



**Agence Française de Développement**  
5 Rue Roland BARTHES  
75012 PARIS

**OBJET : Technical support to BRDE (Regional Development Bank of Brazil's Southern region)**

**SYF-2025-0287**

### **TDR lot 3 - Support to BRDE's gender approach**

**(Strengthening of the BRDE Diversity, Equity and Inclusion strategy and strengthening of the 'Empreendedoras do Sul' program)**

#### **Procédure de passation**

Appel d'offres ouvert – En application des articles R. 2124-1, R. 2124-2 1° et R. 2161-2 à R. 2161-5 du Code de la commande publique

## **1. Presentation of AFD**

The Agence Française de Développement (AFD) group is a public institution that finances, supports and accelerates transitions towards a more just and sustainable world. French platform for public promotion of development and investment in sustainable development, AFD builds with its partners shared solutions, with and for the populations of the South.

AFD is involved in more than 4,000 field projects, in the French overseas territories and in 115 countries, at the service of humanity's common goods - climate, biodiversity, peace, gender equality, education and health. We thus contribute to the commitment of France and the French people towards the Sustainable Development Goals (SDGs) for a world in common.

Through grants, loans, guarantee funds or decommitment and development contracts, AFD finances projects, programmes and studies, and supports its partners in the South in building their capacities.

### **100% Social Link Strategy of AFD**

The AFD's 100% Social Link strategy for 2021-2025, a central marker of AFD's general strategy in the context of Agenda 2030, sets two main objectives:

- Reduce inequalities of wealth and opportunities, vertical and horizontal;
- Strengthen inclusion by taking better account of contexts.

Through the projects financed by AFD, the objective is to contribute to reducing multidimensional inequalities (economic, social, in access to services, between individuals or groups of individuals) and promote the inclusion of populations in vulnerable situations.

### **The strategy for gender equality in AFD**

According to France's 'International Strategy for Feminist Diplomacy' (2025-2030), AFD is a central actor in the implementation of a foreign policy that places women and girls at the center and in all cross-cutting areas such as peace and security, climate and environment, economic issues and health, among others.

Structured on five pillars, French feminist diplomacy seeks to defend rights and freedoms, promote the participation and representation of women in all decision-making processes, fight against gender inequalities, combat violence against women and mobilize funding for gender equality.

Within this intervention framework, 3 priority areas are established for AFD's operations:

- Prevent inequalities between women and men;
- Promote gender equality as an objective of operational intervention;
- Support the evolution of societies in terms of gender.

Five major gender issues are pursued at the level of operations funded by AFD:

- Ensure access to basic services for girls and women;
- Combating violence against women;
- Ensure women's access to training, employment and funding opportunities;
- Ensure women's participation in decision-making and project governance;
- Act on the social determinants of inequalities between men and women (norms and behaviors).

All information related to AFD, notably on its Ethics Charter and its transversal intervention framework on gender and the reduction of inequalities are available on the AFD website ([www.afd.fr](http://www.afd.fr)).

## **2. Description of the AFD-BRDE project**

### **Context and strategic challenges of the project**

The southern region of Brazil, composed of the states of Paraná, Santa Catarina and Rio Grande do Sul, covers an area of 580,000 km<sup>2</sup> with a population of more than 30 million inhabitants. The region hosts sectors that are essential to the Brazilian economy and is one of the main agricultural areas of the country. Despite high human development indices (HDI), the territory is not free from socio-economic disparities. Rural areas and urban peripheries are often marked by high social vulnerability, where access to essential services remains limited.

In recent years, the southern region has experienced a series of extreme climate events, including torrential rains, storms, frosts and droughts. In May 2024, the state of Rio Grande do Sul faced devastating floods, resulting in significant human and material losses. These storms caused the death of more than 160 people, while over 2.3 million inhabitants were affected and 60,000 houses were damaged or destroyed. In this context, the urgent need for adaptation to climate change is a political priority in Brazil.

Faced with the increase in the frequency and intensity of natural disasters related to climate deregulation in the southern region, it seems essential to develop financing solutions that contribute to the effort to reduce greenhouse gas emissions (GHG) and allowing better adaptation to the effects of climate change.

