NATIONAL PROGRAMME COORDINATION OFFICE

OF

SPECIAL AGRO-INDUSRIAL PROCESSING ZONES PROGRAMME

TERMS OF REFERENCE (TOR) FOR PROVISION OF SUPPORT FOR AGRIBUSINESSES, FINANCIAL INTERMEDIARIES AND ENTERPRISE SUPPORT ORGANIZATIONS FOR ENHANCED SERVICE DELIVERY IN FARMING CLUSTERS UNDER SAPZ AFDB STATES

REFERENCE NO: NPCO/

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TERMS OF REFERENCE (TOR) FOR PROVISION OF SUPPORT FOR AGRIBUSINESSES, FINANCIAL INTERMEDIARIES AND ENTERPRISE SUPPORT ORGANIZATIONS FOR ENHANCED SERVICE DELIVERY IN FARMING CLUSTERS UNDER SAPZ AFDB STATES

1.0 BACKGROUND

The Federal Government of Nigeria has received a Facility from the African Development Bank (AfDB), International Fund for Agricultural Development (IFAD) and the Islamic Development Bank (IsDB) to finance the cost of the Special Agro-Industrial Processing Zones Program (SAPZ), and intends to apply part of the proceeds towards carrying out various consultancy services. The SAPZ Program is being implemented in the seven (7) States and the Federal Capital Territory (FCT). The States are Cross River, Imo, Kaduna, Kano, Kwara, Ogun and Oyo.

The overall development objective of the SAPZ programme is twofold: (1) Support the development of SAPZ in high food production areas to supply the domestic food market and create exportable surpluses; and (2) Capacitate smallholder farmers, small agro-processors and traders, and community-based service providers, including women and youth; to take advantage of the market demand created by the SAPZ to sustainably enhance their income, household food security and resilience to climate change.

The programme has four components namely:

➢**Component 1:** Infrastructure Development and Management for Agro-Industrial Hubs (AIHs). Under this AfDB-led component, the programme will support the FGN in developing and setting up SAPZs in high potential states.

➢**Component 2:** Agricultural Productivity, Production, Market Linkages and Value Addition in SAPZ Catchment Areas. Under this component, SAPZ's objective is threefold: (i) support smallholder farmers and small operators to increase their productivity/production and capacity to add value to raw materials on a profitable and environmentally sustainable basis; and (ii) link them to the additional market outlets offered by the Agro-Industrial Hubs

(AIHs), off-takers supplying the local and national market who operate in the target area, and small processors/traders supplying the local markets, including primary processors operating in the Agricultural Transformation Centres (ATCs); iii) enhance the resilience and adaptive capacity of smallholder farmers to climate change..

➢**Component 3:** Policy and Institutional Development Support. The objective of component 3 is to support the development of enabling policies, legislation, and regulation for SAPZs in Nigeria to create a conducive business environment for private sector investment and to address inefficiencies and market failures in agricultural value chains.

➢**Component 4:** Programme Coordination and Management. This component will ensure that the programme is efficiently and effectively managed to achieve expected results.

This Consultancy is 3 phased activities consisting of conduct of Rapid Financial Appraisal (RFA), Establishment of Financial Service Association (FSA) and conduct of capacity building for FSA Officials as well as production and enterprise groups.

The Special Agro-Industrial Processing Programme (SAPZ), supported by the African Development Bank (AfDB), aims to transform Nigeria's agricultural sector by establishing agro-industrial hubs (AIHs) and agricultural transformation centers (ATCs). A critical component of this transformation involves enhancing access to finance for farmers and agribusinesses within farming clusters. Currently, perceived high risks, limited financial literacy, and inadequate financial infrastructure hinder private sector investment and sustainable growth. To address these challenges, this comprehensive activity seeks to conduct a rapid financial appraisal, establish Financial Services Associations (FSAs) within the catchment areas of AIHs and ATCs, and build the capacity of FSA management staff. This integrated approach will foster a more robust financial ecosystem, de-risk investments, attract greater private sector participation, and improve overall service delivery for agribusinesses in SAPZ AfDB States (Cross River, Kaduna, Ogun, and Oyo).

2.0 OVERALL OBJECTIVES

The principal objective of this engagement is to strengthen the financial ecosystem within SAPZ farming clusters to de-risk investment and attract greater private sector participation, ultimately leading to enhanced service delivery for agribusinesses within the SAPZ catchment areas. This will be achieved by:

I. **Assessing the financial landscape** of farming clusters to identify opportunities for establishing viable and sustainable Financial Services Associations (FSAs) and Accumulating Savings and Credit Associations (ASCAs).

II. **Establishing and operationalize FSAs** that provide accessible and tailored financial services (savings, credit, insurance, payments) to production groups, enterprises, and individuals within the AIH and ATC catchment areas.

III. **Building the capacity of FSA management and staff** in financial management, credit appraisal, governance, digital financial services, and agricultural value chain financing to ensure sustainable operations and effective service delivery.

IV. **Building the capacity of Producers and Enterprise Groups** on group dynamics and other management practices to promote group cohesion, productivity and efficient service delivery.

3.0 SPECIFIC OBJECTIVES

3.1 Rapid Financial Appraisal (RFA) in Farming Clusters

I. **Assess the current financial status and practices** of farming clusters, including cash flow, nature of enterprises, socio-economic activities, market opportunities, and agricultural production status.

II. **Produce a systematic and detailed rapid financial assessment** of the clusters to determine the feasibility, viability, and sustainability of establishing FSAs and ASCAs.

III. **Determine the economic viability, agricultural production status, and market access** of the clusters to enable the formation of viable and sustainable FSAs.

IV. **Assess the financial needs of the people**, identify existing loan and credit schemes and their patronage, and evaluate the capacity and knowledge on the needs for savings, loans, and credit groups.

V. **Appraise the potentials of FSAs** in providing sustainable and accessible financial services in rural areas and determine current access to financial services.

VI. **Identify key financial challenges and opportunities** for improvement, and provide recommendations for enhancing financial management and access to financial services.

VII. **Support the development of strategies** for sustainable financial growth in the farming clusters.

3.2 Establishment of Financial Services Associations (FSAs)

I. **Establish functional FSAs** that effectively cater to the financial needs of producers , enterprise groups and other value-chain stakeholders in the AIH and ATC catchment areas.

II. **Improve access to financial services**, including savings, credit, and insurance, for production groups, enterprises, and individuals.

III. **Strengthen financial inclusion** and enhance the sustainability of agricultural and agro-industrial activities in the SAPZ regions.

IV. **Promote financial literacy and capacity building** among the value chain stakeholders at the grassroots level.

V. **Develop suitable models and structures** for FSA establishment, considering local contexts, existing social capital, and regulatory frameworks.

VI. **Facilitate the formation and registration** of FSAs, including the development of constitutions, operational guidelines, and governance structures.

VII. **Develop tailored financial products and services** (savings, credit, insurance, payment solutions) that meet the specific needs of beneficiaries.

VIII. **Establish linkages** between FSAs and formal financial institutions, agricultural input suppliers, processors, and other relevant SAPZ ecosystem stakeholders.

IX. **Develop a sustainability plan** for the long-term operation and growth of the FSAs and document the process to develop best practice guidelines for FSA establishment.

3.3 Capacity Building of Financial Services Association (FSA) Management Staff

I. **Enhance financial management skills** of FSA management staff in budgeting, financial reporting, risk assessment, and internal controls relevant to an agro-industrial context.

II. **Strengthen credit appraisal and loan portfolio management** skills, focusing on agricultural projects, loan structuring, monitoring, and recovery, with an emphasis on value chain financing.

III. **Improve governance and operational efficiency** by building capacity in good governance principles, strategic planning, operational efficiency, and sustainable business model development.

IV. **Facilitate understanding of the SAPZ Ecosystem**, including its objectives, operational modalities, key stakeholders, and specific financial opportunities and challenges within the zones.

V. **Promote Digital Financial Services (DFS) Adoption** by introducing FSA staff to mobile banking and other technological innovations for improved efficiency and outreach.

VI. **Foster knowledge of Agricultural Value Chains**, deepening understanding of financing needs, production cycles, market dynamics, and specific risks and opportunities associated with financing different commodities within SAPZs.

VII. **Strengthen Regulatory Compliance** by equipping staff with up-to-date knowledge of relevant financial regulations, consumer protection, and anti-money laundering (AML) policies.

