



TECHNICAL SPECIFICATIONS – TERMS OF REFERENCE INTELLECTUAL SERVICES

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In respect of the service

**“Technical Assistance to Public Development Banks to
promote sustainable investments in food systems”**

**Assistance technique à des banques publiques de développement pour promouvoir les
investissements durables dans les systèmes alimentaires**

Reference : SYF-2025-0093

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ARTICLE 1. Presentation of the AFD

Agence Française de Développement (AFD) group is a public institution that finances, supports and accelerates the transition to a more just and sustainable world. A French development aid and sustainable development investment platform, we build shared solutions with our partners, with and for the people in developing countries.

Our teams are involved in over 4,000 projects in France, in the overseas territories and in 115 other countries, for the common good of humanity – the climate, biodiversity, peace, gender equality, education and health. In this way, we are thus contributing to the commitment of France and of the French people to the Sustainable Development Goals. For a shared world.

Through grants, loans, guarantee funds or debt reduction and development contracts, AFD funds projects, programmes and studies and supports its partners in developing countries with their capacity building.

Its subsidiary **Proparco** (www.proparco.fr) provides support for private investments. Dedicated to mobilising French public expertise, **Expertise France** (www.expertisefrance.fr) is expected to join AFD Group in 2022.

AFD also works with French and international academic networks to feed into forward-looking discussions and debates on development.

It manages the **French Global Environment Fund (Fonds français pour l'environnement mondial - FFEM)**, which co-finances projects that bridge environmental and development issues.

Full information on AFD, and in particular its Code of Ethics, which the service provider is strongly encouraged to read, can be found at www.afd.fr.

ARTICLE 2. Background and goals of the work

2.1 Context

Food systems around the world are subject to many cyclical pressures related to climate change and extreme weather events, the consequences of the global COVID-19 pandemic and ongoing conflicts, especially the war in Ukraine. According to the latest report on the state of food security and nutrition around the world, between 690 and 783 million people were hungry in 2022, and more than 2.4 billion people cannot afford a healthy diet: The current global food crisis highlights the urgent need for sustainable transformation of food systems, particularly in African, Caribbean and Pacific countries. (ACP). Disturbances in international markets have also been exacerbated by these cyclical pressures and have had serious repercussions on ACP countries: affecting farmers, consumers and micro, small and medium enterprises (MSMEs) including the current high prices of food, inputs and fuels.

Moreover, despite their vital role in the sustainable transformation of food systems, farm organizations and farm MSMEs struggle to access funding to cover rising costs and invest in resilience to the above-mentioned cyclical stressors. In this regard, Public Development Banks (PDB) have an essential role to play. They account for nearly two-thirds of the global formal financing of agriculture, and are well positioned to help close the sector's financial deficit estimated annually at between \$300 and \$350 billion, given their size, counter-cyclical role, and their mandate. To do this, while some will also need to be strengthened on their fundamentals, it is above all about filling the gaps in capacity to initiate, finance and control innovative, sustainable and resilient investments in food systems.

Furthermore, the AFD has long experience in financing and supporting agricultural banks, which is why it has been associated with this programme (see APPENDIX 1).

2.2 EU ILSA Programme

The European Commission is rolling out an Action entitled “Investing in sustainable and resilient agricultural and food systems - linking crisis response and long-term resilience in ACP countries” (the “**Action**” or the “**ILSA Programme**”) in response to the identified need to address immediate impacts such as price shocks and access challenges, while supporting the transition to more sustainable and resilient models in food and agriculture. The overall objective of this Action is to “strengthen the sustainable production of locally grown nutritious food and the resilience of food systems”. The main focus areas are natural resource management for sustainable agricultural production and access to capital and services for smallholder farmers, farm organizations and MSMEs. These areas are aligned with EU programmes and policies, including initiatives to reduce reliance on imported fertilizers and promote sustainable agriculture.

Within this framework of the ILSA Programme, a cross-cutting programme is identified to achieve these results in ACP countries, and has been entrusted to IFAD as an implementing partner (the “IFAD Programme”).

2.3 The IFAD Programme

The IFAD Programme is structured around a two-pillar approach :

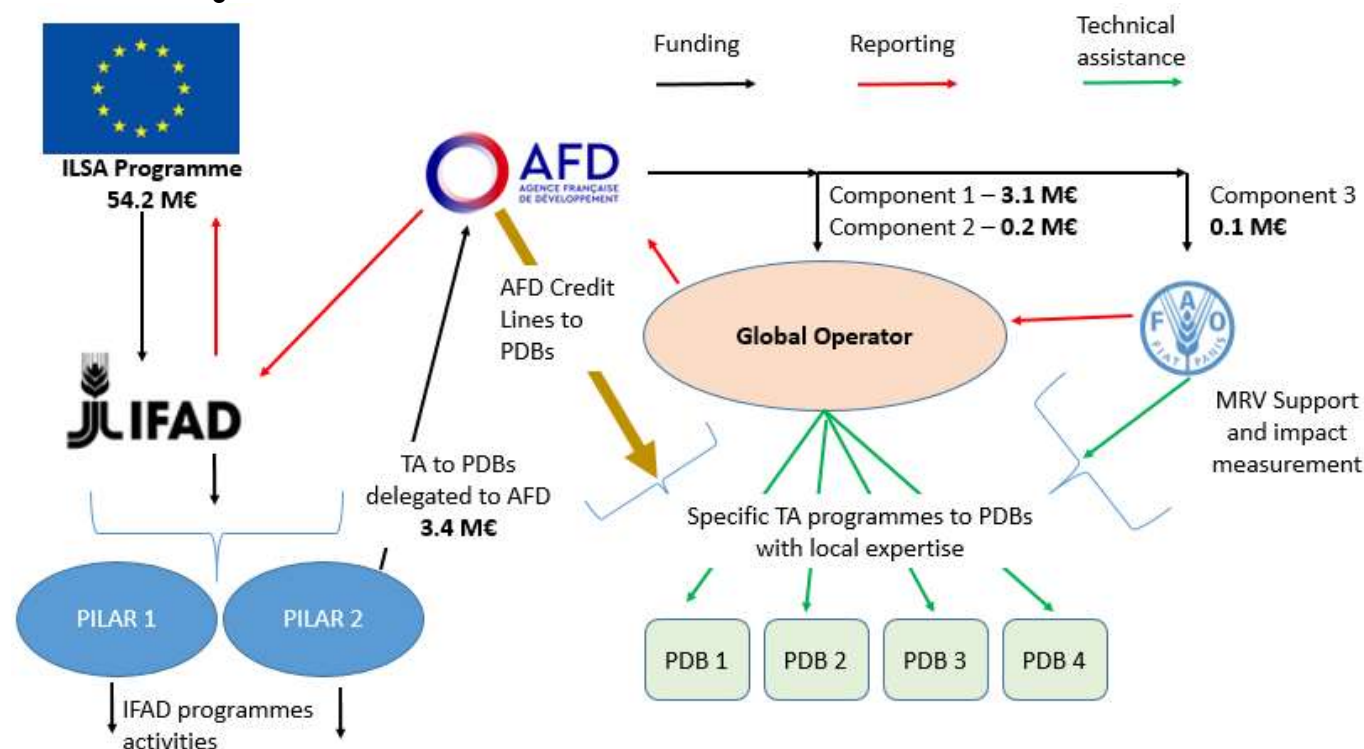
- Pillar 1 supporting public investment, institutional capacity and knowledge for sustainable soil fertility management; and
- Pillar 2 supporting both the financial ecosystem around sustainable agricultural transformation and MSMEs, with business models that can support this transformation in ACP food systems.

