



SPOTLIGHT: IMPACT-LINKED FINANCE

TANZANIA IMPACT INVESTMENT FORUM

JUNE 2026

iGRAVITY

iGRAVITY–THE HOUSE OF IMPACT

We build and manage **finance solutions** that create tangible **impact** for philanthropic partners and institutional investors.

Advisory

Build the impact infrastructure

Design of innovative finance mechanisms and impact management systems



Schweizerische Eidgenossenschaft
Confédération suisse
Confederazione Svizzera
Confederaziun svizra

Swiss Agency for Development and Cooperation SDC



EXPO 2020 DUBAI UAE

Swedfund



International Labour Organization

Habitat for Humanity



KFW

INVESTMENTS

Invest for impact

Investment management focused on private assets in Emerging Markets



ALTERNATIVE BANK SCHWEIZ



Our Promise to Youth



IKEA Foundation

Founded in 2017. Team of 30 experts

100+ international partners and clients

Offices in Zurich, Milan, Barcelona, Kampala, Nairobi, Bogota



THE CHALLENGE

Conventional funding mechanisms have fallen short in addressing financing needs of social and environmental enterprises in Eastern & Southern Africa.

\$331+

Funding gap for SMEs in
sub-Saharan Africa

billion

*IFC (2018), SME Finance Forum Target Solutions
to Africa's USD 331 Billion SME Finance Gap*

40% of

in Sub-Saharan Africa
identify a lack of access
to finance as the
primary factor
constraining their
growth

SMEs

*Convergence (2024). How can blended finance
help improve African SMEs' access to finance?*

12% of global impact

investment is directed towards SSA

*Foundation for Studies and Research on International Development (FERDI), (2024), Impact Investing in Africa: a 2024 Analytical
Map*



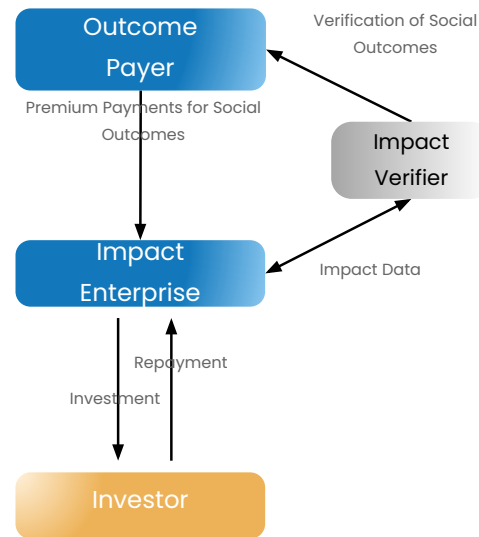
HOW DOES IT WORK IN PRACTICE?

The ILF Process

- Selection
- Due Diligence
- Structuring of impact KPIs and financial instrument.
- Disbursements, monitoring impact verification, reporting.

Social Impact Incentive (SIINC)

Time-limited financial rewards for achieving verified pre-agreed positive social or environmental results, and raising external repayable capital.



Impact-Linked Loan (ILL)

A loan disbursed upfront, where the **interest rate** is not fixed. Instead, it adjusts downward as the company meets **pre-agreed impact targets**.

The stronger the impact performance, the lower the cost of capital, turning impact delivery into a direct financial benefit for the borrower, and ensuring that the incentive to do good does not disappear once the money is in the bank.



Upendo Honey, based in Kigoma, sources **organic honey** from over 2,000 rural beekeepers, promoting sustainable livelihoods and forest conservation to combat deforestation. Employing a majority of women, including in management, the company drives regional skills development. It was selected for its scalable model, climate alignment, and commitment to sustainability and inclusion.

SIINC Intervention Goals:

1. increasing income for existing honey suppliers
2. Including new beekeepers into their supply base
3. expanding the geographical sourcing area into harder-to-reach, at-risk forests.

Results – Year 1

	BASELINE	VERIFIED RESULT
Income Growth <i>(Existing Communities)</i>	USD 224 <i>per beekeeper / year</i>	USD 480 / beekeeper +114%
New beekeepers <i>(Onboarded into supply base)</i>	USD 157	USD 455 / beekeeper +190%
Additional forest area linked to beekeeper income		1,100,000 ha <i>Tongwe + Kigosi</i>





UPENDO HONEY VALUE CHAIN HIGHLIGHTS



01

Smallholder Beekeepers

Smallholder producers manage traditional log and bark hives in protected forest landscapes. Honey is harvested seasonally using low-input methods rooted in long-standing local practices.

02

Structured Agregation

Field Officers coordinate collection, conduct quality checks, and consolidate honey and wax through a distributed warehouse network.

03

Traceability

All transactions are recorded through a digital traceability system, enabling real-time tracking of volumes, suppliers, and payments from collection point to export.

04

Processing & Certification

At our Kigoma facility, honey and wax are filtered, graded, and prepared for export under internationally recognised food safety and organic standards.

05

Market Access & Revenue Realisation

Products are sold into international markets, capturing premium pricing unavailable in informal local trade channels.

