

Terms of Reference (ToR) for the Development of Grants Operations

Manual for the SICRAF Programme

1 Background and Context

Mali is among the most climate-vulnerable countries in the Sahel region, with over 80% of rural household's dependent on rain-fed agriculture. The country faces intensifying climate hazards including shortened rainfall seasons, extreme storms, prolonged droughts, and flash floods. Agricultural financing in Mali is highly constrained, with credit-constrained households investing significantly less in climate-smart technologies, resulting in lower productivity and greater vulnerability to climate shocks.

The Scaling Inclusive Climate-Resilient Agriculture Finance in Mali (SICRAF-Mali) Programme aims to remove systemic barriers to climate finance and promote adoption of climate-smart agriculture (CSA) and renewable energy practices among smallholder farmers, cooperatives, and agribusiness micro, small, and medium enterprises (MSMEs). The Programme comprises two core components:

1. **Component 1:** CSA Concessional Credit Line supporting CSA and low-emission technologies and Targeted Smallholder Climate Finance Facility for vulnerable smallholder farmers
2. **Component 2:** Catalysing Access to Climate Finance through technical assistance. This is the focus of the development of this ToR

The National Bank for Agricultural Development (BNDA), accredited by the Green Climate Fund (GCF), serves as the Accredited Entity and Executing Entity. BNDA holds approximately 10% of banking deposits and 13% of credit market share, with 52% of its loan portfolio allocated to agriculture.

The program targets multiple beneficiary groups across Mali's agricultural value chain:

- Smallholder farmers and vulnerable groups (women, youth, climate-vulnerable populations)
- Agricultural Small and Medium-sized Enterprises (Agri-SMEs)
- Farmer Organizations (FOs) and cooperatives
- Input suppliers and mechanization service providers
- Food processors, exporters, and cold chain operators
- Participating Financial Institutions (PFIs)
- Technical Service Providers and vendors
- Off-takers and value chain actors
- Local communities in program implementation areas

2 Rationale and Justification

A comprehensive Grants Operations Manual is required to establish clear procedures, guidelines, and protocols for the implementation, management, monitoring, and reporting of the Technical Assistance Facility (TAF).

3 Objectives of the Assignment

The Operations Manual shall:

1. Establish clear operational procedures for the Technical Assistance Facility
2. Define roles, responsibilities, and governance structures for technical assistance implementation
3. Establish procedures for managing the non-reimbursable grants
4. Outline financial management, accounting, and reporting requirements
5. Incorporate climate, environmental and social safeguards screening and management procedures
6. Incorporate monitoring, evaluation, and reporting frameworks aligned with GCF requirements
7. Provide risk management and mitigation strategies
8. Create transparent and accountable operational systems that facilitate effective project delivery

4 Scope of Work

1. Institutional and Governance Framework

- Design and document the project's institutional architecture, defining the organizational structure, composition, mandates, and functional relationships of the Project Steering Committee, Project Management Unit, and any technical or advisory bodies.
- Establish governance arrangements, including decision making processes, approval hierarchies, accountability mechanisms, and segregation of duties across all implementing entities.
- Clearly articulate the roles and responsibilities of BNDA in its capacities as Accredited Entity and Executing Entity, ensuring adequate internal controls and functional separation.
- Develop coordination protocols governing interactions among BNDA, GCF, relevant government institutions, beneficiaries, and stakeholders.
- Operationalize the Grievance Redress Mechanism, including procedures for grievance intake, assessment, resolution, documentation, and reporting.

2. Technical Assistance Facility-Specific Operating Procedures

- Define eligible technical assistance activities, beneficiary categories, and grant management procedures.