Pillar 2 includes several activities, one of which is the Technical Assistance to PDBs, which include :

- strengthening national/regional public financial institutions so that they can fulfil their financing mandate;
- improving the quality of services and the mobilization of instruments (interest subsidies, long-term credit lines, guarantee funds, technical assistance, secondary tools) national/regional public financial institutions for farmers' and producers' organisations, SMEs and small family productions.

IFAD wishes to entrust AFD with the activities related to Technical Assistance to PDBs, which aimed in particular at (the “AFD Programme”). This call for tenders is related to the AFD Programme.

2.4 The AFD Programme



The activities of the AFD Programme will contribute to the Programme's results, and are linked to specific indicators that have been identified in the ILSA Programme's Logical Framework (see APPENDIX 2) whose summary is:

- Specific Objective 1 *"more sustainable and economically inclusive food systems"*, the indicators of which are:
 - Number of jobs supported (broken down by men, women and youth)
 - Amount of total funding catalyzed by the program (broken down by typology identified climate or not, private or other resources)
- Expected result *"Improved access to finance for small producers and disadvantaged agri-food SMEs in rural areas involved in food systems"*, whose indicators are:
 - Final beneficiaries in rural areas with access to financial services (savings, credit, insurance, etc.) (by type - Individuals vs MSMEs, Agricultural organizations, men, women, youth, new clients)
 - Rural final beneficiaries trained in financial education and/or the use of financial products and services (broken down by men, women and youth)
 - Number of new financial products or services developed and offered to final recipients
 - Increase (%) in agricultural portfolio
 - Improved access of final beneficiaries to climate finance by financial institutions

The AFD Programme will complement those implemented by IFAD by addressing a different market segment. It will seek to mobilise additional credit lines provided by AFD or to prepare the conditions for the management of these credit lines. Investments will primarily target small producers and front-line players such as MFIs, producer groups, mutual associations, etc. This funding will target investments in sustainable and resilient practices. Finally, these activities will share the same general development objective of the European Union Action, namely *"to improve the production of nutritious and diversified locally grown food and the resilience of food systems"*.

Concretely, it will involve allocating funds to support ACP public banks that benefit from, or will benefit from an AFD credit line, to support them in improving their credit offer, which are to date (the **"ACP PDBs"**):

- Bagricola (Dominican Republic)
- DBJ (Jamaïque)
- UDB (Uganda)
- PostBank (Uganda)

These banks are presented in APPENDIX 3, and may include one or more additional bank(s) in the course of the service (within the limit of the budget allocated to this service)(Cf article 2.5 of the contract).

The purpose is to help them develop products for sustainable investments:

- Climate-friendly (adaptation or mitigation), with biodiversity co-benefits (agroecological practices), improving the management of natural resources (water, soil, wood);
- Promoting social inclusion (gender, youth, targeting small producers).

Beyond the desired impact on the final beneficiaries, the support will promote the transformation of the banks towards a better integration of environmental and social issues in its strategies and procedures.

The details of the Technical Assistance program to be implement with each of the ACP PDBs will be detailed at a later date, within the scope presented in APPENDIX 1.

2.4 Scope of the service, modalities and steering

- **Nature of the activities**

In order to ensure the effective deployment of IFAD's delegated funds in this context of a broader programme, and taking into account the expected commitments in terms of accountability and reporting, a breakdown of the envelope is identified according to three components:

- i) Component 1 - Technical Assistance to the ACP Public Development Banks (Purchase orders)**
- ii) Component 2 – Project Coordination, Accountability and Reporting (annual fixed price)**
- iii) Component 3 – Impact Measurement (out of the scope for this service)**

The Global Operator will have to be able to cover a wide range of needs and forms of support that can be mobilized by purchase orders over time, and will thus be responsible for:

- (i) coordinate the different actors/beneficiaries and activities related to Components 1 & 2;
- (ii) facilitate administrative, technical and financial monitoring of the Components 1 & 2 funding envelope;
- (iii) produce accountability and reporting elements related to all delegated funds (Components 1, 2 and 3).

Technical assistance to PDBs (Component 1) will be available through purchase orders specific to each underlying sub-project with ACP PDBs, according to the needs identified with each counterparty within the scope defined in APPENDIX 4.

FAO will be mobilised through a service contribution contract for Component 3 to support the impact measurement activities of the sub-projects, in particular in relation to their ABC-map tool¹. The data relating to this support will be consolidated by the Ensemble for the production of accountability and reporting elements.²

The monitoring and evaluation system will rely mainly on technical assistance mandated through a Global Operator to monitor and evaluate the impacts/ indicators, and control ex-post these impacts.

Each semester, the Global Operator will produce specific financial reporting, consisting in interim Statements of Expenditure (SOEs) with the supporting Transaction List (templates will be provided), within 30 days after the expiry of every semi-annual reporting period.

Each year, the Global Operator will produce an annual progress report (technical and financial, including Statements of Expenditure (SOEs) with the supporting Transaction List), in line with IFAD's own EU requirements, and within 30 days after the expiry of every annual reporting period.

A final progress report will be provided to AFD within 3 months of the end of the AFD Programme implementation.

The reporting will be based on the logical framework and objectives defined with IFAD APPENDIX 2).

The monitoring and evaluation system for the underlying sub-projects supported by this funding will be specified when they are formalized by AFD, based on the characteristics and indicators defined for each sub-project.

More generally, support activities will seek to integrate and disseminate best practices in sustainable and responsible investment. This work may contribute to the development of open-access tools such as the RAI-tool³, Agri-CP tool⁴ or RAF⁵ promoted by non-profit organizations (Cerise-SPTF, IDH, IISD).

- Geographical scope of the activities

¹ <https://abc-map.fao.org/>

² Adaptation, Biodiversity and Carbon Mapping Tool (ABC-Map): a geospatial application, based on Google Earth Engine, that evaluates in a global way the environmental impact of national policies and plans (NDC, NAP, etc.) and investments in the agricultural sector, forestry and other land-use change (AFOLU).

³ <https://en.spi-online.org/news/view/assessment-tool-agribusinesses>

⁴ <https://en.spi-online.org/news/view/idh-agri-cp-tool-narrative>

⁵ <https://en.spi-online.org/news/view/raf-project>

In terms of geographical scope, the activities will concern the countries hosting the PDBs, as identified to date: Uganda, Jamaica and the Dominican Republic.

In terms of expected activity volume, the estimate is given in the table below:

	PDBs (Country)	Amount of the AFD Credit Line (MEUR) (indicative and provisional)	Status	Estimated Volume of TA from IFAD delegated funds (MEUR / WDs)
Component 1	Bagricola (Dominican Republic)	23	Cofounding with the Inter-American Development Bank (IDB), total amount of the project (USD 120 M). AFD project granted in March 2023, signed in November 2023, ratified by the Congress of Dominican Republic in September 2024, first disbursement done in March 2025.	0.5 MEUR 750 working days (<i>indicative</i>)
	DBJ (Jamaica)	5	Granted in July 2024, convention to be signed. TA start expected ideally for Q3 2025.	0.71 MEUR 800 working days (<i>indicative</i>)
	PostBank (Uganda)	15	Granted in September 2024, convention to be signed. TA start expected ideally for Q3 2025.	1 MEUR 1 100 working days (<i>indicative</i>)
	UDB (Uganda)	40	Granted in December 2024, convention to be signed. TA start expected ideally for Q3 2025.	0.8 MEUR 850 working days (<i>indicative</i>)
Sub-total Component 1				3.01 MEUR
Component 2	Cross- functionnal	NA	Subject of the Service	0,2 250 working days (<i>indicative</i>)
TOTAL TA from IFAD delegated funds				3,21 MEUR 3 750 working days (<i>indicative</i>)

- **Organizational modalities of the services**

The Global Operator's activities will be based, as much as possible, on national or sub-regional expertise. The entire budget is defined with specific breakdown between the various banks and a portion for reporting.

