



# Terms of references

Agricultural

## Strengthening the People's Credit Funds Network (STEP)

June 2023



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### LIST OF ABBREVIATIONS

CBV	The Co-operative Bank of Vietnam (Co-opBank)
DID	Développement international Desjardins
GAC	Global Affairs Canada
EU	European Union
PCF	People's Credit Fund
STEP	Strengthening the People's Credit Funds Network (STEP) project
UN	United Nations

## 1. OVERVIEW OF THE ASSIGNMENT

Name	Revision and Update of Agricultural factsheets and guidelines
Tentative Start Date	June 26 2023
Tentative End Date	
Application Deadline	June 16, 2023
Type of contract	Agreed-upon procedure engagement service contract
User location(s)	Vietnam
Location(s)	Hanoi
Language(s)	English and Vietnamese

## 2. CONTEXT

Développement International Desjardins (DID) is a Canadian non-governmental organization founded in Quebec, Canada in 1970 as a non-government-organization which belongs to Desjardins Group – a biggest financial group in Quebec, Canada. The goal of DID is to share the expertise and experience of the Desjardins Group with emerging and developing countries to successfully replicate its cooperative model in other countries within their specific contexts. The mission of DID is to increase power among disadvantaged populations by facilitating access to a diverse range of financial services and by developing individual and community assets. For over 40 years, DID has various projects in developing countries in Africa, America, and Asia. In Vietnam, the most current project of DID is “Strengthening the People’s credit fund network – STEP project” which started in 2016. For more information about DID, please visit website: [www.did.qc.ca](http://www.did.qc.ca).

Strengthening the People’s credit fund network – STEP project was approved by the Government of Vietnam in November 2017 and was implemented in cooperation with the Cooperative Bank of Vietnam (CBV). STEP project was funded by Global Affairs Canada with the goal to strengthen the capacity of CBV and its network of financial cooperatives, the People's Credit Funds (PCFs) in Vietnam. The overall mandate is to support and advise the CBV and PCFs network in their process of transformation and modernization in order to increase their level of integration and performance. The ultimate outcome of STEP project is to "increased financial security for Vietnamese men and women in targeted rural and agricultural areas by a more integrated and better performing CBV and PCF network". The project aims to strengthen selected PCFs across Vietnam and, upon completion, transfer methodologies and tools to CBV, allowing it to continue deployment of the strategies throughout the entire PCFs network. For more information about STEP project, please visit website: [www.did-step.com](http://www.did-step.com)

## 3. OBJECTIVES

In the frame of STEP project, People Credit Funds need to be supported to apply the cashflow- based lending methodology in daily credit operations. This is to expand their outreach to new members including the young and woman entrepreneurs in rural area and implement the financial inclusion strategy.

In 2019 and 2020, STEP developed agricultural factsheets which support the PCF to assess the agriculture loans. These agriculture guidelines have received much appreciation from the PCF loan officers because these enable to identify technical indicators, to evaluate the cashflow and to calculate profitability of the agricultural productions. In this context, the main objective of this mandate is to validate and update latest factsheet data / factors to ensure that proper representation of relevant production costs, turnovers and other elements in 2023.

#### **4. SCOPE OF WORK**

The scope of this assignment limited to 06 factsheets for rice, shrimp, pig, cattle, chicken and duck.

#### **5. DELIVERABLES**

The consultant should provide the 06 agricultural factsheets and guidelines, which is clearly identifying the information that has been updated to help STEP make the appropriate follow-ups in the tools. Both documents must be in English and Vietnamese language.

#### **6. REPORTING REQUIREMENTS**

- These agricultural factsheets and guidelines in related topics.
- Monthly brief activity reports and timesheets, applicable for more than 2-months duration.
- Final reports and timesheets at the end of the assignment.

