



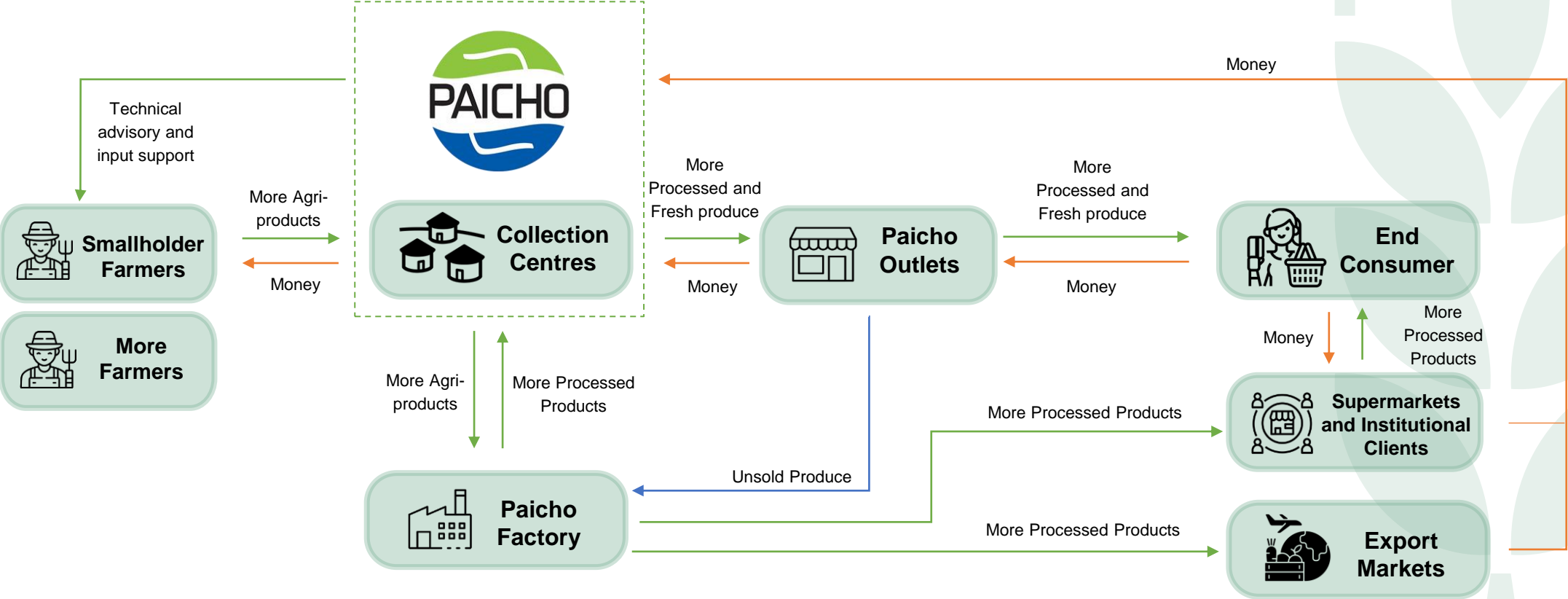
# CASA

Commercial Agriculture for Smallholders and Agribusiness

# AgriSME Investment Context

- Inadequate supply of debt
- Financing targeted at established businesses with no provision for early and growth stage businesses.
- High interest rates and collateral requirements
- Improving government support; agriculture sector lending is mandated among BFIs; subsidized interest rates are available:
  - However, product is limited and requires immovable collaterals.
  - Misuse of funds
- PE/VC and other investors are only just emerging but not active in the agriculture sector.
- FDI regulated.
- SMEs are family-level enterprises set up with family savings. The ownership and management are usually controlled by the same individual with powers over all decisions.
- Since personal and family savings are the major sources of equity capital, credit worthiness of SMEs is low.
- Access to institutional credit for SMEs, despite provisions for the same, is limited due to individual entrepreneur's inability to contribute to equity capital and collateral security.

# Paicho Pasa: Business Model



# Commercial Agriculture for Smallholders and Agribusiness (CASA)

- CASA aims to drive global investment for inclusive climate-resilient agri-food systems that increase smallholder incomes.
- The programme achieves this goal by:
  - Demonstrating the commercial viability and investment-readiness of small and medium-sized (SME) agribusinesses with significant smallholder supply chains
  - Helping investors to increase the impact of their investments through the provision of inclusive technical assistance
  - Strengthening the socio-legal empowerment of smallholders within value chains
  - Tackling the information and evidence gaps holding back investment
- **53** Agribusinesses Supported across Nepal, Ethiopia, Malawi, Rwanda, and Uganda
- Total Outreach: **324,357** Smallholder Farmers
- Third Party Commercial Investment Leveraged: **£2,609,962** (US\$ 3,179,377)
- Farmer Net Attributable Income Increased by an average of **£172pa** (US\$ 210) (of those reporting an increase)
- Funded by UK International Development, Implemented by NIRAS, Swisscontact, and CABI

\*Results as of Sept 2023

# Thank you

Supported by:



Implementing partners:

