



BUILDING FLOURISHING COMMUNITIES

EXPRESSION OF INTEREST (EOI)

Engagement of a Fintech Company to Facilitate Access to Agricultural Loans and Digital Financial Services for Farmer Cooperatives members under KIIWP2 – Kayonza District

1. Background

Cordaid is implementing the Kayonza Irrigation and Integrated Watershed Management Project Phase II (KIIWP2) aiming at improving agricultural productivity, strengthening farmer resilience, and promoting sustainable livelihoods among rural farming communities in Kayonza District.

Under the project, Cordaid supports farmer cooperatives and Farmer Field School (FFS) members through interventions focused on agricultural production, cooperative development, financial literacy, business planning, improved market access, and access to finance.

Despite these interventions, many smallholder farmers and cooperative members continue to face challenges in accessing formal and digital financial services. Limited collateral, lack of formal credit history, low familiarity with digital financial systems, and limited linkages with financial institutions remain key barriers to financial inclusion. As a result, many farmers struggle to access timely agricultural loans and other digital financial services that could support productive investments and improve household resilience.

In addition, access to practical digital financial solutions such as digital loan application systems, mobile-based financial services, digital transactions, and simplified financial service delivery mechanisms remains limited among rural cooperatives and farmers.

Several cooperatives supported under KIIWP2 have already expressed interest in accessing agricultural loans to expand productive investments and improve agricultural production. However, many of these cooperatives still face challenges in identifying suitable financial institutions or fintech companies with flexible and farmer-friendly financing approaches.

To address these challenges, Cordaid intends to engage a qualified fintech company with proven lending capacity to support farmer cooperatives through accessible and farmer-friendly agricultural financing and digital financial solutions. The engagement will primarily focus on improving farmers' access to agricultural loans and strengthening linkages between cooperatives and financial service providers through simplified digital financial service delivery mechanisms.

The selected fintech company is expected to have operational financing systems and the capacity to provide or facilitate agricultural loans to eligible farmers and cooperatives through accessible, flexible, and farmer-friendly lending approaches, including support for beneficiaries with limited collateral capacity.

The intervention will target all sectors of Kayonza District, covering 65 farmer cooperatives supported under KIIWP2. Under this arrangement, Cordaid will coordinate field mobilization and engagement sessions, while the selected fintech company will participate in these sessions to present financial products and services, facilitate loan applications, provide basic orientation on the use of digital financial solutions, and support farmers in accessing appropriate financial services.

This initiative is expected to contribute to improved financial inclusion, increased access to agricultural finance, and strengthened adoption of practical digital financial services among smallholder farmers and cooperatives supported under KIIWP2.

2. Purpose of the EOI

The purpose of this Expression of Interest (EOI) is to identify qualified and experienced fintech company with the technical, operational, and financing capacity to support financial inclusion and improve access to agricultural loans and digital financial services for farmer cooperatives under KIIWP2.

The engagement is intended to focus on the fintech company's core lending operations, financing capacity, and existing financial systems rather than consultancy-based activities.

While the primary focus of the assignment will remain on facilitating access to agricultural loans and supporting farmers through digital loan application processes, Cordaid also seeks to leverage the fintech company's expertise in practical digital financial solutions to strengthen farmers' access to other digital

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financial services where feasible. These may include digital payments, push and pull online banking services, digital transfers, and other farmer-friendly digital financial service mechanisms that can improve financial accessibility and efficiency for cooperative members.

The selected fintech company is also expected to provide light and practical support to farmers and cooperatives in value chains supported by KIIWP2 on the adoption and effective use of the proposed digital financial solutions, particularly those related to loan application, access, and utilization. Such support may include awareness creation, basic orientation, user guidance, and limited technical assistance during engagement sessions without transforming the assignment into a full-scale training or ICT4D intervention. Shortlisted applicants will subsequently be invited to submit detailed technical and financial proposals based on the Terms of Reference (ToR).

