



RESILIENT GRAIN MARKETS: **UNLOCKING AFRICA'S FOOD SECURITY POTENTIAL**

2ND-4TH, OCTOBER 2025 | ZANZIBAR, TANZANIA

Main Session 4

Financing African grain markets:

**Driving access to affordable capital and enabling
local currency trade**

**Session
Sponsors:**



Matinya
S. Raphael

Head of Finance
Equity Bank Tanzania



RESILIENT GRAIN MARKETS: UNLOCKING
AFRICA'S FOOD SECURITY POTENTIAL

DRIVING ACCESS TO AFFORDABLE CAPITAL AND ENABLING LOCAL CURRENCY TRADE





Structure blended finance products with insurance to sustainably lend to grain sector actors

Risks & Challenges to Financial Institutions

Price Volatility
Perishability
Climate Shocks
Logistical failures

How

- Weather insurance
- warehouse receipt financing
- price hedging

Solutions

- Borrower Level Risk mitigation
- Portfolio – level risk mitigation

How

- First Loss partial credit guarantee (Development Finance institution e.g. IFC, AFDB)
- Risk Participation agreement: banks or DFI sharing the risk to reduce impact



Equity's strategy to transform agricultural finance is built upon six interconnected innovation pillars:

AI-Driven Credit Scoring with Johari



Proprietary in-house credit scoring engine using alternative data to provide real-time, accurate credit assessments, enabling instant, collateral-light lending decisions.

Commodity-Backed Financing



Utilizing grain stocks and forward contracts as primary forms of collateral, along with warehouse receipt lending to provide secure financing options.

Embedded Finance



Credit solutions integrated directly into existing input, aggregation, and trading platforms, offering financing at the point of need within the value chain.

Risk-Sharing Structures



Utilizing guarantees, insurance products, and blended finance structures to de-risk lending in the agricultural sector and encourage greater investment.

Mastercard Community Pass



Strategic partnership digitizing farmer identities and transaction histories, creating traceability across the grain value chain and expanding reach to last-mile producers.

Value Chain-Integrated Lending



Financing the entire grain economy from input suppliers to buyers, ensuring liquidity flows seamlessly across the chain and improving repayment reliability.



Call to Action: Revolutionizing Farm-to-Fork Grain Financing in Africa

Shift Mindset: From
Collateral to Cash Flow

Build Ecosystems, Not Just
Products

Embrace Data as The
New Collateral

De-Risk Systemically with Blended
Finance

Digitize & Simplify The Entire Journey

THANK YOU.

