2026 ANNUAL LEARNING EVENT

EVENT REPORT

Overview

AMEA’s Annual Learning Event 2026 brought together approximately 100 participants from AMEA’s global network, eight local networks and partners across two virtual half-days on 23–24 June 2026.

The Event was organised around two inter-connected themes: how to enable agri SMEs access high quality BDS and finance; and how to scale BDS best practice across diverse contexts.

The importance of BDS to higher level outcomes was highlighted:

> *“We need to focus on the effectiveness of BDS to transform food systems, deliver inclusive growth and achieve sustainable outcomes.”*
> **Mark Blackett, AMEA Network Director**

This report first highlights the key themes and debates, which we expect will drive our work forward; and provides you with a summary of the sessions and links to all the session materials.

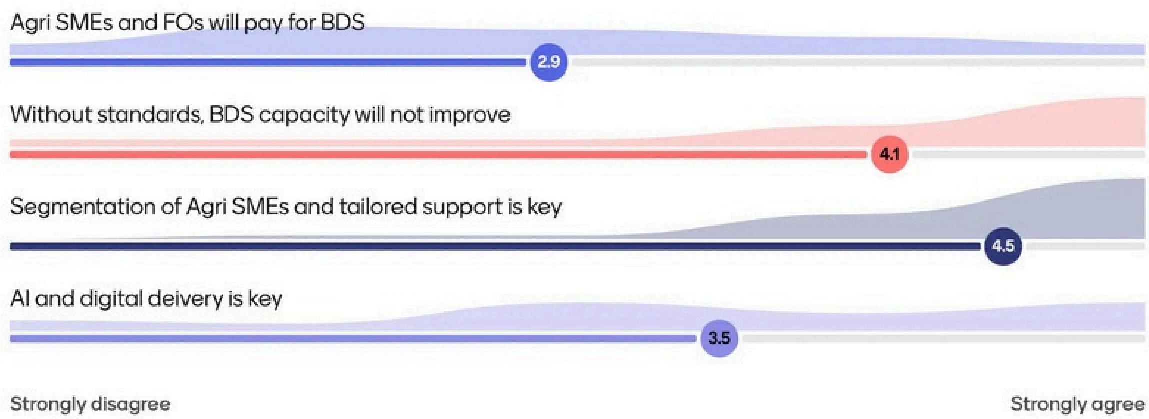
Cross-cutting themes and key debates

The following provides an overview of the key themes and debates. This can be read alongside the varied opinions of the participants on these key themes:

1 Importance of the local context

Across both days, a consensus emerged that a thorough understanding of the local context is essential for supporting effective action to transform BDS markets and enable access to finance. One size does not fit all. Local Networks and Multi-Stakeholder Platforms have that deep understanding of the context and apply this to their work to support improvements to BDS markets.

Patricipant rating of statements affecting the industry



2 Quality Assurance & Certification

Participants agreed that BDS quality assurance is not optional - it is foundational. Without it, SME Investment facilities lack a quality benchmark, matchmaking platforms cannot build funder trust, and digital tools sit on top of an unreliable service base. Uganda is currently leading the way in developing a comprehensive architecture for quality assurance, with a BDS Strategy Framework with key pillars including professional associations, certification systems and tiered categorisation.

3 Data as Infrastructure, Not a By-Product

A thread running through virtually every session was the gap between data that is collected and data that is trusted, used, and sustained. Akvo's framing - design the data system before collection begins, and plan for continuity from day one - applies equally to Vula's matchmaking logic, Aceli's lender-aligned TA and the BICHOBS / AgriGRADE approach. The key shift is treating data as infrastructure that multiple actors co-invest in, rather than a project output.

4 The Willingness-to-Pay Debate

Uganda provided two examples which demonstrated that SMEs will pay when services are practical, provider relationships are trusted, and payment terms match cash-flow cycles. But the broader question - how to build willingness to pay across diverse contexts while maintaining reach to underserved segments - remains open. Aceli's model suggests that tying TA directly to financing outcomes is a powerful mechanism for SMEs to internalise the value of the service.