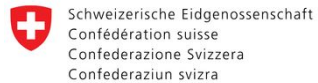
THE IMPACT-LINKED FUND FOR EASTERN AND SOUTHERN AFRICA (ILF ESA)

ILF ESA is a facility designed to **bridge the financing gap for high-impact enterprises** that serve underserved communities

MANAGER

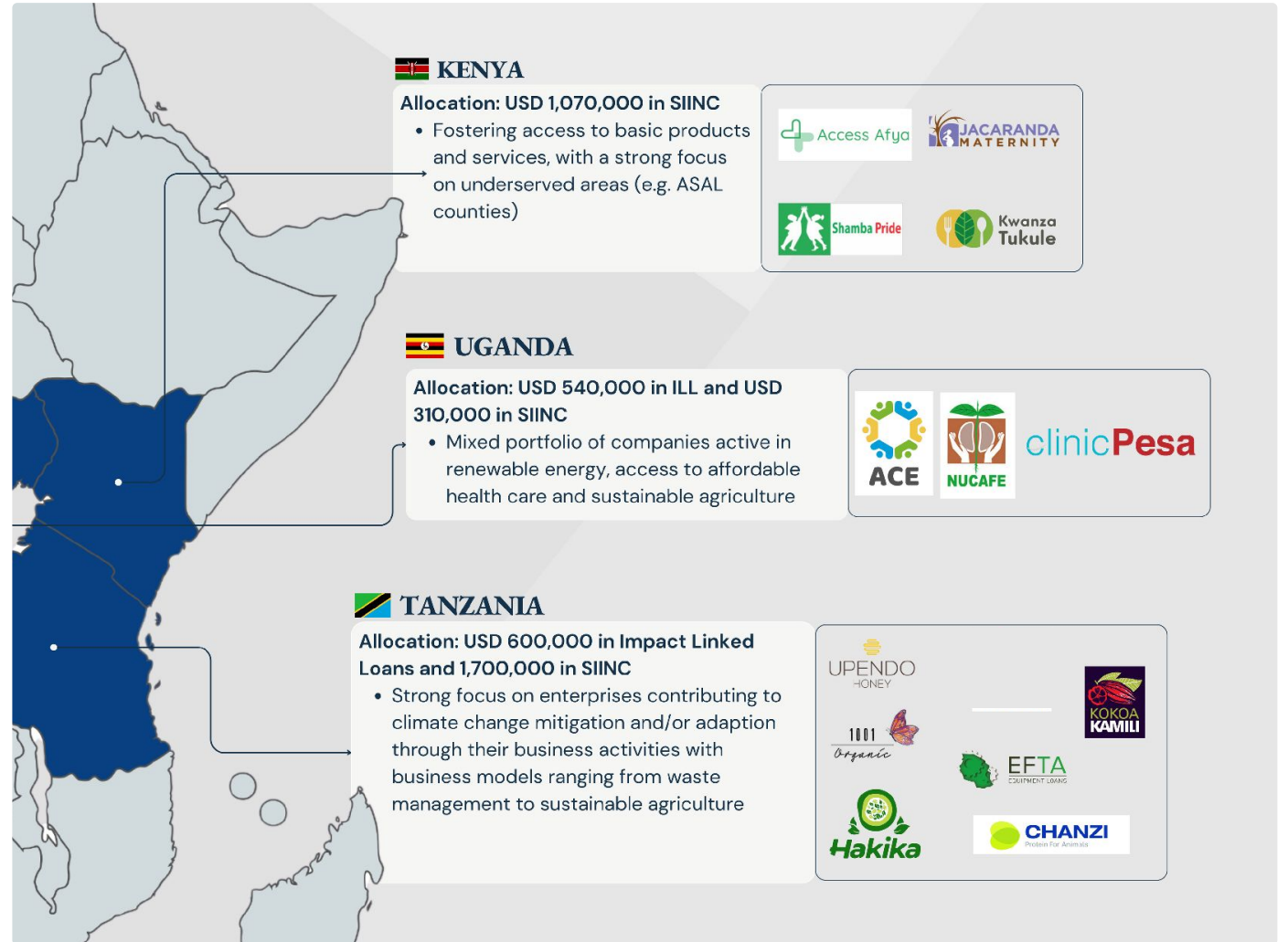


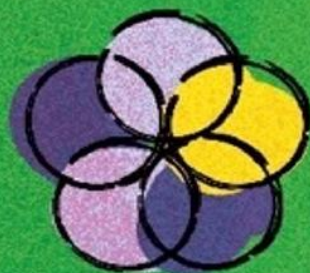
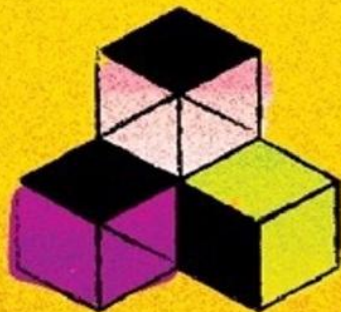
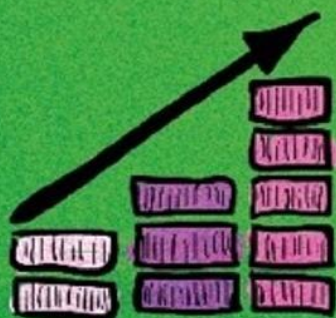
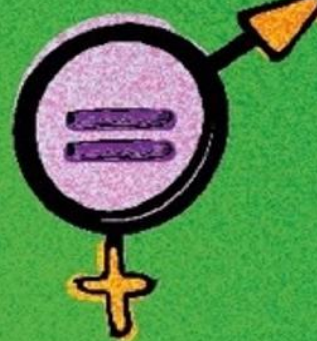
FUNDERS



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SUSTAINABLE
DEVELOPMENT
GOALS