

# **REQUEST FOR PROPOSALS CONSULTANT SELECTION**

## **RESILIENT OUTREACH AND OPTIMISATION FOR TRANSFORMATIVE SERVICES (ROOTS)**

### **Centenary Bank Malawi**

**MARCH 2026**

# Letter of invitation

Montrouge, 03/03/2026

Dear Sir or Madam,

The Grameen Credit Agricole Foundation seeks to recruit an experienced consulting firm to implement the *Resilient Outreach and Optimisation for Transformative Services (ROOTS)* Technical Assistance (TA) project under Phase II of the Smallholder SustainAbility Upscaling Programme (SSNUP).

**Consultants must submit an electronic version of each proposal** (one version for the technical proposal and one version for the financial proposal). Clarifications may be requested up to 2 (two) days before the submission date. Requests for clarification should be sent to the following address:

[maria.franco@credit-agricole-sa.fr](mailto:maria.franco@credit-agricole-sa.fr)

The Consultant will be selected under selection based on consideration of quality and cost (SBQC). For the application to be valid, the Consultant must sign and annex to the technical offer a declaration of integrity in the form described in Appendix 1. This declaration binds the Consultant for the entire duration of the call for tenders, and if his/her offer is accepted, for the duration of the Market.

Consultants must submit an electronic version of the Proposal to the following addresses:

- [maria.franco@credit-agricole-sa.fr](mailto:maria.franco@credit-agricole-sa.fr)
- [hanadi.tutunji@credit-agricole-sa.fr](mailto:hanadi.tutunji@credit-agricole-sa.fr)
- [maya.azcona@credit-agricole-sa.fr](mailto:maya.azcona@credit-agricole-sa.fr)

**Proposals must be submitted no later than the following date and time: 27 March 2026 by 6 PM (CET)**

Yours sincerely,

Maria FRANCO  
Technical Assistance Programme Manager

## 1. Background and Context

Centenary Bank Malawi (CML), a licensed financial intermediary operating in Malawi, seeks to recruit an experienced consulting firm to implement the *Resilient Outreach and Optimisation for Transformative Services (ROOTS) Technical Assistance (TA)* project under Phase II of the Smallholder Sustainability Upscaling Programme (SSNUP).

The ROOTS project responds to structural constraints limiting CML's ability to scale inclusive, resilient, and sustainable agricultural finance for smallholder farmers. These constraints include weak agri-lending methodologies, limited credit risk management tools, insufficient ESG integration, governance and inspection gaps, and low financial literacy among end beneficiaries.

The assignment is designed to ensure strong ownership and sustainability within CML through structured knowledge transfer, counterpart staffing, and progressive handover of tools and systems. The consulting firm shall work in close coordination with designated CML focal points at HQ and branch level for each technical component to ensure institutionalisation beyond the project period.

The consulting firm shall be responsible for the full technical delivery of all ROOTS activities over a 24-month period, ensuring strong knowledge transfer, institutionalisation of systems, and measurable impact.

The firm shall provide a detailed methodological approach for each activity, including workplan, quality assurance mechanisms, piloting protocols, and handover processes to CML teams.

## 2. Overall Objective

The overall objective of the assignment is to strengthen Centenary Bank Malawi's institutional capacity to sustainably expand inclusive agricultural finance while improving productivity, income, and resilience of at least **8,000 additional smallholder farmers and 4,000 existing ones**, in alignment with SSNUP objectives and priority topics.

This objective includes ensuring that all tools, systems and methodologies developed under the assignment are fully owned, operationalised and sustainably maintained by CML after project completion.

## 3. Specific Objectives

1. Optimise CML's agri-lending methodologies and develop scalable, farmer-centric financial products.
2. Establish robust, data-driven credit risk management, inspection, and governance systems.
3. Embed ESG, gender equality, and financial inclusion principles across operations.
4. Strengthen financial literacy, business capacity, and climate-smart practices among smallholder farmers.
5. Ensure institutional learning, documentation, and regional knowledge sharing.
6. Ensure effective knowledge transfer, staff capacity building and progressive handover of technical responsibilities from the TA provider to CML teams, with a clear exit and sustainability strategy.

## 4. Scope of Work and Key Activities

For each activity pillar, bidders shall propose a detailed technical approach, including:

- a phased implementation plan over 24 months;
- identification of CML counterpart teams;
- quality assurance and validation mechanisms;
- piloting and scale-up protocols; and
- a structured capacity transfer and handover plan.