The 34 Brazilian public banks, development agencies and credit unions that are part of the National Development System (Sistema Nacional de Fomento - SNF) play a structuring role in investment financing and medium- to long-term social policy. Among the actors of the SNF, the Regional Development Bank of the Far-South - BRDE was one of the first to integrate the 2030 Agenda at the heart of its strategy. As an AFD partner since 2018, the BRDE aims to further support the climate resilience of territories, particularly in the agricultural sector and public infrastructure.

### **Objective and specific objectives of the project**

The project aims to improve the financing of sustainable investments and contribute to better adaptation to extreme climate events in the southern region of Brazil.

More specifically, the project aims to:

- Continue to support BRDE in its financing strategy for the sustainable development goals, with a focus on financing low-carbon and climate-resilient assets;
- Accompany the BRDE in its ability to offer municipalities and economic actors of the South region financial instruments to anticipate, reduce and, if necessary, deal with the consequences of extreme climate events.

### **Project content and strategy**

The project will be implemented through two instruments:

- A long-term credit line totalling EUR 120 million in favour of the BRDE;
- A grant for the financing of a technical cooperation programme in favour of the BRDE and its clients.

## Article 2. Purpose of the terms of reference

---

### 1. Purpose

Historically, AFD and BRDE have made sustainable development the heart of their partnership. In the first credit line supported by AFD resources, again in 2018, technical assistance was carried out to strengthen environmental risk management mechanisms and adherence to the environmental agenda in public administration. Subsequently, with LC 2, projects focused on the SDGs were funded. In parallel, technical assistance developed the bank's internal gender strategy, now known as BRDE.

During the structuring of the third credit line with the Bank, AFD supported technical assistance called "BRDE - Women's Financing", which aimed to help the Bank finance projects aligned with the SDGs, in particular SDG 5 (Gender Equality), through the implementation of a technical cooperation program on gender and diversity issues with the bank's beneficiaries.

The technical cooperation of the fourth credit line aims to support the bank in implementing its sustainable banking strategy. In the training, the main themes of technical cooperation were identified. All these supports are part of the Bank's multi-year action plan 2025-2028, which aims to strengthen its policy of environmental and social responsibility.

The scope of the intervention includes the three states of the southern region of Brazil. It is important to mention that possible articulations with the state bordering on Mato Grosso do Sul, in which the BRDE intervenes, may be necessary within the framework of this TA.

These General Terms and Conditions (TDR) are intended for the contracting of consultancy services in order to support the BRDE's gender and diversity programme.

### 2. Specific objectives

These terms of reference concern support for the BRDE in terms of gender and equity, in continuation of the actions funded by AFD within the framework of the BRDE 3 project awarded in 2022. The technical assistance program will help the bank to implement a credit policy aimed at promoting gender equality and has the specific objectives of:

1. Strengthen the internal strategy of the BRDE on diversity, equity and inclusion by defining monitoring objectives;
2. Support the strengthening of the *Empreendedoras do Sul program*, combined with the development and implementation of gender equality objectives and policies, as well as evaluate the creation of loans linked with support in mapping and identifying sources of funding appropriate to the objectives of the program;
3. Consolidate the knowledge of the Bank and its financial intermediaries (microcredit institutions) about its clients and their needs, focusing on the final beneficiaries of the *Empreendedoras do Sul program*;
4. Ensure the creation of networks of entrepreneurs, training and capacity building for beneficiaries/end-users;
5. Create a network of entrepreneurs, business owners and executives who have had access to credit or are potentially interested in accessing credit.

### Article 3. Nature of the services and description of the products

---

In order to meet the specific objectives, the technical assistance programme is divided into sub-components whose objectives, specific activities and deliveries are specified below.

#### **Sub-component 1: strengthening of the Diversity, Equity and Inclusion (DEI) strategy of BRDE (internal actions)**

- **Objectives**

Promote progress in managing the BRDE's diversity, equity and inclusion strategy, by aligning its internal maturity with the context of the national and international ecosystem of development finance institutions based on the diagnostics already carried out in previous technical assistance, by helping the BRDE to measure and define objectives and projects for constant monitoring and progress on this agenda.

