Call for partnership
Mali

Phase Blended Finance to Scale Revolving Funds for Food Security, Livelihoods, and Climate Resilience

NEF invites peer organizations, catalytic funders, and impact-minded donors to join us in scaling a phased blended-finance facility that channels capital directly into community-owned revolving funds, powering resilient local markets across central Mali. Building on our proven experience, we will expand hyperlocal finance models—such as inventory credit systems, value chain credit, and youth enterprise finance—while strengthening natural resource governance and conflict prevention.

Through this partnership, we can enable more households to achieve lasting self-reliance, year-round food security, and climate resilience by revitalizing local markets and value chains that sustain communities.

Why this partnership, why now?

Communities in Mopti and neighbouring regions face overlapping shocks – such as conflict, climate-driven flooding, droughts, and market volatility. Yet, despite insecurity and 2024 flood losses, local producer groups and youth enterprises supported by NEF have kept value chains moving through practical, low-cost instruments like revolving credit, storage, and community-managed investments. NEF aims to capitalise on these mechanisms at a greater scale and stabilise working capital across seasons.

Our model: Decentralised Revolving Finance + Market & Resource Systems + Phased Facility

Phased NEF's approach blends

1) community-owned revolving funds and local MFI partner for last-mile lending;
2) market systems support across rice, fonio, sesame, shallots, livestock fattening, and balanites value chains; and
3) governance of water, fisheries, bourgou pastures, and forests to reduce conflict and protect productive assets.

Finance is sequenced with technical assistance and market linkages, ensuring borrowers translate credit into productive gains and cashflow for timely repayment.

Facility architecture – Start • Grow • Embed

- → **Start –** Stabilise & Liquidity: Capitalise community revolving funds; kick-start youth and women's enterprise; certify governance & basic MIS.
- → **Grow** – Productivity & Market Access: Value-chain working capital; storage upgrades; quality/processing; clustered procurement and off-take agreements; progressive ticket sizes.
- → **Embed** – Systems & Resilience: Co-lending with an MFI partner; climate-smart assets (cold/dry storage, efficient processing); O&M cost-recovery; digital stock/price tracking; strengthened local conventions and mediation platforms.

Risk & safeguards: security-adaptive delivery; FX/inflation buffers; cohort exposure limits; group guarantees; cash-flow coaching; grievance channels and community scorecards.

What We Will Scale with Partners

- → Revolving lending window to producers, women's groups, and youth enterprises via partner MFI and community funds (with 12 to 24-month cycles); stock-and-store systems enabling producers to access liquidity post-harvest and sell at better prices.
- → Clustered market infrastructure and collective investments window (e.g., fattening barns, storage, channels/irrigation committees) with user-fee revenue to replenish funds.
- → Natural resource governance window (local conventions, conflict mediation platforms) that protects grazing, fisheries, irrigation, and forest assets underpinning loan performance.

Outcomes we are targeting (2-3 Years)

Household Self-Reliance: Increased and more reliable net income from priority value chains; reduced lean-season food gaps, higher repayment and re-borrow rates.

Market Resilience: Higher traded volumes and quality from clustered producers; stronger storage turnover; more stable seasonal liquidity via warrantage.

Resource & Social Stability: Fewer disputes over water, grazing, or fisheries; higher compliance with local conventions; improved productive hectares safeguarded.

Gender & Youth Economic Inclusion: Increased share of loans to women and youth; improved access to business development and technical assistance to women and youth; expanded leadership roles in resource and market committees.

Call for Partnerships

What We Bring

A ready-to-operate phased blended-finance blueprint, active producer clusters; templates for governance and MIS; delivery partners across Mali

What We Seek

- First-loss and guarantees from funders; senior co-lending from MFIs/FIs. co-financing for storage and market assets; off-takers for buy-back; tech/research for dashboards and analytics
- Catalytic capital to capitalise community revolving funds and guarantee partner

To learn more about our work or to get in contact, email info@neareast.org

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Evidence

- ➔ In 2024, 7,428 loans were disbursed to micro and small enterprises (4,085 owned by women), with a value of USD $4,383,696.
- ➔ Since 2020, 87,763 households have benefitted from the model.
- ➔ 70% of producers have adopted eco-efficient practices and are reporting higher yields, leading to increased incomes.
- ➔ 53,348 hectares of forest, 3,235 hectares of bourgou pastures, and 8,000 hectares of fisheries have been placed under formal management agreements, through technical support provided by NEF, to ensure sustainable use
- ➔ 27 agricultural training fields and 109 replication sites have been established to support the adoption of sustainable agricultural practices and increase productivity by 58%.
- ➔ 569 youths (including 182 women) have been trained in business development, resulting in 341 viable business plans – of which 61 received financing to support sustainable enterprise growth. These youth-led businesses have since generated USD $313,189.
- ➔ In 2023, 88% of identified natural resource disputes were amicably resolved, demonstrating effective mediation and improved governance mechanisms through NEF support.