

## **BRIDGE-in Agriculture Initiative Targets Young Women to Lead Ghana's Agribusiness Transformation**

**Accra, Ghana — 29 May 2025** – Government leaders, private sector partners, and young entrepreneurs gathered in Accra today to officially launch the BRIDGE-in Agriculture program — a groundbreaking five-year initiative aimed at transforming Ghana's agricultural sector by unlocking access to finance for agriSMEs (small and medium enterprises), and providing skills development to create 400,000 work opportunities for young people, 70% of whom will be women.

The program, formally known as Building Resilience and Investing in the Development and Growth of Entrepreneurs in Agriculture, implemented by CrossBoundary Advisory in collaboration with the Mastercard Foundation, and delivered by a consortium of organizations, which include Access Bank, Ecobank, First National Bank, Fidelity Bank, Stanbic Bank, and Zenith Bank, business development service firms - Africa Skills Hub and Mind Builders Africa, and Peswa, a technology provider.

*“BRIDGE-in Agriculture represents the kind of strategic partnership that aligns with our government's vision to modernize agriculture, create jobs, and ensure food security,” said Hon. Eric Opoku, Minister for Food and Agriculture. “By focusing on young people and particularly young women, who are the backbone of our rural economies, this initiative supports our national strategy to build resilient agribusinesses, increase productivity, and drive inclusive economic growth. We are proud to support programs that empower our young people to succeed.*

At the core of BRIDGE-in Agriculture is a blended finance model through which the Mastercard Foundation avails capital to partner banks to on-lend to agriSMEs in loans at a 7% interest rate. Beside the loan, a network of two business development service providers upsills SMEs free of charge to reinforce their operational capacity for sustainability and job creation. This approach bridges the financing and capacity gap that has long held back agribusinesses across Ghana. The SME financing gap in Ghana exceeds US \$5 billion, severely restricting the growth potential of young entrepreneurs and job creators.

*“The support I received from BRIDGE-in Agriculture provided me with the critical skills and capital I needed to expand my business,” said Yvonne Nuoriyee, Founder, Edible Treats, a training participant and runner-up in the BRIDGE-in Agriculture pitch competition. “With increased production, I’m now able to employ more young people (especially women) and offer them training to promote female economic empowerment.”*

The program which officially started in June 2023 has enabled SMEs to expand their operations and impact approximately 86,000 youth by creating new work opportunities, improving existing working conditions and enhancing the livelihoods of smallholder farmers. Out of the 72 loans disbursed so far, 42 (58.3%) were issued to first-time borrowers, underscoring the program's focus on providing affordable financing to previously excluded and vulnerable SMEs.

*“We are proud to lead a bold, innovative and ambitious program that is not only making finance more accessible for agribusinesses but also equipping young entrepreneurs with the skills they need to thrive,” said Fanta Conde, Program Lead for BRIDGE-in Agriculture and Managing Director at CrossBoundary Advisory. “By addressing the financing and capacity challenges facing youth, particularly women, we are helping to build a more modernized and resilient agricultural sector in Ghana.*

BRIDGE-in Agriculture convenes key stakeholders in the agriculture financing ecosystem through thought leadership, panel discussions, and networking events to foster collaboration and design key solutions that

improve access to finance for youth and women. The program also supports young entrepreneurs through post-training grants and pitch competition awards to help scale their agribusinesses.

*“Agriculture’s untapped potential in Ghana, presents a powerful opportunity to create meaningful and dignified work for young people. Through BRIDGE-in Agriculture, we are supporting a collaborative model that connects young people especially young women and persons with disabilities, with the resources and opportunities they need to build sustainable livelihoods,” said Rica Rwigamba, Country Director, Mastercard Foundation Ghana. “BRIDGE-in Agriculture directly contributes to our goal of enabling three million young Ghanaians to access dignified and fulfilling work by 2030.”*

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**About BRIDGE-in Agriculture**

BRIDGE-in Agriculture is a five-year Mastercard Foundation-program, in partnership with CrossBoundary Advisory and a consortium of banks (Access Bank, Ecobank, Fidelity Bank, First National Bank, Stanbic and Zenith Bank), business developments services providers (Africa Skills Hub, Mind Builder Africa), and a technology platform (Peswa). BRIDGE-in Agriculture aims to facilitate access to affordable capital and capacity building for SMEs operating in agriculture and adjacent sectors. The Mastercard Foundation is allocating \$87m to commercial banks to extend loans to AgriSMEs at a maximum interest rate of 7%. Through these loans and capacity-building activities, the program will create dignified and fulfilling employment opportunities for 400,000 Ghanaian youth, with 70% of them being women. For more information visit: [www.bridgeinagric.com](http://www.bridgeinagric.com)

**About CrossBoundary Advisory**

CrossBoundary Group is a mission driven investment and advisory firm dedicated to unlocking the power of capital for sustainable growth and strong returns in underserved markets. CrossBoundary Advisory has advised on over US\$12 billion transactions in underserved markets across a broad range of impactful sectors, including agriculture, health, education, manufacturing, ICT, infrastructure, and clean power. CrossBoundary Advisory is a trusted advisor for governments, development finance institutions, private equity firms, Fortune 100 companies, and research institutions, helping them unlock mutually beneficial transactions. The firm has over 200+ professional staff and offices in Accra, Amman, Bamako, Bangkok, Beirut, Bogota, Chişinău, Dakar, Dubai, Ebene, Erbil, Johannesburg, Kampala, Lagos, London, Nairobi, San

Salvador, Tunis, New York City, and Washington D.C. For additional information, visit [www.crossboundary.com](http://www.crossboundary.com).

### **About the Mastercard Foundation**

The Mastercard Foundation is a registered Canadian charity and one of the largest foundations in the world. It works with visionary organizations to advance education and financial inclusion to enable young people in Africa and Indigenous youth in Canada to access dignified and fulfilling work. Its Young Africa Works strategy aims to enable 30 million young people to access dignified and fulfilling work by 2030, while its EleV strategy will support 100,000 Indigenous youth in Canada to complete their education and transition to meaningful work aligned with their traditions, values, and aspirations.

Established in 2006 through the generosity of Mastercard when it became a public company, the Foundation is an independent organization. Its policies, operations, and program decisions are determined by its Board of Directors and Leadership team. For more information on the Foundation, please visit [www.mastercardfdn.org](http://www.mastercardfdn.org).