BRDE has an internal diversity, gender and inclusion strategy but does not know the panorama and objectives compared to other banks. In this sense, it would be important to benchmark the practices of development financial institutions at the national and international level so that the BRDE can set itself compatible objectives and even bolder than the rest of the universe analyzed.

In order to allow for the monitoring, evaluation and improvement of the internal processes of BRDE on gender and diversity issues, it is necessary to anchor the evaluation mechanisms to the existing instruments of the Bank.

- **Activities**

- Resume and evaluate the diagnosis of maturity on Gender within BRDE, carried out during a previous consultation<sup>1</sup> as part of the cooperation with AFD
- Update the available data and statistics on equity, diversity and inclusion in the internal structure of its administrative units;
- Identify best practices for managing DEI in organizations;
- Define a baseline and indicators for internal monitoring of DEI performance;
- Help define strategic objectives and projects to advance the internal performance of the organization in its different units.

- **Deliverables**

- Report examining the maturity diagnosis already carried out and presenting suggestions for implementing actions to strengthen and enhance the effectiveness of the BRDE's DEI strategy;
- BRDE's DEI Performance Monitoring and Evaluation Matrix, including baseline and monitoring indicators;
- Filling the performance matrix.

---

<sup>1</sup> This report will be communicated to the successful candidate for consultancy at the start of activities.

## **Sub-component 2: Support the BRDE in its credit offer and in developing policies, projects and actions that encourage entrepreneurship and gender equality**

- **Objectives**

To qualify and extend the supply of credit and make more effective actions in favour of entrepreneurship and gender equality. There is still no consolidated database containing details on the profiles of beneficiaries and the profiles of donors, microcredit organizations and partners that are or are not related to the *Empreendedoras do Sul* line. In addition, there is no consolidated network of contacts between the women entrepreneurs of the entities, which hinders the sharing of business information.

- **Activities**

- Support the review and strengthening of the *Empreendedoras do Sul* Program, combined with the development and implementation of gender equality objectives and policies, as well as the evaluation of the creation of related loans, with support for mapping and identifying appropriate funding for Programme objectives;
- Consolidate the data and profile of final beneficiaries and microcredit entities;
- Ensuring the commitment, and formalizing it, of stakeholders, in particular microcredit organizations;
- Ensure training, acceleration and mentoring with a focus on free entrepreneurial education for women;
- Create a network of women entrepreneurs, business owners and managers who have accessed credit or are potentially interested in accessing credit. Women linked to entrepreneurship projects, possibly affected by climate events;
- Qualify and strengthen engagement across communities and boost the communication plan;
- Create objectives and impact indicators, using materials already prepared for the BRDE, such as a due diligence questionnaire focusing on gender equity.

- **Deliveries/products**

- Development of the action plan for strengthening the *Empreendedoras do Sul* program;
- Structuring and implementation of training, acceleration, and mentoring;
- Network of women entrepreneurs, business leaders and executives (launch event, schedule meetings, etc.);
- Questionnaire or impact matrix of the program related to the objectives of the multi-year plan of the BRDE.

### **1. The expected results of the program**

At the beginning of the technical delivery, a kick-off meeting between the consultant, the BRDE and the AFD will be organized to present the teams from each institution and to start the process of supervising technical cooperation activities. After this first meeting, the official communication channels between the teams and their respective focal points will be established.

This initial phase, particularly important for the smooth running of the service and its proper appropriation by everyone, will be materialized by an initial activity report. The initial report is the document that details all the activities that the council will carry out. This document must contain: the

methodology that will be applied by the council for the execution of activities, which will have to be validated by the BRDE and the AFD, and the work plan containing the schedule with the description of all the actions that will be implemented.

Expected outputs and deliveries of the technical cooperation programme are as follows:

Subcomponent	Deliveries/products	
Council execution planning actions	Product 1	Consultants' working plan
Sub-component 1: Strengthening of the BRDE's Diversity, Equity and Inclusion strategy	Product 2	Report reviewing the maturity diagnosis
	Product 3	BRDE's DEI Performance Monitoring and Evaluation Matrix, including baseline and monitoring indicators;
	Product 4	Filling the performance matrix
Sub-component 2: Support the BRDE in its credit offer and in developing policies, projects and actions that encourage entrepreneurship and gender equality	Product 5	Development of the action plan for strengthening the <i>Empreendedoras do Sul</i> program;
	Product 6	Structuring and implementation of training, acceleration, and mentoring;
	Product 7	Network of women entrepreneurs, business leaders and executives (launch event, schedule meetings, etc.);
	Product 8	Questionnaire or program impact matrix.

