Request for Proposal

For Supply Side Financial Landscape Study in Guinea Bissau
RFP-WI-WEECAP-2025-10-06

Issued: October 16, 2025

Women Economic Empowerment through Cashew Processing (WEECAP) Program

Abidjan, Cote d'Ivoire

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Thank you for your consideration, Winrock International – Women Economic Empowerment through Cashew Processing (WEECAP) Program.

Introduction

Access to adequate financing remains a critical challenge within the cashew nut sector, significantly hindering its growth and potential. This issue is influenced by several factors, including the perceived high risk by traditional lenders, a lack of collateral among smallholder farmers and processors, and limited financial literacy. Key stakeholders affected by this include farmers, processors, traders, and ultimately, the entire value chain.

To address these above-mentioned systemic problems, WEECAP aims to establish a catalytic fund which is not merely beneficial but essential. The fund would serve as a vital financial instrument to bridge the existing funding gap, de-risk investments, provide tailored financial products that cater to the specific needs of the sector's actors, and create incentives for other capital providers and investors to crowd in. This is crucial for unlocking the full potential of the cashew nut industry, fostering sustainable development, and creating significant socio-economic impact.

The WEECAP Catalytic Fund is dedicated to financing mechanisms and technical assistance designed to stimulate broader investment and amplify impact, particularly in areas where conventional financing may be insufficient or too risk-averse in the cashew sector in Cote d'Ivoire, Senegal and Bissau Guinea. These mechanisms aim to strategically deploy capital in ways that attract additional investors and resources toward a shared objective of supporting growth of the cashew industry and create impact for women and youth.

The WEECAP team is conducting a supply side analysis of the financial landscape of the cashew value chain to adapt its implementation to the local context.

The objective of the study is to inform the design of financial mechanisms such as loss guarantee fund and low-interest rate credit to unlock the Cashew Value Chain financing by de-risking pipeline development and lending to micro & small processors and young women.

Business Overview & Background

Winrock International is a global nonprofit organization that provides sustainable solutions for an interconnected world. Working with partners in the United States and more than 55 countries, Winrock integrates deep expertise in agriculture, economic development, social science and the environment to offer scalable solutions that increase prosperity while protecting our planet.

The Women Economic Empowerment through Cashew Processing Program (WEECAP) aims at supporting young women and men in the cashew value chain to unravel job opportunities created by increased local processing specifically by women and young women. By unlocking the barriers in each component of the value chain, for the more financially vulnerable populations of women and young women, and with a focus on enhancing competitivity, and inclusivity for young women processors, service providers and farmers, we plan to create dignified and rewarding jobs for 330,000 young women and men while integrating efforts throughout the value chain and the broader cashew ecosystem.

The program is articulated around 5 objectives, for a strong, resilient, competitive, and attractive cashew value chain for young women and men.

- Ensuring women especially young women are the one benefiting the most from the interventions while engaging young people and improving their environmental and social safeguarding.
- Innovative financial inclusion support through the young women and men owned processing units
- Supply ensured through young producers and producers' organizations.
- Strong competitiveness support and access to market especially for women processors,
- Policy, safeguarding, and systems that brings a sustainable systemic approach which supports local consumption.

This program will achieve the following results and impact in Guinea Bissau, Cote d'Ivoire and Senegal:

- 330,000 Youth in Work.

- 70% young women, including 6% of people with disabilities
- Over 200 processors, micro enterprises, supply/production chain service providers and producer organizations benefit from improved upstream and downstream linkages.
- 200% increase in domestic processing capacity.
- $150 million in new commitments and private sector investment leveraged by the program to support an inclusive, integrated, competitive cashew processing industry.
- Over 850,000 entrepreneurs, processors and farmers will benefit from capacity building, access to finance and systemic changes.

Submission Details

Submission Deadlines

Proposals must be received no later than 5:00 PM West Africa Time on Friday, November 14, 2025. Late submissions will not be accepted. All proposals are to be submitted following the guidelines listed below. Telephone requests will not be honored.

Winrock International may request additional documentation after the bid deadline.

Submission Delivery Address

The delivery address to be used for all submissions is:

Khar Dakono
Email: weecap.procurement@winrock.org

Submission Questions and Clarifications

Inquiries/questions must be received no later than Friday, October 31, 2025, (WAT) and must be submitted via e-mail to weecap.procurement@winrock.org Winrock will review and respond to all potential offers by Friday, November 7, 2025

Winrock will evaluate complete vendor proposals to determine which proposal represents the best value to Winrock. This is an unsealed solicitation request. Winrock reserves the right to negotiate with the bidders with or without discussion.

