Youth Employment

In 2024, MESPT made significant progress in advancing youth employment under the Challenge Fund for Youth Employment (CFYE) project, an initiative funded by the Netherlands Ministry of Foreign Affairs and implemented in collaboration with Ripple Effect, Feast Foods, and Yielder. Operating across Kilifi, Kwale, and Mombasa counties, the “Low-Hanging Fruits for Youth Employment” project is focused on transforming the mango, pineapple, and passion fruit value chains into engines for sustainable youth entrepreneurship and employment. Through business development services, mentorship, and market linkages, MESPT is playing a critical role in actualizing the project’s goal of fostering better and more dignified jobs for youth aged 18–35.

Youth Training and Mentorship Achievements

By the end of 2024, MESPT had trained 410 out of the targeted 500 youth in agribusiness and enterprise development. 46 Business Service Providers (BSPs) were effectively equipped with Business CANVAs skills to enable them to support others in their entrepreneurial journey. Notably, 140 youth agri-entrepreneurs were identified and matched with BSPs for sustained coaching and mentorship. These mentorship engagements helped 41 youth improve their existing jobs and empowered 60 youth to successfully establish their own agribusinesses, marking a strong outcome in both employment creation and job improvement.

Business Model Canvas is a strategic management tool used to visualize, design, and analyze the key elements of a business model. It is structured into nine interrelated building blocks, which together provide a comprehensive overview of how a business creates, delivers, and captures value. This include:

Customer Segments: Defines the different groups of people or organizations a business aims to serve. Segments can be based on demographics, behaviors, needs, or other attributes. Businesses may serve one or multiple segments.

Value Propositions: Describes the bundle of products or services that create value for a specific customer segment. It addresses customer problems or needs, offering benefits such as innovation, performance, design, convenience, or cost savings.

Channels: Outlines how a company delivers its value proposition to its customer segments. Channels include communication distribution, and sales methods, such as retail, online, or partner networks.

Customer Relationships: Specifies the type of relationship a company establishes with each customer segment, ranging from personal assistance to automated services. The goal is to attract, retain, and grow customers.

Revenue Streams: Identifies how the business earns income from each customer segment. Revenue can come from sales, subscription fees, licensing, usage fees, or advertising, among others.

Key Resources: Details the most important assets required to make the business model work. These may be physical, intellectual, human, or financial resources.

Key Activities: Describes the critical tasks the business must perform to deliver its value proposition, reach markets, maintain customer relationships, and earn revenue.

Key Partnerships: Highlights the external companies or suppliers that help the business operate effectively. Partnerships can include strategic alliances, joint ventures, or buyer-supplier relationships.

Cost Structure: Outlines the major costs associated with operating the business model, including fixed and variable costs, economies of scale, and operational efficiencies

Stakeholder Engagement and Beneficiary Mobilization

Stakeholder mobilization and engagement were instrumental to the project's traction. A regional stakeholder forum in Mombasa attracted 41 representatives across government, private sector, civil society, and academia. This ecosystem-wide engagement was critical in identifying collaboration pathways and facilitating beneficiary mobilization. The youth application garnered an impressive 634 applicants for the entrepreneurship business incubation programme, demonstrating high demand and interest in agribusiness opportunities.

Training Delivery Approach

Training delivery was thoughtfully decentralized to maximize accessibility. Youth were grouped into 18 cohorts of 25 participants each, receiving intensive training in business modeling, with a focus on Business Model Canvas. While many early-stage participants were at ideation level and faced challenges due to lack of startup capital.

Survey Findings and Impact on Youth Employment

A baseline survey conducted across the three counties reached 166 youth. The data revealed that 99% of participants were self-employed, earning an average of KES 17,528 monthly up from KES 8,643 before the project. Notably, 88% maintained stable income-generating activities for over six months, and more than 65% reported significant improvements in the quality of their jobs. In addition, the project stimulated secondary employment, with 206 youth creating 458 new jobs, of which 395 were filled by fellow youth.



*Entrepreneurs under the CFYE Programme with their products alongside
MESPT Staff, Margaret Miano*

Looking Ahead

As the project enters its final implementation phase in 2025, MESPT remains committed to leveraging strategic partnerships, data-driven insights, and grassroots engagement to ensure that the gains made in 2024 translate into lasting, scalable youth employment outcomes.

