



Connecting Farmers to Finance

NOVEMBER 2025

Heifer International's Work

For more than 80 years, Heifer has partnered with smallholder farmers around the world, connecting them with resources needed to build economically and environmentally sustainable businesses.

Operating in 19 countries across Africa, Asia and the Americas, Heifer facilitates, connects and strengthens community-led solutions so that transformation is owned locally and sustained beyond Heifer's direct involvement. The farmers and communities we partner with are successfully mobilizing assets, attracting investment from municipalities and markets, and building financial credibility to access formal loans.

Alongside values-aligned partners, Heifer is collaborating with smallholder farming households to ensure they thrive and increase their resilience through transformed and regenerative farmer-led food systems globally.

Heifer International has assisted nearly
60 million farming families since 1944.

In FY25, each

\$1

invested in Heifer
programs mobilized an
additional

\$1.50

in leveraged resources,
amplifying the impact of
initial investment by

2.5x

Unlocking Opportunities

Capital deployment unlocks opportunities for small-scale farmers to create or scale farmer-owned agribusinesses, cooperatives and social enterprises.

With increased access to capital, farmers can design and commercialize products and services, creating jobs and generating economic opportunities, leading to more inclusive and resilient rural economies.

Investing for Impact

The biggest barrier many farmers face is access to finance to run and grow their businesses. Farmers need innovative financial instruments to address gaps in conventional capital investment strategies, especially those that are overlooked by traditional financial systems. Globally, 1.7 billion adults do not have an account at a financial institution or a mobile money provider, with many of these people living in rural areas.

Heifer International connects farmers and cooperatives to affordable finance. These impact investments provide working capital and financing to purchase or lease equipment, enabling farmers to scale their businesses and increase their profits.



Investment in Action



In Rwanda, Heifer has partnered with Hello Tractor, an agricultural technology company supported by Heifer, to deliver affordable, technology-driven mechanization services and income-generating opportunities for youth as tractor owners, operators and booking agents. The Mechanization Hub model and a pay-as-you-go (PAYG) tractor financing scheme are designed to strengthen sustainable agricultural transformation through access to modern equipment, improve agricultural productivity and efficiency, increase the adoption of sustainable practices and boost the local economy.



The *Nepal Government Partnership for Economic Growth* project strengthened farmer resilience by leveraging community-driven resources. Local governments disbursed approximately \$620,408 in grants and in-kind giving to support community development and business infrastructure, while 3,092 self-help groups mobilized more than an estimated \$21,778 in combined savings and fueled local, equitable microfinance opportunities. Finally, formal access to financing expanded with NPR 23 million (approximately \$161,584) in loans and new partnerships, enabling farmers to access credit, grow enterprises and participate more fully in local markets.



In Guatemala, Heifer's *Green Business Belt* program expanded farmers' access to formal financial services, unlocking \$2.2 million in credit to strengthen agroforestry enterprises. Through cooperative development and management, 300 farmers secured financing to support the cultivation of 3.8 million trees and plants and the restoration of 2,358 hectares of land. Municipal alliances contributed an additional \$133,000 in grants to establish nurseries that collectively produced over 2.8 million trees and plants in municipal systems and 1 million plants in community nurseries. By embedding agroforestry in local governance structures, these efforts reduced plant loss, lowered costs and fostered long-term ownership and sustainability.



To learn more about partnering
with Heifer, please visit:
Heifer.org/take-action/partners
or email: Partnerships@Heifer.org

