

AFRICA

COMMERCE & INDUSTRY

SUMMIT 2026

KENYA BUSINESS
SUSTAINABILITY INDEX 2026
INAUGURAL BASELINE REPORT



14TH, 15TH & 16TH
OCTOBER 2026



UHURU GARDENS
NATIONAL MONUMENT
& MUSEUM

14 Oct 2026

DRIVING AFRICA'S NEXT ERA OF TRADE

Contents

Publication Overview and Leadership Messages

Executive Summary

1. Enterprise Sustainability in Kenya: Risks and Opportunities
 2. Research Design and Methodology
 3. Profile of Participating Enterprises
 4. Sustainability Governance and Enterprise Readiness
 5. Environmental Performance: From Action to Measurement
 6. Workforce, Community and Supply-Chain Sustainability
 7. Sustainability, Disclosure and Enterprise Competitiveness
 8. Climate Risk, Enterprise Resilience and Green Skills
 9. KNCCI Enterprise Support: From Evidence to Business Results
 10. The Annual KBSI: Tracking Progress and Informing Policy
- Appendices and Technical Notes

Publication Overview

This publication introduces Kenya's first KNCCI Kenya Business Sustainability Index (KBSI) baseline: an evidence-based account of how participating enterprises manage sustainability, prepare for changing buyer requirements and identify commercial opportunities. It is intended for business leaders, the Government of Kenya, county governments, financial institutions, development partners and researchers.

The analysis draws on 637 consenting survey submissions from enterprises across 39 counties. It connects self-reported business practices to productivity, market access, climate resilience and proportional reporting. Figures are accompanied by the survey questions, valid response counts and independent interpretation.

The 2026 survey establishes the starting point for an annual evidence series. Consistent questions will make it possible to observe changes in policy adoption, environmental recording, emissions measurement, supplier requirements and business expectations over time.

Citation

Kenya National Chamber of Commerce and Industry (KNCCI). (2026). Kenya Business Sustainability Index (KBSI): Inaugural Baseline Report. Nairobi: KNCCI.

Publication and Quality Statement

The analysis draws on 646 submitted questionnaires collected between 6 May and 4 August 2026, of which 637 consented to the publication of aggregated findings. Tables and figures show the number of valid responses for each question. Percentages describe participating businesses and are calculated from their reported answers.

Publication status: draft prepared for the launch on 14 October 2026. Leadership messages are presented for review and approval by their named officeholders.

Rights, Confidentiality and Contact

© 2026 Kenya National Chamber of Commerce and Industry. All rights reserved. Individual organisation names, email addresses and contact details collected by the survey have not been reproduced; the survey undertaking was to publish aggregate insights only.

KNCCI | www.kenyachamber.or.ke | Nairobi, Kenya

Foreword from the Chamber President



Dr. Erick Rutto
Chamber President, KNCCI

Kenya's ability to compete in an evolving global economy will increasingly depend on the strength, adaptability and credibility of its enterprises. As the national Chamber, our responsibility is to understand the challenges our members face and to help them secure the knowledge, partnerships and opportunities required to prosper.

It is therefore my pleasure to introduce KNCCI's inaugural Kenya Business Sustainability Index. This baseline marks a significant step towards putting credible business evidence at the centre of conversations about sustainability, ESG, trade, investment and enterprise growth. It draws on responses from businesses reporting locations across 39 counties and provides a first picture of what is being done, where gaps remain, and what support is most urgently needed.

The report shows encouraging levels of interest and action. Yet the distance between recognising sustainability as a business priority and putting systematic measurement and reporting in place remains considerable. The opportunity for the Chamber is to help businesses bridge that distance, particularly micro and small enterprises, for whom access to practical tools and reliable guidance can make the difference between participation and exclusion from new markets.

Our ambition is to make KBSI a reliable annual record of business practice. As the Africa Commerce & Industry Summit convenes under the theme "Driving Africa's Next Era of Trade," this report provides a timely platform to link sustainability with competitiveness, growth and shared prosperity. I invite our partners to work with the Chamber to turn the findings into measurable action.

Dr. Erick Rutto

Chamber President, KNCCI

Message from the Chamber Vice President



Mr. Mustafa Ramadhan
Chamber Vice President,
KNCCI

International and regional trade are changing. Customers, investors and supply-chain partners increasingly want confidence in both product quality and responsible management of resources, risks, people and governance. Kenyan enterprises must be positioned to meet these expectations without facing unnecessary complexity or cost.

The inaugural KBSI offers a valuable starting point. Nearly half of respondents reported structured monitoring of environmental data, while one in three reported measuring their greenhouse-gas emissions. KNCCI will convert this knowledge into market access through its county networks, business relationships and international linkages, connecting sustainability readiness to supplier development, export preparation, operating efficiency, appropriate finance and investment readiness.

Mr. Mustafa Ramadhan

Chamber Vice President, KNCCI

**KK Mutai**

Chief Executive Officer,
KNCCI

Message from the Chief Executive Officer

KNCCI remains committed to strengthening the business environment and supporting enterprise growth across the country. Its network reaches all 47 counties, and its member-facing work is most effective when informed by credible evidence of what enterprises need.

For this baseline survey, KNCCI mobilised participation through its county chapter structures using a Google Forms questionnaire. The interest in future participation is particularly encouraging: 96% of respondents who answered the follow-up question indicated willingness to participate again. We will seek to convert this goodwill into a more structured annual research panel, with stronger identity checks, transparent sampling and better longitudinal comparability.

A trustworthy index must protect respondents and remain independent in its analysis. The Chamber will develop an appropriate research governance and partnership framework so the KBSI can be a credible resource for businesses, funders and policymakers alike. The Secretariat will now turn the survey into an accessible member support programme, delivered through county chapters and qualified implementation partners.

KK Mutai

Chief Executive Officer, KNCCI

About KNCCI

Established in 1965, the Kenya National Chamber of Commerce and Industry is a non-profit, membership-based business organisation that champions the interests of Kenyan enterprises. Through policy advocacy, business networks and practical support, KNCCI works to foster a commercial environment in which firms of all sizes can grow, trade and compete. The Chamber's presence across all 47 counties provides a national-to-local bridge connecting businesses with opportunities in trade, investment, matchmaking, exhibitions, certificates of origin, access to finance and capacity development.

Why KBSI Matters to Kenya's Business Community

- **Member value:** practical tools, training and business readiness support grounded in evidence.
- **Trade relevance:** understanding how buyer, lender and investor information needs affect businesses.
- **Policy voice:** credible aggregate evidence for structured public-private dialogue.
- **County reach:** a means of identifying underserved locations and designing targeted support.
- **Long-term learning:** an annual reference point for comparable indicators and programme outcomes.

Acknowledgements

KNCCI recognises the Climate Change, Energy & ESG Committee for advancing a practical, evidence-led approach to business sustainability and supporting the inaugural KBSI research programme. The KNCCI Secretariat and county Chapter Managers helped reach businesses across the country. Above all, KNCCI thanks the business owners, managers and representatives who completed the survey. Individual returns are treated confidentially and findings are reported in aggregate.

Research and Technical Interpretation: Michael B. Esilaba. County Engagement and Monitoring and Evaluation: Ken Waliaula, in collaboration with the KNCCI Secretariat and County Chapter Managers.

List of Acronyms

Acronym	Meaning
ACIS	Africa Commerce & Industry Summit
AfCFTA	African Continental Free Trade Area
ESG	Environmental, Social and Governance
GHG	Greenhouse gas
GRI	Global Reporting Initiative
ICPAK	Institute of Certified Public Accountants of Kenya
IFRS	International Financial Reporting Standards
ISEP	Institute of Sustainability and Environmental Professionals
ISSB	International Sustainability Standards Board
KBSI	Kenya Business Sustainability Index
KNCCI	Kenya National Chamber of Commerce and Industry
MSME	Micro, Small and Medium Enterprise
NITA	National Industrial Training Authority
PIE	Public Interest Entity

Executive Summary

The inaugural Kenya Business Sustainability Index establishes a 2026 reference point for enterprise sustainability and environmental, social and governance (ESG) practices in Kenya. Convened by KNCCI, the study examines what businesses are already doing, which information they can substantiate, and where economic and regulatory expectations are changing. The analysis covers 637 consenting submissions from enterprises located in 39 counties; results refer to survey participants and use the valid response base for each question.

CENTRAL FINDING Sustainability commitment is advancing more quickly than consistent environmental measurement. 52.5% report a formal policy and 49.4% maintain structured environmental records, but only 33.0% measure greenhouse-gas emissions, while 57.9% consider themselves very prepared.

Table 1. KBSI baseline results at a glance

Indicator	2026 result
Consenting submissions	637 of 646 total
Counties represented	39 (628 stated a county)
Micro/small by survey employee bands	88.3% have 1–50 employees (n=626)
Structured environmental data monitoring	49.4% (n=631)
GHG emissions measurement	33.0% (n=628)
Buyer requests for ESG information	51.3% (n=624; multiple choice)
Very prepared (self-assessment)	57.9% (n=627)
Willing to take part again	96.0% (n=629)

Why These Results Matter to the Economy

Kenya's enterprises face a widening market test: can they demonstrate how efficiently they use energy, fuel, water and materials, and can they substantiate claims made to customers, lenders and procurement teams? The Revised MSME Policy 2026 cites approximately 7.4 million enterprises, 14.9 million workers and an estimated 33.8%–40% contribution to GDP, based on historical sources. A practical sustainability agenda must therefore work for enterprises with limited staff, capital and systems.

