

EXPRESSION OF INTEREST (EOI) FOR THE TANZANIA AGRICULTURE CLIMATE ADAPTATION TECHNOLOGY DEPLOYMENT PROGRAM (TACATDP)

Introduction to the Assignment

CRDB Bank Plc ("CRDB" or the "Bank") is an integrated financial services provider in Tanzania. The Bank also operates three subsidiaries, CRDB Bank Burundi S.A., CRDB Democratic Republic of Congo and CRDB Insurance Broker Limited. CRDB was accredited with the United Nations Green Climate Fund (GCF) as a financial intermediary for the implementation of green finance on 13 November 2019. As the largest financial services provider in Tanzania, CRDB provides corporate, retail, business, treasury, premier, bancassurance and wholesale microfinance services to individuals, small and medium-sized enterprises, and corporations. CRDB Our financial services are customer-centric and the bank is committed to providing tailored financial solutions that not only support economic growth, but also promote sustainable livelihoods.

FSDT Financial Sector Deepening Tanzania ("FSDT") is a donor-funded financial sector market facilitator that aims to achieve poverty reduction through a transformative financial sector that offers quality, inclusive and sustainable financial solutions to improve the livelihood, wellbeing, and empowerment of underserved Tanzanians. FSDT's work is centred around evidence based advocacy in the financial sector to influence market system changes that deliver value and sustainable impact in the lives of Tanzanians. FSDT focuses its efforts on the most financially excluded and economically marginalized Tanzanians, particularly women and youth.

Context Agriculture is essential to Tanzania's economic and social fabric, accounting for 27% of its gross domestic product (GDP) and 67% of jobs. However, due to technical, environmental, ecological, and social factors, the agricultural sector is particularly vulnerable to the adverse effects of climate change, resulting from climatic variabilities and increased likelihood of extreme weather events. These include erratic rainfall patterns, drought, shifting weather patterns, and increased disease incidences that continue to threaten the sector's productivity. Climate change and changing temperature patterns have already contributed to a decline in agricultural productivity. Over the past two decades, the sector has experienced relatively low growth in comparison to other sectors, according to World Bank national accounts data. The sector contribution to GDP share dropped from 29% in 2000 to 23.7% in 2023. The World Bank found that agricultural productivity in Tanzania already suffers at least USD 2.00 million in annual losses due to weather-related risks. Climate and economic modelling have shown that climate change may have costed 17% of Tanzania's economic growth potential in 2019, while national food production is projected to decrease by 8-13% by 2050 due to climate related factors. The value-loss of agricultural GDP over the coming five decades is estimated at approximately USD 27 billion. With agriculture playing an integral role in the lives of the country's most marginalized and vulnerable populations - 80 - 90% of agricultural land is held by smallholder farmers, and 98% of economically active rural Tanzanian women are engaged in farming - the adverse effects of climate change will disproportionately harm those groups and hamper the country's sustainable development.

The Tanzania Climate Adaptation Technology Deployment Program The Tanzania Agriculture Climate Adaptation Technology Deployment Programme (TACATDP) is a GCF-funded programme developed to respond to these challenges and transform Tanzania's agricultural sector and ensure long-term adaptive capacity of the sector's key agents. To do so, the TACATDP proposes a multipronged approach through two (2) components.

Financial Products: the first component includes developing and deploying customized financial products to target climate adaptation and resilience in the agriculture sector and for smallholder farmers in particular. This includes blending GCF and CRDB financing to establish a dedicated credit line for CRDB Bank's Agriculture Resilience and Adaptation (ARA) lending operations and supporting a guarantee credit-enhancement facility to ease lending towards smallholder farmers pursuing adaptation investments. CRDB Bank, in collaboration with other insurance companies will support the launching of a dedicated ARA insurance scheme focused on smallholder farmers. The results under this component will help justify and further scale up of innovative technologies and climate interventions to achieve transformational shifts in the agriculture sector in Tanzania. The successful implementation of TACATDP will also increase private investments into agriculture and proliferate the availability of ARA financing products in the country.

Technical Assistance and Capacity Building: complementing financial product development, there will be technical assistance (TA) and capacity building to ensure the long-term sustainability of climate adaptation financing in the country in years to come. The comprehensive targeted TA comprises five (5) capacity building sub-activities and five (5) policy interventions that aim to reduce the perceived risks of lending to agribusinesses and climate adaptation activities, with the ultimate goal of supporting large-scale investment in climate-compatible adaptation solutions. CRDB Bank, the Government of Tanzania, financial institutions, agriculture end-users, regulators, and other stakeholders will be given the opportunity to innovate on delivery mechanisms, systems, and financial products essential for profitable climate-compatible agricultural financing, including agribusiness. Capacity-building activities will include upgrading the CRDB Bank staff's skills to perform climate risk assessments and integrating climate risk management within their agricultural lending portfolio, as well as working with smallholder farmers on identifying high-return adaptation opportunities. The results under this component will help build, strengthen, and disseminate the data tools, climate knowledge, institutional capacity, and policy interventions required to integrate climate risks and climate adaptation into agricultural development programs in Tanzania. These terms of reference target the implementation of the objectives of Activity 2.10. Support and collaborate with the Financial Sector Deepening Trust (FSDT) to facilitate the integration of climate risks into financial sector through agriculture policies, investments frameworks, and overall financing operations under Component 2 of the TACATDP approved program. Specific activities include: Activity 2.10.1: Coordinating policy dialogue between FSDT, CRDB Bank, other local financial institutions, and the Government of Tanzania on best practices for integrating climate risks into financing decision making.

