

## **TERMS OF REFERENCE FOR CONSULTANCY TO DEVELOP BUSINESS SKILLS AND IMPROVE CREDIT ACCESS AND REPAYMENT BY SEED ENTERPRISES WITHIN THE FRAMEWORK OF THE SEEDS4LIBERIA PROJECT**

### **ABOUT THE AFRICA RICE CENTER**

The Africa Rice Center (AfricaRice) is a leading pan-African rice research organization committed to improving livelihoods in Africa through strong science and effective partnerships. AfricaRice is a CGIAR Center. It is also an intergovernmental association of 28 African member countries, with headquarters in Côte d'Ivoire.

### **THE SEEDS4LIBERIA PROJECT**

The seed sector in Liberia faces numerous challenges that hinder agricultural productivity and economic growth. Farmers heavily rely on seed from previous harvests, leading to consistently low yields compared to neighboring countries and global averages. There is a high dependence on imported seed from neighboring countries, which introduces the risk of diseased or mislabeled seed, further compromising crop health and output. The sector suffers from inadequate infrastructure and weak institutional support for seed production, processing, quality control, certification, traceability, storage, and marketing. These deficiencies create inefficiencies and limit the availability of quality seed to farmers.

Compounding the above, the sector lacks sufficient investment in research and development, which hinders the creation of high-yielding, resilient seed varieties that are well-suited to local conditions. Limited awareness among farmers about the benefits of certified seed and improved seed varieties causes continued reliance on traditional, low-quality seed. Consequently, the private sector's involvement in seed production and distribution remains minimal, restricting innovation and market diversification. Knowledge of existing seed diversity, market potential, and farmer preferences is limited, further hindering the sector's growth.

To overcome the above challenges, the European Union is funding a 4-year seed system intervention in Liberia: "Building resilient seed systems for rice, cassava, soybeans, coffee, and fish value chains to strengthen food and economic diversification in Liberia (Seeds4Liberia)". The overall objective of this intervention is to enhance food and nutrition security in Liberia through demand-driven, well-structured, and regulated seed systems for rice, cassava, soybean, coffee, referred to as "target crops", and fish. It contributes to the overall objective of the action "From productivity to product, linking peers to peers (P2P)", which is to enhance food and nutrition security. The specific objectives of the project are to:

1. Gather market intelligence on the target crops and fish in Liberia, their diversity and preferences, demand, supply and other major players in the respective seed system.
2. Enhance the capacity of the Central Agricultural Research Institute (CARI), the National Fisheries and Aquaculture Authority (NaFAA), the Liberia Agriculture Commodity Regulatory Authority (LACRA), the Ministry of Agriculture (MoA), and students from

public and private tertiary education institutions to sustainably produce, store, and supply breeder seed/seedlings of target crop varieties (including bio-fortified) as well as broodstock and quality seed production of improved strains of selected fish species preferred by consumers.

3. Strengthen the capacity of private seed companies (PSCs), community-based seed enterprises (CBSEs) and community-based seed producers (CBSPs) to sustainably produce, store, and supply foundation and certified seed/seedlings of target crops and quality-assured large-size fingerlings of fish.
4. Increase quality assurance in the seed system in Liberia by operationalizing the Seed Development and Certification Agency (SDCA) and strengthening LACRA.
5. Enhance varietal turnover and increase yields in farmer's fields with quality seed of high-yielding, climate-resilient and nutritious varieties of target crops and fish species preferred by Liberians.

Cluster 3 of the project focuses on building the technical capacity of private seed companies, community-based seed enterprises, and community-based seed producers to produce and market certified seed on a service delivery basis. The expected outcome of this cluster of activities is enhanced capacity of private sector seed actors to sustainably produce and market certified seed. The assumption is that the project's approach will incentivize them to achieve their own enterprise objectives. The incentives include:

- Provision of early generation seed/seedlings
- Provision of a mechanical tool kit coupled with training on its operation and maintenance
- A seed certification and marketing cash incentives coupled with technical training on improved production techniques and business management, and
- Building the capacity of seed actors and commercial banks to engage with each other in mutually beneficial credit transactions.

The value of the incentives, which will be operationalized through a service contract, will be proportional to the quantity of quality assured seed to be produced and commercialized by the private seed actor. The seed producers have to demonstrate that they are business oriented by providing the necessary seed business documentation, seed business infrastructure and a seed business plan. In addition, they will have to commit to fund the seed production process not covered by the incentives provided by the project. It is also assumed that there will be political stability, suitable weather conditions, no disease and pest outbreaks, and that these private sector seed actors will be willing to adopt the necessary agronomic practices.

## **OBJECTIVES OF THE CONSULTANCY**

AfricaRice seeks the services of a qualified consultant to strengthen the business capacities of private seed enterprises and enhance their ability to access and responsibly manage credit. The specific objectives of this consultancy are to:

- i. Enhance the business and financial management skills of private seed enterprises.
- ii. Improve access to financial services through better linkages with financial institutions.
- iii. Support improved credit utilization and repayment practices.

## SCOPE OF WORK

The consultant will be responsible for:

### A. Needs Assessment

- Conduct a detailed needs assessment of selected private seed enterprises to identify gaps in business and financial management.
- Map out the current credit access situation and repayment challenges.

### B. Capacity Development

- Design and deliver tailored training programs on business planning, financial literacy, bookkeeping, marketing, and strategic growth.
- Facilitate peer learning and mentorship among seed enterprises.

### C. Financial Access Facilitation

- Engage with financial institutions to understand lending criteria and products suited for seed businesses.
- Organize business-to-finance forums or matchmaking events between seed enterprises and lenders.
- Assist seed enterprises in preparing bankable business plans and loan applications.

### D. Credit Management Support

- Provide post-training coaching on responsible credit use and repayment planning.
- Develop or adapt tools for credit monitoring and record-keeping.

### E. Reporting and Recommendations

- Prepare a final report with outcomes, challenges, lessons learned, and recommendations for future support.

## DELIVERABLES

- Inception report with workplan and methods
- Needs assessment report

- Training materials and delivery reports
- Business-to-finance engagement event report(s)
- Final consultancy report with recommendations
- At least 10 seed enterprises supported with bankable business plans

## **DURATION AND LOCATION**

- **Duration:** 12 months from August 01, 2025 – July 31, 2026
- **Location:** Liberia, with possible field travel to enterprise locations

## **REQUIRED QUALIFICATIONS**

- A Master's degree in Business Administration, Agribusiness or related field
- Proven experience in enterprise development, agribusiness, or rural finance
- Strong background in capacity building and financial literacy
- Knowledge of the seed sector or agricultural value chains is an advantage
- Excellent facilitation, communication, and report-writing skills

## **SUBMISSION OF PROPOSALS**

Interested consultants should submit:

- A technical proposal detailing understanding, approach, and workplan
- A financial proposal
- Profiles/CVs of key personnel
- References or evidence of similar assignments

**DEADLINE FOR SUBMISSION:** July 4, 2025, Friday at 4:00PM GMT.

**VALIDITY OF OFFERS:** 90 days

**HOW TO APPLY:** Please submit your proposals to [A.quotation@cgiar.org](mailto:A.quotation@cgiar.org) . The proposals (Technical & Financial) must be password protected to avoid being disqualified during the selection process. AfricaRice will reject proposals received after the said deadline.

Further questions regarding the ToR (Terms of Reference) can be sent at the same email address.

- AfricaRice has zero tolerance for fraud & corruption
- AfricaRice anti-fraud & anti-corruption policy states sanctions against any compromised person/s.