



AGRICULTURAL FINANCE CORPORATION

SPECIFIC NOTICE : INVITATION FOR FINANCING PROPOSALS RK FINFA

The Rural Kenya Financial Inclusion Facility (**RK-FINFA**) Project is jointly funded by the Government of Kenya and International Fund for Agricultural Development (IFAD). The Project is implemented through The National Treasury and Economic Planning ministry. The Project supports the transformation of rural and smallholder agriculture sector through private sector-led development by improving access of the smallholder farmers and rural micro, small and medium sized enterprises to appropriate financial services.

The **Green Financing Facility (GFF)** of the RK FINFA Project is established as a permanent investment mechanism hosted by the Agricultural Finance Corporation (AFC). This facility is intended to (i) alleviate the liquidity constraints of Savings and Credit Cooperative Societies (SACCOS) and Micro-Finance Banks / Institutions (MFBs/MFIs) which are the main financial service providers for smallholders and rural MSMES, and (ii) to encourage small scale farmers and micro-firms to invest in climate smart and environmentally friendly activities.

The eligible wholesale borrowers are SASRA regulated SACCOS, Microfinance Banks (MFBs) regulated by Central Bank of Kenya (CBK) and Microfinance Institutions (MFIs) registered under Digital Credit Providers (DCP) by Central Bank of Kenya (CBK).

The intended end borrowers of the GFF funds are smallholder farmers and MSMEs in the fourteen counties with at least two IFAD and GOK funded value chain projects. These Counties are **Machakos, Embu, Meru, Tharaka Nithi, Nyeri, Kirinyaga, Nakuru, Kisii, Nandi, Kakamega, Siaya, Busia, Bungoma and Trans Nzoia**.

Eligible activities for financing by GFF funds are those that can address climate change and environmental challenges. These include sustainable farming practices, renewable energy, climate smart agriculture, value chain upgrading, natural resource conservation, biodiversity conservation, and pollution prevention and control.

Eligible financial institutions for GFF financing must be compliant with the relevant regulatory requirement and able to provide sufficient collateral to secure the wholesale loan facility

To implement the project, the Corporation invites sealed proposals from interested SACCOS and Microfinance institutions/banks for consideration. **The details of the application procedure and other terms and conditions can be found at the AFC website www.agrifinance.org. The closing date for all applications is 27th February 2026 at 5.00pm**

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Stimulating investment through agriculture

