

REQUEST FOR PROPOSALS

ASSESSMENT OF FINANCING OPPORTUNITIES AND TECHNICAL GAPS LIMITING ACCESS TO FINANCE AMONG MICRO-, SMALL- AND MEDIUM-SCALE ENTERPRISES IN TANZANIA

Issued by
The Global Alliance for Improved Nutrition (GAIN),
and
HarvestPlus

TABLE OF CONTENTS

I. PROJECT BACKGROUND AND SCOPE OF WORK	2
II. INSTRUCTIONS FOR RESPONDING	7
III. TERMS AND CONDITIONS OF THIS SOLICITATION	9
IV. OFFER OF SERVICES	11

I. PROJECT BACKGROUND AND SCOPE OF WORK

1. ABOUT GAIN AND HARVESTPLUS

The Global Alliance for Improved Nutrition (GAIN) is a Swiss-based foundation launched at the UN in 2002 to tackle the human suffering caused by malnutrition. Working with both governments and businesses, we aim to transform food systems so that they deliver more nutritious food for all people. At GAIN, we believe that everyone in the world should have access to nutritious and safe food. We work to understand and deliver specific solutions to the daily challenge of food insecurity faced by poor people. By understanding that there is no “one-size-fits-all” model, we develop alliances and build tailored programmes, using a variety of flexible models and approaches. We build alliances between governments, local and global businesses, and civil society to deliver sustainable improvements at scale. We are part of a global network of partners working together to create sustainable solutions to malnutrition. Through alliances, we provide technical, financial and policy support to key participants in the food system. We use specific learning, evidence of impact, and results of projects and programmes to shape and influence the actions of others.

At HarvestPlus, we believe that hidden hunger should not be inevitable for the people most at risk. We break down silos between agriculture and nutrition to develop creative solutions to hidden hunger. Our food-based approach targets some of the most vulnerable populations around the world. We use a process called biofortification, which adopts conventional breeding to improve crops. This approach complements other nutrition interventions, and is evidence-based, cost-effective, and sustainable. We work across the entire value chain to develop and deliver nutrient enriched seeds, grains and foods to the people who need it the most via a large collection of innovative and traditional supply chain activities. HarvestPlus is part of the CGIAR Research Program on Agriculture for Nutrition and Health (A4NH). CGIAR is a global agriculture research partnership for a food secure future. Its science is carried out by its 15 research centres in collaboration with hundreds of partner organizations.

In May 2018, HarvestPlus and GAIN launched a landmark partnership to accelerate progress towards improving access to biofortified seeds, grains and foods via commercial channels with the Commercialisation of Biofortified Crops (CBC) programme. The CBC programme works with national partners to catalyse commercial markets for biofortified crops. The current focus is on biofortified varieties of six highly promising crops, developed by HarvestPlus and its partners, in Bangladesh, India, Kenya, Nigeria, Pakistan, and Tanzania. These crops form the frontline cluster of sentinel nutritious staple crops to be considered for commercialisation at scale by the partnership. We define commercialisation – the priority delivery approach – as the process of introducing a product into commerce or making it available in the market, rather than producing solely for family consumption. The partnership brings together two leading actors in the global nutrition space. It combines the deep expertise of HarvestPlus in all aspects of biofortification with GAIN’s proven track record of working with fortification and food companies to create sustainable market models for nutritious food systems.

2. BACKGROUND

As part of this work, GAIN and HarvestPlus are jointly issuing this Request for Proposals (RFP). GAIN will be the administrative lead organisation for this RFP.

The purpose of this RFP is to engage services of a Service Provider to conduct an assessment of financing opportunities for micro-, small- and medium-scale enterprises in the maize and bean value chains, identify technical gaps and limitation of these enterprises to accessing financing, and to what extent those gaps can be bridged, to make these enterprises investment ready. The results of this assessment will be used to inform

the design of the biofortified crops programme activities under the GAIN-HarvestPlus partnership to commercialise biofortified crops in Tanzania.

