



## CALL FOR TENDER N°ADA\_2024\_RWA01

### Selection of a local service provider specialized in inclusive finance

“Transformation towards sustainable food systems – Kwihaza” is a 4-year project financed by the European Union and the Luxembourg Cooperation for a total budget of EUR 17.5M and managed by Enabel Rwanda in partnership with the Ministry of Agriculture and Animal Resources (MINAGRI).

ADA (Appui au Développement Autonome) is a Luxembourgish, non-governmental organisation that has been increasing the autonomy of vulnerable people in Africa, Central America, and South-East Asia with inclusive finance since 1994, thereby contributing to achieving the sustainable development goals.

ADA leverages its resources and expertise to innovate, support local partners, implement technical support programmes, provide investment advice, and manage knowledge to impact targeted populations positively and sustainably.

ADA’s activities focus on three main topics: youth entrepreneurship, agricultural and forestry value chains as well as access to basic services. These activities consider three transversal priorities: climate change, gender, and the use of digital technologies. In organisational terms, the team includes around 50 employees and a dozen technical advisors in the field.

ADA has been selected to be part of the access to finance component of Kwihaza focusing on the supply of financial services through financial service providers to better serve value chain actors by developing appropriate loan products.

To ensure a successful delivery of the activities and results under its responsibility, ADA is looking for a Rwanda-based service provider specialized in inclusive finance to act as a co-implementing partner in close collaboration with the ADA team involved in the project, both in Rwanda and in Luxembourg.

The selection of the service provider will be completed through an open tendering procedure. The service providers invited to submit their proposal are organisations qualified in the implementation of inclusive finance projects. Interested service providers should demonstrate their technical capacity and experience in priority areas such as supporting financial institutions in the development of financial products.

The contract is scheduled to start on 01 November 2024 and end on 31 August 2026. The service provider must be available for the planned period. The submitted offer must be valid for 90 days from the submission deadline.

The financial offer should contain all costs directly related to project implementation. The maximum budget available of the contract is EUR 216,000, including all taxes. Any offer exceeding this amount will automatically be rejected. A breakdown for each project activity is expected.

As detailed in the Terms of Reference in annex 3, the technical offer should contain:

1. Motivation for the assignment;
2. Understanding of the Terms of Reference;
3. Proposed strategy detailed by project output (methodology, work plan);
4. Proposed team composition for the project and their CVs;
5. Organisation profile (description of its governance and management structure, accounting and financial internal procedures, local presence in Rwanda and affiliations/networks);
6. List of projects and assignments undertaken by the firm to demonstrate its capacity and experience in managing similar projects (project name and description, approximative budget,

start and completion dates (month/year), description of actual services provided, organisations involved);

7. Copy of legal registration certificate;
8. Copy of the latest audited financial statements;
9. Any other element deemed relevant can be added to the technical offer.

Interested service providers are invited to submit their offers in English only by e-mail marked "CALL FOR TENDER N°ADA\_2024\_RWA01" by **30 September 2024 17.00 Central European Time** at the latest to the following addresses: [c.baron@ada-microfinance.lu](mailto:c.baron@ada-microfinance.lu) ; [e.thomas@ada-microfinance.lu](mailto:e.thomas@ada-microfinance.lu)

Offers will be opened in a closed session on 01 October 2024. The offers will be evaluated by an Evaluation Committee in two steps:

- *Step 1: Verification of eligibility*

Offers are first examined to ensure they are compliant and contain all the required documents. Incomplete or non-compliant offers may be rejected by the Evaluation Committee. Any offer exceeding the maximum budget of EUR 216,000 will be rejected (annex 1).

- *Step 2: Assessment of the technical offer*

The Evaluation Committee then proceeds to the technical evaluation of the offers in accordance with the technical assessment grid (annex 2). Interviews with tenderers whose offers have been deemed compliant may be organised if deemed necessary by the Evaluation Committee.

Selected offer will be announced on 15 October 2024. ADA is not obliged to select a provider at the end of the process if none of the offers are satisfactory.