Commercial demand is evident: 45.6% of respondents selected operational efficiency, 43.9% market or export access, 35.7% buyer and supply-chain requirements and 25.0% green finance as potential benefits (multiple responses; n=627). These are anticipated benefits; later editions can examine which businesses realise them.

Seven Findings That Deserve Attention

- **Progress is visible, but measurement is incomplete:** 49.4% report structured environmental monitoring, while 33.0% measure GHG emissions.
- **Formal governance is growing:** 52.5% have a formal ESG policy and 26.5% are developing one; about a third have no named individual accountable.
- **Operational action is tangible:** 39.3% cite waste reduction, 35.4% water conservation, 28.5% energy efficiency and 22.8% sustainable procurement.
- **People and community initiatives are common:** 72.0% report workforce wellbeing, safety or development policies; 59.5% regularly undertake community or local-supplier initiatives.
- **ESG data requests have reached supply chains:** 51.3% name customers or buyers as requesters; 19.6% name banks or investors.
- **Perceived readiness may exceed documented readiness:** 57.9% say they are very prepared, yet only 33.0% report measuring emissions.
- **Businesses see direct economic value:** operational efficiency (45.6%), market access (43.9%) and customer trust (36.7%) lead the benefits selected.

Policy Context

Under the ICPAK roadmap, mandatory IFRS Sustainability Disclosure Standards reporting starts for Public Interest Entities for accounting periods beginning 1 January 2027, followed by large non-PIEs in 2028 and non-PIE SMEs in 2029. Legal obligations depend on entity classification; nonetheless, smaller suppliers may receive sustainability-data requests earlier through procurement and finance relationships. Climate resilience is also a financial consideration: the World Bank projected real GDP losses of up to 7% relative to baseline by 2050 without adaptation (World Bank, 2023).

Five Priority Actions for Businesses and Institutions

- Maintain consistent annual indicators while extending county, sector and business-size participation.
- Provide affordable carbon, energy, water and waste measurement guides and sector-specific training.
- Develop standardised supplier-readiness and ESG-information response support for MSMEs.
- Connect member requirements to verified technical assistance, financiers, buyers and relevant programmes.
- Produce a recurring KBSI research series with stable questions, an opt-in follow-up panel and published indicators.

National Enterprise Sustainability Action Agenda

Stakeholder	Commitment
Enterprises	Strengthen routine records of electricity, fuel, water, waste and material use, assign responsibilities and use these records to manage costs, resilience and responses to buyers and lenders.
KNCCI	Connect members to sustainability guidance, recognised training, supplier-readiness clinics, climate-risk resources and market and finance opportunities.
Buyers and financial institutions	Use the evidence base for simpler, proportionate sustainability requests and business-support tools.
National and county governments	Inform enterprise-focused climate policy, green skills priorities, adaptation support and public-private dialogue.
Annual research programme	Repeat comparable questions, expand participation and track headline indicators over time.

1. Enterprise Sustainability in Kenya: Risks and Opportunities

For many Kenyan businesses, sustainability begins with ordinary commercial decisions: the cost of power and fuel, the use of water and materials, the treatment of workers and the requirements of customers. Sustainability information is increasingly requested in procurement, investment and reporting processes. Smaller enterprises need practical ways to meet these expectations without excessive administrative cost.

1.1 KBSI and the Chamber's Enterprise Support Role

- Measure business practices, capability and perceived market needs using consistent indicators.
- Translate responses into services, training, policy dialogue and financing conversations.
- Support independent comparisons over time when future samples are appropriately designed.
- Identify differences by sector, workforce size and location, subject to valid sample sizes.
- Create an accountable platform for collaboration with researchers, banks, corporates and development partners.

1.2 How to Read the Baseline

The results describe businesses that participated in this voluntary online survey. Comparisons between business types should be read alongside their response bases. The 2026 edition establishes the reference year; subsequent rounds will provide the evidence needed to discuss change over time.

1.3 Kenya's MSME Economy and Sustainable Growth

The Revised MSME Policy 2026 places productivity, skills, market access, financial inclusion, technology adoption and resilience at the centre of MSME development. These priorities align closely with the KBSI questions on resource data, ESG practices, buyer requirements and business value (Republic of Kenya, State Department for MSME Development, 2026).

How Government Defines and Counts Smaller Enterprises

The Micro and Small Enterprises Act, 2012 defines a micro enterprise as employing fewer than ten people with annual turnover not exceeding KES 500,000, and a small enterprise as employing between ten and fifty people with turnover between KES 500,000 and KES 5 million, alongside prescribed asset criteria. For statistical discussion, the revised policy cites the KNBS survey classification of licensed establishments as 92.2% micro, 7.1% small and 0.7% medium. KBSI uses its own employee bands (1–10, 11–50, 51–200, 201–500 and 500+), reported as collected rather than renamed as legal categories.

Contribution to Jobs, Income and the Wider Economy

The 2026 MSME Policy cites 7.4 million enterprises, 14.9 million workers and a 33.8%–40% share of GDP based on earlier studies. KNBS's Economic Survey 2026 records 18.1 million people engaged in the informal sector in 2025, which accounted for 87.2% of the 822,100 additional recorded jobs that year. Programmes must be proportionate: a two-person distributor should not require the same reporting system as a large manufacturer.

1.4 Sustainability Data as a Commercial Asset

For an MSME, the first sustainability dataset may be no more than monthly electricity bills, diesel purchases, water-meter readings, waste volumes and safety records in a consistent register. Once tracked, these inputs improve management decisions, support buyer due diligence and provide a foundation for future greenhouse-gas measurement.

- **Reducing operating costs:** ratios such as electricity per occupied room-night or kilowatt-hours per litre of milk reveal efficiency questions and support equipment investment decisions.

- **Competing for procurement:** an exporter that can describe fuel use, water stewardship, waste handling and workforce procedures is better placed to complete a buyer questionnaire.
- **Accessing green finance:** historical energy and fuel records make the business case for efficient refrigeration, solar installation or cleaner production testable.
- **Building resilience:** recorded exposure to floods, heat, water shortages or fuel disruption supports contingency planning.
- **One reliable record:** the same records serve budget control, loan documentation, procurement applications and disclosures.

The ICC–Sage 2025 SME Climate Finance Stocktake, covering 8,250 SMEs in 17 markets, found that SMEs using digital accounting or carbon-tracking tools were 2.4 times as likely to have formal sustainability reporting systems and 1.6 times as likely to apply for green finance. These are international associations, not measured effects among Kenyan respondents (International Chamber of Commerce and Sage, 2025).

Exhibit A. Enterprise records and their commercial uses

Business record	Management use	External commercial use
Electricity and fuel by month	Identify consumption anomalies; assess efficiency investments	Respond to energy and GHG activity-data requests
Water and material purchases	Assess process efficiency and input losses	Substantiate resource-stewardship information
Waste quantities and disposal	Reduce disposal costs; improve material recovery	Answer buyer environmental management questions
Workplace safety and training records	Monitor workforce development and operational risks	Support procurement and stakeholder due diligence
Climate incidents and interruption days	Budget for continuity and resilience	Support adaptation project and risk assessments
Action plans and implementation evidence	Track accountability, deadlines and results	Demonstrate progress to buyers, lenders and oversight bodies

Source: KNCCI research interpretation (2026). Illustrative management applications; not measured survey outcomes.

1.5 Climate Risk as an Enterprise Cost

Climate shocks reach enterprises through damaged stock, stalled deliveries, lost trading days, higher water and electricity costs and payment delays. The World Bank estimated that, without adaptation, climate change could reduce Kenya's real GDP by up to 7% relative to baseline in 2050; this is a national scenario, not a KBSI result (World Bank, 2023). Enterprises can begin with existing records: sales books show revenue lost during closures, damaged-stock registers show inventory losses, and supplier invoices capture cost increases.

1.6 Green Skills, Climate Services and New Markets

Kenya's shift towards resource-efficient production and cleaner energy creates demand for enterprises able to supply, install and service new technologies, including solar installation, efficient cold-chain equipment, water-saving systems and low-emission transport support. Accredited learning in Carbon Literacy and ISEP Pathways to Net Zero can help owners and supervisors understand the evidence that makes efficiency claims credible. For enterprise owners, the first sustainability investment is often better information.

2. Research Design and Methodology

The 2026 baseline used an online Google Forms questionnaire, with respondents mobilised through KNCCI's county chapter network. The instrument covered organisational context; policy and leadership; environmental data and actions; workforce and community practice; ESG data requests; disclosure readiness; expected business value; and willingness to participate in future research. Of 646 submissions received between 6 May and 4 August 2026, nine recorded non-consent and were excluded, leaving 637.

Table 2. Survey methodology and coverage

Item	2026 treatment
Collection mode	Online Google Forms; mobilised through county chapter managers and Chamber networks
Collection window	6 May – 4 August 2026
Raw submissions / exclusions	646 / nine non-consenting records
Reporting base	637 consenting respondents; variable n by question
Location coverage	39 counties from 628 valid county responses
Unit of interpretation	Respondent submission, not verified distinct business
Weighting	None; descriptive sample statistics only
Composite	Ten-item pilot score; 593 complete records

2.1 Statistical Treatment

Results are reported as valid percentages: the number of answers in a category divided by the number of non-blank, eligible responses to that question. Multi-select percentages share the same denominator and do not sum to 100%. Figures are rounded to one decimal place. The survey was not a probability sample, so design-based confidence intervals or national margin-of-error claims would be inappropriate.

2.2 Data Integrity Checks

The research team reviewed question completeness, consent, repeated organisation descriptions and selections requiring consistent treatment. Annual follow-up can strengthen company-level identification, response verification and tracking of change within participating enterprises.