- Develop procurement and contracting procedures for technical assistance services and capacity building activities.
 - Establish systems for monitoring, evaluation, knowledge management, and coordination with financing facilities.
3. **Financial Management and Accounting**
 - Document the financial management framework, including responsibilities, internal controls, and segregation of duties.
 - Document accounting structures consistent with GCF requirements, including separate tracking of all financial instruments.
 - Document fund flow mechanisms, disbursement procedures, reporting templates, audit arrangements, asset management systems, and foreign exchange management protocols.
 4. **Procurement Procedures**
 - Document procurement planning processes, methods, thresholds, evaluation procedures, contract management practices, documentation standards, and complaint handling mechanisms.
 5. **Climate Risk Screening and Climate Integration Activities**
 - Operationalize a field deployable climate risk screening tool integrating Mali's agro climatic zoning, hazard identification, borrower vulnerability assessment, climate risk rating, decision rules, and MSME specific screening parameters.
 - Integrate a GCF aligned climate co benefit verification framework defining a co benefit taxonomy, eligibility thresholds, and standardized indicators for reporting.
 - Integrate climate screening across all project activities
 - Operationalize a Programme Exclusion List and negative climate screening criteria to prevent financing of activities with unacceptable biodiversity, emissions, water use, or maladaptive risks.
 - Develop a Climate Screening Capacity Building Plan, including training and refresher mechanisms, and define the role of a Climate Focal Point responsible for screening quality control, data management, and climate reporting.
 6. **Environmental and Social Safeguards**
 - Operationalize safeguards procedures and mechanisms aligned with the GCF Revised Environmental and Social Policy.
 7. **Gender Equality and Social Inclusion**
 - Define procedures for implementing the Gender Action Plan, including gender analysis, data collection, and reporting.
 - Establish strategies to enhance equitable access to finance and technical assistance, and integrate gender sensitive grievance mechanisms.
 8. **Monitoring, Evaluation, and Reporting**

- Operationalize monitoring and evaluation systems aligned with the GCF Integrated Results Measurement Framework.

9. **Risk Management**

- Operationalize mitigation measures addressing credit, operational, fiduciary, safeguards, and portfolio risks, including early warning and business continuity systems.

10. **Knowledge Management and Communication**

- Develop documentation, knowledge capture, communication, reporting, visibility, and learning systems to support transparency and stakeholder engagement.

11. **Amendments and Manual Updates**

- Establish procedures for updating the Operations Manual, including approval processes, version control, and stakeholder communication protocols.

12. **GCF review process support**

- Undertake post-submission technical support to address GCF Project Appraisal, CIC 3 review and ITAP review comments.

5 **Deliverables**

The consultant is expected to deliver the following:

1. **Inception Report:** Detailed work plan, methodology, document outline, stakeholder consultation plan (within 2 weeks of contract signing)
2. **Draft Grant Operations Manual:** Complete draft manual covering all sections in Scope of Work, submitted for review and feedback
3. **Revised Grant Operations Manual:** Incorporation of feedback from stakeholders and GCF review

6 **Methodology**

The consultant(s) shall employ the following methodology:

1. **Desk Review:** Comprehensive review of GCF funding proposal, project documents, GCF policies and standards, BNDA's existing operational policies, national regulations, and international best practices
2. **Participatory Approach:** Engage BNDA staff in co-developing procedures to ensure ownership and practical applicability
3. **Benchmarking:** Review operations manuals from similar GCF projects and blended finance facilities in comparable contexts
4. **Iterative Development:** Develop manual sections iteratively with continuous feedback from BNDA and GCF

7 **Qualifications and requirements**

The firm must demonstrate:

- At least five (5) years of demonstrated experience in development finance, or institutional capacity development, with a focus on agricultural finance, rural development finance, or climate finance.
- Demonstrated experience in developing at least two (2) grant operations/procedures manuals for financial intermediaries, development banks, or climate finance facilities.
- Demonstrated familiarity with GCF policies, investment frameworks, and reporting requirements, including GCF's Environmental and Social Safeguards (ESS), Gender Policy, Integrated Results Management Framework (IRMF), and Fiduciary Standards.
- Prior experience in Mali or the WAEMU/UEMOA region (West African Economic and Monetary Union) is required, including knowledge of applicable banking regulations, BCEAO (Banque Centrale des États de l'Afrique de l'Ouest) requirements, and local financial sector dynamics.
- Experience working with francophone African development banks or agricultural finance institutions is highly desirable.
- Working knowledge in both English and French.

8 Evaluation criteria

The evaluation of candidates will be carried out based on the information provided in the application and according to the criteria for evaluating offers and BNDA's internal policies and procedures. The criterion is hence provided.

