

## **Market orientation**

### **Access to Finance Advisory Mozambique - ref. 202507191**

**Organisation: The Netherlands Enterprise Agency, part of the Netherlands Ministry of Economic Affairs.**

#### **Netherlands Enterprise Agency**

The International Department of the Netherlands Enterprise Agency (in Dutch: Rijksdienst voor Ondernemend Nederland, RVO) supports projects and collaborations that help create:

- A more stable business environment and solid entrepreneurship;
- More sustainable value chains;
- Better employment opportunities, especially for young people;
- Business process innovation (digitalization);
- Sustainable trade and investment by Dutch companies in international markets; and
- Opportunities for companies to export to Europe and other regions.

More information about RVO can be found on: [www.rvo.nl](http://www.rvo.nl) and <http://english.rvo.nl/> and [Developing a strong and sustainable private sector \(rvo.nl\)](http://www.rvo.nl/en/developing-a-strong-and-sustainable-private-sector).

#### **Purpose of the notification**

The purpose of the market orientation is to identify interest of organisations available and able to carry out this assignment. So this market orientation is not a request for proposal and it is not allowed to send a proposal or motivation letter.

#### **Extent and duration**

The project will run from the moment the tendering and contracting procedure has been completed, with the defined activities to be carried out until 15 November 2026.

#### **Budget indication**

Maximum budget indication is € 100.000 excluding Netherlands VAT and (if applicable) including local foreign VAT and all other costs and/or fees.

#### **Purpose of the assignment**

The overall purpose of this assignment is to contract a service provider that can assist with facilitating activities to foster/ improve Access to Finance for (M)SMEs in the off-grid energy sector as part of the Energising Development (EnDev) programme. These (M)SMEs typically report annual revenue starting at EUR 10,000 up to EUR 100,000. Financing needs progress from up to EUR 50,000 at the proof-of-concept stage for testing technologies, validating business models, and running initial pilots, to EUR 50,000–250,000 at the early stage for certification, tooling, small-scale distribution, and PAYGo pilots, and further to EUR 250,000–500,000 at the medium scale for building supply chains, expanding distribution networks, and investing in systems to consolidate operations.

More information about the EnDev programme can be found on the EnDev [website](#).

#### **Goals and deliverables**

The goal of the assignment is to pilot a gender-transformative, market-enabling Access to Finance programme that strengthens the capacity of local financial institutions to design and implement inclusive, fit-for-purpose financing solutions for the off-grid energy and productive use (PUE) markets. The programme will foster a more robust, interconnected financial ecosystem that can sustainably serve the energy access sector.

The following results need to be achieved during the assignment:

##### **1. Map existing green credit lines and loan products**

- Conduct a comprehensive inventory of existing “green” credit lines and loan products offered to energy/PUE-focused MSMEs in Mozambique.
- Assess each product’s effectiveness, accessibility, and gender responsiveness for target enterprises.
- Analyse success factors and failure risks, and recommend actions to EnDev and partners to improve product uptake, particularly by women-led businesses.

## **2. Capacity Building for FIs**

- Identify and engage 2–4 financial institutions (e.g. MFIs, SACCOs, cooperatives, and banks) with potential to serve the energy/PUE market.
- Leverage the existing MFI list from the VAMOZ Competir programme and other platforms to assess readiness and select high-potential institutions for participation.
- At least 4 training sessions delivered to FI staff, covering:
  - o Off-grid energy and PUE business models
  - o Loan appraisal techniques for energy/PUE enterprises
  - o PAYGO and RBF mechanisms
  - o Gender-sensitive portfolio development
- Training materials and toolkits developed (or adapted) and shared with partner institutions for continued use.

