

Terms Of Reference – Evaluation of the Soya Value Chain Project in Ghana

Selection of the external consultant for the evaluation of the Soya value chain project

Firm: Positive PlaNet (the new name for PlaNet Finance)

From: May, 4th 2016

To: June, 7th 2016

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Public tender procedure applied: see Practical Guide to Contract procedures for EU external actions published on the EuropeAid web site in January 2012 – section 4.2.3

Bidders: Opened to individual consultants, firms and consortiums

About Positive Planet / PlaNet Finance

Positive Planet's mission is to help men and women across the world create the conditions for a better life for future generations.

Positive Planet was created out of the growth and transformation of PlaNet Finance, of which the initial mandate, since its creation in 1998, was to fight poverty through the development of microfinance. Over the last 20 years, financial inclusion has evolved considerably. From a series of small initiatives, it has become a large-scale movement offering financial and non-financial services, improving the lives of hundreds of millions of people.

Today, the challenge facing us is not so much the pursuance of development as such but its qualitative nature and long-term orientation. It needs to be fair, to promote a healthy environment, to make water and abundant sustainable energy readily available, to ensure access to education and health for everyone, and to procure housing for all.

When development achieves these objectives, it allows everyone, and particularly the poorest, to fulfil his/ her potential for the benefit of future generations, which is the very definition of the positive economy.

Having developed its experience in financial inclusion which remains an important component of its activity, Positive Planet has also conducted projects centred on entrepreneurship, financial education, and the organization of value chains over several years.

Positive Planet will pursue these activities whilst widening its offer to an increasing population. It organizes its actions and mobilizes its experts worldwide to reach the following objective: improving people's access to financial services, education, entrepreneurship, markets, health, housing, water and sanitation, and clean energy.

The headquarters of Positive Planet are in Paris, France. It has developed its activities in more than 50 countries, and manages them through local platform organizations in Africa, the Middle East, Asia, Latin America, Europe, and the USA.

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I. Background

Positive Planet Ghana office has completed the implementation of the Shea Project Phase 1 (2012-2014) supported by the European Union (EU), French Development Agency (AFD) and SAP (German software giant) in the northern regions of the Republic of Ghana. This project was reaching more than 15,000 women shea processors through capacity building on best practices of shea processing, microfinance and ICT with the aim of tackling the major issues faced by women shea producers, namely, low incomes, lack of working capital, poor working conditions, and lack of protection of trees that have economic value.

Positive Planet has been funded by AFD to implement the second phase of the Shea project which has the objective of facilitating access to health services for 7,000 women shea producers, increasing their revenues and upgrading their working conditions. One of the main activities in the second phase related to diversifying the economic activities of shea processors was the introduction of soya beans production and enabling linkages to local financial and agricultural input providers.

II. Description of AFD Soya Project in Ghana

The following table summarizes the project as funded by the AFD:

Duration	July 2014 - December 2016 (30 months)
Total budget	699,202 euros
Location	Ghana, within Anglophone West Africa and co-supervised by the South Africa (SA) regional office and the head office in Paris
Target sectors	Agricultural Value Chains, Access to health care, Social protection
Objectives of the action	<p>Overall objectives: To contribute to the economic inclusion and improvement of health of informal sector shea women through security of the income, improving their working conditions and linkages with the National Health Insurance Scheme (NHIS).</p> <p>Specific objective: 7000 poor women from the rural regions of Northern Ghana engaged in soya production to complement shea income, have subscribed to NHIS by 2017, through an increased financial income and capacitated local financial stakeholders.</p>
Direct beneficiaries	The Starshea Network in Ghana. The network is present in 5 Districts in Northern Ghana and it comprises a total of 7,000 women shea gatherers/processors.
Indirect beneficiaries	Major players in the soya value chain including off-takers, financial institutions, input dealers and other service providers.
Estimated results	<ul style="list-style-type: none"> - 5,900 women have subscriptions to the NHIS & Community Social Funds (CSFs) through the establishment & linkage of the CSFs to NHIS and capacitated local stakeholder. - 5 producer associations are capacitated to undertake complimentary business activity through soya production. - The shea women groups have improved their processing capacities and working conditions for increasing the quality, productivity, and volumes of soya products.
Main activities	<p><u>Activity 1</u></p> <ul style="list-style-type: none"> - Sensitize the NHIS officials on how Community Social Funds support the delivery of integrated social protection services to the informal clients. - Work with NHIS officers to undertake 50 community sensitizations & registration on NHIS and the Community Social Funds CSFs. - Review the operational guidelines and products offered by the CSFs to improve the linkage with the NHIS and compliment the services offered by the NHIS. - Establish 50 CSFs & train the women on the community social fund guidelines.