## 2. Scope and duration of service

The full implementation of the technical cooperation programme is planned for a maximum period of 24 months from the start of the service.

An indicative chronogram is presented below:



Sub-components	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
<b>Sub-component 1: Strengthening of the strategy (DEI) of the BRDE</b>																								
Resume the maturity report already completed in previous consultation and others within the framework of cooperation with AFD																								
Update of available data and statistics on equity, diversity and inclusion in the internal structure of its administrative units;																								
Identification of best practices for DEI management in organizations;																								
Definition of a baseline and indicators for internal monitoring of DEI performance;																								
Help in defining strategic objectives and projects to advance the internal performance of the organization in its different units.																								
<b>Sub-component 2: Support the BRDE credit offer and the development of policies, projects and actions that promote entrepreneurship and gender equality</b>																								
Support the review and strengthening of the Empreendoras do Sul program, combined with the development and implementation of gender equality goals and policies, as well as evaluate the creation of loans linked with support in mapping and identifying funding appropriate to the objectives of the program;																								
Consolidate the data and profile of final beneficiaries and microcredit organizations;																								
Implement free entrepreneurial education training, mentoring and coaching for women																								



## Article 5. Terms of delivery and execution

---

The BRDE will offer, according to availability and relevance, rooms for workshops, events as well as equipment for events and missions carried out by the council.

The consultant or team of consultants must propose a team composed of:

1. **A Gender specialist head of mission** who will devote at least 50% of his/her time to this mission. She/He must demonstrate the following experience:
  - University degree in social sciences, management or related fields (an additional graduate or master's degree will be an advantage);
  - Confirmed experience of at least 10 years in:
    - i. Gender equality, diversity and inclusion
    - ii. Financial inclusion
    - iii. Knowledge of the Brazilian financial system
  - Proven experience with financial institutions in Brazil;
  - Proven experience in financial inclusion:
    - i. Creation of financial education programmes;
    - ii. Implementation of banking services for vulnerable populations;
    - iii. Coordination of work teams on projects related to financial inclusion, among others.
  - Experience in conducting gender research and knowledge of gender analysis tools and methodologies in the financial or related sector;
  - Experience in conducting research on gender and climate change;
  - Experience with participatory approaches and monitoring of change;
  - Demonstrated ability to lead groups, conduct collaborative workshops and undertake training;
  - Good capacity for analysis and pedagogical synthesis.
2. **Short-term experts who can be mobilized depending on the needs:**
  - a. A senior expert in financial inclusion, with at least 10 years of experience on this topic.
  - b. A senior expert (at least 10 years of experience) in entrepreneurship, who can demonstrate at least 10 years of experience on this theme.
  - c. Junior and intermediate levels consultants in support.

Interested persons must provide information proving that they are qualified and experienced to perform these services. To this end, documented evidence of recent and similar services must be provided.

In cases where several expertises are necessary, the team dedicated to the realization of services will have to demonstrate its ability to associate several profiles that can provide a combination of qualifications and experience expected to improve its offer. In addition, interested companies are recommended to identify and mobilize relevant local skills.

### 1. Product validation process

The service provider must send the products in an editable format to the focal points of each establishment. Upon receipt of the products, AFD and the BRDE will have 15 working days to make their comments and/or validate them or not and send them to the Provider. The Service Provider will

have 7 business days to take these comments into account and propose a new version. This process can be repeated until AFD and BRDE are satisfied with the products. The final validation of the products only takes place after AFD's decision.

## 2. Product validation criteria

- Clarity and readability of products;
- Timeliness;
- Quality of the analysis and associated writing;
- Compliance with scope of services requested;
- Operational nature of output findings;
- Added value compared to the existing situation, as proposed by the product content.

## 3. Schedule of deliveries and payments

The contract, with a total duration of 24 months.