	Description	<i>Maximum Score</i>
1	Specific experience of the firm in performing similar assignments in the last five years	30
2	Competence and capacity of the key staff for the assignment	20
3	Adequacy of The Proposed Work Plan in Responding to The Terms of Reference [Detailed work plan: List of proposed activities; Adequacy of proposed timelines; Synchronization of activities]	10
4	Understanding and Conformity of the Tenderer's Response to the Terms of Reference (TORs) and Completeness of Description of Methodology. Preparation of the deliverables In Line with GCF Requirements [Clarity of scope of work; Clearly explained procedure; Theoretical/conceptual framework; Clearly defined inputs and outputs]	20
5	Financial proposal put forward by the firm	20
TOTAL SCORE		100

8.1 Administrative Documents

Under this Call for Proposals, BNDA requires bidders to submit the following administrative documents:

- A valid Commercial Registration Certificate;
- A valid Tax Clearance Certificate and proof of compliance with social security obligations;
- A Certificate of Non-Bankruptcy issued no more than three (3) months prior to the submission date.

Note: Failure to provide any of the above documents shall result in the rejection of the proposal.

In addition to the administrative documents, each bidder shall submit separately:

- Technical Proposal; and
- Financial Proposal.

8.2 Technical Proposal

The Technical Proposal shall include, at a minimum:

- A Proposal Submission Letter signed by the duly authorized representative of the consulting firm;
- A presentation of the firm, its organizational structure, areas of expertise, and key competencies;
- Relevant references and experience in carrying out similar assignments, particularly in the areas covered by these Terms of Reference (TOR);
- A clear understanding of the objectives of the assignment, the associated challenges, and the expected results;
- The proposed methodology and technical approach, including in particular:
 - the different phases of implementation;
 - the main activities to be carried out;
 - the tools and methods to be employed;
 - the quality assurance mechanisms to be applied to the deliverables;
- A detailed work plan and implementation schedule;
- An approach describing how any comments or recommendations from the Green Climate Fund (GCF) will be addressed and incorporated;
- The composition of the proposed team, specifying the roles and responsibilities of each expert;
- Detailed curricula vitae (CVs) of the key experts, signed or otherwise endorsed by the individuals concerned, highlighting their relevant qualifications and experience;
- The availability and mobilization arrangements of the proposed experts;

- Any additional information the bidder considers useful in demonstrating its capacity to perform the services covered by the contract.

8.3 Financial Proposal

The Financial Proposal shall be submitted separately from the Technical Proposal and in sufficient detail to allow for a transparent evaluation of costs.

It shall include, in particular:

- Fees of international experts;
- Fees of national experts, where applicable;
- The number of person-days allocated to each expert;
- Travel and transportation costs;
- Accommodation and subsistence expenses;
- Any other costs directly related to the performance of the services;
- Applicable taxes, duties, and other charges;
- The total amount of the Financial Proposal.

The bidder shall provide a detailed cost breakdown by activity, deliverable, or expenditure category.

The Financial Proposal shall be expressed in United States Dollars (USD).

8.4 Evaluation of Financial Proposals

The Financial Score (Nf) shall be calculated as follows:

Let Fm be the amount of the lowest-priced Financial Proposal.

This proposal shall receive a Financial Score of 100 points.

The Financial Score of the other bidders shall be calculated using the following formula:

$$Nf = 100 \times Fm / F$$

Where:

- Fm = amount of the lowest-priced Financial Proposal;
- F = amount of the Financial Proposal under evaluation.

8.5 Final Ranking and Contract Award

The contract shall be awarded to the bidder obtaining the highest combined score resulting from the technical and financial evaluations.

The Overall Score (N) shall be calculated as follows:

$$N = [80 \times \text{Technical Score (Nt)} + 20 \times \text{Financial Score (Nf)}] / 100$$

The contract shall be awarded to the bidder obtaining the highest Overall Score.

9 Proposal Submission Instructions

Bidders are invited to submit their Technical and Financial Proposals, together with all required supporting documents, in electronic format and protected by password, to the following email addresses:

- ASCOULIBALY@bndamali.com
- SETRAORE@bndamali.com
- modiallo@bndamali.com

The deadline for submission of proposals is: 10 November 2026 at 4:00 p.m. (Bamako time).

The passwords or access keys required to open the submitted files shall be transmitted separately on: 11 November 2026 to the same email addresses listed above.

Any request for clarification regarding the preparation of proposals may be submitted by email to: ascoulibaly@bndamali.com

Any proposal received after the submission deadline may be rejected as non-responsive in accordance with the provisions governing this selection process.

10 Contract Duration and Implementation Schedule

The services covered by the contract shall be carried out over a period of thirty (30) working days, commencing from the date of contract award notification to the successful bidder

The detailed implementation schedule shall be finalized with the successful bidder upon commencement of the assignment and shall comply with the requirements set out in these Terms of Reference.