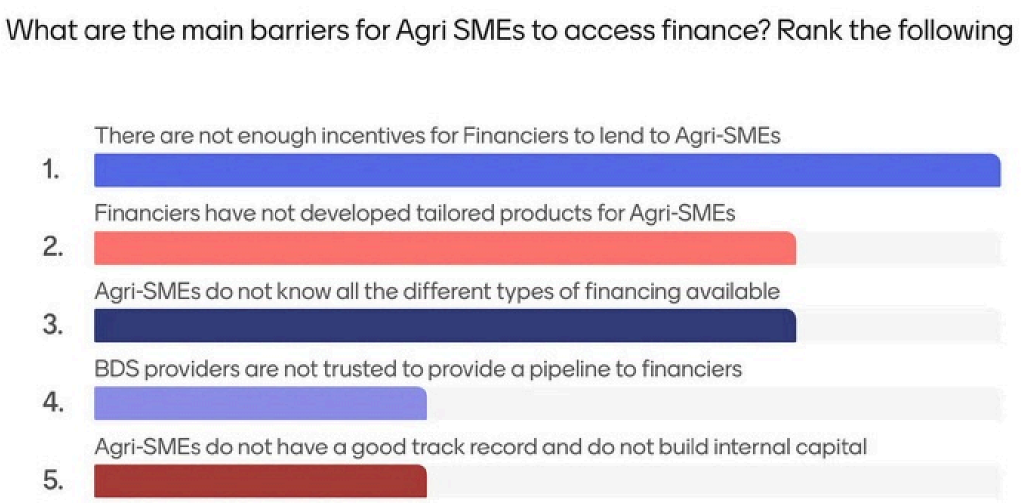
5 The Human-Digital Balance

AgriPath's finding that Digital Advisory Services (DAS) are most effective as a complement to human extension - not a replacement - resonated across multiple sessions. AMI's omnichannel approach and the AgriPath Toolkit examples point in the same direction: community-based agents remain indispensable, AI can reduce their workload and extend their reach, but the trust and contextual judgment that human intermediaries provide cannot yet be automated - especially for reaching women and the most underserved.

6 Sustainability Beyond the Grant Cycle

The matchmaking session crystallised a structural challenge: BDS providers do vital work but are structurally dependent on donors, and services therefore move with the funding cycle. Multiple models were presented as partial solutions - commercial matchmaking revenue (Vula), cost-share facilities (ABLAST), lender-financed TA (Aceli), and self-levying FBOs (BICHOBS). None alone solves the problem; together they suggest a portfolio of sustainability mechanisms suited to different market contexts and BDS provider types.

Patricipant Poll Results



DAY 1 – SESSIONS

S1 Digital Advisory Services – AI vs Humans

Lakshmi Iyer
Senior Director
Grameen Foundation

Lakshmi from Grameen Foundation opened the event with the AgriPath programme – a five-year action-research initiative exploring how digital advisory services (DAS) can be delivered effectively and equitably to smallholder farmers. Despite rapid growth in DAS platforms globally, only around 10% of smallholder farmers in low-to-middle income countries are active users of at least one digital agricultural service.

AgriPath's research across Uganda, Burkina Faso, India, and Nepal revealed stark contrasts in readiness. In 80% of villages surveyed in Uganda and Burkina Faso, fewer than half of households own a smartphone, compared with nearly 70% of villages in Nepal where ownership exceeds 80%. Women face additional structural barriers: they are 5–40% less likely than men to own mobile phones, only 15% of extension agents are women, and in Sub-Saharan Africa only around 25% of registered DAS users are women.

Critical Findings

- DAS are most effective as a complement to in-person extension, not a replacement. Adopting new agricultural practices requires repeated contact, peer exchange, and trust built over time.

- The right delivery model is context-specific: hybrid delivery thrived in India, while self-service performed better in Uganda.
- Community-Based Agents (CBAs) are essential even in self-service scenarios - initial in-person training proved indispensable.
- Merely providing information does not increase incomes; DAS must be bundled with input supply, credit, and market connections.
- AI has potential to enhance DAS delivery but does not solve all challenges. CBAs remain vital for reaching the most underserved.

> *"The future of DAS is AI amplified by human networks - but gender inclusivity remains the hardest challenge to crack, even for organisations deploying AI at scale."*
>
> **Lakshmi Iyer, Grameen Foundation**

AgriPath concluded by launching a practical Toolkit to help DAS stakeholders strengthen agent networks and design scalable, sustainable services - with dedicated guidance on reaching women farmers.

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S2 Data, access to finance and agri-business growth

2.1 Local, Sustainable Ecosystem Services for Agri-Business Growth

Jildemarie Brouwer
Data Lead

Sustainable Data Use in Agriculture - AKVO

Jildemarie Brouwer (Akvo) presented on designing and collecting credible data that outlasts the project cycle. She identified common failure patterns: indicators adopted without checking whether they inform decisions, no plan for data use beyond project end, no feedback loops to the farmers, and local teams left without the skills to interpret results. Akvo's approach centres on a co-design phase with partners before any data collection begins, establishing governance, ownership, and continuity from the outset.