Bidders shall present a detailed level of effort and budget breakdown clearly linked to each activity pillar and expected deliverable, demonstrating the coherence between proposed expert days, technical tasks and outputs.

The consulting firm shall implement the following activity pillars. For each activity, objectives and expected deliverables are defined.

**Activity 1: Agri-Lending Optimisation and Product Development (estimate 65 days)**

**Objective:** Institutionalise an efficient, risk-adjusted and scalable agri-lending framework within CML.

**Key Tasks:**

- Conduct a comprehensive operational diagnostic identifying bottlenecks in agri-lending, internal controls, and risk processes.
- Design and institutionalise an optimised agri-lending methodology (seasonal cashflow tools, risk matrices, appraisal guidelines).
- Develop, pilot and refine **three agricultural financial products**, including:
  - Seasonal loans with harvest-aligned repayments
  - Value chain finance products linked to off takers
  - Micro-leasing for farm equipment and processing machinery
- Develop detailed pricing models, risk parameters and pilot-testing protocols before scale-up.
- Develop and formalise SOPs, operational manuals and product guidelines.
- Train loan officers and branch managers and support phased roll-out beyond pilot branches.
- Define clear product design specifications, eligibility criteria, pricing models, risk parameters, and monitoring indicators for each product.
- Ensure co-design workshops with CML Product Development, Credit and Risk teams to validate product features and operational feasibility prior to piloting.

**Expected Deliverables:**

- Diagnostic assessment report
- Agri-lending methodology toolkit
- 3 product manuals + minimum 8 SOPs formally adopted
- Training reports and participant lists
- Pilot evaluation report and phased roll-out plan
- Product design notes including technical specifications, pricing assumptions, risk parameters and ESG screening requirements.

**Activity 2: Credit Risk Management, Inspection and Internal Controls (estimate 65 days)**

**Objective:** Strengthen CML's portfolio quality, governance and institutional risk resilience.

**Key Tasks:**

- Assess existing credit appraisal, monitoring, inspection and compliance systems.
- Design, pilot and deploy an agricultural credit scoring tool.
- Develop real-time portfolio monitoring dashboards and early warning indicators integrated into MIS.
- Dashboards shall be interoperable with CML's core MIS, allow ESG and environmental risk tracking, and be fully documented for future internal maintenance and replication.
- Establish a risk-based inspection and compliance framework.
- Train credit officers, inspectors, and risk managers.
- Support annual risk-based inspections in all relevant branches.

**Expected Deliverables:**

- Credit risk diagnostic report
- Credit scoring model and user guide
- Operational portfolio monitoring dashboards
- Inspection and compliance manuals
- Training completion reports
- Technical documentation and source files for dashboards and scoring tools, ensuring full transfer of intellectual property and user rights to CML.

### **Activity 3: ESG, Gender and Financial Inclusion Systems (estimate 40 days)**

**Objective:** Embed ESG, gender equality, and inclusive finance principles into CML systems.

**Key Tasks:**

- Conduct market research on women and youth financial needs.
- Design at least **two gender-responsive financial products**.
- Strengthen CML's ESMS (screening checklist, exclusion list, grievance mechanism).
- Develop ESG screening tools aligned with DFI standards.
- Train staff and assign E&S focal points at HQ and branch level.
- Define and operationalise environmental and social monitoring indicators (including “do no harm” indicators) to be tracked throughout implementation via dashboards and portfolio reviews.
- Develop simple environmental risk checklists to be integrated into credit appraisal, monitoring and inspection tools.

**Expected Deliverables:**

- Gender & youth market study
- Inclusive product design documentation
- Updated ESMS framework and screening tools
- ESG and gender training reports

### **Activity 4: Farmer Financial Literacy and Capacity Building (estimate 75 days)**

**Objective:** Improve financial management, productivity and climate resilience of farmers.

**Key Tasks:**

- Develop contextualised financial literacy and business planning curricula.
- Deliver **minimum 120 village-level sessions** through cooperatives/VSLAs.
- Train **at least 5,000 farmers (≥40% women)**.
- Support **1,200 farm households** to develop bankable business plans.
- Provide technical support to **3,000 farmers** on climate-smart agriculture.
- Define minimum quality standards for training content, including learning objectives, session plans, facilitator qualifications, and monitoring of learning outcomes.
- Ensure coordination with CML field teams to embed farmer training into regular portfolio management and follow-up processes.

