



# Financial Literacy to Facilitate Access to Finance in Eastern Africa

An inventory of training tools and materials for coffee farmers



Courtesy: Bank of Uganda

February 2016

Author: Harro Boekhold - Café Africa

## Executive Summary

Financial Literacy (FL) is an important prerequisite for coffee farmers to manage their business efficiently and to access productive credit. Financial literacy is therefore crucial element of farmer training in order to pave the way for increases in productivity, income and profitability and improved livelihoods. Yet, with regards to financial literacy, actors engaged in farmers' training sometimes lack quality tools and even more often, they do not speak the 'same language' to farmers. Hence, training contents and quality levels are often not aligned, neither are they endorsed by the sector at large, including national governments.

Pursuing an aligned and sector-wide approach to FL training in order to increase efficiency and to avoid costly duplication of efforts, the purpose of this study was

- 1) to clarify what is meant by FL, ie which elements FL training should entail,
- 2) to map actors active in FL training, and
- 3) to map and screen available tools, focusing on Eastern Africa.

Study results show that perceptions on FL vary from being 'just' a general life skill on the one hand to advanced business management skills on the other. For a harmonized approach, FL training is recommended to contain the following subjects:

- "Making ends meet": ensuring that spending doesn't consistently exceed income
- "Keeping track": knowing the details of one's personal finances
- "Planning ahead": making financial provision for the future
- "Choosing & using": making sound and informed choices about financial products

There are a lot of actors directly or indirectly involved in FL training in Eastern Africa. Most if not all of them expressed their interest in supporting the co-development a harmonized approach to FL training, be it on national or regional levels.

The mapping and screening of existing tools show that an abundance of training material is available and publicly accessible<sup>1</sup>. However, they vary in terms of comprehensiveness, geographical focus, target groups (farmers vs trainers) and commodity (coffee-specific or rather generic). This indicates that for a harmonized approach there is no need to newly develop training material, however, further screening and adjustment might be required on national levels, based on a joint understanding on focus and content.

Hence, as a way forward, national or regional level platforms or working groups will need to agree on an understanding of FL and on the elements FL should include, depending on specific needs and country environments. Based on that and a further, more specific screening exercise of the pre-screened tools, harmonized sets of material may be assembled and endorsed by the public-private sector platforms.

---

<sup>1</sup> Tools with limited public accessibility have been uploaded to ITC's [www.sustainabilityxchange.info](http://www.sustainabilityxchange.info) with owners' consent, for free public usage.



## Table of Contents

1.	Introduction .....	1
2.	Rationale.....	2
3.	Objective.....	2
4.	Methodology .....	3
5.	What is out there? .....	4
5.1	Understanding the Concept of Financial Literacy .....	4
5.2	Available Training Tools and Materials .....	4
6.	Conclusions and Next Steps .....	7
	Annex 1: Mapping the Financial Literacy Landscape in Eastern Africa .....	8
	Annex 2: List of Respondents and Interviewees.....	10
	Annex 3: References .....	11

## Acronyms

The following acronyms are used in this report:

AMFIU	Association of Microfinance Institutions of Uganda
ASCA	Accumulated Savings and Credit Associations
BoU	Bank of Uganda
CRDB	Cooperative Rural Development Bank
DEG	Deutsche Investitions- und Entwicklungsgesellschaft
AFCA	African Fine Coffees Association
FAST	Financial Alliance for Sustainable Trade
FSA	Financial Services Association
GIZ	German Technical Cooperation
ICO	International Coffee Organization
IDH	Initiatief Duurzame Handel (Dutch Sustainable Trade Initiative)
IFAD	International Fund for Agricultural Development
IISD	International Institute for Sustainable Development
IITA	International Institute for Tropical Agriculture
ISF	Initiative for Smallholder Finance
ITC	International Trade Centre
KNCU	Kilimanjaro Native Cooperative Union
MFI	Microfinance Institution
NGO	Non-governmental Organization
NUCAFE	National Union of Coffee Agribusinesses and Farm Enterprises
SACCO	Savings and Credit Cooperative
SCAN	Sustainable Commodity Assistance Network
SCP	Sustainable Coffee Program powered by IDH
SECEAC	Solidaridad Expertise Center East Africa
SNV	Netherlands Development Organization
TNS	TechnoServe
UFT	Uganda Finance Trust Ltd
UNCTAD	United Nations Conference on Trade and Development
USAID	United States Agency for International Development
VSLA	Village Savings and Loans Associations

## 1. Introduction

Financial literacy is relevant for everyone in a modern society regardless of income level, education, age, rural or gender: For example, everyone needs to understand how to draw up and live within a budget, to understand why and how to save, to borrow responsibly and to avoid becoming over-indebted, to make informed choices between different financial products and services, and to plan ahead for old age. Unfortunately, many people, smallholder coffee farmers included, do not have the knowledge, skills and confidence to be able to do these things. As a result, many of those who could afford to save do not do so, many people are heavily over-indebted and many people are not benefiting from financial products and services which could help them to lead more prosperous lives.

