Call for partnership
Resilience & recovery in Sudan

NEF is mobilizing partners to expand a phased blended-finance facility in Sudan that puts communities at the center. By combining decentralized revolving finance with hyperlocal partnerships and solutions, the initiative strengthens self-reliance and social protection from the ground up. We're seeking partners to help scale this model—linking humanitarian assistance with productive finance for households and small businesses so they can recover their livelihoods, rebuild with dignity, and remain resilient through future crises.

Why this partnership, why now?

Sudan's crises have led to growing needs, while service delivery is fragmented. Humanitarian cash transfers meet critical needs and may provide a safety net, but too often stop short of supporting self-reliance and financing sustainable livelihoods. Meanwhile, MSMEs and cooperatives lack working capital and face predatory lending. The proposed approach, "**protective-to-productive pathway**", is leveraging social protection and MPCA touchpoints to identify, stabilise, and de-risk households and entrepreneurs, then finance their path to self-reliance with community-managed revolving funds and market-aligned products.

What makes this approach innovative? The pillars of the model:

- **Phased innovative, blended finance:** the approach sequences grants/revolving funds (that can also function as a first-loss), guarantees, and debt by context maturity to reach last-mile entrepreneurs.
- **Decentralised revolving finance:** financing is delivered through local cooperatives/credit associations, graduating into formal partnerships with financial institutions, and includes simplified digitised solutions, auditable recycling, and community governance.
- **Hyperlocal solutions and MSME-centred delivery:** localised services, with tailored and flexible onboarding, alternative identifications, and in-kind options to meet women, youth, and displaced people where they are. Cooperatives, micro and small enterprises, and CSOs are co-creators and owners of the solution—not just beneficiaries.
- **Self-reliance as the goal, social protection embedded as the on-ramp:** the model links financial support and other safety nets to enterprise-inclusive livelihoods, ensuring that people transition from relief to durable income and self-reliance, supported by collaborative case management for vulnerable clients.
- **Digital enablers.** Offline-first digital advisory support and operational management, digital payments, and accessible analytics allow data and outcomes-driven decisions, extend reach, accountability, and inclusion.

The Model: How it Works

The *Start • Grow • Embed Resilience & Recovery Facility* pools catalytic capital and operates tailored windows.

- ➔ Windows channel capital to community-managed revolving funds and vetted MSMEs/cooperatives; selection prioritises clients graduating from social protection and MPCA caseloads.
- ➔ Light-touch Technical Assistance accompanies finance (group governance, simple cash-flow planning, agronomy/quality standards, market links).
- ➔ A shared data room aggregates data into facility-level outcome tracking aligned with self-reliance and social protection objectives.
- ➔ Localization+ practice: co-design eligibility, delivery schedules, and grievance pathways with local CSOs, cooperatives, and MSME networks.
- ➔ Digital enablers: mobile money/group accounts, offline-first MIS, and analytics to monitor recycling velocity, repayment, and inclusion.

Fit-for-context finance, delivering on the food-water-energy nexus

- ➔ Short-cycle working capital for micro-trade/services to replace unaffordable and predatory borrowing.
- ➔ Seasonal agri finance with grace through harvest; optional in-kind input packages and commodity-linked repayments where cash is thin.
- ➔ Asset-light equipment (tools, efficient processing) tied to unit economics improvements.

Governance: an Investment & Inclusion Committee (co-chaired with a cooperative apex) approves windows, aligns eligibility with social protection partners, and oversees data standards and audits.

Protective ➔ Productive Pathway (Start-Grow-Embed model at a glance)

- ➔ Protective Floor (household support/social protection)
- ➔ Eligibility & Readiness (community-anchored, basic governance and MIS)
- ➔ Start (Stabilisation: short-cycle liquidity; stabilize income; tight coordination with social protection actors)
- ➔ Grow (Productive Inclusion and Recovery: seasonal finance, aggregation/light processing, market access and coaching to increase margins and build buffers; targeted co-financing for clients transitioning off assistance)
- ➔ Embed (Systems and Markets Resilience: climate/energy investments (solar irrigation, cold storage), cooperative digitization (group accounts/digital payments), and co-lending with local financial institutions)
- ➔ Sustained Self-Reliance.

Outcomes we manage (facility-level)

We shift from activities to outcomes that matter for people and markets, explicitly aligned to self-reliance and social protection objectives.

Household Self-Reliance & Protective Floor: Median income uplift; reduction in negative coping; adequacy of savings/liquidity buffers; graduation off basic assistance for targeted cohorts; Agency & decision-making (esp. for women) in household finances and enterprise choices.

Food-System & Market Resilience: MSME/cooperative revenue growth and survival through shocks; repayment and recycling swiftness; time-to-recovery aftershocks; market functionality proxies (availability, price dispersion, traded volumes).

Inclusion & Equity: Share of capital to women, youth, and displaced entrepreneurs; progression along the graduation ladder; client-reported accessibility and satisfaction.

Evidence

Self-Reliance

- The proportion of participants living below the poverty line decreased by 26% after programming (external evaluation)
- 78% of financed entrepreneurs reported moderate to significant increases in business revenues after receiving financial and technical support
- 78% of participants reported improved household income despite ongoing conflict and currency inflation, with average monthly household revenues increasing by 44%
- The average value for financed entrepreneur household assets increased from $417 to $1,286 (208% increase) after receiving financial and technical support
- **94%** of agricultural entrepreneurs self-reported **increases in the volume of food** their household was able to produce
- Across the eight most commonly supported value chains, seven saw average production yield increases between baseline and endline, with average increases of 107%
- 75% of financed entrepreneurs noted that their household's self-reliance had improved
- **76%** of financed entrepreneurs self-reported an **improved ability of their household to meet basic needs,** such as sufficient access to food, water, shelter, education and livelihoods

Market Resilience

- Cooperatives have reported an 84% repayment rate across 4,503 loans (roughly USD 530,000), with more borrowers completing loan repayments each month.
- Revolved loans have already been provided to an additional 306 borrowers, extending the impact of the initial investment.

Inclusion

63%
of recently financed entrepreneurs are women

10%
are persons with disability
(17% are households with members who have a disability)

33%
have been displaced from their homes

Call for Partnerships

What we bring

- Nearly 50 years of experience and learning, operating as an INGO in Sudan since 1978.
- A ready-to-operate phased blended-finance facility with partnerships, funding, risks, and a measurement architecture aligned to self-reliance/social protection goals.
- A pipeline of cooperatives/MSMEs across food systems and local services, with embedded TA partners.
- A decentralised network capable of operating under connectivity and access constraints.

What we seek

- **Funders (donors/philanthropy/DFIs):** anchor first-loss and guarantees; finance learning and verification aligned to self-reliance targets.
- **Development/Humanitarian Actors & Social Protection Actors:** co-lead windows with cooperatives; build referral pathways from MPCA/social protection caseloads; integrate protection/WASH/SRH where relevant.
- **Financial Institutions:** co-lend senior lines; provide FX services as stability returns.
- **Private sector/off-takers:** structure buy-back and service contracts in priority value chains.
- **Tech/research:** strengthen offline-first MIS and rapid learning loops.

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

Near East Foundation

neareast.org