



Consultancy Ref No: 218/RPLC/26-27

## RFP for Consultancy Services-WWF Pakistan

### **Subject:**

**Study on Exploring Green Financing Potential for Regenerative and Sustainable Agricultural Production Systems in Pakistan**

#### **Application Submission:**

Interested consultants should submit the Proposal on Application Form Available Online or can access through following Link: <https://forms.office.com/e/sxNStCNxPM>

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## 1) INTRODUCTION & BACKGROUND

Contract type: Consultancy and Services  
Duration of assignment: 01<sup>st</sup> March 2026 – 31<sup>st</sup> May 2026

Pakistan's agricultural sector is vital to its economy, contributing significantly to GDP, employment, national food security, and export earnings. However, the sector faces substantial and growing challenges due to climate change, land and soil degradation, water scarcity, declining biodiversity, and increasing production costs. Historically, agricultural production systems have relied heavily on input-intensive practices, including excessive use of chemical fertilizers and pesticides, which have adversely impacted soil health, water resources, air quality, and ecosystem resilience. As climate risks intensify, smallholder farmers and agri-food value chains are becoming increasingly vulnerable to shocks, threatening livelihoods and long-term sustainability.

Since 1998, WWF-Pakistan's Food and Agriculture Programme has worked to mitigate the adverse environmental impacts of farming practices without compromising productivity and farmer profitability. The programme has primarily focused on cotton and sugarcane systems and is currently engaging with more than 250,000 practicing farmers across 16 districts in Punjab, Sindh, and Balochistan. Building on this experience, WWF-Pakistan is implementing the Regenerative Production Landscape Collaborative – Pakistan (RPLC-Pakistan), funded by the Laudes Foundation, as part of a global initiative active in multiple countries.

RPLC-Pakistan aims to facilitate landscape-level transitions towards regenerative production systems by convening multi-stakeholder platforms that bring together farmers, financial institutions, private sector actors, civil society, and public-sector stakeholders around a shared vision for climate resilience, biodiversity conservation, community well-being, food and water security, sustainable land use, and regenerative local economies. A core objective of RPLC-Pakistan is the mobilisation of finance to enable investment in regenerative and sustainable agricultural practices aligned with the PPI Compact goals.

Despite increasing recognition of sustainable production agricultural systems, a critical gap remains between the financing needs of producers and value-chain actors and the availability of appropriate, affordable, and fit-for-purpose financial products. At the national level, green and sustainable finance has emerged as a strategic priority, led by the State Bank of Pakistan (SBP) through its **Green Banking Guidelines (2017)**. These guidelines encourage banks and financial institutions to integrate environmental and social risk management into credit decisions, promote green and climate-aligned lending—including sustainable production agricultural systems—and reduce the environmental footprint of their own operations.

Several commercial banks and microfinance institutions have begun operationalising the Green Banking Guidelines by establishing Green Banking Offices, introducing green lending products, and engaging with international partners such as the International Finance Corporation to strengthen sustainable finance practices and contribute to the development of a national Green Taxonomy. However, the application of green banking frameworks to regenerative and sustainable production agricultural system remains limited, fragmented, and insufficiently tailored to the transition costs, risk profiles, and cash-flow characteristics of agricultural producers.

In this context, there is a clear need for a structured, evidence-based assessment of Pakistan's green finance landscape to understand how existing financial instruments can be adapted, and new financing modalities designed, to support a sustainable production agricultural system at scale. To address this gap, WWF-Pakistan intends to engage the Consultancy Firm/Institution to conduct a comprehensive study on green financing potential for regenerative and

sustainable production agricultural system under RPLC-Pakistan.

## 2) GENERAL CONDITIONS

- 1) The WWF-PAKISTAN reserves the right to reject or accept any proposal. The WWF-PAKISTAN reserves the right to proceed with the implementation of any Service, in whole or in part, as described in the Proposal.
- 2) The WWF-PAKISTAN reserves the right to engage in discussions with any BIDDER to clarify responses or discuss certain issues with regards to the proposal or services requested. The WWF-PAKISTAN has no obligation to notify the other BIDDERS of the discussions, clarifications, or other information provided by a BIDDER. Any additional information required for preparation of the BID shall be distributed to all participants at the same time.
- 3) The WWF-PAKISTAN reserves the right to award the proposal based on experience, qualification, completion date, service cost and other criteria, and not necessarily the lowest cost.
- 4) Based on the RFP BID the WWF-PAKISTAN is entitled to change/replace or omit any clause/part of the preliminary defined scope of services of the proposal. The WWF-PAKISTAN shall conduct negotiations with WWF to achieve the full compliance to the requirements.
- 5) The WWF-PAKISTAN reserves the right in the event the successful CONSULTANT fails to comply with the terms and conditions as listed, to cancel this contract and award it to another CONSULTANT without penalty or action against the WWF-PAKISTAN. The RFP does not constitute an agreement or order.
- 6) The RFP is not a binding agreement between the parties, submission of a proposal or response by a proponent is voluntary.
- 7) By submitting a bid, the BIDDER is deemed to have acknowledged all of the undertakings, specifications, terms and conditions, WWF Fraud and Corruption Prevention and Investigation Policy (Annex 2) contained in the RFP, and to be bound by them if the BID is accepted. All expenses incurred by the Bidder in connection with the preparation of its proposal are to be borne by the RFP participant, and the WWF-PAKISTAN shall not incur any obligation whatsoever toward the Bidder regardless of whether such bid is accepted or rejected.