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A Uganda case study illustrated the value of grounding data collection in local realities - including conducting multiple consultations with local coffee experts before designing collection tools, and clearly separating what to collect from farmers versus cooperatives.

"We see, often, a capacity-building need in order to connect, collect, analyse, and use data for decision-making. There is no long-term plan for using the data beyond the end of the projects or for the feedback loop to farmers."

Jildemarie Brouwer, AKVO

Peter Nduati
CEO
Africa Turnaround Ltd

Sustainable Local BDS - Kenya BDS Vision

Peter Nduati (AMEA Kenya / Africa Turnaround Ltd.) shared lessons from building a sustainable local BDS market. The core argument: rather than each BDS provider building their own curriculum from scratch, the sector would benefit enormously from shared content infrastructure — an "Uber for BDS" model where certified providers build on and customise existing quality content rather than reinventing the wheel.

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Hance Njobelo
MD
360Connect

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Clusters and FBO Graduation - BICHOBS and AgriGRADE, Tanzania

Hance Njobelo (360Connect) offered a practitioner's reflection on the ABC cluster model, which organises a local business ecosystem around the farmer business organisation (FBO) — connecting FBOs with selected buyers, financial services, BDS providers, and public enablers. The BICHOBS project delivered results: the Kiponzelo cluster brokered TZS 500 million in loans for 220 potato farmers, the Tanzania Avocado Society lifted avocado margins by 48% through exporter contracts, and eight FBOs now self-finance their offices through a per-kg sales levy. Hance contrasted this with the AgriGRADE approach, which uses SCOPE assessments as "a mirror, not an escalator" — giving FBOs and their partners a shared data reference to make informed decisions about next steps, rather than an automatic graduation pathway. The facilitator's role shifts from coaching farmers to facilitating data-informed decisions across the whole cluster partnership.

> *"ABC strengthens the ecosystem; AgriGRADE strengthens the FBO. How can we design future funding and approaches to avoid us working in silos?"*
>
> **Hance Njobelo, BICHOBS / 360Connect**

2.2 Matchmaking Platforms: the Incentive for BDS to Improve Their Services?

Song Bae Lee
Ex-USAID Advisor
Small Foundation

Nic Rawhani
CEO
Vula

Cate Gitonga
CEO
Smart Regional Consultants

Song Bae Lee, Nic Rawhani (Vula), and Cate Gitonga (Smart Regional Consultants) explored how matchmaking platforms could shift Enterprise Support Organizations (ESOs = BDS in AMEA language) from grant-funded trainers to partners with a commercial stake in the deals they help close.

Song Bae provided insights based on the report produced for Small Foundation. The agri-SME financing gap is estimated at $330 billion annually. The bottleneck is not a shortage of capital but a shortage of verified, structured SME information that funders trust. ESOs sit on exactly this data - and if captured well, it positions them as originators of investable deals, not just service delivery vehicles. Donor capital is best spent catalysing this shift, then stepping back as commercial income grows.

> *"We want donors who serve as catalysts, not a crutch"*
>
> **Song Bae Lee**

Nic then provided an overview of Vula's platform which has three steps: an SME shares its business profile once, AI structures it into a funder-ready format, Vula matches it across grants, debt, and equity in its funder network, and ESOs earn a share of successful matches. This shifts ESOs from being seen as an unwelcome cost to being a partner with a stake in every deal.

> *"Data quality, genuine SME consent, funder readiness to act on a curated pipeline, upfront investment, and the need to shift staff skills and incentives all represent real barriers."*
>
> **Cate Gitonga**
> **Smart Regional Consultants**

Next, Cate provided the view from the frontline, highlighting that engaging with Vula has enabled SRC to see a new way of generating commercial revenue beyond the grant cycle by both SRC and its' clients seeing data as a genuine asset.This works best where deeper relationships with SMEs are possible. SME readiness is still a significant challenge.

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2.3 How Can We Finance and Deliver Pre-Investment Technical Assistance?

Richard Midikira
Associate Director
Aceli Africa

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Aceli Africa - Building a Sustainable TA Market

Richard presented Aceli's model for integrating TA with commercial bank financing, observing that TA is currently 100% donor-funded, output-driven, and disconnected from capital supply - generating misaligned incentives and weak accountability. Aceli partners with lenders to align TA directly with individual bank credit requirements, targets SMEs with $50k–$5M revenue, delivers a 5-month hybrid cohort programme, and measures success by financing accessed rather than training completions. Early results from the Family Bank Women SME Cohort (2025) were striking: 95% of participating SMEs achieved compliant loan documentation, $368k in financing was disbursed during the TA period, and a $1.7m pipeline was under active review - representing a 4x multiple on financing accessed.

