



# Request for Proposals: Dedicated Legal and Financial Technical Assistance

**Publication date:** 01st September 2023

**Closing date:** 30th November 2023

## Introduction to the Assignment

### CRDB Bank Plc

CRDB Bank Plc (“CRDB” or the “Bank”) is an integrated financial services provider in Tanzania. The Bank also operates two subsidiaries, CRDB Bank Burundi S.A. and CRDB Insurance Broker Limited, and is preparing to open a new subsidiary in the Democratic Republic of Congo. CRDB was accredited with the United Nations Green Climate Fund (GCF) as a financial intermediary for the implementation of green finance on 13 November 2019. As the largest financial services provider in Tanzania, CRDB offers provides corporate, retail, business, treasury, premier, bancassurance and wholesale microfinance services to individuals, small and medium-sized enterprises, and corporations. Our financial services are customer-centric and we are committed to providing tailored financial solutions that not only support economic growth but also promote sustainable livelihoods.

### Context

Agriculture is essential to Tanzania’s economic and social fabric, accounting for 27% of its gross domestic product (GDP) and 67% of jobs. However, due to technical, environmental, ecological, and social factors, the agricultural sector is particularly vulnerable to the adverse effects of climate change, including with respect to climatic variabilities and the likelihood of extreme events. Erratic rainfall patterns, drought, shifting weather patterns, and increased disease incidence will continue to threaten the sector’s productivity. Climate change and changing temperature patterns have already contributed to a decline in agricultural productivity. Over the past two decades, the sector has experienced relatively low growth, seeing its GDP share drop from 29% in 2000 to 23% in 2012. The World Bank found that agricultural productivity in Tanzania already suffers at least USD 200 million in annual losses due to weather-related risks. Climate and economic modeling have shown that climate change may have cost 17% of Tanzania’s economic growth potential in 2019, while national food production is projected to decrease by 8-13% by 2050 due to climate related factors. The value-loss of agricultural GDP over the coming five decades is estimated at approximately USD 27 billion. With agriculture playing an integral role in the lives of the country’s most marginalized and vulnerable populations – 80-90% of agricultural land is held by smallholder farmers and 98% of economically active rural Tanzanian women are engaged in farming – the adverse effects of climate change will disproportionately harm those groups and hamper the country’s sustainable development.

### The Tanzania Climate Adaptation Technology Deployment Program

The Tanzania Agriculture Climate Adaptation Technology Deployment Programme (TACATDP) is a GCF-funded programme developed to respond to these challenges and transform Tanzania’s agricultural sector and ensure long-term adaptive capacity of the sector’s key agents. To do so, the TACATDP proposes a multipronged approach through two (2) components.

**Financial Products:** the first component includes developing and deploying customized financial products to target climate adaptation and resilience in the agriculture sector and for smallholder farmers in particular. This includes blending GCF and CRDB financing to establish a dedicated credit line for CRDB Bank's Agriculture Resilience and Adaptation (ARA) lending operations and supporting a guaranteed credit-enhancement facility to ease lending towards smallholder farmers pursuing adaptation investments. CRDB Bank, in collaboration with other insurance companies will support the launching of a dedicated ARA insurance scheme focused on smallholder farmers. The results under this component will help justify and further scale up of innovative technologies and climate interventions to achieve transformational shifts in the agriculture sector in Tanzania. The successful implementation of TACATDP will also increase private investments into agriculture and proliferate the availability of ARA financing products in the country.

**Technical Assistance and Capacity Building:** complementing such activity will be a technical assistance (TA) and capacity building component to ensure the long-term sustainability of climate adaptation financing in the country in years to come. The comprehensive targeted TA comprises five (5) capacity building sub-activities and five (5) policy interventions with the potential to reduce the perceived risks of lending to agribusinesses and climate adaptation activities, with the ultimate goal of supporting large-scale investment in climate-compatible adaptation solutions. CRDB Bank, the Government of Tanzania, financial institutions, agriculture end-users, regulators, and other stakeholders will be given the opportunity to innovate on delivery mechanisms, systems, and financial products essential for profitable climate-compatible agricultural financing, including agribusiness. Capacity-building activities will include upgrading the CRDB Bank staff's skills to perform climate risk assessments and integrating climate risk management within their agricultural lending portfolio, as well as working with smallholder farmers on identifying high-return adaptation opportunities. The results under this component will help build, strengthen, and disseminate the data tools, climate knowledge, institutional capacity, and policy interventions required to integrate climate risks and climate adaptation into agricultural development programs in Tanzania.