## 3) PURPOSE OF CONSULTANCY

The purpose of this assignment is to assess, quantify, and structure the potential for green financing to support regenerative and sustainable agricultural practices in Pakistan, with a particular focus on RPLC-Pakistan landscapes and value chains.

The study will generate evidence-based insights to financial institutions, policymakers, and development partners on market opportunities, product design options, risk mitigation mechanisms, and scalable financing structures that are both commercially viable and environmentally impactful.

## 4) Objectives of the Study

### **Overall Objective:**

To assess the readiness and potential of Pakistan's banking and microfinance sector to design, adopt, and scale green financing products that enable the transition to a regenerative and sustainable production of agricultural commodities.

### **Specific Objectives**

- Assess the supply side readiness, capacity, and appetite of commercial banks, Islamic banks, and microfinance institutions to finance regenerative and sustainable production agricultural systems.
- Analyse demand side needs, constraints, and awareness of farmers and value chain actors, with particular attention to smallholders.
- Review existing agricultural, green, climate, and SME loan products and assess their suitability for regenerative and sustainable production agricultural system investments.
- Examine financial and non-financial barriers faced by producers in transitioning from conventional to regenerative practices.
- Assess the commercial viability of regenerative and sustainable production agricultural system financing from a lender's perspective, including risk, return, and recovery considerations.

- Estimate market potential in terms of hectares, number of producers, aggregators, service providers, and indicative financing volumes.
- Propose practical and innovative green financing structures, including blended finance and transition finance mechanisms, aligned with Pakistan’s regulatory context.

## 5) Scope of Work

The Consultant Firm/Institution shall undertake the following tasks, at a minimum:

### 5.1 Policy, Literature, and Landscape Review

- Review national and international literature on green finance, sustainable finance, and regenerative and Sustainable production agricultural system financing.
- Review Pakistan’s regulatory and policy framework, including SBP Green Banking Guidelines, relevant refinance schemes, and climate finance initiatives.
- Mapping the range of green products in the sustainable production agricultural system with the facilitation of literature provided by WWF-Pakistan’s Food and Agriculture team.

### 5.2 Mapping of Financial Institutions

- Map relevant commercial banks, Islamic banks, microfinance banks, and MFIs engaged in agricultural, SME, and green financing.
- Assess institutional mandates, portfolio exposure, geographic coverage, and experience with green or climate-aligned finance.

### 5.3 Review of Existing Green Financial Products

- Identify and analyse existing loan products related to sustainable production agricultural system, livestock and dairy, sustainable production agricultural system, renewable energy for farming, and other relevant green finance products.
- Assess eligibility criteria, loan size, tenor, pricing, collateral requirements, and repayment mechanisms.
- Evaluate the adaptability of these products to meet the investment cycles and risk profiles of regenerative and sustainable production systems.

### 5.4 Assessment of Financial Challenges and Transition Costs

- Analyse key financial challenges faced by farmers and value chain actors, including access to credit, collateral constraints, climate risk, cash flow gaps during transition periods, and market volatility.
- Conduct an indicative cost-benefit analysis of transitioning to selected regenerative practices, including upfront investment requirements and long-term economic and resilience benefits.

### 5.5 Stakeholder Consultations

- Conduct structured consultations with financial institutions, regulators, development organisations, aggregators, service providers, and selected farmer representatives (in coordination with WWF Pakistan).
- Capture insights on risk perceptions, incentives, product design preferences, and scaling considerations.

### 5.6 Market Potential Assessment

- Estimate market potential for regenerative and sustainable production agricultural system financing, including potential hectares, number of producers, role of aggregators and service providers, and indicative financing volumes.

