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IFAD

KENYA CEREAL ENHANCEMENT PROGRAMME (KCEP)

E-VOUCHER PROCEDURES, CASE MANAGEMENT AND PERFORMANCE MONITORING MANUAL



EQUITY BANK

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List of Abbreviations

A/c	Account
AGMARK	Agricultural Market Development Trust
AML	Anti- Money Laundering
AOO	Account Opening Officer
AOS	Account Opening Supervisor
ARM	Assistant Relationship Manager
ASDS	Agricultural Sector Development Strategy
CGA	Cereal Growers Association
CBK	Central Bank of Kenya
CO	Central Operations
CPC	County Programme Coordinating Committee
EAGC	Eastern Africa Grain Council
EBKL	Equity Bank (Kenya) Ltd
EGF	Equity Group Foundation
EU	European Union
e-Voucher	Electronic Voucher
e-platform	Electronic Platform
GOK	Government of Kenya
ID	Identity Card
IFAD	International Fund for Agricultural Development
IPRS	Integrated Population Registration Systems
IT	Information Technology
KALRO	Kenya Agricultural and Livestock Research Organization
KCEP	Kenya Cereals Enhancement Program
KES	Kenya Shillings
Kg	kilogram
KYC	Know Your Customer
MOALF	Ministry of Agriculture Livestock and Fisheries
N/A	Not Applicable
OO	Operations Officer
PAR	Portfolio at Risk
PCU	Programme Coordination Unit
POS	Point of Sale Device
RM	Relationship Manager
SDGs	Sustainable Development Goals
SCPSC	Sub County Programme Steering Committee

1.0 Introduction

The Kenya Cereal Enhancement Programme (KCEP) seeks to contribute towards enhancing the national food security needs and household incomes for smallholder farmers through commercialization of agriculture. This is in line with Vision 2030, the Agricultural Sector Development Strategy (ASDS) and the Sustainable Development Goals (SDGs). The Programme is financed as a strategic public private partnership between the Government (GOK), European Union (EU), Equity Bank Kenya Limited (EBKL) and International Fund for Agricultural Development (IFAD).

KCEP aims at supporting smallholder farmers to increase productivity and profitability of cereal production through an integrated approach to access farm inputs; value chain financing; linkage to output markets; post-harvest management; and financial inclusion. The Programme focuses on three main cereal staples, namely, maize, sorghum, millets and associated pulses such as beans, pigeon peas and green grams. KCEP will support 100,000 smallholder farmers to graduate from subsistence to commercial agriculture.

The goal of the Programme is to increase incomes and reduce poverty among rural households.

1.1 Programme Objectives

The overall development objectives of KCEP are to:

- i. Contribute to national food security by increasing production of cereal staples (maize, sorghum, millet and associated pulses);
- ii. Increase income of smallholder farmers in medium and high potential production areas of targeted crops; and
- iii. Support smallholder farmers' graduate from subsistence to commercial agriculture.

1.2 Programme Components

KCEP has four components as highlighted below:

1. **Component 1 – Cereal Productivity Enhancement** is designed to support the development of effective support services to farmers aimed at increasing the quantity and quality of produce and strengthening of farmers' organizations.
2. **Component 2 – Post Harvest Management and Market Linkages** aims at promoting improved on-farm grain handling and management, access to storage

and warehouse receipt systems, increasing smallholders' access to markets, and building smallholder farmers' capacities to market their produce profitably.

3. **Component 3 – Financial Inclusion** is designed to facilitate smallholders' access to agricultural inputs through an electronic voucher system, financial services to support farmers' graduation and investments in value adding facilities to enable beneficiaries increase their incomes.

4. **Component 4 – Programme Management** facilitates the overall coordination and day to day management of the Programme.

1.3 Programme Areas

The Programme area covers 8 counties and implementation will be in two sub counties per county. These include Bungoma (Tongaren and Sirisia); Kakamega (Lugari and Likuyani); Nandi (Chesumei and Mosop); Trans Nzoia (Cherangany and Kwana); and Nakuru (Njoro and Molo) for maize and beans value chain; and Kitui (Mwingi Central and Mwingi North); Tharaka Nithi (Tharaka North and Tharaka South); and Embu (Mbeere North and Mbeere South) for sorghum and green grams; and millets and pigeon peas.

1.4 Target Group

KCEP targets to reach 100,000 smallholder farmers whose livelihoods depend on maize, sorghum and millets. The e-voucher platform will support 40,000 smallholder farmers in their graduation process to commercial agriculture through provision of inputs using the e-voucher platform, access to financial services and financial literacy training. 60,000 smallholder commercialized farmers will be supported with all other Programme interventions except the e-voucher package.

1.5 Implementation Arrangements

The Lead Implementing Agency is the State Department of Agriculture, Ministry of Agriculture, Livestock and Fisheries (MoALF). The Programme Coordination Unit (PCU) is responsible for the overall coordination and management of the Programme.

KCEP is designed to be implemented by partners, namely, Equity Bank (EBKL) and Equity Group Foundation (EGF); Kenya Agricultural and Livestock Research Organization (KALRO); Agricultural Market Development Trust (AGMARK); Eastern Africa Grain Council (EAGC); and service provider for farmers' mobilization in close collaboration with the PCU and Counties.

The roles of actors in the implementation of the e-voucher scheme are specified on table 1 below.

Table 1. Role of Actors Implementing e-Voucher Scheme

Actors	Roles
Equity Bank	<ul style="list-style-type: none"> ▪ Develop and implement the e-voucher platform for beneficiary farmers; ▪ Review/screen the list of e-voucher beneficiary farmers and enroll them into the e-voucher platform; ▪ Review the list of pre-selected agro dealers and enrolment of qualifying agro dealers into the e-voucher platform and agency banking; ▪ Advice the PCU on the completeness and adequacy of the lists of farmers and agro dealers after screening them; ▪ Equipping enrolled agro dealers with POS devices; ▪ Credit farmers debit cards with the monetary value for the e voucher contents provided as per specifications of KCEP; ▪ Carry out training of agro-dealers on the use of POS devices; ▪ Undertake a study on saving/financial products and modalities best suited to the Programme target groups; ▪ Design and deliver adapted financial services (savings and loans) to beneficiary farmers of the e-voucher scheme and participating agro-dealers; and ▪ Monitor the performance of e-voucher scheme with regard to the use by beneficiary farmers of inputs and other services supplied under the scheme and financial graduation.
Equity Group Foundation	<ul style="list-style-type: none"> ▪ Carry out financial literacy training targeting e-voucher beneficiary farmers'; and ▪ Financial literacy training of entrepreneurs/participating agro dealers.
KALRO	<ul style="list-style-type: none"> ▪ Support the operationalization of the e-voucher scheme through research on and dissemination of adapted technical packages for the development of e-voucher packages for the financed crop models.
AGMARK	<ul style="list-style-type: none"> ▪ Training of participating agro-dealers on business management and technical skills; ▪ Support the accreditation of trained agro dealers; ▪ Support the participating agro dealers in the organization of demos and field days; and ▪ Assist in bulk procurement by identifying input requirements and