VIII. **Promote Gender and Social Inclusion in Finance** by building capacity in designing and delivering financial products and services inclusive of women, youth, and other vulnerable groups.

3.4 Capacity Building of Producers and Enterprise Groups.

a. Enhancing Farming Practices & Output

I. **Improve Techniques:** Teach modern, sustainable farming methods like precision agriculture, integrated pest management, and efficient water use.

II. **Increase Yield & Quality:** Help farmers get more and better produce from their land.

III. **Optimize Resources:** Train on making the best use of land, labor, water, and capital.

IV. **Climate Resilience:** Equip farmers with strategies to adapt to and mitigate climate change impacts.

b. Strengthening Business & Financial Acumen

I. **Business Planning:** Guide groups in creating solid farm business plans.

II. **Financial Literacy:** Teach budgeting, record-keeping, cash flow management, and accessing finance.

III. **Market Access:** Show farmers how to understand markets, find buyers, and negotiate better prices.

IV. **Value Addition:** Encourage processing raw produce into higher-value goods.

V. **Risk Management:** Provide tools to identify and manage farming risks.

c. Building Group Cohesion & Empowerment

I. **Effective Group Management:** Develop leadership, transparent accounting, and strong decision-making within groups.

II. **Collective Power:** Foster cooperation for better input purchasing, marketing, and service access.

III. **Networking:** Facilitate connections with research, financial institutions, and other partners.

IV. **Conflict Resolution:** Equip members to handle internal disagreements constructively.

d. Improving Livelihoods & Food Security

I. **Increase Income:** Directly raise farmer incomes and profitability.

II. **Alleviate Poverty:** Contribute to reducing poverty by enhancing economic opportunities.

III. **Diversify Income:** Help farmers explore multiple income streams.

IV. **Enhance Food Security:** Boost overall food supply and nutrition for the community.

V. **Empower Communities:** Give farmers the knowledge and skills to make informed decisions and improve their quality of life.

4.0 SCOPE OF WORK

The consultant will be responsible for a comprehensive set of tasks across the three integrated components:

4.1 Rapid Financial Appraisal (RFA) Activities

a. **Data Collection and Analysis:**

I. **Primary Data:** Conduct field visits to selected farming clusters in Cross River, Imo, Kaduna, Ogun, and Oyo States. Interview key stakeholders (farmers, cooperative leaders, extension officers). Collect data on production costs, yields, prices, financial needs, loan/credit scheme patronage, and socio-economic activities using questionnaires, surveys, and focus group discussions.

II. **Secondary Data:** Review existing data and reports on agricultural production, market trends, and government policies. Collect data from relevant government agencies, research institutions, and NGOs. Consult with farmers, financial institutions, and local authorities.

b. **Financial Analysis:**

I. **Cost-Benefit Analysis:** Identify and quantify costs and benefits, calculate Net Present Value (NPV), Internal Rate of Return (IRR), and payback period, and assess financial feasibility.

II. **Financial Assessment:** Conduct a financial assessment of selected farming clusters, analyze financial records, cash flows, and investment patterns, and identify key financial risks and mitigation strategies.

III. **Risk Assessment:** Identify, assess the likelihood and impact of, and develop strategies to mitigate potential risks affecting financial performance.

IV. **Financial Sustainability Analysis:** Evaluate long-term financial sustainability, assess financial management practices, and identify capacity-building needs for improved financial management.

V. **Reporting:** Prepare a detailed RFA report including an executive summary, methodology, data analysis and findings, financial analysis, risk assessment, and recommendations for improving financial sustainability.

4.2 Establishment of Financial Services Associations (FSAs)

I. **Technical Assistance for FSA Formation:** Provide technical assistance in forming FSAs with clear objectives, rules, and governance structures. This includes drafting constitutions, developing operational guidelines, and supporting registration with relevant authorities.

II. **Governance Structure Establishment:** Assist in establishing effective governance structures, including forming boards of directors/management committees and defining their roles and responsibilities.

III. **Operational Training:** Develop and deliver training programs for initial FSA management/staff on operational management, financial record-keeping, risk management, and customer service.

IV. **Linkage Facilitation:** Facilitate the establishment of linkages between FSAs and formal financial institutions (commercial banks, microfinance banks), agricultural input suppliers, processors, and other relevant SAPZ ecosystem stakeholders.