Gender, Youth, and Social Inclusion (GYSI): Advancing Equity in Agricultural Transformation

In 2024, MESPT made significant strides in advancing Gender, Youth, and Social Inclusion (GYSI) agenda as part of our broader commitment to equitable and sustainable development. A key institutional milestone was the recruitment of a dedicated GYSI Advisor to champion gender-responsive programming across all MESPT operations. The organization also initiated the development of a comprehensive Gender Equity and Social Inclusion Strategy in partnership with Tanger through their Innovative Technical Exchange Plus (IGNITE+). The IGNITE+ project, is a five-year (2024–2029) technical assistance project designed to strengthen African institutions' ability to integrate gender and nutrition sensitive approaches into their operations and agricultural interventions.

At the programmatic level, MESPT conducted an in-depth gender and social inclusion analysis across 11 target agricultural value chains these include Coconut, Cassava, Moringa, Pineapple, Mango, Export vegetables, Indigenous chicken, Dairy, Avocado, Aquaculture and banana. The analysis uncovered nuanced gender and power dynamics affecting value chain participation and productivity. The findings underscored the necessity of tailored interventions that reflect the distinct needs, challenges, and roles of men, women, and youth in agri-enterprise development. The analysis not only informed us of the design of inclusive, context-sensitive programming but also highlighted the importance of safeguarding and meaningful participation for vulnerable populations.

Capacity strengthening efforts in GYSI targeted 1,368 stakeholders (549 men, 819 women, and 316 youth) across 13 counties to ensure consistency in GYSI approaches at the county level. These training sessions engaged gender, youth, and agriculture officers, equipping them with skills in shared understanding of MESPT's inclusive value chain model and core gender concepts.

Notably, 94 Trainers of Trainers (ToTs) were trained in gender equality and social inclusion, and ten youth received training in mechanization through a partnership with Egerton University. These investments not only enhanced the capacity of local institutions but also expanded opportunities for youth employment and leadership in agriculture.

Two key lessons emerged from MESPT's GYSI work in 2024. First, smallholder farmers are not a homogeneous group, intersectionality factors such as literacy, disability, marital status, age, and cultural background must inform the design and delivery of interventions. Secondly, the roles, constraints, and access points for men, women, and youth in value chains differ significantly, necessitating a deliberate and responsive approach to program planning and implementation. These insights will continue to shape MESPT's efforts to promote inclusive agricultural transformation, ensuring no one is left behind.



A photo of youth being trained as professional agriculture machinery operators

Strengthening Inclusive Economies through Market Systems: The BDCG Network

The Business Development Services Donor Coordination Group (BDCG) convened its 15th Inclusive Markets Symposium which was held from 27th to 29th November 2024. Hosted by the Micro Enterprises Support Programme Trust (MESPT), the event gathered 104 participants from 51 organizations across Kenya, Nigeria, Uganda, Niger, and Switzerland. Centered on the theme “The Role of Market Systems Development in Building Resilient and Inclusive Economies,” the symposium was a pivotal moment in the BDCG Network’s history, marking a strategic relaunch and reaffirming its commitment to fostering transformative and inclusive market development across Africa.

About the BDCG Network

Established in the early 2000s, the BDCG Network was formed to enhance the impact of donor-led initiatives in market development. Currently comprising over 30 active members, the network brings together development agencies, donors, government bodies, private sector actors, and academic institutions. The BDCG facilitates knowledge sharing by disseminating best practices and innovations in market systems development. It supports capacity building through tailored training that enhances members' capabilities. By creating meaningful networking and partnership opportunities, it links diverse actors to collectively address systemic challenges. It also engages in policy advocacy, working with governments to promote inclusive policies, while showcasing innovation by providing platforms where transformative solutions are highlighted and scaled.



BDCG STRATEGY

Symposium Highlights

The 2024 symposium featured 12 thematic sessions exploring key areas such as climate adaptation, regenerative agriculture, gender-transformative approaches, digital transformation, innovative financing, and inclusive business models. These sessions served as dynamic platforms for dialogue, peer learning, and strategic realignment among actors shaping market systems across Africa. Keynote addresses delivered by BDCG Chair Winnie Mailu and Kilifi County Deputy Governor Hon. Flora Mbetsa Chibule underscored the importance of market systems as engines for sustainable development and economic inclusion, particularly for women, youth, and smallholder farmers.