2.3 Building a Stronger Annual Evidence Series

Table 3. Research coverage and priorities for annual development

Coverage consideration	Required improvement for annual editions
Self-selection and mobilisation bias	Stratified recruitment targets; documented outreach; consider a managed respondent panel
County concentration	County quotas and coverage tracking before fieldwork closes
Repeated/generic organisation names	Business ID, consented longitudinal respondent code and deduplication rules
Self-reported practices	Optional evidence verification and independent audit of a small pilot subsample
Multi-select validation gaps	Hard limits and mutually exclusive “None” options in future questionnaire
No representativeness weights	Benchmark composition against a documented business population frame

INTERPRETATION The figures describe the participating respondent pool. No result should be presented as the percentage of all KNCCI members, all Kenyan MSMEs or all Kenyan businesses without further survey design and estimation.

3. Profile of Participating Enterprises

County, sector and employee-size coverage help locate the evidence and its gaps. The geographic distribution indicates where the survey reached enterprises and helps KNCCI plan engagement across county economies.

SURVEY QUESTION Q1. Which county is your business primarily located in?

Base: 628 respondents identified a valid county; 39 counties appear.

Interpretation: County participation locates business voices and helps direct further engagement. It is not a county-level sustainability ranking.

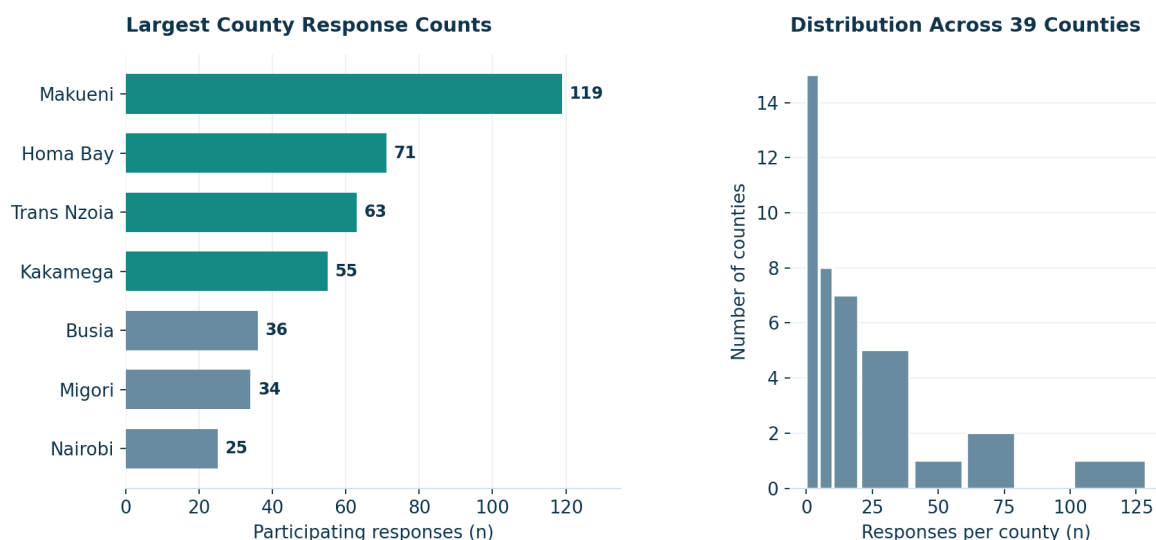


Figure 1. Responses by leading counties and distribution of response counts across the 39 represented counties (n=628).

The four most represented counties (Makueni, Homa Bay, Trans Nzoia and Kakamega) account for 49.0% of location-identified submissions. This concentration limits the fairness of direct county comparisons.

SURVEY QUESTION Q2. Which sector best describes your organisation?

Base: 626 valid responses; retail and trade 32.1%; agriculture and agribusiness 23.5%.

Interpretation: The prominence of trade and agribusiness makes fuel use, cold-chain efficiency, agricultural sourcing, waste and customer requirements particularly relevant. Practical examples grounded in sector costs will be more useful than a generic intervention.

Business sectors represented

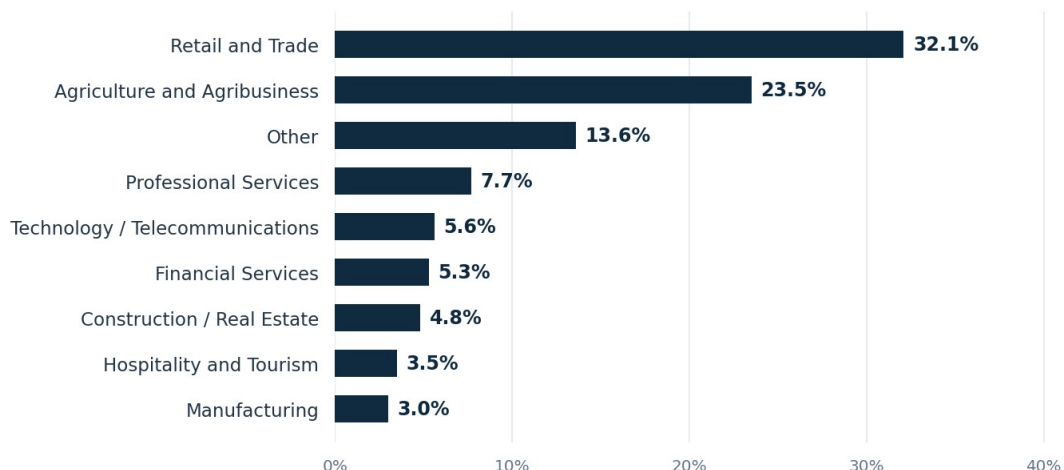


Figure 2. Business sectors represented (n=626). Categories are self-selected.

SURVEY QUESTION Q3. How many employees does your organisation have?

Base: 626 valid responses; 453 employ 1–10 people (72.4%); 100 employ 11–50 people (16.0%).

Interpretation: Most participants have small teams and limited specialist capacity. The design implication is to begin with manageable records and clear responsibilities before introducing advanced reporting systems.

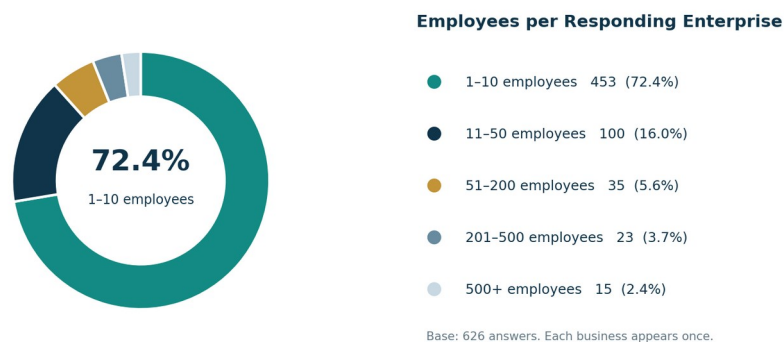


Figure 3. Employee-size composition of participating enterprises (n=626).

Implications for enterprise and county support: differences in size, sector and geography underline the need for practical, proportionate guidance, which KNCCI will tailor through its chapter network.

4. Sustainability Governance and Enterprise Readiness

A written policy clarifies expectations on resource use, staff responsibilities and risk management, but its value depends on whether commitments translate into routine decisions, budgets and performance records.

SURVEY QUESTION Q4. Does your organisation have a formal sustainability, ESG or environmental policy?

Base: 630 valid responses; yes 331 (52.5%); in development 167 (26.5%); no 132 (21.0%).

Interpretation: Formal policies establish intent and accountability but generate commercial value when linked to purchasing, maintenance, responsibilities and routine reporting.

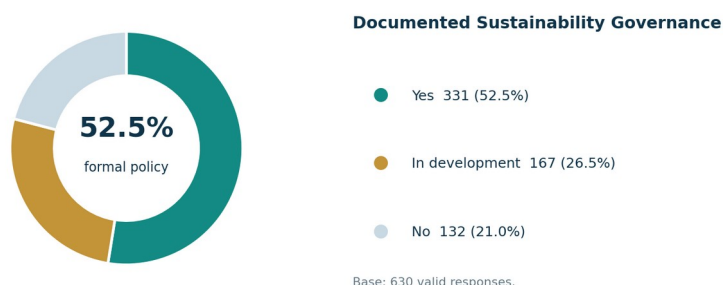


Figure 4. Formal sustainability/ESG policy status of responding enterprises (n=630).

Among 622 respondents to the responsibility question, 30.5% report a dedicated sustainability manager or team and 30.2% assign primary responsibility to the board or executive leadership, while 31.8% report no designated responsibility. Leadership discusses these matters regularly in 46.8% of cases and occasionally in 30.9% (n=628).

4.1 Action Implications

- Introduce a simple governance checklist and annual policy-review template for members.
- Create guidance for designating a responsible officer or team where resources are constrained.
- Offer board and manager briefings on risks, cost reduction, supplier requirements and reporting evidence.
- Promote modest, specific internal targets tied to recorded operational performance.

4.2 What Formal Governance Is Associated With

Matching policy status with greenhouse-gas measurement shows that the two are found together. The comparison is descriptive and does not demonstrate that a policy alone causes measurement; size, customer requirements, sector and managerial capability may influence both.

