

## Request for Proposals – Services

### Designing Innovative Financial Solutions Across Nutritious Food Value Chains

#### Issued by

**The Global Alliance for Improved Nutrition (GAIN)**

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GAIN's procurement is conducted based on our procurement principles, including "a focus on ethical and sustainable procurement which requires us to take note of our legal and ethical commitments... in our procurement and supplier management."

We require all our partners, suppliers and service providers to familiarise themselves with our [Code of Conduct](#) (Code) and to adhere to either our Code or to their own equivalent code or set of behaviours.

This is addition to any relevant clauses and provisions in our contractual terms.

We also expect our partners, suppliers, and service providers to proactively inform GAIN, via the mechanisms detailed in the Code, of any breaches, potential or perceived breaches of its provisions.

Any supplier or service provider found to be in violation of these principles will be excluded from this process and may be barred from responding to future opportunities.

## I. Introduction

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.

Headquartered in Geneva, Switzerland, GAIN has representative offices in The Netherlands, the United Kingdom, and the United States. We currently have a presence and conduct programming activities in Bangladesh, Benin, Ethiopia, India, Indonesia, Kenya, Mozambique, Nigeria, Pakistan, Rwanda, Tanzania and Uganda.

## II. Background & timescales

In 2022, GAIN launched the Nourishing Food Pathways (NFP) program, aimed at accelerating progress towards the Sustainable Development Goals (SDGs), specifically SDG2 (Zero Hunger).

One of the workstreams under NFP is focused on aligning and increasing private sector finance for food system transformation. This includes working with Development Finance Institutions (DFIs) and other capital providers / investment funds to enable and incentivise them to invest in nutrition, and strengthening the broader ecosystem, improving awareness, capacity, and commitment among investors to support the development of nutrition as an investment theme.

While there has been rapid growth in digital finance, fintech solutions, and alternative lending models across Africa and Asia, access to appropriate, affordable, and well-aligned finance remains a constraint for many food system actors. Smallholder farmers often struggle to finance quality inputs and services, early-stage enterprises face gaps between grant support and commercial capital, while micro- and small-scale distributors and last-mile vendors operate with limited working capital despite their importance in reaching low-income consumers. These constraints limit productivity, quality, scale, and employment generation, particularly for youth and women. At the same time, financiers struggle to originating, assessing and managing viable, nutrition-aligned opportunities across food value chains that meet their risk, return, and operational requirements. This results in a persistent disconnect between supply of capital and demand for finance within food systems.

GAIN seeks to address this disconnect by supporting the design of practical, market-aligned financing solutions that link food system actors to appropriate sources of capital. This includes working through partnerships with MFIs, FinTechs, early-stage incubators, investors, and other

ecosystem players. The focus is on practical, scalable financing models that can be embedded within existing market systems, rather than isolated or short-term pilot products.

Set out below is the proposed timescale for this procurement. It is a guide and whilst the GAIN does not intend to depart from the timetable, it reserves the right to do so at any stage.

RFP issue date	28 January 2026
Deadline for Bidders to submit questions	11 February 2026
Deadline for GAIN to respond to clarifications	13 February 2026
RFP closes - deadline for submission	23:59 CET 18 February 2026
GAIN clarifications, evaluation & governance	27 February 2026
Contract award - subject to negotiation & due diligence checks	06 March 2026
Planned contract signature date	12 March 2026
Date by which all work is to be completed	29 May 2026

### III. The Opportunity

The purpose of this RFP is to engage services of a qualified organisation or individual to support GAIN in designing a set of innovative financing solutions across selected nutritious food value chains. The assignment will take a system-level view, diagnosing financing needs of actors along nutritious foods value chains, and recommending digital and non-digital financial solutions that can be implemented through partnerships and existing market mechanisms. The work will focus on four priority nutritious value chains: Vegetables, Poultry, Fish and Dairy, primarily for domestic and regional markets. Across these value chains, the consultant will identify clear and actionable financing architecture including:

- Microloans for smallholder farmers
- Early-stage financing for SMEs aggregating, producing, and processing nutritious foods. Please note that GAIN is implementing the Nutritious Foods Financing Facility (N3F) that supports growth-stage SMEs in nutritious food value chains across Sub Saharan Africa.
- Working capital and asset finance for micro- and small-scale distributors
- Micro loans for last-mile vendors

If the consultant knows of additional options beyond those included here, s/he is encouraged to suggest those in his/her proposal.

The regional scope is countries in Africa where GAIN has presence including Kenya, Uganda, Tanzania, Rwanda, Mozambique, Benin, Nigeria, Ethiopia.