2.1. THE COMMERCIALISATION OF BIOFORTIFIED CROPS (CBC) PROGRAMME IN TANZANIA

Malnutrition is a major burden in Tanzania. The annual GDP loss to the country is estimated to be US\$289 million. The major nutrients of concern are iron and vitamin A. Along with other interventions, biofortification is a government endorsed, globally recognised and proven way to improve the nutrient content of the food system in a sustainable way. In Tanzania, HarvestPlus and GAIN are working together to expand the commercialisation of pro-vitamin A (PVA) maize and high iron bean (HIB) crops with activities across the value chain from seed production to food marketing to contribute to improving intakes of these nutrient in the Tanzanian population.

The overall vision of the CBC programme is to scale up the commercialisation of biofortified foods to meet three goals: 1) increasing supply of both seed and grain, 2) generating demand along the value chain, and 3) improving the enabling environment. GAIN and HarvestPlus have each developed products, technologies, and delivery tools that have demonstrably improved diet quality for hundreds of millions in low-income communities. The partnership will focus on expanding reach and coverage of biofortified nutrient-enriched crops to consumers via market channels, with a heavy emphasis on commercialisation of both seed, and crops as ingredients into the food system.

In Tanzania, the CBC programme focuses on two commercialisation pathways: 1) the institutional pathway targeting 60% of schools through school feeding programs, and 2) the formal market pathway by increasing supply of PVA maize and HIB seed and grain for consumption and processing. Key actors participating in the value chain are seed suppliers and multipliers, smallholder farmers, processors/suppliers, schools and commercial markets.

2.2. SMALL AND MEDIUM SCALE ENTERPRISES IN TANZANIA

Tanzania is one of the growing economies in Africa, and home to different businesses, ranging from micro, small, medium, and large enterprises. These enterprises play a vital role in the growth and development of the Tanzanian economy. The “Tanzania Development Vision (TDV) 2025” highlights small and medium-sized enterprises (SME) sector as one important contributor to the country’s long-term development. It is estimated that Tanzania’s small- and medium-enterprise (SME) sector consists of more than 3 million enterprises which contribute to 27% of overall GDP.

SMEs are critical actors in ensuring access to food and nutrition security in Tanzania, particularly for the poorest consumers. GAIN and HarvestPlus understand that micro- to large-scale enterprises are key to national growth and development and will collaborate to support the commercialisation of biofortified beans and maize in Tanzania.

We will work with key businesses along the beans and maize value chains to build their capacities and scale up production and utilization of these crops. To date, GAIN and HarvestPlus have developed implementation plans for both biofortified crops; however, additional information on funding sources, opportunities for SMEs and technical gaps that limit these enterprises in the food and agricultural sector are needed to finalize the programme designs. Considering this, GAIN and HarvestPlus are commissioning this assessment to collect this information, which will then be used to inform the design of activities under their respective programmes to build the capacities of the micro-, small- and medium-scale enterprises in selected geographies.

3. OBJECTIVES

The main objective is to conduct an assessment of financing opportunities for micro-, small- and medium-scale enterprises in the maize and bean value chains, identify technical gaps and limitation of these enterprises to accessing financing, and to what extent those gaps can be bridged, to make these enterprises investment ready.

The specific objectives are to:

1. Conduct a nationwide mapping of the financial institutions and other financiers (including, but limited to, institutions such as domestic banks, savings and credit cooperative organizations, international commercial investors, impact investors, Tanzania government-sponsored programmes, international institution programmes (e.g. IFC, and accelerators/incubators)) that are open to funding businesses that operate in the food, agriculture and nutrition value chains;
2. Collect information on the financial institutions' type of financial instruments offered¹, stage of business development², interest and terms, relevance to the agri-business sector, size and number of businesses served, technical gaps and other major impediments that limit businesses from accessing finance, the role that gender plays in identified gaps and impediments, and interest in investing in biofortified maize and beans in select regions in Tanzania³;
3. Determine the readiness and capacity of the financial institutions to collaborate with GAIN and HarvestPlus to provide financing and technical assistance delivery to businesses involved in biofortified maize and bean value chains.
4. Based on the information collected, propose criteria that would facilitate the identification and ranking of financial institutions as potential partners for financing and technical assistance delivery to businesses in collaboration with GAIN and HarvestPlus.
5. Make recommendations for strategies that would facilitate financial institutions in making businesses investment ready and approaches to adopt while building the capacity of businesses (specific case-studies or examples should be used, among other things).