Matched responses: policy status and GHG measurement

Policy status	Measure GHG emissions	Share
Formal policy	168 of 328	51.2%
Policy in development	35 of 164	21.3%
No policy	4 of 132	3.0%

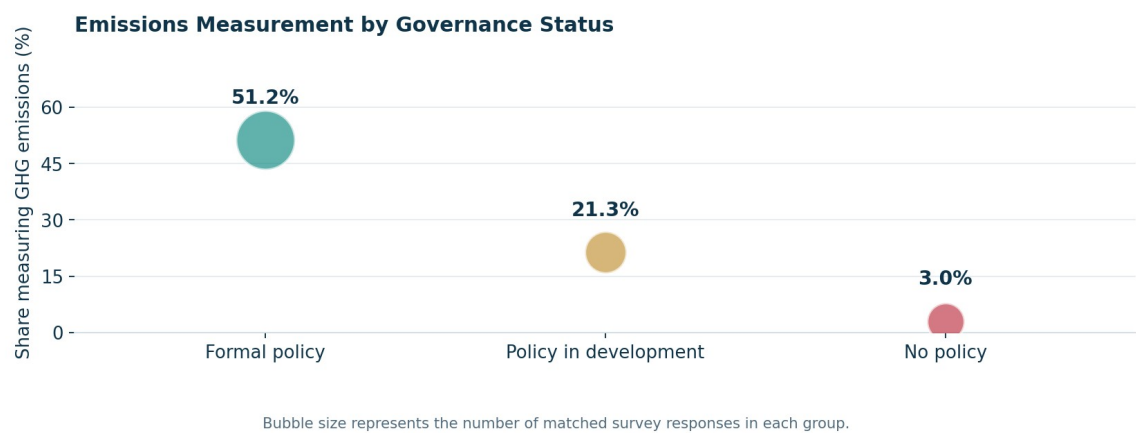


Figure 5. Share measuring GHG emissions within each policy-status group. Association, not causation.

5. Environmental Performance: From Action to Measurement

Accurate resource data improves cost visibility, supports practical efficiency measures and helps enterprises prioritise investment.

5.1 Greenhouse Gas Measurement: An Enterprise Capability

Reliable emissions accounting begins with ordinary business information (electricity consumption, fuel purchases and operational activity) rather than complex software.

SURVEY QUESTION Q5. Does your organisation measure its greenhouse gas emissions or carbon footprint?

Base: 628 valid responses; yes 207 (33.0%); planned within 12 months 162 (25.8%); no 259 (41.2%).

Interpretation: The starting task is to locate reliable activity records such as electricity bills, fuel purchased and vehicle mileage. These inputs underpin emissions estimates and reveal operating costs.



Figure 6. GHG measurement status (n=628).

Only one in three respondents reported measuring GHG emissions. Firms without a carbon inventory can start proportionately by assigning a data owner, organising electricity and fuel records, documenting emissions sources and learning the difference between activity data and calculated emissions.

SURVEY QUESTION Q6. Does your organisation track environmental performance data such as energy, fuel, water or waste?

Base: 631 valid responses on tracking; 628 on GHG measurement.

Interpretation: Structured resource monitoring and GHG inventories are related but distinct. The most cost-effective first step for many enterprises is to improve routine data collection.

From tracking to carbon measurement

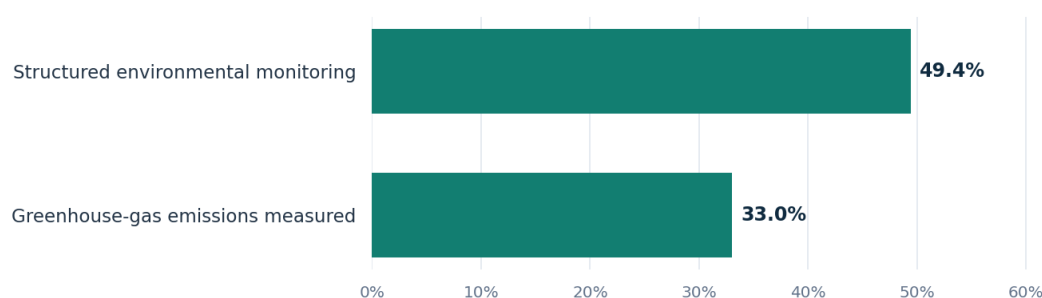


Figure 7. Environmental monitoring and GHG measurement (n=631 and n=628).

Nearly half of respondents (49.4%) report structured monitoring of energy, fuel, water or waste data; a further 16.5% report some tracking and 18.5% plan to begin.

SURVEY QUESTION Q7. Which environmental initiatives has your organisation implemented in the past year?

Base: Multiple selections; 628 valid responses.

Interpretation: Responses show tangible action rooted in everyday operations. The benefit grows when managers record what was spent, what changed and what savings followed.

Actions undertaken in the preceding year

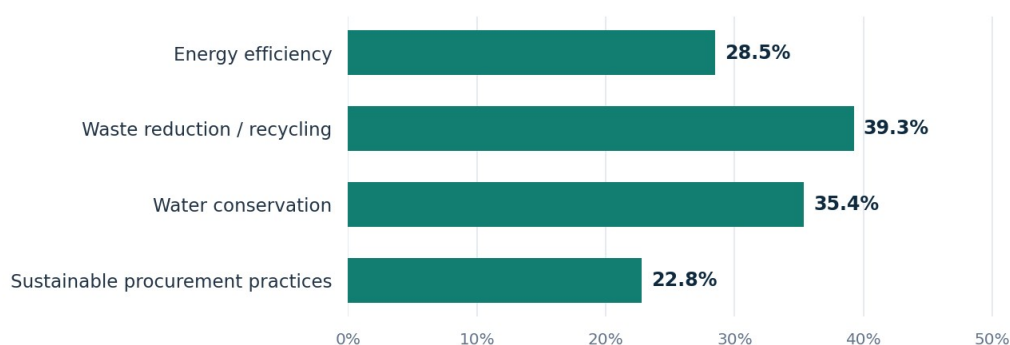


Figure 8. Environmental initiatives implemented (multi-select; n=628).

Reported environmental initiatives

Initiative	Share of respondents
Waste reduction and recycling	39.3%
Water conservation	35.4%
Energy efficiency	28.5%
Sustainable procurement	22.8%

5.2 Three Stages of Practical Sustainability Capability

Policies establish direction, resource records provide management evidence and GHG inventories organise that evidence for carbon-related decisions. The three indicators describe a sequence rather than a formal maturity certification.

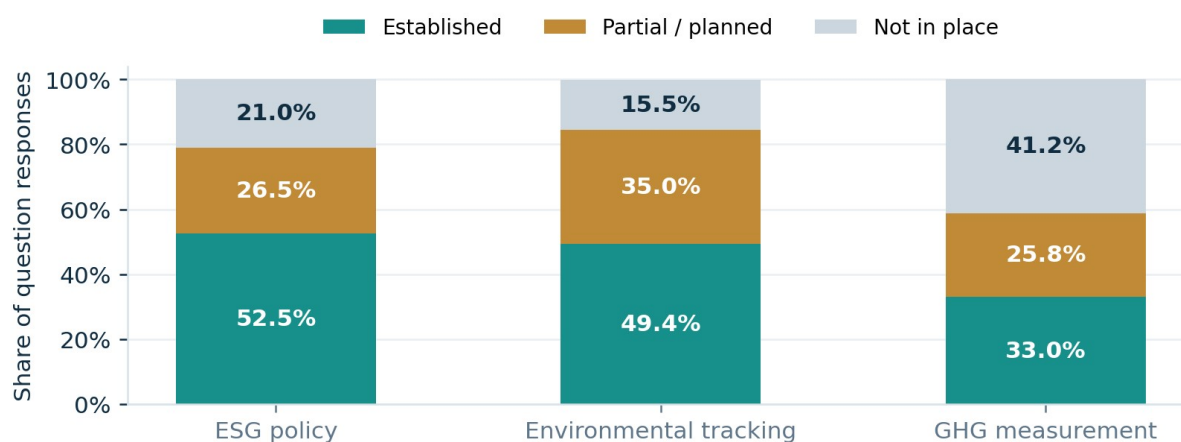


Figure 9. Self-reported maturity by topic (policy n=630, monitoring n=631, GHG measurement n=628).

Implications: energy, fuel, water and waste records allow enterprises to detect cost drivers, justify equipment investment and support data requests. KNCCI will prioritise accessible templates, practical learning and monitoring support.

6. Workforce, Community and Supply-Chain Sustainability

Business sustainability is broader than greenhouse-gas emissions. Employee safety, skills, decent work, community relationships and local procurement influence productivity and resilience, and feature in supplier screening.

SURVEY QUESTION Q8. Does your organisation have employee wellbeing, safety or workforce-development policies, and does it regularly undertake community or local-supplier initiatives?

Base: 632 valid workforce responses; 630 valid community-engagement responses.

Interpretation: A credible account of sustainability includes employees, communities and suppliers. Training, safety and local-supplier records can inform procurement questionnaires.

People and community programmes

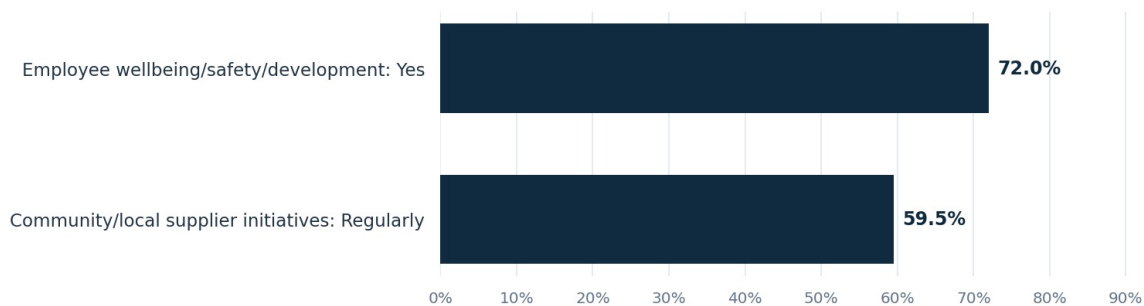


Figure 10. Workforce policy/programmes (n=632) and regular local/community engagement (n=630).