	<p>access points.</p>
EAGC	<ul style="list-style-type: none"> ▪ Training and capacity building of e-voucher beneficiary farmers on warehouse certification; ▪ Sensitization and awareness on produce aggregation and warehousing as a market intervention; ▪ Capacity building of e-voucher beneficiary farmers on post-harvest handling and management of produce; ▪ Capacity building for market linkages and value addition; ▪ Demonstration of appropriate drying and storage of produce; and ▪ Capacity building on management of storage facilities.
Service Provider for Component 1	<ul style="list-style-type: none"> ▪ Mobilization and participation in the sensitization of farmers for the e-voucher scheme implementation; ▪ Survey to identify participating farmer groups in collaboration with County/Sub County Agricultural Offices; ▪ Hire field workers for technical advisory services to targeted e-voucher beneficiary farmers based on the gaps identified; ▪ In collaboration with extension service providers, undertake demonstrations, organize exchange visits for e-voucher farmers, peer exchange visits, trade fairs/exhibitions; and ▪ Capacity building of e-voucher farmer groups through technical advisory services and training on agronomic practices, soil fertility management, soil and water conservation, etc.
Programme Coordination Unit	<ul style="list-style-type: none"> ▪ Overall management and coordination of the e-voucher scheme; ▪ Submission of lists of selected farmers and pre-selected agro dealers for enrolment into e-voucher platform; ▪ Preparation and harmonization of e-voucher package in consultation with stakeholders; ▪ Preparation of the e-voucher payroll/payment schedule of each farmer and submission to EBL; ▪ Technical backstopping and monitoring performance of the e-voucher scheme; ▪ Disbursement of e-voucher and capacity building funds; and ▪ Ensure financial reporting and audit of e-voucher and capacity building funds as well as audit of the e-voucher system.
County/Sub County Agriculture Officers	<ul style="list-style-type: none"> ▪ Mobilization and sensitization of farmers and stakeholders on all aspects of KCEP; ▪ Participate in selection, screening, vetting and validation of e-voucher farmers;

	<ul style="list-style-type: none"> ▪ Participate in mobilization, sensitization and pre-selection of agro dealers for training by AGMARK and enrolment by Equity Bank; ▪ Submission of selected farmers and pre-selected agro dealers lists to the PCU; ▪ Mobilization of e-voucher beneficiary farmers for account opening, enrolment into the e-voucher platform and capacity building by EBKL and EGF; ▪ Coordination of supply of inputs by agro dealers; ▪ Provision of advisory services and capacity building of farmers; and ▪ Performance monitoring of e-voucher scheme.
Agro dealers	<ul style="list-style-type: none"> ▪ Comply with the agency banking requirements of Equity Bank; ▪ Participate in AGMARK’s business management and technical training; ▪ Stocking their shops with the recommended e-voucher inputs taking into consideration the types of fertilizer (basal and top dressing) for specific crop models, varieties and quantities; ▪ Sell the inputs at the agreed price to the e-voucher farmers and avoid over charging; and ▪ Provide financial services comprising of savings/deposits and withdrawals and other services to farmers including product information and extension support.
Selected e-Voucher Farmers	<ul style="list-style-type: none"> ▪ Abide by Programme guidelines in implementation of the e-voucher scheme; ▪ Join farmers’ groups as per KCEP implementation arrangements for collective group action so as to meet the objectives of the Programme; ▪ Monitor activities of each other to mitigate the risk of elite capture (details outlined under case management section of this manual); ▪ Meet their obligation of monetary contribution (10%, 40%) for Western Region and (10%, 40%, 70%) for Eastern (depending on season of support) towards the cost of the e-voucher package; ▪ Timely collection of the recommended inputs as per the e-voucher package from the designated agro dealers; ▪ Provide labour for timely on-farm cultural practices (planting, fertilizer application, weeding, harvesting, etc) during the production and post-harvest management crop cycle and pesticide products for pest control; ▪ Participate in farmer trainings as organized by the Programme;

	<ul style="list-style-type: none">▪ Engage in collective group action aimed at aggregation of adequate volumes to empower them to access output market outlets and have bargaining power;▪ Participate in warehouse receipting, storage and processing opportunities provided by the Programme; and▪ Provide the Programme with the performance data as required.
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For the effective implementation and realization of the intended developmental objectives, it is imperative that partners and service providers work collaboratively through regular quarterly review and consultative meetings, training sessions, field days, demos (among others) and utilize synergies.

2.0 Description of the Solution and Concept

Equity Bank will set up and operate the electronic platform (e-platform) for the e-voucher scheme and improved access to financial services for smallholder farmers and other stakeholders. This e-platform will allow the bank to perform the following:

- i. Perform real-time payments to agro-dealers for inputs¹ purchased through the e-platform, thus, increasing their buy-in;
- ii. Reduce the slowness and mismanagement associated with paper inputs vouchers; and
- iii. Improve monitoring of inputs use, credit access and other expenditures carried out by Programme beneficiaries through the open-loop magnetic card provided by KCEP.

Beneficiary farmers of maize/beans crop model are supported for two consecutive seasons² while sorghum/green grams and millet/pigeon peas crop models farmers are supported for three consecutive seasons respectively. The e-voucher package to be provided will be adequate for planting one acre of the target crop model. The package consists of certified/improved seeds (cereal staple and associated pulses); planting and top dressing fertilizer; tarpaulins (1 piece) and 10 hermitic bags. Crop insurance

¹ Crop insurance is mentioned in KCEP PDR as part of the e-voucher package. However, it will only be considered for implementation after the results of the insurance feasibility study to be carried out under KCEP CRAL.

² E-voucher support will be provided during **long rains season only** for maize/beans crop model; and **short rains season** for sorghum/green grams and millet/pigeon peas crop models

premium will only be considered under the e-voucher package depending on the feasibility after an insurance feasibility study under KCEP CRAL.

Farmers are expected to contribute to the cost of the e-voucher package for ownership and sustainability as shown in table 2 below.

Table 2. Farmers’ and Programme Contribution to the e-Voucher Package

No	Season	Programme (%)	Farmers Contribution (%)	Target Crops
1	Season 1	90%	10%	Maize/beans; Sorghum/green grams; Millet/pigeon peas
2	Season 2	60%	40%	Maize/beans; Sorghum/green grams; Millet/pigeon peas
3	Season 3	30%	70%	Sorghum/green grams; Millet/pigeon peas

To support financial inclusion, KCEP promotes 3 main financial instruments to be delivered by Equity Bank. These instruments are outlined below.

- (i) **Debit cards:** Equity Bank will provide the 40,000 subsistence farmers targeted by the Programme with a debit card giving them access to a bank account and financial products/services;
- (ii) **E-vouchers:** Each debit card will feature an e-voucher embedded in a ring-fenced e-wallet giving access to a market-price input-package described above. The package will be redeemable at the agro-dealers registered with Equity Bank. Agro dealers will be paid instantly via the debit card;
- (iii) **Financial Education:** Equity Bank, through Equity Group Foundation will provide financial education training to e-voucher beneficiary farmers and entrepreneurs/agro-dealers in areas of budgeting, savings, financial services, crop insurance and debt management. Through these trainings, beneficiaries will be able to acquire financial capabilities (knowledge, skills and attitudes) that will lead them to make sound financial decisions and be financially included.

2.1 Summary of System Deliverables

2.1.1 E-voucher

Aside from the regular financial products, each debit card offered to KCEP beneficiaries will feature an electronic voucher (e-voucher). This e-voucher will be materialized in an e-wallet independent from the current and savings accounts attached to the e-card. The e-voucher will give access to a package of inputs, small post-harvest management equipment (tarpaulins and hermitic bags) and crop insurance premium, which will be tailor-made to KCEP target crops and areas so as to increase productivity (yields) and reduce post-harvest losses.