The results of this assessment will be used by GAIN and HarvestPlus to identify potential partners and opportunities for funding and technical support to micro-, small- and medium-enterprises under the CBC programme.

The Service Provider should propose the methods for the assessment of the above-mentioned objectives based on their expertise, but it is expected to include first, a desk review of project documents and existing data sources followed by purposeful primary data collection (qualitative and/or quantitative) with financial institutions, other financiers and potential partners as appropriate.

¹ For example, intermediate investments, debt/loans (specifying the currency, i.e. hard, local or both), mezzanine, and equity investment.

² For example, pre-seed, seed, series A, Series B, and large enterprises.

³ Project focused regions are Iringa, Songwe, Ruvuma, Geita, Kigoma, Kagera, Arusha, Manyara and Kilimanjaro.

4. SCOPE OF WORK AND DELIVERABLES

4.1. SCOPE OF WORK

The successful applicant shall provide the following services:

- Develop a detailed study protocol (including detailed methodology and justification, sampling plan where applicable, and data analysis plan) and data collection tools for review and approval by GAIN and HarvestPlus.
- Conduct desk review of project documents and secondary data sources as appropriate.
- Obtain relevant access and data collection permissions as appropriate, e.g. government.
- Carry out all aspects of primary data collection, quality assurance, and data entry, cleaning, management and analyses.
- For any primary data collected, provide GAIN and HarvestPlus with raw and clean datasets. If quantitative data are collected, data documentation must be provided using Nesstar⁴.
- Develop report outline and format of final database for review and approval by GAIN and HarvestPlus.
- Draft full report, including literature review, methods, data collection activities, results and conclusions/recommendations.
- Revise and finalize report based on inputs from GAIN and HarvestPlus.

4.2. DELIVERABLES AND TIMELINE

The timeline for completion of all aspects of the Scope of Work and submission of deliverables is outlined in the following table:

DELIVERABLE	DEADLINE
Deadline to submit questions	16 th April 2021
Proposal submission deadline	30 th April 2021
Final response regarding selection of Service Provider	17 th May 2021
Contracting process finalized	29 th May 2021
Methodology and tools finalized and presented to GAIN and HarvestPlus; approvals obtained	1 st June 2021
Desk review, data collection, and data analyses completed	14 th June 2021
Presentation of preliminary results to GAIN and HarvestPlus	16 th June 2021
Draft report submitted	18 th June 2021
Final report, dataset and data documentation submitted	15 th July 2021

⁴ A free editor developed in conjunction with the Norwegian Centre for Research Data (NSD)
<http://www.nesstar.com/software/publisher.html>

5. QUALIFICATIONS

The Service Provider shall be an individual consultant or institution with demonstrated experience and thematic and geographic knowledge of the financial industry and systems in Tanzania. The Service Provider should also have experience in financial management, including but not limited to, accounting, insurance, and risk management. The Service Provider should have an initial network of contacts in the financial industry or knowledge of the local financing landscape and insight into the agri-business and food industry in Nigeria and proven expertise in successfully delivering a similar activity.

II. INSTRUCTIONS FOR RESPONDING

This section addresses the process for responding to this solicitation. Applicants are encouraged to review this prior to completing their responses.

1. CONTACT

Key programme and technical staff from GAIN and HarvestPlus are part of the selection team of the organisation and will review the proposals. They will be available via email to respond to clarifications on this solicitation. Please direct all inquiries and other communications to rfp@gainhealth.org with the subject line: **Assessment of financing opportunities in Tanzania**. Responses will not be confidential except in cases where proprietary information is involved.

2. BUDGET

Applicants are required to provide GAIN and HarvestPlus with a detailed budget in Tanzanian Tsh, including fees/travel/accommodation and any other direct costs to be incurred in the delivery of the Scope of Work. Include a brief narrative justification for line items included. The budget must be inclusive of all taxes/VAT and indirect costs. The final budget amount will have to be approved by GAIN and HarvestPlus prior to starting the project.