TOM CADOGAN
Director of Programmes
Farm Africa

Three ways to finance agri-enterprise - three risk profiles

Tom Cadogan opened the agri-financing session with a deliberately brisk framing, drawing on Farm Africa's own review of challenge and revolving funds across East Africa, including the original African Enterprise Challenge Fund (AECF), the Malawi Enterprise Challenge Fund, and Farm Africa's Mandalo Enterprise Fund (2013–2015).

His core argument was that the sector has been moving through three distinct financing models - from non-repayable challenge grants, through repayable grants, toward revolving loan funds - and that the evidence strongly favours the third.

Beyond finance mechanism design, implementation also matters. Challenge funds struggled consistently: many grantees never reached viability, 50–75% of repayable sums were written off, donors were reluctant to chase repayment for reputational reasons ,and overly complex application processes meant the number of companies actually contracted was questionable. The common thread across failures: inexperienced fund managers, weak grantee guidance, and 9–12 month application-to-funding delays.

By contrast, revolving loan funds - particularly those channelled through microfinance institutions - have shown much stronger results. The reason these work, Tom argued, is the "pragmatic" model - non-profit managers with banking infrastructure, after-loan TA support embedded rather than bolted on, and capital that recycles and stays in the system after donors exit.

> *"As the donor landscape has shrunk and/or as donor priorities change, this is a great opportunity for all of us, particularly in the BDS ecosystem, to actually (...) get in and focus on capital and financing that can de-risk the small growing agribusinesses, but also help them go on that graduation pathway. As grant aid shrinks, capital that recycles wins."*
>
> **Tom Cadogan, Farm Africa**

Tom's closing provocation was pointed: In that shifting landscape, the resilient model for AMEA members is a climate revolving fund - below-market interest (3–5%), MFI-channelled, with embedded TA - that de-risks and leverages private and blended capital rather than competing with it.

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BERNARD GNATOUANG
Project Manager
GIZ

Caroline Haentzschel
Project Manager
GIZ

GIZ GP AgFin: Agricultural Finance for Rural Enterprises

Caroline Haentzschel and Bernard Gnatouang (GIZ) presented the GP AgFin approach, a EUR 75.7 million project (2016–2027) operating across nine African countries. The approach combines capacity building for value chain actors and financial institutions, the development of needs-based financial products, and ongoing support during credit initiation and monitoring. The Benin country case illustrated how these components work together to improve access to finance for agri-based enterprises in rural areas.

The key learnings were highlighted in this table.

From the process of the application for loans

- **Supervision makes the difference:** The recruitment and training of agricultural advisors has made it possible to professionalize credit application and improve post-credit management. This function of technical interface between producers and financial institutions is a key success factor.
- **Pooling strengthens credibility**: The structuring of the farmers facilitates their access to credit through group effect (reduction of the perceived individual risk).
- **Preparation:** Good preparation before the application (via technical support) increases the chances of acceptance and reimbursement.

From the relationship between farmers, MFI & support actors

- **MFIs are willing to finance agriculture, if the risk is managed:** The mechanism shows that they responds favorably when requests are well supervised and supported. The high reimbursement rate (>95 %) proves it.
- **Adapted financial products are essential:** FIs must design products that respond to seasonality and the agricultural production cycle, which requires a better knowledge of the value chains.
- **Partnership is essential:** Clear collaboration between OPA, MFIs, support structures (such as GIZ) and public actors allows for good coordination of efforts.

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DAY 2 - SESSIONS

S3 Transforming BDS markets through quality assurance

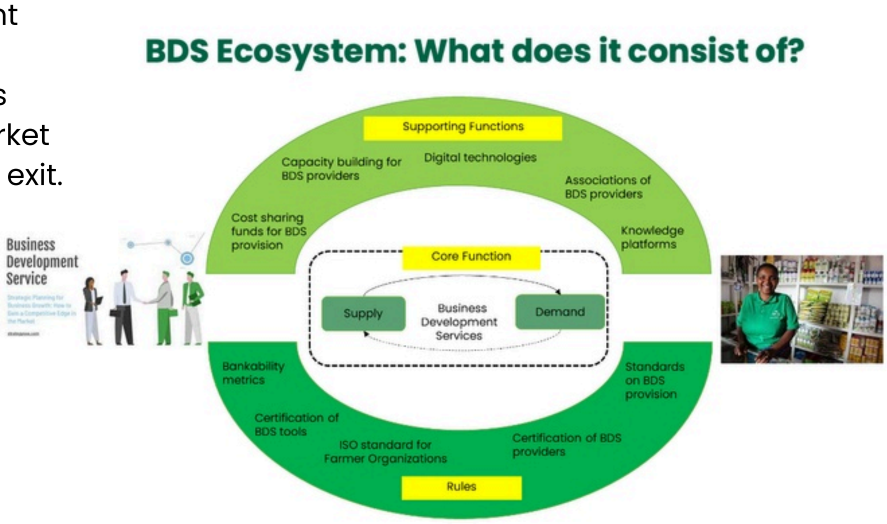
Mark Blackett
Network Director
AMEA Global