V. **Technology Integration:** Explore opportunities for integrating technology (e.g., mobile money platforms) to enhance the efficiency and reach of FSA services.

VI. **Monitoring & Evaluation Framework:** Develop a basic monitoring and evaluation framework to track the performance and impact of the FSAs.

VII. **Sustainability Plan Refinement:** Refine and finalize the sustainability plan based on initial operational experience and identified opportunities.

VIII. **Project Implementation Plan:** Develop a comprehensive project implementation plan, including budget, timeline, and monitoring and evaluation framework.

IX. **Partnership and Stakeholder Engagement:** Identify and engage with potential partner organizations (NGOs, government agencies, financial institutions) and engage stakeholders, including farmers, local governments, financial institutions, and NGOs.

X. **FSA Establishment Target:** Establish a minimum of Six (6) FSAs in each of the participating States.

XI. **Reporting:** Prepare detailed reports for each state outlining activities undertaken, challenges encountered, and progress towards deliverables. Document the establishment process, capacity-building activities, and the sustainability plan. Prepare a final report summarizing key findings, achievements, challenges, and recommendations across all five states.

XII. **Financial Literacy and Business Training:** Design and implement financial literacy and business training programs for farmers.

XIII. **Partnerships for Market Access:** Establish partnerships with agricultural input suppliers and market access facilitators.

4.3 Capacity Building of FSA Management Staff

a. Curriculum Development: Develop a comprehensive capacity-building curriculum covering the following thematic areas, tailored to the specific needs of FSAs within the SAPZ Programme:

I. **Financial Management:** Financial planning, budgeting, financial statement analysis, internal controls, audit, cash flow management, funding mobilization, and diversification.

II. **Credit and Loan Portfolio Management (Agriculture-focused):** Agricultural credit appraisal, due diligence, value chain financing models, loan product development, loan monitoring, supervision, recovery strategies, and managing agricultural risks (e.g., climate change, price volatility).

III. **Governance and Strategic Management:** Principles of good governance for financial institutions, strategic planning, business development for FSAs, organizational structure, human resource management, performance measurement, and M&E.

IV. **Understanding the SAPZ Ecosystem:** Overview of SAPZ Programme, role of FSAs within SAPZ financial architecture, mapping financial needs and opportunities, and collaboration with other SAPZ stakeholders.

V. **Digital Financial Services (DFS) and Innovation:** Introduction to DFS (mobile money, agency banking), leveraging technology for financial inclusion, data management and analytics, cybersecurity, and data protection.

VI. **Agricultural Value Chain Analysis:** Deep dive into key agricultural value chains, understanding production cycles, market dynamics, input needs, risk identification, and mitigation strategies for specific value chains.

VII. **Regulatory Compliance and Consumer Protection:** Relevant CBN regulations and guidelines, Anti-Money Laundering (AML) and Counter-Terrorism Financing (CTF) compliance, consumer protection principles, and reporting requirements.

VIII. **Gender, Youth, and Social Inclusion in Finance:** Designing gender-responsive financial products, financial literacy for vulnerable groups, addressing barriers to financial inclusion for women and youth, and mainstreaming social safeguards in FSA operations.

b. Training Delivery: Conduct training programs for FSA management staff, including FSA Managers, Loan Officers, Cashiers, Risk Officers, and Board Members.

c. Training Assessment: Conduct pre- and post-training assessments to measure knowledge transfer and skill improvement.

5.0 QUALIFICATIONS AND EXPERIENCE

The Firm should meet the following requirements:

I. Must have a general experience of at least 10 years consulting in the sector
II. Must have completed at least five (5) similar assignments in nature and scope in the last 10 years, two of which must be with a Development Financial Institution.
III. Must have experience in training, organizational development, and business development.
IV. Must have experience in conducting sectoral analysis and value chain analysis to develop financial products and services.
V. The firm should have experience in rural institution development.
VI. Must have monitoring and coaching experience for start-up businesses/establishment of rural microfinance institutions (RMFIs).
VII. Must possess at least three years (2022, 2023,2024) financial report.
VIII. Knowledge and experience of the region and Nigeria in particular is an advantage.
IX. Good knowledge of Rural Microfinance Institutions (RMFIs)
X. Excellent interpersonal communication skills; maturity and ability to interact responsively and tactfully with staff, demonstrated good judgment, proven ability to promote and work in a team-oriented environment.
XI. Unquestionable and demonstrated ability to ensure confidentiality and strong personal ethics.
XII. Have experience in setting up community based financial institutions.
Experience in conducting financial appraisals and economic evaluations. Proven experience in financial analysis and appraisal, particularly in the agricultural sector.

