### ToR for Engagement of Financial Institution for exploring opportunities to Agriculture, Nutrition, and WASH Entrepreneurs in Haor and Coastal Region

### 1. Organization Background

iDE Bangladesh is a leading non-governmental organization (NGO) focused on using market-driven approaches to reduce poverty and improve livelihoods. With over 37 years of experience, iDE focuses on agriculture, nutrition, WASH (water, sanitation, and hygiene), and economic empowerment in Bangladesh. The organization works to empower smallholder farmers and vulnerable communities by improving their access to resources, markets, and opportunities.

### 2. Project Background

The Transforming Lives Through Nutrition (TLTN) project, implemented by iDE Bangladesh, aims to improve maternal and child health by scaling up proven nutrition interventions and strengthening food systems. As part of this effort, iDE is working to increase the availability of fortified nutritional food products in schools, particularly for 20,000 childrens 100 children per school.

This assignment will focus on exploring A2F opportunities for Agriculture, Nutrition and WASH entrepreneurs. This opportunity will support local entrepreneurs as capital enhances and promotes more nutritious products to vulnerable communities.

### 3. Objective

The primary objectives of this A2F initiative are:

Objective 1: Facilitate targeted financial inclusion of local Agricultural and WASH enterprises, and micro-entrepreneurs, particularly those operating at the last mile.

Objective 2: Strengthen financial literacy, readiness, and bankability among eligible clients to ensure effective utilization of financial products.

**4. Scope of Work**

The A2F initiative will encompass:

1. **Diagnostic, Assessment, and Product Development:**

* Conduct comprehensive needs assessments using co-developed evaluation tools.
* Collaborate with FSPs to design tailored loan products, including working capital and capital investments aligned with business cycles.
* Develop and pilot financial literacy modules specific to Agriculture, RE, and WASH sectors.

1. **Institutional Partnership Building:**

* Identify, onboard, and formalize partnerships via JVAs with FSPs, including banks, MFIs, and fintech entities.
* Support FSPs in institutional capacity building for tailored product delivery and risk management.

1. **Financial Capability and Literacy Enhancement:**

* Design and deliver targeted training to farmers and entrepreneurs on financial management.
* Develop tools and manuals to improve clients' understanding of credit processes, repayment, and financial planning.

**5. Deliverables**

The selected financial institutions are expected to be boarded by **June 01, 2025**, with the deliverable 1 to be completed by **June 30, 2025**. Upon successful completion of first deliverable, it may extend till December 31, 2025 for the execution of remaining deliverables.

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| **No.** | **Deliverables** | **Timeline** | **Responsible Parties** |
| 1 | Co-developed assessment tools | 30th May | iDE, FSPs, Sector Experts |
| 2 | Signed JVAs with targeted FSPs and financial literacy tools | 15th June | iDE, FSP Partners |
| 3 | Inception report | 25th June | FSP Partners |
| **Upon success completion of above deliverable 1, 2,3; the deliverable 4,5,6 will be executed through an extension in year 2 ( July 2025 to June 2026)** | | | |
| 4 | Financial literacy modules and training reports | September 2025 | Training Providers, iDE |
| 5 | Market linkage workshop reports | November 2025 | iDE and Partners |
| 6 | Final Report | December 2025 | FSP Partners |
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**6. Roles and Responsibilities**

**iDE Bangladesh:**

* Lead the overall coordination, strategy refinement, and stakeholder engagement.
* Facilitate partnership formation, capacity building, and tool reveiw.
* Monitor project progress and ensure timely delivery of all outputs.

**Financial Service Providers (FSPs):**

* Co-develop tools
* Conduct rapid assessment through conducting FGD and KII
* Conduct capacity building on financial literacy and feedback sessions.
* Deliver financial services aligned with agreed terms.

**7. Reporting and Communication**

* Regular progress reports will be submitted quarterly to higher management and donors.
* Stakeholder meetings will be organized quarterly for strategic alignment.
* Final comprehensive report detailing achievements, lessons learned, and recommendations will be delivered at project completion.

**8. Quality Assurance**

All activities executed under the ToR will adhere to the highest standards of quality, inclusiveness, and ethical practices, aligned with project policies and government regulations.

**9. Eligibility Criteria**

**The following experience and qualifications are required:**

* "The MFI/Bank/Financial Institutions should have microfinance loans or access to finance facilities for entrepreneurs. Having experience in finance in the Agriculture, Nutrition, and WASH sector will add value to the assessment.
* Expertise in the hoar and coastal region.
* Ability to work collaboratively in rural communities, and partners.
* Proven track record in the financial market and having registration from MRA or Bangladesh..

**10. Bid Submission**

**Interested company/firm should submit the following:**

* Technical Proposal (maximum 3 pages), including:
* Understanding of the assignment and detailed work plan
* Relevant experience in nutrition campaigns and school promotions
* Links to sample work or similar projects
* Financial Proposal (maximum one page) including cost estimates.

**Supporting Documents:** Company profile, VAT Registration, TIN, and Trade License Certificate (if applicable).

Please submit your Technical and Financial Proposals to **bangladesh.procurement@ideglobal.org** **by 5 PM BST on 17th May 2025.**