



Session 20:

Financing Caribbean agrifood entrepreneurs: strategies to access investment

Tuesday 31 March 2026 – 14:00-16:00 UTC / 10:00-12:00 AST

[Online \(Zoom\)](#)

Live interpretation in English, French, Spanish and Portuguese

1. Context

Agrifood systems are central to economic resilience, rural employment, and food security across the Caribbean. The sector plays a vital role in livelihoods, particularly in rural communities, and is critical to reducing the region's high food import dependency. CARICOM countries collectively import more than USD 5 billion in food annually¹, underscoring the urgency of strengthening domestic production, agro-processing, and regional value chains.

Recent and ongoing challenges, including climate disasters, global supply chain disruptions, and economic volatility, have underscored the vulnerabilities of Caribbean food systems. At the same time, they have reinforced the importance of investing in local agrifood enterprises to improve resilience, sustainability, and competitiveness².

Despite the sector's strategic importance, investment levels remain insufficient. Public agricultural expenditure has declined in several Caribbean countries over the past decade, and spending patterns have often prioritized short-term support measures over long-term productivity-enhancing investments such as research and development, irrigation, innovation, and climate adaptation. Private financing remains constrained, particularly for micro, small, and medium-sized enterprises (MSMEs), which form the backbone of the region's agrifood economy.

Access to appropriate and affordable finance remains one of the most binding constraints for agrifood entrepreneurs seeking to formalize, scale, innovate, or integrate into higher-value markets. This webinar will explore practical strategies to unlock financing opportunities for Caribbean agrifood entrepreneurs by bringing together successful entrepreneurs who have accessed investment and financial experts who design and deliver impactful financing solutions to the sector.

2. Objectives and expected outcomes

By the end of this session, participants will be able to:

- Identify the main structural and practical barriers that Caribbean agrifood entrepreneurs face in accessing finance, including climate risk, collateral requirements, informality, and limited financial literacy.
- Recognize emerging financing opportunities, including blended finance, value chain financing, impact investment, and digital financial solutions relevant to the Caribbean agrifood sector.
- Draw concrete, actionable lessons from real entrepreneurial experiences of securing investment, including what worked, what changed, and what others can replicate.
- Apply practical steps to improve their own investment readiness, including strengthening business plans, formalizing operations, improving financial records, and building market linkages.

¹ Hope Research Group. [Caribbean Agriculture Market](#).

² Prensa Latina. [Access to financing, a priority issue at Caribbean agricultural forum](#).

- Engage directly with financing experts and fellow entrepreneurs to build networks and explore potential partnerships or funding pathways relevant to their businesses.

3. Key challenges in accessing finance

Despite the growth potential of agrifood value chains, Caribbean entrepreneurs face persistent structural barriers in accessing finance.

Agriculture is widely perceived as high-risk. The Caribbean is one of the most disaster-prone regions globally, regularly affected by hurricanes, floods, droughts, and climate variability. These climate risks, combined with price volatility and small domestic markets, contribute to cautious lending practices among financial institutions³.

Collateral requirements represent a major obstacle. Many small-scale farmers and processors lack formal land titles or sufficient fixed assets to meet traditional banking requirements. Informality is also widespread, with limited financial records, weak bookkeeping practices, and incomplete business registration, all of which restrict access to formal credit.

Women, who account for approximately 30 percent of the agrifood workforce in the Caribbean⁴, face additional constraints. They are often concentrated in smaller-scale production, processing, and marketing activities and have less access to land ownership and productive assets. Lower financial literacy levels and social norms that limit decision-making power further restrict their ability to meet lending criteria. As a result, many women entrepreneurs rely on informal savings mechanisms or short-term community loans, limiting long-term business expansion.

Financial products are frequently poorly adapted to the realities of agrifood systems. Seasonal income flows, long production cycles, and vulnerability to weather-related shocks require tailored repayment schedules and risk mitigation tools that are not always available in traditional lending models⁵.

While digital financial services are expanding globally, their integration into Caribbean agrifood value chains remains uneven. Many rural producers and small processors have limited access to digital payments, insurance products, and fintech-enabled lending solutions that could reduce transaction costs and improve financial inclusion.