People who are financially literate are able to make sound financial decisions for themselves and their families, to make informed choices between different financial products and services, to budget and to plan ahead, to build up some savings, to protect themselves against financial risks, to invest prudently (if they have sufficient money) and to understand their rights and responsibilities.

They are less likely to become over-indebted or to purchase products and services which do not meet their needs; and they are less likely to be caught out by financial frauds. Financial literacy can be improved through financial education, information, instruction, training and advice.

At the [5<sup>th</sup> African Coffee Sustainability Forum](#) in February 2015 in Nairobi, one of the key themes was access to finance for the small-holder coffee farmers. This was also the subject of a one day workshop organized by the 4C Association, the Coffee Partnership for Tanzania administered by the DEG and the Sustainable Coffee Program powered by IDH, in collaboration with AFCA and the ICO on the day before the Forum, which looked at the problems faced in this area, and the consequences in terms of productivity and production.

A commonly agreed notion during the workshop and the subsequent Sustainability Forum was that a basic and important prerequisite to extending finance to farmers was saving, and alongside this, the challenge of raising the level of financial literacy among both the farmers and the management and boards of small-holder producer organizations. Consequently, several organizations already working in the area of financial literacy and other participants expressed the need and their shared interest in assessing whether it would be appropriate to develop a harmonized approach and training materials on this subject. At the end of the forum, the organizations concerned agreed to take this discussion further, with a view to seeing how a joint approach for Eastern African countries could be developed. This project is therefore implemented in close collaboration and alignment with AFCA, the Global Coffee Platform, DEG, Café Africa and other stakeholders working in or with the coffee sector.

This study has been carried out by Café Africa on behalf of the Global Coffee Platform. The purpose of this study was first of all to identify what is actually understood by the concept of financial literacy. Secondly, this study maps materials and tools organizations are actually using for training on the topic of financial literacy – or better - what is understood by them as financial literacy. The geographical focus of this study has been East-Africa, with Uganda and Tanzania in specific.

Financial literacy and access to finance for smallholder coffee farmers is an important issue under Vision 2020. Vision 2020 is a collaborative approach to a sustainable coffee sector aligning the public and private sector behind one joint sector vision. As an initiative of IDH, the 4C Association and ICO, Vision 2020 aims at collaborative impact in terms of resilient farmers, improved livelihoods, and strong farming communities through jointly working on thematic workstreams, national agendas and a global progress framework to measure success. A major prerequisite for an increased profitability, resilience and better livelihoods is that coffee farmers become more entrepreneurial and hence will take advantage of more favourable financial products, thus allowing them to grow their business and increase productivity.

## 2. Rationale

Why is financial literacy for coffee farmers important? Providing agricultural credit to smallholder farmers in cash is risky for banks because cash can easily be diverted to other needs. An alternative is to provide credit in kind (e.g. agricultural inputs). Rural shops often already provide credit to rural producers in the form of inputs, but are severely limited by their own access to capital. However, there are many examples where linkages between banks, large input suppliers, local retailers and farmers have created win-win situations for all parties. Some initiatives have also created partnerships between buyers, farmers and banks that reduce the lending risks to banks, give farmers the credit necessary to increase production, and also benefit the buyer through increased volumes. On this note, it is important to mention that credit is already often provided by coffee buyers or “informal” buyers’ agents; the farmers’ dependency on credit from these, however, may decrease their bargaining power when it comes to selling their coffee. Training in financial literacy, business skills, credit norms and procedures, and savings discipline are necessary to prepare coffee farmers to access formal financial services. Some might even argue that producers need to first learn to consider their coffee farms as businesses (e.g. through record-keeping and cost-revenue calculations) before they can be eligible for an agricultural loan. Business capacities are also an integral part of evolving from subsistence to modern agriculture.

## 3. Objective

This mapping study of existing training tools and materials on financial literacy is a *first step* towards the potential definition of a harmonized set of training materials for financial literacy for use across the coffee sector in Eastern and Central Africa. The specific objective of this study has been to engage with organizations active in the field of financial literacy training for two reasons:

1. “What is out there in terms of understanding?”: to clarify what is understood by ‘financial literacy’;
2. “What is out there in terms of materials and tools?”: to collect and screen available training tools and materials on the topic of financial literacy.