**Impact Potential:** by transforming the country's climate financing processes to better address climate adaptation in the agriculture sector, the TACATDP will help achieve a paradigm shift in the country's approach towards financing and building adaptation and resilience to climate change. The TACATDP is estimated to realize 62,064 direct beneficiaries per year (1,241,288 direct beneficiaries over the programme's lifetime) and an additional 245,152.80 indirect beneficiaries per year (4,903,056 indirect beneficiaries over the programme's lifetime). This is the equivalent of providing impactful and long-lasting support to 1.2% of Tanzania's population as direct beneficiaries and 4.67% of the country's population indirectly, of which 30% to 50% are women

## **Objectives and Scope of the Offer**

CRDB Bank is looking for a highly qualified consultant or consultancy firm to support the implementation of the technical assistance components of the TACATDP programme. This particular Request for Proposals is to provide technical assistance to build legal and organizational capacity to appropriately implement the TACATDP. In particular, the assignment will include supporting CRDB Bank and relevant Government of Tanzania agencies and divisions with legal and organizational capacity training to appropriately conduct ARA outreach and sourcing. This technical assistance component consists of the following activities:

1. **Supporting researching, developing, drafting, and compiling legal documents** to structure ARA lending and associated programming. The contractor will:
  - a. Produce training documents, manuals, materials and knowledge products on legal frameworks and legal support for ARA lending activities and implementing parametric insurance programmes;
  - b. Facilitate workshops with key personnel and staffing from CRDB Bank and relevant government agencies on legal tools;
  - c. Produce the legal framework to facilitate lending and parametric insurance activities of the ARA.

2. **Capacity building and technical training in conducting critical and advanced financial risk modeling:** this advanced financial risk modeling will be used both for lending operations as well as insurance related activities, such as pricing and forecasting. Targeted training sessions will be organized with CRDB Bank and associated financial institutions on advanced financial risk modeling and parametric insurance considerations.

The full assignment will be undertaken in a 2-years timeframe.

### **Deliverables of the Assignment**

The following deliverables are expected to be produced during the assignment:

1. Detailed implementation plan with timeline for the assignment: this includes at least:
  - a. A proposal for the specific training materials to be developed;
  - b. A schedule of training sessions to be provided including detailed topics of these sessions;
  - c. List of identified key stakeholders to include in the assignments' activities;
  - d. Support needs from CRDB to implement the activities; and
  - e. A proposed outline of the legal framework.
2. Training documents, manuals, and materials and knowledge products for CRDB Bank staff related to the described capacity building topics;
3. Workshops for CRDB Bank and relevant government agencies on the legal framework and legal tools;
4. Targeted training sessions for CRDB Bank and associated financial institutions on advanced financial risk modeling and parametric insurance considerations
5. The legal framework to facilitate ARA lending and parametric insurance activities, and all documentation and tools necessary for effective implementation; and
6. An outcome report, documenting key results and outcomes from the assignment, workshops and seminar, and important advice and lessons learned for further project implementation.

### **Desired Qualifications & Experience**

CRDB seeks an experienced and dedicated consultant, consultancy firm or consortium of experts to undertake the assignment for the TACATDP programme. The expert(s) to undertake the assignment should have the following specific minimum qualifications and experience:

- Master's degree in law, financial policy and regulations and or other relevant fields;
- Minimum 10 years of experience of working on legal frameworks for (preferably) private financial institutions and/or their specific lending programs;
- Excellent knowledge of Tanzania's financial sector, its financial policy and regulatory frameworks;
- Knowledge of Tanzania's agricultural sector, and preferably on insurance products for smallholder farmers;
- Proven strong training skills and significant experience training actors included in the financial system, such as bank officers, regulators, and other actors;
- Proven experience in the development of training materials, manuals and knowledge products;
- Excellent written and oral communication skills in English, and preferably Swahili;
- Proven planning, organizational and collaboration skills.