The e-vouchers can only be redeemed at agro-dealers registered with Equity Bank as agents. The agro dealers will provide agency banking services to enable e-voucher beneficiary farmers to mobilize savings as per Programme design and enhance their financial inclusion³.

2.1.2 Comprehensive Financial Literacy Training

The Programme will develop an integrated approach aiming at creating a pathway to greater financial access (financial literacy training, access to savings and loans services) as well as providing financial advisory services to help develop, strengthen and grow Programme supported smallholders. It will provide skills and knowledge to Programme supported smallholders on how to manage finances in their activities and more generally in their lives.

This will enable beneficiaries to make more focused, informed and strategic decisions, and hence, plan for and realize their goals. The overall objective of the training is to strengthen those behaviors that lead to increased savings, more prudent spending and borrowing for sound reasons.

2.2 Solution Implementation Plan

The bank will enroll farmers and agro dealers into the e-voucher platform as per the list submitted by KCEP Programme Coordination Unit. The PCU will need to disburse e-voucher package funds to Equity Bank at least two weeks before the planned implementation date. This is important because the e-voucher scheme is season based and its success or failure is dependent on the timeliness of activities before the onset of the rains.

³ Financial inclusion has been defined as the access and usage of a broad range of affordable, quality financial services (including savings, credit, payment services, insurance, etc) and products, in a manner convenient to the financially excluded, unbanked and under-banked; in an appropriate, simple and dignified manner with the requisite consideration to client protection. Accessibility should be accompanied by usage supported through financial education of clients.

The major processes for delivery of agricultural inputs through the e-voucher platform are outlined in table 3 below.

Table 3. Processes Involved in the Delivery of Agricultural Inputs

Step	Description	Deadline	Responsible	Tools used (formats...)	Remarks
Signing of the Subsidiary Agreement between the Government and Equity Bank	The agreement is a performance based reference framework outlining roles and responsibilities of the bank and GoK	Agreement was signed; effective date being 15 th February 2016	PCU	Guided by MOALF Legal Services Unit	Draft agreement was prepared and processed in consultation with the Lead Agency, Equity Bank, State Law Office, IFAD and the National Treasury
Initial disbursement of funds for customization of the e-voucher platform	The bank submits to PCU a request for funds outlining the activities and the associated budget	Immediately after signing the agreement by all parties	EBKL/EGF	As outlined in the finance manual	The budget will be in compliance with set targets
Mobilization of bank staff at the branches and other necessary support to facilitate supply of inputs through the e-voucher platform.	Initially, bank staff at all participating branches need to be mobilized and adequately sensitized about KCEP to enable them offer the necessary logistical support for e-voucher implementation.	Start immediately after signing the subsidiary agreement in readiness to serve e-voucher farmers.	EBKL	-	Initially, physical registers are issued to agro dealers. Training of agro dealers is done regarding how to record the inputs supplied (crop types, varieties, quantities, values). The registers are a stop gap measure in the absence of an automated e-voucher system where receipts are issued showing the details of the inputs supplied.
PCU submits the list(s) of selected farmers and pre-selected agro dealers to	The list of selected farmers is initially pre-screened at the PCU level using ID/No.	1 st January for long rains;	PCU	Account opening data collection	Selection of farmers and agro dealers is a collaborative effort between

Step	Description	Deadline	Responsible	Tools used (formats...)	Remarks
Equity Bank	PCU to ensure that data is adequately entered in the agreed data collection format. The lists are submitted to EBKL by Central PCU	1 st August for short rains		format availed by the bank	Sub County agriculture staff and stakeholders supervised by the PCU
The Bank reviews the list of selected farmers and pre-selected agro dealers	Review involves screening farmers' lists against the Integrated Population Registration System (IPRS) ⁴ ; and conducting visits to pre-selected agro dealers premises to assess if they meet the bank's conditions for agency banking.	3 days after receiving a list of farmers; 14 days after receiving the list of agro dealers	Equity bank	-	Bank verifies that agro dealers qualify as bank agents to facilitate e-voucher farmers to access financial services including savings to meet their contribution to the e-voucher package
Equity Bank submits the list of farmers who qualify for account opening and enrollment to PCU.	List of farmers who qualify to participate in the e-voucher scheme is submitted to PCU by the bank indicating farmers who do not meet the Bank's conditions for account opening to facilitate their replacement.	1 day to submit farmers list to PCU; 5 days to pre-open accounts	EBKL	Format for data collection	Bank gives feedback to the PCU regarding farmers who qualify for account opening and enrolment. The list is forwarded to Regional PCU for replacement of farmers and mobilization for account opening for successful farmers

⁴ IPRS is the Government Database of Registration of Persons. Under the e-voucher scheme, the bank checks the selected farmers' identity card number to ensure that it is registered in the Government Database for accountability.

Step	Description	Deadline	Responsible	Tools used (formats...)	Remarks
	The bank also pre-opens accounts for the successful e-voucher farmers				
Equity Bank submits the list of agro dealers who qualify for agency banking to the PCU and the list of those who do not qualify with an indication of the reasons for disqualification	The list of agro dealers who qualify to participate in the e-voucher scheme is submitted to PCU by Equity bank.	2 weeks after receiving the list of pre-selected agro dealers from the PCU	EBKL	Format for data collection	Bank gives feedback to the PCU regarding agro dealers who qualify for agency banking and enrolment.
Enrolment of the selected e-voucher beneficiary farmers’.	The PCU issues authorization instructions to the bank for account opening. The bank completes account opening for successful farmers at the field level. Farmers deposit their contribution to the e-voucher package value during accounts opening. The deadline of farmers’ contribution will be one week after account opening. For farmers continuing with the second and/or third season, farmers will ensure they	Schedule the exercise one week after completion of screening	Equity Bank – to open A/Cs; PCU/Sub County Agriculture staff – to mobilize farmers	Equity Bank’s account opening forms	Note: the authorization instructions for account opening will be issued by the PCU to the bank for both original and replacement farmers. Deposits/savings mobilization is continuous to enable farmers to meet their required contributions for the 2 nd or 3 rd season depending on crop model in addition to meeting their household financial needs. The bank will inform PCU of farmers who have not met

Step	Description	Deadline	Responsible	Tools used (formats...)	Remarks
	deposit their contribution in their accounts two weeks before start of inputs supply.				their contribution to facilitate follow up and/or replacements.
Issuing of debit cards to the beneficiary farmers and training them on the use and taking care of debit cards	Issuing of debit cards and farmers training on use of the cards will be conducted during account opening at the field.	Debit cards to be issued during enrolment	Equity bank	-	Farmers will be trained on the importance of the debit cards, use of PIN and taking care of the cards
Carry out financial literacy training	The selected farmers are mobilized by SCAOs into groups for training; EGF trains e-voucher farmers on financial literacy in groups	Start training 2 weeks after the bank completes screening	EGF PCU SCAOs	-	PCU facilitates SCAOs for group formation and mobilization for financial literacy training. Farmers need to be cautioned that debit card PIN should be kept secret i.e. should not be shared with anybody including agro-dealers and that debit cards should be kept in safe custody.
Replacement of farmers who do not meet the bank's condition for opening accounts/ enrolment into the e-voucher platform.	Farmers who do not meet the conditions for account opening will be replaced. Replacement of farmers will involve PCU and SCAOs where farmers who are on the reserve list will be	Complete farmers replacements two weeks after Bank's feedback to the PCU	PCU Equity	Account Opening data collection template	Other reasons for replacement of farmers include inability to meet their respective monetary contribution (10%, 40% or 70%), death, loss of identify card, use of old