Based on the findings of this report, in a potential second step, a harmonized set of financial literacy training materials can be either adapted or newly developed, accepted by sector stakeholders on national or regional levels, field tested and disseminated, as a useful contribution to supporting training in this important area.

The project takes a prudent approach by making the possibly more costly development of a harmonized approach (as a potential follow-up of this study) subject to the quality and availability of existing tools on the one hand and the consent and buy-in of the partners and other stakeholders on the other. Nevertheless, though being a first step, this study already produces beneficial results through the collection of financial literacy approaches and the engagement with experienced organizations. Aiming at a harmonized set of training materials and disseminating them widely and freely in the sector through the partners bears a tremendous potential for scale.



## 4. Methodology

The very **first phase** (mid-November) was to read and study the pre-feasibility reports for Uganda and Tanzania from the Initiative for Smallholder Finance (ISF; September 2015) and the final report from the Expert Workshop on “Access to inputs for East-African coffee farmers” (February 2015).

The **second phase** (from mid-November until mid-January 2016) was to contact all the organizations listed during the 5<sup>th</sup> African Coffee Sustainability Forum in Kenya as well as any other organizations active in financial literacy training<sup>2</sup>. The purpose of contacting them was to:

- Map existing initiatives and organizations with experience in extending financial literacy to farmers, both in Eastern Africa and other coffee growing regions.
- Engage with these initiatives and organizations to:
  - clarify their understanding of the financial literacy concept;
  - establish their present activities in financial literacy training, and for how long they have been engaged with this;
  - obtain copies of their training material, and agreement to share with other organizations;
  - obtain information on any impact evaluation studies which have been conducted relating to the trainings;
  - inquire whether organizations are interested in a harmonized set of training materials, and willing to participate in the process of developing these.

An initial number of 24 organizations - and corresponding contact persons - were initially approached by email addressing the topics mentioned above and asking for an interview. Contacting the initial list resulted in more than 60 referrals to other organizations, websites or contact persons. After taking out the duplicated referrals a list of over 40 organizations remained, which are in one way or the other engaged with financial literacy in Eastern Africa. Finally, 29 organizations responded by email and 13 of them were interviewed, either by Skype or in a face-to-face meeting. A total overview of organizations and contacts, including their response can be found in the annexes of this report.

During the **third phase** (from mid-January 2016 until the end of January 2016) relevant training materials were evaluated by using criteria such as: relevance for coffee, outreach to farmers, comprehensiveness (covered topics), transferability, language and public availability.

During the **fourth phase** (from the end of January 2016 until the end of February 2016) the following activities were undertaken:

- Finalize inventory, following up on further contacts and non-respondents;
- Indicate interest or commitment from organizations in developing a harmonized set of training materials on financial literacy;
- Present the preliminary results at the AFCA Conference & Exhibition in Dar es Salaam, Tanzania (5<sup>th</sup> of February 2016);
- Publish the material on the internet (SustainabilityXchange.info) if quality and owner’s permission are ensured.

<sup>2</sup> ITC’s Technical Paper “Microfinance in East Africa – Schemes for Women in the Coffee Sector” (2011) was used for making a first screening of organizations relevant to the coffee sector.

## 5. What is out there?

Before looking for relevant training materials and tools it is important to have a general idea of what is meant by the concept financial literacy. This topic will therefore show the results of what is the general understanding of the various organizations involved and working on financial literacy. Hereafter an overview is provided of training materials and tools that are publicly available.

### 5.1 Understanding the Concept of Financial Literacy

Access to finance, financial education and financial literacy are widely addressed topics in the development sector. However, for the purpose of this study and the possible follow-up of this study it is relevant to give a clear explanation of what is meant by financial literacy. With this respect a study of the Bank of Uganda (BOU, 2013) along with other institutions gives a rather clear explanation. The term “financial literacy” is defined as:

“Having the knowledge, skills and confidence to manage one’s finances well, taking into account one’s economic and social circumstances”, where:

- “knowledge” means having an understanding of personal financial issues;
- “skills” means being able to apply that knowledge to manage one’s personal finances; and
- “confidence” means feeling sufficiently self-assured to make decisions relating to one’s personal finances.

