REQUEST FOR EXPRESSIONS OF INTEREST

Digital Working-Capital Lending for Sunflower Smallholder Farmers

U.S. Department of Agriculture Food for Progress Ethiopia SunGold Project

Opportunity	Partner with SunGold to pilot and scale digital seasonal working-capital lending
EOI No.	SunGold-EOI-2027-001
To download the EOI Application form	EOI Application Forms are posted in: https://www.rti.org/current-opportunities EOI Application Forms can also be requested at grants@sungold.rti.org
Any questions and clarifications	grants@sungold.rti.org
Submit Concept note to	grants@sungold.rti.org
Date of Issuance	November 21, 2026
Closing date of questions	December 1, 2026, at 5:00 P.M. EAT
Responses to be shared by RTI:	Dec 4, 2026, at 5:00 P.M. EAT
Closing date for application	December 20, 2026, at 5:00 P.M. EAT
Target clients	Smallholder sunflower farmers in verified production clusters linked to processors/off takers
Indicative loan size	USD 500-2,500 equivalent per borrower, denominated in Ethiopian Birr
Anticipated collaboration period	Approximately 12 - 36 months, at least covering one production and repayment cycle
Geographic coverage	Sunflower farmers in Oromia-Jimma, South, Southwest, Sidama and Central Regions
Number and value of loans	17,500 farmers, 10,000 ha, unlocking minimal USD 5 million, denominated in Ethiopian Birr

Dear Applicant of SunGold-EOI-2027-001,

RTI International is implementing the Ethiopia SunGold Project, funded by the U.S. Department of Agriculture's Food for Progress Program. The project aims to strengthen Ethiopia's sunflower value chain through improved inputs, mechanization, finance, contract farming, traceability, processing, and market linkages.

Through this Expression of Interest, SunGold invites regulated financial institutions with an established digital lending platform to express their interest in partnering with the project to pilot and scale digital seasonal working-capital lending for smallholder sunflower farmers. The proposed lending will support eligible production expenses such as improved seed, fertilizer, crop protection, land preparation, planting, harvesting, labor, and other approved costs.

Soft copies of this EOI are available by request from grants@sungold.rti.org. Applicants should submit clarification questions to the same address. A workshop may be held to clarify questions and explain the proposal phase.

EOIs should be submitted electronically in PDF format to grants@sungold.rti.org in accordance with the submission instructions provided in the EOI. Issuance of this EOI does not constitute a commitment by RTI, SunGold, or USDA to make an award or reimburse costs incurred in preparing a response.

Any improper request from a project employee should be reported to ethics@rti.org.

Sincerely,
Nikaj van Wees
Chief of Party, SunGold project

Nikaj van Wees
Digitally signed by Nikaj van Wees
Date: 2026.11.20 11:16:19 +03'00'

1. Background and Opportunity

The U.S. Department of Agriculture Food for Progress Ethiopia SunGold project, implemented by RTI International, is strengthening Ethiopia's sunflower value chain through improved inputs, mechanization, finance, contract farming, traceability, processing, and market linkages. SunGold works through production clusters that connect smallholder farmers with commercial farmers, cooperatives, aggregators, processors, and other off-takers.

SunGold invites expressions of interest from regulated financial institutions with an existing digital lending platform and an interest in piloting or expanding small, seasonal working-capital loans for sunflower farmers. Many farmers require timely finance at the beginning of the growing season for improved seed, fertilizer, crop protection, land preparation, planting, harvesting, labor, and other approved production expenses, but face collateral, transaction-cost, information, limited financial literacy and crop-cycle constraints.

The proposed partnership will connect the respondent's digital finance infrastructure with a verified farmer pipeline and value-chain risk-reduction package. Indicative individual loans are expected to range from USD 500 to USD 2,500 equivalent, with final amounts, pricing, tenor, approval, and repayment terms determined by the financial institution's underwriting standards and applicable requirements.

2. Proposed Partnership Model

The selected institution would configure or adapt a digital seasonal lending product, onboard and assess eligible farmers, provide loan capital from its own balance sheet or another approved funding source, disburse before critical production activities, monitor the portfolio, collect repayments, and document results through one complete crop cycle.

As one potential model, applicants may propose that an indicative USD 500,000 SunGold contribution over three years intended for specific performance-based costs (not lending) to unlock approximately USD 5,000,000 in smallholder lending in Year 1, 2 and 3. Repaid principal would be revolved into eligible lending in Years 2 and 3, targeting approximately USD 5,000,000 in cumulative lending over three annual cycles. Alternative models providing comparable or greater leverage and sustainability may also be proposed. Final arrangements would be subject to approval and agreed treatment of lender capital, repayments, interest, losses, and closeout funds.

Subject to availability, borrower consent, partner agreements, and data-protection requirements, SunGold may help reduce lending risk through:

- Verified farmer, identity, plot, acreage, production-plan, and crop-monitoring data;
- Digital traceability linking farmers, inputs, plots, production, aggregation, delivery, and buyers;
- Purchase orders, contract-farming arrangements, and credible processor/off-taker linkages;
- Farmer clustering and coordination with commercial farmers, cooperatives, aggregators, and processors;
- Access to mechanization services for land preparation, planting, harvesting, or threshing;
- Facilitation of crop or index insurance where commercially appropriate; and
- Production economics, seasonal farm budgets, expected yields, and other information supporting product design and portfolio monitoring.