- 72.0% report workforce wellbeing, safety or development policies; a further 18.0% report partial provision.
- 59.5% participate regularly in community or local-supplier initiatives and 31.4% occasionally.
- Annual editions should add validated questions on training coverage, safety systems, local procurement spending and inclusion.

7. Sustainability, Disclosure and Enterprise Competitiveness

External information requests often mark the point at which sustainability becomes a commercial transaction issue. Buyers may require suppliers to describe energy use, labour conditions, traceability or environmental procedures; lenders may request information on climate-related projects.

SURVEY QUESTION Q9. Has your organisation been asked to provide sustainability or ESG information by any of the following?

Base: Multiple selections; 624 valid responses.

Interpretation: Customer requirements are already a practical channel through which ESG information reaches smaller enterprises. A concise evidence pack with consistent definitions reduces the need to rebuild information for each buyer.

Who asks for sustainability information?

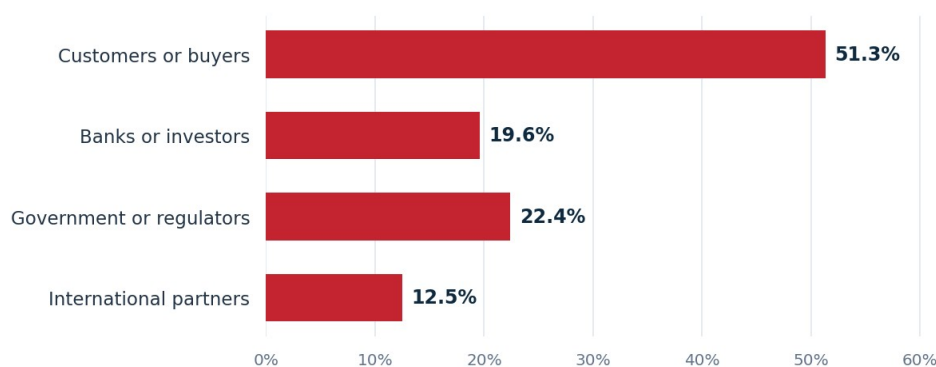


Figure 11. Requesters of sustainability or ESG information (multi-select; n=624).

Requester	Share
Customers or buyers	51.3%
Government or regulators	22.4%
Banks or investors	19.6%
International partners	12.5%
At least one type of request	76.1%

SURVEY QUESTION Q10. How prepared is your organisation to respond to increasing sustainability expectations?

Base: 627 valid responses; very prepared 57.9%; somewhat 25.4%; not very 11.5%; not prepared 5.3%.

Interpretation: Perceived preparedness indicates confidence but should not be treated as a measure of technical capability. A structured readiness review can confirm whether records and responsibilities exist.

Reported Preparedness for Sustainability Expectations

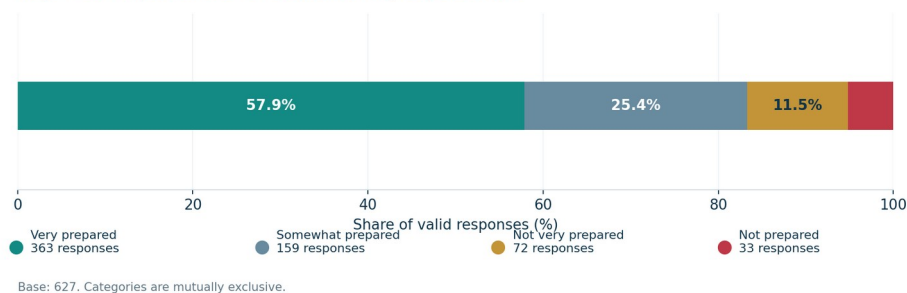


Figure 12. Self-assessed ESG preparedness (n=627).

Within the 363 respondents describing themselves as very prepared, 170 reported measuring GHG emissions. On external ESG reporting, 48.2% answered “Yes”, 29.9% “Planning to start” and 21.0% “No” (n=625).

SURVEY QUESTION Q11. Where could stronger sustainability or ESG practices deliver the greatest business value?

Base: Multiple selections; 627 valid responses.

Interpretation: Respondents frame sustainability primarily as a commercial opportunity, pointing to an agenda of managing operating costs, winning customers, maintaining supplier eligibility and presenting credible investment cases.

Where businesses see the most value

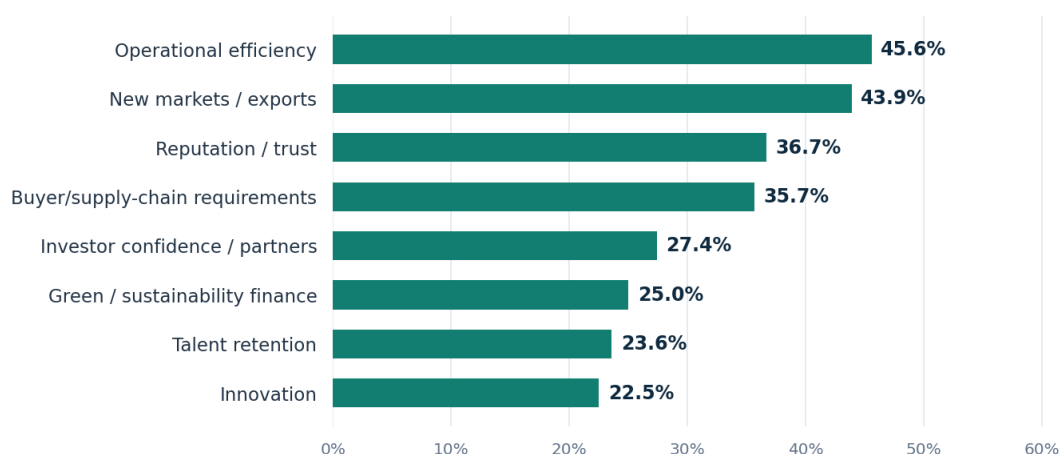


Figure 13. Perceived business value (multi-select; n=627).

Operational efficiency (45.6%), market or export access (43.9%), reputation and trust (36.7%) and buyer requirements (35.7%) lead. Because 129 respondents selected more than three options, figures reflect selected mentions rather than a strict top-three ranking.

7.1 Are Customer Requests Linked to Data Capability?

GHG measurement was reported by 128 of 318 businesses mentioning buyer requests (40.3%) compared with 13 of 149 reporting no external requests (8.7%). The association may reflect buyer expectations, organisation size and management capacity.

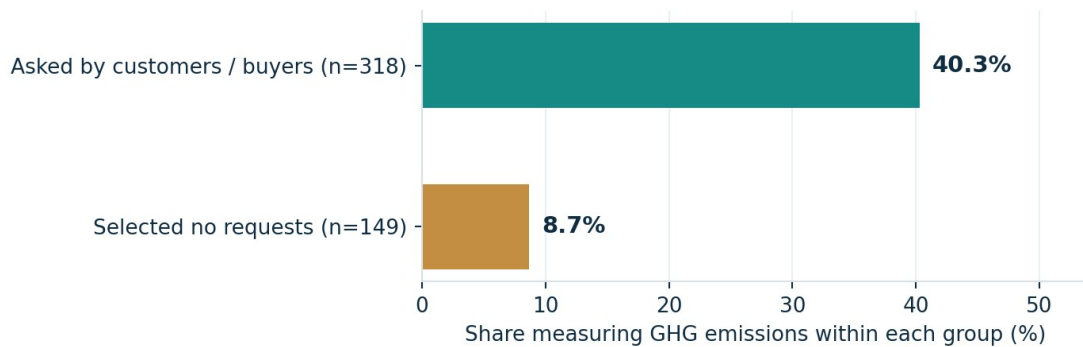
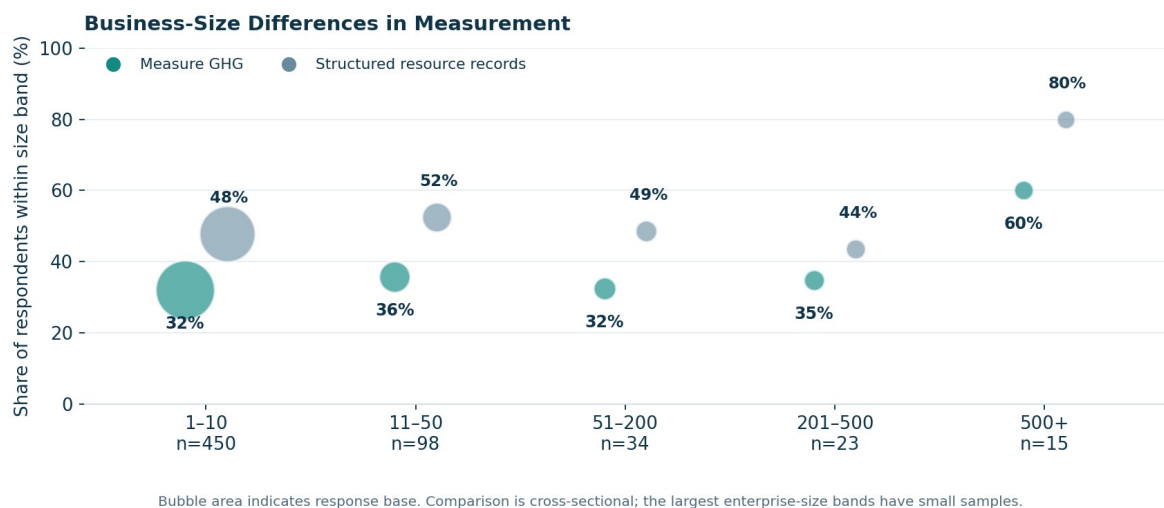


Figure 14. GHG measurement by buyer-request status. Descriptive association only.