In another study by Atkinson and Messy (2012) ‘financial literacy’ is defined as follows: ‘A combination of awareness, knowledge, skills, attitude and behavior necessary to make sound financial decisions and ultimately achieve individual financial wellbeing.’ The various terms used to describe this concept, including in particular financial literacy and financial capability, but also financial culture and financial insight, could be used relatively interchangeably as they reflect similar perceptions of the reality they aim to cover.

During interviews with different organizations it appeared that financial literacy initiatives could as well include financial product marketing (i.e. promoting a brand or specific products or services) or commercial financial advice (i.e. advice which may result in the recommendation of a specific financial product or service from a particular provider) and sometimes even refers to how to manage a business.

### 5.2 Available Training Tools and Materials

The different organizations contacted within the framework of this mapping study are in one way or the other involved in training trainers, service providers or farmer groups on the topic of financial literacy. However, it was found that most organizations do not have a clear set of materials and/or tools. What is being done in terms of training mostly depends on their own interpretation of what financial literacy means (see 5.1) and on what is needed in terms of knowledge and skills in a particular situation.

The overview below is a summary of publicly available materials and tools for training purposes that have been found in the area of financial literacy. Taking into account that financial literacy is a general life skill it comes with no surprise that most training materials are not specifically addressing the coffee sector or coffee farmers as such. However, in many cases the coffee sector could benefit from the available materials and tools.

Rather than addressing farmers, many training materials and tools target trainers, service providers and extension workers. They, in turn, are supposed to train farmers or farmer groups on financial skills or financial literacy.

The criterion of comprehensiveness shows to what extent a number of topics is addressed that can be subsumed under the broader term of financial literacy, such as: record keeping, cash management, cost-benefit calculations, savings, taking loans.

Ultimately, the tables below also show to which countries the available materials and tools apply, and whether the particular organization is interested to work on a harmonized training approach. Additional responses from other organizations can be found in the annexes to this report.

## Explanation of symbols

	Not specifically targeted at coffee, but the coffee sector could benefit from this approach
	Specifically targeted at the coffee sector
	Not specifically targeted at farmers, but they could be beneficiaries; focus group is primarily trainers / facilitators
	Specifically targeted at farmers
	Limited comprehensiveness (few financial (literacy) topics covered)
	Average comprehensiveness (various financial (literacy) topics covered)
	Comprehensive (most financial (literacy) topics covered)

Organization	Type	Title (language)	Short description	Outreach Africa	Outreach farmers	Relevance coffee	Comprehensiveness		Type
							Topics covered		
Finance Alliance for Sustainable Trade (FAST)	Platform	Financial Literacy Toolbox (English)	The Financial Literacy Toolbox (FLTBX) will strengthen sustainable coffee producers' financial and accounting management capacity through the development of a comprehensive set of financial training materials tailored to their specific needs (cooperation with Solidaridad and SCAN) <a href="http://www.fastinternational.org">www.fastinternational.org</a>	Sub-Sahara Africa				<ul style="list-style-type: none"> <li>✓ Financial management</li> <li>✓ Accounting, book-keeping</li> <li>✓ Costing, pricing</li> <li>✓ Risk management</li> <li>✓ Financing</li> <li>✓ Debt finance</li> </ul>	Word Documents, Excel files, PPT's
HIVOS	NGO	Sustainable Coffee as a Family Business (English, Spanish)	This toolkit intends to motivate and assist coffee roasters and traders and their practitioners to apply an inclusive approach to develop better functioning coffee chains benefitting both men and women of different age groups equally. It provides practical approaches and tools for all stages in value chain interventions.	All coffee growing countries				<ul style="list-style-type: none"> <li>✓ Financial management</li> <li>✓ Record keeping</li> <li>✓ Costing, pricing</li> </ul>	Manual
Catholic Relief Services	NGO	Financial Education (English, French)	This 11-lesson financial education curriculum, part of CRS' SMART Skills series for rural development, has two main purposes: 1) to provide trainers with the tools to teach groups about financial management; 2) to help group members improve their financial and money management skills. The four booklets are appropriate for development facilitators, field agents and private service providers.	Kenya, Uganda, Tanzania				<ul style="list-style-type: none"> <li>✓ Financial management</li> <li>✓ Record keeping</li> <li>✓ Budgeting</li> <li>✓ Saving</li> <li>✓ Borrowing</li> </ul>	Manuals