XIII. Strong understanding of rural finance and agricultural economics.

(a) Lead Consultant: should have at least a Master's degree in Agricultural Economics, Business Administration, Finance or Economics with experience in agribusiness and value chain development.

I. Must have at least 7 years of experience in financial inclusion and a minimum of 10 years of experience in MSMEs, microfinance banking and the financial industry.
II. Must have completed at least three (2) of similar assignments in the last ten (10) years
III. Must have experience in training, organizational development, and business development.
IV. Must have experience working with the private sector and in developing gender-inclusive financial products and services targeting women entrepreneurs.
V. Must have experience in conducting sectoral analysis and value chain analysis to develop financial products and services.
VI. Must have extensive and proven track record in financial institution administration and operations. Knowledge of Islamic banking is an added advantage.
VII. Knowledge and experience of the region and Nigeria in particular is an advantage.
VIII. Must be Fluent in English with strong written and verbal communication.

(b) **Agricultural Economist:** should have Academic qualifications of at least a Bachelor's Degree in Agricultural Economics, Economics or related fields.

I. Must have at least 5 years of experience in financial inclusion and a minimum of 10 years of experience in MSMEs development, banking and the financial industry.
II. Must have completed at least two (2) of similar assignments in the last ten (10) years
III. Must have experience working with the private sector and in developing gender-inclusive financial products and services targeting women entrepreneurs.
IV. Must have experience in conducting sectoral analysis and value chain analysis to develop financial products and services.
V. Must have extensive and proven track record in financial institution administration and operations.
VI. Knowledge and experience of the region and Nigeria in particular is an advantage.
VII. Must be Fluent in English with strong written and verbal communication

(c) **Marketing Expert:** should have Academic qualifications of at least a Bachelor's Degree in Marketing, Economics or related fields.

(d) **Agri Business Expert:** should have Academic qualifications of at least a Bachelor's Degree in Agribusiness, Agricultural Economics or related fields.

I. Must have at least 5 years of experience in financial inclusion and a minimum of 10 years of experience in MSMEs banking and the financial industry.
II. Must have completed at least two (2) of similar assignments in the last ten (10) years
III. Must have experience in rural institution development.
IV. Must have experience in conducting sectoral analysis and value chain analysis to develop financial products and services.
V. Must have extensive and proven track record in financial institution administration and operations.
VI. Knowledge and experience of the region and Nigeria in particular is an advantage.
VII. Must be Fluent in English with strong written and verbal communication

(e) **Agricultural Extension Expert:** should have Academic qualifications of at least a Bachelor's Degree in Agricultural Economics, Agricultural Extension, Agronomy or related fields with experience in business and Value Chain Development.

I. Must have experience in conducting sectoral analysis and value chain analysis to develop financial products and services.
II. Must have completed at least two (2) of similar assignments in the last ten (10) years
III. Must have extensive and proven track record in financial institution administration and operations. Knowledge of Islamic banking is an added advantage.
IV. Knowledge and experience of the region and Nigeria in particular an advantage.
V. Must be Fluent in English with strong written and verbal communicatio.

(f) **Gender Expert:** Must possess a university degree in social sciences or a relevant related course

I. 3 years demonstrated post graduate experience as a gender expert
II. Demonstrated experience in gender inclusion activities in the agricultural sector three (3) of which are donor funded projects.
III. Must have experience working with the private sector and in developing gender-inclusive financial products and services targeting women entrepreneurs.
IV. Must be Fluent in English with strong written and verbal communication.