Step	Description	Deadline	Responsible	Tools used (formats...)	Remarks
	<p>picked on priority basis. The new list will be emailed to PCU for transmission to Equity. After remedying the list, the bank will email the PCU the replacement list for prompt feedback and actualizing replacements at the sub county level;</p>				<p>generation ID card, etc. Farmer(s) who drop after the first or second season will not be replaced.</p>
<p>Capacity building of agro dealers who do not meet conditions for agency banking</p>	<p>The objective is to build the capacity of the agro dealers to meet the statutory and business requirements to conduct agro dealership business and the bank’s conditions for agency banking. Capacity building will involve empowering agro dealers to obtain the necessary certificates and/or permits to enable them qualify to supply inputs in the subsequent season.</p>	<p>Schedule the training during agro dealers training – preferably before starting inputs supply</p>	<p>AGMARK Equity Bank</p>	<p>-</p>	<p>The bank and AGMARK will be expected to build capacity of pre-selected agro dealers’ unless they opt out. Capacity building will give the agro dealers’ an opportunity to participate in subsequent inputs supplies under the e-voucher scheme.</p>
<p>POS customization, issuing POS to successful</p>	<p>This will involve installation of POS software for proper</p>	<p>7 days after completion of</p>	<p>Equity</p>	<p>-</p>	

Step	Description	Deadline	Responsible	Tools used (formats...)	Remarks
agro dealers and training them on the use of POS.	functioning of POS devices. Agro dealers will be trained on how to use the POS, trouble-shooting the POS, their role in the e-voucher scheme, the contents of e-voucher package per farmer and financial literacy/entrepreneurship.	enrolment of agro dealers	AGMARK PCU		
Submission of the list of enrolled agro dealers to KCEP PCU by EBL.	The bank will share the list of agro dealers who have been enrolled as bank agents with the PCU who will share the information with the county/sub county implementing staff.	Within 3 days of completion of enrolment	Equity PCU	-	This will enable the county/sub county staff to assign farmers to the agro dealers for inputs supply, coordination and monitoring of the e-voucher scheme
Disbursement of e-voucher and capacity building funds to the Bank by PCU.	The bank will submit the request for disbursement of funds indicating the activities to be performed and the associated budget to the PCU. The amount to be disbursed is guided by the number of enrolled farmers, funds availability and the e-voucher package value for each county/sub county.	Within 4 days of PCU receiving a request that meets the requirements subject to availability of funds	PCU EBKL/EGF	As outlined in the finance manual and in compliance to GOK regulations	The funds will cater for agricultural inputs and financial literacy training respectively. The process of disbursement is outlined in the Finance Manual;

Step	Description	Deadline	Responsible	Tools used (formats...)	Remarks
Preparation of e-voucher farmers' payroll/payment schedule by PCU.	Using the list of enrolled farmers and the e-voucher package value per county/sub county, the PCU will assign the values of inputs in each e-wallet to be provided to each farmer against the name of the farmer as per the list.	2 days after PCU receives the request from the bank	PCU Nairobi	Format – as provided by the bank (in Ms Excel – too long to fit in A4 size paper)	<p>The payroll will facilitate the bank to credit the debit cards with the e-voucher package values in each e-wallet (i.e. seeds, fertilizer, hermitic bags and tarpaulins);</p> <p>Equity Bank (K) Limited as a partner will facilitate loading of values as per the PCU circulated list.</p> <p>This will be a one-off exercise during each season to minimize errors and fraud.</p> <p>In the next payment cycle, the POS devices at agro dealer point of payment will require the trained agro dealer to enter inputs accessed in their quantities and varieties for ease of monitoring and evaluation.</p> <p>In the event agro dealers deliver inputs in varying quantities to that stipulated by the e-voucher system, the bank will act as advised</p>

Step	Description	Deadline	Responsible	Tools used (formats...)	Remarks
					by PCU and the sanctions imposed will include black listing and withdrawal of POS machines as may be proposed by PCU.
Submission of the payroll to EBKL by PCU. The payroll is prepared for each county/sub county according to the voucher package value.	The PCU transmits the payroll for each farmer (through email) to EBKL. The PCU will issue authorization instructions to EBKL to credit each farmer's e-wallets as per the payroll.	Within 2 days after the completion of the payroll	PCU		The aim is to enable the bank to credit each farmer's e-wallet with the agreed e-voucher values.
Feedback from EBKL to PCU after crediting farmers accounts.	The bank credits each farmer's debit card, and provides feedback to the PCU and bank Branches in readiness for inputs supply to farmers. Regional PCU relays the information to the Sub County agricultural staff and participating agro dealers.	4 days after receiving the payroll from the PCU	EBKL PCU	-	The branches need the information in readiness for case management and monitoring of the e-voucher system. Equity Bank (K) Limited case management system will begin at the branch level to facilitate relationship management among the branch staff and beneficiaries. KCEP PCU needs to sensitize the SCAO's on the escalation matrix so that cases are first handled at the branch

Step	Description	Deadline	Responsible	Tools used (formats...)	Remarks
					level. Feedback will be relayed to the PCU unit within 48 hours of crediting the beneficiaries, at this point EBKL branches will be in a position to handle any cases presented by the beneficiaries.
Assigning e-voucher farmers to each participating agro dealer	In consultation with the agro dealers, the Sub County agricultural staff assigns e-voucher beneficiary farmers to each agro dealer according to their financial capacity and their proximity to farmers. The sub county staff then mobilizes the e-voucher farmers to start collecting inputs from the designated agro dealers.	2 days after receiving the list from PCU	SCAOs Agro dealers	-	Inputs are collected by swiping the debit cards in two stages. Seed (cereal and pulse) and basal fertilizer are collected during the first stage while top dressing fertilizer, tarpaulins and hermitic bags are accessed during the second stage.
Issuing of inputs to farmers through the e-voucher platform ⁵ .	E-voucher farmers present themselves at the designated agro dealers'	Start immediately farmers	Participating Agro dealers	-	This is important because access to inputs through the electronic voucher

⁵ Crop insurance will be considered for KCEP depending on the recommendations of the Insurance Feasibility Study under KCEP CRAL. At that point, crop insurance premium will be included in the e-voucher package if the study recommends it. The PCU will engage with insurance service providers under KCEP CRAL and explore modalities of providing crop insurance services and payment of the premiums.