SunGold will not make credit decisions. The participating financial institution will retain responsibility for licensing and regulatory compliance, KYC/AML, underwriting, pricing, disbursement, collections, provisioning, consumer protection, data security, and portfolio management. Any grant support would be performance-based and intended to reduce approved one-time costs or risks associated with product adaptation, integration, origination, monitoring, and learning. It would not automatically replace lender capital, reimburse defaults, or forgive borrower obligations.

3. Desired Respondent Profile

Interested institutions should demonstrate:

- Legal authorization to lend in Ethiopia and good regulatory standing;
- An operational digital lending platform supporting customer onboarding/KYC, credit assessment, approval, disbursement, repayment tracking, portfolio reporting, and notifications;
- Experience serving agriculture, MSMEs, rural households, cooperatives, or related underserved segments;
- Capacity and willingness to commit commercial loan capital and scale successful lending beyond the pilot;
- Ability to align loan tenor, grace period, and repayment with the sunflower production and marketing cycle;
- Ability to integrate or securely exchange data through APIs, batch files, dashboards, or another practical method;
- Appropriate credit-risk, cybersecurity, data-protection, complaints handling, financial management, internal-control, and audit systems; and
- Branch, agent, digital, or partner coverage suitable for SunGold priority production areas.

4. Anticipated Results

- A functioning digital seasonal working-capital product for smallholder sunflower farmers;
- A verified borrower pipeline linked to structured clusters and credible off-takers/processors;
- Eligible loans appraised and disbursed in time for the growing season;
- Portfolio performance tracked through production, marketing, and repayment;
- Evidence on whether traceability, contracts/offtake, production data, mechanization, and insurance improve lending performance; and
- A commercially credible plan for repeat lending and scale-up after the initial cycle.

5. Information Requested in the EOI

EOIs should be concise, preferably no more than five pages excluding attachments, and include:

- Institution profile, applicable lending license, ownership, geographic coverage, and relevant agricultural or digital lending experience;
- Description of the existing digital lending platform, including onboarding, scoring/underwriting, integrations, disbursement, repayment, reporting, cybersecurity, and user support;
- Proposed lending model, including target borrowers and locations, indicative number and value of loans, minimum/average/maximum loan size, proposed tenor, seasonal repayment structure, pricing approach, eligible uses, and expected financed hectares;
- Proposed use of SunGold-provided data and risk-reduction measures, including off-take or contract-farming arrangements, traceability, mechanization, and insurance;
- Indicative amount of the institution's own lending capital and the pathway to continue or scale the product after the pilot; For a revolving proposal, show the SunGold contribution, lender capital, Year 1 lending, expected repayments, re-lending in Years 2 and 3, cumulative financing, loss assumptions, leverage ratio, and controls for preserving and tracking funds.
- Proposed implementation timeline, team, data-exchange approach, key risks, and safeguards; and
- Indicative support requested from SunGold, distinguishing one-time product or integration support from the institution's loan capital.

6. Shortlisting Considerations

SunGold expects to assess EOIs based on the maturity of the digital platform and agricultural-finance capability; quality and commercial viability of the proposed sunflower lending model; lender capital commitment and ability to scale; risk-management approach and use of SunGold's de-risking package; implementation readiness and data governance; and legal and regulatory compliance.

	Shortlisting Criterion	Weight
1.	Digital Platform & Agricultural-Finance Capability – Maturity, functionality, track record, and demonstrated capacity of the digital platform to originate, manage, and monitor agricultural lending.	20%
2.	Quality & Commercial Viability of the Sunflower Lending Model – Soundness, practicality, affordability, sustainability, and suitability of the proposed financing model for sunflower value-chain participants.	25%
3.	Capital Commitment & Scalability – Demonstrated willingness and capacity to deploy lender capital and progressively scale the sunflower lending portfolio.	20%
4.	Risk Management & Use of SunGold De-risking Support – Strength of the proposed credit-risk management approach and appropriate integration of SunGold's de-risking package.	15%
5.	Implementation Readiness & Data Governance – Operational readiness, implementation capacity, data-management arrangements, security, reporting capability, and ability to commence implementation within the required timeframe.	15%
6.	Legal & Regulatory Compliance – Demonstrated compliance with applicable licensing, financial-sector, data-protection, and other legal and regulatory requirements.	5%
	Total	**100%**

Shortlisted institutions may be invited to demonstrate their platform, validate the proposed financing model, and submit a full technical and financial application. Issuance of this EOI does not constitute a commitment to make an award or reimburse costs incurred in preparing a response.

7. Submission Instructions

Submit the 5-page EOI electronically in PDF format, with the subject line "EOI – Digital Working-Capital Lending for Sunflower Smallholder Farmers," to grants@sungold.rti.org by December 20,2026 at 5:00 P.M. EAT.