For any requests for clarification addressed to ADA, applicants are invited to send an e-mail to [e.thomas@ada-microfinance.lu](mailto:e.thomas@ada-microfinance.lu), no later than 20 September 2024.

Luxembourg, September 5th, 2024

*Bénédicte Godefroid*

Bénédicte Godefroid  
Director – Programmes

*Bilocq E.*

Emmanuelle Bilocq  
CFO

## Annex 1: Eligibility criteria

Technical offer		Yes/No
1	Motivation for the assignment	
2	Understanding of the Terms of Reference	
3	Proposed strategy detailed by project output (methodology, work plan)	
4	Proposed team composition for the project and their CVs	
5	Organisation profile (description of its governance and management structure, accounting and financial internal procedures, local presence in Rwanda and affiliations/networks)	
6	List of projects and assignments undertaken by the firm to demonstrate its capacity and experience in managing similar projects (project name and description, approximative budget, start and completion dates (month/year), description of actual services provided, organisations involved);	
7	Copy of legal registration certificate	
8	Copy of the latest audited financial statements	
Financial offer		Yes/No
9	Financial offer lower or equal to EUR 216,000	
Compliance with eligibility criteria		Yes/No

## Annex 2: Assessment grid

Technical offers will be evaluated using the following grid. Each criterion will be rated from 1 (the lowest) to 10 (the highest) and a related weight will apply. The total score for each proposal will be calculated as the sum of the Rating of each Selection Criterion multiplied by its related Weight.

Criteria	Rating (R)	Weight (W)	R * W
Quality of the proposal and alignment of the proposal with the relevant points, guidelines and procedures described in the ToR		30%	
Track record in project management and qualification and experience of the service provider and its staff		25%	
Knowledge of the country and financial inclusion background		15%	
Accuracy of documentation provided		15%	
References		15%	
<b>Total score</b>			

Terms of  
reference

September 2024

## **Selection of a local service provider specialized in inclusive finance**

for Kwihaza project of Enabel Rwanda

## List of acronyms

<b>ADA</b>	Appui au Développement Autonome
<b>DP</b>	Development partner
<b>EU</b>	European Union
<b>FSP</b>	Financial Services Provider
<b>LuxDev</b>	Luxembourg Development Agency
<b>MFI</b>	Microfinance Institution
<b>MINAGRI</b>	Ministry of Agriculture and Animal Resources
<b>MSME</b>	Micro, Small and Medium Enterprise
<b>NAEB</b>	National Agricultural Export Development Board
<b>NAIS</b>	National Agricultural Insurance Scheme
<b>PO</b>	Producers Organisation
<b>RAB</b>	Rwanda Agriculture and Animal Resources Development Board
<b>REMA</b>	Rwanda Environment Management Authority
<b>RICA</b>	Rwanda Inspectorate, Competition and Consumer Protection Authority
<b>RSB</b>	Rwanda Standards Board
<b>SME</b>	Small and Medium Enterprise
<b>UR</b>	University of Rwanda
<b>VAT</b>	Value added tax
<b>VC</b>	Value chain

## 1. Background

### a. About ADA

ADA (Appui au Développement Autonome) is a Luxembourgish, non-governmental organisation that has been increasing the autonomy of vulnerable people in Africa, Central America, and South-East Asia with inclusive finance since 1994, thereby contributing to achieving the sustainable development goals.

ADA leverages its resources and expertise to innovate, support local partners, implement technical support programmes, provide investment advice, and manage knowledge to impact targeted populations positively and sustainably.

ADA's activities focus on three main topics: youth entrepreneurship, agricultural and forestry value chains as well as access to basic services. These activities consider three transversal priorities: climate change, gender, and the use of digital technologies. In organisational terms, the team includes around 50 employees and a dozen technical advisors in the field. ADA has an average annual budget of 15 million EUR.