The maximum duration of the activities is 3 years.

Technical assistance activities for each of the banks will be the subject of specific purchase orders drawn up jointly with the bank concerned.

- **Type of services to be implemented for the PDBs**

The following activities are envisaged for the various banks, on an indicative and provisional basis, within the framework of the activities stipulated in APPENDIX 4:

PDB	TA programme (indicative and provisional)	Estimated budget breakdown
PBU	<p>1. Support for the development of high-quality financial services while managing credit risks</p> <ul style="list-style-type: none"> - Internal support and training for Postbank agents in handling agricultural credit operations (project analysis, risk assessment, decision chain, information system, process improvement) - Development of a digital tool for agriculture credit risk scoring and analysis - Development of service offerings and marketing aimed at financial inclusion, through awareness forums with actors in the various areas where Postbank operates - Deployment of field partnerships to promote coordination between advisory services (technical and management) and financial services, particularly on social (gender, youth) and environmental (climate adaptation and/or mitigation) issues 	20%
	<p>2. Climate</p> <ul style="list-style-type: none"> - Development of a Climate Strategy, identifying the roadmap and impact indicators - Identification and management of climate risks in agricultural investments (e.g., climate screening tools at the national level), - Strengthening Postbank's teams' skills in climate adaptation and/or mitigation activities in the agricultural sector, and providing advice to beneficiaries to avoid potential maladaptation - Development of climate-related financial products, including a financing product with terms linked to the environmental, social, and economic sustainability of the financed agricultural operation - Deployment of a climate taxonomy for Postbank 	20%
	<p>3. Environmental and Social Risks</p> <ul style="list-style-type: none"> - Strengthening the Environmental and Social Risk Management System (ESMS), formalized in an Environmental and Social Action Plan (ESAP), - Support to Postbank for the development of its ES report (including a methodology for classifying risks into categories A/B/C), - Training for beneficiaries and stakeholders. 	15%

	4. Gender <ul style="list-style-type: none"> - Evaluation of gender equality issues related to financial inclusion in Uganda, based on existing studies and in collaboration with the Ministry of Gender Affairs, - Strengthening the financial institution's internal capacity on gender equality issues and in its operations, - Support for drafting a Gender & Youth strategy and action plan, - Identify activities and products available to women. 	15%
	5. Capacity building for client groups <ul style="list-style-type: none"> - Strengthening the capacity of SACCOs (governance, management, operational capacity), - Preparation for credit applications (business plan development and information on Postbank's financial products), - Financial inclusion and literacy, - Sustainable agricultural practices. 	20%
	6. Digitization <ul style="list-style-type: none"> - Digital improvement (operationalizing the Wendi platform, MRV (Measuring, Reporting, and Verification) impact measurement and reporting tool, integration into their information and monitoring system (MIS), - Training of users within the bank and at the client level on these tools (especially the existing digital system Wendi dedicated to SACCOs). 	10%
UDB	1. Climate: <ul style="list-style-type: none"> - Portfolio climate risk analysis, climate risk stress tests, climate risk procedures and monitoring, internal climate risk strategy and action plan, climate risk reporting (TCFD) - Integrate ABC-Map into UDB's project evaluation process to provide real-time mapping and monitoring of carbon emissions, biodiversity, and land use across financed projects - Implement a dynamic carbon budgeting tool that allows UDB to track carbon emissions across its entire loan portfolio in real-time and set carbon reduction targets for specific sectors - Provide ongoing training for UDB staff to keep them up-to-date on the latest tools and methodologies in carbon accounting, ensuring best practices are maintained 	20 %
	2. Financial inclusion: <ul style="list-style-type: none"> - Through BASE programme, incubate 200 SMES for investor readiness across the country to drive the UDB pipelines as per UDB mandate; assess clients and provide Financial Literacy and Business training sessions; track the portfolio performance - Integration of Ensibuuko and UDB systems for agri-connect 	45 %
	3. Gender:	15%

	<ul style="list-style-type: none"> - gender strategy updated, gender road map, gender KPIs (trainings, information system, institutional supports) - - Strengthening the capacity of the financial institution on gender equality issues - Gender & Youth strategy and action plan 	
	4. Capacity Building (for the staff, for UDB's client banks - first tier banks) in certain key areas (reporting, underwriting capacities, internal credit scoring models, ESG risks, etc.)	15 %
	5. Digitalisation (Digital improvement)	5 %
DBJ	1. Upgrade of Environmental and Social risks Management System (ESMS): <ul style="list-style-type: none"> - Support to Approved Financial Institution (AFIs) and Micro Finance Institutions (MFIs) (partners of DBJ on this project) AFIs and MFIs to properly integrate ES guidelines and report (capacity building and specific template for report). Compulsory for IFs benefiting from the AFD credit line. - Support DBJ in its own ES report (incl. the classification of category of risk A/B/C). 	28%
	2. Developp a simple climate taxonomy for DBJ (technology-based approach, in synergy with the Greening the Caribbean Financial Systems project with Bank of Jamaica, and with the EU CIF grant activities under BIGEE project).	7%
	3. Development of a new sustainable agriculture product (retrofitting for clean energy production, water management investments, post-harvest solutions, tree-crop food systems, etc). 4. Development of women targeted agriculture financial products.	14%
	5. Training and capacity building for MFIs, AFIs, and agriculture stakeholders, with a gender focus, for approx. 1500 agriculture fishery and livestock stakeholders, in close cooperation with the MINAG, and local training centers like the Rural Agriculture Development Authority, the Jamaica Agriculture Society, MIND (Management Institute for National Dvt), or HEART NSTA, in order to: <ul style="list-style-type: none"> - Prepare farmers to be loan ready and aware of DBJ products. - Induce financial inclusion and literacy. - Support clients in prevention against praedial larceny. 	51%

Bagricola	<p>1. Activities on climate change impact and the MRV (Measurement, Reporting & Verification) tool:</p> <p>"External-internal" impact (risks that the environment causes on the portfolio: physical, transition, reputation risks, etc.) and possible deterioration of assets => Adaptation to Climate Change:</p> <ul style="list-style-type: none"> - Awareness of and links between climate change related risks, vulnerability and impact issues - Evaluation and adequacy of existing tools (climate models and projections, geospatial data-based instruments, climate indices, crop and crop simulation models, drought monitoring systems, climate risk assessment, etc.) in relation to the existing IT systems and tools within the bank and its partners (MINAG, SidiAgro, etc.) - Awareness of the use of future climate scenario tools (NGFS, ABC Map, etc.) - Feasibility of the constitution of a dynamic tool for mapping climate risks in the instruction phase of green credits by Bagricola, provide a diagnosis and recommendations for choosing the most appropriate investments according to agricultural varieties, in order to facilitate consideration of adaptation challenges. 	20%
	<p>2. "Internal-external" impact (portfolio impact on the environment):</p> <p>Feasibility of an internalisation of a MRV tool for measuring the impact of green finance (methodological validation, taxonomy, carbon footprint, information collection mechanism, links with ESMS, integration into the bank's MIS).</p>	10 %
	3. Feasibility study for the establishment of a guarantee fund	40%
	4. Support to the financial inclusion and education strategy of Bagricola, including: financial education campaign, feasibility study and technical assistance for the implementation of a mobile services unit for rural and underserved areas	20%
	5. ESMS (Environmental and Social Management System) digitization project	10%

ARTICLE 3. Purpose of the contract

The contract will cover the activities of the Global Operator who will (i) mobilise international and national expertise to provide technical assistance for the technical assistance programmes defined with the public development banks with large agricultural portfolios, (ii) carry out the coordination of actions and reporting for AFD, including on the impact measurement component and sub-contracted activities.