Step	Description	Deadline	Responsible	Tools used (formats...)	Remarks
	<p>outlets. A farmer presents his/her identity card and debit card to the agro dealer who verifies that the farmer's name is on the list provided to him by the SCAO. If a farmer's details are okay, the agro dealer swipes the farmers debit card enabling him/her to access seed and basal fertilizer wallets during the first swipe; and accesses the other inputs during the second swiping at top dressing stage. Deadlines are indicated under case management section in this manual.</p>	<p>present themselves</p>	<p>Equity Bank</p>		<p>scheme is triggered by the funds in the specific e-wallet i.e. while loading debit cards, the farmers' contribution is taken into account. Therefore, if a farmer has not deposited their full contribution, the system records 'card decline'. Insurance premium will be included in e-voucher package after feasibility study under KCEP CRAL if it is recommended for KCEP and authorized by IFAD.</p>
<p>Coordination and monitoring of inputs supply</p>	<p>EBKL will monitor the POS transactions for each agro dealer in the e-voucher platform and resolve any issues arising from the POS devices and debit cards. The SCAOs will visit the agro dealers' premises for coordinating farmers'</p>	<p>On-going process starting as soon as inputs supply commences</p>	<p>EBKL PCU SCAOs</p>	<p>e-Voucher data collection format</p>	<p>Roles of each partner are outlined in table 2 above. The payment process at the agro dealer location is defined by the CBK agency payment process and is outlined in table 4 below.</p>

Step	Description	Deadline	Responsible	Tools used (formats...)	Remarks
	access to inputs and addressing issues within their jurisdiction. The PCU will use appropriate means (email, telephone) to coordinate and follow up various partners involved with inputs supply and case management.				
Confirmation of the number of farmers served and agro dealers participating in the e-voucher scheme	On swiping by the agro dealers, the e-platform system captures the transaction from each agro dealer, therefore, the bank (branch and/or head office) is best placed to collect the information relating to e-voucher funds utilization. The sub county staff can collect data regarding the number of farmers who have collected inputs from each agro dealer in their respective areas, the types and quantities of inputs collected.	Regularly during the process of inputs issue	EBKL PCU SCAOs	e-Voucher data collection format	The major responsibility by EBKL is to provide a comprehensive report of e-voucher funds utilization by county/sub county. EBKL will send this information via an encrypted file that is password protected. This information will be shared by the Project Management Office to the Financial Services Specialist at KCEP PCU. SCAOs need to be financially facilitated by KCEP PCU to enable them collect information from agro dealers.
Receipt of confirmation of	EBKL communicates to	Weekly reports	EBKL	-	Central PCU shares the

Step	Description	Deadline	Responsible	Tools used (formats...)	Remarks
payments to the agro dealers by the PCU	PCU about the status of payments to the participating agro dealers through regular e-voucher funds utilization reports.	during the e-voucher operations			information with regional PCU. EBKL will communicate status of payments through regular e-voucher funding and utilization reports to the KCEP PCU. The number of agro dealers and the value of transaction per each agro dealer will also be relayed.

2.3 KCEP Payment Procedure

The procedure leading to the eventual access to inputs by e-voucher farmers at the agro dealer location and payment of agro dealers is outlined in table 4 below.

Table 4. Processing the List of Farmers at Equity Bank Level

TASK	CONTROL	ACTION BY
1. Receives beneficiaries schedule from KCEP PCU in soft and hard copy with an accompanying account opening authorization letter.	✓ The hard copy shall be signed by an introduced signatory.	Relationship Manager (RM)
2. Confirm that the hard and soft copies of schedules tally in number of beneficiaries.	✓ N/A	RM
3. Check for data completeness, duplications and validity	✓ Fully filled fields, No of digits on ID number	RM-Back Office
4. Pass the list of farmers through IPRS	✓ EBKL will initiate the IPRS process of validating IDs and names in comparison with the KCEP submitted data;	RM-Back Office
5. Categorize beneficiaries who pass IPRS check into branches/region for account opening	✓ N/A	RM-Back Office
6. E-voucher beneficiaries that have failed the IPRS check	✓ Details of farmers who do not pass the IPRS verification process will be shared with the KCEP PCU within 24 hours but will be dependent on the data shared by the KCEP PCU.	RM
7. Forward categorized list to IT support for initial account opening	✓ N/A	RM-Back Office
8. Pre-open accounts	✓ AML and KYC checks shall be done by screening identity information against the IPRS and sanction the lists.	IT support
9. Forward report of accounts pre-opened and accounts not opened to	✓ N/A	IT support

TASK	CONTROL	ACTION BY
the RM.		
10. Forward to KCEP PCU report of names that have failed account opening due to: a. Invalid national ID number b. Duplicated Farmer details c. Name and ID number mismatch	✓ N/A	RM
11. Forward report of accounts pre-opened to the respective branches in soft and hard copies.	✓ The hard copy shall be signed by the RM or designate.	RM/ designate
12. Liaise with the RM in organizing a data collection day for the new members	✓ The RM shall rely on notices issued to the beneficiaries by KCEP PCU	Branch AOS
13. In the field, collect Know Your Customer (KYC) information by requesting beneficiaries to duly complete the account opening forms.	✓ Identification information provided by beneficiaries for this process should be the same as that provided by KCEP PCU (Original and copy of national ID number is mandatory)	Branch AOO
14. Instantly issue a debit card to the beneficiary.	✓ Cards shall be issued to the account holders only. ✓ The beneficiary shall acknowledge receipt of the debit card by signing the issuance register.	Branch AOO
15. Forward list of accounts opened to the RM	N/A	Branch AOS
16. Forward list of accounts opened to KCEP PCU	N/A	RM
17. Receive payment schedule (payroll) from KCEP PCU	✓ The soft file shall be encrypted using the Bank's recommended standards. ✓ The hard copy shall be signed by an authorized signatory	RM
18. Forward payment schedules to Central Operations for processing	✓ Interdepartmental movement shall be done via secure mail.	RM
19. Decrypt and post payment schedule	✓ Upload shall require approval by	OO

