Consultancy Ref No: 282/RPLC/26-27

RFP for Consultancy Services-WWF Pakistan

Subject: Development of Regenerative Agriculture Financing Pre-qualification scorecards and Guidebook through stakeholders' Consultation

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

CONTENT

1) INTRODUCTION & BACKGROUND

Contract type:	Consultancy and Services
Duration of assignment:	01st October 2026 – 31st December 2026
Consultancy Type	Both (Fim/Individual)

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.

Regenerative agriculture offers an important pathway to improving soil health, water efficiency, biodiversity, and climate resilience while safeguarding farmer incomes. To scale up these practices there is need to mobilise financing for practical, risk-informed tools to identify suitable farmers, credible vendors and service providers, and viable financing pathways. At present, financial institutions in Pakistan largely lack standardised assessment tools and reference material tailored to regenerative agriculture, which limits their ability to confidently evaluate, price, and scale up financing for this sector.

In this context, WWF-Pakistan intends to engage a qualified Consultant Firm/Institution to develop a Farmer Identification Pre-qualification scorecard, a Vendor Identification Pre-qualification scorecard, and a Guidebook for financial institutions on regenerative agriculture financing under RPLC-Pakistan, and to validate these tools through structured consultative workshops with key financial-sector stakeholders..

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 develop standardised, practical tools (pre-qualification scorecards) and reference material (guidebook) that enable banks, Islamic banks, and microfinance institutions in Pakistan to identify, assess, and finance regenerative agriculture producers and vendors with confidence, and to validate these tools with key financial-sector stakeholders.

4) Objectives of the Study

Overall Objective:

To strengthen the enabling environment for regenerative agriculture financing in Pakistan by equipping financial institutions with standardised assessment tools and reference guidance, validated through structured stakeholder consultation.

Specific Objectives

- Develop a Pre-qualification scorecard for assessing farmers to be categorized as regenerative agriculture practicing farmer and their readiness for relevant financing.
- Develop a Pre-qualification scorecard for vendors to assess the credibility and capacity of vendors and ability to enhance its businesses and services to support regenerative agriculture.
- Prepare a practical Guidebook for financial institutions on regenerative agriculture financing, covering the business rationale, financing models, risk assessment, and application of the pre-qualification scorecards.
- Conduct consultative workshops with financial institutions and relevant stakeholders to validate the pre-qualification scorecards and the guidebook.

Submit final validated tools (pre-qualification scorecards and guidebook), workshop reports, and an assignment completion report.

5) Scope of Work

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

5.1 Inception, Desk Review, and Work Plan

- Conduct an inception meeting with WWF-Pakistan to agree on scope, stakeholders, methodology, and timeline.
- Review relevant literature and documentation on regenerative agriculture, agriculture finance, and green finance, including material provided by WWF-Pakistan's Food and Agriculture team.
- Prepare a detailed work plan and methodology for the assignment.

5.2 Development of the Pre-qualification scorecard for assessment of farmers

- Design a practical pre-qualification scorecard to assess farmer suitability to be categorized as a regenerative agriculture farmer and readiness for relevant financing, covering areas such as farmer profile and landholding, current farming practices, soil health and input management, water management, crop diversification and biodiversity, climate risk and resilience, market access and value-chain linkages, financial behaviour and credit readiness.
- Define scoring criteria, weights, and interpretation guidance for the pre-qualification scorecard.

5.3 Development of the Vendor pre-qualification scorecard

- Design a pre-qualification scorecard to assess vendors, input suppliers, service providers, and technology providers relevant to regenerative agriculture, covering vendor profile and legal status, product/service relevance, technical capacity, market track record, quality assurance, farmer outreach and after-sales support, pricing transparency, delivery capacity, and environmental and social compliance.
- Define scoring criteria, weights, and a rating methodology for the pre-qualification scorecard.

5.4 Development of the Guidebook for financial institutions

- Prepare a concise, practical guidebook for financial institutions covering an introduction to regenerative agriculture, its relevance to Pakistan's agriculture and financial sectors, the business case for financial institutions, key regenerative agriculture practices, the farmer and vendor identification process, financing models and product considerations, risk assessment and mitigation measures, monitoring indicators, and the use of the pre-qualification scorecards, checklists, and templates.
- Deliver the guidebook in both editable and print ready formats.

5.5 Consultative Workshops

- Organise and facilitate two or more consultative workshops with financial institutions, regulators, and other relevant stakeholders, in coordination with WWF-Pakistan, to validate the developed pre-qualification scorecards and guidebook.
- Prepare workshop agendas, presentations, attendance sheets, workshop reports, and a feedback matrix showing how stakeholder comments were incorporated into the final tools.

6) Key Deliverables

- Inception Report outlining methodology, tools, and work plan.
- Draft and final Farmer Pre-qualification scorecard with scoring criteria, weights, and interpretation guidance.
- Draft and final Vendor Pre-qualification scorecard with scoring criteria, weights, and rating methodology.
- Draft and final Guidebook for financial institutions, in editable and print ready formats.

- Consultative workshops with agenda, presentations, attendance sheets, reports, and feedback matrix.
- Final validated tools (pre-qualification scorecards and guidebook), consultative workshops' minutes and assignment completion report.
- Sharing recommendations to State Bank of Pakistan in order to expand the existing coverage of their green financing guidelines.

7) PROJECT/ ASSIGNMENT TIMELINE

Four (4) Months starting from the signing of the agreement.

8) REQUIREMENTS

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

Minimum requirements

- Master of Banking and Finance or relevant degree holder in Finance (for an individual applicant or for the team members in case the applicant is a firm/organization/institute)
- Strong expertise in developing assessment tools, pre-qualification scorecards, guidebooks, or similar reference material for the banking/financial sector.
- Minimum of 5–8 years of relevant working experience in agriculture finance, banking-sector capacity building, or related fields.
- Demonstrated experience designing and facilitating consultative workshops with financial institutions and other stakeholders.
- Strong understanding of Pakistan's banking and microfinance sector.
- Knowledge of the SBP's Green Banking Guidelines and regenerative/sustainable agriculture financing.
- Institutional capacity for national outreach and stakeholder coordination

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

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

To: Faiza khan (fakhan@wwf.org.pk)
Cc: Assadullah(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 typesof applicable taxes

Note:
Templates of all information are provided on Application form available at WWF- Pakistan Website. AnyAdditional 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.

Financial Proposal				
Description	**Units**	**Quantity**	**Rate**	**Total Amount**
1. Remuneration: • Field • Office	Man Days [MD] / Man Months [MM]			
2. Air Travel	N/A	N/A	N/A	0
3. Road Travel	Road travel costs for consultants will be reimbursed on actual basis.			
4. Boarding/Lodging	Boarding and lodging costs for consultants will be paid on actual basis.			
5. Others (Please specify) Training Material, Printing, Photocopies, Colour printing, practical demonstration equipments e.g candling	**Please separate remuneration and out-of-pocket expenses.**			
Grand Total Inclusive of All direct or indirect Taxes and Out of Pocket Expenses				

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 maximumscore 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

Legends:		**Maximum Points**
Q	Qualifications/CVs of team is mandatory	30
E	Experience relevant to the assignment	30
A	Adequacy of the proposed methodology and work plan	20
S	Skills & Competencies for the assignment	10
P	Prior experience with WWF-Pakistan	10

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 issuedand information given to the BIDDER shall be treated as confidential.

14) BUDGET

The total Budget for this activity is **PKR 2,800,000/-inclusive of tax and out of pocket expenses**