

Request for Quote/Proposal (RFQ/RFP)

Commodity/Service Required:	Facilitating Financial Services for ETA affiliated Agricultural Cooperatives and micro, small and medium enterprises (MSMEs) in selected woredas in the Tigray region Lot-1, Amhara Region Lot-2 and Oromia Region Lot-3.
Type of Procurement:	Subcontract agreement
Type of Contract:	Firm Fixed Price
Term of Contract:	Approximately 1 year from award
Contract Funding:	US Department
This Procurement supports:	Feed the Future Ethiopia Transforming Agriculture
Submit Proposal to:	Address below mentioned
Date of Issue of RFP:	November 06, 2025,
Date Questions from Supplier Due:	November 17, 2025, at 14:00 East Africa Time (EAT)
Date Proposal Due:	November 20, 2025, at 14:00 East Africa Time (EAT)
Approximate Date Purchase Order Issued to Successful Bidder(s):	TBD

Method of Submittal:	
Via email to procurement.eta@rti.org	
Respond via e-mail with attached document in MS Word / pdf format. The Bidder/Seller agrees to hold the prices in its offer firm for 90 days from the date specified for the receipt of offers, unless another time is specified in the addendum of the RFP/RFQ.	
Solicitation Number:	RTI-ETA RFQ: ETA-ADD-25-222

Attachments to RFP:

1. Attachment “A” – Commodity Specifications
2. Attachment “B” – Instructions to Bidders/Sellers
3. All PO Terms and Conditions are listed on our website at: <https://www.rti.org/sites/default/files/rti-purchase-order-terms-and-conditions-v1.16.pdf>, US http://www.rti.org/files/PO_FAR_Clauses.pdf or for commercial items: http://www.rti.org/files/PO_FAR_Clauses_Commercial_Items.pdf (hereinafter the “Terms”). Supplier’s delivery of products, performance of services, or issuance of invoices in connection with this purchase order establishes Supplier’s agreement to the Terms. The Terms may only be modified in writing signed by both parties.

All bidders/sellers are responsible to carefully review each attachment and follow any instructions that may be relevant to this procurement.

Attachment A

Statement of Work

PROJECT OVERVIEW

Feed the Future Ethiopia Transforming Agriculture is a 5-year project that aims increase access to healthy diets for Ethiopians, particularly for women and children. Feed the Future Ethiopia Transforming Agriculture has three intermediate results:

- Increased availability of safe, diverse, nutritious foods
- Increased incomes in the food and agriculture sectors
- Increased convenience and desirability of safe, diverse, nutritious foods

Together, these intermediate results will improve the competitiveness, inclusiveness, resilience, and sustainability of Ethiopia's food and agriculture system.

ASSIGNMENT OVERVIEW

Access to formal finance remains a big challenge for micro, small, and medium enterprises (MSMEs), and is more complicated for MSMEs in the agricultural and agribusiness sectors. Ethiopian agriculture is underfinanced by any metrics compared to its significant contribution to the national economy. The sector receives the lowest proportion of credit from the banking sector in Ethiopia¹. Despite its significant contribution to national food security and 32% of the gross domestic product (GDP)², only 6.4% of bank loans by value went to the agriculture sector as of June 2023³ and its share slightly dropped to 6.3% a year later (June 2024)⁴. Although microfinance institutions are rural banks, in practice, their loan disbursements to the agriculture sector did not exceed 18%. Recurring security problems in rural areas is driving MFIs to focus on serving urban clients over the past few years.

The lack of access to credit for agri-MSMEs is due to many factors. On the demand side, agri-MSMEs have a high-risk profile and are considered vulnerable to different shocks. Many MSMEs are informal, with no business registration and tax identification (TIN) number, lack of acceptable property collateral, low level of financial literacy⁵, and other reasons which all affect the MSMEs' bankability. The supply side constraints for agri-MSMEs are related to the lack of capacity and weak business models of financial institutions including the absence of tailored financial products that are aligned with the needs of the target market. Furthermore, the fear of default risk, the lack of staff capacity to understand agri-MSME sector, high collateral requirements in the form of fixed assets, the absence of clear business models for MSME financing (mainly commercial banks), and lack of sufficient liquidity are some of the challenges in the supply side of agri-MSME finance.

Combined, these entail that different interventions and investments are required to engage as many financial institutions as possible to improve the scenario. One possible mechanism is supporting various financial services providers to enable them avail more customized financial services to MSMEs in agriculture and food

¹ NBE Annual report 2021/2022

² National Agricultural Finance Implementation Roadmap (NAFIR) 2025-30, NBE, July 2025. (<https://nbe.gov.et/wp-content/uploads/2025/07/NAFIR.pdf>)

³ NBE Financial Stability Report, April 2024

⁴ https://nbe.gov.et/wp-content/uploads/2024/11/Financial-Stability-Report_NOV2024.pdf

⁵ Low financial literacy means the lack of awareness, the fear of borrowing, loan diversions, etc.

systems than they do before.

Description of Activity/Services- Lot-1

ASSIGNMENT TITLE: Facilitating Financial Services for ETA affiliated Agricultural Cooperatives and micro, small and medium enterprises (MSMEs) in selected woredas in the Tigray region.

PERIOD OF PERFORMANCE: January 1, 2026 – December 31, 2026

GEOGRAPHIC FOCAL AREA(S): Adi Daero, Adi Nebriedi, Asegede Tsimbila, Raya Azebo, Endamehoni, Alamata, Seharti Samre, Hintalo Wajirat and Kilte Awlalo Woredas

PROJECT OVERVIEW

Feed the Future Ethiopia Transforming Agriculture is a 5-year project that aims increase access to healthy diets for Ethiopians, particularly for women and children. Feed the Future Ethiopia Transforming Agriculture has three intermediate results:

- Increased availability of safe, diverse, nutritious foods
- Increased incomes in the food and agriculture sectors
- Increased convenience and desirability of safe, diverse, nutritious foods

Together, these intermediate results will improve the competitiveness, inclusiveness, resilience, and sustainability of Ethiopia's food and agriculture system.