### b. About Kwihaza

“Transformation towards sustainable food systems – Kwihaza” is a 4-year project financed by the European Union and the Luxembourg Cooperation for a total budget of EUR 17,5M and managed by Enabel Rwanda in partnership with the Ministry of Agriculture and Animal Resources (MINAGRI). Key government institutions including the Rwanda Agriculture and Animal Resources Development Board (RAB), the National Agricultural Export Development Board (NAEB), the University of Rwanda (UR) – Rwasave Research Center, the Rwanda Standards Board (RSB), Rwanda Inspectorate, Competition and Consumer Protection Authority (RICA) as well as relevant districts, also play roles in the implementation process.

The project aims at contributing to the transition towards socially and environmentally inclusive food systems through the development of the value chains in the aquaculture, fisheries, and horticulture sectors in Rwanda. Specifically, this should lead to increasing in a sustainable way the production, per capita consumption and income generated by fish, aquaculture, and horticulture quality products. By addressing key challenges and constraints faced by the value chains, the project should enhance sustainable productivity, profitability, and competitiveness of producers' organisations, microbusinesses, and SMEs.

Like most of the agriculture value chains, the target value chains of Kwihaza face numerous challenges in accessing appropriate financing options. The access component part of Kwihaza seeks to address the root causes of the following key constraints hindering access and usage of financial solutions for actors involved in horticulture, aquaculture, and fisheries:

- Low level of entrepreneurship and business management skills (poor management systems, absence of a system for collecting performance data throughout the value chains, low financial and digital literacy among stakeholders in the targeted value chains, poor governance, limited business management and entrepreneurship skills among farmers, producers organisations, and other actors further hinder the sector's development; limited availability of capacity building programs and tailored business development services catering to the needs of the target value chains.
- Limited access to credit due to high cost of borrowing, lack of appropriate and innovative credit assessment tools, operational inefficiencies within financial service providers, liquidity issues faced by microfinance institutions, lack of sufficient or appropriate collateral
- Limited availability of appropriate financial products, due to limited understanding of the targeted value chains by the financial service providers.
- Lack of adequate mechanisms to unlock the flow of capital in the selected value chains.

## 2. Scope of work

### a. Overview

ADA has been selected to be part of the access to finance component of Kwihaza focusing on the supply of financial services through financial service providers to better serve value chain actors by developing appropriate loan products.

ADA's intervention will be complementary to the ones of other organisations involved in the access to finance component of Kwihaza focusing on the one hand on the demand for financial services, improving the investment readiness of value chain actors through capacity building and provision of business development services, and on the other hand on the promotion of effective financial mechanisms (such as interest rate subsidies and matching grant) aiming to unlock the flow of capital directed at these value chain actors. The following table presents an overview of the access to finance component of Kwihaza:

<b>General objective (Kwihaza)</b>	To sustainably increase production, per capita consumption and income generated by quality fisheries, aquaculture, and horticulture products, with a focus on women and youth.
<b>Specific objective (access to finance)</b>	To increase producer organisations' and MSMEs' access to and usage of tailored and innovative financial and business development services to operate in an inclusive and sustainable way. Create decent jobs and contribute to more sustainable food production, as well as enterprise growth, bankability, and resilience in aquaculture, fisheries, and horticulture sectors.
<b>Results</b>	<ul style="list-style-type: none"> <li>• <u>Under the responsibility of ADA:</u> <ul style="list-style-type: none"> <li>- <b>Strengthening the capacities of financial service providers to better serve horticulture, aquaculture and fisheries value chain actors.</b></li> </ul> </li> <li>• <u>Other results part of the same component, not under the responsibility of ADA implemented by other organisations:</u> <ul style="list-style-type: none"> <li>- Improving investment readiness of producer organisations and MSMEs in horticulture, aquaculture and fisheries value chains to enhance their access to finance.</li> <li>- Promoting effective mechanisms to unlock the flow of capital for horticulture, aquaculture and fisheries value chains.</li> </ul> </li> </ul>
<b>Budget</b>	<ul style="list-style-type: none"> <li>• Access to finance component of Kwihaza: EUR 4.2 million (of which EUR 612,261 under the responsibility of ADA)</li> </ul>
<b>Implementation period</b>	<ul style="list-style-type: none"> <li>• From August 2024 to October 2026</li> </ul>
<b>Area</b>	<ul style="list-style-type: none"> <li>• All provinces of Rwanda (details provided below)</li> </ul>
<b>Target beneficiaries</b>	<ul style="list-style-type: none"> <li>• Value chains actors operating in selected value chains (micro, small and medium enterprises, producer organisations)</li> <li>• Financial service providers</li> </ul>



