



ssnup

Smallholder Sustainability
Upscaling Programme

IMPROVING THE RESILIENCE OF SMALLHOLDER FARMERS THROUGH THE DEVELOPMENT OF ADAPTED FINANCIAL SERVICES IN MALAWI



Africa



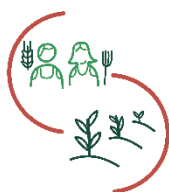
Latin America



Asia



Financial services delivery



Capacity building for end beneficiaries



Market access and product development



Management systems improvement

CONTEXT

Malawi, a landlocked country in southeastern Africa, is often referred as the "Warm Heart of Africa" due to its friendly people. Agriculture is the backbone of Malawi's economy, employing over 80% of the population and contributing about 30% of the country's GDP. The sector is dominated by smallholder farmers who primarily grow maize, the staple food crop. Other key crops include tobacco, tea, sugarcane, and coffee, which are vital for export earnings. Challenges faced by Malawi's agriculture include climate change, soil degradation, and limited access to modern farming technologies. The government and international partners are working to improve irrigation, provide better seeds, and promote sustainable farming practices.

CURRENT STATUS OF THE BENEFICIARY ORGANISATION

Centenary Bank Malawi (CML) is a licensed institution targeting underserved populations, including smallholder farmers, micro, small and medium enterprises, and rural communities. It currently has 375 employees and serves over 52,000 clients of which around 4,700 are smallholder farmers. CML has shown willingness to grow its agricultural loan portfolio which currently only accounts for less than 6% of its total loan portfolio but the institution faces operational constraints including limited agri-lending methodologies, weak risk management systems, insufficient internal controls, and capacity gaps to effectively serve the agricultural sector.

OBJECTIVE OF THE PROJECT

The objective of the project is to sustainably improve productivity, income, and resilience of 8,000 smallholder farmers while supporting the transformation of CML into a leader in agricultural finance in Malawi.

The expected results of the project are:

- Design and roll out 3 loan products adapted to the needs of smallholder farmers.
- Provide technical assistance to 3,000 smallholder farmers on climate-smart agriculture.
- Deliver 120 village-level training sessions on financial literacy and business planning to 5,000 farmers, including 50% of women.

PRIORITY TOPICS

Environment and climate change



Food security and improved nutrition



Gender equality



Fair agrifood systems



IMPACT INVESTOR



BENEFICIARY ORGANISATION

Centenary Bank Malawi CML (financial intermediary) - Malawi

TARGET

8,000 smallholder farmers

AGRICULTURAL VALUE CHAIN

Multiple

STARTING DATE

April 2026

DURATION

24 months

TOTAL TA BUDGET

€205,843
Including €158,435 (77%)
contribution from SSNUP