#### **7. QUALIFICATIONS**

- Vietnamese national consultants, either individual or organization are eligible. They are professionally capable, established, and experienced in the domains, as well as registering their business operations according to the provisions of law, with working offices and facilities.
- They are neither in a process of dissolution nor in bankruptcy nor insolvency in accordance with the law.
- Competent and specialized in / having majors related to Agronomy, agriculture and rural development, agro-ecology or livestock, In case of an organization, please provide CV of consultants who engage in this mandate.
- The consultants must hold a master's degree in the relevant field of expertise or higher degree.
- Experience working directly with local farmers in improving agricultural practices;
- Have relevant experiences and provide evidence of having completed at least 03 similar projects/jobs as the work required in the TOR.
- Proficiency in English language (written and oral).
- Strong presentation and facilitation skills.

Proposals will be evaluated on the following criteria:

- Understanding of the mandate and beneficiaries of the assignment
- Demonstrated previous experience
- Timeline and budget

#### **8. HOW TO APPLY**

The following table depicts the provisional time frame and application guideline of the process:

Topic	Time and Details																																
Main content of mission proposal	<ul style="list-style-type: none"> <li>- Cover page</li> <li>- A copy of the company's certificate of incorporation and operation</li> <li>- Competency profile stating the company's competences, similar jobs completed</li> <li>- Resume/ CV of the applicant or company's consultant(s) who will perform the work required by STEP</li> <li>- Roles and inputs plan for the consultants involved, expected number of working days for each work item, time and expected implementation schedule. For example:</li> </ul> <table border="1" data-bbox="534 629 1489 898"> <thead> <tr> <th rowspan="2">No.</th> <th rowspan="2">Activity</th> <th rowspan="2">Date</th> <th colspan="2">Location</th> <th rowspan="2">Workdays</th> </tr> <tr> <th>Home-based</th> <th>Field</th> </tr> </thead> <tbody> <tr> <td>1</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>2</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>3</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td colspan="5" style="text-align: right;"><b>Total workdays</b></td> <td></td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>- Complete financial breakdown</li> </ul>	No.	Activity	Date	Location		Workdays	Home-based	Field	1						2						3						<b>Total workdays</b>					
No.	Activity				Date	Location		Workdays																									
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Submission of proposal	<ul style="list-style-type: none"> <li>- Deadline: June 16, 2023, at 17:00 Local Vietnamese Time</li> <li>- Consultants shall submit their proposals (both in English and Vietnamese) <u>by email only</u> to <a href="mailto:info@did-step.com">info@did-step.com</a> and/or <a href="mailto:tuan.luong-quoc@did-step.com">tuan.luong-quoc@did-step.com</a> clearly indicating the email subject of "Proposal DID2023 – Agriculture".</li> <li>- Each email submission may not exceed 20MB in size</li> </ul> <p><i>Note: Any proposal received by any other means than email will not be considered. Any proposal received after this deadline shall be considered late, non-responsive and will not be evaluated.</i></p>																																
Language of the mission proposal documents	The proposal, contractual documents and any correspondence, and all the documents relating to it shall be written and submitted in <b>English</b> .																																
Currency of the financial proposal	All financial proposal shall be given in <b>VND</b>																																

We will select and contact the applicant/ firms with the most competitive Proposal.

Développement international Desjardins (DID) is a world leader in the deployment and strengthening of the inclusive finance sector in developing and emerging countries.

Our expertise is based on over one hundred years of experience accumulated by the Desjardins Group, the leading cooperative financial group in Canada and sixth largest in the world.

We draw on the best practices tested in collaboration with our numerous partners to support the setup, growth and strengthening of financial institutions as well as the development of individual and collective wealth.

**Consulting expert, investor and operator of financial institutions, DID provides its specialized expertise in the following fields:**

- Mobilization of savings
- Agricultural Finance
- Technological Solutions
- Financing for entrepreneurs
- Investments
- Social Performance
- Training
- Surveillance
- Gender Equality
- Governance
- Green Finance

Focused on the future, DID makes use of all its resources in order to increase access to financial services for communities in developing and emerging countries. Together, we create the future. It is the ultimate reason for our existence.

[www.did.qc.ca/en](http://www.did.qc.ca/en)