



## Terms of Reference (Re-advertisement)

### Co-design of Financial Products and Capacity Building of Bamboo SMEs and Local Entrepreneurs

---

#### 1. Organizational Background:

iDE (International Development Enterprises) is a nonprofit organization dedicated to ending poverty. With over 40 years of experience, iDE is a pioneer in market-based development. Our work within agriculture, sanitation, climate change resilience, and gender equality stand out because we don't simply provide handouts. Instead, iDE believes in powering small-scale entrepreneurs and building robust market ecosystems that lay the groundwork for low-income and marginalized people to prosper on their own terms. iDE has almost 1,300 global staff and offices in 10 countries across Africa, Asia, and Central America.

iDE established its first country program in Bangladesh in 1983. Today, it's the longest-standing NGO specializing in market systems in Bangladesh. Our diverse portfolio spans across agricultural markets, water, sanitation, and hygiene (WASH), renewable energy, and climate-smart technologies.

#### 2. Program Overview:

The Bamboo for Climate Action (B4CA) Phase- I project is a three-year (April 2023-March 2026) initiative funded by the Swiss Agency for Development Cooperation (SDC) that aims to improve the resilience to climate change for refugees and host communities through bamboo as an effective nature-based solution with multi-purpose effects. The project is being implemented through a partnership of iDE Bangladesh and The CNRS in five sub-divisions (Teknaf, Ukhiya, Ramu, Cox's Bazar & Chakaria) under the Cox's Bazar district. iDE leads the MSD approach by engaging private sector market actors to work closely with MSMEs.

#### 3. About the Assignment:

The project aims to enhance access to finance (A2F) by enabling a large number of enterprises to become "bankable," facilitating their ability to secure necessary financing at competitive rates. iDE seeks to establish partnerships with financial institutions (FIs) to connect beneficiary enterprises with attractive financial products, simplifying loan processes for clients living at the base of the economic pyramid. Under a Joint Venture Agreement (JVA) with 2-3 FIs, the assignment will utilize the expertise and resources of these institutions to strengthen the bamboo sector's access to finance, contributing to market systems development and broader economic growth. It is worth mentioning that this assignment is a co-creation initiative which allows the FI

partners to design, create and/or implement collaboratively with iDE which implies iDE will share a certain portion of the operating expense (OPEX) and product development cost, while the cost of demand generation will be conducted by iDE.

[\*\*Click Here to Download Full ToR\*\*](#)