ARTICLE 4. Service expected under this tender

4.1 Details of the expected service

The services expected from the Global Operator are:

1/ Carry out the defined technical assistance programme with each of the banks concerned.

The service provided will be validated by each of the banks within the framework of annualised programmes of work. The Global Operator will have to adapt to the working conditions offered in each of the cases and tailor his offer to each bank contact. The mobilisation of national and sub-regional expertise will be highly appreciated in order to strengthen local skills.

2/ Coordinate the various activities throughout the project, including those subcontracted or those relating to impact measurement (FAO service).

3/ Carry out reporting in accordance with the defined logical frameworks, consolidated within the general logical framework, by filling in the outputs, results and impact indicators on an annual basis.

Reporting will cover activities carried out and those to come, as well as financial and budgetary accountability, in accordance with the models provided by AFD.

4.2 Specific procedures and requirements

Technical assistance activities for each of the PDBs will be the subject of specific purchase orders within the general contract. Technical assistance programmes shall be associated with loans. The volume of cross-functional activities is also based on the number of sub-projects that will be set up.

As each of the banks works in a different context and may be at different organisational levels, the Global Operator will have to adapt to each context and adapt his methodologies and approaches on a case-by-case basis.

If the services are essentially intended for the PDBs mentioned above, the Global Operator must inform AFD of any difficulties encountered and propose ways and means of overcoming them. All products produced as part of these activities (training materials, studies, reports, specific tools, publications, communications, etc.) will be sent to the banks concerned and to AFD and may not be subsequently marketed for the benefit of the Global Operator for other activities outside this project.

Local steering committees involving the Global Operator, the main TA programme managers within the bank concerned and AFD (local agency) will meet annually. A steering committee for the AFD Programme as a whole involving the Global Operator, the platform of agricultural banks housed within IFAD and AFD will also meet annually, usually by virtual means.

The entire AFD Programme may be subject to interim or final evaluation.

Activities must be carried out in English in English-speaking countries and in Spanish in Spanish-speaking countries. The associated reporting will be carried out in the appropriate language. The general consolidation of this reporting at the level of the whole programme will be carried out in English.

4.3 Delivery / performance conditions / contact people

The service will be performed :

- at the service provider's facility for all cross-functional activities (Component 2), and
- in the countries where the PDB concerned operate (to date : Uganda, Jamaica and the Dominican Republic) for the dedicated technical assistance programmes.

The work will be undertaken under the responsibility of AFD's Financial Systems Division (SYF), and with the support of AFD's Agriculture Division.

Specific AFD contacts for each PDB technical assistance program will be provided at a later date.

4.4 Expected methodology

The service provider may propose the methodology deemed most appropriate for carrying out its activities, in agreement with the project manager.

4.5 Estimated time frame for the service

Activities in support of PDBs must be completed within 3 years.

Activities will start as soon as the contract is signed (scheduled for Q4 2025 – Q1 2026).

4.6 Expected deliverables

All deliverables are summarized in the following table:

Deliverables	Comments / Report/Drawings For AFD : soft copies For project owner : soft copies
Inception Reports (After two months of evaluation)	For each sub-project: the Global Operator shall prepare a short inception report (with a summary) to review the existing data and documentation, define logical framework baseline, identify gaps of data, readjust the work plan and schedule if necessary, present a set of key questions with regard to the proposed different components of the sub-project, propose methodologies, provisional financing plan, and suggest technical and financial reporting models. For the entire AFD Programme (1): inception report to summarize the main modifications, consolidation of work plan and budgets, provisional financing plan, overall schedule, logical framework baseline, technical and financial reporting models The inception report is followed by a presentation meeting for each sub-project to incorporate feedback from stakeholders.
Minutes of steering committee meetings	Each steering committee (sub-project and global) will be formalised by a report prepared by the Global Operator and validated by the stakeholders.
Semi-annual progress reports	For each of the sub-projects and a consolidation for the AFD Programme as a whole: progress of activities, difficulties encountered, solutions to overcome them, possible modifications, expenditure, provisional financing plan, outstanding commitments, supply, as an appendix, of all products from the activities.
Semi-annual financial reports	Each semester, the Global Operator will produce specific financial reporting, consisting in interim Statements of Expenditure (SOEs) with the supporting Transaction List (templates will be provided), within 30 days after the expiry of every semi-annual reporting period.
Annual progress reports	For each of the sub-projects and a consolidation for the AFD Programme as a whole: summary, progress of activities during the year, difficulties encountered, solutions to overcome them, proposed modifications, annual and consolidate expenditure, outstanding commitments, next annual work plan and budgets, provisional financing plan, supply, as an appendix, of all products from the activities. The logical framework indicators are filled in for each sub-project and for the AFD Programme as a whole.
Specific deliverables	As each sub-project has specific deliverables, these will be defined in a specific order form, issued when the need arises, in line with the relevant TA programmes of activities. Deliverables may include: reports, studies, strategic plan, benchmarks, roadmap, scoping notes, risk analysis, organisation plan, training content and materials, PowerPoint presentations, digital tools/instruments, Excel spreadsheets, publications, communications, minutes of meetings, workshops or seminars, videos, roll-out kits, etc.
Final progress reports	A final progress report will be drawn up for each sub-project and for the AFD Programme as a whole. With a summary, the final progress report (templates will be provided) consolidates all the activities carried out throughout the duration of the AFD Programme, finalises the logical framework and its indicators, internally evaluates the successes and failures encountered, makes proposals for the sustainability of the actions undertaken, consolidates the situation of expenditure and any balance in a financial report.

4.7 Expertise expected of the Service Provider

The Global Operator may represent a consortium of several consultancies.

Experience of the required work team

The consultancy team shall be composed of pluri-disciplinary expertise, coordinated by a team leader

At least the following staff should be assigned:

1/ for overall coordination of the project

At least one (m/w) project management team leader:

- (a) professional with Master's degree or higher degree in careers related to the consultancy: sustainable rural development and/or agronomic engineering and/or environmental engineering and/or environmental economics and/or similar areas.
- b) international experience in at least three (3) countries.
- c) at least five (5) years of work experience in the design, formulation, implementation of projects related to rural and agricultural development and financing, particularly with regards to small-scale farmers and agro and rural MSMEs in developing countries, and
- d) five (5) in climate change/environment, gender and financial inclusion related projects and activities with financial institutions.
- e) extensive knowledge of national and global climate/environment/financial inclusion policies and implementation frameworks of financial institutions.
- f) experience in technical and financial management of projects similar to the consultancy; in report writing; with skills for effective communication and coordination with the group of key experts.
- g) experience in organising and facilitating events, training and coaching.
- h) ability to work in English and Spanish (both written and spoken).

2/ for each of the sub-projects

At least one (m/w) project management team leader:

- (a) professional with Master's degree or higher degree in careers related to the consultancy: sustainable rural development and/or agronomic engineering and/or environmental engineering and/or environmental economics and/or similar areas.
- b) international experience in at least two (2) countries.
- c) at least three (3) years of work experience in the design, formulation, implementation of projects related to rural and agricultural development and financing, and
- d) five (5) in climate change/environment/financial inclusion related projects and activities with financial institutions.
- e) extensive knowledge of national and global climate/environment/financial inclusion policies and implementation frameworks of financial institutions.
- f) experience in technical and financial management of projects similar to the consultancy; in report writing; with skills for effective communication and coordination with the group of key experts.
- g) experience in organising and facilitating events, training and coaching.
- h) ability to work in English or Spanish (written and spoken).