**Expected Deliverables:**

- Curriculum and facilitator guides
- Training reports and attendance sheets
- Farm business plans
- Pre/post assessment results

### **Activity 5: Knowledge Management and Learning (estimate 30 days)**

**Objective:** Ensure institutional learning and regional replication.

**Key Tasks:**

- Produce at least **4 practical toolkits**
- Develop 3–5 case studies
- Organise 2 peer-learning workshops
- Facilitate 1 regional peer exchange mission
- Ensure that all knowledge products (toolkits, manuals, case studies) are developed in user-friendly formats and validated with CML teams to enable direct operational use after project completion.

**Expected Deliverables:**

- Toolkits
- Case study reports
- Workshop and exchange reports

## 5. Expected Implementation Schedule (24 Months)

Period	Key Milestones
Months 1–3	Diagnostics, inception report, detailed workplan
Months 4–9	Lending optimisation, product design, risk system development
Months 10–15	Piloting, staff training, ESG system rollout, farmer training
Months 16–21	Scale-up, inspections, governance strengthening
Months 22–24	Evaluation, documentation, knowledge sharing, exit strategy

The phased implementation approach shall ensure progressive transfer of responsibilities from the TA provider to CML teams, moving from shadowing (Phase 1–2) to co-delivery (Phase 3) and autonomous application by CML staff (Phase 4–5). Bidders must explicitly describe how staff absorption capacity will be managed and how operational continuity will be ensured.

### Outcome 1 – Increased Access to Inclusive and Sustainable Agricultural Finance

- 12,000 smallholder farmers reached (8,000 new + 4,000 existing with improved services)
- ≥40% women beneficiaries
- 100% of new agri-loans ESG screened
- Products aligned with agricultural cycles

### Outcome 2 – Improved Farmer Productivity, Income and Climate Resilience

- 5,000 farmers improve financial literacy
- 1,200 households implement business plans
- 3,000 farmers adopt climate-smart practices
- 20–30% productivity increase (sample-based)
- 25–35% income increase for supported farmers

### Outcome 3 – Strengthened Institutional Performance and Replicability

- Agricultural portfolio grows from €1.7M → ~€4.0M
- Credit turnaround time reduced by ~40%
- PAR>30 <5% in agri portfolio
- 200+ staff able to apply tools independently

**Bidders shall propose a results monitoring framework** linking outputs, outcomes and environmental & social indicators, including mechanisms to detect and mitigate any unintended negative environmental impacts during implementation.

## 7. Team Composition and Qualifications

**The consulting firm shall demonstrate** proven expertise in agricultural finance, credit risk management, ESG integration, gender-responsive finance, digital systems, and farmer capacity building.

**Bidders must propose a clearly structured, multi-disciplinary team, covering at a minimum:**

- Agri-finance product development and portfolio strategy
- Credit risk management and agricultural credit scoring
- Digital systems, MIS integration and dashboard development
- ESG, environmental risk management and gender analysis
- Farmer training methodologies and adult learning

**Bidders shall specify named key experts per component**, with clearly defined roles and time allocation. Joint ventures or consortia between specialised firms are strongly encouraged to ensure adequate depth of expertise across all components.

## 8. Roles, Responsibilities & CML Counterpart Arrangements

CML will designate formal counterpart teams and focal points at HQ and branch level for each component (agri-lending, risk management, ESG, digital systems, farmer training).

The consulting firm shall work through a structured shadowing and coaching approach, ensuring progressive transfer of knowledge and responsibilities.

Bidders must include in their technical proposal a capacity transfer plan specifying how CML staff will be trained, mentored and gradually assume full operational responsibility for tools and systems developed under the assignment.

CML counterpart teams will allocate dedicated staff time to each component as part of the institution's in-kind contribution to the project, formalised through internal assignment letters and management endorsement to ensure availability and continuity throughout the 24-month implementation period.

## 9. Intellectual Property & Sustainability of Tools

All tools, dashboards, methodologies, manuals and systems developed under this assignment shall be fully owned by CML. The consulting firm shall transfer all source files, documentation and user rights to CML at project completion.

Solutions shall be designed to avoid long-term dependency on proprietary software or external vendors and shall allow CML to update, replicate and scale the tools independently after the end of the project.

## 10. Environmental Safeguards & Do-No-Harm Monitoring

The consulting firm shall integrate environmental safeguards into all relevant project components, including credit appraisal tools, ESG systems, dashboards and inspection frameworks.

Environmental indicators (e.g. climate-smart practice adoption, input reduction, soil conservation practices) shall be monitored throughout implementation.

The firm shall propose corrective measures and mitigation protocols in case any negative environmental impacts are detected.