7.2 Where Carbon Measurement Varies by Organisation Size

Valid GHG-measurement bases by employee band were 450, 98, 34, 23 and 15. Small bases in the upper bands make the figures better suited to identifying questions for future study than to establishing definitive differences. Microbusinesses require inexpensive templates and accessible training; larger suppliers may require formal inventories and governance.



Bubble area indicates response base. Comparison is cross-sectional; the largest enterprise-size bands have small samples.

Figure 15. GHG measurement and structured monitoring by employee-size group.

7.3 The Preparedness–Evidence Gap

Among 361 “very prepared” businesses with interpretable GHG answers, 170 measured emissions (47.1%), 78 planned to begin and 113 did not measure. Confidence is valuable, but buyer and lender processes depend on evidence.

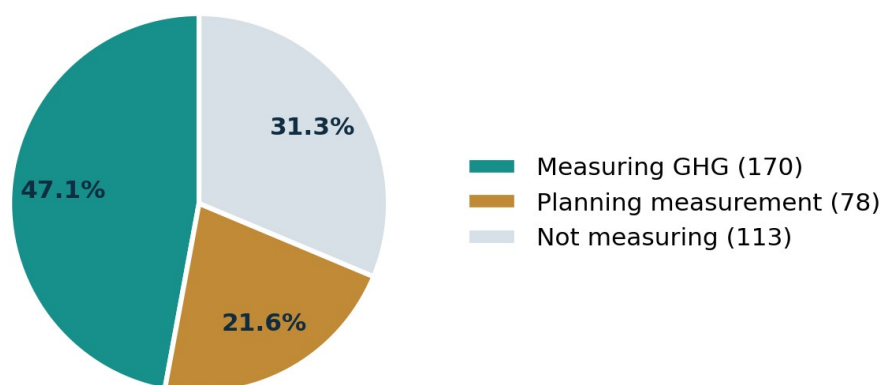


Figure 16. Readiness and evidence comparison among “very prepared” respondents.

7.4 External Context: ICPAK’s 2026 PIE Readiness Assessment

A separate 2026 IFRS S1/S2 Sustainability Reporting Readiness Assessment, reported by the Insurance Regulatory Authority on 17 September 2026, described the overall position of participating public-interest sectors as “Emerging”, at 1.51 out of 4, using a 49-item framework covering governance, strategy, risk management, and metrics and targets.

7.5 Kenya’s Disclosure Transition: Why KBSI Is Timely

ICPAK has established a phased national roadmap for adopting the ISSB’s IFRS Sustainability Disclosure Standards. IFRS S1 addresses material sustainability-related financial risks and opportunities; IFRS S2 addresses climate-related disclosures. The dates apply to accounting periods beginning on or after those specified.



Figure 17. ICPAK adoption timetable by reporting-entity category. Source: ICPAK 2024 roadmap.

Table 4. ICPAK IFRS S1/S2 phased disclosure timetable

Reporting cohort	Adoption date	Practical implication
Voluntary adopters	Periods beginning on or after 1 January 2024	Enterprises may adopt voluntarily and begin building data capability.
Public Interest Entities	Periods beginning on or after 1 January 2027	PIEs strengthen governance and disclosure systems; suppliers may receive data requests.
Large non-PIEs	Periods beginning on or after 1 January 2028	Larger private entities prepare reporting procedures, including supplier information.
Non-PIE SMEs	Periods beginning on or after 1 January 2029	SMEs prepare proportionate reporting capacity.

Reporting cohort	Adoption date	Practical implication
		published.

The most important distinction for MSMEs is between legal reporting obligations and commercial information requests. A supplier may be asked for electricity, fuel, water, labour or carbon data before its own formal reporting phase. ICPAK's readiness tool describes completion as a preparatory requirement, not substantive compliance; firms should confirm the latest position with ICPAK. KBSI does not assess statutory compliance or assurance readiness.

ICPAK sources: www.icpak.com (roadmap) and sustainability.icpak.com (readiness assessment portal).

7.6 Questions, Results and Decision Implications

Table 5. Question-to-finding evidence ledger

Survey question (shortened)	Valid base; observed results	What the data mean
Formal sustainability / ESG policy?	n=630: Yes 52.5%; in development 26.5%; No 21.0%	Over half report policies; implementation and ownership should also be examined.
Tracks energy, fuel, water or waste data?	n=631: Structured 49.4%; some 16.5%; planning 18.5%; none 15.5%	Comparable monthly records would make performance more actionable.
Measures GHG emissions?	n=628: Yes 33.0%; planning 25.8%; No 41.2%	Emission-source literacy and activity data remain priority capabilities.
Environmental initiatives in previous year?*	n=628: Waste 39.3%; water 35.4%; energy 28.5%; procurement 22.8%	Actions show where effort is invested; results need tracking.
Asked for sustainability / ESG information?*	n=624: Customers 51.3%; regulators 22.4%; banks/investors 19.6%	Counterparty requests explain the need for supplier evidence.
Produces sustainability / ESG reporting?	n=625: Yes 48.2%; planning 29.9%; No 21.0%; mixed 1.0%	Reporting is broad; standard templates can improve consistency.
Prepared for rising expectations?	n=627: Very 57.9%; somewhat 25.4%; not very 11.5%; not prepared 5.3%	Perceptions are valuable alongside documented measurement.
When is business value expected?	n=627: within 12 months 44.7%; 1–3 years 33.3%; 3–5 years 12.1%; beyond 5 years 4.1%; uncertain 5.7%	Near-term value is expected, though returns were not measured.
Would participate in a future survey?	n=629: Yes 96.0%; unsure 3.2%; No 0.8%	Repeat participation could support annual change tracking.

* Multi-select question. Values reflect unweighted self-reports, not independently verified practices, and do not imply national prevalence.

7.7 Economic Value Along the Enterprise Supply Chain

Of respondents, 51.3% selected customers or buyers as sources of ESG information requests and 43.9% see market or export opportunities from stronger practices. Together, these suggest that documenting practices may become part of commercial readiness, though they do not prove that a business without data has lost a contract.

A practical supplier evidence pack can include:

- A one-page company profile and named sustainability contact.
- A written policy where available.
- Monthly energy and fuel records.
- Relevant safety and labour procedures.
- Waste and water information.
- A register of improvement actions.

For exporters, the EU Deforestation Regulation covers products including coffee, cocoa, cattle, rubber, palm oil, soy and wood, and may require Kenyan suppliers to maintain origin and sourcing records. Its principal requirements begin on 30 December 2026 for relevant large and medium EU operators. Traceability obligations should not be confused with carbon-footprint disclosure (European Commission, 2026).

7.8 Using Data to Unlock Investment

Green finance becomes more actionable when sustainability data are joined to financial information. An SME applying for efficient milling equipment, cleaner cold storage or solar pumping should be able to state baseline utility cost, project expenditure, expected savings, financing need and the method for measuring results. The ICC–Sage stocktake points to joint guidance involving Chambers, financial institutions, buyers and public programmes (International Chamber of Commerce and Sage, 2025).

7.9 What Good Policy Can Learn From Annual KBSI Data

Policy programmes should be assessed against decisions that matter: how many enterprises start recording energy and water, how often buyers request information, whether businesses complete useful training and whether recorded evidence supports applications or investments.

8. Climate Risk, Enterprise Resilience and Green Skills

The KBSI 2026 baseline captures environmental measurement and sustainability practice; the analysis below draws on external evidence to explain why future rounds should also measure climate-related financial exposure.

8.1 Climate Hazards and Enterprise Exposure

Floods can destroy inventory and make premises inaccessible; drought can reduce water availability and agricultural supply; high temperatures can lower labour productivity or raise cooling costs. IFC research on smaller firms in developing economies identifies asset damage, adaptation expenses and lengthy recovery periods as important concerns. These are external findings, not estimates for KBSI respondents (International Finance Corporation, 2026).

8.2 From Climate Exposure to Cash-Flow Pressure

An enterprise can translate disruption into financial consequences by identifying trading days lost, sales forgone, stock damaged, repairs paid, additional transport costs and delayed receivables. These affect liquidity, creditworthiness and the ability to retain workers.

8.3 Physical and Transition Risks

Enterprises face physical risks from storms, droughts, heat and flooding, together with transition risks such as changing buyer expectations, energy costs, technology, insurance and information requests. Both can influence procurement eligibility, operating costs and financing.

8.4 A Practical Climate-Risk Register for MSMEs

Exhibit B. Enterprise climate-risk and financial exposure worksheet

Illustrative scenario	Potential commercial cost	Evidence and practical response
Flooded trading premises	Lost selling days; damaged inventory; cleaning and delivery costs	Compare daily sales and stock records; move vulnerable stock; plan alternate access.
Drought or disrupted water supply	Higher purchased-water cost; interrupted production	Track water purchased per unit of output; examine storage and efficient equipment.
Heat or electricity disruption	Spoiled produce; higher refrigeration and generator costs	Record product losses, kWh and fuel; assess cold-chain maintenance and backup.
Road or supplier interruption	Higher freight charges; delayed invoices; working-capital pressure	Maintain delivery and debtor logs; identify alternative suppliers.