3.1 The AMEA Theory of Change and Emerging Market Characteristics

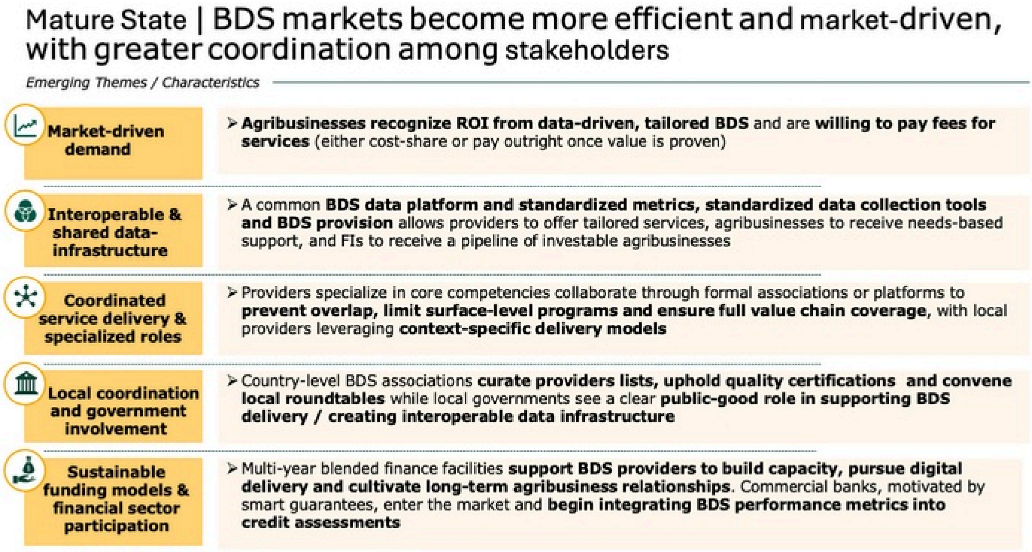
Mark Blackett (AMEA Network Director) opened Day 2 by setting out AMEA's theory of change:

1. Food system transformation requires high-performing SMEs;
2. BDS are a critical input to unlock SME growth;
3. and BDS quality assurance is therefore essential.

Transforming BDS markets means developing standards, certification systems, BDS associations, transparent performance data, and cost-share mechanisms that create genuine market incentives to improve or exit. Drawing on AGRA's analysis of the BDS Ecosystem, Mark outlined the key stakeholders, functions and rules governing it.



Mark then outlined five emerging characteristics of a well-functioning system:



It was acknowledged that this “mature state” may be a long-term aspiration — and that an “intermediate state” that achieves better coordination, more efficient use of targeted funds, and pockets of commerciality is a realistic and valuable near-term goal.

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S4 Cost Sharing and Cost Effectiveness

Alvin Katto
Country Manager
AMI

4.1 Measuring BDS Cost-Effectiveness - Uganda’s BDS Strategy and Market Development

Alvin Katto (AMI) presented the Ugandan Government’s draft BDS Strategy Framework (2025/26–2029/30), which takes forward the previous 3 year Framework, which envisions a sustainable, inclusive, competitive private sector. The framework rests on five pillars: national BDS policy and accreditation, inclusive MSME delivery through BDS hubs and value chain integration, export-oriented and transformative BDS, digital and innovation, and integrated BDS coordination.

Lessons learned from AMI's work were presented alongside the next frontier of work:

The Uganda Business Support Professionals (UBSP) association was presented as the newly approved professional body for BDS providers - responsible for standard-setting, certification, a national registry of providers, and facilitating knowledge sharing and policy influence. Turning strategy into practice requires experimentation: the AMI partnership has been testing approaches on the ground to build the evidence base for system change.

> *"Standards are welcome as a key enabler of BDS professionalization across the sector"*
>
> **Alvin Katto, Africa Management Institute**

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4.2 BDS COST-SHARE FACILITIES - WILL SMES PAY FOR BDS? IN UGANDA THEY DO.