### 5.7 Design of Green Financing Structures

- Develop proposed green and transition financing structures, including loan features, tenor, pricing, channelisation mechanisms, collateral and guarantee options, repayment schedules aligned with agricultural cash flows, and monitoring and verification requirements.
- Identify risk sharing and de-risking options, including blended finance, insurance, guarantees, and technical assistance.

### 5.8 Implementation and Scaling Considerations

- Identify prerequisites for piloting proposed financing products.
- Define the roles of financial institutions.

## 6) Key Deliverables

- Inception Report outlining methodology, tools, and work plan.
- First Draft of Study Report covering all components of the scope of work.
- Organisation and facilitation of a consultative workshop inviting key financial institutions, Commercial Banks, and

Microfinance institutions involved in agriculture financing, including all relevant stakeholders such as farmers, businesses, in consultation with WWF-Pakistan

- Final Study Report incorporating feedback from WWF Pakistan, including:
  - Market and institutional analysis
  - Product assessment and recommendations
  - Market potential estimates
  - Proposed green financing structures

## 7) PROJECT/ ASSIGNMENT TIMELINE

Three (3) Months starting from the signing of the agreement.

## 8) REQUIREMENTS

The interested consultant firm/Institution should meet the following criteria:

Minimum requirements

- Strong expertise in conducting similar studies/consultancies
- Experience of 8 – 10 years of working experience
- Strong linkages with commercial banks, Islamic banks, and microfinance institutions
- Well-versed in the banking system of Pakistan
- Knowledge about the SBP's Green Banking Guidelines in relation to sustainable agriculture.

## 9) CORRESPONDENCE & SUBMISSION OF PROPOSAL

1. Application Submission: Interested consultants should submit the Proposal on Application Form Available Online or can access through following Link:  
<https://forms.office.com/e/sxNStCNxPM>

**Queries**, if any, may be sent through Email by attention to the following:

**To:** Faiza khan ([fakhan@wwf.org.pk](mailto:fakhan@wwf.org.pk))  
**Cc:** Assadullah([assadullah@wwf.org.pk](mailto:assadullah@wwf.org.pk))

The RFP submission deadline is mentioned on WWF-Website.

2. Any information and responses to enquiries will be made in writing and distributed by email to all proponents. Enquiries after the foregoing deadline will not receive a response.

## 10) FORMAT OF THE PROPOSAL

- 1) **Application Form available at the WWF-Pakistan Website** - General information about the Bidder, covering ,qualification, experience and CVs.
- 2) **Experience:**  
**Description of the complete projects:** the list and general information about the complete projects, description of the role in the project, and other accomplishments of the Consultant.
- 3) **Proposal outlining scope of consultancy service-** Description of scope and working process, stages, deliverables, exclusions, conditions, methodology
- 4) **Service Provision Timeline** – Provide Detailed Work Plan as per Deliverable and TORs.

- 5) **Financial Proposal**- the prices shall be provided in Pak Rs, the total price must be exclusive of all types of applicable taxes

**Note:**

Templates of all information are provided on Application form available at WWF- Pakistan Website. Any Additional Information related to the RFP can be attached along with application Form.

## 11) FINANCIAL PROPOSAL

The proposed prices shall be provided in PKR; the prices shall be provided in Pak Rs. The total price must be exclusive of all types of applicable taxes.

The prices will include all the Travel, Boarding & Lodging and other expenses

**The Payment Term:** shall be defined by the contract to be concluded between WWF -Pakistan and the consultancy firm/institution.

## 12) EVALUATION PROCESS

Applicant's proposal shall be evaluated based on the Quality and Cost Based Selection (QCBS) method. Under QCBS both technical and financial proposals shall be evaluated as per following criteria against a maximum score of 100 points.

- a) Technical Proposal 70%
- b) Financial Proposal 30%

The following criteria shall be used as a basis for evaluation of technical proposals:

Qualifications (maximum 30 points)

- Experience relevant to the assignment (maximum 30 points)
- Adequacy of the proposed methodology and work plan (maximum 20 points)
- Skills & Competencies for the assignment (maximum 10 points)
- Prior experience with WWF-Pakistan (maximum 10 points)

Note: Late/ incomplete submissions will not be accepted. Only three (03) top-ranked firms will be included in the comparative process

## 13) DOCUMENTATION AND CONFIDENTIALITY

All documents completed based on the requirements of the present RFP shall be the property of the WWF-Pakistan, and shall not, without the consent of the WWF-Pakistan, be used, reproduced, or made available to third parties beyond what is necessary in respect of the fulfilment of the Project. All documents issued and information given to the BIDDER shall be treated as confidential.

## 14) BUDGET

The total Budget for this activity is **PKR 2,000,000/-**