ASSIGNMENT OVERVIEW

Background

This Scope of Work is developed to **subcontract a financial service provider in Tigray region that will offer customized financial products to 25 ETA affiliated agri-MSMEs and cooperatives** in selected woredas under the project's Mekelle Area Office. Ethiopia Transforming Agriculture has extensive grant program where it directly supports large enterprises through various mechanisms. These grantees are also linked to agri-MSMEs that are considered its out growers. These include, agrovet dealers, pullet and egg producing out growers etc. For example, if ETA supports a feed manufacturing enterprise, the enterprise works with local feed dealers located in different woredas. Both the grantees and their out growers demand working capital loans for business growth and expansion.

The objective of the assignment is to develop customized financial services such as unlocking demand-driven and tailored business loans and savings services for agricultural cooperatives and MSMEs in agriculture and food system. This will be through the provision of tailored capacity building for MSMEs on financial literacy, record keeping, bankable proposal writing etc. that will ultimately increase their bankability and credit worthiness. In addition, the subcontractor will develop tailored financial products that are relevant to food system MSMEs and agricultural cooperatives in selected woredas of the Tigray region. For ease of implementation and better services to the MSMEs, it is recommended that a subcontractor shall apply to provide the required services in one region.

The assignment aims to mitigate the existing struggles of several agri-MSMEs which are so far trapped by inadequate financial literacy and property collateral requirements to access formal bank loans. In this assignment, the subcontractor will customize its financial services to meet the needs of agricultural MSMEs

and will expand⁶ their financial and business development services to some of the woredas designated under this SOW, but not in their current geography. As a result of this assignment, local MSMEs and agricultural cooperatives will become long term clientele of the financial service providers and sustainably benefit from using the financial services on market terms. Finally, it will contribute to the business growth of the MSMEs and cooperatives and better functioning food systems in the region and beyond.

Activities

Task 1: Agricultural Cooperatives and MSMEs mapping and registration

In close collaboration with the regional teams of Feed the Future Transforming Agriculture in the respective area offices, the subcontractor will map and register MSMEs and agricultural cooperatives that are affiliated to ETA through its grant program (including grantees and their out growers) in various agricultural value chains including, but not limited to, seed multiplication, food processing, agrovet dealers, forage production, small scale enset processors, vegetable, coffee, dairy, and poultry production etc. The subcontractor will map, register and render financial services to a **minimum of 25 agri-MSMEs and cooperatives in the Tigray region**. The identification and registration are critical first steps to facilitate need-based financing. These may occur phase by phase (i.e., once the subcontractor completes the mapping in a region and/or woreda, they can immediately start facilitating financial services even before mapping the MSMEs in other woredas).

Task 2: Deliver financial literacy training and assess financial needs

As part of strengthening the financial awareness of the agricultural cooperatives and MSMEs, the subcontractor will offer tailored financial literacy training to the registered MSMEs and cooperatives. The overall syllabus of the training should cover the importance of savings, the benefits of effectively working with credits (market expansion, product diversification etc.); the benefits of project-based financing (accessing loans with concessionary lending rates without the conventional property collateral requirements but clarifying that the loan is disbursed from the funds of the financial institution and will be repaid in full like any regular loans); orientation about financial services including the terms and conditions, eligibility, documentation requirements, types of available financial services. The syllabus should also include, among others, record keeping, financial management, savings, loan management, investment discussion making and risk management. The associated training sessions will be used as platforms to gather data on the specific financing needs of agri-MSMEs and cooperatives, understand their requirements, and the nature of their business cashflows. This set of information will subsequently inform any need for financial services customization.

Task 3: Financial products customization

The subcontractor will customize at least three of their financial services (1 savings and 2 loan products) to align to the requirements of agricultural cooperatives and agri-MSMEs based on the needs identified under Task 2. Customization may entail relaxing eligibility criteria (for example reducing the proportion of compulsory savings from the current proportion of approved loans), introducing flexibility in regular deposit timing, loan sizes, relaxing the collateral requirement, adjusting loan repayment time to align with business cashflows, etc. In essence, agribusinesses that have different cashflow nature (for example horticulture producers that are characterized by irregular cashflows versus food processing companies with regular cashflows) will be treated differently with customized financial services. The subcontractor will prepare and

⁶ This expansion may not mean new branch establishment, a satellite service from a nearby branch may be sufficient.

submit a product sheet that narrates the features of the customized products clearly indicating the pain points that the customized product will solve.

Task 4: Savings mobilization and loan disbursement

After delivering financial literacy trainings and customizing their financial products, the subcontractor will mobilize membership, compulsory and/or voluntary savings from the MSMEs and cooperatives. This will be done by regularly deploying their front-line staff (savings and credit officers) to the work premises of the agri-MSMEs and providing time and place convenience to collect the savings. This gives a unique advantage to the MSMEs to dedicate their time to focus on their business operations unlike conventional banking services where bank clients need to travel distances to visit bank branches at a cost.

The subcontractor will conduct due diligence and loan appraisals to approve loans without or with relaxed property collaterals. Then, need-based loans will be disbursed (using the subcontractor's own funds) with repayment arrangements aligned to the seasonality of business cashflows applying less stringent compulsory savings to be eligible for loans. Finally, the subcontractor will monthly submit copies of loan disbursement sheets disaggregated by location, business sector, gender, value of loans including digital loans (if any) etc.