## **3. (additional assignments) Co-Develop Fit-for-Purpose Financial Products**

- In partnership with local FIs (MFIs) and SACCOs, co-design or adapt financing solutions tailored to off-grid energy and PUE business models (minimum of 2 new or adapted products).
- Products may include:
  - o Seasonal repayment schedules
  - o Equipment-based collateral structures
  - o Revenue-based repayment models
  - o Bundled products for asset financing and working capital
  - o Longer tenors and grace periods
- Ensure financial products are gender-intentional, meeting the specific needs of women entrepreneurs and end-users.
- Align financial instruments with EnDev’s result-based financing frameworks.

## **4. Organise Matchmaking & Exposure visits**

- Matchmaking Event
  - o Curated networking and learning event that brings together FIs and entrepreneurs.
- Exposure Visits (3–4 guided field visits)
  - o Targeted learning experiences for FI staff to:
    - See energy and PUE solutions in real-life rural settings
    - Understand cashflows, user behaviours, and repayment dynamics
    - Build confidence in assessing off-grid and last-mile business models
  - o Visit sites may include:
    - Women-led solar SMEs
    - Cooperatives using PUE finance tools
  - o All events will integrate a gender lens, including:
    - Gender-disaggregated reporting
    - Involvement of women’s groups and associations
- All events will be structured to promote gender visibility, include gender-disaggregated tracking, and ensure active participation of women’s cooperatives and associations.
- It is expected that the implementer will liaise closely with EnDev’s Energy Enterprise Coach for this work package.

- A collaboration with external partners in organising the Matchmaking and Exposure Visits is a possibility. This means that these might be mutually organised with other players in the sector, e.g. GET.invest EDGE or AMER.

### **5. (additional assignments) Advisory Support to EnDev RVO and GIZ**

- Offer ongoing advisory services to EnDev's lead implementers (RVO, GIZ and partners), including:
  - o Support in scaling successful approaches
  - o Technical inputs into cross-workstream coordination
  - o Facilitating discussions with donors and FIs to establish new credit lines or strengthen existing ones for the energy and PUE sectors
- Synthesis report of learnings from FI engagements, product co-design, and training delivery, accompanied by recommendations outlining pathways to scale activities.

### **Additional assignments (work packages 3 and 5)**

Work packages 3 and 5 are considered additional assignments. These additional assignments relate to topics that are closely related to and logically connected with the current assignment.

The execution of these additional assignments is subject to the following conditions :

- Substantial interest gathered from dedicated financial institutions during work package 2 to support them with co-developing fit-for-purpose financial products (work package 3).
- Opportunities arising for new or additional Access to Finance activities that need expertise input (work package 5).

In case you possess demonstrable experience in similar projects, you are invited to express your interest to the contact person mentioned below.

### **Requirements**

The requirements of this assignment are as follows:

- The Access to Finance implementer should have an extensive network in the financial sector, in particular in Mozambique.
- The implementer should have experience giving training and coaching to the financial sector.
- The implementer should be able to deliver the training and prepare material in Portuguese (CEFR C1 level).
- The implementer should have previous exposure to the off-grid energy- and SME sector, showcasing an understanding of its financing needs.
- The implementer should be able to work in close collaboration with EnDev's country implementer, GIZ.
- The implementer is expected to liaise, with the support of EnDev RVO, with GET.invest's EDGE service, ensuring complementarity and synergies.

### **Application**

Interested companies are invited to send an expression of interest to the Netherlands Enterprise Agency by sending an e-mail to Romy van der Ham, [Romy.vanderham@rvo.nl](mailto:Romy.vanderham@rvo.nl), of the Procurement Office. Please state the name of the contact person of your company and his or her e-mail address.

You do not have to send any documents; please only send a short message that you are interested.

As a result of the market orientation, the Netherlands Enterprise Agency can decide to start a follow-up process. Interested parties can be invited in this process to submit a request for proposal. If more than 5 applicants respond to the market orientation, a supplier selection can take place on the basis of a selection prior to the request for proposal.

In case of a follow-up process, no distinction will be made between parties that have or have not participated in the market orientation.

**Deadline**

The deadline for responding to this market orientation is set at 4 September 2025.