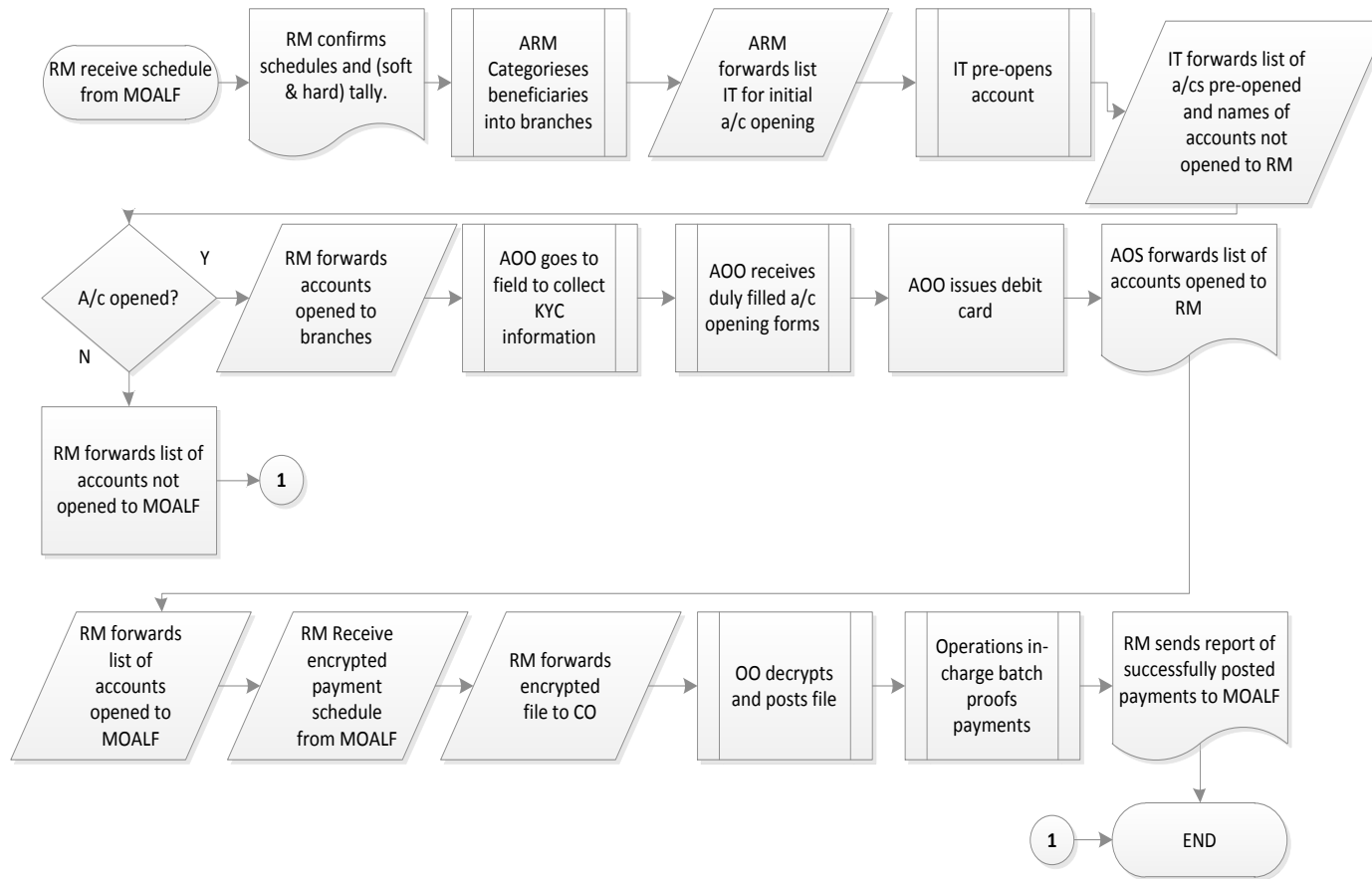
TASK	CONTROL	ACTION BY
in the core banking system.	the unit's in-charge	
20. Batch proof postings against the hard copy payment schedule.	N/A	Unit In-charge
21. Forward report of successfully postings to KCEP PCU	N/A	RM
22. Who dispatches the list of successfully posted farmers to agro dealers for inputs supply in consideration that agro dealers are EBKL agents and the security of the farmers list is paramount. How will the list be protected so that there is no alteration once EBKL sanctions it?	<ul style="list-style-type: none"> ✓ Details of farmers who have successfully passed the criterion of accessing inputs will be shared by the agency operations team to the branch support team; ✓ The data provided will be defined as per branch and will be protected and submitted in shared folder with only read only rights hence curtailing the possibility of modifying any details; and ✓ Within 48 hours of crediting the e-voucher wallets information will be relayed to KCEP PCU. 	RM
23. What happens (transactions) in Banking terms at the agro dealers shop?	<ul style="list-style-type: none"> ✓ The payment process at the agro dealer location is defined by the CBK agency process. The agro dealer is tasked to conduct thorough KYC to confirm beneficiary authenticity; ✓ The beneficiary then presents their original ID and KCEP MasterCard debit card; ✓ The agro dealer inputs the personalized KCEP MasterCard in the KCEP POS to enable visibility of the KCEP e voucher wallets; ✓ The beneficiary identifies the input they need to access and the amount is swiped; ✓ The payment process is 	AO

TASK	CONTROL	ACTION BY
	<p>successful once the beneficiary inputs the correct PIN;</p> <ul style="list-style-type: none"> ✓ Once a transaction is successful, a POS receipt is generated detailing wallet and amount accessed ✓ The agro dealer then fills the KCEP customer details in the KCEP agro dealer register detailing inputs accessed, amount, and quantity; and ✓ The beneficiary signs against the details filled in the register by the agro dealer. 	
<p>24. Brief description of agro dealer payments modalities</p>	<p>The agro dealer payment modalities are dictated by:</p> <ul style="list-style-type: none"> ✓ The beneficiary being part of the successful list shared by EBKL to the branch ✓ The beneficiary having their original ID at the point of inputs collection ✓ The beneficiary should have a KCEP personalized MasterCard for visibility of the e-voucher wallets ✓ The agro dealer needs a KCEP personalized POS that gives visibility of the e-voucher wallets at the agro dealer location. 	<p>AO</p>
<p>25. Safe custody of payment documentation for accountability, progress monitoring, reporting and audit</p>	<ul style="list-style-type: none"> ✓ Documents detailing the payment process in hard copy will be safeguarded by the EBKL project management team; ✓ Reporting, payment, progress monitoring, accountability and audit documentation will lie with 	

TASK	CONTROL	ACTION BY
	<p>the agency operations team at EBKL;</p> <ul style="list-style-type: none"> ✓ Details will be shared with the KCEP PCU on request; and ✓ There will be a password encrypted file shared to KCEP PCU to limit accessibility and maintain security of the data shared. 	
<p>26. Submission of progress report to KCEP finance department regarding the payments from EBKL i.e. reconciliation of payments made, balances in farmers’ e-wallets, amounts received by each participating agro dealers etc?</p>	<ul style="list-style-type: none"> ✓ KCEP finance department will get progress report from EBKL on request; and ✓ Reports can be shared with the KCEP PCU on a daily, weekly or monthly basis. KCEP PCU to confirm the frequency of reports required. 	

The Procedure Overview

The overview of the e-voucher system procedures is shown in the chart below.



Communication Strategy

It is crucial that implementing partners engage and collaborate continuously at all levels in a transparent manner with a view of sharing information and experiences to improve the e-voucher system. In the process of generating the list of selected farmers; pre-selection of agro dealers; reviewing and consolidation of farmers including replacements and agro dealers lists; farmers accounts opening; farmers and agro dealers enrollment, it is imperative that PCU and EBKL maintains clear channels of communication between the PCU (Nairobi and Regional), EBKL (Head Office and Branches), County/Sub County Agricultural staff and relevant partners involved in specific activities under the e-voucher scheme.

The Nairobi PCU will communicate directly with the Regional PCU and EBKL Head Office. Similarly, EBKL Head Office will communicate directly to their Branches and PCU Nairobi. In turn, the PCU and EBKL Head Office will cascade all communication to the respective implementers' i.e. Regional PCU, stakeholders, county/sub county agricultural staff and EBL branches. The most appropriate communication channel such as telephone (call, sms), email and/or formal letters will be used as the situation demands. However, for ease of tracking the communication, it is recommended to use email.

Taking into consideration that the Regional PCU's mandate areas include the localities where EBKKL branches are stationed and that they are expected to meet during stakeholders fora and partners meetings, the entities are expected to establish horizontal channels of communication. Issues considered to be weighty should be referred to Head Office. As much as possible, conflicting information should be avoided.

The following recommendations are proposed to address communication challenges encountered so far.