Achievements and Strategic Outcomes

The symposium facilitated the launch of the BDCG's strategic plan, setting an expanded agenda focused on systemic transformation and inclusion. Stakeholder engagement was exceptionally strong, with many participants expressing interest in joining the network to access its collaborative and knowledge-driven platform. The symposium also fostered rich policy dialogue, particularly around gender equity, market justice, and climate resilience, laying the groundwork for future advocacy and localized implementation. Participants shared concrete case studies—such as innovations in dairy cooperatives, Maasai market models, and digital supply chain platforms—demonstrating the real-world application of market systems approaches. A highlight of the event was the Donor Roundtable, where actors like DANIDA and P4G emphasized the importance of catalytic funding, cross-sectoral collaboration, and adaptable financing models to scale impact.

Voices from the Symposium



Janet Ngombalu of Christian Aid challenged traditional metrics of gender inclusion by stating, "We must rethink how we define gender transformation — it's not about counting women, it's about shifting power structures."

Victor Ndiege of Kenya Climate Ventures emphasized the role of digital innovation, noting, "Digital tools now make it possible for farmers to access real-time data, improve productivity, and strengthen supply chains."



Paul Mbole of P4G pointed to public-private synergy, saying, "Circular economy initiatives like PETCO show what's possible when government and private sector collaborate."



Call to Action

The BDCG Secretariat urges all stakeholders to actively engage with the network.

Joining the BDCG offers access to exclusive resources, collaborative opportunities, and strategic forums that shape the future of inclusive markets. Stakeholders are encouraged to align their interventions with the BDCG strategy to collectively strengthen market systems and address systemic inequalities. The Secretariat also called for robust advocacy for local market development, climate-smart innovations, and gender-inclusive practices across national and sub-national levels.



A photo of the attendees of the BDCG Symposium 2024

Institutional Strengthening

Driving Transformation Through Digitization, Talent Strategy, and ESG Leadership

In 2024, MESPT's Human Resources Unit achieved major strides in digitization and operational efficiency through the successful implementation of a tailored Human Resource Information System (HRIS). This system streamlined administrative processes, reducing turnaround times for key HR functions such as leave management, performance appraisals, claims processing, and personnel record updates by 40%. Complementing this digital shift, the unit also focused on strategic talent acquisition, filling 90% of critical roles within a reduced 45-day cycle, and introduced MESPT's first organization-wide employee engagement survey, which garnered an 86% participation rate. Insights from the survey informed key HR policy adjustments, including wellness programming and flexible work arrangements, contributing to a more engaged and productive workforce.

Additionally, the year saw the formalization of MESPT's Internship and Attachment Program, onboarding over 15 young professionals across departments to enhance youth inclusion and sector-specific capacity development. A significant investment in ESG capacity building was also made, with all managers and board members participating in a five-day ESG training. This initiative reinforced the understanding that sustainability integration must be a shared leadership responsibility, deeply embedded into institutional culture and systems. The combined focus on digitization, strategic talent management, and ESG readiness underscored MESPT's belief that human capital is a strategic lever for innovation, resilience, and long-term impact.

Systems and Business Continuity

In 2024, MESPT made significant strides in automating business processes to enhance operational efficiency and data integrity. By the close of the year, 60% of the targeted 75% automation had been achieved. The Programme Management Information System (PMIS) and the Human Resource Management System (HRMS) were successfully automated and deployed into production, with active staff usage. The Navision ERP upgrade also progressed well and was nearing completion by year-end, positioning MESPT for improved financial and operational integration across departments.

To strengthen business continuity, 80% of the planned disaster recovery enhancements were completed by the end of 2024. Key milestones included RAM and storage upgrades on the virtual host and improved power backup in the data centre, the server implementation was successfully finalized. On cybersecurity, MESPT invested in capacity building and system protection measures. All staff received cybersecurity awareness training through KnowBe4, while implementation of a Security Information and Event Management (SIEM) system for log management was completed. These investments collectively ensure MESPT's systems are resilient, secure, and aligned with our strategic growth.

