

# ANNEX 20

First Level Anti Money Laundering and Countering  
the Financing of Terrorism Risk Assessment



# 2024

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**RE-GAIN: Scaling Solutions for Food Loss in Africa**

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# 1 AML/CFT Risk Assessment

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## 1.1 PURPOSE OF THIS ASSESSMENT

The aim of this assessment is to demonstrate that AGRA's Anti Money Laundering and Countering Financing of Terrorism (AML/CFT) controls have been integrated into the design of mechanisms, eligibility criteria and exclusions, and procedures that will be applied to engage partners, and procure goods and services under the RE-GAIN Programme in seven target countries. Although titled as an anti money laundering policy only, AGRA's AML Policy explicitly aims to assist governments in detecting, preventing and eradicating criminal and terrorist financing and activity. This assessment will also highlight the linkages between this policy and AGRA's Procurement Policy (see also Annex 10 Procurement Plan), the exercise of which is where many of the AML evaluations and compliance checks will take place. A template for the conduct of this Annex is still under preparation by the Secretariat of the Green Climate Fund (GCF). The following information responds to guidance questions that have been shared with AGRA by the GCF.

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## 1.2 AGRA'S AML/CFT POLICIES AND PROCEDURES

1. **Confirm that the Accredited Entity has applied its AML/CFT policies and procedures to this Funding Proposal and taken account of the GCF AML/CFT Policy and Standards, including the reliance on AEs to carry out Due Diligence**

**AGRA's Procurement Policy** emphasises the importance of a thorough evaluation and due diligence process within the conduct of procurement activities. For example, to fulfil a competitive and fair selection process it mandates that a minimum of three 'responsive and qualified' proposals must be evaluated in accordance with a two envelope system. The policy highlights the importance of due diligence activities and sets down options for increasing the scope of due diligence checks, including site visits and expanded third-party due diligence depending on the complexity of needs eligibility criteria, donor requirements and vendor risk assessments. Relevant extracts from the procurement policy.

AGRA has an **Anti-Money Laundering Policy** in place, which is **applied to all its financial transactions, including those related to funding proposals**. The policy is designed to ensure compliance with local and international AML/CFT laws and regulations, which through detailed due diligence processes, aims to detect, identify, and isolate any financial activities of illegal or questionable origin.

2. **Have the Accredited Entity's current AML/CFT Policies and Procedures been shared with the GCF, through the accreditation, AE update or re-accreditation process?**

A copy of the AML Policy is attached in Appendix 1 to this Annex.

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## 1.3 COUNTERPARTY DUE DILIGENCE

3. **For all other underlying Counterparties, including Executing Entities and third parties, has Counterparty Due Diligence, including Beneficial Ownership, been carried out and evidence obtained as required by the AE's AML/CFT Policies and Procedures? (If not, explain the circumstances)**

AGRA's AML Policy does not explicitly require a counter-party due diligence process. The policy commits AGRA to "follow, without exception, internationally accepted standards for 'know your client' (KYC) compliance" (Section 3). Detailed due diligence requirements contained therein include minimum evidential requirements (Section 8) for establishing the true identity of a prospective owner or grantee, including the beneficial owners of corporate entities (including Trusts), and the principals behind donors or grantees who are acting as agents. In practice, the procurement procedure established in Annex 10 includes an assessment of the authenticity of information provided by potential vendors, their litigation records, industry reputation, and financial solvency *and any other information as shall be determined by Agra*, during vendor prequalification and due diligence.

To facilitate robust counterpart due diligence and to support AML/CFT detection, AGRA has designed Eligibility Criteria that must be applied to inform the selection of all of the prospective partners who are engaged with and stand to benefit from the financial transactions related to the delivery of technical assistance provided under Component 1, and the procurement and delivery of Food-Loss Reduction Solutions (FL-RS) under Component 2 of the proposed programme.