Organization	Type	Title (language)	Short description	Outreach Africa	Outreach farmers	Relevance coffee	Comprehensiveness		Type
								Topics covered	
Solidaridad East-Africa (SECEAC)	NGO	Bookkeeping Training (English)	Recognise the characteristics of good book-keeping. Understand why accurate record-keeping is important. Understand how to record daily business at the CPU in the record books accurately.	Tanzania				<ul style="list-style-type: none"> <li>✓ Record keeping</li> <li>✓ Accounting, book-keeping</li> </ul>	Word Document
Gender Action Learning System (GALS)	Network	Happy Family Happy Coffee Toolkit (English)	A blog for the coffee sector to exchange of experience and innovation for the Gender Action Learning for Sustainability (GALS) methodology: <a href="http://www.galsnetworkblog.net/">http://www.galsnetworkblog.net/</a>	Uganda, Kenya, Tanzania, Rwanda				<ul style="list-style-type: none"> <li>✓ Budgeting</li> <li>✓ Costing, pricing</li> <li>✓ Saving</li> </ul>	Toolkits, videos, songs
Bank of Uganda (BOU)	Financial institution	Simplify Money - Magnify Life (English)	This training package is used to promote basic financial literacy for those who want to learn and improve on personal money management skills. The Financial Literacy training package is based on a learner-centered approach, capturing how adults learn best: <a href="http://simplifymoney.co.ug/for-our-partners/resources/training-package.html">http://simplifymoney.co.ug/for-our-partners/resources/training-package.html</a>	Uganda				<ul style="list-style-type: none"> <li>✓ Financial management</li> <li>✓ Budgeting</li> <li>✓ Costing, pricing</li> <li>✓ Saving</li> <li>✓ Loans</li> <li>✓ Insurance</li> <li>✓ Access to financial services</li> <li>✓ Planning for retirement</li> </ul>	Manual, booklets, PPT, Quiz
GIZ/DEG	Financial institution	Farmer Business School (English)	Farmer Business School concept: was developed for cocoa smallholdings in West-Africa. Following its successful implementation the FBS concept was adapted for cotton smallholdings in Malawi. Trainer guide and Farmer Workbook available.	West-Africa, Malawi				<ul style="list-style-type: none"> <li>✓ Financial management</li> <li>✓ Record keeping</li> <li>✓ Costing, pricing</li> <li>✓ Access to financial services</li> </ul>	Word Documents
Agri ProFocus	Platform	A guide for small holder farmers (English)	A guide for small holder farmers on saving, accessing credit, and effectively managing money for improved livelihoods	Uganda				<ul style="list-style-type: none"> <li>✓ Financial management</li> <li>✓ Record keeping</li> <li>✓ Budgeting</li> <li>✓ Saving</li> <li>✓ Borrowing</li> </ul>	Manual
USAID	NGO	Value Chain Role Play Training (English)	This training exposes participants to real life decision making situations regarding financial transactions in agricultural value chains. The activity simulates two value chains: the artichoke value chain in Peru and the sugar value chain in Uganda	Uganda				<ul style="list-style-type: none"> <li>✓ Financial management</li> <li>✓ Risk management</li> <li>✓ Access to financial services</li> </ul>	Word document

**NOTE:** In case no weblink is provided in the table above, the training materials and tools listed here can be retrieved from: [http://www.sustainabilityxchange.info/en/facetsearch\\_library](http://www.sustainabilityxchange.info/en/facetsearch_library)

## 6. Conclusions and Next Steps

After receiving 29 responses and conducting 13 interviews, it can be concluded that there are different understandings on what financial literacy actually entails. Among the organizations dealing with this topic, their understanding of the concept covers a wide variety of topics from keeping records, both on household level and on farm level, cost-benefit calculations, developing business plans, decision making with regard to financial products (loans, credits) to entrepreneurship and farming as a business.

With regard to the materials and tools that are publicly available it can be concluded that basically 'everything is out there'. Some of the documents are already harmonization efforts, combining available tools and materials from different organizations and networks (e.g. HIVOS Toolkit Sustainable Coffee as a Family Business and CRS Financial Education booklets).

There is a general consensus about financial literacy being a basic and important requirement for considering farming as a business. Yet, there are as well differing perceptions on who is actually responsible for increasing the financial literacy level of farmers. If financial literacy is considered a general life skill it should be part of any education curriculum in any country and should in this case be a responsibility of governments.

However, with a lack of a common understanding and therefore a common framework for financial literacy, organizations and institutions will keep on doing 'their own thing'. Within Eastern Africa, the Government of Uganda, through efforts of the Bank of Uganda (BoU), seems to have taken remarkable steps in terms of promoting financial literacy and has therefore laid a thorough foundation for approaching coffee farming as a business.