Activity 2.10.2: Supporting FSDT operationalize climate risk considerations throughout its interventions in the market, including developing training manuals and guiding operation frameworks.

Impact Potential: by transforming the country's climate financing processes to better address climate adaptation in the agriculture sector, the TACATDP will help achieve a paradigm shift in the country's approach towards financing and building adaptation and resilience to climate change. The TACATDP is estimated to realize 62,064 direct beneficiaries per year (1,241,288 direct beneficiaries over the programme's lifetime) and an additional 245,152.80 indirect beneficiaries per year (4,903,056 indirect beneficiaries over the programme's lifetime). This is the equivalent of providing impactful and long-lasting

support to 1.2% of Tanzania's population as direct beneficiaries and 4.67% of the country's population indirectly, of which 30% to 50% are women.

The Green Climate Fund (GCF) has set aside funds to support the Financial Sector Deepening Trust (FSDT) in the effective and sustainable integration of climate risks in the organization's and other financial institution's agriculture policies, investments frameworks, and overall financing operations.

Aim and Deliverables of the Assignment

This Terms of Reference focuses on implementing activity 2.10 of the TACATDP, which will provide support for the Financial Sector Deepening Trust (FSDT) in the effective and sustainable integration of climate risks in the organization's and other financial institution's agriculture policies, investments frameworks, and overall financing operations. This activity area is based on a strong partnership between the CRDB and the FSDT. Both actors will be central to engage with in delivering the deliverables included in this ToR.

Specific Activities and Deliverables

The below specific activities will be undertaken and deliverables will be developed under this ToR. For all these activities, coordination with CRDB and FSDT is essential.

1. Development of a work plan, including a clear implementation approach and timeline for the specific activities undertaken, stating precisely what is being proposed, how it shall be executed. This includes a mapping of key financial institutions to participate in this program; a detail of any responsibilities and obligations of different parties involved. It also includes detailing the specific actors involved, resource needs for the activities, duration, and other pertinent matters.

2. Coordination of policy dialogues and related activities between FSDT, CRDB Bank, other local financial institutions, and the Government of Tanzania on best practices for integrating climate risks into financing decision making.

3. Support to FSDT and local financial institutions to operationalize climate risk considerations throughout the organization, including developing training manuals and guiding operation frameworks.

4. Leading of the development of policies and protocols on information sharing between implementing partners and beyond in relation to the activity areas described in this ToR.

5. Build a pipeline of "qualified" projects that can be funded under GCF and other private green investors.

6. Development of a progress report on policy dialogues, best practices for integrating climate risks into financing decision making and operationalization of agriculture policies, investments frameworks, and overall financing operations.

7. Drafting of stakeholders workshops and meetings output and outcomes reports.

8. Development of a draft and final report on all activities undertaken, including key recommendations on how to further improve this area of the TACATDP. The full assignment will be undertaken in the time period of November 2024 until December 2027.

Desired Qualifications and Experience

CRDB seeks an experienced and dedicated consultant, consultancy firm or consortium of experts to undertake the assignment as described in this ToR.

Lead Consultant and Team Leader:

- Degrees in finance, banking, economics, public policy, environment management, climate change or other fields related to the activities included in this ToR;
- Minimum 12 years of experience in supporting the financial sector on optimizing its processes, in particular related to mainstreaming climate finance and or risk and climate considerations;
- Excellent knowledge of climate policy and finance matters, climate change adaptation, the agricultural sector and rural circumstances in the context of East Africa, in particular Tanzania;
- Strong experience within the financial sector focusing on agriculture and risk management;
- Strong project management and coordination skills;
- Excellent written and oral communication skills, including training skills, in English;
- Strong analytical skills and proven track record of producing high-quality technical reports and training programs
- Proven planning, organizational and collaboration skills.
- Experience of undertaking similar assignment in Tanzania context, and preferably participated on similar assignments in EAC or other regions
- Project Management and Coordination Specialist;
- Degrees in finance, banking, economics, public policy, environment management or other fields
- Minimum 7 years of relevant experience in banking or finance, climate-related projects, and research work; with broad knowledge on climate change and risk management;
- Strong project management and coordination skills;
- Proven experience working in and coordinating multi-stakeholder partnerships and programs;
- Proven experience working in developing and delivering training programs;
- Excellent written and oral communication skills, including training skills, in English;
- Proven planning, organizational and collaboration skills.
- Experience of undertaking similar assignment in Tanzania context, and preferably participated on similar assignments in Tanzania or EAC region.

How to Apply

- If you are interested in undertaking this work, please submit complete proposals (Technical & Financial) with motivation letter and CV(s) of the key expert(s) proposed to undertake the assignment to tenders@crdbbank.co.tz.
- Deadline for submission of the proposals is **Monday, 21st October 2024 before 17:00 hours**. Thereafter, no submission will be accepted after the deadline.
- Any clarity may be required from this tender advert should be directed to; Email: info@crdbbank.co.tz. Copy to: procurementdesk@crdbbank.co.tz, Phone Numbers: 0222197700; 080008000; 0714197700; 0755197700

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