The Eligibility Criteria have been expressly informed by the AML Policy and facilitate crucial due diligence checks including identity and corporate status checks, tax compliance, financial statement and expected payment mode checks. The criteria have been designed with specific stakeholders in mind, and cover smallholder farmer and community beneficiaries; agro-traders, processors and agrodealers, equipment and FL-RS manufacturers, financial service providers equipment buyers or operators, cooperatives and youth groups. A full set of these criteria are attached as Appendix 2 to this annex.

**4. Have all underlying Counterparties been screened against lists related to UNSC Sanctions resolutions and have any positive matches been identified?**

AGRA's procurement procedures do not mandate screening underlying Counterparties against United Nations Security Council (UNSC) Sanctions lists. However, read together with the AML Policy AGRA does in fact operate according as an exclusion list which supplements the procurement procedures and requires that AGRA does not engage with vendors that fail to comply with national and international laws and regulations on corporate governance including anti-bribery; corruption; and prohibited business practices. The policy states that vendors would be debarred from doing business with a vendor listed on the following websites:

- a. United Nations Security designation list <https://main.un.org/securitycouncil/en/content/un-sc-consolidated-list>
- b. Designated Nationals and Blocked Persons List maintained by the U.S. Treasury on <https://sanctionssearch.ofac.treas.gov>
- c. Active exclusion on System for Award Management (SAM) [www.sam.gov](http://www.sam.gov)
- d. Blacklisted by any government or multilateral banks such as the World Bank and African Development Bank; or
- e. If the vendor is involved in "fraudulent practice" or "corrupt practice"

What is more, the Section 6 of the AML Policy requires AGRA employees to *inter alia*, sufficiently ascertain the beneficiaries; and make sure that all applicable laws and regulations are respected. Section 11 establishes AGRA's governance of the AML Policy, with the Head of Finance serving as the Money Laundering Reporting Office (MLRO) with responsibility for overseeing implementation of the policy and reporting to the Board on an at least annual basis. The MLRO must also provide national authorities with a quarterly update on whether or not AGRA has opened grant accounts for any of individuals or entities appearing on the United Nations List of Suspected Terrorists issued from time to time. Read in conjunction with the procurement policy provisions, this effectively serves as a requirement to screen out any potential partners who appear on the UNSC Sanctions list or other similar lists.

To operationalise these requirements, the MLRO will, on a quarterly basis:

1. At a minimum, conduct a check of the UNSC Consolidated List, and cross check the names of recipients of RE-GAIN grants through the OFAC website, to ascertain if any parties with whom it is dealing or intends to deal, are excluded by AGRA's AML policy from entering into contracts with AGRA;
2. Take account of any exclusions communicated by SAM (noting as a USAID Recipient, AGRA should be registered on the SAM system);
3. Consult partners such as the World Bank or donor representatives, to ascertain if any relevant country-specific restrictive measures might have been raised in the previous quarter;
4. Review any evidence of fraudulent or corrupt practices submitted in the previous quarter;
5. Compile a list/update a list of all organisations or individuals with whom it will not engage.

If AGRA is currently engaged with an organisation that becomes blacklisted, delisted, or otherwise sanctioned, or is found to have been fraudulent or corrupt as a result of an investigation initiated by the MLRO, AGRA will terminate dealings according to contract termination clauses and seek any remedies including repayment of grants, or make referral to authorities in jurisdictions in line with contract provisions agreed between the parties.

5. **Is either the AE or any other Counterparties or third party an entity prohibited by the GCF AML/CFT Standards, i.e.?**
  - a. Shell banks, unlicensed banks, or unregulated Money or Value Transfer Service (MVTs) providers or agents;
  - b. Engaged in relationships with (have dealings with or provide services to) shell banks, unlicensed banks, or unregulated MVTs providers or agents;
  - c. Engaged in relationships with other entities which engage in relationships with shell banks, unlicensed banks, or unregulated MVTs providers or agents for the purposes of implementing a Fund-related Activity;
  - d. Financial Institutions that issue Bearer Shares; and
  - e. Financial Institutions that keep anonymous accounts or accounts in fictitious names for their clients