Strengthening MEAL Policies and Frameworks

In 2024, MESPT completed a comprehensive review and update of both the Grants Management and MEAL Policy and Procedures Manuals. This process involved revision of all associated tools and templates. These frameworks provide a solid foundation for streamlined performance tracking, data management, and learning integration across our programmes.

To support improved data integrity and knowledge management, MESPT finalized the development of Record Management Policy Guidelines. These guidelines are designed to standardize classification systems, enhance document tracking, and mitigate fragmentation in data storage challenges previously experienced by the lack of a centralized system and physical deterioration of records.

In collaboration with Tegemeo Institute, MESPT implemented Participatory Action Research in seven counties. The research covered all five programme regions and 11 agricultural value chains, focusing on productivity and profitability estimation, socio-economic drivers of commercialization, and barriers to women and youth engagement. Findings were validated through stakeholder forums and used to co-create practical interventions tailored to community needs.

A major milestone in 2024 was the successful development and deployment of the Programme Management Information System (PMIS), including the True-Blue mobile data collection tool. This system enables real-time data collection at both individual farmer and farmer group levels and supports the digital migration of programme data. The PMIS is also equipped with interactive dashboards to enable dynamic reporting and evidence-informed decision-making.

MESPT is steadily building a robust MEAL ecosystem to support transparency, adaptive programming, and learning across all interventions. These advancements ensure that programme decisions are grounded in reliable data, stakeholder voices are amplified, and development outcomes are better tracked and sustained.

Strengthening Strategic Partnerships for Scalable Impact

In 2024, MESPT focused on reinforcing its institutional resilience through the cultivation of strong strategic partnerships and enhanced engagement across the development ecosystem. Throughout the year, MESPT deepened collaborations with local and international partners, building on shared priorities in inclusive finance, climate resilience, and agricultural competitiveness.

Significant progress was made in activating and nurturing alliances with likeminded development partners, particularly in support of agri enterprise development, financial inclusion, sustainable agricultural productivity and food safety, Climate adaptation, food safety and youth enterprise development in key sectors like bananas, mango, avocado, passion fruit, Moringa, poultry, aquaculture, dairy and export vegetables among others. These partnerships are expected to play a pivotal role in expanding market access, creating dignified jobs, and driving sector-wide transformation.

Institutional visibility remained strong. MESPT's digital presence grew steadily, with increased reach and engagement across social media platforms, reflecting growing recognition from both the public and development partners.

Looking ahead to 2025, MESPT remains committed to consolidating its strategic alliances, enhancing partner co-creation, and aligning its interventions with national development priorities and global sustainability goals. These partnerships are central to delivering inclusive, climate-smart economic development and to scaling MESPT's impact across Kenya's rural economy.

Communication and Visibility

In 2024, the Corporate Communications unit played a pivotal role in enhancing the organization's visibility, strengthening stakeholder engagement, and positioning MESPT as a reputable brand in Kenya's development and donor landscape. An integrated approach was employed, combining digital platforms, media relations, stakeholder event visibility, and brand management. Key priorities included dissemination of information, facilitation of corporate events, production of Information Education and Communication materials, development of digital content, and management of corporate social investment (CSI) initiatives.

MESPT maintained high visibility throughout 2024 through participation in key events, including the World Food Safety Day, the SME Forum, DAN-KE & BDCG Network Forums, Banana Farmers Field Day, and the AgriFI Closeout Workshop. Additionally, 17 media placements were disseminated across prominent media houses - KBC, KTN, Citizen TV, and The Standard. Social media platforms, particularly LinkedIn, saw the highest engagement registered growth, with total audience reaching 17,290 and user engagement exceeding 19,000 by year-end. Facebook, X, and YouTube also experienced notable growth, with over 4,500 video views recorded.

MESPT's website remained a critical communication tool, attracting over 13,000 active users and 73,000 interactions during the year. The procurement and job opportunities sections remained the most visited, with LinkedIn emerging as the top referral source. MESPT upheld a consistent brand identity across programmes and platforms. Social media metrics indicated consistent growth and engagement. The combined audience expanded by 1,694 in 2024, with LinkedIn leading in both reach and interaction. Website analytics highlighted strong interest in MESPT's programmes and services. More than 11 earned media features and 20 social media partner mentions further amplified reach and reinforced stakeholder trust.