Task 5: Loan monitoring and repayment collection

Post loan disbursements, the subcontractor will provide monthly coaching and loan mentoring services to the borrowers to enhance the loan performances. Furthermore, the subcontractor will assess loan performance and submit final loan repayment status report. The subcontractor should collaborate with Feed the Future Ethiopia Transforming Agriculture field staff on this task.

Product or Service Expectations (both if applicable):

Selected service providers will be paid a fixed price based on successful completion of the deliverables outlined in the table below.

S.No.	Deliverable	Deliverable Description	Timeframe	Weight
1	Develop inception report with detailed workplan and financial literacy training outlines.	Prepare and submit detailed work plan outlining activity timelines, strategy, and contents of the financial literacy training.	2 weeks after award	10%
2	Agri-MSMEs and cooperatives mapping and registration.	1. Map and register 25 target MSMEs and agricultural cooperatives that can qualify to borrow at least 300,000 birr 2. Submit the list and category of businesses identified for credit services.	1.5 months after award	10%
3	Development of training contents	1. Develop and submit financial literacy training materials customized to the needs of the target MSMEs and cooperatives. 2. Submit the training content for review and approval before training delivery.	2 months after award	10%
4	Deliver tailored financial literacy trainings to MSMEs and cooperatives.	1. Conduct a minimum of 3 financial literacy training workshops. 2. Submit 3 training reports.	3 months after award	15%

S.No.	Deliverable	Deliverable Description	Timeframe	Weight
5	Financial services customization.	<p>Customize at least three loan products to fit to the needs of agricultural cooperatives and MSMEs by:</p> <ul style="list-style-type: none"> • Relaxing eligibility criteria for loans • Adjusting loan sizes to the needs of MSMEs and cooperatives • Aligning loan repayment timing with business cashflows. <p>To demonstrate customization and alignment, submit a product sheet which narrates the features of customized loan products.</p>	3.5 months after award	20%
6	Provide regular savings and lending services to MSMEs and cooperatives with continuous monitoring.	<ul style="list-style-type: none"> • Disburse at least 25 tailored loans with minimum loan value of ETB 300,000 per agri-MSMEs and cooperatives and submit copies of loan disbursement sheets and loan summary disaggregated by location, gender, business type, value of loans etc. 		
		1. Disburse 7 loans and submit copies of loan disbursement sheets with loan summary reports.	6 months after award	8%
		2. Disburse 9 loans (16 cumulative) and submit copies of loan disbursement sheets with loan summary reports.	8 months after award	6%
		3. Disburse 9 loans (25 cumulative) and submit copies of loan disbursement sheets with loan summary reports.	10 months after award	6%
7	Coaching, monitoring and reporting	<ul style="list-style-type: none"> • Provide regular coaching and monitoring to borrowers and submit quarterly coaching reports indicating the topics covered during coaching, issues raised by the MSMEs, and technical supports provided by the coaching team. 		
		1. Submit Quarter 2 coaching report	6 months after award	4%
		2. Submit Quarter 3 coaching report	9 months after award	4%
		3. Submit Quarter 4 coaching report	12 months after award	4%
		<ul style="list-style-type: none"> • Assess loan performance and submit final loan repayment status report. 	12 months after award	3%

Description of Activity/Services- Lot-2

ASSIGNMENT TITLE: Facilitating Financial Services for ETA affiliated Agricultural Cooperatives and micro, small and medium enterprises (MSMEs) in selected woredas in the Amhara region.

PERIOD OF PERFORMANCE: January 1, 2026 – December 31, 2026

GEOGRAPHIC FOCAL AREA(S): Bahir Dar, Bahir Dar Zuria, North Achefer, South Achefer, Dangila, Dera and North Mecha Woredas

Objective

This Scope of Work is developed to **subcontract a financial service provider in Amhara region that will offer customized financial products to 25 ETA affiliated agri-MSMEs and cooperatives in selected woredas** under the project's Bahir Dar Area Office. Ethiopia Transforming Agriculture has extensive grant program where it directly supports large enterprises through various mechanisms. These grantees are also linked to agri-MSMEs that are considered its out growers. These include, agrovet dealers, pullet and egg producing out growers etc. For example, if ETA supports a feed manufacturing enterprise, the enterprise works with local feed dealers located in different woredas. Both the grantees and their out growers demand working capital loans for business growth and expansion.

The objective of the assignment is to develop customized financial services such as unlocking demand-driven and tailored business loans and savings services for agricultural cooperatives and MSMEs in agriculture and food system. This will be through the provision of tailored capacity building for MSMEs on financial literacy, record keeping, bankable proposal writing etc. that will ultimately increase their bankability and credit worthiness. In addition, the subcontractor will develop tailored financial products that are relevant to food system MSMEs and agricultural cooperatives in selected woredas of the Amhara region. For ease of implementation and better services to the MSMEs, it is recommended that a subcontractor shall apply to provide the required services in one region.

The assignment aims to mitigate the existing struggles of several agri-MSMEs which are so far trapped by inadequate financial literacy and property collateral requirements to access formal bank loans. In this assignment, the subcontractor will customize its financial services to meet the needs of agricultural MSMEs and will expand⁷ their financial and business development services to some of the woredas designated under this SOW, but not in their current geography. As a result of this assignment, local MSMEs and agricultural cooperatives will become long term clientele of the financial service providers and sustainably benefit from using the financial services on market terms. Finally, it will contribute to the business growth of the MSMEs and cooperatives and better functioning food systems in the region and beyond.