6.0 DELIVERABLES

The consultant/firm will be expected to deliver the following comprehensive set of outputs:

S/NO	TASK	DELIVERABLE	TIMEFRAME
1	**Inception Report**	Detailed report outlining the proposed approach, integrated methodology, comprehensive work plan, training schedule, proposed trainers, and timelines for all activities (RFA, FSA Establishment, Capacity Building).	Two weeks after contract signing
2	**Draft Rapid Financial Appraisal (RFA) Report**	Comprehensive report outlining findings, data analysis, financial analysis, risk assessment, and preliminary recommendations for improving financial sustainability and the feasibility of FSAs/ASCAs in selected farming clusters.	10th week of signing contract agreement
3	**Draft FSA Establishment Report**	Comprehensive report detailing the establishment process of the FSAs across the target states, including their formation, registration, governance structures, proposed	14th week of signing contract agreement

S/NO	TASK	DELIVERABLE	TIMEFRAME
		financial products, linkages established, and initial operational guidelines.	
4	**Draft Capacity Building Training Report**	Comprehensive report detailing participants, topics covered, assessment results (pre- and post-training), key observations, challenges, and recommendations for future interventions regarding the capacity building of FSA management staff.	14th week of signing contract agreement
5	**Final Integrated Report & Presentation**	**Revised and Consolidated Report:** A single, comprehensive final report incorporating feedback from stakeholders across all components (RFA, FSA Establishment, Capacity Building), detailing findings, achievements, challenges, and	16th week of signing contract agreement (Final)

S/NO	TASK	DELIVERABLE	TIMEFRAME
		recommendations. This report should include:	
		I. Final Rapid Financial Appraisal Report.	
		II. Final FSA Establishment Report (including details of at least 10 FSAs established per state where feasible).	
		III. Final Capacity Building Training Report.	
		IV. Detailed Pilot Implementation Plan for FSAs and proposed financial products, including KPIs for M&E.	
		V. Regulatory and Policy Recommendations to support FSA	

S/NO	TASK	DELIVERABLE	TIMEFRAME
		operations and broader financial inclusion.	
		Final Presentation: A concise PowerPoint presentation summarizing key findings, achievements, challenges, and recommendations across all merged activities, suitable for high-level stakeholders.	
6	**TOTAL CONSULTANCY TIME**	**16 weeks**	

Payment Schedule:

- **35%** of the contract sum upon submission of the Inception Report.
- **40%** of the contract sum upon submission of the Draft RFA Report, Draft FSA Establishment Report, and Draft Capacity Building Training Report (concurrently or as agreed upon based on the integrated work plan).
- **25%** of the contract sum upon submission of the Final Integrated Report and Presentation acceptable to SAPZ.

7.0 METHODOLOGY

The consultant/firm is expected to propose a robust and integrated methodology that ensures coherence and synergy across all three components of the assignment. This will include, but not be limited to:

- **Extensive Desk Research and Literature Review:** Analyzing existing data, reports, and policies related to agricultural finance, microfinance, rural development, and the SAPZ program in Nigeria.
- **Comprehensive Stakeholder Engagement:** Conducting in-depth interviews, focus group discussions, and workshops with a wide range of stakeholders, including farmers, cooperative leaders, extension officers, financial institutions (commercial banks, microfinance banks, development finance institutions), private equity firms, impact investors, venture capitalists, agro-industrialists, government agencies (MDAs), and relevant NGOs across the target states.
- **Quantitative and Qualitative Data Collection:** Employing a mix of surveys, questionnaires, and qualitative interview techniques to gather primary data on financial practices, needs, risks, and opportunities within farming clusters.
- **Financial Modeling and Feasibility Analysis:** Utilizing appropriate financial tools to assess the viability of enterprises, the sustainability of proposed FSAs, and the potential impact of new financial products.
- **Iterative Design and Validation:** Adopting an iterative approach for financial product design and FSA operational models, with continuous feedback loops from stakeholders to ensure relevance, practicality, and market acceptance.
- **Capacity Building Design and Delivery:** Developing a practical and interactive training curriculum, utilizing adult learning principles, case studies, and practical exercises.

- **Pilot Planning and Monitoring:** Developing a detailed plan for piloting FSA operations and selected financial products, including a robust monitoring and evaluation framework with clear Key Performance Indicators (KPIs).
- **Regulatory and Policy Analysis:** Reviewing existing regulatory frameworks and identifying policy gaps or bottlenecks that may hinder the successful implementation and scaling of FSAs and innovative financial products.

