

Scope of Work

Assessing the viability of developing a comprehensive agri-loan classification system

1. Summary

Aceli is issuing a **call for proposals** to qualified firms with demonstrated experience in agricultural finance to assess the viability of developing a comprehensive agricultural loan classification system.

Proposals should be submitted by 11:59pm ET on Monday 19, January 2026 to tdonde@aceliafrica.org with “Agricultural loan classification” in the subject line. Interviews with finalist firms will be conducted virtually on **Jan 26-27, 2026**, with a target start date of **February 12, 2026**.

2. Background

Since launching in 2020, Aceli has provided financial incentives to a marketplace of 45 lenders across five countries to mobilize \$390M in lending to agri-SMEs providing market access and employment for 2M smallholder farmers and workers. See Aceli’s 2025 [financial benchmarking report](#) for more information on the effects of incentives on lender risk appetite, portfolio growth, and associated learning.

In addition to catalyzing agri-SME lending, Aceli is committed to advancing evidence based agri-finance policy and regulatory reforms that promote a more vibrant agricultural SMEs eco system in East Africa and beyond. To inform the reform agenda, Aceli conducted an assessment in 2022 on *The Effects of Central Bank Policies on Lending to Agricultural SMEs in East Africa*. This [Learning report](#) provides an overview of the core findings and opportunities for prudential reforms that can drive to increased lending to agri-SMES.

As part of stakeholder consultations on prudential reforms, the need to improve the agri-loan classification framework across the region was highlighted. Currently, countries within the region and beyond are using the International Standard Industrial Classification (ISIC) to classify economic activities. ISIC is a globally recognized system that ensures countries use a standard and consistent framework for grouping industries making it easier to compare economic data over time. However, for agriculture and agri-finance, this broad, high-level classification approach masks the granular dynamics of the sector, resulting in understating capital flows into the sector. Understated capital flows in turn have important implications on national policies and sectoral budget allocation, as well as how lenders assess price and risk.

Aceli in partnership with the Kenya Banker’s Association and the Agri-Finance Technical Working Group (AFTWG), with support from GIZ AGgSys, is looking to support sector efforts to strengthen agri-loan data by developing a comprehensive agri-loan classification framework. This Request for Proposals (RFP) invites qualified firms to conduct an assessment that generates sufficient evidence and stakeholder

insights that will enable a clear determination on whether—and under what conditions—a subsequent phase focused on detailed framework design and implementation should proceed.

Technical Scope of Work

Assessing the viability of developing a comprehensive agri-loan classification system (Feb 2026 - April 2026)

- Conduct in depth interviews with sectorial stakeholders including regulators and other Government of Kenya bodies affiliated with ISIC, financial service providers (banks, SACCOs and microfinance institutions), respective lenders associations and financial service software providers.
- Conduct a thorough review of existing literature relevant to agriculture finance and classification systems including International financial reporting or risk classification standards relevant to agriculture
- Leverage Aceli's presence in East & Southern Africa to identify two – four countries e.g. Uganda and Tanzania that have advanced agri-loan classification or related policy reforms, and assess the policy pathways taken, the recommended classification frameworks and explore opportunities for harmonization within the region.
- Provide an in-depth market and regulatory analysis to inform the technical, operational and institutional viability of an improved agri-lending classification framework.
- Informed by stakeholder feedback, develop a detailed pathway to guide policy reform and adoption in subsequent assignments.
- Provide an illustrative high-level preview of the recommendation loan classification framework to support stakeholder validation. (This does not constitute full framework development).
- Validate findings and final recommendations at a stakeholder meeting hosted by the Agri-Finance Technical Working Group.

Deliverables and indicative timeline:

- Inception meeting and inception report (within two weeks of signing) outlining the refined methodology, list of stakeholders to be engaged, interview guides and assignment timelines.
- Preliminary report (within four weeks of inception report approval) presenting key findings from desk review and stakeholder consultations, initial outcomes and recommendations and a stakeholder matrix that clearly identifies and tiers beneficiaries of an improved agri-loan classification framework.
- Draft agri-loan classification report (within three weeks of preliminary report approval) assessing the operational, technical and institutional viability of a comprehensive agri-loan classification framework. The report should include recommended policy reform pathways, an

adoption and implementation framework and an illustrative high-level preview of the recommendation loan classification framework.

- Stakeholder validation workshop (within two weeks of draft agri-loan classification report approval). Validate the draft agri-loan classification report in a stakeholder workshop convened by the AFTWG.
- Final agri-loan classification report (within two weeks of validation workshop) incorporating stakeholder feedback from the validation session. This report should include the final viability recommendation, policy reform and adoption pathways and illustrative high-level classification preview.

4. Proposal Requirements

The proposal consists of i) technical proposal and ii) financial proposal.

Technical Proposal should be **no more than 4 pages** in length detailing the following:

1. Proposed approach to conducting the assignment, including a timeline, assumptions, and any requirements from the Aceli team and partners to meet the tight project timeline.
2. Firm credentials in supporting agricultural finance or agricultural lending policy reforms in Kenya and, or, the region.
3. Proposed team structure and short bios (full CVs may be included as an appendix);

Financial Proposal should be submitted as a separate document and provide a clear, itemized budget. The financial proposal should not exceed 2 pages and include the following:

- Budget Summary: Total cost for Phase 1, presented in USD and exclusive of VAT.
- Cost Breakdown: Itemized summary by key cost categories (e.g., professional fees, travel, data collection, stakeholder consultations, workshops, and other direct costs).
- Personnel Inputs: Estimated number of days and daily rates for each proposed team member.
- Assumptions: Any key assumptions used in preparing the budget (e.g., level of fieldwork, travel, or data access provided by Aceli).
- Payment Schedule: Proposed payment milestones linked to deliverables (e.g., upon inception report approval, interim presentation, and final report submission).
- Currency and Taxes: All costs should be quoted in USD, exclusive of VAT or other applicable taxes, which should be itemized separately if relevant.

4. Submission Instructions

Proposals should be submitted electronically by **11:59pm ET on Monday 19, January 2026**, to **tdonde@aceliafrica.org** with the subject line: **“Agricultural loan classification.”**

Submissions must include **two separate documents**:

1. **Technical Proposal** (maximum 4 pages) detailing the firm’s proposed approach, methodology, team composition, and relevant experience.
2. **Financial Proposal** (maximum 2 pages) providing a clear budget as outlined in the Financial Proposal Requirements section.

All proposals should be submitted in PDF format. Appendices (such as team CVs or references) may be included in the technical proposal. Shortlisted firms will be invited for virtual interviews on **Jan 26-27, 2026**, with a target start date of **February 12, 2026**.

Proposals will be evaluated based on:

- Quality and clarity of the proposed approach and methodology;
- Demonstrated expertise in agricultural finance and facility design in Sub-Saharan Africa;
- Qualifications and relevant experience and availability of the proposed team; and
- Cost-effectiveness and overall value for money.

Aceli reserves the right to request clarifications, negotiate scope and budget, and select the firm that offers the best overall value in relation to the objectives of this assignment.