- Support the community social funds to build up the funds needed to provide services to members through contributions from members and premium buyers.
- Support the 52 CSFs established & the 50 newly established CSFs to deliver social security services complimentary to that of the NHIS.

Activity 2

- Incorporate 119 new groups into 5 producer associations to make each association reach 1,400 members and build the capacity of the producer associations on the soya value chain.
- Train 7,000 women in their communities on agronomic practices for soya, postharvest handling, and the soya value chain and provide follow up during cultivation.
- Link the producer associations to key soya value chain inputs and outputs market (Vestor Oil, financial service providers, input dealers).
- Provide soya price alerts to producer associations.

Activity 3

- Identify suitable and interested financial institutions to work in the operational areas (target 2 financing institutions).
- Adapt or refine the financial products for inputs/equipment to support soya production.
- Assist producer groups/ CSFs to apply for input/equipment loans from the participating financial partners.
- Facilitate the disbursement of input/equipment loans to soya women and entrepreneurs/ Value chain actors/Off takers of the produce of the women.
- Work with key input providers (tractor services, seed, fertilizer) & SSL to meet the working capital needs of shea women through supply of inputs on credit and regular purchase of nuts

The complete logical framework is in Annex 1.

III. Specific objectives of the evaluation

The consultant should be aware that this evaluation will take place in the particular context of an early termination of the project. Thus, the fieldwork activities will be conducted in parallel with the implementation of activities related to the exit strategy by Positive Planet team. This exit strategy mainly consists of conducting the last key activities to ensure the sustainability of these actions to every extent possible.

The final Evaluation Report should address the following – but should not be limited to – the following:

The evaluation will give a global appreciation of the following dimensions: relevance of the project, its effectiveness, efficiency, impacts, sustainability, and the added-value of Positive Planet support. The evaluation will answer to specific focus in each dimension.

Relevance

The extent to which the aid activity is suited to the priorities and policies of the target group, recipient and donor. In evaluating the relevance of a programme or a project, it is useful to consider the following questions:

- Are the activities and outputs of the programme consistent with the overall goal and the attainment of its objectives as well as the intended effects and impacts?
- To what extent are the Community Social Funds products addressing the common social needs of women groups in the five Districts?
- How the CSF product is relevant to creating the link between CSF members and their family with the NHIS?
- How the producer associations are appropriate with regards to addressing the expected impact of beneficiaries: increase in revenue and gross profits?
- To what extent the Soya production is an appropriate complementary activity for women beneficiaries working in shea value chain?

Effectiveness

A measure of the extent to which an aid activity attains its objectives.

In evaluating the effectiveness of a programme or a project, it is useful to consider the following questions:

- To what extent were the objectives achieved / are likely to be achieved?
- What were the major factors influencing the achievement or non-achievement of the objectives? What are difficulties faced by Positive Planet to perform this project?
- Are CSFs based on current community practices and trust within existing community members ? How have they managed life-time risks/social shocks in the past? To what extent the groups are formed with members presenting similar socio economic profile and sharing common values and needs?
- What level of knowledge exists among women groups in terms of risk pooling system and social safety nets? How beneficiaries understand the NHIS mechanism?
- What are the major socio economic cultural factors limiting access to the CSF and to NHIS ? What barriers prevent them from taking full advantage of the CSF products to improve their life conditions?
- To what extent women producers have been willing to integrate producer associations and sell their products through these associations?
- To what extent producer associations have established links with shea and soya value chain actors and how it could be improved?

Efficiency

Efficiency measures the outputs -- qualitative and quantitative -- in relation to the inputs. It is an economic term, which signifies that the aid uses the least costly resources possible in order to achieve the desired results. This generally requires comparing alternative approaches to achieving the same outputs, to see whether the most efficient process has been adopted.