The successful applicant shall present the following services:

**Diagnose financing needs of actors across the vegetable, poultry, fish and dairy value chains:** Analyse the financing needs of each actor segment (e.g. farmers, service and input providers, aggregators, processors, distributors, vendors), including typical financial constraints to productivity, quality, scale, or employment creation, type of financing instrument, funding amount sizes, tenors, purposes, cash-flow profiles, and collateral constraints. Given the various geographies these enterprises operate in, the consultant will differentiate financing needs by scale, maturity, and degree of formality of enterprises.

Review and mapping of **existing financial solution offerings**: The expert consultant will review relevant financing models currently deployed in the African markets of focus, including MFI lending, fintech-enabled credit, value chain finance, blended finance structures, and early-stage investment models, as well as the leading organizations providing these financial solutions. Additionally, they will assess the applicability, strengths, and limitations of these models for the identified actor segments and value chains.

**Design of partnership and financial solution approaches:** Propose a coherent array of approaches tailored to addressing the financing needs of each actor segment and value chain. Additionally, identify where digital and tech-enabled approaches can improve reach, efficiency, or risk management, and where non-digital approaches may be more appropriate. As feasible and applicable, the consultant will also highlight complementary technical assistance, aggregation mechanisms, or de-risking tools required to make the solutions viable, also referencing previous work implemented by GAIN and other organisations in current and past programs.

**Identify partnership and implementation pathways:** Identify relevant categories of partners, as well as specific partners (e.g. MFIs, fintechs, incubators, investors, aggregators) for each proposed solution and outline practical pathways through which GAIN could support design, piloting, or scale-up, drawing on its existing platforms and programmes.

**Youth employment lens:** Assess how the proposed financial solutions can support youth-led enterprises or employment creation across the value chains and highlight specific design features that strengthen youth access to financing that accelerate enterprise growth. Please refer to the [GAIN definition](#) of youth working in food systems (Ages 18-30).

Note that due to donor regulations, this RFP is only from organizations registered in the European Union, European Economic Area, Switzerland, or certain Low-and Middle-Income countries. For more details on which countries these are, please refer to the [EU PRAG Rules](#)

### ***Deliverables & Timescales***

The consultant will work with GAIN to deliver the following:

- Inception report outlining the proposed approach, workplan, and analytical framework.
- Mapping of value chain actors and financing needs for each actor operating along the four value chains.
- A report outlining consolidated set of recommended financial solutions, clearly linked to actor needs and value chain stages.
- Presentation of partnership and deployment options for GAIN.
- A final report containing key findings, recommendations, and actionable next steps.
- All deliverables will be presented to GAIN and revised based on feedback provided.

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### **Budget**

Applicants are required to provide GAIN with a detailed fee percentage proposal. The final budget amount will have to be approved by the organisation prior to starting the project. The indicative budget for this assignment is in the range of USD 20,000 – 27,000.

### **Contract Governance**

The successful applicant will:

- Work closely with the GAIN team throughout the duration of the work. A lead contact will be designated for regular communication and monitoring of deliverables.
- Meet with representatives from GAIN shortly after the contract is awarded, following which a work plan will be developed detailing the objectives, deliverables, timelines, and budget for each of the parts outlined in the Scope of Work.
- Meet with GAIN regularly during the Project as well as at the request of GAIN.
- Submit deliverables according to the work plan's agreed-upon schedule and quality standards

## **IV. Instructions to bidders**

This section is designed to ensure that Bidders are provided with the necessary information to understand and respond to the requirements and ensure that a consistent level of information is obtained from each Bidder and provide a structured framework for the evaluation of Proposals.

Bidders should read these instructions carefully before completing their submission.

### **GAIN contact**

The following individual is the nominated contact for this RFP.

- **Name/role:** Roberta Bove and Polly Mwongera, Innovative Finance
- **Email address:** [rbove@gainhealth.org](mailto:rbove@gainhealth.org); [pmwongera@gainhealth.org](mailto:pmwongera@gainhealth.org)

### **Queries and clarifications**

- Bidders are to direct any questions regarding the RFP to the GAIN contact in writing via email.
- It is the Bidder's responsibility to ensure safe receipt of communication.
- No other member of GAIN staff should be contacted in relation to this RFP unless directed to do so by the GAIN contact.
- GAIN may choose to convey responses to submitted questions and queries to all Bidders so that each is equally informed.
- GAIN may amend the RFP documents by issuing notices to that effect to all Bidders and may extend the closing date and time if deemed appropriate.