3. Scope of Engagement

The selected fintech company will be responsible for:

- Participating in Cordaid-organized field engagement sessions across 65 cooperatives
- Presenting available agricultural loan products and digital financial services to cooperative members
- Supporting farmers in completing loan applications
- Processing loan applications through fintech systems
- Communicating loan decisions (approval/rejection)
- Providing basic orientation and practical guidance to farmers on the use of proposed digital financial services and loan access platforms
- Supporting onboarding of farmers onto relevant digital financial platforms and services
- Providing progress reports on outreach, applications, approvals, and loan disbursement

The selected fintech company is expected to demonstrate:

- Capacity to directly provide agricultural loans and financing solutions to eligible farmers and cooperatives in KIIWP2 supported value chains through existing operational lending systems
- Affordable and farmer-friendly financing approaches
- Flexible loan access mechanisms for cooperatives and saving groups, including beneficiaries with limited collateral capacity

Cordaid will remain responsible for:

- Mobilizing cooperatives
- Organizing field visits and engagement sessions
- Providing coaching and follow-up support to cooperatives
- Coordinating awareness and sensitization activities
- Ensuring sustainability after loan access

4. Expected Results

- Increased awareness and understanding of available digital financial products and services among cooperative members
- Increased number of farmers and cooperatives onboarded onto fintech-supported digital financial platforms and services
- Increased number of farmers successfully applying for and accessing agricultural loans through the fintech company's financing mechanisms
- Improved access to affordable and farmer-friendly agricultural financing solutions, including for beneficiaries with limited collateral capacity
- Increased adoption and utilization of practical digital financial services, including mobile money transactions, digital transfers, push-to-bank and pull-from-bank services, and other online financial transactions where applicable
- Improved confidence and capacity of farmers to use formal and digital financial services for savings, transactions, and agricultural investments

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- Increased investment in productive agricultural activities leading to improved income generation and financial resilience among cooperative members
- Increased volume and outreach of agricultural loans disbursed to cooperative members through fintech-supported financial solutions
- Strengthened linkages, collaboration, and digital financial service interactions between farmer cooperatives and formal financial service providers

5. Eligibility Criteria

Interested fintech firms must demonstrate:

5.1 Technical and Financial Capacity

- Experience in digital financial services or agricultural finance
- Existing operational digital financial systems and loan processing mechanisms
- Demonstrated lending capacity or established partnerships enabling provision of agricultural loans to farmers and cooperatives
- Capacity to process loan applications efficiently
- Ability to deliver farmer-friendly financial solutions

5.2. Relevant Experience

- Proven experience in digital financial services, ICT4D, agricultural finance, or financial inclusion initiatives
- Proven experience working with farmer cooperatives or rural clients
- Experience operating in Rwanda

5.3 Delivery Capacity and legal requirement

- Valid company registration certificate and Valid tax clearance certificate
- Authorization to operate in Rwanda as FinTech
- Ability to participate in centralized engagement sessions in Kayonza District
- Operational capacity to serve rural farmer cooperatives and saving groups
- Ability to communicate effectively in Kinyarwanda

6. Duration and Implementation Arrangement

The assignment will be implemented over thirty (30) consecutive days between May 26- June 25, 2026.

This collaborative model is intended to strengthen sustainable linkages between farmers and financial institutions while ensuring practical and accessible financial inclusion solutions for rural communities.

7. Submission of Interest


Interested firms are invited to submit:

Interested companies should submit:

1. **Company Profile** (Registration documents, Legal status in Rwanda)
2. **Relevant experience and track record** (at least 2 Good completion certificates of similar assignments)
3. **Technical Expression of Interest** (Understanding of assignment, Relevant experience, Brief methodology approach and Key team members profile)

8. Submission Deadline

Proposals should be submitted to rwanda.procurement@cordaid.org with copy to info.rwanda@cordaid.org, by May 24, 2026.


Patrick BIRASA
Country Manager