When evaluating the efficiency of a programme or a project, it is useful to consider the following questions:

- Were activities cost-efficient? Are resources monitored appropriately enough to allow activities to be organised at a lower cost?
- Are CSF products deployed in a cost-efficient manner? What could have been changed to improve the efficiency of the CSF ?
- Are the secondary service providers (e.g. NHIS and affiliated clinics) reliable and efficient?

Impact

The positive and negative changes produced by a development intervention, directly or indirectly, intended or unintended. This involves the main impacts and effects resulting from the activity on the local social, economic, environmental and other development indicators. The examination should be concerned with both intended and unintended results and must also include the positive and negative impact of external factors, such as changes in terms of trade and financial conditions.

When evaluating the impact of a programme or a project, it is useful to consider the following questions:

- What has happened as a result of the programme or project?
- In the present conditions for implementation, what is the likelihood that the project will have a large-scale positive impact?
- What real difference has the activity made to the beneficiaries?
- What are the socio economic impacts of the CSF on members (end beneficiaries and their families) and management board of CSF?
- To what extent the early termination of the project will have a negative impact?

Sustainability

Sustainability is concerned with measuring whether the benefits of an activity are likely to continue after donor funding has been withdrawn. Projects need to be environmentally as well as financially sustainable. When evaluating the sustainability of a programme or a project, it is useful to consider the following questions:

- To what extent did the benefits of a programme or project continue after donor funding ceased?
- What were the major factors, which influenced the achievement or non-achievement of sustainability of the programme or project?
- To what extent are the implemented CSFs sustainable enough to maintain the delivery of services? In terms of preserving current members and recruiting new ones ? What needs to be changed to make the CSF operations much more attractive to women groups?
- Are institutional linkages between CSFs and NHIS maintained and enhanced in a way that ensure the sustainability of the project?
- How producer associations can maintain and develop the linkages with groups of producers (Institutional sustainability) ?

The consultant will draw recommendations for improving Positive Planet interventions in similar projects.

IV. Execution of the evaluation

The evaluation mission is expected to start on May 4th, 2016 and to end by June 7th, 2016. The consultant is expected to conduct the evaluation in northern Ghana.

It is expected that the consultant is able to break down activities into fine detail giving the reasons for each step and the time and resources required to achieve the expected goals. The consultant has 30 working days to collect data, analyse and make recommendations to the Positive Planet team. This does not include time for desk study.

Positive Planet will support the consultant with secondary information and access to stakeholders, partners, project communities and organize the required audience for the interviews.

Phase 1: Preparation

1. Kick off meeting with the Soya project team and the External Evaluation Committee to confirm the scope of the study: reminder of the objectives and deliverables of the mission, definition of the global methodology and scheduling of the mission, sharing of the internal documents and tools, identification of the key correspondents
2. Document review: the consultant will have access to the internal documents on Soya project (logical framework, monitoring tools, activity reports...)
3. Elaboration of the precise methodology and timeline to be followed
4. Selection of the sample of actors (project staff, CSF members and their family, NHIS staff....) to interview based on unbiased and relevant criteria
5. Drafting of survey templates and guidelines for the interviews
6. Validation meeting on the methodology, the tools and the planning

Deliverables:

- Kick-off meeting report
- Inception report including the objectives of the mission, the methodology and tools, planning designed by the Consultant

Phase 2: Data collection (secondary and primary sources)

The Consultant might implement the following activities – but not limited to:

- Conduct in-depth interviews with key stakeholders, partners and beneficiaries
- Conduct focus group discussions with beneficiaries
- Conduct quantitative survey with representative sample of beneficiaries

Deliverables:

- Focus group discussions synthesis (main findings and quotations)
- Data collection report

Phase 3: Data Analysis and development of the deliverables

The Consultant is expected to provide the Evaluation Report as follow:

- First draft on June 1st 2016, for feedback from the Project Team
- Presentation of the main results and recommendations during a remote workshop with Positive Planet, June 3th 2016
- Final draft on June 7th 2016, including an executive summary, beneficiary testimonies. Any other relevant information will be added into annexes.

The Consultant will work in collaboration with the Soya Value Chain project team. The working agenda including the field mission will be defined at the kick-off meeting.