### **Preparing your response**

- Bidders must obtain, at their own responsibility and expense, all information necessary for the preparation of Bids.
- Bidders should notify GAIN promptly of any perceived inconsistency, or omission in this RFP, or any of its associated documents.

### **Submitting your response**

The Proposal and any accompanying documents must be in English

Bidders must submit their Proposal in the following way:

Email to contact's email address. The subject heading of the email should be **Financing Solutions across Value Chains**. All submitted documents must be viewable using the Microsoft Office suite of applications. Your submission should not exceed 30MB.

Your submission must include the following:

#### **Technical proposal:**

A submission, of no more than 8 PowerPoint slides or 8 sides of A4 (excluding appendixes), including

- Relevant background of the consultant (i.e., similar prior engagements, collaborations with relevant actors, etc.)
- Proposed team with relevant expertise and role
- Detailed approach
- Expected workplan and timeline to meet deliverables
- References

#### **Financial proposal:**

- Detailed budget (see Notes on Budget below)
- Signed Offer of Services (see section VI: Offer of Services below)

#### **Notes on submissions**

- Bidders should not include in their submission any extra information which has not been specifically requested in the RFP for example, any sales literature etc.
- No Proposal may be modified after the deadline for receipt.
- GAIN may request additional information from Bidders to assist further evaluation of Proposals.

#### **Notes on budget**

- As a donor funded organisation, GAIN is committed to achieving value for money in all our procurements.
- Submitted rates and prices are to be deemed include all costs, insurances, taxes, fees, expenses, and other things necessary for the performance of the requirement.
- Any charge not stated in the Proposal as being additional, will not be allowed in any resultant contract.
- We are looking for full cost disclosure: there must be an appropriate breakdown of costs to allow for price visibility.
- All rates and prices submitted must be in United States Dollars, and any contract arising from this RFP will be in United States Dollars.

#### **Notes on evaluations**

- GAIN may choose to shortlist Bidders at any stage of the process.
- GAIN reserves the right to negotiate on the final costs, and the final scope of work of the proposal.

- GAIN reserves the right to limit or include third parties at GAIN's sole and full discretion in such negotiations.
- Bidders should note that GAIN may award a Contract on the basis of the original Bid received and may, at its absolute discretion, undertake any or all of the following processes:
  - shortlisting
  - taking up references
  - undertaking presentations or meetings
  - entering into a dialogue with one or more Bidders.

### ***Evaluation criteria***

The following indicates a list of the significant criteria against which proposals will be assessed. This list is not exhaustive and is provided to enhance the applicants' ability to respond to this Opportunity.

#### ***Understanding of the scope of work***

- Proposal shall demonstrate a clear understanding of the project objective and deliverables as outlined in Section II.
- Demonstrate a clear understanding of the technical requirements of this RFP:
- Providing detailed technical documentation of the proposed strategy.
- 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 shall have one main contact person clearly identified in the proposal.

## **V. Terms and conditions**

This section constitutes the full conditions of this RFP and participation in the process automatically signals that the Bidder accepts the conditions.

### ***Jurisdiction***

Any Contract resulting from this RFP shall be governed by Swiss law.



### ***Late Proposals***

Any bid received after the deadline may be rejected at GAIN's absolute discretion.

### ***Disclaimers***

Bidders will not be compensated for costs incurred in preparing proposals, submitting revised proposals or in participation in any meeting or presentation.

This RFP does not commit GAIN to any course of action, it is not an offer or a contract and does not commit GAIN to contract for any of the services detailed within the RFP.

GAIN reserves the absolute right to:

- accept or reject any or all Proposals with or without notice or reason
- accept or reject any proposal in whole or in part
- accept a proposal other than the lowest priced
- negotiate with any, all or none of the Bidders
- modify or cancel this RFP

### ***Acceptance of Proposals***

GAIN is under no obligation to accept the lowest priced Proposal, or any Proposal, and reserves the right to reject any Proposal which is incomplete, conditional, or not complying with the RFP documents.

A Proposal may be for all or part of the Requirement and may be accepted by GAIN either wholly or in part.

A Proposal will not be accepted, in whole or in part, unless and until GAIN has signed a Contract in writing to the successful Bidder. GAIN reserves the right to:

- amend the terms and conditions of the procurement process
- cancel the evaluation and award process at any stage

require the Bidder to clarify its Proposal in writing and/or provide additional information. Failure to respond adequately may result in the Bidder not being selected.

### ***Amendments***

Prior to the final date for submission of Proposal, GAIN may issue amendments to clarify, modify or add to the procurement documents. A copy of each amendment will be issued to each Bidder and shall become part of the RFP.

