CHRISTIAN AID Sustainable Entrepreneurship-Led Poultry Transformation Programme (SEPTP)

CALL FOR EXPRESSIONS OF INTEREST (EOI)

for

Financial and Insurance Institutions Partnership

Issue Date: 9th November 2026

Closing Date: 30th November 2026

1. About SEPTP

SEPTP is a five-year programme funded by the Mastercard Foundation and led by Christian Aid in consortium with notable market actors in Nigeria. It aims to unlock dignified work for 220,780 young people aged 18–35 (**80% women, 5% persons with disabilities and 1% refugees or displaced persons**) in Nigeria's poultry value chain. The programme intervenes in Plateau, Enugu, Ogun, Delta, Adamawa, Kano and the FCT through a programme approach that responds to production clusters/participants, with training, access to inputs and links to established input suppliers and off-takers.

The programme approach is targeting two levels of participants –

a. New Poultry Entrepreneurs receiving grant-funded start-up inputs and supporting them do group savings and loan associations to build a savings and credit record.

b. Existing Poultry Entrepreneurs (including sole enterprises, partnerships and cooperatives) Entrepreneurs who will access to a blended credit – of programme revolving loan and bank loan, and repayments of loans are from sales proceeds, often paid through input suppliers and off-takers.

The programme seeks to establish commercially viable partnerships that connects SEPTP participants within the poultry value chain to sustainable and affordable finance and insurance facilities". In view of this, this call invites financial and insurance institutions to support enterprise growth through widening participants' access to affordable credit, savings and insurance opportunities.

2. Who may respond and what we are looking for

Commercial and development banks (for example agricultural and industrial development banks), microfinance banks, insurers, insurance brokers and other licensed financial service providers operating in Nigeria. Respondents may propose one or more areas:

Area	What SEPTP seeks
A. Credit	Working-capital and asset loans for Existing (Emerging) Entrepreneurs, individually or as partnerships and cooperatives; a single-digit effective annual financing cost; repayment schedules matched to the poultry production cycle; ability to accept programme leverage and repayment through Market Actors' standing instructions.
B. Accounts and savings	Low-cost or no-fee accounts opening and savings products for participants, savings and loan associations and cooperatives; accessible to women, persons with disabilities and displaced persons; mobile and agent channels.
C. Insurance	Flock (mortality) cover for new entrepreneurs; credit-life and indemnity cover for borrowers; affordable premiums that can be bundled with credit; simple, fast claims.
D. Co-financing and guarantees	Blended finance, risk-sharing or guarantee facilities, and finance for input suppliers and off-takers that serve SEPTP participants.

3. Minimum standards for any partnership

- **Funds protection:** Programme funds held in ring-fenced accounts, with no set-off, lien or deduction against them, and transactions made only on written instructions from Christian Aid's authorized signatories. Provide a single-digit effective annual financing cost, grassroot structures and systems for onboarding, customized finance and insurance facilities for agricultural businesses. Specific service levels and pricing will be negotiated with shortlisted institutions.
- **Accuracy and reporting:** Disbursement accurate to the approved schedule; monthly statements and reconciliation; prompt account opening and remittance of recoveries; excess funds after full repayment returned to the participant.
- **Transparency:** All charges, interest and premiums disclosed to participants in advance; no hidden fees.
- **Data protection:** Compliance with the Nigeria Data Protection Act 2023; participant data used only for programme purposes; prompt notice of any breach (target: within 48 hours).
- **Safeguarding and integrity:** Zero tolerance for exploitation, abuse, harassment and all other forms of harm; provision for GESI; anti-bribery and anti-corruption controls; Christian Aid audit and investigation access; valid license and good standing with the regulator.

4. How to respond and how responses will be assessed

- Complete EOI template below and attach your license, latest audited accounts and company profile. Send to Ngprocurement@christian-aid.org with the subject line "SEPTP EOI – [Institution name]" by the closing date. Shortlisted institutions will be invited to due diligence and discussions.
- Only applications whose submissions meet the programme's requirements and demonstrate relevant capacity may be considered for further assessment and partnership discussions.
- Submissions will also be evaluated on evidence of inclusive product design and accessible, fair and non-discriminatory services.
- Submission of an EOI does not guarantee selection or the award of a partnership agreement.

Christian Aid reserves the right to assess submissions against programme requirements and undertake due diligence before entering into any partnership.

PART B — EOI RESPONSE TEMPLATE

1. Institution details

Institution name		**Type (bank / MFB / insurer / broker / other)**	
Regulator and license no.		**Year established**	
Head office address		**Branches/agents in SEPTP states**	
Contact person and title		**Email and phone**	

2. Areas of interest and states of operation

☐ A. Credit ☐ B. Accounts and savings ☐ C. Insurance ☐ D. Co-financing and guarantees

States where you can serve participants: ☐ Plateau ☐ Enugu ☐ Ogun ☐ Delta ☐ Adamawa ☐ Kano ☐ FCT

3. Proposed offer (add rows as needed)

Product	Description and key terms	Ticket size / sum insured (₦)	Tenor	Indicative price: interest / premium / fees	Features for women, PWDs, displaced persons

4. Delivery capacity and experience

a) Reach: customers, branches, agents and digital channels in the states you selected	
b) Experience in agriculture, poultry or MSME finance or insurance (portfolio, repayment or claims record)	
c) How you would reach women, persons with disabilities and displaced persons	
d) How you would work with input suppliers, off-takers, savings groups and cooperatives	

5. Compliance and risk — please confirm

Statement	Yes	No	Comment
Our license is valid and we are in good standing with our regulator	☐	☐	
We comply with the Nigeria Data Protection Act 2023 and will notify Christian Aid of a breach promptly	☐	☐	
We have safeguarding and anti-bribery policies, and no sanctions or material litigation	☐	☐	
We can ring-fence programme funds (no set-off or lien) and act only on authorised instructions	☐	☐	
We can provide monthly statements, reconciliation and prompt remittance of recoveries	☐	☐	
We will give Christian Aid access for audit and cooperate with investigations	☐	☐	
We will apply non-discrimination and reasonable accommodation across eligibility screening, participants onboarding and servicing.	☐	☐	

6. Financial standing, references and support needed

Latest audited year; total assets or premium income; capital adequacy or solvency	
Two references (name, organisation, contact) for similar partnerships	
What you would need from SEPTP or Christian Aid (data, guarantees, leverage, training)	

7. Declaration

We confirm this information is accurate, that this response creates no obligation on Christian Aid, and that we have read the standards in Section 3 of the Call. Keep open answers brief (50–100 words) and attach supporting documents.

Name and title		**Signature**	
Institution		**Date**	