**Terms of Reference (TOR)**

**“Access to Finance Officer (Consultant)”**

1. **Heifer Overview**

Heifer Project Nepal (HPN) is a non-profit organization working in Nepal since 1998 with the aim of ending hunger and poverty and caring for the earth through agriculture-based livelihood and market system development programs.

1. **Background**

While agriculture and livestock-based micro, small and medium enterprises-MSMEs remains an important source of income for rural people, entrepreneurship has been yet to achieve its true potential in this sector. HPN has realized that the lack of access to capital for startup and business expansion is one of the major limiting factors. Hence, it’s programs focuses on developing a sustainable rural financial ecosystem by strengthening cooperatives and empowering micro, small, and medium enterprises-MSMEs through investment facilitation, financial literacy and technical skills development. By partnering with 17 bank and financial institutions-BFIs, Heifer has received commitment of over NPR 7 billion interest subsidy concessional loans for farm enterprises and cooperatives. The strong collaboration and coordination among Heifer, BFIs, Cooperatives and rural MSMEs is needed to fill the gaps in efficiency and reaching its true potentials. To capitalize on this success, HPN is seeking some short-term consultants to support its access to finance initiatives in Nepal.

1. **Major Responsibility**

The full-time field-based consultants will work in the field of access to finance and business capacity development of smallholder farmers and other MSMEs in the Government Partnership Project-GPP areas. The main responsibility of this position will be to work with the groups of smallholder farmers, youth and different occupational ethnicity to start up or expand their enterprises by helping them in bringing interest subsidy concessional loans from Banks and Financial Institutions-BFIs and the measurement of its performance in the field.

* Assist the cluster team, partner NGOs, local governments (Government Partnership Project-GPP) and Cooperatives in identification of farm entrepreneurs and other MSMEs in the livestock/agriculture sector seeking for affordable and simplified finance (interest subsidy concessional loans).
* Coordinate with the partner Bank and Financial Institutions-BFIs and maintain a functional relationship with them.
* Build the capacity of selected MSMEs (including the project team) in obtaining investment (including loan) for start-up and growth of MSMEs enterprise operations.
* Develop determinants of the loan utilization and repayment behavior of Cooperatives, farm entrepreneurs and other MSMEs.
* Develop a working modality for Cooperatives to review loan application and to check control over the utilization of the loan.
* Support the Cooperatives, MSMEs and other Value Chain (VC) actors in documentation (business plans, loan processing etc.) utilization and monitoring of loans.
* Compile annual income generated particularly from the use of loan from BFIs.
* Ensure regular reporting incl. case study documentation under this component of the project.
* Coordinate with the cluster team for the implementation of capital deployment program in the project area.
* Work with Project Monitoring and Evaluation (PME) unit in developing monitoring framework and maintain progress reporting and result measurement of the project.
1. **Duty Station and Duration**

Gulmi, Palpa and Dhading (Field based) and six months with possibility of extension up to 12 months based on performance. Extensive travel is required.

1. **Deliverables**
* Monthly report consisting no of entrepreneurs and cooperatives facilitated for loan application in the project area, total amount of loan realized and performance/impact of this initiative and bimonthly reports of achievement of all the milestones under capital deployment component.
* Profile of MSMEs, Cooperatives, BFIs (incl. its branch and staff) and local governments.
* Review report of MSMEs and Cooperative business plans (monthly).
1. **Minimum Requirements**
* Bachelor’s degree or Master’s Degree in Economics/Finance/Business management or related field, plus minimum 3 years of experience in development sector, especially relevant work experience in the field of agriculture/livestock value chains including access to finance is required.
* Must have computer knowledge of Microsoft Excel, PowerPoint, or similar software to visualize and present the findings.
* Motivated to work responsibly with little supervision - major tasks in field where independent expert decisions have to be made.
* Ability to meet and deal with others in a courteous and tactful manner.
1. **Required Documents**
* Proven experience on Private Sector engagement
* Knowledge on Access to Finance and Financial Inclusion
* Experience on Livestock Economics/Value Chain Development

Interested and experienced individual from the same field is requested to submit application along with the following documents mentioning email subject line “Application for Access to Finance Officer Consultant” through email to**procurement-np@heifer.org**

* Letter of interest
* Updated CV
* Financial proposal indicating consultancy fee (e.g. rate per month in NPR)
* Copy of PAN registration certificate

**Deadline for Submission of Expressions of Interest: 27th December, 2021 before 5 PM.**