Activities

Task 1: Agricultural Cooperatives and MSMEs mapping and registration

In close collaboration with the regional teams of Feed the Future Transforming Agriculture in the respective area offices, the subcontractor will map and register MSMEs and agricultural cooperatives that are affiliated to ETA through its grant program (including grantees and their out growers) in various agricultural value chains including, but not limited to, seed multiplication, food processing, agrovet dealers, forage production, small scale enset processors, vegetable, coffee, dairy, and poultry production etc. The subcontractor will map, register and render financial services to a minimum of 25 agri-MSMEs and cooperatives in the Amhara region. The identification and registration are critical first steps to facilitate need-based financing. These may occur phase by phase (i.e., once the subcontractor completes the mapping in a region and/or woreda, they can immediately start facilitating financial services even before mapping the MSMEs in other woredas).

Task 2: Deliver financial literacy training and assess financial needs

As part of strengthening the financial awareness of the agricultural cooperatives and MSMEs, the subcontractor will offer tailored financial literacy training to the registered MSMEs and cooperatives. The overall syllabus of the training should cover the importance of savings, the benefits of effectively working with credits (market expansion, product diversification etc.); the benefits of project-based financing (accessing loans with concessionary lending rates without the conventional property collateral requirements but clarifying that the loan is disbursed from the funds of the financial institution and will be repaid in full like

⁷ This expansion may not mean new branch establishment, a satellite service from a nearby branch may be sufficient.

any regular loans); orientation about financial services including the terms and conditions, eligibility, documentation requirements, types of available financial services. The syllabus should also include, among others, record keeping, financial management, savings, loan management, investment discussion making and risk management. The associated training sessions will be used as platforms to gather data on the specific financing needs of agri-MSMEs and cooperatives, understand their requirements, and the nature of their business cashflows. This set of information will subsequently inform any need for financial services customization.

Task 3: Financial products customization

The subcontractor will customize at least three of their financial services (1 savings and 2 loan products) to align to the requirements of agricultural cooperatives and agri-MSMEs based on the needs identified under Task 2. Customization may entail relaxing eligibility criteria (for example reducing the proportion of compulsory savings from the current proportion of approved loans), introducing flexibility in regular deposit timing, loan sizes, relaxing the collateral requirement, adjusting loan repayment time to align with business cashflows, etc. In essence, agribusinesses that have different cashflow nature (for example horticulture producers that are characterized by irregular cashflows versus food processing companies with regular cashflows) will be treated differently with customized financial services. The subcontractor will prepare and submit a product sheet that narrates the features of the customized products clearly indicating the pain points that the customized product will solve.

Task 4: Savings mobilization and loan disbursement

After delivering financial literacy trainings and customizing their financial products, the subcontractor will mobilize membership, compulsory and/or voluntary savings from the MSMEs and cooperatives. This will be done by regularly deploying their front-line staff (savings and credit officers) to the work premises of the agri-MSMEs and providing time and place convenience to collect the savings. This gives a unique advantage to the MSMEs to dedicate their time to focus on their business operations unlike conventional banking services where bank clients need to travel distances to visit bank branches at a cost.

The subcontractor will conduct due diligence and loan appraisals to approve loans without or with relaxed property collaterals. Then, need-based loans will be disbursed (using the subcontractor's own funds) with repayment arrangements aligned to the seasonality of business cashflows applying less stringent compulsory savings to be eligible for loans. Finally, the subcontractor will monthly submit copies of loan disbursement sheets disaggregated by location, business sector, gender, value of loans including digital loans (if any) etc.

Task 5: Loan monitoring and repayment collection

Post loan disbursements, the subcontractor will provide monthly coaching and loan mentoring services to the borrowers to enhance the loan performance. Furthermore, the subcontractor will assess loan performance and submit final loan repayment status report. The subcontractor should collaborate with Feed the Future Ethiopia Transforming Agriculture field staff on this task.

ANTICIPATED DELIVERABLES

Under this assignment, the financial service provider is expected to complete the following deliverables:

S.No.	Deliverable	Deliverable Description	Timeframe	Weight
I	Develop inception report with detailed workplan and	Prepare and submit detailed work plan outlining activity timelines, strategy, and contents of the financial literacy training.	2 weeks after award	10%

S.No.	Deliverable	Deliverable Description	Timeframe	Weight
	financial literacy training outlines.			
2	Agri-MSMEs and cooperatives mapping and registration.	3. Map and register 25 target MSMEs and agricultural cooperatives that can qualify to borrow at least 300,000 birr 4. Submit the list and category of businesses identified for credit services.	1.5 months after award	10%
3	Development of training contents	3. Develop and submit financial literacy training materials customized to the needs of the target MSMEs and cooperatives. 4. Submit the training content for review and approval before training delivery.	2 months after award	10%
4	Deliver tailored financial literacy trainings to MSMEs and cooperatives.	3. Conduct a minimum of 3 financial literacy training workshops. 4. Submit 3 training reports.	3 months after award	15%
5	Financial services customization.	Customize at least three loan products to fit to the needs of agricultural cooperatives and MSMEs by: <ul style="list-style-type: none"> • Relaxing eligibility criteria for loans • Adjusting loan sizes to the needs of MSMEs and cooperatives • Aligning loan repayment timing with business cashflows. To demonstrate customization and alignment, submit a product sheet which narrates the features of customized loan products.	3.5 months after award	20%
6	Provide regular savings and lending services to MSMEs and cooperatives with continuous monitoring.	<ul style="list-style-type: none"> • Disburse at least 25 tailored loans with minimum loan value of ETB 300,000 per agri-MSMEs and cooperatives and submit copies of loan disbursement sheets and loan summary disaggregated by location, gender, business type, value of loans etc. 		
		4. Disburse 7 loans and submit copies of loan disbursement sheets with loan summary reports.	6 months after award	8%
		5. Disburse 9 loans (16 cumulative) and submit copies of loan disbursement sheets with loan summary reports.	8 months after award	6%
		6. Disburse 9 loans (25 cumulative) and submit copies of loan disbursement sheets with loan summary reports.	10 months after award	6%
7	Coaching, monitoring and reporting	<ul style="list-style-type: none"> • Provide regular coaching and monitoring to borrowers and submit quarterly coaching reports indicating the topics covered during coaching, issues raised by the MSMEs, and technical supports provided by the coaching team. 		
		4. Submit Quarter 2 coaching report	6 months after award	4%
		5. Submit Quarter 3 coaching report	9 months after award	4%