In 2025, we will focus on revamping our website to improve reliability and user experience, strengthening internal coordination, content planning, and digital storytelling will continue to be central to deepening MESPT's impact narrative across all our platforms.



Taita Taveta Deputy Governor, Christine Kilalo and MESPT BOT Chairman Noah Meely, during the launch of the TTU Tissue Culture Lab

2024 Highlights



January 2024

MESPT, in collaboration with the Kisii County Government, facilitated a learning exchange to Taveta Sub County for 16 Business Service Providers (Change agents) from Kisii to enhance knowledge, skills, and good practices in banana farming.

February 2024

Stakeholders in the development sector gathered to validate and launch the BDS Coordination Group (BDCG) Network Strategy.



March 2024

MESPT leadership visited the Agricultural Business Initiative in Kampala, Uganda and witnessed how the butterfly irrigation system is transforming lives for beneficiary farmers.



April 2024

MESPT conducted a mid-term review of the Green Employment in Agriculture Programme funded by DANIDA to assess its achievement against the set targets.



May 2024

MESPT board members alongside the management team met with the Kakemega County Government team during their project monitoring visit



June 2024

MESPT hosted the World Food Safety Day Summit in collaboration with other stakeholders

2024 Highlights



July 2024

MESPT hosted its annual staff awards ceremony. Pictured is Purity Kinya, Finance Manager, receiving her certificate from BOT Chairman Mr. Noah Meely, Board Member Mr. Thomas Were, and MESPT CEO Madam Rebecca Amukhoye. Purity was recognized as the Staff of the Year.



October 2024

A new chapter for banana farmers in Taita Taveta with the commissioning of the Tissue Culture Lab at Taita Taveta University built in partnership with MESPT, Taita Taveta University and the County Government of Taita Taveta

August 2024

MESPT and partners introduced the high-yielding hybrid coconuts in Kenya. First consignment of hybrid coconuts planted in Nyuani Farm Quarantine Nursey



September 2024

The DMDP programme achieved a significant milestone; the first harvest of certified organic bananas from the Lesuyai organic cluster. With a total of 1646kg harvested.



November 2024

MESPT hosted the Inclusive Market Systems Symposium themed the Role of Market Systems Development in Building Resilient and Inclusive Economies



December 2024

MESPT hosted the AgriFI Closeout meeting to celebrate milestones, reflect on achievements, and revisit the remarkable journey of advancing food safety in the agriculture sector.

Our Funding Partners



**MINISTRY OF
FOREIGN AFFAIRS
OF DENMARK**
Danida



DGBP DANIDA GREEN
BUSINESS
PARTNERSHIPS
—
DMDP DANIDA MARKET
DEVELOPMENT
PARTNERSHIPS

The Nature Conservancy The logo consists of a stylized green globe with a leaf-like pattern.

Micro Enterprise Support Programme
Trust

Our Development Partners





ANNUAL REPORT

AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

MICRO ENTERPRISES SUPPORT PROGRAMME TRUST
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	2024	2023
Income		KES	KES
Interest income	5	107,917,377	98,036,781
Fee income	6	4,741,800	7,513,212
Grant income	7	560,630,857	516,239,739
Other operating income	8	<u>63,495,008</u>	<u>49,016,238</u>
Total income		736,785,042	670,805,970
Credit loss	15	(42,806,430)	(21,566,812)
Net operating income		693,978,612	649,239,158
Expenditure			
Direct programme costs	9	560,630,857	516,239,739
Operating expenses	10	175,496,565	153,856,267
Finance cost	20	<u>741,882</u>	<u>878,467</u>
Total expenses		736,869,304	670,974,473
Deficit for the year		(42,890,692)	(21,735,315)

