



NBS BANK

**INNOVATIVE FINANCING MECHANISMS FOR AGRIFOOD
SYSTEMS TRANSFORMATION IN MALAWI**

12 September 2024

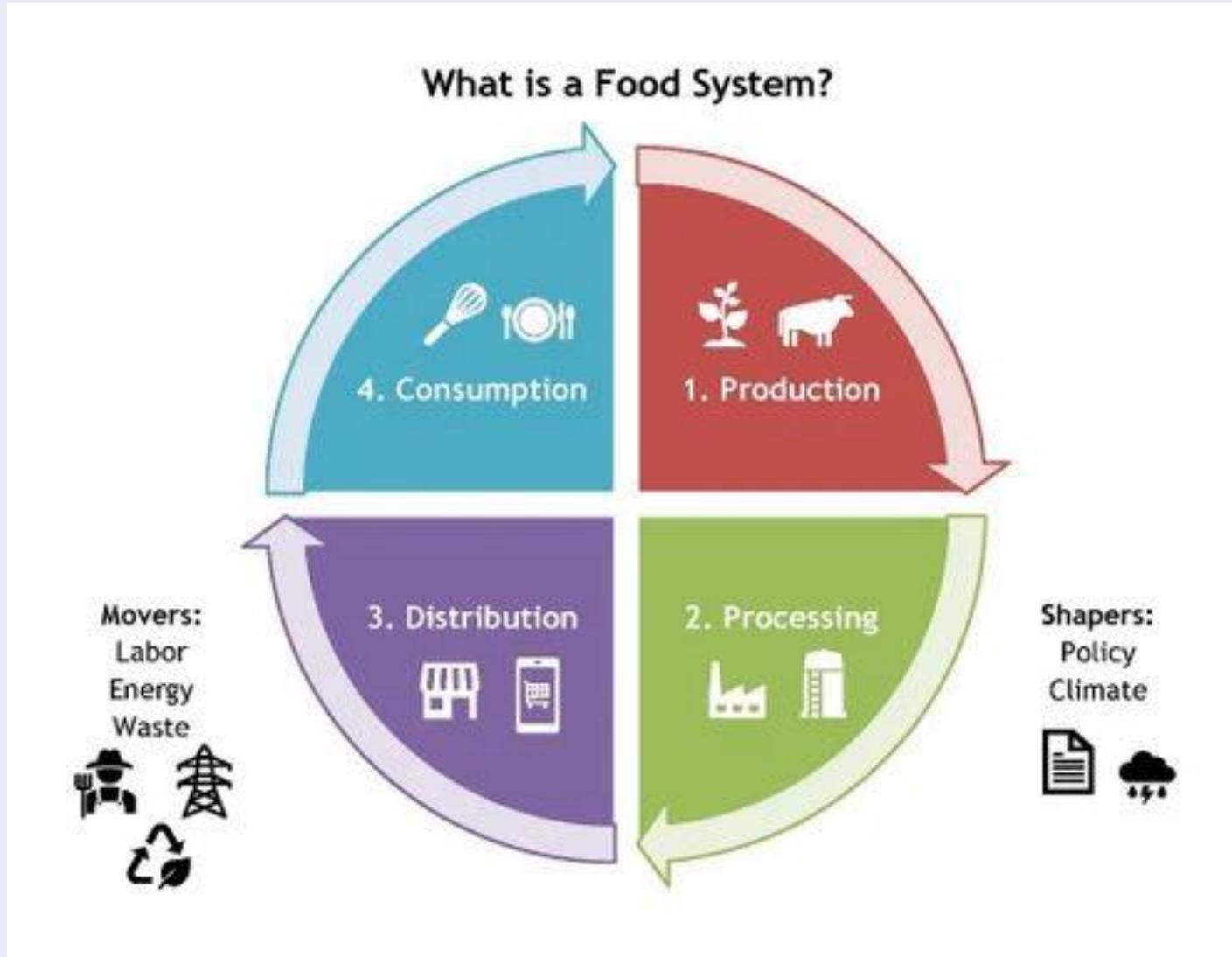


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Agrifood systems

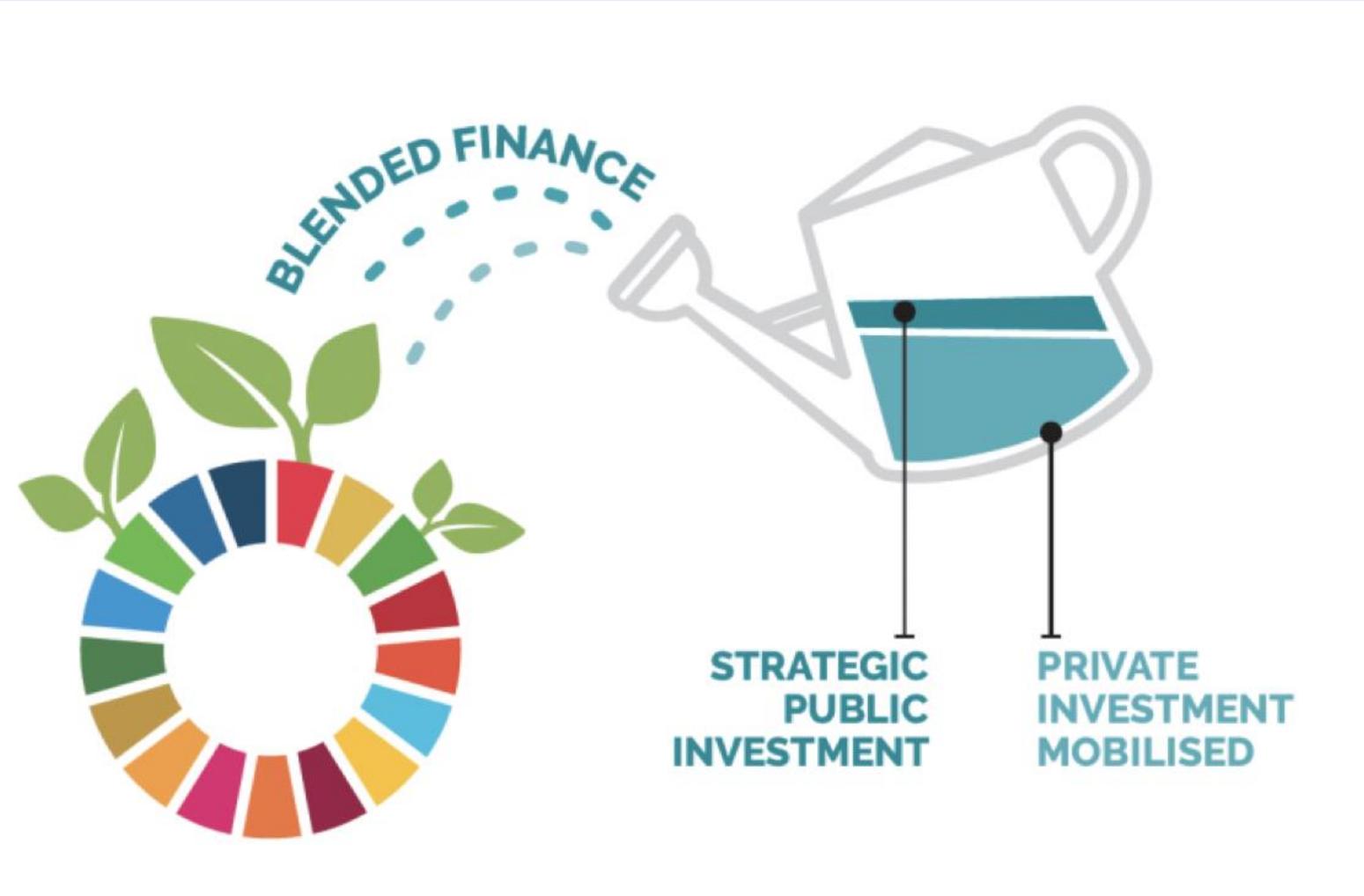


Innovative financing Mechanism

1. Blended finance
2. Impact investment
3. Climate-Smart Financing
4. Digital Finance and Mobile Platforms



Blended finance



Key components

- Grants
- Guarantees
- Debt
- Equity

Examples

- AGCOM
- USAID DFC LPG

Impact investment



Positive social and environmental impacts

Target: small scale farmers, SMEs

Impact: Jobs, increasing income, Climate smart practices, Food security

Examples

IFAD (Long term)