## 11. Additional information

The Consultant will be selected under selection based on consideration of quality and cost (SBQC). **The budget relating to this mission cannot exceed one hundred, ninety-five thousand euros, including taxes (195,000 EUR including taxes).** This budget includes consultancy fees, travel expenses of consultants, achievement of the deliverables and the provision of the trainings planned within the framework of the mission (including the logistics such as room rental, etc).

Consultants shall state their **price component for cost incurred in Euro**. Consultants who intend to incur costs in other currencies for the assignment may state the corresponding price component in Euros and indicate the exchange rate used.

The estimated number of professional **staff-days required for the assignment is 220 to 250 days**. Proposals must remain valid 60 days after the submission date.

**The CVs sent by the Consultants must not exceed 5 pages** and the experiences/previous missions related to this proposal must be clearly indicated. The Consultants' financial proposal must clearly distinguish the following budget lines:

- Consultancy fees/costs
- Travel expenses
- Training costs
- Other costs (if any)

The entire mission must be carried out and the deliverables **finalised within 22 months after signing the contract**.

Reports that are part of the assignment must be written in English.

## Appendix 1 – Integrity Statement

“We represent and undertake that neither we nor any other person, including our officers, employees, representatives, joint venture partners or subcontractors acting on our behalf in reliance on our proper instructions or with our knowledge and agreement, or with our consent, have committed or are committing any prohibited maneuverer (as defined below) in connection with the tender procedure or in the framework of the execution or supply of works, goods or services concerning the mission **“Resilient Outreach and Optimisation for Transformative Services (ROOTS)”** (the “market”), and to inform you in the event that such prohibited maneuverer would be brought to the attention of any person responsible, within our company, for ensuring the application of this declaration.

During the duration of the call for tenders procedure and, if our offer is accepted, for the duration of the market, we will appoint and maintain in office a person – who will be subject to your approval, and with whom you will have a unlimited and immediate access – and who will be responsible for ensuring, by having the necessary powers for this purpose, the application of this declaration.

We represent and undertake that neither we nor any other individual, including our officers, employees, representatives, joint venture partners or subcontractors acting on our behalf in reliance on our proper instructions or with our knowledge and understanding, or with our consent, (i) are subject to or otherwise subject to EU or UN sanctions and, (ii) in connection with the execution of works or the supply of goods or services under the contract, does not act in violation of EU or UN sanctions. If such a situation is brought to the attention of any person in our company responsible for ensuring the application of this declaration, we undertake to inform you.

If (i) we or any officer, employee, representative or joint venture partner, if any, acting as set out above, have been convicted/convicted by any court of law or sanctioned( s) by any authority for any offense involving a prohibited maneuverer in connection with a tender procedure or a contract for the supply of works, goods or services during the five years preceding immediately the date of this declaration, or (ii) any such officer, employee, representative or representative of a joint venture partner, if any, has been terminated or resigned from any employment either for having been involved in a prohibited maneuverer, or (iii) we or an officer, employee, representative or joint venture partner, if any, acting as indicated above have been excluded or otherwise sanctioned/ sanctioned by European institutions or by a major multilateral development bank (World Bank Group, African Development Bank, Asian Development Bank, European Bank for Reconstruction and Development, European Investment Bank or Inter-American Development Bank, among others) participation in a tender procedure due to prohibited maneuverers, you will find below details about this conviction, dismissal or resignation or exclusion, as well as details of the measures we have taken, or take, to ensure that neither we nor any of our employees will commit any prohibited acts in connection with the market.

We note that if we are subject to an exclusion decision by the European Investment Bank (EIB), we will not be eligible to be awarded a contract financed by the EIB.

We grant to the Grameen Crédit Agricole Foundation and the auditors appointed, as well as to any authority, European institution or body competent under European Union legislation, the right to inspect and copy our files and archives and those of all our subcontractors as part of the contract. We agree to keep those files and archives for the period generally provided for by the legislation in force but, in any event, for at least six years from the date of submission of tenders and, if the contract is awarded to us, at least six years from the date of provisional receipt of the contract.”

For the purposes of this declaration, the expression “prohibited maneuverer” must be understood as defined in the EIB Anti-Fraud Policy<sup>1</sup>.

**Signature of the consultant,  
preceded by the words “Read and approved”**

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<sup>1</sup> For more information on definitions, refer to the EIB Anti-Fraud Policy (<http://www.eib.org/fr/infocentre/publications/all/anti-fraud-policy.htm>).