8.0 RESPONSIBILITIES OF THE CLIENT (SAPZ)

SAPZ will provide:

I. Overall strategic guidance and oversight of the assignment.

II. Access to relevant programme documents, data, and existing studies.

III. Facilitation of introductions to key stakeholders (government agencies, relevant SAPZ implementing units, farmer associations, local communities) in the target states.

IV. Logistical support for field visits and workshops, as mutually agreed.

V. Timely review and feedback on all submitted deliverables.

VI. Payment of professional fees as per the agreed contract schedule.

VII. The National Rural Institutions Development Officer shall be the liaison person for the consultancy on the part of the Client.

9.0 RESPONSIBILITIES OF THE CONSULTANT

The consultant will be responsible for:

I. Planning, executing, and managing all aspects of the assignment as detailed in the Scope of Work.

II. Mobilizing and managing a qualified team to deliver on all components.

III. Adhering to the agreed-upon work plan, timelines, and budget.

IV. Ensuring the quality and timely submission of all deliverables.

V. Maintaining regular communication with the SAPZ NCO.

VI. Ensuring the confidentiality of all information and data obtained during the assignment.

VII. Adhering to all relevant national and local regulations.

VIII. Bearing all operational costs associated with the assignment, including travel, accommodation, per diem, and data collection expenses, unless otherwise specified in the contract.

IX. The Lead Consultant shall be the liaison person for this consultancy on the part of the Firm.

10.0 PROCUREMENT METHOD AND COST

The procurement method will be **Quality and Cost-Based Selection (QCBS)**]. Proposals should include a detailed financial proposal outlining all costs associated with the delivery of the comprehensive scope of work, including professional fees, travel, accommodation, per diem, data collection tools, software licenses (if applicable), training materials, venue costs, and any other relevant expenses. The budget should be presented in a clear and itemized format.

11.0 DURATION OF ASSIGNMENT AND REPORTING

The anticipated duration of this integrated assignment is **16 weeks (4 months)**, commencing from the contract signing date. A detailed work plan with clear milestones and deliverables will be agreed upon during the inception phase.

The consultant/firm will report directly to the National Programme Coordinator of the SAPZ Programme. However, the contact person for this consultancy shall be the National Rural Institutions Development Officer. Regular progress meetings (bi-weekly) will be held, and formal progress reports submitted monthly. All deliverables will be submitted in English.

12.0 EXPECTED OUTCOMES

This integrated assignment is expected to yield the following outcomes:

I. A clear understanding of the financial landscape, needs, and opportunities within SAPZ farming clusters.

II. The successful establishment and initial operationalization of a minimum of 10 viable and sustainable FSAs in each of the target AfDB SAPZ states.

III. A cadre of well-trained FSA management and staff capable of prudently managing financial operations and delivering effective services.

IV. Enhanced financial inclusion for farmers and agribusinesses within SAPZ farming clusters.

V. Increased access to tailored financial products and services for SAPZ participants.

VI. Stronger linkages between community-based financial institutions (FSAs) and formal financial intermediaries.

VII. Identification of innovative financial products and mechanisms to de-risk agricultural investments.

VIII. A foundational framework and recommendations for attracting greater private sector investment into the SAPZ ecosystem.

IX. A clear roadmap for the long-term sustainability and scaling of FSAs and financial services within SAPZ.

13.0 TARGET AUDIENCE FOR CAPACITY BUILDING

The primary target audience for the capacity building program is management staff of Financial Services Associations (FSAs) operating in the participating states under the SAPZ Programme. This may include:

I. FSA Managers

II. Loan Officers

III. Cashiers

IV. Risk Officers

V. Board Members

VI. Farmer Organizations Officers

VII. Enterprise Groups leaders

The selection of participants will be done in consultation with relevant SAPZ Programme implementing States and FSA networks to ensure representation and relevance.

14.0 CONFIDENTIALITY AND INTELLECTUAL PROPERTY

All information shared by the client and generated during this assignment will be treated with utmost confidentiality. The consultant/firm will be required to sign a Non-Disclosure Agreement (NDA). All intellectual property rights, including but not limited to, the designs of innovative financial products, FSA operational models, training materials, and documentation developed under this ToR, shall be the sole property of the client (SAPZ).