Based on the findings of this study, the following steps are recommended:

- 1) Without a common understanding on the concept and what it actually entails, there is a high risk of 'financial literacy' becoming the new buzzword without a link to the reality on the ground. Therefore, instead of harmonizing efforts on training materials and tools, the very first step to be taken is to harmonize the understanding of what financial literacy entails.

Based on findings on "what is out there?" in terms of understanding and materials and tools on financial literacy, it is recommended that the framework for a harmonized approach should contain the following subjects:

- **"Making ends meet"**: *ensuring that spending doesn't consistently exceed income*
- **"Keeping track"**: *knowing the details of one's personal finances*
- **"Planning ahead"**: *making financial provision for the future*
- **"Choosing & using"**: *making sound and informed choices about financial products*

- 2) The second step is to agree on who is responsible for increasing financial literacy levels among farmers. Keeping in mind that financial literacy, just like literacy, is a general life skill, it is recommended to widen the approach to "business skills development" that can serve as a foundation for approaching farming as a business.

- 3) The third step is to form working groups, preferably on national level, that can work on a harmonized understanding and approach, based on the framework and based on clear responsibilities for each partner involved, both as described above in step 1 and 2. These working groups should address **how coffee farming should be approached as a professional business** and what is lacking in terms of knowledge and skills to that extent. A certain level of financial literacy is the foundation that could be provided by governmental and financial institutions. They should therefore definitely be part of these working groups. In the case of Uganda and Tanzania, it is recommended to closely link these working groups to the existing National Coffee Platforms. In this way these can both serve as pilot-initiatives for Vision 2020 with as well a possible link to the existing National Sustainability Curricula for coffee production.

## Annex 1: Mapping the Financial Literacy Landscape in Eastern Africa (non-comprehensive)

This annex provides an overview of the results of phase 2 and 3 (see chapter 4 for explanation).

Organization	Website	Location of Contact	Type of Organization
CABI	<a href="http://www.cabi.org/africa">www.cabi.org/africa</a>	Kenya	Science
IFDC/CIALCA	<a href="http://www.ifdc.org">www.ifdc.org</a>	USA	Science
IITA	<a href="http://www.cialca.org">www.cialca.org</a> , <a href="http://www.iita.org">www.iita.org</a>	Uganda	Science
TaCRI	<a href="http://www.tacri.org">www.tacri.org</a>	Tanzania	Science
Coffee Management Services (CMS)	<a href="http://www.coffeemanagement.co.ke">www.coffeemanagement.co.ke</a>	Kenya	Private Company
Dan & Associates Enterprises	<a href="http://www.daeltzt.com">www.daeltzt.com</a>	Tanzania	Private Company
Enclude	<a href="http://www.encludesolutions.com">www.encludesolutions.com</a>	Netherlands	Private Company
Kofinaf	<a href="http://www.kofinaf.co.ke">www.kofinaf.co.ke</a>	Kenya	Private Company
Kyagalanyi	<a href="http://www.kyagalanyi.co.ug">www.kyagalanyi.co.ug</a>	Uganda	Private Company
Nestle	<a href="http://www.nestle-ea.com">www.nestle-ea.com</a>	Kenya	Private Company
Olam Tanzania	<a href="http://www.olamgroup.com">www.olamgroup.com</a>	Tanzania	Private Company
Sucafina	<a href="http://www.sucafina.ch">www.sucafina.ch</a>	Switzerland	Private Company
Sustainability Management Services (SMS)	<a href="http://www.ecomtrading.com">www.ecomtrading.com</a>	Kenya	Private Company
Taylor Winch	<a href="http://www.volcafespecialty.com">www.volcafespecialty.com</a>	Tanzania	Private Company
Tembo Coffee Company	<a href="http://www.tembocoffee.com">www.tembocoffee.com</a>	Tanzania	Private Company
Tutunze Kahawa	<a href="http://www.ecomtrading.com">www.ecomtrading.com</a>	Tanzania	Private Company
Café Africa	<a href="http://www.cafeafrica.org">www.cafeafrica.org</a>	Uganda, Tanzania	NGO
Fair Trade Organization of Kenya	<a href="http://www.ftok.org">www.ftok.org</a>	Kenya	NGO
FORD Foundation	<a href="http://www.fordfoundation.org">www.fordfoundation.org</a>	USA	NGO
Hans R. Neumann Stiftung	<a href="http://www.hrnstiftung.org">www.hrnstiftung.org</a>	Uganda, Tanzania	NGO
HIVOS	<a href="http://www.hivos.nl">www.hivos.nl</a>	Netherlands, Tanzania	NGO
IDH	<a href="http://www.idhsustainabletrade.com">www.idhsustainabletrade.com</a>	Netherlands	NGO
Lutheran World Relief	<a href="http://www.lwr.org">www.lwr.org</a>	Uganda	NGO
Mercy Corps	<a href="http://www.mercycorps.org">www.mercycorps.org</a>	USA	NGO
NMB Foundation	<a href="http://www.nmbtz.com">www.nmbtz.com</a>	Tanzania	NGO
Rabobank Foundation	<a href="http://www.rabobank.com/en/about-rabobank/in-society/rabobank-foundation">www.rabobank.com/en/about-rabobank/in-society/rabobank-foundation</a>	Netherlands	NGO
Rainforest Alliance	<a href="http://www.rainforest-alliance.org">www.rainforest-alliance.org</a>	Netherlands	NGO
Solidaridad (SECEAC)	<a href="http://www.solidaridadnetwork.org">www.solidaridadnetwork.org</a>	Kenya, Tanzania, Uganda	NGO
Technoserve	<a href="http://www.technoserve.org">www.technoserve.org</a>	USA	NGO
ICO	<a href="http://www.ico.org">www.ico.org</a>	UK	IGO
OECD	<a href="http://www.oecd.org">www.oecd.org</a>	France	IGO
UNCTAD	<a href="http://www.unctad.org">www.unctad.org</a>	Switzerland	IGO
GIZ	<a href="http://www.giz.de">www.giz.de</a>	Germany	GO
USAID	<a href="http://www.usaid.gov">www.usaid.gov</a>	USA	GO
Financial Access Capital Partners	<a href="http://www.financialxs.com">www.financialxs.com</a>	Netherlands	Financial Service Provider
NewForesight	<a href="http://www.newforesight.com">www.newforesight.com</a>	Netherlands	Financial Service Provider
AgriFin	<a href="http://www.agrifinmobile.org">www.agrifinmobile.org</a>	Uganda	Financial Institution