Proposal of all the expertise

The Global Operator will propose a list of experts (pool) on different topics related to climate change (mitigation and adaptation), climate finance, agricultural finance, environmental, social and climate risk management, MRV systems, digitization, design of capacity building programmes, vulnerability and gender inequalities, Financial inclusion and financial education, Guarantees. The experts profiles should cover all the activities listed in APPENDIX 2.

Consulting firm should demonstrate its capacity to associate with the relevant competencies to enhance their qualifications. Moreover, the interested firms should be able to identify and mobilize pertinent local (or sub-regional) competencies.

Global Operator(s) will submit one proposal. Proposal for this consultancy must respect the requested format described in the tender document including:

- The resume of the consultant(s) executing the mission and who will be the only contact person
- Experiences and main references for this type of mission
- The organisation and allocation of the various skills (particularly in the case of a consortium) and their geographical distribution (by sub-project)

- Methodology
- Implementation schedule
- The financial offer in Euros

ARTICLE 5. Validation of deliverables by AFD

5.1 Deliverables validation process

The process for validating deliverables is described in section 14 of the contract.

5.2 Validation criteria for deliverables

AFD will use these criteria to assess the quality of the deliverables:

- Validation by the project owner (PDB), for sub-project deliverables
- The clarity and readability of the deliverable;
- Compliance with deadlines;
- Compliance with the scope of the requested Service;
- The operational nature of the conclusions of the deliverables;
- The added value compared to the current situation;

ARTICLE 6. Constraints imposed by AFD

The contract holder undertakes to appoint a single contact person responsible for monitoring this contract.

6.1 Use of English/Spanish

Under the contract, English/Spanish must be invariably used with the project owner: documents, meetings, reports, telephone calls, e-mails, all deliverables, etc.

For direct communication with AFD, English will be preferred.

6.2 Access by the service provider's employees

Upon notification of the contract, the service provider shall have at its disposal the existing documentation relating to the subjects on which it shall intervene.

ARTICLE 7. Resources made available to the Service Provider

A complete bibliography will be provided by AFD for each of the sub-projects. Access to resources will be supplemented by information provided by the banks if it is not available from AFD.

ARTICLE 8. Provisional schedule for the services

Milestones	Dates
Commencement of the service	On signing the contract (Q1 2026)
Delivery of inception deliverables	No later than 2 months after signing the contract
Delivery of semi-annual deliverables	<ul style="list-style-type: none"> - Progress reports: 3 months after the inception deliverables, then every semester. - Specific financial reports: each semester, the Global Operator will produce specific financial reporting, consisting in interim Statements of Expenditure (SOEs) with the supporting

	Transaction List, within 30 days after the expiry of every semi-annual reporting period.
Delivery of annual deliverables	- for sub-projects and for the AFD Programme as a whole: within 30 days after the expiry of every annual reporting period
Delivery of specific deliverable (sub-projects)	As defined in each purchase order for the sub-projects, and in line with the corresponding programmes and schedules of activities.
Delivery of final deliverables	For each sub-project and a consolidation for the AFD Programme as a whole (final progress report): within 3 months of the end of the AFD Programme implementation.

APPENDIX 1. AFD's strategy towards rural and agricultural finance

Based on a more than 15-year experience and in articulation with local public policies, AFD has implemented a targeted approach, called AGREENFI⁶, to support rural areas and agriculture sustainable investments by improving their access to appropriate and affordable financial services, in partnership with local financial institutions ("LFI"s).

AGREENFI aims to remove the financial and technical barriers to the development of rural and agricultural finance and to encourage LFIs to improve their practices in order to promote

financing for economic activities in rural areas carried out by family farms, producers' organizations, as well as microenterprises and MSMEs.

AGREENFI model consists in several financial and non-financial supports to all stakeholders which can be combined in a comprehensive program, to reduce risks and foster the development of rural and agricultural finance:

- financial resources tailored to the needs of LFIs,
- a risk-sharing mechanism to the benefit of LFIs,
- customized capacity building for financial partners as well as projects owners and technical and business services providers in the agricultural and rural sector, to support both the supply and the demand sides for financial services,
- a possible investment grant mechanism to promote innovative investments.

AGREENFI can support different categories of financial partners and activities, as follows:

- financial institutions: Public and private banks, Microfinance institutions, specialized financial institutions
- eligible sub-sectors: family farming, sustainable fishing, processing and promotion of agricultural products and value chains, sustainable practices (climate including mitigation and adaptation, biodiversity, water, soil, livestock, recycling, etc.), sustainable forestry and timber sector, other economic activities in rural areas (socio-economic services, non-agricultural income-generating economic activities)
- sub-loans : medium-term credit, long-term credit and short-term credit, on a case by- case basis

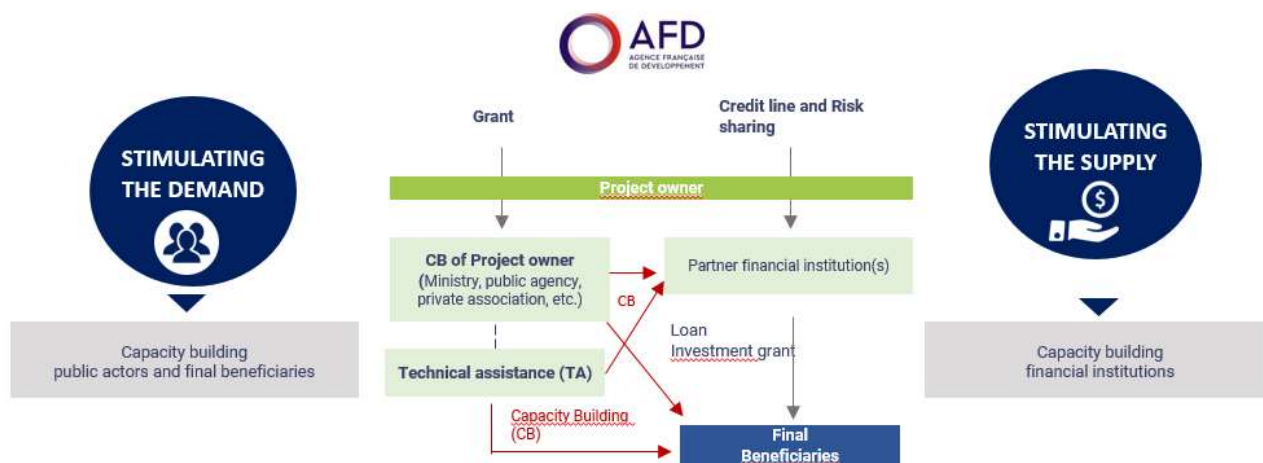
From 2008 to 2022, AFD has committed more than 900 million euros with more than 50 financial institutions to finance agriculture and rural areas projects in developing and emerging countries.