## b. Role and responsibilities

To ensure a successful delivery of the activities and results under its responsibility, ADA is looking for a Rwanda-based service provider specialized in inclusive finance to act as a co-implementing partner in close collaboration with the ADA team involved in the project, both in Rwanda and in Luxembourg.

While ADA remains fully responsible towards Enabel for the successful implementation of the project, the selected partner will work closely with ADA towards the achievement of the project objectives. Particularly, it is expected to support ADA in the overall project implementation working with and coordinating different stakeholders, managing the delivery of capacity building and technical assistance in areas of competence.

### i. ADA

Regular support will be provided to the service provider that will have a role of co-implementing partner by both ADA head office staff in Luxembourg and ADA technical advisor based in Rwanda who is in charge to provide technical advice and is responsible for quality control to ensure the project's objectives are met with the highest possible standards.

The people from ADA involved in the project are:

- Rwanda-based Technical Advisor: Provides on-ground technical advice and support, ensuring effective planning, monitoring, and reporting to Enabel-Kwihaza;
- Director of Programmes: Responsible for overall implementation and coordination of the grant funding;
- Programme Advisor: Supports the Director of Programmes and provide guidance on activities implementation;
- Head of Unit Agri-Value Chains: Assists in guiding the project's focus on agriculture-related value chains;
- Programme Manager: Designated for effective execution, supporting day-to-day implementation of the grant;
- Monitoring and Evaluation Officer: To ensure the monitoring of the indicators and coherence with the project overall strategy.

The main responsibilities of ADA are:

- Identify and contract the most suitable service provider;
- Discuss and validate the proposed methodology;
- Share all relevant project documents with the service provider;
- Facilitation of contact with, and introduction to the Kwihaza partners and stakeholders;
- Provide funding for planned activities;
- Jointly monitor activities and give feedback, when necessary;
- Review of monthly, quarterly, and annual work plans and reports submitted by the selected partner and provide feedback;
- Ensure the overall coordination with Enabel.

### ii. Specialized service provider

The specialized service provider is expected to allocate a dedicated full-time project manager to ensure the delivery of the project objectives. In close collaboration with the ADA technical advisor, this person will be responsible for the impactful implementation of the activities and provide thought leadership to

support the achievement of the project's objectives. In addition to the dedicated full-time project manager, the service provider is free to include any additional resource taking into account the maximum budget (see section 4. below).

The selected partner should ensure constant efficient communication. This includes holding regular update meetings with relevant project stakeholders, including ADA, to discuss and resolve emerging issues faced during project execution and ensuring that project stakeholders are informed and aware of the status of implementation and achievement of key indicators.

The responsibilities of the selected partner include:

- Planning and execution:
  - Support the planning of project activities in consultation with relevant stakeholders, in close collaboration with ADA technical advisor and under the supervision of the ADA programme manager;
  - Ensure the successful implementation of project activities;
  - Follow up the progress of project activities and suggest necessary adjustments when necessary;
  - Directly carry out certain technical assistance activities. According to their expertise the selected partner might be required to provide trainings and capacity development support in relations to some specific project activities;
  - Manage procurement with external service providers in close consultation with ADA (drafting of terms of reference, identification of experts, drafting of contracts, etc.);
  - Contribute to knowledge management activities (sharing of lessons learned, communication related to the project, etc.);
  - Support the organisation and coordination of ADA monitoring and evaluation missions;
  - Provide all necessary information to ADA regarding the project and its implementation;
  - Participate in any audit activity as requested by ADA.
- Monitoring and reporting:
  - Contribute to the preparation of periodic technical and financial progress reports on project activities (monthly, quarterly and annual reports) to be submitted by ADA to Enabel in accordance with the applicable procedures;
  - Monitor performance indicators;
  - Ensure project budget monitoring and manage expenses based on signed agreement with ADA;
  - Ensure the timely and qualitative production of deliverables when required;
  - Maintain the database of all documents related to the project (reports, contracts, etc.).