MICRO ENTERPRISES SUPPORT PROGRAMME TRUST

STATEMENT OF FINANCIAL POSITION

AS AT 31 DECEMBER 2024

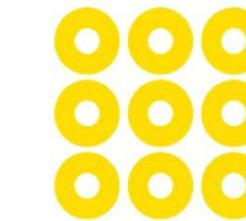
	Note	2024	2023
Assets		KES	KES
Cash and bank balances	13	135,423,698	470,401,905
Short term deposits	14	109,286,658	141,209,638
Loans to customers	15	1,189,441,585	1,073,382,872
Other assets	16	21,975,628	16,121,528
Property and equipment	17	46,702,738	45,397,235
Leasehold land	18	26,910,217	27,909,977
Right of use of strength	19	3,955,189	5,896,031
Intangible assets	21	<u>3,510,919</u>	<u>3,640,682</u>
Total assets		<u>1,537,206,632</u>	<u>1,783,959,868</u>
Liabilities and reserves			
Liabilities			
Lease liabilities	20	4,990,203	6,837,674
Danida funds	22	428,540,043	604,124,280
Other liabilities	25	105,857,045	145,402,068
GIZ funds	23	-	1,885,813
FSD funds	24	<u>15,000,000</u>	<u>-</u>
Total liabilities		554,387,291	758,249,835
Reserves			
Revenue reserve		978,098,707	1,020,989,399
Revaluation reserve		<u>4,720,634</u>	<u>4,720,634</u>
Total reserves		982,819,341	1,025,710,033
Total liabilities and reserves		<u>1,537,206,632</u>	<u>1,783,959,868</u>

MICRO ENTERPRISES SUPPORT PROGRAMME TRUST
STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 31 DECEMBER 2024

	Revenue reserve		Revaluation reserve		Total
	KES		KES		KES
At 1 January 2024	1,020,989,399		4,720,634		1,025,710,033
Deficit for the year	<u>(42,890,692)</u>		—		<u>(42,890,692)</u>
At 31 December 2024	<u>978,098,707</u>		<u>4,720,634</u>		<u>982,819,341</u>
At 1 January 2023	1,042,724,714		4,720,634		1,047,445,348
Deficit for the year	<u>(21,735,315)</u>		—		<u>(21,735,315)</u>
At 31 December 2023	<u>1,020,989,399</u>		<u>4,720,634</u>		<u>1,025,710,033</u>

MICRO ENTERPRISES SUPPORT PROGRAMME TRUST
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	2024	2023
Cashflows from operating activities		KES	KES
Deficit for the year		(42,890,692)	(21,735,315)
Adjustment for			
Depreciation on property and equipment	17	8,539,709	7,790,652
Depreciation on right of use assets	19	1,940,842	1,940,842
Amortisation of leasehold land	18	999,760	1,006,693
Amortisation of intangible assets	21	2,528,263	5,135,713
Interest expense on lease liability	20	741,882	878,467
Written off property and equipment		-	2,348,907
Gain on disposal of property and equipment		-	(98,399)
Operating deficit before working capital changes		(28,140,236)	(2,732,440)
Changes in working capital items:			
- Loans to customers	15	(116,058,713)	(316,364,520)
- Other assets	16	(5,854,100)	12,934,861
- Danida funds	22	(175,584,237)	467,174,188
- GIZ funds	23	(1,885,813)	1,885,813
- Other liabilities	25	(39,545,023)	11,990,166
- FSD funds	24	<u>15,000,000</u>	-
Net cash flows (used in)/generated from operating activities		(352,068,122)	174,888,068
Cash flow from investing activities			
Purchases for property and equipment	17	(9,845,212)	(1,997,057)
Purchase for intangible assets	21	(2,398,500)	(329,600)
Disposal of asset	17	-	117,703
Net cash flows used in investing activities		(12,243,712)	(2,208,954)
Cash flows from financing activities			
Payments of principal portion of lease liabilities	20	(2,589,353)	(2,546,423)
Net cash flows used in financing activities		(2,589,353)	(2,546,423)
Net (decrease)/increase in cash and cash equivalents		(366,901,187)	170,132,691
Cash and cash equivalent at beginning of year		<u>611,611,543</u>	441,478,052
Cash and cash equivalent at end of year		244,710,356	611,611,543
Analysis of cash and cash equivalent			
Cash and bank balances	13	135,423,698	470,401,905
Short term deposits	14	<u>109,286,658</u>	141,209,638
		244,710,356	611,611,543



MESPT

**MICRO ENTERPRISES SUPPORT
PROGRAMME TRUST**

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