The AML policy provides a detailed framework of controls and procedures designed to prevent engagements with entities or practices that could be prohibited by the GCF AML/CFT Standards. These include mandatory **risk classifications and due diligence requirements**: Section 8.3 recognises that both internationally and locally that certain 'characteristics' carry much higher money laundering risks as compared with others. For example, it deems unregulated Charities, NGO and Not for Profit Organizations especially those operating on cross border basis as high risk, as well as entities from countries subject to sanctions, embargoes or similar measures by the United Nations, the African Union and East African Community. This is relevant especially for potentially unregulated youth groups operating. AGRA has developed specific eligibility requirements to select these partners (Appendix 2) which include provisions for identification verification, beneficial ownership, and lists of members. Applying criteria strictly to ascertain ownership and membership, alongside constitutions and purpose will be especially important if registration is not a formal requirement, or if AGRA decides to work alongside nascent youth groups as a capacity building measure, providing support to achieve registration or to develop a constitution.

In such cases AGRA may consider additional safeguards such as prohibiting fund disbursements to anonymous, unnamed accounts or to third-party accounts. AGRA's vendor due diligence, conflict of interest, and transparent procurement processes, suggest such principles of accountability and due diligence would apply in any event, offering a layer of protection where a high risk status is deemed based upon characteristics.

6. **Does the FP involve disbursing funds, directly or indirectly, through Cash Couriers for the purposes of implementing a Fund-related Activity?**

Payments for goods and services, particularly with respect to procuring and facilitating the supply of FL-RS to smallholder farmers, will be made via the transaction platforms of local financial institutions. These transactions will originate from AGRA's holding account established with partner banks, which will hold GCF grants until such time as AGRA provides the bank

instructions for its disbursement. Instructions will include the amount, destination and purpose of the transaction, with instructions to transfer funds to a specific, numbered account. Both the financial institution and the holder of the destination account will have been engaged by AGRA as a RE-GAIN partner following strict due diligence checks conducted during the procurement phase and application of Eligibility Criteria.

To ensure that any materials or technology procured under this project are used only for the purposes intended and are not diverted or misused for unauthorised, improper or illicit purposes, AGRA will require grant recipients, including manufacturers, agrodealers, and farm beneficiaries, who are approved to receive grants for the purpose of acquiring material, equipment or technology to promote or apply FL-RS, to report on activities as a part of regular reporting requirements. In addition to proofs of purchases, workshop reports, evidence of trainings, photographs of items being used, and other evidence may be submitted to demonstrate what grants have procured. AGRA will also conduct informal site visits, to observe progress implementing activities.

**7. Have any counterparties been identified as providing an elevated level of ML/TF risk, including:**

- a. **Politically Exposed Persons (PEP) including their immediate family members or close associates, or PEP-linked entities;**
- b. **Financial Institutions providing Correspondent Banking or Money or Value Transfer Services (MVTs);**
- c. **Designated Non-Financial Businesses and Professions;**
- d. **Entities issuing Bearer Shares or with nominee shareholders or directors;**
- e. **Trusts;**
- f. **Entities with unduly complex structure of ownership; and**
- g. **Non-Profit Organisations (NPOs).**

No counterparties have yet been identified and will be engaged through a competitive process that includes demonstrated compliance with Eligibility Criteria. The AML Policy does consider risks associated with counterparties identified as providing an elevated level of Money Laundering/Terrorist Financing (ML/TF) risk. Specifically, Section 10 defines **politically exposed persons (PEP)** as including senior political figures and their immediate family, and close associates. It sets out clear definitions for immediate family members and close associates, and elaborates some of the methods of amassing and concealing funds. The AML Policy requires AGRA to adopt an even higher standard of due diligence 'from the outset' if it knows or suspects it may be conducting business with a PEP. This higher standard of due diligence includes:

- Close scrutiny of any complex structures so as to establish that there is clear and legitimate reason for using such structures;
- Establishing sources of wealth (including the economic activity that created the wealth) as well as the source of funds involved;
- Developing a profile of expected activity as a baseline and reviewing that regularly, and at a senior management level at least annually;
- Close scrutiny of any unusual features, such as very large transactions, particular demands for secrecy, the use of cash or other financial instruments which break an audit trail and regular transactions involving sums just below a typical reporting amount.