The credit facilities may bear a grant element, which is passed on to the final borrowers in different ways: (i) provision of an investment grant to reduce the investment cost of final

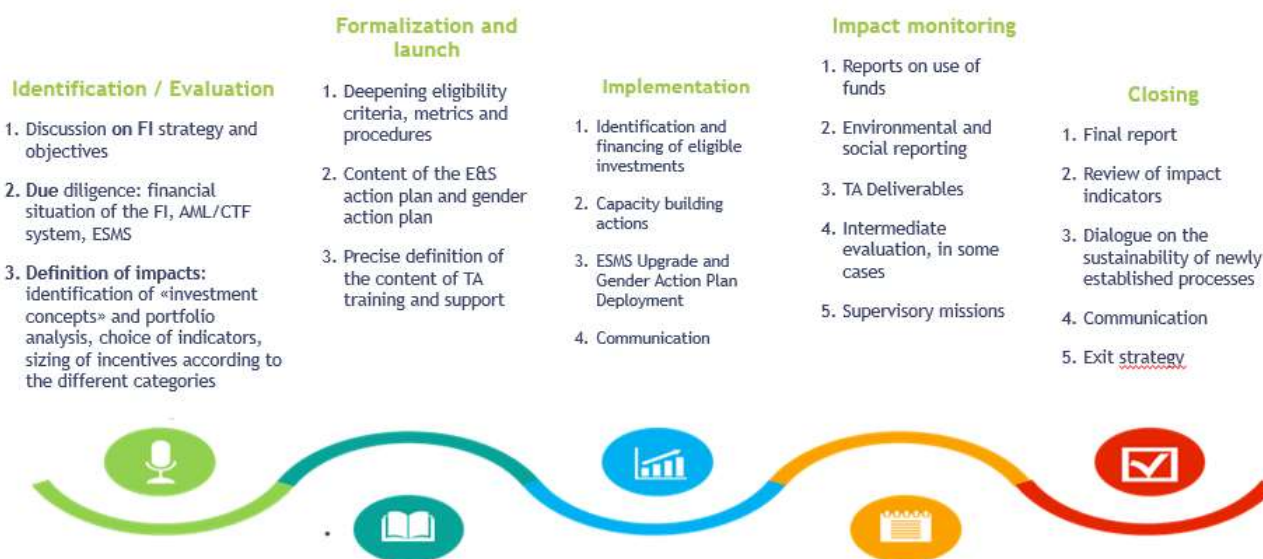
beneficiary, (ii) subsidised interest rate to lower the financial charges to be borne by the final beneficiary, and/or (iii) provision of technical assistance and training for capacity building within the local financial institutions.

An AGREENFI programme is usually structured as follows:

⁶ <https://www.afd.fr/en/agreenfi-afd-group-agricultural-and-rural-finance-label>



With this indicative timeline:



In this case, support programmes for PDBs are adapted to specific contexts and demands, and vary from one entity to another.

APPENDIX 2. LOGICAL FRAMEWORK

This framework reflects the results and outputs of the ILSA Programme in relation to the four strategic objectives of the Action Paper on Food Production and Resilience of Food Systems in African, Caribbean and Pacific (ACP) countries, namely:

- SO1: More economically sustainable food systems;
- SO2: Strengthening the environmental sustainability of food systems;
- SO3: Improving the social sustainability of food systems;
- SO4: Improved governance and institutional sustainability of food systems.

It reflects reports by support pillar, ultimately leading to cross-cutting impacts of improved food production and resilience of food systems.

Specific extracts corresponding to AFD Programme are colored in blue.

	Results chain	Indicators	Sources of data
1. Expected impact of the programme (Overall objective)	Enhanced food production and resilience of food systems	1.1.1 People supported to overcome the impacts of the global food crisis through public investments, institutional capabilities and knowledge for sustainable agri-food system investments focused on sustainable soil fertility management (disaggregated by males, females, youth)	M&E system (annual, based on data from IFAD projects: Ethiopia, Liberia, Malawi, Mali, Niger)/ Programme Recipients
2. Expected outcomes of the programme (Specific objective(s))	SO1: More economically sustainable food systems	2.1.1 Households reporting adoption of new/improved inputs, technologies or practices (COi 1.2.2) (disaggregated by HH #, % of HH, HH members)	M&E system (based on data from IFAD projects: Ethiopia, Liberia, Malawi, Mali, Niger)
		2.1.2 Households reporting reduced water shortage vis-à-vis production needs (COi 1.2.3) (disaggregated by HH #,% of HH, HH members)	M&E system (based on data from IFAD projects: Ethiopia, Liberia, Malawi, Mali, Niger)
		2.1.3 Number of jobs sustained (disaggregated by males, females, youth)	M&E systems & Annual Supervision Missions/ Programme Recipients (across Ethiopia, Liberia, Niger and funding deployed by PSFP and AFD-supported PDBs)
		2.1.4 Amount of total funding catalyzed by the program (disaggregated by climate versus non-climate, private versus other sources)	Annual Supervision Missions/Programme Recipients (across Ethiopia, Liberia, Niger and funding deployed by PSFP and AFD-supported PDBs)
	SO2: Reinforced environmental sustainability of food systems	2.2.1 Households reporting adoption of environmentally sustainable and climate-resilient technologies and practices (COi 3.2.2) (disaggregated by HH #,% of HH, HH members)	M&E system {based on data from IFAD projects: Ethiopia, Liberia, Malawi, Mali, Niger)
		2.2.2 Tons of Greenhouse gas emissions {tCO2e} avoided or sequestered (COi 3.2.1) (disaggregated by Hectares of Land, tCO2e/ha, tCO2e/ 20 years, CO2e/ha/year)	M&E system (based on data from IFAD projects: Ethiopia, Liberia, Mali, Niger)
	SO3: Enhanced social sustainability of food systems	2.3.1 Supported rural producers' organizations providing new or improved services to their members (CI 2.2.4) (disaggregated by# of POs, Total# of PO members, male members, female members, youth members)	M&E system (based on data from IFAD projects: Ethiopia, Liberia, Malawi, Mali, Niger)
	SO4: Improved governance and institutional	2.4.1 Households reporting they can influence decision-making of local authorities and project-supported service providers (SF 2.2) (disaggregated	M&E system (based on data from IFAD projects: Ethiopia, Liberia)

	sustainability of food systems	households#, households%, household members#)	
3. Induced outputs	<i>Increased production capacity of smallholders</i>	3.1.1 Rural producers accessing production inputs and/or technological packages {CI 1.1.3} {disaggregated by males, females, youth}	M&E system (annual, based on data from IFAD projects: Ethiopia, Liberia, Malawi, Mali, Niger)
		3.1.2 Persons trained in production practices and/or technologies (CI 1.1.4) {disaggregated by males, females, youth and by sector for each}	M&E system (annual, based on data from IFAD projects: Ethiopia, Liberia, Malawi, Mali, Niger)
		3.1.3 Farmland under water-related infrastructure constructed/rehabilitated (CI 1.1.2) (hectares of land)	M&E system (annual, based on data from IFAD projects: Ethiopia, Liberia, Malawi, Mali, Niger)
	<i>Improved access to finance for small producer and rural poor, agri- SMEs involved in food systems</i>	3.1.4 Beneficiaries in rural areas accessing financial services (savings, credit, insurance, remittances.) (CI 1.1.5) {by type - individuals versus MSMEs, FOs, males, females, youth, new clients}	Annual Supervision Missions/ Programme Recipients (from funding deployed by PSFP and AFD)
		3.1.5 Beneficiaries in rural areas trained in financial literacy and/or use of financial products and services (disaggregated by males, females, youth)	Annual Supervision Missions/ Programme Recipients (from funding deployed by PSFP and AFD)
		3.1.6 # new financial products or services developed and offered to beneficiaries	Annual Supervision Missions/ Programme Recipients (from funding deployed by PSFP and AFD)
		3.1.7 % increase in agri-portfolio ⁷	Annual Supervision Missions/ Programme Recipients (from funding deployed by PSFP and AFD)
		3.1.8 Increased FI outreach to climate finance for beneficiaries	Annual Supervision Missions/ Programme Recipients (from funding deployed by PSFP and AFD)
	<i>Increasing adoption of environmentally sustainable and climate resilient practices</i>	3.2.1 Groups supported to sustainably manage natural resources and climate-related risks (CI 3.1.1) (disaggregated by males, females, youth)	M&E system (annual, based on data from IFAD projects: Ethiopia, Liberia, Malawi, Mali, Niger)
		3.2.2 Persons accessing technologies that sequester carbon or reduce greenhouse gas emissions (CI 3.1.3) (disaggregated by males, females, youth)	M&E system (annual, based on data from IFAD projects: Ethiopia, Liberia, Mali, Niger)
	<i>Improved capacities and empowerment of institutions</i>	3.3.1 Rural producers' organizations (PO) supported ⁸ (CI 2.1.3) (disaggregated by Rural POs #, those headed by women, total size of PO in# of people, males, females, youth)	M&E system (annual, based on data from IFAD projects: Ethiopia, Liberia, Malawi, Mali, Niger)
	Enhanced tools and increased capacity for sharing knowledge and policy engagement (S04)	3.4.1 Policy-relevant knowledge products completed (CI Policy 1)	M&E system (annual, based on data from IFAD projects: Ethiopia, Liberia, Malawi, Mali, Niger)

