MAIIC
Malawi Agricultural & Industrial Investment Corporation plc

Financing agroecological transitions in Malawi

Established in 2019, MAIIC finances agricultural and industrial enterprises in Malawi, directly and through local lenders.

11 November 2026



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Why agricultural transitions matter to MAIIC

Malawi 2063

Agricultural productivity and commercialisation

Local lenders finance production. Investment in processors gives farmers a route to market.

National Agriculture Policy 2024

Sustainable resource use and value addition

EcoGen turns organic material into energy and fertiliser. Kwithu Kitchen adds value to tomatoes and honey.

Agri-PDB collaboration and learning on agroecology

Agri-PDB collaboration and our NABARD exchange are shaping MAIIC's approach to agroecology and nutrition. JIVA lessons inform proposed farmer-led pilots combining finance, advice and demonstrations, with adoption and farmer returns assessed before expansion.

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MAIIC's financing instruments

Debt and concessional loans	Finance equipment or working capital. A seasonal loan can fall due after the buyer pays.
Equity and quasi-equity	Provide capital when returns take time. MAIIC used quasi-equity for banana expansion at Natures Gift.
Partial credit guarantees	Cover part of a lender's credit risk when a viable borrower has limited collateral.
Co-financing	MAIIC and a partner lender can fund a project together and agree how to share the risk.
Wholesale credit lines	Local lenders use facilities such as BRFF to finance smaller borrowers through their rural networks.

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Reaching rural entrepreneurs through partners

BRFF wholesale lending

Through FARMSE, MAIIC channels IFAD funding to banks, microfinance institutions and savings and credit cooperatives. Local lenders assess rural borrowers, lend and collect repayments.

SAILE combined BRFF funding with its own resources to reach 266 borrowers.

AGRA technical assistance

Under YEFFA, AGRA funds technical assistance to help microfinance institutions serve women and young agripreneurs. MAIIC provides its own financing through credit lines and direct lending to agricultural enterprises.

YEFFA reported that 271 youth-run agricultural enterprises accessed finance.

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Financing the full agricultural value chain

Inputs and equipment	Primary production	Aggregation and storage	Processing and packaging	Distribution and markets
Seed producers, agro-dealers and equipment suppliers	Farmers and cooperatives in crops, livestock and aquaculture	Aggregators, cooperatives and warehouse operators	Agro-processors and manufacturers adding value	Traders serving domestic and export markets
Stock and equipment finance	**Seasonal loans and farm investment**	**Produce purchases and storage facilities**	**Plant, machinery and working capital**	**Working capital and logistics**

How MAIIC delivers finance

Direct investment in agricultural enterprises

Credit lines through banks, MFIs and SACCOs

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How enterprise finance reaches farmers



EcoGen



Kwithu Kitchen



Chipala Investments



Walie Farms

Enterprise	Business activity	Reported reach or employment
EcoGen	Biogas and biofertiliser	2,000+ households and 500+ farmers reached
Kwithu Kitchen	Tomato and honey processing	1,000+ smallholder suppliers
Global Seeds	Seed multiplication	700+ smallholders
Chipala Investments	Commercial egg production	600+ feed suppliers and about 250 egg resellers
Walie Farms	Rice production and processing	350+ smallholders
ACADES Holdings	Soybean, maize and groundnut aggregation	6,700+ farmers across five districts

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What these investments look like in practice



EcoGen

A biogas installation produces fuel and leaves material farmers can use as fertiliser.



Kwithu Kitchen

Tomato processing gives smallholder growers a buyer for a perishable crop.



Chipala Investments

Egg production links farmers who supply feed with traders who resell the eggs.

Thank you

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