Bank of Uganda (BOU)	<a href="http://www.simplifymoney.co.ug">www.simplifymoney.co.ug</a>	Uganda	Financial Institution
BRAC	<a href="http://www.uganda.brac.net">www.uganda.brac.net</a>	Uganda	Financial Institution
Centenary Bank	<a href="http://www.centenarybank.co.ug">www.centenarybank.co.ug</a>	Uganda	Financial Institution
CRDB Bank	<a href="http://www.crdbbank.com">www.crdbbank.com</a>	Tanzania	Financial Institution
DEG	<a href="http://www.deginvest.de">www.deginvest.de</a>	Tanzania	Financial Institution
FINCA	<a href="http://www.finca.ug">www.finca.ug</a>	Uganda	Financial Institution
FIT Uganda	<a href="http://www.fituganda.com">www.fituganda.com</a>	Uganda	Financial Institution
KfW/DEG	<a href="http://www.kfw.de">www.kfw.de</a> , <a href="http://www.deginvest.de">www.deginvest.de</a>	Germany	Financial Institution
Kilimanjaro Cooperative Bank (KCB)	<a href="http://www.kilicobank.com">www.kilicobank.com</a>	Tanzania	Financial Institution
Mount Meru Community Bank		Tanzania	Financial Institution
Oikocredit	<a href="http://www.oikocredit.org">www.oikocredit.org</a>	Netherlands	Financial Institution
Opportunity Bank	<a href="http://www.opportunitybank.co.ug">www.opportunitybank.co.ug</a>	Uganda	Financial Institution
Opportunity International	<a href="http://www.opportunity.org">www.opportunity.org</a>	UK	Financial Institution
Postbank	<a href="http://www.postbank.co.ug">www.postbank.co.ug</a>	Uganda	Financial Institution
Root Capital	<a href="http://www.rootcapital.org">www.rootcapital.org</a>	USA	Financial Institution
Shared Interest	<a href="http://www.shared-interest.com">www.shared-interest.com</a>	UK/Kenya	Financial Institution
AgriProFocus	<a href="http://www.agriprofocus.com">www.agriprofocus.com</a>	Netherlands, Uganda	Associations & Platforms
AgriFinancing Uganda	<a href="http://www.agrifinancing.ug">www.agrifinancing.ug</a>	Uganda	Associations & Platforms
AMFIU	<a href="http://www.amfiu.org.ug">www.amfiu.org.ug</a>	Uganda	Associations & Platforms
Connected Farmer Alliance (CFA)		Tanzania	Associations & Platforms
FAST	<a href="http://www.fastinternational.org">www.fastinternational.org</a>	Canada	Associations & Platforms
Global Coffee Platform	<a href="http://www.globalcoffeeplatform.org">www.globalcoffeeplatform.org</a>	Germany, Netherlands	Associations & Platforms
NUCAFE	<a href="http://www.nucafe.org">www.nucafe.org</a>	Uganda	Associations & Platforms
Tanzania Coffee Farmers Alliance (TCFA)		Tanzania	Associations & Platforms
Uganda Agribusiness Alliance (UAA)		Uganda	Associations & Platforms
Uganda Coffee Farmers Alliance	<a href="http://www.ucfa.or.ug">www.ucfa.or.ug</a>	Uganda	Associations & Platforms