⁷ An Agri portfolio is defined as the share of a financial institution portfolio dedicated to credit advanced to farmers, agricultural producers, and others to finance agricultural transactions (purchase of farm machineries and implements, construction of farm structures, development of dairy, poultry, sheep/goat, fisheries, sericulture, etc, purchase of seed, fertilizer, pesticides). It is calculated as the gross agri-portfolio end of reporting period-Gross agri-portfolio beginning of reporting period expressed as a percentage change.

⁸ First-level groups of farmers or other rural producers, whether formally registered or not, that have been newly formed or created, or strengthened with project support during the considered period, in order to enhance agricultural, livestock or fishery production, processing or marketing, and provide services to their members

APPENDIX 3. Presentation of the PDBs

1.2 Presentation of PostBank Uganda (PBU)

PostBank Uganda (PBU) is a privately held company limited by shares, established under the Public Enterprises Reform and Divestiture Statute of 1983 and the Uganda Communications Act, of 1997. It was incorporated in 1998 under the Companies Act and is wholly owned by the Government of Uganda, holding 100% of its shares.

PBU operates under the regulatory oversight of the Bank of Uganda as a financial institution governed by the Central Bank under the Financial Institutions Act of 2004.

Its mission is to offer affordable and suitable financial services that drive financial inclusion for social-economic development.

PostBank has a very strong presence in the country, with an extensive branch network focused on rural areas (58 branches in Uganda, 70% of which are in rural areas), serving more than 700,000 customers. PostBank is the national leader in financing the agricultural sector, representing its main area of activity. In 2019, PostBank was named best financial institution for the development of agricultural finance in the country as part of the Bank of Uganda Agricultural Credit Facility (ACF) programme. In particular, PostBank was recognised for having the greatest outreach to small borrowers, the largest national coverage and the highest absorption rates.

PostBank's development strategy in agriculture sector aims to strengthen its support for farmers by offering them affordable and sustainable financial services that promote their financial inclusion, but also to promote access to finance for MSMEs. In addition, PostBank aims to create new financial products focused on climate issues. By 2022, loans to the agricultural sector account for 25% of PostBank's loans, loans to businesses for 29% (including loans to SACCOs) and individual loans for 44%. Total outstanding loans at the end of 2023 exceeded 150 MEUR.

In June 2023, PostBank successfully launched its Mobile Money solution, called "Wendi Digital Wallet". Wendi is a digital payment platform developed by PostBank, accessible from the country's various telephone networks, focusing on money management, group savings, transfers, deposits and withdrawals, with the aim of promoting financial inclusion among Uganda's unbanked communities. In just three months, it has already registered over 300,000 users, demonstrating its rapid adoption.

AFD and PBU appraise 15 million euros of financing to develop financial inclusion and sustainable agricultural practices in agricultural portfolio, with technical assistance.

The main points of application of the technical assistance will concern the following subjects: (i) Support for the development of a range of quality financial services while controlling credit risks, (ii) the climate issue, (iii) environmental and social risks, (iv) gender, (v) capacity building for client groups, (vi) digitisation, etc.

1.3 Presentation of Uganda Development Bank (UDB)

UDB is the Uganda's national Development Finance Institution (DFI) with a mandate to accelerate socio-economic development in Uganda through sustainable financial interventions. Consistent with this mandate, the Bank supports projects within the private sector that demonstrate potential to deliver high socio-economic value, in terms of job creation, improved production output, tax contribution and foreign exchange generation, among other outcomes.

These projects fall within the key priority sectors of Ugandan economy, and in line with Uganda's development priorities. The Bank's financing interventions are mainly in Primary Agriculture, Agro-processing, and Manufacturing which account for about 80% of its investment portfolio. The Bank however undertakes specific interventions in other sectors including Tourism, Human Capital Development and Infrastructure including ICT.

UDB does not receive deposits and has a total balance sheet standing at €311.6m by end of 2021 but with strong growth (€115.8m in 2019) with the support of the Ministry of Finance, Planning and Economic Development (MoFPED).

UDB provides financial services to the priority sectors defined in Uganda's development plans (NDP), in the form of concessional loans of 7.7% on average for USD loans and 11.6% on average for UGX loans. UDB receives diverse funding from BADEA, BaFD, India Exim, EIB and Islamic Development Bank and obtains contributions from UNCDF, EU among others.

At the end of 2021, UDB had 90 employees and total outstanding loans of €213.5m.

AFD is appraising a EUR40M loan with UDB to finance agricultural SMEs for sustainable practices that help combat climate change.

The main objective of the project is to aims to increase the volume of financing for high-impact environmental and social projects in Uganda to help reduce the country's vulnerabilities.

The specific objectives of this project are to:

- Support the bank in developing a financing offer that contributes positively and targets high social and environmental impact projects, focusing on:(i) Financial inclusion in the agricultural sector;(ii) Reducing gender inequalities, both internally and through tailored financial products.
- Assist the bank in its institutional strategy by strengthening its Environmental and Social Management System (ESMS) and providing support to enhance its strategies on agriculture, climate, and gender.

1.4 Presentation of Development Bank of Jamaica (DBJ)

The Development Bank of Jamaica is a wholly owned Government company created in 2000 as a result of mergers with other development-related institutions that included the Agricultural Credit Bank of Jamaica, the National Development Bank of Jamaica and, in 2006, the National Investment Bank of Jamaica.

The DBJ provides, to all levels of Jamaican entrepreneurs, a range of services that includes:

Access to low-cost financing (available through its network of Approved Financial Institutions and Micro Finance Institutions)

A partial loan guarantee

Renewable energy solutions

Technical assistance and capacity development solutions

Private equity and venture capital support; and

Opportunities to broaden the entrepreneurship and ownership base of the country via privatisation services and public-private partnership options

DBJ's mandate is to facilitate economic growth and development across all sectors and to include all Jamaicans, regardless of socio-economic strata, in its quest to meet the Vision 2030 goal of making Jamaica "the place of choice to live, work, raise families and do business".

DBJ is committed to progressive growth with its annual 3-year strategic plan. According to the latest plan, which covers the period 2024/25 - 2027/28, the bank expects its total assets to grow by almost 50%, from EUR 210m to EUR 313m. To support this ambition, the bank also intends to increase the size of its workforce from the current 133 to 150.

DBJ's strategic plan is built around 3 pillars:

- 1) Developing the MSME ecosystem.
- 2) Provide solutions to fill the gaps and develop the products and services needed to meet these needs.
- 3) Increase the privatisation of Government assets and implement PPPs.

DBJ is active in the following sectors: services and transport (54% of lending in the 2022-2023 financial year); distribution and retail (33%); manufacturing (manufacturing, 8%); agriculture and agro-processing (2%); mining and quarrying (2%); and tourism (1%). To this end, as a second-tier bank, DBJ lends to MFIs or directly as follows: 70% of its loans were granted via commercial banks, 12% via MFIs and 18% directly.