4. Emerging opportunities

While structural constraints remain significant, there are concrete opportunities, both systemic and entrepreneur-driven, that can improve access to finance for Caribbean agrifood businesses.

At the ecosystem level, growing international attention to sustainable food systems, climate resilience, and ESG (environmental, social, and governance) investment is opening new financing windows. Climate funds, development finance institutions, and impact-social investors are increasingly interested in supporting agrifood enterprises that align with food security, sustainability, and inclusive growth priorities in the Caribbean.

Blended finance instruments, public-private partnerships, and credit guarantee schemes are demonstrating potential to reduce risks for commercial banks and crowd in private capital. Value chain financing models, where buyers, aggregators, exporters, or supermarkets facilitate access to credit for producers, offer promising alternatives to traditional collateral-based lending. In addition, digital financial solutions such as mobile payments, digital bookkeeping tools, and alternative credit scoring mechanisms are gradually expanding access to finance in rural areas⁶.

³ IFC. [Access to Finance for Smallholder Farmers](#).

⁴ AgriFocus Caribbean. [Gender Equality in the Fields: Women's Empowerment and Leadership in Caribbean Agriculture](#).

⁵ IFPRI. [Four lessons for financial innovation in agrifood systems](#).

⁶ FAO. [Innovative finance for agrifood systems transformation](#).

At the enterprise level, agrifood entrepreneurs themselves can take practical steps to strengthen their bankability and investment readiness.

A robust business plan is essential. Clear market analysis, realistic financial projections, defined growth strategies, and transparent cost structures help reduce perceived risk for lenders and investors. Formalizing business operations, through registration, appropriate governance structures, and separation of personal and business finances, significantly improves credibility⁷.

Maintaining accurate financial records and adopting sound accounting practices allows entrepreneurs to demonstrate repayment capacity and financial discipline. Strengthening financial literacy, including understanding interest rates, loan conditions, cash flow management, and risk mitigation, empowers entrepreneurs to select appropriate financing instruments and engage confidently with the financial institutions that better match their needs.

Developing strong market linkages, such as formalized supply contracts with buyers or participation in cooperatives, can enhance revenue predictability and strengthen loan applications. Diversifying production, investing in climate-resilient practices, and managing operational risks also improve investor confidence.

In this evolving landscape, improving access to finance requires both expanding financial instruments and strengthening the readiness of entrepreneurs to access and manage capital effectively.

5. The way forward

Improving access to finance in Caribbean agrifood systems requires coordinated action across the ecosystem. Beyond increasing available capital, it involves designing tailored financial products, reducing risk perceptions, and supporting entrepreneurs to strengthen business management, financial transparency, and investment readiness.

This webinar provides a platform for practical dialogue between capital seekers and providers, showcasing successful entrepreneurs and expert insights on financing instruments, eligibility, and risk mitigation. By connecting these actors, the session aims to spotlight success stories from entrepreneurs who successfully accessed finance, inspire actionable strategies, build confidence, and generate key actionable lessons for the audience.

Strengthening access to finance is essential to creating more productive, climate-resilient, inclusive, and competitive agrifood systems across the Caribbean.

⁷ UN. [FAO project to boost financial literacy, capital for MSMEs in agribusiness](#).

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Moderation: *Allister Reynold Glean, Representative in Barbados, IICA*

14:05-14:15 Introduction remarks

- *Jeremy Knops, General Delegate, COLEAD*
- *Wilmot Garnett, Special Affairs Coordinator for the Caribbean, IICA*

14:15-14:50 Panel 1: How Caribbean agrifood entrepreneurs secured funding

- *Bevon Chadel Charles, Founder, Akata Farms, Grenada*
- *Gordon Shallow, Founder, The Plant Doctor, Saint Vincent and the Grenadines*
- *Nelfi Altagracia García, Founder, Chocolala, Dominican Republic*

Moderation: *Nina Desanlis-Perrin, Project Officer, COLEAD*

14:50-15:30 Panel 2: Insights from experts in financing agrifood entrepreneurs

- *Wayne Elliott, Manager Technical Programme, Caribbean Export Development Agency*
- *Perrine Duffaure, AgriFI Investment Officer, EDFI Management Company*
- *Weiting Yao, Project Manager, COLEAD*

15:30-15:50 Q&A session

15:50-16:00 Conclusion and way forward



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