

Sirtanio secures stable income for smallholder farmers in East and Central Java while preserving heirloom rice varieties using organic practices

Anticipated transaction impact

The loan enables Sirtanio to onboard more farmers, buy more paddy, fulfill unmet demand from distributors

Impact score Pass (3.30/4)
Credit score Pass (3.08/4)

Loan Overview

Commitment limit	USD 150,000
Tenor and structure	3 months Interest only and 21 months of P+I
Interest rate	9% p.a.

Financial Overview

2024 Revenue	\$659.2k
2024 Net Profit	\$10.4k
2024 Net Assets	\$105.5k

Company Information

Legal name	PT. Sirtanio Organik Indonesia
Incorporation date	2012
Corporate address	Ds Rumping, Desa Kemiri Kecamatan Singojuruh, Banyuwangi, Jawa Timur
Nature of business	Organic Rice Producer and Processor https://en.sirtanio.com/

Shareholders

Name		Share (%)
Ahmed Tessario	CEO	28.02%
Shohib Qomaddillah		25.02%
Abdul Rahman Jauhari		23.88%
Saman Hudi		21.08%
Ihyan Amri		2%

Company management

Name	Nationality	Position
Ahmed Tessario	Indonesian	CEO
Shohib Qomaddillah	Indonesian	Director of Cultivation
Abdul Rahman Jauhari	Indonesian	Director of Processing

Recommendation

Approve a \$150k working capital loan, secured by land and a personal guarantee, based on stable revenues, strong distributor ties, and clear farmer impact.



Sirtanio Organik Indonesia



Executive summary

Sirtanio Organik Indonesia is an organic rice company based in Banyuwangi, East Java. Founded in 2012 by Ahmed Tessario, the company was established to give smallholder farmers access to a fairer and more reliable market. By working directly with farmer groups, Sirtanio provides improved seeds, training, and monitoring of best practices while guaranteeing to buy their harvests at prices above the government floor.

The company’s work is rooted in Banyuwangi, where heirloom varieties such as red Sogobang, white Berlian, and black Parijata rice have been cultivated for generations. Through its network, Sirtanio helps preserve these heirloom grains and ensures they reach wider markets, connecting traditional farming communities with modern retail outlets. This not only raises farmer incomes but also safeguards local wisdom and culture tied to rice farming.

Over the past decade, Sirtanio has grown from a small local operation into one of Indonesia’s notable organic rice brands. Today its products are sold across multiple cities in Indonesia, supported by certifications including SNI Organic, EU Organic, USDA Organic, and Halal. The company has expanded steadily while keeping farmers at the center of its model.

Sirtanio is now seeking a working capital loan to finance seasonal paddy purchases from its farmer partners. The loan will enable the company to pay farmers promptly at harvest while continuing to scale its supply base and market presence. In doing so, it supports both the financial wellbeing of smallholder farmers and the preservation of indigenous rice traditions that are integral to Banyuwangi’s identity.