S.No.	Deliverable	Deliverable Description	Timeframe	Weight
		6.Submit Quarter 4 coaching report	12 months after award	4%
		<ul style="list-style-type: none"> Assess loan performance and submit final loan repayment status report. 	12 months after award	3%

Description of Activity/Services- Lot-3

ASSIGNMENT TITLE: Facilitating Financial Services for ETA affiliated Agricultural Cooperatives and micro, small and medium enterprises (MSMEs) in selected woredas in the Oromia region.

PERIOD OF PERFORMANCE: January 1, 2026 – December 31, 2026

GEOGRAPHIC FOCAL AREA(S): Wanchi, Ambo, Tokke, Dendi, Adea, Lume, Gimbichu, Hitosa, Arsi Negele, Dugda and Adami Tulu Jido Kombolcha, Gomma, Gera, Limu Seka, Bako Tibe, Wayu Tuka and Guto Gida woredas

Objective

This Scope of Work is developed to **subcontract a financial service provider in Oromia region that will offer customized financial products to 100 ETA affiliated agri-MSMEs and cooperatives in selected woredas** in the Oromia region. Ethiopia Transforming Agriculture has extensive grant program where it directly supports large enterprises through various mechanisms. These grantees are also linked to agri-MSMEs that are considered out growers. These include, agrovet dealers, pullet and egg producing out growers etc. For example, if ETA supports a feed manufacturing enterprise, the enterprise works with local feed dealers located in different woredas. Both the grantees and their out growers demand working capital loans for business growth and expansion.

The objective of the assignment is to develop customized financial services such as unlocking demand-driven and tailored business loans and savings services for agricultural cooperatives and MSMEs in agriculture and food systems. This will be through the provision of tailored capacity building for MSMEs on financial literacy, record keeping, bankable proposal writing etc. that will ultimately increase their bankability and credit worthiness. In addition, the subcontractor will develop tailored financial products that are relevant to food system MSMEs and agricultural cooperatives in selected woredas of the Oromia region. For ease of implementation and better services to MSMEs, it is recommended that a subcontractor shall apply to provide the required services in one region.

The assignment aims to mitigate the existing struggles of several agri-MSMEs which are so far trapped by inadequate financial literacy and property collateral requirements to access formal bank loans. In this assignment, the subcontractor will customize its financial services to meet the needs of agricultural MSMEs and will expand⁸ their financial and business development services to some of the woredas designated under this SOW, but not in their current geography. As a result of this assignment, local MSMEs and agricultural cooperatives will become long term clienteles of the financial service providers and sustainably benefit from using the financial services on market terms. Finally, it will contribute to the business growth of the MSMEs and cooperatives and better functioning food systems in the region and beyond.

⁸ This expansion may not mean new branch establishment, a satellite service from a nearby branch may be sufficient.

Activities

Task 1: Agricultural Cooperatives and MSMEs mapping and registration

In close collaboration with the regional teams of Feed the Future Transforming Agriculture in the respective area offices, the subcontractor will map and register MSMEs and agricultural cooperatives that are affiliated to ETA through its grant program (including grantees and their out growers) in various agricultural value chains including, but not limited to, seed multiplication, food processing, agrovet dealers, forage production, small scale enset processors, vegetable, coffee, dairy, and poultry production etc. The subcontractor will map, register and render financial services to a minimum of 100 agri-MSMEs and cooperatives in the Oromia region. The identification and registration are critical first steps to facilitate need-based financing. These may occur phase by phase (i.e., once the subcontractor completes the mapping in a region and/or woreda, they can immediately start facilitating financial services even before mapping the MSMEs in other woredas).

Task 2: Deliver financial literacy training and assess financial needs

As part of strengthening the financial awareness of the agricultural cooperatives and MSMEs, the subcontractor will offer tailored financial literacy training to the registered MSMEs and cooperatives. The overall syllabus of the training should cover the importance of savings, the benefits of effectively working with credits (market expansion, product diversification etc.); the benefits of project-based financing (accessing loans with concessionary lending rates without the conventional property collateral requirements but clarifying that the loan is disbursed from the funds of the financial institution and will be repaid in full like any regular loans); orientation about financial services including the terms and conditions, eligibility, documentation requirements, types of available financial services. The syllabus should also include, among others, record keeping, financial management, savings, loan management, investment discussion making and risk management. The associated training sessions will be used as platforms to gather data on the specific financing needs of agri-MSMEs and cooperatives, understand their requirements, and the nature of their business cashflows. These set of information will subsequently inform any need for financial services customization.