This session brought together three perspectives on whether SMEs would pay for BDS and much more. Stella Okot (IFAD) presented the Yield Uganda Investment Fund model; Businge Swalleh, MD of Royal Milk Group, spoke as an investee SME; and Harrison Kaziro (AMEA Uganda) presented the ABLAST Cost-Share Facility pilot results.

4.2.1 The Yield Uganda Investment Fund

Stella Okot
Finance Analyst
IFAD

The Yield Fund, launched in 2017 by the EU in partnership with IFAD and managed by Pearl Capital Partners (PCP), was designed on a foundational premise: capital alone is insufficient to grow Uganda's agri-SMEs. The Fund deliberately bundled patient capital (equity, semi-equity and debt) across 15 agri-SMEs in dairy, seed, horticulture, vanilla, animal feed and processed foods, with a structured EUR 3 million BDS facility. A landmark feature: the Fund attracted Uganda's National Social Security Fund as a co-investor - a first for an in-country impact fund of this kind - demonstrating that locally based facilities can mobilise domestic institutional capital. The Yield Fund is expected to close in 2027 and the Fund will be thoroughly evaluated at this time. However the AMEA case study (link) enabled 7 key lessons to be brought out.

1. BDS is most powerful when fused with the investment process. It reliably improves investment readiness, governance and access to finance. Its effect on short-term revenue depends on market conditions, management mindset and SME maturity.
2. The capital partner — not the BDS manager — is best placed to shape the BDS Support Plan.
3. Cost-sharing is essential, but the mechanism can be improved. A sliding scale tied to SME maturity is worth piloting.
4. Pre-investment BDS would significantly lift portfolio quality.
5. BDS performance should be assessed at year 2+, not at programme close.
6. The accredited BDS provider database - 146 firms across seven service areas, built using public funds - should become a public asset, shared across the ecosystem to address a persistent challenge: finding high-quality, locally rooted BDS providers.
7. National Facilities should be benchmarked against International ones.

"The co-creation of the BDS Support Plan creates ownership - such that you're not just prescribing an intervention. It's ownership right from the SME level, and then of course accountability when it comes to implementing"

Stella Okot, IFAD

Businge Swalleh
Managing Director
Royal Milk Group

Businge Swalleh of Royal Milk Group then spoke as a direct beneficiary of the Yield Fund model, describing what investment-linked BDS delivered in practice: stronger financial discipline, better governance systems, market intelligence, and confidence in long-term decision-making. His testimony grounded the session's evidence in lived experience - and illustrated why BDS effectiveness depends so heavily on whether SME owners treat it as a partnership rather than an external imposition.

"The greatest achievement of the Yield Fund BDS program was not the completion of activities, but the creation of lasting capabilities that continue to drive growth, resilience, and impact across our business."

Businge Swalleh, Royal Milk Group

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Harrison Kaziro
Team Lead
NAAC & AMEA Uganda

The AMEA / ABLAST Cost-Share Facility — Harrison Kaziro, AMEA Uganda

Harrison presented Phase 1 results from AMEA's ABLAST Cost-Share Facility pilot, which engaged 6 BDS providers and 24 agri-SMEs across Uganda with SMEs co-paying for services. The results challenged conventional scepticism about willingness to pay. All SMEs were willing to pay20% of the BDS cost on the basis that they trusted the BDS provider to deliver what they needed. Previously their reluctance to pay was related to cash-flow seasonality and offers of overly theoretical training. Business planning (94% of support), financial management, and marketing were the most-used service areas. The most measurable impact was financial discipline — SMEs separated business and household finances for the first time and moved from guesswork to evidence-based decisions. Phase 2 will expand to 50+ SMEs, re-engage a subset of the original 24 to test whether willingness to pay holds across a second cycle, and explore integration with commercial bank requirements to make SMEs bankable as a direct programme output.

> *"Are Agri SMEs able and willing to pay? The answer we got from this pilot is yes — a resounding yes. They are, but there are conditions: as long as they see value, as long as they are able to discuss the terms and agree to them.*
>
> **Harrison Kaziro, AMEA Uganda**

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4.3 The 10,000 FPO Initiative - Learning from India's Efforts to Scale Enterprise Development

Aneesha Bali
Senior Program Manager
NAFPO

Lakshmi Iyer
Senior Director
Grameen Foundation

Aneesha (NAFPO) and Lakshmi (Grameen Foundation) presented a comparative study of all-women and mixed Farmer Producer Organisations (FPOs), covering 30 FPOs and 27,000 farmers. India now has 44,460 registered FPOs, with 1,175 all-women FPOs promoted under the National 10,000 FPO scheme.