V. Applications

V.1. Profile of the Consultant

The profile of the team leader must meet the following requirements:

- ✓ Masters degree or above related to economics, actural science, business, international development, finance, social science or related course.
- ✓ Minimum 10 years of experience on monitoring and evaluation activities with at least 5 years of international experience in evaluating project/product performance in developing countries
- ✓ 3 projects minimum evaluated in the last 5 years according to the European Union methodology and OECD criteria
- ✓ Experience in development projects in sub-saharan Africa
- ✓ Experience conducting evaluations in rural/remote communities
- ✓ Experience in insurance or micro-insurance projects will be an advantage
- ✓ Experience in agricultural projects will be an advantage
- ✓ High command of English (reading, spoken and written)
- ✓ Ability to work in a multi-partner project and multi-cultural environment

Profile of the team members:

- ✓ Higher National Diploma or 1st degree in economics, actural science, business, international development, finance, social science or related course
- ✓ Minimum 3 years of experience on monitoring and evaluation activities
- ✓ High knowledge and understanding of the European Union methodology and OECD criteria
- ✓ High command of English (reading, spoken and written)
- ✓ Ability to work in a multi-partner project and multi-cultural environment

All team members will have to be available during the mission period.

V.2. Evaluation of the bids

The evaluation of the technical will observe the following marking grid:

Criteria	Mark out of
Qualifications	65
CV of the team leader meeting the requirements above	25
<i>Education</i>	5
<i>Experience</i>	15
<i>Skills</i>	5
CV of the team members meeting the requirements above	20
<i>Education</i>	5
<i>Experience</i>	10
<i>Skills</i>	5
Rating of speaking skills of the global team (English)	5
Relevant experience and references of the Consultant (Firms/NGOs)	15
Presentation of the bid	35
Methodology	30
<i>Understanding of the issues at stake</i>	10
<i>Strategy of implementation of the objectives of the mission</i>	15
<i>Chronogram</i>	5
Clarity and relevance of the bid	5
TOTAL	100

Minimum technical mark: 65.

The financial offers related to technical proposals with grades below 80 will not be reviewed.

This evaluation will only be conducted for the candidates having a technical mark above 80.

The financial mark is calculated with the following formula:

$$FM = 100 * LO / CO$$

FM = Financial Mark

LO = Lowest financial offer

CO = Considered Offer

The global mark will be calculated as below:

$$GM = xTM + yFM$$

GM = Global Mark

TM = Technical Mark

FM = Financial Mark

x = 0,65 and **y** = 0,35

V.3. Budget

Please provide us with a detailed budget for all activities and expenses for the evaluation of the Soya Value Chain project.

V.4. Application file

Templates for the technical and financial offers are provided in annex. Any proposal submitted in another format will not be considered.

The Consultant will elaborate a technical offer comprising of:

- a note on their understanding of the terms of reference and the ROM methodology
- the references and experiences of the consultant
- the CVs of the team members and their expected responsibilities in the mission
- the activities and staffing plan

Technical (PDF) and Financial (PDF + Excel) proposal must be submitted by email to the Task Manager in separate file.

V.5. Tender schedule

Forecasted calendar:

Milestone	Date
Publication of the present Terms of reference	21.03.16
Beginning of Q&A period*	21.03.16
End of Q&A period	28.03.16
Submission date	11:59 pm - 18.04.16
Selection date	25.04.16
Contract signature (maximum deadline)	02.05.16
Expected starting date of the mission	04.05.16
Delivery of the draft of the final report	01.06.16
Presentation of the evaluation via a remote workshop	03.06.16
Delivery of the final evaluation report	07.06.16

* Questions to be submitted to the Task Manager

Considering the constraints of the above schedule, Positive Planet is open to discuss its adaptation.