The project built between DBJ and AFD will aim to increase the volume of funding for high environmental and social impact in Jamaica, in order to contribute to reducing the country's vulnerabilities. Its main objective is to strengthen the financial and operational capacities of the DBJ to support it in its strategy to become a public

development financial institution leader in promoting the 2030 Agenda. To this end, it will support the implementation of the bank's 2025-2028 strategic plan.

The project will consist of two complementary components:

- A 5 million USD credit facility provided to DBJ to finance investments contributing to the sustainable development goals (SDGs) including 25% for the agricultural sector, 20% for climate investments, 20% for gender investments.

A grant package to finance a technical assistance program to strengthen DBJ, AFIs, MFIs and Final Beneficiaries' capacities, and to support DBJ in its alignment with SDGs, especially in sectors such as agriculture, education, health, social housing and other relevant fields.

The objectives are to support DBJ:

1/ in developing a financing offer that makes a positive contribution to the MDGs, by targeting projects with a high social and environmental impact, with a focus on (i) financial inclusion in the agricultural sector and (ii) reducing gender inequality, both internally and through appropriate financial products;
2/ in its institutional strategy by (i) financing sectoral studies and the deployment of an SDG mechanism, (ii) strengthening its ESMS and (iii) providing support for the implementation of its agricultural, climate and gender strategies.

1.5 Presentation of Banco Agrícola of Dominican Republic (Bagricola)

Bagricola is a state financial institution governed by Law No. 6186 on Agricultural Development, which confers it the status of an autonomous and decentralised institution of the Dominican State with legal personality, its own assets and full capacity to acquire and contract obligations.

Its objectives are:

- ✓ Support the supply of basic foodstuffs for the population through credit to Dominican agricultural producers.
- ✓ Offer credit facilities for the promotion and diversification of agricultural production in the Dominican Republic.
- ✓ Provide support to new enterprises in the agricultural sector that are created under the protection of Law No. 5879 on Agrarian Reform.
- ✓ Contribute to the stabilisation of the prices of agricultural and livestock products in the Dominican Republic.
- ✓ Create special services to promote rational agricultural exploitation.
- ✓ Promote increases in agricultural production in order to reduce imports, promote exports, and supply raw materials to the national agro-industry.
- ✓ Raise income levels and increase job creation in rural areas.
- ✓ Raise funds from the public for the financing of the agricultural sector.

Its mission is to offer diversified credit services to improve production and productivity in rural areas in the Dominican Republic through a permanent effort of capitalisation and modernisation with state-of-the-art technology, revaluing and commercialising its assets with a trained and motivated staff.

AFD is co-financing the project structured by the Inter-American Development Bank (IDB), which will be the lead partner. It comprises 4 components for a total amount of USD 120 million. AFD will contribute 21% of the co-financing for each of the components 1 to 4, for a total of USD 25 million:

- Component 1: Line of credit (USD 102.4 million) to Bagricola to finance medium- and long-term loans to small and medium-sized farmers in the agriculture and livestock sector, 70% of which will go towards climate-smart technologies. Beneficiary clients will be SMEs in all agricultural and livestock sectors, with a minimum of 15% of loans going to women.

- Component 2: Technical assistance, services and equipment (USD 10.6 million) to build farmers' capacity to acquire climate-smart technologies (mentoring, support for vulnerability analysis and business plan development), training of mentors and Bagricola entrepreneurs, establishment of demonstration plots and training centres, organisation of "knowledge trails", study tours, fairs; IT equipment and vehicles for mentors.

- Component 3: institutional strengthening of Bagricola (USD 6 million), to modernise the technological platform (introduction of a main information system), update banking cybersecurity tools, and strengthen operations and human resources.
- Component 4: Administration, audit and evaluation (USD 1 million)

The project was approved by the Board of AFD in March 2023 and the contract between Bagricola and AFD was signed in November 2023. The project was approved by the Congress of Dominican Republic in September 2024 and the first AFD disbursement was made in March 2025.

AFD is providing additional support with its own grant funds to support Bagricola in its climate strategy (including the deployment of climate tools within Bagricola) and the implementation of its gender action plan for a total amount of 300,000 euros.

APPENDIX 4. FIELDS OF ACTIVITY UNDER TECHNICAL ASSISTANCE TO PDBs

Support to Public Development Banks may include the following activities:

0/ General managerial and operating needs: credit policy review and support, upgrading Management Information System, digitisation strengthening the risk management system, enhancement of pricing system, support to AML/FT procedures, improvement of prudential obligations, governance improvements, etc.

And:

Agricultural Finance Offer	i. Develop an internalized “green and inclusive” product/project/strategy/roadmap to set up an organization with dedicated resources, objectives, target, ambitions, plan and activities, alignment with national policies (NDC, PNA, plans for water and biodiversity, circular economy, etc.), managerial impetus, integration of E&S issues into basic banking procedures (project analysis and E&S due diligence), a specific product design offer and marketing strategy, internal awareness and culture, skills development, coordination with private and public partners, etc. for complete sustainable ownership.
	ii. Portfolio review to identify existing green and inclusive agricultural portfolio, using a simple taxonomy.
	iii. Feasibility of expanding its agricultural finance offering (market analysis, cost and ease of information capture, identification procedures, possible incentives, etc., identification of investment opportunities that could be the subject of specific financing, with a requirement of financial result: real opportunities in certified supply chains, project partnerships in the field, development of existing products (agroforestry, renewable energy, energy efficiency, improved irrigation, certified value chains, etc.)
	iv. Develop an action plan to support and target farmer and producer organizations, allowing to reach a large number of small producers at lower cost and lower risk.
	v. Design green and inclusive products with a possible digitization program/strategy.
Transverse Supports	vi. Develop a gender strategy (gender diagnosis, identification of opportunities and dedicated products, technical assistance activities, management modalities, objectives, roadmap, monitoring plan).
	vii. Build and specify the taxonomy used (eligible investment concepts), preferably a taxonomy aligned with those recognized internationally (EU, CBI, etc.) with technical criteria for a contribution adapted to the context. Identify the eligibility criteria and measures for the different financial products and internal management procedures, the scoreboard and the rating, including the sizing of incentives (if any) according to the expected impact.

	<p>viii. Address the dual materiality (key accounting concept of financial reporting)</p> <ul style="list-style-type: none"> a. Measurement of “external-internal” impact (climate and nature risks impacting the financial value of the portfolio: physical, transition, liability, reputation risks, etc.) Main negative impacts and possible impairment of assets, policy to identify and prioritize the main negative impacts, including alignment with the reporting recommended by TCFD/ TNFD, portfolio alignment. b. Measurement of the "internal-external" impact with several components: <ul style="list-style-type: none"> - Environmental and Social Risk Management System (ESRMS), with a “Do Not Significant Harm” approach, compliant with international standards, complaint mechanism; - measuring the environmental impact of investments (climate - adaptation and mitigation, water, biodiversity, etc.) with the implementation of a monitoring, reporting and verification (MRV) system; - integration of environmental costs into the value of assets (green accounting), possibly.
	<p>ix. Accountability, transparency, disclosure and reporting: contextual information in support of quantitative data (scope, data sources, limits), choice and explanation of the main KPIs to be published, compliance and explanation of the approach, methodological information, internal resources deployed, description of the nature and objectives of economic activities aligned with the taxonomy and their evolution over time, compliance with national regulations, qualitative information of the portfolio, engagement strategy, share of sustainable investments in overall business, risk and sustainability policy, alignment with national policies, communication, ESG publication, support for EU reporting commitments.</p>
	<p>x. Capacity building and training programmes at all levels (at the level of the bank but also at the level of its clients which may be first level financial institutions, producer organisations, groups or direct clients), publication of internal operational manuals and green and inclusive guidelines for sustainable development reporting.</p>