### ***Validity of Proposals***

Proposals submitted in response to this RFP are to remain valid for a period of not less than 90 days from the RFP closing date.

### ***Withdrawals***

Proposals may be withdrawn at any time prior to the RFP closing date and time by written notice to the Company.

### ***Interpretation of Requirements***

Bidders are responsible for ensuring that they have all the information required for the preparation of their tenders and that they satisfy themselves about the information and correct interpretation of terminology used in the tender documentation.

Bidders must also ensure that they are fully conversant with the nature and extent of the obligations to be accepted by them if their tender is accepted.

### ***Assumptions***

Any assumptions that have been made in responding to this RFP should be outlined in the Bidders response documents.

### ***Confidentiality***

Except as required for the preparation of this Proposal, Bidders must not, without GAIN's prior written consent, disclose to any third party any of the contents of the RFP documents. Bidders must ensure that their employees, consultants, and agents also are bound and comply with this condition of confidentiality.

### ***Feedback to unsuccessful Bidders***

GAIN appreciates that significant time and resource goes in to preparing a tender response, and we try to ensure that feedback is provided to all unsuccessful Bidders.

Please note however that GAIN does not share detailed scoring information with unsuccessful Bidders.

### ***Inconsistencies and omissions***

Bidders must promptly advise the Company in writing of any inconsistencies and omissions they discover in the RFP.

### ***RFP documents***

Bidders must destroy all copies of the RFP document if unsuccessful within 30 days of being notified they have not been successful (either issued by GAIN or created by the Bidder).

### ***Disclaimers***

Whilst the material in this RFP and the Information has been prepared in good faith, it does not purport to be comprehensive, nor has it been independently verified.

Neither GAIN nor their advisors, their respective directors, officers, members, partners, employees, other staff or agents makes any representation or warranty (express or implied) as to the accuracy, reasonableness or completeness of the Information; or accepts any responsibility for the information contained in the Information or for their fairness, accuracy or completeness of that Information nor shall any of them be liable for any loss or damage (other than in respect of fraudulent misrepresentation) arising as a result of reliance on such Information or any subsequent communication.

### ***Collusive behaviour***

Any Bidder who:

- fixes or adjusts the amount of their Response by or in accordance with any agreement or arrangement with any other party; or
- communicates to any party other than GAIN the amount or approximate amount of its Responses or information which would enable the amount or approximate amount to be calculated (except where such disclosure is made in confidence to obtain quotations necessary for the preparation of the Response or insurance or any necessary security); or
- enters into any agreement or arrangement with any other party that such other party shall refrain from submitting a Response; or
- enters into any agreement or arrangement with any other party as to the amount of any Response submitted; or
- offers or agrees to pay or give or does pay or give any sum or sums of money, inducement, or valuable consideration directly or indirectly to any party for doing or having done or causing or having caused to be done in relation to any Response, any act or omission.

shall (without prejudice to any other civil remedies available to GAIN and without prejudice to any criminal liability which such conduct by a Bidder may attract) be disqualified.

### **VI. Offer of services**

I/we agree to supply the required services described within this Request for Proposal, for the sum of:

Sum in figures: .....

Sum in words.....

I/we the undersigned confirm that I/we are able to furnish all expertise, supervision, materials, and any other things necessary to complete, to the entire satisfaction of the Executive Director or authorised representative, required services described within this Request for Proposal, according to GAIN's terms and conditions.

I/we agree that any obvious errors in pricing or errors in arithmetic that may be discovered by GAIN in examination of the priced Specification submitted by me/us shall have no effect on the amount of this offer unless GAIN shall otherwise decide.

I/we understand that the lowest or any tender will not necessarily be accepted.

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 confirm that I/we have read the [GAIN Code of Conduct](#) and understand my/our duties under the Code.

I/We confirm that I/we have no actual, potential or perceived conflicts of interest which apply to this procurement OR that I have notified GAIN in writing of any actual, potential or perceived conflicts of interest which apply to this procurement.

I/We confirm that we will use the following organisational and payment details, if our Bid is successful:

Company name (including any trading names)	
Registered Company address, including postal code and country	
Company Registration Number	
Tax Identification Number (TIN) - if not applicable, please put N/A	
Business Identification Number (TIN) - if not applicable, please put N/A	
Company contact phone number	
Company contact email address	
Bank where account is held (name of the bank)	
Name on the payment bank account (individual/company name)	
Bank Account Number	
Swift/BIC Number - if not applicable, please put N/A IBAN Number - if not applicable please put N/A	

Signed by:	
Print Name:	
Job Title:	

For and on behalf of (Company name):	
Date:	