Source: KNCCI research interpretation (2026). Illustrative scenarios; not a regulatory disclosure template or an estimate of losses among respondents.

8.5 Green Skills and Enterprise Opportunities

A resilient, lower-carbon economy generates demand for skilled installers, maintenance technicians, agrifood service providers and logistics managers. GIZ programmes in Kenya combine vocational education, climate-resilient agrifood value chains, renewable energy and enterprise development, and the ILO has documented Kenya's work on a national green skills and jobs strategy.

8.6 KNCCI's Role in Climate Resilience

The Chamber will help members understand local hazards, adopt basic data registers, compare continuity measures and identify training or financing support. County chapters will convene enterprises, insurers, buyers, technical providers and county authorities. Kenya's Jobs and Economic Transformation programme already identifies MSME climate resilience and shock-linked liquidity support as policy objectives (Kenya Jobs and Economic Transformation Project, n.d.).

9. KNCCI Enterprise Support: From Evidence to Business Results

More businesses are receiving sustainability information requests, while fewer report routine greenhouse-gas measurement. The resulting priority is to help enterprises establish reliable records, improve operational efficiency and explain their practices to buyers and financiers.

9.1 A Twelve-Month Enterprise Support Pathway

Table 6. Suggested 2027 evidence and capability-development roadmap

Period	Research / practice milestone	Primary accountability
Q4 2026	Publish baseline questionnaire, definitions and limitations; consult priority users	KNCCI research coordination and technical advisers
Q1 2027	Set county / sector quotas; establish consented repeat panel and quality protocols	Research and data-governance team
Q2 2027	Collect comparable annual responses; begin targeted capability support	County chapters; participating enterprises; technical providers
Q3 2027	Validate data, compare matched respondents, review selection bias and coding	Independent technical review
Q4 2027	Publish second edition with qualified trends and documented programme outcomes	Publication leadership and independent reviewers

Responsibilities are indicative and should be confirmed through KNCCI programme planning.

9.2 KNCCI Services

- **KBSI Insights Briefings:** county and sector webinars explaining results and actions.
- **Supplier ESG Readiness Clinics:** guided evidence packs and buyer questionnaire responses.
- **Certified capability building:** Carbon Literacy and ISEP Pathways to Net Zero, with follow-up clinics.
- **Resource Efficiency Pathways:** energy, water, waste and procurement diagnostics.
- **Annual Monitoring Programme:** comparable questions, opt-in follow-up and a documented evaluation cycle.

9.3 Member-Value Pathway: Attract, Serve, Retain

The most credible model begins with freely accessible findings, then offers structured diagnostics, learning, practical data templates and follow-up on documented improvement.

SURVEY QUESTION Q12. What follow-up information would businesses find most useful?

Base: 626 valid responses; 35.6% selected benchmarking/support programme information and 25.7% sustainability events or briefings.

Interpretation: The preferred follow-up is practical: benchmarking lets businesses understand their position, and briefings help translate findings into decisions.

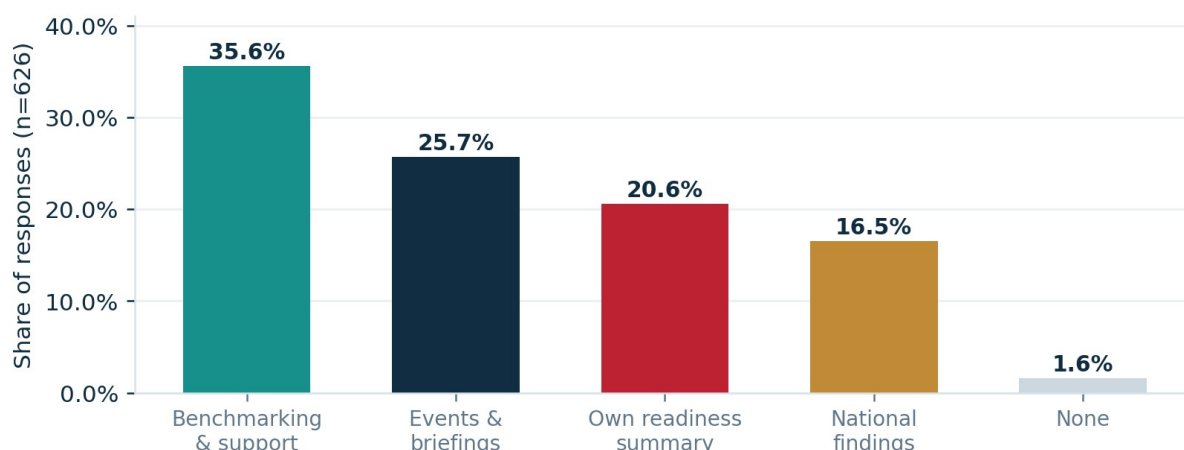


Figure 18. Preferred follow-up information (n=626).

Table 7. Turning evidence into enterprise-support services

Research signal	Proposed KNCCI member benefit	Business outcome to measure
51.3% buyer information requests	Supplier ESG readiness clinics and evidence templates	Completed buyer questionnaires; contracts supported
33.0% measure GHG	Carbon-basics training and reporting starter kit	Participants certified; firms recording emissions-source data
49.4% structured monitoring	Simple electricity, fuel, water and waste logs	Proportion maintaining monthly resource records
35.6% request benchmarking/support	County/sector KBSI support briefings	Attendance, satisfaction, service adoption
96.0% willing to rejoin survey	Consented annual member research panel	Repeat participation and contact quality

9.4 Stakeholder Roles and Measurable Outcomes

Table 8. Stakeholder application framework

User group	Evidence-based action	Testable output
Company directors	Assign ESG accountability; track fuel, electricity, water and waste	Owner, baseline records, documented decisions
Procurement teams	Create proportionate requests and simple evidence templates	Consistent questionnaire and evidence checklist
Financial institutions	Offer resource-data and project-cost literacy alongside finance assessments	Better applications; measured resource-saving projects
Government and regulators	Use the baseline for focused consultation, not national claims	Policy note and targeted, monitored intervention
Researchers and civil society	Validate measures, study sectors, compare county access	Repeatable protocols and transparent outputs

9.5 Using Findings Responsibly

KNCCI will publish core findings with clear definitions and response bases, protect confidential responses and distinguish survey evidence from statutory obligations and commercial buyer requests. Public-policy users should distinguish what participants reported from the wider effects of a policy or programme.

9.6 Measuring Business and Policy Outcomes

KNCCI will monitor outcomes in three stages: participation in guidance and training; application of new practices such as maintaining energy or emissions data; and outcomes such as lower resource use, improved supplier responses and more reliable reporting. A risk and resilience indicator will track enterprises

maintaining a business-continuity register. Ken Waliaula will support monitoring-and-evaluation coordination and Michael B. Esilaba will contribute to technical interpretation, subject to confirmation of formal assignments.

10. The Annual KBSI: Tracking Progress and Informing Policy

KNCCI will publish the KBSI annually, retaining consistent core indicators to track which practices become established, where resource measurement improves and which market requirements create demand for support.

SURVEY QUESTION Q13. How important will sustainability and ESG become to competitiveness over the next five years? Would your organisation take part in future survey rounds?

Base: 622 valid competitiveness responses; 629 future-participation responses.

Interpretation: High expected importance creates a natural mandate for an annual evidence series. Expectations are not forecasts; future editions should test actual change.

The case for an annual KBSI

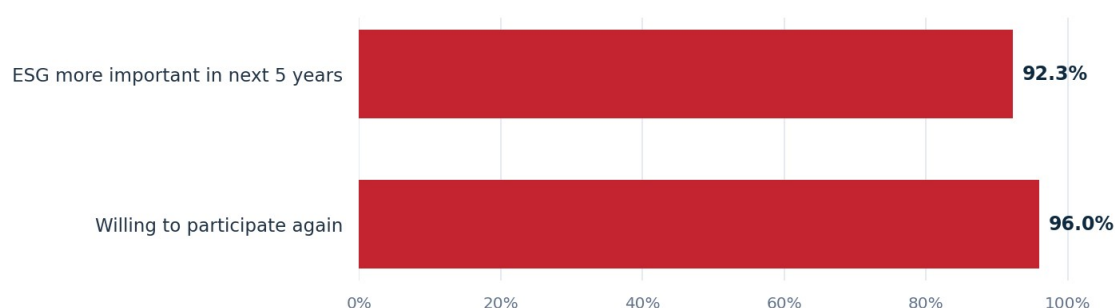


Figure 19. Expected importance of ESG to competitiveness (n=622) and willingness to join future surveys (n=629).

92.3% of respondents expect sustainability and ESG to become moderately or significantly more important to competitiveness, and 96.0% are willing to participate again, creating a practical basis for a consented repeat-respondent panel.

10.1 How an Annual KBSI Benefits Different Stakeholders

Table 9. Stakeholder uses of annual KBSI findings

Stakeholder	Annual decision use	What can be observed
Businesses and boards	Review energy, water, waste and reporting practices against comparable indicators	Direction of change in documented practices
Large buyers and exporters	Understand supplier data gaps; design proportionate requirements	Fewer duplicative questionnaires; more suppliers able to respond
Banks and investors	Observe emerging capabilities and financing-readiness barriers	Better-aligned advisory tools and project pipelines
National and county governments	Locate recurring obstacles; assess enterprise-support interventions	Programme targeting and implementation tracking
Development institutions and civil society	Test whether support reaches small firms and underserved counties	Evidence on inclusion and adoption
Research institutions	Use consistent indicators and a repeat-response panel	Better comparability for sector studies
KNCCI and chapter network	Translate evidence into guidance and evaluate services	Service relevance, engagement, business results

10.2 Four Headline Indicators for Annual Progress

- **Consistent environmental records:** 2026 starting value 49.4% reporting structured monitoring.
- **Greenhouse gas measurement:** 2026 starting value 22.6% measuring emissions

- **Supplier information-response capability:** tracked from 2027; 51.3% reported buyer requests in 2026, a measure of demand rather than capability.
- **Climate disruption and recovery:** tracked from 2027, covering interruption days, losses and recovery arrangements.