## Annex 2: List of Respondents and Interviewees

Organization	Contact	Organization Type	Location	Email	Interest in harmonized approach?
Kyagalanyi	Anneke Fermont	Private Enterprise	Uganda	afermont@kyagalanyi.com	yes
UCFA	Antony Mugoya	Member Organization	Uganda	tony.mugoya@ucfa.or.ug	yes
SCAN	Brigitte Cerfontaine	Network	Netherlands	bcerfontaine@agrofuturo.org	?
Hans R. Neumann Stiftung	Britta Deutsch	NGO	Tanzania	britta.deutsch@hrnstiftung.org	yes
Café Africa	Catherine Murphy	NGO	Tanzania	cpm@cafeafrika.org	yes
GALS Network	Catherine van der Wees	Network	Netherlands	cmlwees@gmail.com	yes
HIVOS	Charles Kainkwa	NGO	Tanzania	ckainkwa@hivos.or.ke	yes
Nestlé	Christine Masta	Private Enterprise	Kenya	christine.masta@ke.nestle.com	yes
NUCAFE	David Muwonge	Association	Uganda	david.muwonge@nucafe.org	yes
Uganda Agribusiness Alliance	Edward Katende	Association	Uganda	edward.katende@ugandaagribusinessalliance.com	yes
NMB Foundation	Fernandos Vallerian	Financial Institution	Tanzania	fernandos.vallerian@nmbtz.com	yes
Dan & Associates Enterprises Ltd	Happy D Komba	Private Enterprise	Tanzania	Happy_komba@yahoo.com	yes
Café Africa	Harriet Fowler	NGO	Uganda	hfowler@cafeafrika.org	yes
UTZ	Jessenia Arguello	NGO	Nicaragua	<a href="mailto:jessenia.arguello@utz.org">jessenia.arguello@utz.org</a>	n/a
Café Africa	John Schluter	NGO	Switzerland	jes@cafeafrika.org	yes
BOU/GIZ	Julia Kirya	Financial Institution	Uganda	jkirya@bou.or.ug	?
UTZ	Julius Nganga	NGO	Kenya	julius.nganga@utz.org	yes
Lutheran World Relief	Kenneth Barigye	NGO	Uganda	kbarigye@lwrearo.org	yes
Global Coffee Platform	Lars Kahnert	Association	Germany	kahnert@globalcoffeeplatform.org	yes
Solidaridad (SECEAC)	Mary Mkonyi	NGO	Tanzania	marym@solidaridadnetwork.org	yes
Technoserve	Paul Ndungu	NGO		pndungu@tns.org	?
Lutheran World Relief	Rick Peyser	NGO	USA	rpeyser@lwr.org	?
Café Africa	Samson Emong	NGO	Uganda	emong@cafeafrika.org	yes
Café Africa	Sarah Margiotta	NGO	Uganda	sarah@cafeafrika.org	yes
KfW/DEG Invest	Simon Striegel	Financial Institution	Germany	simon.striegel@deginvest.de	yes
Enclude	Stefan Platteau	Private Enterprise	Nicaragua	splatteau@encluderesolutions.com	n/a
Root Capital	Tyler Clark	Financial Institution	USA	tclark@rootcapital.org	?

## Annex 3: References

- [Final Report from the Expert Workshop on 'Access to inputs for East-African coffee farmers – What role can finance play?'](#); compiled by ISF, February 2015
- Pre-feasibility study for coffee input financing, *Tanzania market*; Initiative for Smallholder Finance (ISF), September 2015
- Pre-feasibility study for coffee input financing, *Uganda market*; Initiative for Smallholder Finance (ISF), September 2015
- Strategy for Financial Literacy in Uganda Simplify Money - Magnify Life; Bank of Uganda (BOU), August 2013
- Microfinance in East Africa – Schemes for Women in the Coffee Sector; ITC, 2011 (Technical paper)