3. FORMAT FOR PROPOSAL

The proposal needs to be formatted as two separate documents:

- Technical proposal:
 - i. Description of previous relevant work (maximum 1 page)
 - ii. Composition of team with names and brief biographies of all key staff (maximum 3 pages)
 - iii. Detailed proposal explaining how the areas of work mentioned in Scope of Work will be addressed, including risk and mitigation strategy and timeline (maximum 10 pages)
 - iv. References
- Financial proposal:
 - i. Budget
 - ii. Detailed budget justification
 - iii. Offer of services

4. SUBMISSION

Complete proposals should be submitted in electronic copy to: rfp@gainhealth.org with the subject line: **Assessment of financing opportunities in Tanzania**.

5. DEADLINE

Completed proposals should be submitted by **5:00 pm WAT on 23rd April 2021**.

6. UNACCEPTABLE

The following proposals will automatically not be considered or accepted:

- Proposals that are received after the RFP deadline.
- Proposals received by fax or post.
- Incomplete proposals.
- Proposals that are not signed.

7. REVISIONS

Proposals may be revised by electronic mail and confirmed by hard copy provided such revision(s) are received before the deadline.

8. ACCEPTANCE

GAIN and HarvestPlus will not necessarily accept the lowest cost or any of the proposals submitted. Accordingly, eligibility requirements, evaluation criteria and mandatory requirements shall govern.

9. COMPLETION

- Proposals must be submitted on official letterhead of the lead organisation or firm and must be signed by a principal or authorising signatory of the lead firm or organisation.
- In case of errors in calculating overall costs, the unit costs will govern.
- It is the applicant's responsibility to understand the requirements and instructions specified by GAIN. In the event that clarification is necessary, applicants are advised to contact GAIN at rfp@gainhealth.org prior to making their submission before the deadline specified in the timeline above.
- While GAIN and HarvestPlus have used considerable efforts to ensure an accurate representation in this RFP, the information contained in this RFP is supplied solely as a guideline. The information is not warranted to be accurate by GAIN and HarvestPlus. Nothing in this RFP is intended to relieve applicants from forming their own opinions and conclusions with respect to the matters addressed in this RFP.
- By responding to this RFP, the applicant confirms its understanding that failing to comply with any of the RFP conditions may result in the disqualification of their submission.

10. RIGHTS OF REJECTION

GAIN and HarvestPlus reserve the right to reject any or all submissions or to cancel or withdraw this RFP for any reason and at its sole discretion without incurring any cost or liability for costs or damages incurred by any applicant, including, without limitation, any expenses incurred in the preparation of the submission. The applicant acknowledges and agrees that GAIN and HarvestPlus will not indemnify the applicant for any costs, expenses, payments or damages directly or indirectly linked to the preparation of the submission.

11. REFERENCES

GAIN and HarvestPlus reserve the right, before awarding the proposal, to require the applicant to submit such evidence of qualifications as it may deem necessary, and will consider evidence concerning the financial, technical and other qualifications and abilities of the applicant.

12. RELEASE OF INFORMATION

After awarding the proposal and upon written request to GAIN, only the following information will be released:

- Name of the successful applicant.
- The applicant's own individual ranking.

III. TERMS AND CONDITIONS OF THIS SOLICITATION

1. NOTICE OF NON-BINDING SOLICITATION

GAIN reserves the right to reject any and all bids received in response to this solicitation and is in no way bound to accept any proposal. GAIN additionally reserves the right to negotiate the substance of the successful applicants' proposals, as well as the option of accepting partial components of a proposal if deemed appropriate.

2. CONFIDENTIALITY

All information provided as part of this solicitation is considered confidential. In the event that any information is inappropriately released, GAIN will seek appropriate remedies as allowed. Proposals, discussions, and all information received in response to this solicitation will be held as strictly confidential.

3. RIGHT TO FINAL NEGOTIATIONS ON THE PROPOSAL

GAIN reserves the right to negotiate on the final costs, and the final scope of work of the proposal. GAIN reserve the right to limit or include third parties at GAIN's sole and full discretion in such negotiations.

4. EVALUATION CRITERIA

Proposals will be reviewed by the Selection Team. The following indicate a list of the significant criteria against which proposals will be assessed. This list is not exhaustive or 100% inclusive and is provided to enhance the applicants' ability to respond with substance.