The AML Policy also deems certain characteristics, such as NGO status, as high risk. Dealings with these and with all organisations commonly regarded as having an elevated level of ML/TF risk will be subject to the robust checks conducted during procurement, and application of Eligibility Criteria, which have been expressly formulated to comply with the identification requirements of the AML Policy.

**8. Any other entities identified through the AE's AML/CFT Policies and Procedures?**

To facilitate robust counterpart due diligence and to support AML/CFT detection, AGRA has designed Eligibility Criteria that must be applied to inform the selection of all of the prospective partners who are engaged with and stand to benefit from the financial transactions related to the delivery of technical assistance provided under Component 1, and the procurement and delivery of Food-Loss Reduction Solutions (FL-RS) under Component 2 of the proposed programme.

The Eligibility Criteria have been expressly informed by the AML Policy and facilitate crucial due diligence checks including identity and corporate status checks, tax compliance, financial statement and expected payment mode checks

## 9. Has Enhanced Due Diligence been carried out on such entities?

Should potential vendors be identified as having elevated risk status, enhanced due diligence such as careful assessment of complex ownership structures will be conducted in line with the AML Policy. In addition the prequalification checks that will be conducted during procurement provide scope for enhanced due diligence as previously noted. These inquiries could cover the level of satisfaction/ quality of work performed for previous clients; litigation record; industry and business reputation; financial solvency and any other information as shall be determined by AGRA. A combination of desktop due diligence, site visits or expanded due diligence (conducted by an external service provider) could also be implemented.

## 1.4 ML/TF RISKS

### 10. Has the AE carried out an ML/TF Risk Assessment in relation to the Funding Proposal, in accordance with the AE's AML/CFT Policies and Procedures?

During the development of the funding proposal AGRA looked at general security risk, under which terrorisms would fall, AGRA during the inception period will conduct a more indepth analysis of the regions that have been selected as target areas for this programme. Currently AGRA ML/TF risks are assessed as below by AGRA's Enterprise Risk Management team

Risk	Level of risk assessed (low/medium/high)	Rationale for the risk ranking	Mitigating Measures
Money Laundering/Terrorist Financing/Prohibited Practices)	Low-Medium	AGRA Impact and Likelihood matrix rates this risk as “ <b>Major impact</b> ” and “ <b>Rare likelihood</b> ” therefore it categorized as Low-medium	<p><b>1. Grantee screening and due diligence before onboarding:</b> SAM .gov checks and Refinitiv search checks done prior to grantee onboarding. This is conducted during Organizational Capacity Assessment (OCA) and Non-US Pre award Survey (NUPAS) assessments.</p> <p><b>2. Procurement vendor/onboarding:</b> Refinitiv checks done for all contractors, vendors and consultants prior to contracting.</p> <p><b>3. AGRA Staff :</b> (a)-Reference checks carried out for all staff. In addition, background checks conducted</p>

			<p>for Senior Managers including linkage to terrorism.</p> <p>(b)- It is mandatory that all staff sign the AML policy on an annual basis (among other policies).</p> <p><b>4. Finance:</b> Prior to payment, Finance reviews inclusion of the Refinitiv checks/SAM checks /background checks as conducted by (1) , (2) and (3) above as additional support to the payment package.</p>
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**11. Have all identified ML/TF Risks been outlined in Section F1 of the Funding Proposal? If not, please explain why and outline the risks and proposed mitigations**

Six risks have been identified in section F1 but they do not directly speak to ML/TF