### **c. Key activities**

This intervention includes activities aimed at strengthening financial service providers (FSPs) and enhancing their capacity to effectively serve the targeted VCs. The key activities to be carried out in close collaboration with ADA will include:

- **Activity 1.1: Selection of FSPs**

FSPs will be selected using a skill/will partner selection matrix. The goal is to identify sustainable and committed partners who have the potential to effectively deliver on the intended project objectives. The

matrix will evaluate partners based on key dimensions including interest in the market development, capacity, willingness, and incentives.

- **Activity 1.2: Provision of technical assistance to FSPs**

Under this activity, different support will be provided to FSPs to build their capacity, so they provide appropriate financial solutions to actors in targeted value chains. Specifically, the project will support in the following areas:

- An institutional assessment of the selected FSPs will be conducted to identify areas for improvement in financing the targeted VCs. The assessment will mainly cover value chains financing strategy, skills gaps, product offerings, sales strategy, client-centricity, processes, systems and tools, data management, inclusion, and other relevant aspects. Recommendations will then be provided to guide capacity-building effort and solutions development. Creation of training materials with a training of trainer's approach will be preferred. Participation of staff in external trainings on specific relevant topics will be considered when possible as well as mobilization of experts where required.
- The project will support partner FSPs to develop and, where possible, preferably adapt innovative products/solutions that address the identified constraints currently hindering access to finance for the targeted value chains. The product development support will be informed by insights from the assessment mentioned above which highlighted the overall current lack of financial products available in the market to address the needs of target beneficiaries (design, pilot, monitor, refine, roll out). It will take into account as much as possible the opportunities offered by the financial support mechanism to be implemented.
- The project will also support partner FSPs capacity beyond product development and in line with the insights from the assessments. This may include enhancing financial literacy and consumer protection processes, staff technical training including credit assessment, strengthening marketing strategies and related skills, strengthening other relevant policies, procedures, processes, and tool, supporting digitalization of the operations, IT developments, adaptation of the core banking system to the new financial products or implement strategies to increase outreach. Material and equipment for FSPs to increase outreach and maintain good portfolio quality could be financed by the project.
- FSPs will receive ongoing support, mentorship, and guidance throughout the intervention to ensure continuous learning, improvement, and adaptation to the evolving needs of the targeted VCs. This may involve training sessions, knowledge sharing, peer learning platforms, and technical assistance as required.

- **Activity 1.3: Post-disbursement support to beneficiaries**

- While the decision to grant loans to value chain actors remains the full responsibility of each financial service providers, the project will provide post-disbursement support to beneficiaries who received financing. Such support which is often not sufficient from financial institutions will be important to ensure the sustainability of the intervention. Providing guidance to the beneficiaries on a regular basis aims at ensuring the adequate and proper use of funds and growth of the activity hence reducing the risk of default by the borrower and opening the door for subsequent financing by the financial institution. This will also allow financial institutions to keep on refining their product offering to the needs of the value chain actors. This will be done through on-site visits to beneficiaries to be conducted in collaboration with the FSP staff and BDS such as Irona when possible.