## How to Apply

CRDB Bank Plc invites eligible consultancy firms or consortia of experts to send in proposals for the undertaking of this assignment.

If you are interested in this position, please submit a technical and financial proposal, together with the requested information about the organization and CVs of the key experts proposed to undertake the assignment before **15<sup>th</sup> October 2023 at 1500 Hours EAT.**

The RFP must be submitted electronically via email, to the address; [tenders@crdbbank.co.tz](mailto:tenders@crdbbank.co.tz) with the subject **“Dedicated Legal and Financial Technical Assistance”**. CRDB Bank shall be entitled to reject any Proposal received after the due date and time. ALL proposals shall be sent in PDF Format Only with encryption. The encryption key/password shall be shared by each firm at the opening ceremony through an online opening session via Microsoft Teams. The meeting link shall be shared with each participant before the deadline for submission. (Extreme complex passwords are not encouraged).

Should there be any clarification request with regards to the RFP the same should be requested before 15th October 2023 at 15:00 Hours EAT. Request for clarifications must be submitted electronically via email, to the address; [tenders@crdbbank.co.tz](mailto:tenders@crdbbank.co.tz)

Below, specific information on what to include in the proposal, as well as the evaluation of proposals, is provided.

## Evaluation and Selection Processes

This TACATDP is open to all eligible and qualified consultants, firms and consortia of consultants wishing to respond to this solicitation. Contractors will be selected through a competitive bidding process through the evaluation procedure outlined below, in accordance with the procurement acts outlined in the CRDB Bank Procurement Guidelines. All applicants that meet the criteria will also be included in a list of applicants for future work related to the development of online platforms related to climate risk management.

## Acceptance of Bids

All proposers are required to comply with the proposal submission requirements. Any proposal that does not comply will be disregarded for further consideration in this evaluation. In particular:

- Full compliance with the formal requirements for submitting a proposal
- Submission of all requested documents
- Acceptance of the CRDB BANK Standard Contract - Where the proposer identifies issues, these should be raised as part of the technical proposal to be considered in the evaluation.

## Application Documents

Application documents that need to be sent in include:

1. Information on Organization and Work Experience, including CV(s) of the team member(s) as well as the provision of the requested details of the organization/individual consultant as provided in Annex 1.
2. Technical Proposal, including how you propose to undertake the assignment, specifying the work plan and activities to be undertaken and including a timeline.
3. Financial Proposal, including a detailed budget table at the activity-level for the entire period of the assignment.

## Evaluation Process

Proposals will be evaluated in a three-step process:

1. Administrative compliance to ensure that proposals include all required documents and are properly signed by the authorized representative.
2. Evaluation of the technical proposal to be completed prior to the opening of any commercial bid. The financial proposal will only be considered if the technical proposal meets the minimum technical requirements.
3. Interview with the potential contractors.

## Evaluation Criteria

The following criteria will be used to evaluate the proposals:

Evaluation Criteria		Score weight	Max points to be obtained
<b>1</b>	<b>Expertise of the consultant/company/entity</b>	<b>25%</b>	<b>250</b>
<b>2</b>	<b>Proposed methodology, approach and implementation plan</b>	<b>60%</b>	<b>550</b>
<b>3</b>	<b>Financial proposal and cost-effectiveness</b>	<b>15%</b>	<b>200</b>
	<b>TOTAL</b>	<b>100%</b>	<b>1000</b>
<b>1</b>	<b>Expertise of the consultant/company/entity</b>		
1.1	Organizational and Staff Reputation / Credibility / Reliability / Industry Reputation <ul style="list-style-type: none"> <li>• Consultants/companies/entities may provide relevant documentation (certificate, report, etc.) as appropriate.</li> </ul>	16%	40
1.2	Overall organizational capacity that may impact implementation. <ul style="list-style-type: none"> <li>• Organizational structure</li> <li>• Age/size of company/entity</li> <li>• Control of the technical proposal</li> </ul> Companies/entities may provide relevant documentation (certificate, report, etc.) as applicable.	24%	60
1.3	Quality assurance procedures in place	12%	30
1.4	Relevance of: <ul style="list-style-type: none"> <li>• Specialized knowledge (financial services, law, financial policy and regulations, training)</li> <li>• Experience with similar programs or activities</li> </ul>	48%	120
	<b>Subtotal</b>	<b>100%</b>	<b>250</b>
<b>2</b>	<b>Proposed methodology, approach and implementation plan</b>		
2.1	How well does the potential contractor understand the task, nature, and context of the programme?	18%	100
2.2	Have the important aspects of the assignment been addressed in sufficient detail?	14%	75
2.3	Are the proposed ways of integrating climate and ESG risks proper, sufficient, well-argued and explained?	23%	125

Evaluation Criteria		Score weight	Max points to be obtained
2.5	Are the proposed activities and approaches to delivering the deliverables adapted to the needs, nature, and context of the programme?	18%	100
2.7	Is the presentation clear? Is the sequence of activities and planning logical and realistic, and does it promise effective program delivery?	14%	75
2.8	Is there sufficient articulation of proper quality safeguards, feedback mechanisms and the use of participatory approaches to ensure the successful and sustainable usage of the deliverables in the programme?	14%	75
<b>Subtotal</b>		<b>100%</b>	<b>550</b>
<b>3</b>	<b>Financial proposal and cost-effectiveness</b>		
3.1	Does the financial proposal show a realistic assessment of the costs of different activities in the programme?	50%	100
3.2	Is the proposal most cost-effective in the delivery of the services compared to the other proposals	50%	100
<b>Subtotal</b>		<b>100%</b>	<b>200</b>
<b>TOTAL</b>		<b>100%</b>	<b>1000</b>

## ANNEX 1 - Information on Applicant/Organization, Work Experience and CV(s)

Besides the submission of the CV(s), below form on the applicants/organization's details and experience is expected to be filled in.

### 1. Overview of the Organization

[Provide a brief description (two pages) of the context and organization of your company/ entity and each partner for this RFP].

### 2. General information

Contact person		
Address		
	Postal code: Country:	
Phone:		Fax:
Email:		Website:
Parent company if any		
Subsidiaries, partners and/or representatives abroad, if all		
Year of establishment		
Registration Number		
Type of organization	<b>1.</b> Public company <b>2.</b> Private company <b>3.</b> Sponsored (government-aided) organization Other (please specify): .....	( ) ( ) ( ) ( )
Type of company	<b>4.</b> Retail Manufacturer <b>5.</b> Authorized Agent <b>6.</b> Consulting firm <b>7.</b> Other (please specify): .....	( ) ( ) ( ) ( )
Summary of main activities		
Number of employees (per site)		
Staff turnover rate		
Internal working language(s)		
<b>1.</b> Bank Name: <b>2.</b> Bank address: <b>3.</b> Account Holder: <b>4.</b> Account number: <b>5.</b> IBAN: <b>6.</b> SWIFT:		





**3. Previous Relevant Experience**

List of previous relevant experience the last three (03) years

1

2

3

**4. Environmental Policy**

Does your company have a written statement of its environmental policy?

YES ( ) Please attach a copy NO ( )

**5. Contractual Disputes**

List any litigation in which your company has been involved in the last three (03) years.

**6. References**

List the appropriate programs/projects and reference contacts.

1

2

3

**7. Partners**

If this is a partial submission, list relevant recent experiences working with partners. Are there any existing formal or informal preferred partnership arrangements?

1

2

3

**8. Conflict of interest**

Are there any circumstances or contracts that may introduce a conflict of interest with the parties to this service? If so, explain how it will be mitigated.

1

2