VI. Annexes

VI.1. Logical Framework

Intervention Logic	Objectively Verifiable Indicators of Achievement	Sources and means of verification	Assumptions
<p>To contribute to the economic inclusion and improvement of health of informal sector shea women through security of the income, improving their working conditions and linkages with the National Health Insurance Scheme (NHIS).</p>	<ul style="list-style-type: none"> . 50% increase in the gross profits of the women members of shea associations on a sustainable basis . 70% of CSF members are utilizing the risk management services of the fund & the NHIS to enhance their livelihoods due to increased income. . 70% of women have improved their working conditions through access to suitable equipment 	<ul style="list-style-type: none"> . Final Impact evaluation report . Data from socio economic monitoring indicators . Data from the "Rural Sourcing Manager" software . Community Social Fund Records of beneficiaries . Available proxy indicators at the local level 	
<p><u>Specific Objective: 7000 poor women from the rural regions of Northern Ghana engaged in soya production to compliment shea income, have subscribed to NHIS by 2017, through an increased financial income and capacitated local financial stakeholders.</u></p>	<ul style="list-style-type: none"> . 102 CSFs are offering services and linkages to the NHIS . 7000 women in soya production have increased their production by 50% . By Dec. 2016, 70% of CSF members are up to date with their premium contributions on the CSF. . 80% of the volume products of the women sold collectively through producer associations/network channel . 70% of women in the producer associations are registered under the NHIS 	<ul style="list-style-type: none"> . Data from socio economic monitoring indicators . Community Social Fund Records . Registry excerpts of the NHIS covering the geographical area targeted and the time period (2016) 	<ul style="list-style-type: none"> . The prices for inputs and equipment & soya are stable over the period . NHIS offices are willing to provide onsite services to target communities . Macroeconomic conditions do not erode the gains made by the women . Health facilities are accessible from the target communities

<p>R1) 5900 women have subscriptions to the NHIS & CSFs through the establishment & linkage of the CSFs to NHIS and capacitated local stakeholder</p>	<p><u>Quantified Implementation monitoring indicators</u> :</p> <ul style="list-style-type: none"> At least 3,000 additional women are registered members under the NHIS At least 2,000 additional women are members of community social funds <p><u>Quantified Impact Indicators</u> :</p> <ul style="list-style-type: none"> 5 Social service providers are linked to the CSFs (5 NHIS district offices) 70% women renew their NHIS coverage through the services of the CSF 	<p>interim and final narrative reports</p> <p>Community Social Funds records</p> <p>NHIS Identity Cards</p>	<ul style="list-style-type: none"> NHIS offices are willing to provide onsite services to target communities NHIS provide timely delivery of identity cards Local translators are available to support operations of the CSFs
<p>1.1 Sensitize the NHIS officials on how Community Social Funds support the delivery of integrated social protection services to the informal clients.</p>	<p>Business development Advisor / NHIS officers / car / fuel / per diem / venue / accommodation</p> <p>Workshop days</p>	<p>- Interim reports</p>	
<p>1.2 Work with NHIS officers to undertake 50 community sensitizations & registration on NHIS and the CSFs.</p>	<p>NHIS officers / 5 project officers / per diem / travel compensation / venue</p>	<p>- Interim report</p> <p>- Identity cards</p>	<ul style="list-style-type: none"> NHIS officers are available to travel to communities at the scheduled time
<p>1.3 Review the operational guidelines and products offered by the CSFs to improve the linkage with the NHIS and compliment the services offered by the NHIS.</p>	<p>Microinsurance expert / Business Development Advisor / project officers / car / accommodation / per diem</p>	<p>- Interim report</p> <p>- Consultant report on the review</p>	
<p>1.4 Establish 50 CSFs & train the women on the community social fund guidelines</p>	<p>Financial services expert / piggy boxes / 5 project officers / motorbikes / fuel / per diem / community supervisors</p>	<p>- Interim report</p> <p>- CSF books</p>	<ul style="list-style-type: none"> Women are willing to share risks coping methods Women are available to participate in the training

1.5 Support the community social funds to build up the funds needed to provide services to members through contributions from members and premium buyers.	5 project officers / motorbikes / fuel / community supervisors	<ul style="list-style-type: none"> - Interim report - CSF records 	<ul style="list-style-type: none"> · Buyers are willing to pay premiums for quality produce
1.6 Support the 52 CSF established & the 50 newly established CSFs to deliver social security services complimentary to that of the NHIS	Financial services expert / 5 project officers / fuel / community supervisors	<ul style="list-style-type: none"> - Interim report - CSF records 	<ul style="list-style-type: none"> · women are willing to share their risks coping mechanism
R2) 5 producer associations are capacitated to undertake complimentary business activity through soya production	<p><u>Quantified Implementation monitoring indicators :</u></p> <ul style="list-style-type: none"> · Each of 5 producer associations has a minimum membership of 1300 women · Byelaws updated to support soya production · 2 training programmes provided to representatives of 5 Producer associations <p><u>Quantified Impact Indicators :</u></p> <ul style="list-style-type: none"> · Each producer associations signs at least 2 contracts with an input dealer and an output dealer · 70% of produce of women sold through producer associations 	<ul style="list-style-type: none"> · Association records · Training materials / curriculum · Signed list of trained members · Signed contracts with service providers 	<ul style="list-style-type: none"> · Chieftaincy & ethnic conflicts do not affect the functioning of producer associations · Women adopt the improved agronomic & post-harvest handling practices
2.1 incorporate 119 new groups into 5 producer associations to make each association reach 1400 members and build the capacity of the producer associations on the soya value chain	Business Development Advisor / 5 project officers / transportation cost / accommodation / venue / per diem / car / fuel / motorbikes	<ul style="list-style-type: none"> - interim report - association records 	<ul style="list-style-type: none"> · women are available for training