1. The PCU should sensitize stakeholders including EBKL branch staff about KCEP objectives and the implementation arrangements including M&E requirements at all available opportunities. In particular, EBKL branch staff must internalize the implementation arrangements for e-voucher scheme;
2. EBKL should provide **adequate** information about KCEP (objectives, components especially financial inclusion, implementation modalities, the responsibilities of the bank) to their branches in the implementing counties. It is important that the subsidiary agreement is shared with the implementing EBKL branches; and

3. The PCU and EBKL should nominate officers as a link between the partners. The following officers are recommended for nomination by the Lead Agency at County, Regional PCU and Nairobi PCU respectively:
 - a. County KCEP Desk Officer – to liaise with EBKL branch in each county;
 - b. Coordinator/Agribusiness Officer – EBKL branch and Head Office as need arises; and
 - c. Financial Services Specialist – EBKL Head Office.

Note:

The role of the nominated liaison/contact officers is proposed to be as follows:

- a. Liaise with the relevant person (EBKL, County/Sub County, PCU) for follow up of issues pertaining to the implementation of the Programme;
- b. Collect information related to the progress of the e-voucher scheme and access to financial services by eligible beneficiaries for consolidation into monthly/quarterly progress reports;
- c. Submission of the reports to the relevant agencies – EBKL, PCU;
- d. Preparation of AWPB; and
- e. Monitoring and evaluation of e-voucher scheme performance.

3.0 Case Management/Issues Resolution

Disclaimer: the operations of Equity Bank including the e-voucher platform are subject to the regulations of the Central Bank of Kenya (CBK).

The table below outlines some case management issues and their resolution mechanisms.

Table 5. Case Management Issues and Resolution

Case	Resolution
Lost/Damaged debit cards or forgotten PIN	<ul style="list-style-type: none"> ▪ For any lost debit card, or a case of a farmer forgetting the PIN for the debit card, the farmer will report to the nearest Bank agent/branch and fill a lost card form; ▪ The card will be replaced and the farmer will bear the cost of card replacement; ▪ The waiting period for a lost card is one week at a cost of Kes 600 exclusive of tax applicable on any replacement of a debit card; ▪ The waiting period accounts for the personalization process to be done at Head Office.
Damaged POS	<ul style="list-style-type: none"> ▪ Equity will ensure that POS devices issued to agro dealers are functional; ▪ The agro-dealer will report on any malfunctioning and/or damaged POS to the nearest Bank branch; ▪ If the POS is not functional due to damage occasioned by an agro dealer, the POS will be replaced at the agro dealers cost; ▪ On reporting a damaged/malfunctioning POS, Equity Bank will replace the POS device within a period of two weeks; ▪ The average price for the replacement of a POS device is 425 Euros.
Transaction monitoring	<ul style="list-style-type: none"> ▪ This will be handled continuously by all partners and any disparities reported to Equity Bank for escalation and resolution. The process is briefly described below. ▪ In case of debit card decline, farmer reports to the nearest branch of Equity Bank for resolution and/or escalation to Head Office; ▪ Alternatively, the farmer may provide the details highlighted below to the sub county agricultural office and/or PCU for escalation to EBKL Head Office: name of account holder, debit card number and EBKL branch; ▪ The bank will diagnose the presenting problem from the e-platform within a period of 48 hours and provide feedback to the PCU and

	<p>bank branch;</p> <ul style="list-style-type: none"> ▪ The PCU/bank branch will communicate the information to the SCAO
Account Dormancy	<ul style="list-style-type: none"> ▪ According to the CBK regulations, dormancy is lack of activity in an account for a period of six months. Funds in that account are inaccessible unless the account holder/farmer makes a request to activate the account; ▪ The same procedure will be followed in case a beneficiary farmer's account becomes dormant; and ▪ This information will be passed on to farmers during sensitization for account opening and financial literacy training.
Un-utilized funds in the accounts	<ul style="list-style-type: none"> ▪ Un-utilized funds in the accounts mean the account has not had any withdrawals rendering it as dormant; ▪ For KCEP, if farmers have savings on e-voucher package, the savings become un-utilized funds in the particular e-wallet; ▪ A farmer will be able to utilize this balance for inputs either as a top up in the same year or in subsequent years. ▪ Farmers who have not utilized the e-voucher value will be reimbursed their actual savings. This is subject to an agreement between EBKL and KCEP PCU on the modalities to be considered. ▪ Partial usage will be considered as access to inputs therefore the amount in balance will be treated as the portion contributed by the government which will be in turn reimbursed to the government.
Death of a beneficiary in the course of e-voucher implementation	<ul style="list-style-type: none"> ▪ On death of a KCEP e-voucher beneficiary farmer/account holder, Equity Bank will receive instructions from the Programme on the death and will close the account to ensure funds remain secure; ▪ Only the authorized successor is allowed access to the funds in the account under the CBK regulations which govern bank operations; ▪ The name of such successor/next of kin will have been disclosed by the farmer during account opening.
Replacement of selected farmers who do not present themselves for account opening, do not meet their	<ul style="list-style-type: none"> ▪ Replacement may happen on account of the following: <ul style="list-style-type: none"> • Selected farmers who delay to present themselves for account opening and enrollment within the stipulated time; or those who do not present themselves at all. A time period of 2 weeks from the time the Bank schedules account opening should be allowed for farmers to present themselves for account opening and enrolment;

<p>monetary contributions or any other criteria for enrollment into the e-voucher scheme</p>	<ul style="list-style-type: none"> • Failure to meet the obligation regarding farmers’ contribution of 10%, 40% for Western; and 10%, 40% or 70% for Eastern (depending on season). E-voucher farmers should deposit their contribution during account opening, with the period extended by only one week thereafter. However, the period to deposit farmers’ contribution should not extend beyond the last day of February and September for Western and Eastern Regions respectively to cater for replacement farmers. The Programme may improve communication with farmers using bulk sms to inform farmers of deadlines for account opening, deposit of farmers contribution among other issues; • Re-location of farmers from the Programme area; • Issues with ID card e.g. Loss of ID, ID/No missing in the IPRS system, old generation ID, etc; ▪ Other reasons may include being incarcerated; death of selected beneficiary farmer, etc. Death will be dealt with as outlined above if the debit card had been credited with e-voucher package value. <p>The process of replacement will be as outlined below:</p> <ul style="list-style-type: none"> ▪ For non-compliant farmer(s), the PCU in consultation with the SCPSC will replace the respective farmer(s) using the names in the selected farmers’ waiting list in an orderly manner starting with the uppermost name(s); ▪ The replacement list will be submitted to EBKL by PCU for review/ screening, account opening and enrolment; ▪ Replacements should be done within a reasonable time frame to ensure supply of inputs to the replaced farmers does not extend beyond mid April for Western and end of October for Eastern Regions; and ▪ The farmers name (original and the replacements) must be clearly indicated with full details provided as per the data collection template when the replacement list is dispatched to EBKL.
<p>Triggering the e-voucher wallet for farmers use</p>	<ul style="list-style-type: none"> ▪ The access of funds in the e-wallets will only be triggered by the depositing (in full) the farmers’ contribution (10%, 40% or 70%) in the EBKL farmer’s account.
<p>Elite capture and the misuse of e-voucher by</p>	<p>Measures to curb elite capture include the following:</p> <ul style="list-style-type: none"> ▪ Farmers will access the inputs (e-voucher package value) in two sessions. The first swipe will allow access to seed and basal fertilizer