Task 3: Financial products customization

The subcontractor will customize at least three of their financial services (1 savings and 2 loan products) to align to the requirements of agricultural cooperatives and agri-MSMEs based on the needs identified under Task 2. Customization may entail relaxing eligibility criteria (for example reducing the proportion of compulsory savings from the current proportion of approved loans), introducing flexibility in regular deposit timing, loan sizes, relaxing the collateral requirement, adjusting loan repayment time to align with business cashflows, etc. In essence, agribusinesses that have different cashflow nature (for example coffee farmer cooperatives that have over 500 member farmers but characterized by irregular cashflows versus food processing companies owned by few investors but have regular cashflows) will be treated differently with customized financial services. The subcontractor will prepare and submit a product sheet that narrates the features of the customized products clearly indicating the pain points that the customized product will solve.

Task 4: Savings mobilization and loan disbursement

After delivering financial literacy trainings and customizing their financial products, the subcontractor will mobilize membership, compulsory and/or voluntary savings from the MSMEs and cooperatives. This will be done by regularly deploying their front-line staff (savings and credit officers) to the work premises of the agri-MSMEs and providing time and place convenience to collect the savings. This gives a unique advantage to the MSMEs to dedicate their time to focus on their business operations unlike conventional banking services where bank clients need to travel distances to visit bank branches at a cost.

The subcontractor will conduct due diligence and loan appraisals to approve loans without or with relaxed property collaterals. Then, need-based loans will be disbursed (using the subcontractor's own funds) with repayment arrangements aligned to the seasonality of business cashflows applying less stringent compulsory savings to be eligible for loans. Finally, the subcontractor will monthly submit copies of loan disbursement sheets disaggregated by location, business sector, gender, value of loans including digital loans (if any) etc.

Task 5: Loan monitoring and repayment collection

Post loan disbursements, the subcontractor will provide monthly coaching and loan mentoring services to the borrowers to enhance the loan performances. Furthermore, the subcontractor will assess loan performance and submit final loan repayment status report. The subcontractor should collaborate with Feed the Future Ethiopia Transforming Agriculture field staff on this task.

ANTICIPATED DELIVERABLES

Under this assignment, the financial service provider is expected to complete the following deliverables:

S.No.	Deliverable	Deliverable Description	Timeframe	Weight
1	Develop inception report with detailed workplan and financial literacy training outlines.	Prepare and submit detailed work plan outlining activity timelines, strategy, and contents of the financial literacy training.	2 weeks after award	10%
2	Agri-MSMEs and cooperatives mapping and registration.	5. Map and register 100 target MSMEs and agricultural cooperatives that can qualify to borrow at least 300,000 birr 6. Submit the list and category of businesses identified for credit services.	1.5 months after award	10%
3	Development of training contents	5. Develop and submit financial literacy training materials customized to the needs of the target MSMEs and cooperatives. 6. Submit the training content for review and approval before training delivery.	2 months after award	10%
4	Deliver tailored financial literacy trainings to MSMEs and cooperatives.	5. Conduct a minimum of 6 financial literacy training workshops. 6. Submit 6 training reports.	3 months after award	15%
5	Financial services customization.	Customize at least three loan products to fit to the needs of agricultural cooperatives and MSMEs by: <ul style="list-style-type: none"> • Relaxing eligibility criteria for loans • Adjusting loan sizes to the needs of MSMEs and cooperatives • Aligning loan repayment timing with business cashflows. To demonstrate customization and alignment, submit a product sheet which narrates the features of customized loan products.	3.5 months after award	20%
6	Provide regular savings and lending services to MSMEs and cooperatives	<ul style="list-style-type: none"> • Disburse at least 100 tailored loans with minimum loan value of ETB 300,000 per agri-MSMEs and cooperatives and submit copies of loan disbursement sheets and loan summary 		

S.No.	Deliverable	Deliverable Description	Timeframe	Weight
	with continuous monitoring.	disaggregated by location, gender, business type, value of loans etc.		
		7. Disburse 20 loans and submit copies of loan disbursement sheets with loan summary reports.	6 months after award	8%
		8. Disburse 40 loans (60 cumulative) and submit copies of loan disbursement sheets with loan summary reports.	8 months after award	6%
		9. Disburse 40 loans (100 cumulative) and submit copies of loan disbursement sheets with loan summary reports.	10 months after award	6%
7	Coaching, monitoring and reporting	<ul style="list-style-type: none"> Provide regular coaching and monitoring to borrowers and submit quarterly coaching reports indicating the topics covered during coaching, issues raised by the MSMEs, and technical supports provided by the coaching team. 		
		7.Submit Quarter 2 coaching report	6 months after award	4%
		8.Submit Quarter 3 coaching report	9 months after award	4%
		9.Submit Quarter 4 coaching report	12 months after award	4%
		<ul style="list-style-type: none"> Assess loan performance and submit final loan repayment status report. 	12 months after award	3%

Reporting, Data, Monitoring & Evaluation

Subcontractor will ensure data developed, acquired, or produced as part of the work is shared with the rest of the team in support of effective reporting to the client, and in support of meaningful monitoring, evaluation, and learning related to the work.

The subcontractor may also provide meaningful data and inputs for inclusion in the activity's MEL database, any external evaluations, special reports as requested by the Client, and submissions to the development experience clearinghouse (DEC).

ELIGIBILITY CRITERIA

To be considered eligible under this assignment, companies must meet the following minimum eligibility criteria:

- Proof of legal registration to offer financial services as demonstrated by a registration certificate and tax identification number (TIN) certificate.
- Renewed license for the current fiscal year.
- Commitment letter from the financial institution confirming the possession of adequate loan funds to lend at least 300,000 birr to agri-MSMEs and agricultural cooperatives (7.5 million birr for 25

agribusinesses in Tigray region, 7.5 million birr for 25 agribusinesses in Tigray region, and 30 million birr for 100 agribusinesses and agricultural cooperatives in Oromia region).