- **Activity 1.4: Knowledge sharing, collaboration, linkages, and synergies with other development partner-led interventions**
  - Foster collaboration with other relevant development partners (DPs) involved in interventions within the horticulture, aquaculture, and fisheries value chains, as well as the broader agriculture sector and SME financing ecosystem.
  - Capitalize on synergies between different interventions to maximize the impact of activities implemented. By coordinating efforts and sharing resources, the intervention aims to create a harmonized approach that can effectively address the needs and challenges of the targeted sectors.
  - Support platforms for learning and sharing among DPs, value chain actors, financial institutions, and other stakeholders. This includes organizing workshops, conferences, and knowledge-sharing sessions to exchange best practices, lessons learned, and innovative approaches. The objective is to facilitate cross-sector collaboration, promote collective learning, and enhance the effectiveness of interventions.
  - Explore opportunities for joint initiatives and coordinated actions with other DPs to amplify the impact of interventions in the horticulture, aquaculture, and fisheries value chains. By aligning strategies, resources, and objectives, the intervention can contribute to a more cohesive and comprehensive approach to supporting the sectors.
  - Collaborate with DPs to identify and leverage additional funding sources, technical expertise, and networks that can further support the implementation of activities. This partnership will enhance the overall effectiveness and sustainability of the interventions and create a broader network of support for the horticulture, aquaculture, and fisheries sectors.

#### **d. Outcomes**

The anticipated outcome of this intervention is to increase producers' and MSMEs' access to and usage of tailored and innovative financial services to operate in an inclusive and sustainable way. This is expected to create decent jobs and contribute to more sustainable food production as well as enterprise growth, bankability, and resilience in aquaculture, fisheries and horticulture sectors which should lead to:

- Increased understanding of the targeted value chains by financial service providers.
- Improved practices within FSPs including enhanced processes, policies, systems, and procedures that align with the specific needs of the targeted value chains.
- Development and rollout of new appropriate financial products specifically tailored to the requirements of actors within the horticulture, aquaculture/fisheries value chains.
- Increased percentage share of the total loan portfolio allocated to the targeted value chains, indicating a greater commitment and focus on financing businesses within these sectors.
- Maintenance of a healthy loan portfolio for the FSPs within the targeted value chains, as reflected by an appropriate Non-Performing Loan (NPL) ratio.
- Improved business growth and job creation resulting from increased access to finance for entrepreneurs and businesses operating within the horticulture and aquaculture/fisheries sectors.

These outcomes collectively contribute to the development, expansion, and resilience of the targeted value chains, facilitating economic growth, decent job opportunities, and sustainable development which will be measured by % of targeted value chain actors that accessed loans.

The expected measurable outputs are:

- 4 FSPs supported to develop/adapt and roll out financial products.
- Portfolio at risk 30 days of disbursed loans below 5% for the new products rolled out.
- Value of loans disbursed by financial service providers to value chain actors: to be determined depending on financial mechanism(s) to be implemented by other organisations involved in the access to finance component of Kwihaza.

### e. Geographical area

The area of intervention will cover the following districts in Rwanda:

<i>Provinces</i>	<b>Districts</b>	
	<i>Aquaculture</i>	<i>Horticulture</i>
<i>Kigali</i>	Gasabo	Gasabo, Nyarugenge
<i>East</i>	Bugesera, Rwamagana, Kayonza, Gatsby, Nyagatare, Ngoma	Bugesera, Rwamagana, Ngoma, Gatsibo
<i>South</i>	Muhanga, Runanga, Huye, Nyamagabe, Sagara, Nyanza	Kamonyi, Huye
<i>North</i>	Musanze, Burera, Gakenke, Rulindo	Musanze
<i>West</i>	Rubavu, Rusizi, Rutsiro, Nyamasheke, Karongi, Ngororero	Rubavu, Rusizi, Nyabihu

## 3. Application submission guidelines

The application must be sent to ADA by email to the following persons: [c.baron@ada-microfinance.lu](mailto:c.baron@ada-microfinance.lu) ; [e.thomas@ada-microfinance.lu](mailto:e.thomas@ada-microfinance.lu) ; no later than **30-September 2024 17.00 Central European Time** and should include:

- A technical proposal including:
  - Motivation for the assignment;
  - Applicant's understanding of the Terms of Reference;
  - Proposed strategy detailed by project output (methodology, work plan);
  - Proposed team composition for the project and their CVs;
  - Organisation profile (description of its governance and management structure, accounting and financial internal procedures, local presence in Rwanda and affiliations/networks);
  - List of projects and assignments undertaken by the firm to demonstrate its capacity and experience in managing similar projects (project name and description, approximative budget, start and completion dates (month/year), description of actual services provided, organisations involved);
  - A copy of the latest audited financial statements;
  - A copy of legal registration certificate;
  - Any other element deemed relevant.

- A financial proposal covering all costs directly related to project implementation from November 1<sup>st</sup>, 2024 until August 31<sup>st</sup>, 2026. The budget must be in EUR and provide the cost breakdown for each project activity. All amounts must include VAT and/or taxes where applicable;

## 4. Selection process

### a. Partner profile

The selected partner should have the following profile:

- Existence of common goals and approaches with ADA;
- Experience in managing pluriannual projects funded by international donors;
- Local representation and staff based in Rwanda;
- Strong connections within the local financial ecosystem;
- Internal technical expertise and capacity to provide support and technical assistance in the field of both agriculture and access to finance;
- Proven expertise in Market System Development approach;
- Ability to onboard relevant and qualified additional resources as needed;
- Experience in delivering impactful ecosystem’s strengthening activities;
- Strong governance and internal processes.

### b. Evaluation

The proposal will be evaluated against the following criteria:

- Technical proposal quality;
- Track record in project management and qualification and experience of the service provider and its staff;
- Knowledge of the country and financial inclusion background;
- Accuracy of documentation provided;
- References.

A simple due diligence process might be requested by ADA as part of the evaluation process.

### c. Budget

The maximum budget of the financial offer should amount to EUR 216,000 inclusive of all costs and taxes.

### d. Calendar

Step	Deadline
Questions from applicants	20 September 2024
Receipt of the proposals	30 September 2024
Opening of the proposals	01 October 2024
Announcement of the selected offer	15 October 2024
Signature of the contract	31 October 2024
Start of implementation	01 November 2024

## Annexes

### Annex 1: Action plan

The action plan of the project implementation:

Year 1 - 2024													Entity responsible for implementation	
Q1			Q2			Q3			Q4					
Month:	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12		
<b>Expected result: Strengthened capacities of financial service providers to better serve horticulture, aquaculture, and fisheries value chain actors</b>														
<b>Activity 1.1: Selection of FSPs</b>														
1.1.1	Conduct tender, due diligence, risk assessment													ADA and specialized service provider
<b>Activity 1.2: Provision of technical assistance to FSPs</b>														
1.2.1	Conduct institutional assessment													ADA and specialized service provider
1.2.2	Support development/adaptation/roll out of products													ADA and specialized service provider
1.2.3	Enhance practices, processes, skills, distribution													ADA and specialized service provider
<b>Activity 1.3: Post-disbursement support to beneficiaries</b>														
1.3.1	Support to beneficiaries													ADA and specialized service provider
<b>Activity 1.4: Knowledge sharing, collaboration, linkages, and synergies with other development partner-led interventions.</b>														
1.4.1	Ensure collaboration and knowledge sharing													ADA and specialized service provider

Subsequent years	Year 2 - 2025				Year 3 - 2026				Entity responsible for implementation	
Quarter:	1	2	3	4	1	2	3	4		
<b>Expected result: Strengthened capacities of financial service providers to better serve horticulture, aquaculture, and fisheries value chain actors</b>										
<b>Activity 1.1: Selection of FSPs</b>										
1.1.1	Conduct tender, due diligence, risk assessment									ADA and specialized service provider
<b>Activity 1.2: Provision of technical assistance to FSPs</b>										
1.1.1	Conduct institutional assessment									ADA and specialized service provider
1.1.2	Support development/adaptation/roll out of products									ADA and specialized service provider
1.1.3	Enhance practices, processes, skills, distribution									ADA and specialized service provider
<b>Activity 1.3: Post-disbursement support to beneficiaries</b>										
1.3.1	Support to beneficiaries									ADA and specialized service provider
<b>Activity 1.4: Knowledge sharing, collaboration, linkages, and synergies with other development partner-led interventions.</b>										
1.4.1	Ensure collaboration and knowledge sharing									ADA and specialized service provider

## Annex 2: Logical framework

	Intervention logic	Objectively verifiable indicators	Sources and means of verification
<b>General objective</b>	To increase in a sustainable way the production, per capita consumption and income generated by fish, aquaculture, and horticulture quality products, with a focus on women and youth.	<ul style="list-style-type: none"> <li>• % increase in the income of farmers disaggregated by gender.</li> <li>• Number of jobs created (disaggregated by gender).</li> </ul>	<ul style="list-style-type: none"> <li>-NISR Survey report, and Kwiwaza M&amp;E Report</li> <li>-Kwiwaza baseline and M&amp;E reports</li> </ul>
<b>Specific objective</b>	<b>SO 1.:</b> Increased producer's and MSMEs' access to and usage of tailored and innovative financial and business development services to operate in an inclusive and sustainable way, create decent jobs and contribute to more sustainable food as well as enterprise growth, bankability, and resilience in aquaculture, fisheries, and horticulture sectors.	<ul style="list-style-type: none"> <li>• % of targeted value chain actors that accessed loans</li> </ul>	ADA periodical reports
<i>Expected results</i>	<i>Results are outcomes that will enable a specific objective to be achieved.</i>	<i>What indicators help verify and measure whether the action has achieved the expected results?</i>	<i>What are the sources of information for these indicators?</i>
Expected result	Strengthened capacities of financial service providers to better serve horticulture, aquaculture, and fisheries value chains actors	<ul style="list-style-type: none"> <li>• 4 FSPs supported to develop/adapt and rolled out financial products.</li> <li>• Portfolio at risk 30 days of disbursed loans below 5% for the new products developed.</li> <li>• Value of loans disbursed by FSPs to value chain actors: to be determined depending on financial mechanism to be implemented</li> </ul>	ADA periodical reports



Activities to be developed	What are the key activities to be implemented, and in what order, in order to produce the expected results?	<i>Means: What means are required to implement these activities, for example: staff, equipment, training, studies, supplies, operational facilities, etc.?</i>	What are the information sources on the action's progress?	What preconditions must be met before the action begins? What conditions outside of the Beneficiary's direct control must exist for the implementation of the activities planned?
<b>Expected result: Strengthened capacities of financial service providers to better serve horticulture, aquaculture, and fisheries value chain actors</b>				
Activity 1.1	Selection of FSPs	<ul style="list-style-type: none"> <li>• Staff</li> <li>• Trainings</li> <li>• Operational facility</li> <li>• Transport</li> </ul>	Project report	<ul style="list-style-type: none"> <li>○ FSPs willing to serve selected value chains</li> </ul>
Activity 1.2	Provision of Technical Assistance to FSPs	<ul style="list-style-type: none"> <li>• Staff</li> <li>• Trainings</li> <li>• Operational facility</li> <li>• Transport</li> </ul>	Project report	<ul style="list-style-type: none"> <li>○ Availability of the FSPs' staff to receive assistance</li> </ul>
Activity 1.3	Post-disbursement support to beneficiaries	<ul style="list-style-type: none"> <li>• Staff</li> <li>• Transport</li> <li>• Operational facility</li> </ul>	Project report	<ul style="list-style-type: none"> <li>○ Beneficiaries willing to receive post-disbursement support</li> <li>○ Availability of the FSPs</li> </ul>
Activity 1.4	Knowledge sharing, collaboration, linkages, and synergies with other development partner-led interventions.	<ul style="list-style-type: none"> <li>• Staff</li> <li>• Transport</li> <li>• Operational facility</li> </ul>	Project report	