<p>beneficiaries</p>	<p>and a month later, farmers will swipe to access top dressing fertilizer and post-harvest equipment (hermetic bags and tarpaulins). The last date of issuing seed and basal fertilizer will be 30th October for Eastern; 30th April for Western. Initially, crop insurance premium was not defined since it is not a part of the e-voucher package as per instructions from IFAD;</p> <ul style="list-style-type: none"> ▪ EBKL will ensure information on the e-voucher usage is relayed to the PCU; ▪ Capacity building of farmers and agro dealers about the e-voucher scheme, institutionalizing farmers’ contribution and use of peer pressure between group members; ▪ Monitoring of the e-voucher process at various levels: <ul style="list-style-type: none"> ○ At the CPCC level, SCAOs should provide information to members on the progress of the e-voucher scheme including details of farmers who should be approved to continue with the programme support; ○ Agro dealers level – ensure proper recording of inputs (crop types, varieties, quantities and monetary value) collected by each farmer, amount of money utilized in each wallet and balances in the debit card using a physical register as a stop gap measure in the absence of an automated system that captures the above information after farmers swipe. ○ Interviewing agro dealers during monitoring/supervision field visits by implementers, PCU and/or stakeholders; ○ Farmers’ groups’ level – peer groups should have a schedule of activities to enable them monitor activities of each other during the production cycle e.g. use of certified seed at planting, fertilizer application, etc. Sanctions to be enforced on the individual farmer by the farmers’ group members including ensuring the farmer refunds the cost of the misused inputs, failure of which the whole group refunds the value of misused inputs to the Programme. Further, the farmer involved in malpractice is removed from participating during the following season; ○ The field extension officer (FEO) should have information on the inputs supplied (crop types, varieties, quantities and monetary value) to enable them verify during field visits (at planting, top dressing, follow-up) that what was actually
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	<p>supplied to farmers is as per the validated e-voucher package;</p> <ul style="list-style-type: none">○ Interviewing farmers' during farm visits conducted by county/sub county agriculture officials (including FEOs), PCU, partners and stakeholders etc;○ Supervision and backstopping during the process of farmers accessing inputs conducted by county/sub county agriculture officials, PCU, EBKL, other partners and stakeholders; <ul style="list-style-type: none">▪ Sanctions to be enforced on any agro dealer who facilitates the practice and/or overcharges farmers beyond the agreed inputs price. Sanctions will include blacklisting of the agro dealer, withdrawal of POS device and ensuring that the agro dealer does not participate in any other KCEP activities (future or current); and▪ Audit of the e-voucher system to ensure smooth operations of the e-platform.
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	Year 1				Year 2				Year xxxx			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
<i>Small equipment Kes</i>												
<i>Other Kes</i>												
Crop insurance premium⁶												
Crop model 2												
<i>Certified/Improved seeds Kes</i>												
<i>Fertilizers Kes</i>												
<i>Small equipment Kes</i>												
<i>Other Kes</i>												
-												
-												
Crop model 3												
<i>Certified/ Improved seeds Kes</i>												
<i>Fertilizers Kes</i>												
<i>Small equipment Kes</i>												
<i>Other Kes</i>												
-												
-												
3) Quantities of inputs, small equipment delivered through e-Voucher scheme												
Crop model 1												
<i>Seeds (Kg)</i>												

⁶ Crop insurance is not covered under KCEP until after feasibility study to be conducted under KCEP CRAL. Therefore, it was removed as an indicator from the Subsidiary Agreement between GOK and EBKL. It should also be removed from the monitoring/reporting requirements for now.

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	Year 1				Year 2				Year xxxx			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
- Maize/Bean Variety 1												
- Maize/Bean Variety 2												
- Maize/Bean Variety 3												
Fertilizers (Kg)												
- Basal Maize Type 1												
- Basal Beans Type 2												
- Top Dressing Type 3												
Small equipment												
- Type 1 (number)												
- Type 2 (number)												
- Type 3 (number)												
Crop model 2												
Seeds (Kg)												
- Sorghum/Green Grams Variety 1												
- Sorghum/Green Grams Variety 2												
- Sorghum/Green Grams Variety 3												
Fertilizers (Kg)												
- Basal Sorghum Type 1												
- Basal Green Grams Type 2												
- Top dressing Sorghum Type 3												
Small equipment												
- Type 1 (number)												

	Year 1				Year 2				Year xxxx			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
- Type 2 (number)												
- Type 3 (number)												
Crop model 3												
Seeds (Kg)												
- Millet/Pigeon Peas Variety 1												
- Millet/Pigeon Peas Variety 2												
- Millet/Pigeon Peas Variety 3												
Fertilizers (Kg)												
- Basal Millet Type 1												
- Basal Pigeon Peas Type 2												
- Top Dressing Millet Type 3												
Small equipment												
- Type 1 (number)												
- Type 2 (number)												
3) Balances unused in the e-wallet												
Male Kes												
Female Kes												
Youth Kes												
4) Number of agro-dealers participating in the Scheme												
Male												
Female												
4) Average number of clients / agro-dealer												

	Year 1				Year 2				Year xxxx			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
-												
-												
-												
-												
10) Amount of loan disbursed												
Input loan												
Equipment loan												
Other (Specify)												
-												
-												
-												
-												
11) PAR 30 days												
Input loan												
Equipment loan												
Other (Specify)												
-												
-												
-												
-												
12) PAR 90 days												
Input loan												

5.0 Annexes

Annex 1. e-Voucher Data Collection Template from Agro Dealer’s Transaction Register

Name County.....

Name of Sub-County.....

Name of Ward.....

Business Name.....

1.0 Transaction details – Seeds

S/No.	Number of farmers served	Seed type	Variety type	Quantities (Kg) Supplied	Value of transaction (KES)

2.0 Transaction details – Basal Fertilizers

S/No.	Number of farmers served	Crop type	Fertilizer type		Value of transaction (KES)
			Basal	Quantities (Kg) Supplied	

3.0 Transaction details – Topdressing Fertilizers

S/No.	Number of farmers served	Crop type	Fertilizer type		Value of transaction (KES)
			Topdressing	Quantities (Kg) Supplied	

4.0 Transaction details – Tools (Hermitic Bags and Tarpaulins)

S/No.	Number of farmers served	Tools type	Quantities supplied (units)	Value of transaction (KES)

Annex 3. Data Sheet for Pre-Selection of Agro Dealers (PCU to EBKL)

Name of County:

Name of Sub County:

S/No	Business Name	Name of Agro dealer	Location/ Market Centre	Ward	Gender	Mobile no.	Years in Operation
1							
2							
3							

Annex 4. Data Sheet for Final Selection of Agro Dealers by the Bank (EBKL to PCU)

List of Agro Dealers Selected by Equity Bank for E-Voucher Scheme

Sub-County

S/No	Name of Business	Location/Market Centre	Name of Owner/ operator	Mobile No	Already an Equity agent?
1					
2					
3					

Annex 5. Format of E-Voucher Package Value (PCU to EBKL)

County:..... Sub County:.....			
Input	Quantity for 1 Acre	Price (Ksh)	Remarks
Maize seed – Variety			- Quantity and variety to be determined during technology validation workshops
Bean Seed – Variety			
Basal for maize			- Quantity and type of fertilizer to be determined during technology validation workshops; - Pulses are not top dressed;
Basal for beans			
Top dressing fertilizer for cereal only			
Hermetic Bags	10 per farmer		- Quantities determined as per PDR;
Tarpaulin bag	1 piece		- Type and quality to be assessed during validation workshops
Total Voucher Value			- The values will be assigned based on the prevailing market prices