Electronic Submissions

Electronic submissions in response to this Request for Proposal will be accepted as long as they meet the following criteria:

- Proposals must be submitted electronically in PDF format
- The subject line of the email should be: “Proposal Submission - Supply Side Financial Landscape Study”

Instructions to Bidders

- Validity of bid: 60 days starting from the submission date.
- Cost quoted must include unit price and total price in XOF
- Include VAT if applicable
- Payment terms and complete banking information

Bid Documents to Include

- Legal Business Name
- Authorized contact including address, phone number and email
- Proof of business registration and nationality
- Technical Proposal including detailed approach and work plan
- Financial Proposal including a detailed budget breakdown, including professional fees, travel costs, and other expenses, and cost justification
- A list of previous similar contracts completed successfully with the names and contact information of buyers.

Award

Winrock anticipates to notify successful bidder and provide agreement for signature the week of November 17, 2025.

- Winrock will run an open and fair competitive bidding process.
- As warranted, Winrock may increase or decrease the quantities.

Detailed Specifications

A. OBJECTIVE

The objective of the study is to inform the design of financial mechanisms such as loss guarantee fund and low-interest rate credit to unlock the Cashew Value Chain financing by de-risking pipeline development and lending to micro & small processors and young women.

B. ACTIVITIES AND TIMELINE

The study will evolve around 4 main activities to be computed by the end of November, focusing on Guinea Bissau:

- Gather information to prioritize FIs and prepare interviews
- Conduct desk research on financial institutions and services
- Conduct interviews with key value chain actors and financial institutions
- Conduct analyses and develop reports

C. DELIVERABLES

The study findings will be compiled in 1 main deliverables:

- Guinea-Bissau Report (PPT, 15-20 slides)

D. REPORT STRUCTURE

1. **Overview of the cashew value chain**
    - Production and local transformation trend, exports value and key markets
    - Key players of the value chain (interprofessional organization, regulatory bodies, …)
    - Regulations environment: key regulations and policies that create an enabling environment for investment into cashew sector
2. **Overview of financial institutions (FIs) focusing on the agriculture sector and specifically the Cashew value chain**

Categorization and key characteristics of (FIs)

- Banks
- Microfinance institutions (MFI)
- Public agencies
- Development Finance Institutions (DFI)
- Blended finance and insurance providers

Qualitative assessment and prioritization of FIs against the WEECAP criteria*: Track record, Experience with similar programs, Ability to reach rural remote clients, Willingness to work with disadvantaged populations, Use of technology and integration of mobile money, Liquidity, Solvency*

3. **Analysis of the supply of financial services**
    - **Broad financial services for the agriculture sector proposed by FIs:**

  - Mechanisms, Service delivery model, Crops of interest and specificities, Distribution network and outreach tools, Guarantee and repayment mechanisms
  - Mapping of key capital providers active in agriculture sector: DFI, Private sector investors, philanthropies, etc. breakdown by domestic vs international
- **Financial services specific to the cashew value chain proposed by FIs**
  - Types of value chain actors financed *(traders, processors, cooperatives, etc.)*
  - Available instruments *(e.g., seasonal credit, warehouse receipt/third-party custody, etc.)* and terms/conditions *(interest rates, collateral, durations)* by type of actors
  - Financial institutions' appetite to increase financing of the value chain *(strategy, actor targeting, network expansion, etc.)*
  - Outstanding portfolio related to cashew (value)

4. Analysis of the demand for financial services

- **Demand for financial services by type of value chain actors:**
  - Financing needs (*total volume and breakdown by type of actors): producers/smallholders, cooperatives and aggregators, local processors, exporters*
- **Specific needs by type of value chain actors:**
  - Financing cycles (duration and seasonality)
  - Type of additional financial products desired
  - Delivery channels
  - Collateral/interest rates
  - Specific considerations related to women

  - **Key drivers of growth in the Cashew**

5. Challenges in financing the cashew value chain

- **Supply side challenges**
  - Conditions (interest rates, durations, collateral)?
  - Mismatch between repayment schedules and revenue flows?
  - Preference for certain types of actors (exporters, large processors)?
  - Service network coverage (opportunity to leverage digital tools)?
  - Limited understanding of the value chain by financial institutions?
  - Low inclusion of women, youth, and marginalized communities in the financial system
  - Etc.
- **Demand side challenges**
  - Limited credit history and reporting compliance (documents, etc.)?
  - Weak governance of SMEs and cooperatives in the value chain
  - Limited bankable opportunities,
  - Low competitiveness and profitability (e.g., machine utilization rates, availability and quality of raw material)?
  - Low financial literacy and limited knowledge of financial services by value chain actors?
  - Etc.

- **Opportunities**

- Key investment opportunities that best balance investor priorities, development priorities, and demand
- Innovative instruments that can be leveraged to crowd in investment into the VC
- Leveraging VSLAs for rural women inclusion

6. Recommendations

- Improvement of existing products?
- New financial services and innovations in service delivery?
- Potential Fis to partner with?
- Capacity building needs for financial institutions?
- Capacity building needs for value chain actors?
- Etc.

Terms and Conditions

Each Bid must conform to the following requirements

1. Must agree to the general provisions outlined in Attachment A. Any variations must be requested in the bid submission and agreed to before a purchase order is issued.