- *The service provider must submit a proposal for only one region indicating the region that they are applying for in the proposal title. Multiple submissions for different regions will not be accepted*

Interested firms must submit a **technical proposal**, in alignment with Section B.3 of this RFP, Additionally, interested firms must submit a **financial proposal** in the budgeting template below, in excel format.

Budget Template					
Project: Ethiopia Transforming Agriculture					
Subcontractor Name:					
Item	Unit Description	Rate (ETB)	Unit	Total (ETB)	Explanation/Notes
Salaries					
Staff Name & Title					
	/day				
	/day				
	/day				
Total Salaries					
Consultants (if applicable)					
Consultant Name & Role					
	/day				
	/day				
	/day				
Total Consultants					
Travel, Transportation and Per Diem (if applicable)					
	/trip				
	/trip				
	/trip				
Total Travel					
Equipment or Supplies (if applicable)					
	/unit				
	/unit				
	/unit				
Total Equipment or Supplies					

Workshops and Trainings (if applicable)					
<i>See workshop training detail tab</i>					
Total Equipment or Supplies					

Other Direct Costs (if applicable)					
	/unit				
	/unit				
	/unit				
	/unit				
	/unit				
Total Other Direct Costs					
Subtotal (ETB)					
VAT (ETB)					*Please insert formula where VAT rate * Subtotal
Total, VAT inclusive (ETB)				0	

By signing this attachment, the bidder confirms he has a complete understanding of the specifications and fully intends to deliver items that comply with the above listed specifications.

Signature:

Title:

Date:

Attachment “B”
Instructions to Bidders/Sellers

1. **Procurement Narrative Description:** The Buyer (RTI) intends to purchase commodities and/or services identified in Attachment A. The Buyer intends to purchase the quantities (for commodities) and/or services (based on deliverables identified in a Statement of Work). The term of the Ordering Agreement shall be from Award Date to the Delivery date of the Offeror unless extended by mutual agreement of the parties. The Buyer intends to award to a single “approved” supplier based on conformance to the listed specifications, the ability to service this contract, and selling price. **We reserve the right to award to more than one bidder.** If an Ordering Agreement is established as a result of this RFQ/RFP, supplier understands that quantities indicated in the specifications (Attachment A) are an estimate only and RTI does not guarantee the purchase quantity of any item listed.

2. **Procuring Activity:** This procurement will be made by **Research Triangle Institute (RTI International)**, located at

RTI-FTFETA Office Minaye Building 11th floor, Addis Ababa, Ethiopia

(insert full address of the office)

who has a purchase requirement in support of a project funded by

US State Department /Ethiopia

(insert client’s name)

RTI shall award the initial quantities and/or services and any option quantities (if exercised by RTI) to Seller by a properly executed Purchase Order as set forth within the terms of this properly executed agreement.

3. **Proposal Requirements.** All Sellers will submit a quote/proposal which contains offers for all items and options included in this RFQ/RFP. All information presented in the Sellers quote/proposal will be considered during RTI’s evaluation. Failure to submit the information required in this RFQ/RFP may result in Seller’s offer being deemed non-responsive. Sellers are responsible for submitting offers, and any modifications, revisions, or withdrawals, so as to reach RTI’s office designated in the RFQ/RFP by the time and date specified in the RFQ/RFP. Any offer, modification, revision, or withdrawal of an offer received at the RTI office designated in the RFQ/RFP after the exact time specified for receipt of offers is “late” and may not be considered at the discretion of the RTI Procurement Officer. The Seller’s proposal shall include the following:
- (a) The solicitation number:
 - (b) The date and time submitted:
 - (c) The name, address, and telephone number of the seller (bidder) and authorized signature of same:
 - (d) Validity period of Quote:
 - (e) **Financial proposal** for cost of undertaking the assignment **in the excel template provided by ETA**, including brief budget notes under the column “Explanation/Notes” describing each proposed line item.

- (f) **Technical proposal of not more than five pages** that outlines its approach to all components of the assignment as outlined in the “activities” section of this Scope of Work. This proposal includes a description of the envisaged financial services and financial literacy trainings business alongside its financial and technical capacity to lend at least 300,000 birr per agribusiness and support the businesses with financial literacy trainings and loan monitoring services. The proposal should indicate how the assignment affects their current operational area and its implications on operating and administrative costs.
- (g) Brief profiles (not to exceed one page per person) of the team undertaking this assignment describing their relevant expertise, education, and experience.
- (h) **Past performance information, a maximum three-pages document summarizing the profile of the organization**, including evidence of the financial institution’s past experiences working with MSMEs (and number of MSMEs served so far), its current number of customers & outreach, outstanding loan portfolio, and customer deposits and objective, business model, and major categories of financial services including loan products, the target area and number of their target clients, etc.
- (i) **Special Note:** *The Seller, by his response to this RFQ/RFP and accompanying signatures, confirms that the terms and conditions associated with this RFQ/RFP document have been agreed to and all its attachments have been carefully read and understood and all related questions answered.*
4. **Forms:** Sellers (potential bidders or suppliers) must record their pricing utilizing the format found on Attachment “A”. Sellers must sign the single hardcopy submitted and send to address listed on the cover page of this RFQ/RFP.
5. **Questions Concerning the Procurement.** All questions in regard to this RFQ/RFP to be directed to
- Feed the Future Ethiopia Transforming Agriculture Procurement team
- (insert name of procurement officer)
- at this email address:
- Procurement.eta@rti.org
- (insert email address of the procurement officer).
- The cut-off date for questions is (insert date).
- November 17, 2025, at 14:00 East Africa Time (EAT)
6. **Notifications and Deliveries:** Time is of the essence for this procurement. Seller shall deliver the items or services no later than the dates set forth in the contract that will be agreed by both parties as a result of this RFQ/RFP. The Seller shall immediately contact the Buyer’s Procurement Officer if the specifications, availability, or the delivery schedule(s) changes. Exceptional delays will result in

financial penalties being imposed of Seller.

