

## A CALL FOR BID PROPOSAL

### TERMS OF REFERENCE

#### Engagement of Consultancy Service for the Development of Innovative Financing Program for Cacao and Coconut Farmer-Members of Eight (8) Participating Cooperatives

Project: Strengthened Cooperatives and Viable Agro-enterprises for Smallholder Farmers' Profitable Production and Engagement in the Value Chains (Coop-PROPEL Project)

#### I. BACKGROUND

In October 2022, MASS SPECC embarked on the 30-month project called "Strengthened Cooperatives and Viable Agro-enterprises for Smallholder Farmers' Profitable Production and Engagement in the Value Chains or Coop PROPEL Project." This project is funded by the German Development Cooperative and European Union, and carried out with support of GIZ support as part of the SPADe Project. Implementation areas are Regions 9, 11 and 12.

Coop-PROPEL Project enhances the initiative of MASS SPECC's AgriBEST Program (Agri-Based Enterprise Systems) that assists cooperatives to expand their core financing services to include agri-based business services to better support the livelihood development of their farmer members. The Coop-PROPEL project will contribute to the goal of increased income of at least 2,000 smallholder farmers brought about by strengthened capacities of 8 member cooperatives to better provide service delivery.

A key project intervention is assisting the cooperatives to improve their business services to their farmer members in the various value chain functions from farm production, consolidation, processing/value adding and marketing, that will result in increased competitiveness and profitability for both the cooperatives and their farmer members. The creation of innovative financing program is one of those initiatives.

#### II. PURPOSE OF CONSULTANCY ENGAGEMENT

The development of innovative financing program will support from the supply chain up to the distribution of farmer-members produced. This initiative aims to strengthen and seal the relationship between participating primary cooperatives and their farmer-members.

During consultations with farmers, several financing needs were identified such as support for the redemption of their pawned coconut farm/trees, farm management and diversification, among others. These gaps significantly hinder the farmers' capacity to meet their delivery commitments to the cooperatives.

This financing can be an additional incentive for farmers to join the clusters integrating the extension services from the coop's socio-economic enterprise development support unit such as training, coaching and monitoring as part of the security blanket for portfolio quality.

Incorporating also in this initiative is a wealth building program for farmer-members designed to help manage their income and expenses, manage their debt, build their net worth, and become financially secure and literate.

The project is engaging a technical expert to assist in pursuing this direction, since a careful study needs to be done to manage that the cooperative will not also distort its regular financing program, and the agri-financing services under specialized credit window will be viable.

### III. SCOPE OF WORK

In coordination with the project staff, Consultant is engaged to perform specific tasks that will result in achieving the purpose of this engagement. In each of the participating cooperative, the tasks include the following:

- Conduct a survey to establish the financing requirements of the coconut and cacao farmers
- Facilitate the review of existing loan facilities of participating primary coops
- Co-development of coop’s innovative financing program incorporating the extension services and wealth building program for farmer-members

### IV. RESPONSIBILITY, TASKS, DELIVERABLES AND TIMELINE

Responsibility	Tasks	Deliverables	Timeline
1. Conduct of survey	<ul style="list-style-type: none"> <li>• Prepare a survey tool</li> <li>• Orientation with the VCFF and project coordination for the conduct of the survey</li> <li>• Consolidation of survey results</li> </ul>	<ul style="list-style-type: none"> <li>• Survey Tool and activity plan</li> </ul>	August 15, 2025
2. Review of available agri-loan facility/ies in the cooperative	<ul style="list-style-type: none"> <li>• Review of existing agri-loan facility/ies and other related services for farmer-members</li> <li>• Conduct of consultation/exit meeting with the coop management after the conduct of the review</li> </ul>	Inventory of Existing Loan facility/ies and other agri-services	September 10, 2025

3. Co-development of coop’s innovative financing program	<ul style="list-style-type: none"> <li>Facilitate the co-development innovative financing program <ul style="list-style-type: none"> <li>Loan Facility – redemption, refinancing, farm expansion and management, infra support.</li> <li>Agri-loan evaluation tool</li> <li>Wealth building program</li> <li>Extension services (training, TA, labor support, etc.)</li> </ul> </li> </ul>	Innovative Financing Program designed for 8-participating primary cooperatives	October 28, 2025
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V. COST OF THE ENGAGEMENT AND PAYMENT SCHEDULES

The cost of the consultancy engagement is a maximum of **Five Hundred Thousand Pesos (PhP 500,000.00)**, inclusive of travel expenses and taxes. *(Note: engagement will entail a visit to the cooperative)*

Payment shall be released based on these tranches:

Payment Tranche	Amount to be Paid	Payment Requirement
1	30% or Php. 150,000.00	Signed Consultancy Agreement
2	30% or Php. 150,000.00	<i>Deliverable 1&amp;2</i> <ul style="list-style-type: none"> <li>Survey Tool and activity plan</li> <li>Inventory of Existing Loan facility/ies and other agri-services</li> </ul>
3	40% or Php. 200,000.00	<i>Deliverable 3</i> Innovative Financing Program designed for 8-participating primary cooperatives

## VI. QUALIFICATION REQUIREMENTS FOR CONSULTANT

Consultant must have the following qualifications, skills and professional experience as follows:

### 1. Qualifications and Skills

- At least a Bachelor's degree in a discipline relevant to the scope of work, such as rural development and economics, or any relevant discipline; In the absence of a Master's degree, five years continuous professional work and practice in these fields.
- Proven understanding of issues related to cooperatives and rural development, business development, value addition and value chain upgrading, marketing and financing.
- Excellent interpersonal and communication skills to be able to effectively interact with the project team and the cooperative staff.
- Good knowledge of the areas where the participating cooperatives are located.

### 2. Professional Experience

- Minimum of five years professional experience in the areas relevant to the consultancy tasks
- Substantial experience in using the value chain development approach and in the conduct of business planning for upgrading value chains.

## VII. SUBMISSION OF PROPOSAL

Submission of letter proposal for consultancy engagement with the supporting curriculum vitae of the consultant/s is due on or before July 31, 2025.

It is to be addressed to Ms. Bernadette O. Toledo, Chief Executive Officer, and sent to this email address: [admin@mass-specc.coop](mailto:admin@mass-specc.coop)