2. Winrock International will not consider advance payment.

3. A Bidder may withdraw or change a bid before the deadline to receive bids if written notice of the withdrawal or change is received by Winrock for submission of bids. Any changes may be made only by substitution of another bid.

4. Proposals received after the time specified in the request for bid will not be considered and shall be returned to the respondent.

5. Payment will not be processed until the deliverable is reviewed and accepted by the Winrock review team.

6. Winrock reserves its rights to reject any goods and to cancel all or any part of this procurement if bidder fails to deliver all or any part of the services described in the request for proposal. Acceptance of any part of the goods covered by the request to bid shall not obligate Winrock to accept future shipments nor deprive it of its rights to revoke any acceptance given. If bidder ceases to conduct its operations in the ordinary course of business or are unable to meet its obligations, Winrock may cancel this order without liability except for services previously provided or for services received. The bidder must be able to demonstrate substantial experience in

working on similar projects and, in particular, to demonstrate past experience in working with organizations similar to Winrock.

7. The bidder must have excellent communication skills and methods and be able to communicate very clearly at every step of development, both providing information to the Winrock team as well as requesting, understanding and closely following guidance from the Winrock team.

Evaluation Criteria

Evaluation Criteria	Description	Max Points
Technical Approach & Methodology	Relevance and clarity of the proposed approach for delivering the full Scope of Work.	30
Organizational Capacity & Experience	Proven track record, consultant / team strength, and ability to mobilize stakeholders in Guinea Bissau.	30
Results & Impact	Past outcomes and credibility of references in managing similar activities.	20
Inclusion Track Record	Experience working with youth- and women-led enterprises; inclusive methodologies in place.	10
Value for Money	Reasonableness, transparency, and cost-effectiveness of the detailed budget proposal.	10
TOTAL		100

Awards will be based on a variety of factors including, but not limited to technical acceptability, price, delivery time, and references.

Certification of Independent Price Determination

(a) The offeror certifies that—

(1) The prices in this offer have been arrived at independently, without, for the purpose of restricting competition, any consultation, communication, or agreement with any other offeror, including but not limited to subsidiaries or other entities in which offeror has any ownership or other interests, or any competitor relating to (i) those prices, (ii) the intention to submit an offer, or (iii) the methods or factors used to calculate the prices offered;

(2) The prices in this offer have not been and will not be knowingly disclosed by the offeror, directly or indirectly, to any other offeror, including but not limited to subsidiaries or other entities in which offeror has any ownership or other interests, or any competitor before bid opening (in the case of a sealed bid solicitation) or contract award (in the case of a negotiated or competitive solicitation) unless otherwise required by law; and

(3) No attempt has been made or will be made by the offeror to induce any other concern or individual to submit or not to submit an offer for the purpose of restricting competition or influencing the competitive environment.

(b) Each signature on the offer is considered to be a certification by the signatory that the signatory—

(1) Is the person in the offerors organization responsible for determining the prices being offered in this bid or proposal, and that the signatory has not participated and will not participate in any action contrary to subparagraphs (a)(1) through (a)(3) above; or

(2) (i) Has been authorized, in writing, to act as agent for the principals of the offeror in certifying that those principals have not participated, and will not participate in any action contrary to subparagraphs (a)(1) through (a)(3) above; (ii) As an authorized agent, does certify that the principals of the offeror have not participated, and will not participate, in any action contrary to subparagraphs

(a)(1) through (a)(3) above; and (iii) As an agent, has not personally participated, and will not participate, in any action contrary to subparagraphs (a)(1) through

(a)(3) above.

(c) Offeror understands and agrees that –

(1) violation of this certification will result in immediate disqualification from this solicitation without recourse and may result in disqualification from future solicitations; and

(2) Discovery of any violation after award to the offeror will result in the termination of the award for default.

Attachment A: General Provisions

The following general provisions apply to all bidders responding to this Request for Proposal (RFP).

Independent Contractor: The selected firm or individual will perform services as an independent contractor and not as an employee or representative of Winrock International.

Compliance with Laws: Bidders must comply with all applicable local and national laws and regulations, including those related to labor, taxation, and data protection.

Ethical Conduct: Winrock International expects the highest standards of integrity, ethics, and professionalism. Any form of fraud, bribery, or misrepresentation may result in disqualification.

Confidentiality: Information shared as part of this RFP or subsequent contract discussions must be treated as confidential and not shared with third parties without Winrock's consent.

Conflict of Interest: Bidders must disclose any potential conflicts of interest that could influence their proposal or performance under a resulting subcontract.

Right to Reject or Modify: Winrock International reserves the right to accept or reject any or all proposals, to make no award, or to issue modifications to this RFP at any time.

Costs of Proposal Preparation: All costs associated with preparing and submitting proposals are the sole responsibility of the bidder.

Governing Law: Any subcontract resulting will be governed by and construed in accordance with the laws of the State of Arkansas, USA.

Additional terms and conditions will be included in the final subcontract agreement based on the nature and scope of the work to be performed.