Subcomponent	Products	Estimated budget allocation
Council execution planning actions	P1 – Consultant Business Plan	NA
Sub-component 1: Strengthening the BRDE's Diversity, Equity and Inclusion strategy	P2 - Report on best practices to improve the performance of BRDE's DEI;	50% of the total
	P3 - Monitoring and Evaluation Matrix of the BRDE's DEI performance, including baseline and monitoring indicators;	
	P4 - Performance matrix filling	
Sub-component 2: Support the BRDE in its credit offer and in developing policies, projects and actions that encourage entrepreneurship and gender equality	P5 - Development of the action plan for strengthening the <i>Empreendedoras do Sul</i> program;	50% of the total
	P6 - Structuring and delivery of training, acceleration and mentoring;	
	P7 - Network of women entrepreneurs, business owners and leaders (launch event, schedule meetings, etc.);	
	P8 - Program impact questionnaire or matrix.	

The reports must be submitted within the agreed timeframe. They will be subject to review by BRDE and AFD. The final versions must be formally approved by AFD.

Intermediate meetings with AFD and BRDE may be organized during the implementation of services.

Payments will be made as soon as the final versions of the products have been delivered and validated by BRDE, in collaboration with AFD (subsequent payments being co-dependent on previous deliveries).

## Article 6. Monitoring reports

---

A kick-off meeting will take place at the beginning of the mission, in the presence of the consultant, BRDE and AFD.

In addition to the technical deliverables related to each activity, the Consultant must submit, for general service monitoring, the following reports.

### A launch report:

No later than 20 working days after the start of the mission, the Consultant will present a start-up report, submitted for validation to AFD (in collaboration with BRDE) and including:

- The detailed plan of technical cooperation activities,
- The detailed methodology of the service,
- A detailed work program for the first two quarters included the proposed deliverables,
- A detailed schedule for the mobilization of different experts for the next two quarters.

### Quarterly reports including at least the following:

- A report on the consultant's activity (progress of activities) for each component and sub-activities,
- Financial report of the Consultant contract
- Comparison of the actual compared to the planned and justifications for potential deviations;
- Identification of potential difficulties and proposals to address them
- The work programme for the past quarter and the provisional programme for the next two quarters,
- A detailed schedule for the mobilization of short-term experts for the next two quarters.

The reports of the steering committees organized at least every three months comprising:

- The presentation made to the steering committee including among others: the planning of activities for the coming months, the detail of the activities carried out
- A summary of the steering committee discussions

At the end of the contract, the Consultant will produce a final report comparing the activities carried out with the objectives set at the launch of the programme, describing the results of the programme and possible areas for improvement. A draft final report will be submitted to AFD one month before the end of the work. The final version of the final report, taking into account AFD's comments, must be sent to BRDE and AFD 30 days before the end of the mission.

## Article 7. Main administrative features of the purchase order contract

---

### a. Triggering an intervention

The proposal of the consultant will present the resources mobilized for the realization of the Consultation, as well as the methodology used (which must be related to the context of the project and the local situation), the budget, the schedule and the curriculum of the participant(s), with an indication of the functions of each member in the case of teams (such as coordinator, analyst, specialist) and an estimate of the days used by each person on the team for each product.

The AFD agreement will be formalized by transmitting the accepted quote to the provider, to which the AFD will have added the mention "Agreement for the start of the service". The start of service provision must be made within one month after this agreement.

### 4. **Calendar and service management**

The service is scheduled for a duration of two (2) years.

The direction of the service will be provided by Laurent Mélère, Marília Bonfim, Paulo Simplicio, Camila Leotti from the agency in Brasilia.

On the BRDE side, the interlocutors will be SUPLA, RH, Risco and DEPLA. To ensure the coherence of the programme and coordinate the mobilization of the departments concerned, the BRDE will have a coordinator for the technical cooperation programme.

### 5. **Working language**

The official language of the contract and the service is Portuguese.

The execution of the contract requires the use of the Portuguese language in relations with the contracting authority and the BRDE (documents, meetings, telephone calls, emails), notably for:

- Holding or participating in meetings,
- Drafting of the results, which must be submitted in Portuguese, with the exception of the semi-annual monitoring report, which will be submitted in English or French.
- The monitoring reports of the services executed.