Applicants are required to submit the following information, conforming to the guidelines given in this section:

- Understanding of the scope of work:
 - Proposal shall demonstrate a clear understanding of the project objective and deliverables as outlined in Section I.
 - Demonstrate a clear understanding of the technical requirements of this RFP:
 - Providing detailed technical documentation of the proposed strategy.
 - Evidence of experience delivering similar projects.
 - The creative and methodological approaches required to implement each of the parts of the scope of work.
 - Comprehensiveness of work plan and reasonableness of proposed time frame:
 - Proposal shall include a feasible work plan to ensure successful completion of deliverables.
 - The work plan details how activities will be coordinated.
 - Detailed budget and cost-effectiveness of proposed approach:
 - Evidence of cost-effective approaches to undertaking the scope of work within the proposed budget.
 - Proposal shall identify possible challenges and include creative approaches to addressing them.
 - Management and personnel plan:
 - The team members working on this project shall have the relevant qualifications and overall experience required to successfully implement the project.
 - Roles and responsibilities of each team member shall be clearly defined. GAIN and HarvestPlus shall each have one main contact person clearly identified in the proposal.
 - A duly completed offer of services.
-

GAIN reserves the right to contact the individuals and contractor(s) in order to verify the information provided as part of the Proposal.

5. REVIEW PROCESS

The review process will involve a Review Panel with participants selected by GAIN and HarvestPlus.

6. LIMITATIONS WITH REGARD TO THIRD PARTIES

GAIN does not represent, warrant, or act as agent for any third party as a result of this solicitation. This solicitation does not authorise any third party to bind or commit GAIN in any way without GAIN's express written consent.

7. COMMUNICATION

All communication regarding this solicitation shall be directed to appropriate parties at GAIN. Contacting third parties involved in the RFP, the review panel, or any other party may be considered a conflict of interest and could result in disqualification of the proposal.

8. FINAL ACCEPTANCE

Award of a Proposal does not imply acceptance of its terms and conditions. GAIN reserves the right to negotiate on the final terms and conditions including the costs and the scope of work when negotiating the final contract to be agreed between GAIN and the applicant.

9. VALIDITY PERIOD

The offer of services will remain valid for a period of 60 days after the Proposal closing date. In the event of award, the successful applicant will be expected to enter into a contract subject to GAIN's terms and conditions.

10. INTELLECTUAL PROPERTY

Subject to the terms of the contract to be concluded between GAIN and the applicant, the ownership of the intellectual property related to the scope of work of the contract, including technical information, know-how, processes, copyrights, models, drawings, source code and specifications developed by the applicant in performance of the contract shall vest entirely with GAIN.

11. SCOPE OF CHANGE

Once the contract is signed, no increase in the liability of GAIN or in the fees to be paid by GAIN for the services resulting from any change, modification or interpretation of the documents will be authorised or paid to the applicant unless such change, modification or interpretation has received the express prior written approval of GAIN.

IV. OFFER OF SERVICES

Offer submitted by:

(Print or type business, corporate name and address)

I (We) the undersigned hereby offer to GAIN, to furnish all necessary expertise, supervision, materials, and other things necessary to complete to the entire satisfaction of the Executive Director or authorised representative, the work as described in the Request for Proposal according to the terms and conditions of GAIN for the following prices:

- a. [to be completed]
- b. [to be completed]
- c. [to be completed]
- d. [to be completed]

I (We) agree that the Offer of Services will remain valid for a period of sixty days (60) calendar days after the date of its receipt by GAIN.

I (We) herewith submit the following:

- a. A Proposal to undertake the work, in accordance with GAIN's requirements specified.
- b. A duly completed offer of services, subject to the terms herein.

OFFERS WHICH DO NOT CONTAIN THE ABOVE-MENTIONED DOCUMENTATION OR DEVIATE FROM THE PRESCRIBED COSTING FORMAT MAY BE CONSIDERED INCOMPLETE AND NON-RESPONSIVE.

Date this day of [add month and year] in [add location].

_____ [add title]

Signature (applicant)

_____ [add title]

Signature (applicant)