Two Valid BDS Pathways

The study found no universally superior model - but two distinct and complementary pathways:

All-Women FPOs: Governance-First	Mixed FPOs: Market-Led
Built on SHG trust networks; strong governance from day one; 100% board meeting compliance; decisions by consensus	Commercial growth and buyer linkages first; 2× revenue of all-women FPOs at same age; 195% ROI on BDS spend
Strength: stability, inclusion, resilience - zero revenue declines in the sample	Strength: faster scale and ROI; challenge: 37% experienced revenue decline in at least one year

A notable finding: mixed FPOs showed a 56% revenue dip past year 7, suggesting BDS exit timing needs rethinking - a second-phase intervention may be essential. Women-led FPOs also showed 4–13% higher survival rates past government support periods than male-led FPOs (TCI-BIRD, 2026). Structural barriers - women own just 12.8–14% of land - require structural solutions that BDS alone cannot provide.

> *"What drives outcomes is not gender composition alone — it is the BDS provider's focus, the FPO's maturity, and its leadership's growth appetite."*
>
> **NAFPO / Grameen Foundation case study**

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4.4 How Do We Target Youth and Design Relevant Approaches?

Sergio Rivas
Executive Director
Zamorano University Foundation

Willis Odhiambo
Youth in Agriculture Specialist
AGRA

Vicky Aridi
Program Mgmt / Partnerships & People
SNV

The final session featured a panel discussion led by Sergio Rivas (Zamorano University Foundation) with Willis Odhiambo (AGRA) and Vicky Aridi (SNV). The discussion drew on AMEA's Youth Position Paper and AGRA and SNV's experience with youth empowerment in Africa.

Three Emerging Themes

1. From 'Youth Inclusion' to 'Youth Intelligence'. Effective programming starts with deep profiling, aspirations mapping, and segmentation - not generic targeting. AGRA's YEFFA programme in Mali identified nine distinct youth profiles; this profiling is itself a design intervention, not a research add-on.

> *"Youth are NOT homogeneous - invest in understanding before designing. Empowerment is a systems challenge, not a skills-training exercise."*
>
> **Emerging Consensus, ALE26 Youth Panel**

2. Systems Matter. Youth empowerment is a systems challenge, not a skills-training exercise. Successful programmes embed coordination as a systems function, integrate government from the start, and ask from Day 1: who owns this after us?

3. Beyond Outputs. The field is moving toward measuring agency, resilience, and long-term trajectories alongside economic metrics. Both AGRA and SNV emphasised documenting failures as a discipline — the field is still young and learning.

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Future Learning Agenda

The following agenda is based on the questions raised by the presenters and participants contributions:

1. Commercial BDS Models

This is a pressing issue as ODA declines and there are less subsidies for BDS. It is a matter of survival for many. Key questions raised by participants included:

- How can BDS providers prove their "value" to SMEs? How can BDS providers be supported to move to a more practical, problem-solving service that generates quick returns for enterprises? Would a guarantee model ("not happy, money back") work?
- How should digital and human BDS delivery be blended in different contexts? What is the realistic potential for AI to lower the cost of serving the missing middle? How do we manage the trade-off between scale and quality/impact?
- How can BDS partner with financial services? What BDS finance modalities work, and what drives each? What would have the most impact for each SME segment?
- Can a Vula model of matchmaking work? How would financial institutions pay for a better pipeline?

However participants also noted that commercial sustainability cannot be achieved by BDS providers alone. The following 2 themes address other actions that could improve the functioning of the BDS market.

2. Can certification enable BDS providers to earn more income?

Participants pointed to the reputational problem of BDS providers generally - "working on the bad reputation of consultants" - and argued that regular, transparent certification would create the trust needed for SMEs to pay. Standards must be visible and valued in the market to shift the dynamic.

Learning should be focused on answering the following questions:

- What is the right extent of standardisation and regulation of BDS?
- How do you segment a BDS market when there is such diversity in the market?
- Will market forces kick out low-quality providers — or will over-regulation limit the dynamism of the ecosystem?
- How can environmental sustainability, AI-driven technology advances, and BDS standards shift agri-SME demands and financial due diligence?

3. Cost-Share Models at Scale

It appears we do not need more evidence that cost-share modalities are features of high performing BDS/TA facilities. Learning should focus on how this can be implemented in practice.

What tiered contribution structures work best for early-stage versus established SMEs?

Does the ABLAST model hold up for diverse value chains, regions, and SME profiles? Participants favoured a tiered approach: grants for the highest-risk and lowest-capacity SMEs, gradually increasing co-payments as enterprises grow, and full commercial pricing for established firms with demonstrated willingness to pay.