7. **Documentation:** The following documents will be required for payment for each item:
 - (a) A detailed invoice listing Purchase Order Number, Bank information with wiring instructions (when applicable)
 - (b) Packing List
 - (c) All relevant product/service documentation (manuals, warranty doc, certificate of analysis, etc.)
8. **Payment Terms:** Refer to RTI purchase order terms and conditions found in <https://www.rti.org/sites/default/files/rti-purchase-order-terms-and-conditions-v1.16.pdf>, [http://www.rti.org/files/PO FAR Clauses.pdf](http://www.rti.org/files/PO_FAR_Clauses.pdf), or [http://www.rti.org/files/PO FAR Clauses Commercial Items.pdf](http://www.rti.org/files/PO_FAR_Clauses_Commercial_Items.pdf). Payment can be made via wire transfer or other acceptable form. Sellers may propose alternative payment terms and they will be considered in the evaluation process.
9. **Alternative Proposals:** Sellers are permitted to offer “alternatives” should they not be able to meet the listed requirements. Any alternative proposals shall still satisfy the minimum requirements set forth in Attachment A Specifications.
10. **Inspection Process:** Each item shall be inspected prior to final acceptance of the item. All significant discrepancies, shortages, and/or faults must be satisfactorily corrected and satisfactorily documented prior to delivery and release of payment.
11. **Evaluation and Award Process:** The RTI Procurement Officer will award an agreement contract resulting from this solicitation to the responsible Seller(s) (bidders) whose offers conform to the RFQ/RFP will be most advantageous to RTI, price and other factors considered. The award will be made to the Seller representing the **best value** to the project and to RTI. For the purpose of this RFQ/RFP, price, technical and past performance are of equal importance for the purposes of evaluating and selecting the “best value” awardee. RTI intends to evaluate offers and award an Agreement(s) without discussions with Sellers. Therefore, the Seller’s initial offer should contain the Seller’s best terms from a price and technical standpoint. However, RTI reserves the right to conduct discussions if later determined by the RTI Procurement Officer to be necessary. Proposals will be evaluated based on the following criteria:
 - **Past Performance: (30%)**
Has the technical ability and financial capacity to manage, implement, and report on all listed activities in a timely manner based on prior experience working with MSMEs and the number of MSMEs currently serving, and as referred from its current number of customers & outreach, outstanding loan portfolio, and customer deposits and should complement these with proper evidence such as audit reports as a means of verification.
 - **Technical: (40%)**
Clear approach to all components of the assignment as outlined in the “activities” section of this scope of work, including sufficient human resources and loan funds to deliver on the assignment with clear evidence on the technical expertise of the financial institution to manage the loans as inferred from the CVs of relevant technical personnel. Clarity of the technical proposal on how the subcontractor executes the list of activities and meet the deliverables, and evidence of previous experiences lending to agribusinesses and MSMEs.
 - **Cost: (30%)**

Reasonableness of proposed costs and clear approach to deliver the proposed services (customized savings and loans), manage and collect repayments.

12. **Award Notice.** A written notice of award or acceptance of an offer, mailed or otherwise furnished to the successful supplier within the time acceptance specified in the offer, shall result in a binding contract without further action by either party.
13. **Validity of Offer.** This RFP in no way obligates RTI to make an award, nor does it commit RTI to pay any costs incurred by the Seller in the preparation and submission of a proposal or amendments to a proposal. Your proposal shall be considered valid for 90 days after submission.
14. **Representations and Certifications.** Winning suppliers under a US Federal Contract are required to complete and sign as part of your offer RTI Representations and Certifications for values over \$10,000.
15. **Certifications. Certification and Disclosure Regarding Payments to Influence Certain Federal Transactions** - Certification and Disclosure Regarding Payments to Influence Certain Federal Transaction as referenced in FAR 52.203-11 is hereby incorporated into this Request for Proposal as a condition of acceptance.

Limitation on Payments to Influence Certain Federal Transactions- Limitation on Payments to Influence Certain Federal Transactions as referenced in FAR 52.203-12 is hereby incorporated into this Request for Proposal as a condition of acceptance.
16. **Anti- Kick Back Act of 1986.** Anti-Kickback Act of 1986 as referenced in FAR 52.203-7 is hereby incorporated into this Request for Proposal as a condition of acceptance. If you have reasonable grounds to believe that a violation, as described in Paragraph (b) of FAR 52.203-7 may have occurred, you should report this suspected violation to the RTI's Ethics Hotline at 1-877-212-7220 or by sending an e-mail to ethics@rti.org. You may report a suspected violation anonymously.
17. **The John S. McCain National Defense Authorization Act for fiscal year 2019 - section 889.** RTI cannot use any equipment or services from specific companies, or their subsidiaries and affiliates, including Huawei Technologies Company, ZTE Corporation, Hytera Communications Corporation, Hangzhou Hikvision Digital Technology Company, and Dahua Technology Company ("Covered Technology"). In response to this request for proposal, please do not provide a quote which includes any Covered Technology. Any quote which includes Covered Technology will be deemed non-responsive. Additionally, if the United States Government is the source of funds for this RFP, the resulting Supplier shall not provide any equipment, system, or service that uses Covered Technology as a substantial or essential component.

Acceptance:

Seller agrees, as evidenced by signature below, that the seller's completed and signed solicitation, seller's proposal including all required submissions and the negotiated terms contained herein constitute the entire agreement for the services described herein.

: *(Seller Company Name)*

Signature: _____

Title:

Date:

