



Guidelines for EOI

Assignment Title: Onboarding New Enterprises Under Enterprise Development Programme in Bangladesh.

Contract Type: Enterprises

Assignment Location: Dhaka

No of the Enterprise will be onboarded: 05

Contract Authority: Oxfam in Bangladesh

Background:

From 1990 to 2015, Bangladesh halved its incidence of poverty, meeting one of its Millennium Development Goals, and gained lower-middle-income status in 2015. The country's economic growth has been robust over the past decade. However, 43% of Bangladesh's population still live below the poverty line of \$1.25 per day; the number living below the poverty line is higher in rural areas.³ About 80,000 hectares of arable land goes out of production every year due to challenges such as climate change, and lack of farming technology and skills. SMEs can make a significant contribution to reducing poverty and are important to the Bangladesh economy. There are an estimated 3.3 million to six million registered SMEs in Bangladesh.⁴ SMEs make up 25% of the total labour force, 80% of industry employment, and 90% of all enterprises in Bangladesh.

Oxfam has extensive experience in improving livelihoods and has been working with experts to develop EDP. The Enterprise Development Programme (EDP) adopts an innovative approach to building sustainable businesses, combining elements of private equity and rural economic development. We invest where others don't go – and where the potential for social impact is highest. Oxfam provides an intelligent mix of loans and grants to small and medium enterprises throughout the developing world, helping people to work their way out of poverty. But it's not just about providing capital. It's about identifying business opportunities, and helping entrepreneurs develop and implement viable business plans. It's a pioneering, business-based approach to development. EDP is unique and it works. It combines Oxfam's international presence and experience with the finance and expertise of our supporters and partners. It creates wealth and drives change in poor communities. Crucially, it helps many thousands of people – especially women – to work their way out of poverty.

Context of the Assignment:

Enterprise Development Programme (EDP) portfolio in Bangladesh is relatively young and currently there are 3 ongoing projects. The portfolio commenced its journey in 2016 with Chetona Fish Hatchery, a leading fishery based in Kurigram district of Rangpur division. Subsequently, the portfolio grew to include two more enterprises, namely: Bolon Duck Hatchery based in Gaibandha, Rangpur in 2017 and the latest Prantojon Agro Enterprise (PAE) based in Barisal, approved for support in 2018.

Despite a relatively young portfolio, EDP portfolio in Bangladesh showed an increase in social impact. More farmers have been reached through this programme which subsequently increased the income of the



farmers. There has also been a sharp increase in the number of women farmers supplying to the enterprises resulting in a better livelihood and social inclusion in the community of the targeted impact group.

EDP provides businesses that enter the programme with a tailored package of interventions designed to support them to the point where they can stand alone; profitable and able to secure investment from banks or social investors beyond Oxfam. The package includes:

- Direct financial support – a mix of grants, loans or bank guarantees appropriate to the size and stage of development of the business.
- Connecting the business to financial organizations, vital for ongoing sustainability
- Training in all aspects of business from technical advice to improving productivity, to financial management, to sales and marketing, all through a local business mentor.

Providing loans to enterprises is an innovative activity in the sector, moving away from typical development programmes that focus on grants. Our aim is to enable enterprises to become viable businesses and create a culture in which credit can be acquired and businesses thrive in poor agricultural communities, resulting in jobs and opportunities for all.

We use this experience to influence wider change – advocating for financial institutions, governments, and other key stakeholders to change policies to benefit poor rural farmers.

EDP has expanded its focus and identified enterprises from different sectors for support. Currently, there are three new enterprises in the pipeline. One of them is focused on promoting agro products, while the other is focused on promoting hand-made Bangladeshi products through an e-commerce platform. Both enterprises source their products from local producers and create income-generating opportunities for them and other value chain members. Additionally, they organize capacity development programs for the local producers and farmers and provide them with market linkage opportunities. Oxfam supports these enterprises through the Enterprise Development Program by facilitating their business growth, access to finance, and market linkage. EDP collaborates with local implementation partners, who work directly with the enterprises to provide assistance.

Objectives:

EDP mainly focus on working with enterprises which can ensure substantial social impact. EDP is successfully able to link investors and entrepreneurs because of Oxfam's worldwide presence and experiences from development practices. Through a tailored package of loans, grants, or bank guarantees to potential small- medium enterprises, EDP has played a significant role in improving livelihood and bringing development in the rural areas. The programme provides expert advice guidance sessions, and trainings to small-medium enterprises besides monetary support. Under the Enterprise Development Programme, Oxfam in Bangladesh Provided financial and Business development support for the business growth of the enterprises.

The principal objective of this assignment is to Support/Develop the shortlisted Local/National Enterprise through the local implementing partner as a sustainable enterprise that create positive social and environmental impact resulting in economic and employment opportunities for marginalized farmers, women, and youth.

Key qualification and experience of local implementing Partner

- **Proven Business model**



- With experience in the market and annual revenue of at least 40 000 GBP
- Enterprises that have at least one-year available financial results
- **Market potential.**
 - Enterprise that Operates in markets with growth potential or niche markets,
 - Enterprise with potential for Women economic empowerment
- **Strong leadership team**
 - Experienced management with leadership skills, clear vision for growth and impact, demonstrated track record.
 - Clear and well-articulated Governance System. All stakeholders are committed to growth and social Impact of the enterprise.
- **WEE and social impact**
 - Enterprises that address critical needs of women, in some of the poorest regions in the world, and promote women leadership within their communities.
- **Potential for financial sustainability**
 - Enterprises with a viable Business model and potential to be self-sustainable in the long term.
- **Scale**
 - Business models with potential for scale or replication, that can increase their impact on women.

Application Procedure & Documentation Required

Interested Enterprises must submit EOI (**Not more than 3 page**) based on the guidelines above clearly marked “**Onboarding New Enterprises Under Enterprise Development Programme in Bangladesh**” as the email subject line at hrbd@oxfam.org.uk.

The package should include:

- 1) Expression of Interest and Availability
- 2) Organisational profile
- 3) Tax Identification number and other legal documents (i.e., license/registration/work-permit etc)

Organizations interested in this assignment should apply and will be reviewed based on their own organizational capacity. The successful firm may sign a Partnership Agreement with Oxfam.

Please refer to the detailed Guideline and format below for submitting your application.



Checklist for submitting your application.

Please scan all documents into one pdf document to be submitted by the administrative partner.

Deadline for submission is **31st January 2024**

	Administrative partner is a for-profit entity
	Registered legal bodies
	Based in Bangladesh
	Strong belief in feminist movement
	Promote Gender Transformative value chain
	All sections are duly filled in the EOI template
	Annual audited reports for the most recent financial year of the administrative partner as well as the key commercial partner are attached
	The application is dated and signed by all relevant partners



EoI Assessment Guideline

Expression of Interest (EoI) to the assessment criteria will be evaluated and scored according to the criteria described. It will be carefully checked; the EoI satisfies all the criteria specified in the concentrator template (please see the concept note template in annexure 1). This also includes an assessment of the eligibility of the action. The EoI will receive an overall score out of 40 using the breakdown in the evaluation grid below. The evaluation criteria are divided into 7 criteria and will be given a score between 1 and 5 as follows: 1 = very poor; 2 = poor; 3 = adequate; 4 = good; 5 = very good.

EoI assessment tool			
Evaluation Grid		Maximum Score is 5	Assessor given score
1.	Business Model	10	
2.	Enterprise Description and Key People	5	
3.	Enterprise Objective and Business Plan	5	
4.	Summary of Enterprise Finance	5	
5.	Social Impact	5	
6.	Funding Request	5	
7.	Risk, Barriers and Mitigation	5	
	Total	40	



Annexure-1: Expression of Interest (EoI) Template

Cover Page

[Please include names of and signature]

Signatures:

[NAME of signatory]
[Position]

[NAME of signatory]
[Position]

Section 1: Enterprise Information

1.a. Name of the Organization	
1.b. Type of the organization	

1.c. Contact details			
Organisation name			
Legal status			
Address			
Telephone			
e-mail			
Webpage			
Project Manager			
Telephone			
e-mail			
Bank details			
1 d.Key figures			
Please specify currency	Most recent year	Most recent year -1	Most recent year 2
Turnover			
Profit after tax			
Equity			
Number of full-time employees			
1. Business Model			
<ul style="list-style-type: none"> What is the business model: how does the enterprise generate revenues? What does the enterprise sell? In which market/s? Who are the buyers? What are the key features of the enterprise product, compared to competition? How do prices compare? 			
2. Enterprise description and key people			
<ul style="list-style-type: none"> Brief history of the business, legal form, ownership, governance (including role/capacity of Board); Key staff including manager, finance, marketing: names, skills and experience. List the number of FTE jobs supported by the enterprise. 			

- *What support has the enterprise had from other donor agencies, external investors etc. What personal money has been invested.*

3. Enterprise Objectives & Business Plan

Objectives

- *Enterprise growth strategy and objectives for the next 3 or 5 years.*
- *What are the sales targets for the enterprise?*

Market

- *Any key market trends to report? Who are the competitors?*
- *Have negotiations advanced/closed with specific buyers? How will the product be distributed?*

4. Summary of Enterprise Finances

- *Mention revenues and volumes/units sold in previous year, as well as trends in revenues if available*
- *Is the enterprise already profitable?*
- *What is the accounting system? Is it reliable? Are there periodic reports? What improvements are needed?*

5. Social Impact

- *Briefly describe the situation of poor people/women in the area where this enterprise operates or sources from*
- *How many people (women) directly benefit from the enterprise now – how many will benefit in the future.*
- *How do these people benefit, for example does the enterprise offer new markets, better prices, higher yields, value-addition, training?*

- *What are the specific barriers that women face (household and enterprise), and how will they be addressed? Refer to Gendered market map*

6. Funding Request

- *Provide an estimate of the enterprise's financial needs and investment plan*

7. Risk, barriers and Mitigation

- *Explain environmental impacts of the enterprise's activities and operations.*
- *In terms of risks –cover major risks to the enterprise or to producing farmers such as climatic (e.g., drought, lack/variability of rains, floods), business/market (e.g., price volatility, farmer commitment), political, etc.*