## **APPENDIX A   AGRA Anti Money Laundering Policy( see a copy in the submission portal under other references)**

# APPENDIX B RE-GAIN ELIGIBILITY CRITERIA

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## 1.5 ACTIVITIES UNDER COMPONENT 1:

### ELIGIBILITY CRITERIA FOR PROGRAMME AREA

Selection of geographical location in the target countries for the RE-GAIN project. Below is the selection criteria that will be considered:

- Areas that have significant smallholder agriculture production.
  - Production areas that are recognized by local government as high productivity areas. Consultation will be key in the selection process
  - Proximity to existing agro-dealer network and or agriculture input and output businesses,
  - Where selected value chains are being produced and or traded
  - Where there is existing AGRA investments in extension systems, enhanced productivity and support to market systems
  - Areas that have previously and are currently being serviced by financial products by financial institutions
  - Existing infrastructure communications infrastructure to allow accessibility to the area
  - Demographics: Areas that have a potential for spillover or scaling effect due to the existence of a significant number of value chain actors (farm to market).
  - Synergies with other existing projects and initiative
- 

## 1.6 ELIGIBILITY CRITERIA FOR VBAS AND TRAINERS OF TRAINERS

AGRA shall apply the following criteria during the selection of VBAs/ TOT:

These will be selected in the RE-GAIN Programme's Host Countries applying the following criteria:

- Is a resident of the community or resides in the geographical location/area of the target beneficiaries/farmers.
- At least 10th grade education.
- Knowledge of farming must have at a minimum .05 hectare of farmland.
- Already identified as a 'lead farmer' communities by other government or partner programmes.
- A member of existing community-based groups (farmer cooperative, farmer groups, nutrition groups youth groups etc);
- Entrepreneurial skills are an advantage.
- Where local practices demand, be selected or endorsed by local community leaders; and
- Women and youth will be preferred VBA candidates.

### **Eligibility Criteria for Extension Services Recipients**

The different training activities will target actors across the agricultural value chain, including smallholder farmers and the communities that they form, agrodealers, food processors, manufacturers of FL-RS, financial service providers, and MSMEs or service providers that act across the value chain. Please find below the eligibility criteria across these different groups to be included in extension services. All but the small holder farmer communities will be engaged competitively.

### **Eligibility Criteria for Smallholder Farmers and Communities**

- Smallholder farmers in specific or selected project geographical location with land sizes of between 0 – 2.5 hectares;
- Smallholder farmers (as defined above) that are growing relevant crops (usually staples crops);
- Smallholder farmers that are members of local farmer groups in the targeted geographical areas;
- Limited access to inputs (seed and fertilizers);
- Limited or low level of access to extension services;
- Economic status based on level of income projected based on productivity levels achieved from both on-and-off farming activities.

### **Eligibility Criteria for Agricultural Traders, Processors, and Agrodealers**

- Legal capacity to operate: Certificates of Registration (and ability to produce registration certificate) as a sole trader, partnership, franchise, cooperative, or limited liability company;
- The full names, date of birth, identify, passport number and address of the natural persons managing, controlling or owning the body corporate or legal entity;
- If appropriate, demonstrated compliance with any Environmental standards or requirements to obtain licences or environmental impact assessments, reports or management plans as required by local laws;
- Tax compliance certificate;
- Details about expected payment mode (\*bank cheques, transfers, standing orders, etc)
- Preferably a track record of stocking and selling approved and or certified FL-RS (hermetic bags or tarpaulins) preferably of the selected manufacturer or importer;
- Audited Financial Statements (last full year at minimum)
- Willingness and financial capacity to stock hermetic technology at the right time (harvest);
- Presence in the geographies selected for the programme;
- Offers the best value in terms of additional services to small scale producers like moisture meters, training, credit and after sales services (aggregation, access to markets).