AgriFI

Oiko

ABC Fund

Climate-smart Financing

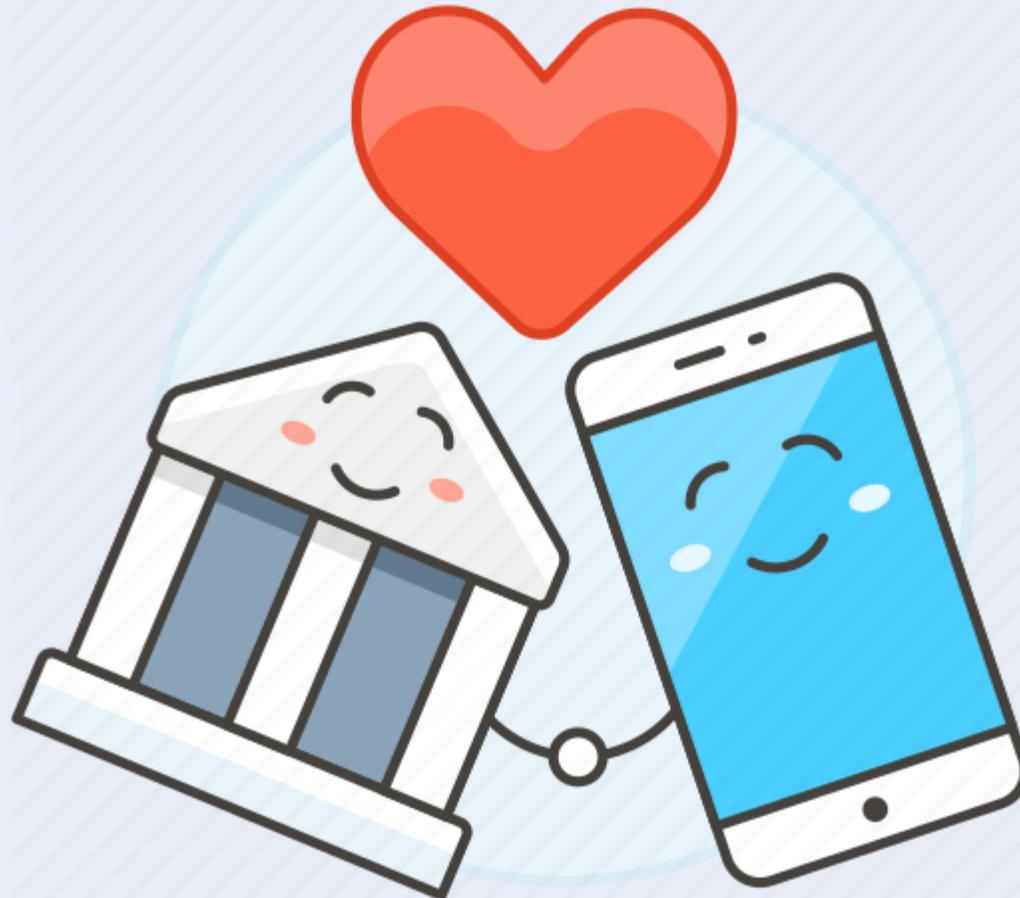


Objective - Sponsor sustainable agricultural practices

Examples

- loans for renewable energy
- climate-resilient seeds
- Agro-forestry (TLC, Care e.t.c)
- Climate smart initiatives (IFAD,GIZ)

Digital Finance and Mobile Platforms



Platforms - Access to financial services

- Mobile banking, digital wallets, and fintech platforms
- Digital savings groups, and digital credit assessment tools.





THANK YOU