2.2 Train 7000 women in their communities on agronomic practices for soya, postharvest handling, and the soya value chain and provide follow up during cultivation	Business Development Advisor/MoFA officers / project officers / accomodation / venue / perdiem/community supervisor	- interim report -	· women are available for training
2.3 Link the producer associations to key soya value chain inputs and outputs market (Vestor Oil, financial service providers, input dealers)	Business development Advisor / project officers / car / fuel /	- interim report	· women are willing to sell their produce through the producer associations
2.5 provide soya price alerts to producer associations	Business development Advisor / project officers/Esoko	- Interim report - Alerts on the phone - Group records	· Mobile network signal is strong in the target communities
R3) The shea women groups have improved their processing capacities and working conditions for increasing the quality, productivity, and volumes of soya products	<p><u>Quantified Implementation monitoring indicators :</u></p> <ul style="list-style-type: none"> · At least 3 credit products are adapted/developed by financing partners · At 3 input service providers are providing services to women <p><u>Quantified Impact Indicators :</u></p> <ul style="list-style-type: none"> · At least 5000 women have invested in inputs & equipment that increase their productivity · EUR 1 million worth of inputs and equipment invested in the soya women 	<ul style="list-style-type: none"> · Portfolio report of financial service provider · New or refined credit product documentation · Association records 	<ul style="list-style-type: none"> · Financial service providers are willing to increase their loans to finance agricultural production · Women invest the inputs supplied in soya production · Availability of the equipment in the quantities needed by the women
3.1 - Identify suitable and interested Financial institutions to work in the operational areas (target 2 financing institutions)	Financial services expert / Project manager / venue / accomodation / perdiems / fuel / car /	- Interim report	· Financial service providers that can are willing to finance the production needs of the rural women exist in the target areas

<p>3.2 - Adapt or refine the financial products for inputs/equipment to support soya production</p>	<p>Financial services expert / Loan officers of participating financial institutions / venue / accomodation / perdiem / car / fuel.</p> <p>Workshop days= 2 participants from each of 5 FI for 2 days=20</p>	<ul style="list-style-type: none"> - Interim report - Product brochure of the financial partner 	<ul style="list-style-type: none"> ·
<p>3.3-Assist producer groups/ CSFs to apply for input/equipment loans from the participating financial partners</p>	<p>Financial services expert / project officers / loan officers of participating financial institutions / / perdiems / fuel / car / motorbikes</p>	<ul style="list-style-type: none"> - Interim report - Disbursement records of financial partners 	<ul style="list-style-type: none"> · The conditions for accessing credit can be met by producer associations
<p>3.4 - Facilitate the disbursement of input/equipment loans to soya women and entrepreneurs/ Value chain actors/Off takers of the produce of the women</p>	<p>Financial services expert / project officers / loan officers of participating financial institutions / community supervisors / venue / accomodation / perdiems / fuel / car / motorbikes</p>	<ul style="list-style-type: none"> - Interim report - Beneficiary passbooks - Group books/records 	<ul style="list-style-type: none"> · Women are willing to purchase equipment using loans · The conditions for accessing credit can be met by producer associations
<p>3.5 - Work with key input providers(tractor services, seed, fertilizer) & SSL to meet the working capital needs of shea women through supply of inputs on credit and regular purchase of nuts</p>	<p>Business Development Advisor, 5 Project officers / Input suppliers/ Financial services expert / motorbikes / fuel / perdiems/community supervisors</p>	<ul style="list-style-type: none"> - Association records - Group books/records 	<ul style="list-style-type: none"> · Input dealers are willing to offer credit terms for the producer associations

VI.2. Application template - Technical Proposal

VI.3. Application template - Financial Proposal