### **Eligibility Criteria for Manufacturers of FL-RS**

- Legal capacity to operate: Certificates of registration (and ability to produce registration certificate) as a sole trader, partnership, franchise, cooperative, or limited liability company;
- Tax Compliance Certificate;
- If appropriate, demonstrated compliance with any Environmental standards or requirements to obtain licences or environmental impact assessments, reports or management plans as required by local laws
- The full names, date of birth, identify, passport number, government identification and address of the natural persons managing, controlling or owning the body corporate or legal entity
- Preferably a track record of producing and selling FL-RS (hermetic bags or tarpaulins) that is approved by the national authorities

- Details about expected payment mode (\*bank cheques, transfers, standing orders, etc)
- Audited Financial Statements (last full year at minimum)
- Willingness and financial capacity to expand the production levels and distribution network (agrodealers, cooperatives, development projects,) for the FL-RS
- Willingness and financial and human capacity to develop and deploy (subsidized) marketing efforts to enhance uptake of the FL-RS among small scale producers
- In case the manufacturer or importer needs a loan: have a viable business proposal and the ability to repay the facility according to the bank.
- Offers the best value (number of bags distributed in difficult to reach or not yet reached geographies, level of subsidy needed, investment in market development at small scale farmer level) for the subsidy amount available.

### **Eligibility Criteria for Finance Service Providers**

- Financial institutions are able to demonstrate they are licensed, regulated and supervised by the relevant authorities (Central Bank, MFI regulatory body, cooperative agency); and are in compliance with any prudential liquidity requirements;
- Willingness to open a (sub) bank account in AGRA's name at no/low cost;
- The extent to which the bank offers interest rate on the deposit and has willingness to offer loan facilities to manufacturers and/or importers of FL-RS

### **MSMEs or Service Providers**

- Registration certificate if formally required under national laws
- Copy of constitution, and full list of members and officials
- The full names, date of birth, identify, passport number, government identification and address of the natural persons managing, controlling or owning the body corporate or legal entity
- Preferably a track record (based on physical records) as a service provider to small scale producers (can be in extension, aggregation of produce, selling of inputs or provision of mechanized services)
- Presence in the geographies selected for the programme and qualified staff or members that have experience in operating, repairing and servicing the machinery
- Details about expected payment mode (bank cheques, transfers, standing orders, etc)
- Willingness and ability to buy machinery for the purpose of renting it out to small scale producers
- In case the equipment owner and/or operator need a loan: have a viable business proposal and ability to repay the facility according to the bank (with the use of de-risking instrument).
- Willingness and financial capacity to develop and deploy marketing efforts to enhance uptake of the FL-RS services among farmers

### **Eligibility Criteria for Extension Services Delivery Partners**

The potential [programme/implementing] partners are not-for-profit, non-governmental organizations, private sector organizations, regional economic or specialized bodies, government departments with technical expertise and competencies in agrifood systems, policy development, monitoring and implementation, project management, scientific and social research, natural resources management, climate change, training, capacity building, knowledge management and other relevant areas.

## Fit for Purpose

Institutions/organizations intending to work with AGRA in this area of work must demonstrate that they meet the following requirements to be eligible to receive financing from AGRA:

- Unless specifically stated otherwise in this section, must be registered in the national country with valid registration documents and evidence of tax compliance;
- For its stated area of expertise, organization must produce certifications, marks or permits as required by national legislations, demonstrating adherence with relevant codes of practice, industry standards etc
- Organization's primary business activity must be in the stated focal countries;
- Organization must be in a sound financial condition;
- Organization must have sufficient existing capability/capacity to perform as required. AGRA may consider limited funding for capacity building only if the entity's proposal is determined to be of interest to AGRA;
- Organization must have demonstrated favorable past performance record;
- Organization must have accounting systems, procurement practices and corporate integrity/ethics aligned to AGRA systems and values;
- Organization must not have been previously excluded from the eligibility to receive funding from any of AGRA's partners;
- Demonstrate inclusivity and promote sustainability principles in past project activities

## Technical Competencies

Other key considerations – these will be dependent on the thematic focus of the work being undertaken:

- a) Minimum of 5-7 years of demonstrable organization working experience in any/all or a combination of the following systems level areas: Value Chain Development, Sustainable Farming, Seed systems, Fertilizer and Soil health systems, Market and Financial Access systems, MSME development, Agriculture and/or Food systems policy, Climate Change, Natural Resources Management, Extension and Input Distribution systems, and Climate-smart Agriculture in Africa;
- b) Demonstrable ability to work with private sector partners and have experience leading/facilitating value chain development, linkage of smallholder farmers to markets, and resilience building initiatives;
- c) Experience working with women and youth (and other underserved groups);
- d) A team with experience working in smallholder agriculture value chains in Africa; experience in natural resources management, climate change, MSME development and working with national institutions;
- e) Present qualified personnel/CV's of key staff proposed
- f) Applications should be in line with the RE-GAIN Programme's E&S policy, as further described on Annex 6

AGRA may request additional documentation to be submitted as part of the pre-award process. Organizations are advised that any funds made available are subject to AGRA's accountability and audit requirements.

## Evaluation Criteria/Scoring Weights

The selection of partners will follow the below scoring criteria, and percentages may vary slightly.

Fit-for-Purpose (Governance and management)	20%
Technical Ability and past experience	50%
Personnel Qualification and others	20%
Approach and methodology	10%

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## 1.7 ACTIVITIES UNDER COMPONENT 2:

### Models 1

#### 1.7.1 Eligibility Criteria for Manufacturers of Individual Farmer Level Solutions

These partners will be sourced competitively in the RE-GAIN programme's target countries based on the criteria below:

- Legal capacity to operate: Certificates of registration (and ability to produce registration certificate) as a sole trader, partnership, franchise, cooperative, or limited liability company;
- Tax Compliance Certificate;
- If appropriate, demonstrated compliance with any Environmental standards or requirements to obtain licences or environmental impact assessments, reports or management plans as required by local laws
- The full names, date of birth, identify, passport number, government identification and address of the natural persons managing, controlling or owning the body corporate or legal entity
- Preferably a track record of producing and selling FL-RS (hermetic bags or tarpaulins) that is approved by the national authorities
- Details about expected payment mode (\*bank cheques, transfers, standing orders, etc)
- Audited Financial Statements (last full year at minimum)
- Willingness and financial capacity to expand the production levels and distribution network (agrodealers, cooperatives, development projects,) for the FL-RS
- Willingness and financial and human capacity to develop and deploy (subsidized) marketing efforts to enhance uptake of the FL-RS among small scale producers
- In case the manufacturer or importer needs a loan: have a viable business proposal and the ability to repay the facility according to the bank.
- Offers the best value (number of bags distributed in difficult to reach or not yet reached geographies, level of subsidy needed, investment in market development at small scale farmer level) for the subsidy amount available.

#### 1.7.2 Eligibility Criteria for Agrodealers distributors of FL-RS

These partners will be sourced competitively in the RE-GAIN programme's target countries based on the criteria below:

- Legal capacity to operate: Certificates of Registration (and ability to produce registration certificate) as a sole trader, partnership, franchise, cooperative, or limited liability company;
- The full names, date of birth, identify, passport number and address of the natural persons managing, controlling or owning the body corporate or legal entity;
- If appropriate, demonstrated compliance with any Environmental standards or requirements to obtain licences or environmental impact assessments, reports or management plans as required by local laws;
- Tax compliance certificate;
- Details about expected payment mode (\*bank cheques, transfers, standing orders, etc)
- Preferably a track record of stocking and selling approved and or certified FL-RS (hermetic bags or tarpaulins) preferably of the selected manufacturer or importer;
- Audited Financial Statements (last full year at minimum)

- Willingness and financial capacity to stock hermetic technology at the right time (harvest);
- Presence in the geographies selected for the programme;
- Offers the best value in terms of additional services to small scale producers like moisture meters, training, credit and after sales services (aggregation, access to markets).

