2026 ACA Annual Cashew Conference & Expo

ACA
AFRICAN CASHEW ALLIANCE

SUSTAINABLE CASHEW SUPPLY THROUGH POLICY, INVESTMENT AND PARTNERSHIP

Ghana
La Palm Royal Beach Hotel, Accra
15 - 18 September 2026

FROM BANKABLE ON PAPER TO BUILDABLE IN PRACTICE

Harm Voortman & Bastian Domke

Forum 4: Access to finance, 17 September 2026

WHAT GIZ/MOVE HAS DONE

Access to finance and investment readiness

ONE LINE. ONE WEEK.

29%
25%
28%

Three yield figures.
None of them made up.
None of them useful together.

THE STORY, AND THE PARADOX

"Access to finance" is the number one obstacle African businesses report.

Our problem is not a lack of money. It is a lack of businesses ready for it.

MONEY IS AN AMPLIFIER

More companies die of indigestion than of starvation.

The factory ran first.

- Who does what. Which numbers, every week. One meeting that decides.
- Then the food safety certificate. Then the clients. Then the investors called.

The managers left first.

- A key contract ended. No replacement. Other managers also started to leave.
- Same product. Same market. Within a season or two the bank cut the lines.

Where does your time go?

The P3rsist urgency-importance matrix

	NOT URGENT	URGENT
IMPORTANT	**Capability building** Cash discipline. Priorities. People. Governance. Maintenance. The work nobody sees.	**Firefighting** Farmers at the gate. Broken machine. Power cut. Late shipment. Where the hero CEO lives.
NOT IMPORTANT	**Waste** Duplicated reports. Ceremonies. Office politics.	**Noise** Endless calls. Requests from officials. Side projects.

Most entrepreneurs live on the right. Readiness for finance is built top-left.

WHAT THE INVESTOR WANTS TO KNOW

Was the cash forecast actually used this week?

Did the weekly meeting result in decisions?

Is what is on paper what happens on the floor?

TWO WAYS TO GROW

Heroics, or systems.

Both work for a while,

but only one scales.

A SHOW OF HANDS

If I asked you right now how much cash your company has, could you tell me without calling anyone?

If I asked each of your managers separately, what the company's three priorities are right now, would I get the same three answers?

If the head of the business was away for a month, would the factory keep running?

THE PANEL

Moses Sonko

Smiling Coast Agro Processing, Gambia

Isidore Woba

Anatrans, Burkina Faso

Francis Appiagyei-Poku

KOA, Ghana

Antoinette Kneuss

AgDevCo

DISCUSSION

When is a company ready for money?

BEFORE YOU LEAVE

ENGLISH

Seven questions. Five minutes.

FRANÇAIS

Sept questions. Cinq minutes.

p3rsist.fr

None of this is very complicated, and none of it needs a lot of money. It needs attention, it needs starting, and it needs persisting.

Rien de tout cela n'est très compliqué, et rien ne demande beaucoup d'argent. Il faut de l'attention, il faut commencer, et il faut persister.