We also need to understand how to trigger changes in donors/funders' policies to:

- Share and use best practices in investment funds which already use cost share modalities
- Promote use of cost share modalities in grant facilities, with exceptions for lower-capacity enterprises clearly defined. This appears particularly relevant for services targeted at youth entrepreneurship and enterprise development which are often provided for free – how do you ensure these services are demand driven and scalable?

4. Data Sharing Platforms

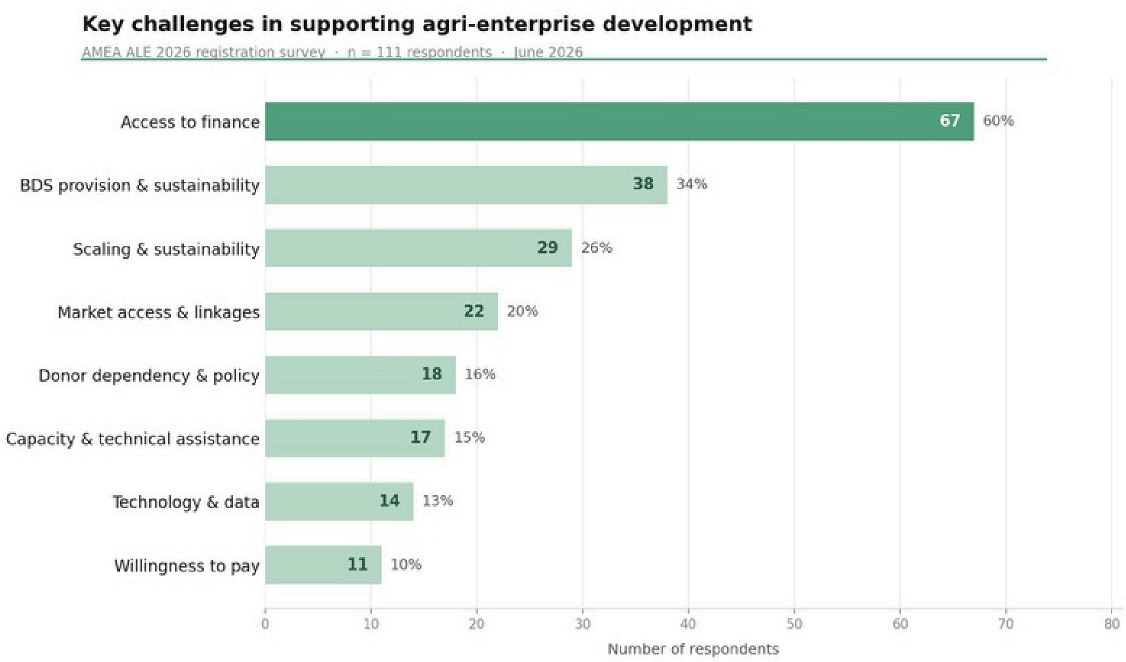
What are the best opportunities for developing trusted, interoperable data platforms that can have an impact on BDS quality and Agri-SME growth? How will AI create new opportunities?

Who owns and hosts the data? Who pays for it – donors/funders, SMEs, BDS, financial institutions?

What incentives exist for all actors to share and use it? How can this data incentivise improvements in BDS quality over time or does it just create admin? Would this address the fragmentation problem?

5. Increasing the supply of agri-finance

The 234 registered participants in the Event were asked what they thought was the biggest challenge in agri-enterprise development. The chart opposite shows that the 111 who replied considered access to finance to be the most significant issue, by some margin. There was interest in understanding the Aceli model to assess whether this is the way to shift market behaviour. Developing the evidence base on access to finance for agri-SMEs will continue to be on AMEA's learning agenda. Should we be focusing on climate finance, revolving loans, patient capital?



6. Segmentation of SME Markets at Scale

What incentives are needed to standardise agri-SME segmentation at a national level? Can context-specific criteria - value chain, landscape, blended finance potential - be incorporated into segmentation frameworks?

7. Incentives

...and of course the big, challenging, overarching question. How do we shift the mindset from project to system thinking? What are the incentives for all actors in the system to adopt more efficient practices, share data, insist on international standards governing the sector. How can we influence and support the change?

A Final Word

The 2026 Annual Learning Event demonstrated that the AMEA network has moved well beyond problem diagnosis. There is strong shared analysis of what a well-functioning BDS ecosystem looks like, and a growing body of practical evidence - from Uganda, India, Tanzania, Kenya, and beyond - about what works at the frontline. The challenge is no longer identifying the right approaches; it is building the systemic conditions - standards, data infrastructure, associations, and financing - that allow those approaches to scale and sustain beyond individual projects.

AMEA wants to thank all the participants for their contribution. A special thank you to all the contributing organizations.

Contributing Organisations