### **1.7.3 Eligibility Criteria for Financial Institutions**

These partners will be sourced competitively in the RE-GAIN programme's target countries based on the criteria below:

- Financial institutions are able to demonstrate they are licensed, regulated and supervised by the relevant authorities (Central Bank, MFI regulatory body, cooperative agency); and are in compliance with any prudential liquidity requirements;
- Willingness to open a (sub) bank account in AGRA's name at no/low cost;
- The extent to which the bank offers interest rate on the deposit and has willingness to offer loan facilities to manufacturers and/or importers of FL-RS

## **Model 2**

### **1.7.4 Eligibility criteria for the selection of equipment manufacturers**

These partners will be sourced competitively in the RE-GAIN programme's target countries based on the criteria below:

- Legal capacity to operate: Certificates of registration (and ability to produce registration certificate) as a sole trader, partnership, franchise, cooperative, or limited liability company;
- Tax Compliance Certificate;
- If appropriate, demonstrated compliance with any Environmental standards or requirements to obtain licences or environmental impact assessments, reports or management plans as required by local laws
- The full names, date of birth, identify, passport number, government identification and address of the natural persons managing, controlling or owning the body corporate or legal entity
- Preferably a track record of producing and selling FL-RS (hermetic bags or tarpaulins) that is approved by the national authorities
- Details about expected payment mode (\*bank cheques, transfers, standing orders, etc)
- Audited Financial Statements (last full year at minimum)
- Willingness and financial capacity to expand the production levels and distribution network (agrodealers, cooperatives, development projects,) for the FL-RS
- Willingness and financial and human capacity to develop and deploy (subsidized) marketing efforts to enhance uptake of the FL-RS among small scale producers
- In case the manufacturer or importer needs a loan: have a viable business proposal and the ability to repay the facility according to the bank.
- Offers the best value (number of bags distributed in difficult to reach or not yet reached geographies, level of subsidy needed, investment in market development at small scale farmer level) for the subsidy amount available.

### **1.7.5 Eligibility criteria for the selection of equipment buyers or operators: cooperatives and youth groups**

These partners will be sourced competitively in the RE-GAIN programme's target countries based on the criteria below:

- Registration certificate if formally required under national laws
- Copy of constitution, and full list of members and officials

- The full names, date of birth, identify, passport number, government identification and address of the natural persons managing, controlling or owning the body corporate or legal entity
- Preferably a track record (based on physical records) as a service provider to small scale producers (can be in extension, aggregation of produce, selling of inputs or provision of mechanized services)
- Presence in the geographies selected for the programme and qualified staff or members that have experience in operating, repairing and servicing the machinery
- Details about expected payment mode (bank cheques, transfers, standing orders, etc)
- Willingness and ability to buy machinery for the purpose of renting it out to small scale producers
- In case the equipment owner and/or operator need a loan: have a viable business proposal and ability to repay the facility according to the bank (with the use of de-risking instrument).
- Willingness and financial capacity to develop and deploy marketing efforts to enhance uptake of the FL-RS services among farmers

### 1.7.6 Eligibility criteria for financial institutions

These partners will be sourced competitively in the RE-GAIN programme's target countries based on the criteria below:

- Financial institutions must demonstrate they are licensed, regulated and supervised by the relevant authorities (Central Bank, MFI regulatory body, cooperative agency) and are in compliance with any prudential liquidity requirements
- Experience and willingness to offer asset financing facilities of between USD 1.000 and USD 10.000 to equipment buyers and/or operators
- Willingness and ability to deploy an innovative risk sharing mechanism and extent to which GCF resources are leveraged by the financial institution's own resources (level of risk share)
- Willingness to open a (sub)bank account in AGRA's name at no/low cost and interest rate offered on the AGRA deposit
- Presence (branch or agents) in the geographies where the programme will be implemented

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## 1.8 ACTIVITIES UNDER COMPONENT 3:

Working with mandated government institutions in the areas of focus across the different countries in scope of the programme.