10.3 Priority Improvements for the Next Annual Survey

- Define an appropriate target population and distinguish KNCCI members from other firms.
- Introduce unique enterprise identifiers and a consented longitudinal respondent panel.
- Document sample targets by county, sector and employee size; pursue 47-county coverage.
- Include quantitative resource-use measures and buyer-request evidence for a verification subsample.
- Develop clear rules for constructing comparable annual indicators.
- Report trend comparisons only when changes in sample design can be accounted for.
- Publish the questionnaire, item descriptions, quality checks and ethical-use rules each year.
- Add a concise climate-risk and business-continuity module.

10.4 Strategic Interventions: Building Member Capacity

KNCCI is introducing two internationally recognised learning pathways: Carbon Literacy Training accredited by The Carbon Literacy Project (UK), and Pathways to Net Zero offered by the Institute of Sustainability and Environmental Professionals (ISEP). Delivery is by ZuriPlanet Africa Ltd, an accredited Carbon Literacy training organisation, an ISEP Approved Training Centre and a NITA-registered Kenyan provider (NITA/TRN/2658).

Table 10. Training and workplace-evidence pathways

Development track	Delivery and qualification	Expected workplace evidence
Workforce and owner foundation	Carbon Literacy training adapted to Kenya; learning verified against the Carbon Literacy Standard	Learning record; assessed action commitments; certificate; follow-up actions log
Owner-managers, bookkeepers, supervisors	ISEP Pathways to Net Zero: two-day, 14-guided-hour course; 20-question online assessment	Training record; named action owner; priority emission sources; draft improvement plan
Optional KNCCI supplier clinic	Workshop on supplier evidence packs, resource-use records and follow-up actions	Supplier ESG evidence pack; fuel/electricity/water records; assigned data owner

Carbon Literacy: Everyday Climate Decisions

Carbon Literacy equips owners, employees and supervisors with practical knowledge of climate change, emissions and opportunities to reduce carbon. Learners make individual and organisational reduction commitments, and successful participants receive certificates from The Carbon Literacy Project. A 2024 University of Sussex Business School study summarised by the Project found participating employees demonstrated stronger knowledge and climate-conscious behaviour than a comparison group; outcomes for Kenyan enterprises must be tested in their own context.

ISEP Pathways to Net Zero

The course covers the business case for net zero, climate science, Scopes 1, 2 and 3, activity data and emissions factors, GHG inventories, science-based targets, supply-chain emissions and robust environmental claims. There are no formal entry requirements.

Applying Training to Business Results

Illustrative pathway: a grain-milling enterprise records electricity, diesel and production volumes; its team completes Carbon Literacy and identifies energy and waste actions; an owner-manager then completes ISEP Pathways to Net Zero to map emissions sources and set milestones. Following training, a simple 30/60/90-day action record, with a named owner and supporting invoices, prepares the business to answer evidence requests from buyers, banks and partners.

Exhibit C. MSME learning programmes and business outputs

Programme	Best suited to	What the enterprise gains
Carbon Literacy for Africa	MSME owners, shopkeepers, technicians, supervisors	Climate understanding; assessed commitments; certificate
Carbon Literacy for Communities in Africa	Community enterprises, farmer groups, cooperatives, artisans	Locally relevant actions; group commitments; follow-up record
ISEP Pathways to Net Zero	Owner-managers, bookkeepers, procurement and export leads	Emissions-source map across Scopes 1–3; reduction milestones
Introduction to ESG in Kenya	Proprietors, administrators, association members	Basic ESG practices; responsibilities register; buyer-readiness checklist
IFRS S1 and S2 Essentials	Owners supplying larger firms, SME accounts staff	Understanding of disclosure expectations; activity-data checklist
GRI Standards: Practical Introduction	Growing SMEs preparing voluntary information	Overview of material topics and reporting structure

Source: KNCCI enterprise-support framework (2026).

Responsible Climate Claims and Prevention of Greenwashing

Greenwashing occurs when environmental claims exaggerate achievements, omit material facts or lack credible evidence. Enterprises can distinguish intended actions from achieved results, substantiate claims with dates and source records, and maintain confidence with customers, financial institutions and procurement teams. For exporters, a consistent evidence file helps prepare credible responses to due-diligence questions.

CONTACT For training dates, accessibility, group options and enrolment, contact the KNCCI Membership Team or email info@zuri-planet.com. Course information: carbonliteracy.com and isepglobal.org.

10.5 Closing Remarks

The inaugural KBSI provides a starting point for action by enterprises and the institutions that serve them. Its lasting contribution will be a consistent record of changes in business practice, market preparedness and resilience. The priority is measurable business value: lower avoidable costs, greater market confidence, stronger risk management and wider access to commercial opportunities.

Appendices and Technical Notes

Appendix A. Survey Instrument

The instrument asked for consent, organisational and geographic profile, governance and ESG policy, responsibility and leadership review, environmental tracking and emissions measurement, implemented actions, workforce and community practices, external information requests, reporting, preparedness, perceived business value, expected timing, future importance and willingness to participate again. Email fields were optional and excluded from analysis and this report.

Appendix B. County Participation

Table 11. County participation counts

County	n	County	n
Makueni	119	Homa Bay	71
Trans Nzoia	63	Kakamega	55
Busia	36	Migori	34
Nairobi City	25	Machakos	24
Kajiado	23	Turkana	17
Kilifi	16	Kirinyaga	16
Kwale	14	Bungoma	13
West Pokot	10	Samburu	10
Kisumu	9	Baringo	8
Marsabit	6	Kitui	6
Nyandarua	6	Meru	5
Mombasa	5	Nyamira	5
Nandi	4	Kisii	4
Vihiga	3	Nyeri	3
Wajir	3	Kiambu	3
Elgeyo-Marakwet	2	Tharaka-Nithi	2
Isiolo	2	Embu	1
Tana River	1	Taita-Taveta	1
Nakuru	1	Mandera	1
Siaya	1	—	—

County refers to the business's stated primary location. Nine consenting submissions did not record a valid county.

Appendix C. Notes on Multi-Select Data

For environmental initiatives and information requests, each named option is counted once per completed response, with percentages relative to all eligible, non-blank answers. The Google Forms source did not reliably enforce the instruction to choose at most three business-value options. Associations between selected choices and outcome variables cannot be interpreted causally.

Appendix D. Sources and References

Daily Nation (n.d.) Climate risk impacts simplified for MSMEs; Jaeschke, T. (2026) Germany backing Kenya's green transition through skills and inclusion, 16 July; Zawedde, H.D. (2026) When climate risk becomes a budget risk, August. Supplied newspaper clippings.

Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) (n.d.) Kenya: Sustainable Economic Development, Renewable Energy and Climate-Resilient Agriculture.

European Commission (2026) EU Deforestation Regulation: Roles and Responsibilities.

GHG Protocol (n.d.) Corporate Accounting and Reporting Standard.

Global Reporting Initiative (n.d.) GRI Standards.

IFRS Foundation (n.d.) Introduction to the ISSB and IFRS Sustainability Disclosure Standards.

Institute of Certified Public Accountants of Kenya (2024) Roadmap for the Adoption of IFRS Sustainability Disclosure Standards in Kenya.

Institute of Certified Public Accountants of Kenya (2026) Sustainability Disclosure Standards Readiness Assessment Portal.

Institute of Sustainability and Environmental Professionals (n.d.) Pathways to Net Zero Course; Training Partners Directory.

Insurance Regulatory Authority (2026) Kenya IFRS S1/S2 Sustainability Reporting Readiness Assessment.

International Chamber of Commerce and Sage (2025) SME Climate Finance Stocktake: Turning Ambition into Action.

International Finance Corporation (2026) The Silent Adapters: Uncovering the Resilience of Smaller Firms in Developing Countries.

International Labour Organization (2025) ILO Supports Kenya to Refine National Plan for Green Jobs and Skills.

Kenya Jobs and Economic Transformation Project (n.d.) Scaling Up Green Financing and Strengthening Climatic Resilience for SMEs.

Kenya National Bureau of Statistics (2026) Economic Survey 2026.

Kenya National Chamber of Commerce and Industry (2025) KNCCI and Strathmore Business School Partner on ESG Initiatives.

Kenya National Chamber of Commerce and Industry (2026) Africa Commerce and Industry Summit 2026.

Kenya National Chamber of Commerce and Industry (2026) KBSI Baseline Survey, original questionnaire and consenting-response analysis. Unpublished primary research dataset.

Republic of Kenya (2012) Micro and Small Enterprises Act, No. 55 of 2012.

Republic of Kenya, State Department for MSME Development (2026) Revised Micro, Small and Medium Enterprises Policy 2026.

The Carbon Literacy Project (n.d.) Become Carbon Literate; Research and Impact; Get Started.

World Bank (2023) Kenya Country Climate and Development Report.

ZuriPlanet Africa Ltd (2026) Training Provider and Programme Information.



*Growing your
Business
together*

☎ +254 203 927 000



acis2026.kenyachamber.or.ke