Market orientation

A2F Ghana and Nigeria - ref. 202611038

Organisation: The Netherlands Enterprise Agency
The Netherlands Enterprise Agency (in Dutch: Rijksdienst voor Ondernemend Nederland, RVO) supports private and public organisations with funding, international business partners, knowledge, and regulations.
More information about RVO can be found on: www.rvo.nl and http://english.rvo.nl/.

This assignment is financed through the Regional Clean Cooking Action West Africa Programme (ReCCAWA), executed by the Netherlands Enterprise Agency (RVO), part of the Netherlands Ministry of Economic Affairs and Climate. The ReCCAWA programme is a Team Europe Initiative funded by the EU and the Netherlands Ministry of Foreign Affairs. ReCCAWA is steered by the Economic Community of West African States (ECOWAS) and implemented by the Netherlands Enterprise Agency (RVO) in cooperation with the Spanish Agency for International Development Cooperation (AECID), and the ECOWAS Centre for Renewable Energy and Energy Efficiency (ECREEE).

Purpose of the notification
The purpose of this market orientation is to explore which parties are interested and possess the necessary knowledge, experience, and capacity to be eligible for this tender.

This market orientation is not a request for proposal. It is not allowed to send a proposal or motivation letter.

Extent and duration
The project will start approximately 1 March 2027, for the duration of eighteen (18) months.

Budget indication
The indicative budget range for this assignment is set at €132,200 excluding VAT and including all other costs and fees. No rights may be derived from this indication.

Purpose of the assignment
(M)SMEs are essential to achieving universal access to Clean Cooking, yet the clean cooking sector is relatively undeveloped in many West African markets, and therefore risk (perception) is high, leading to a lack of access to affordable, tailored financing. Traditional financial institutions typically prioritise larger clients due to high overheads, limited risk appetite, and capacity gaps, excluding (M)SMEs with irregular cash flows or limited collateral.

Microfinance institutions (MFIs), though better positioned to serve smaller businesses, often face high transaction costs, short loan terms, and challenges in pricing risk, resulting in high interest rates for relatively small ticket sizes for entrepreneurs. Most local lenders also lack familiarity with the sector and the tools to assess business models like clean cooking. As a result, they rarely offer suitable financial products such as revenue-based repayment, equipment-backed loans, or flexible grace periods.

These constraints fall disproportionately on women, who are the primary users of cooking solutions and a large share of clean cooking entrepreneurs and last-mile agents. Women-led businesses are less likely to hold the land titles, registered assets, or credit histories lenders require as collateral,

and are often too small to meet minimum ticket sizes, so financing models not designed with women in mind risk excluding the people best placed to drive adoption.

This persistent financing gap is a key barrier to scaling Clean Cooking SMEs in ReCCAWA partner countries, limiting innovation, market growth, and progress toward universal energy access and climate resilience.

Description of Assignment
To address these limitations in Ghana and Nigeria, ReCCAWA will implement a gender-sensitive activity that strengthens the capacity of selected financial institutions (FIs) to design, evaluate, and implement inclusive financial products for clean cooking markets.

Selected institutions will receive tailored technical assistance to understand the Clean Cooking sector. The programme will support the co-design and testing of gender-intentional financial products, alongside peer learning, exposure visits, and targeted training for financial institutions.

A gender lens will be applied throughout, ensuring women's roles as energy users, entrepreneurs, and clients are fully considered and enhanced.

The activity will also promote stronger ecosystem linkages between financial institutions, enterprises, business development service providers, and women entrepreneur networks. By fostering dialogue, feedback loops, and co-learning spaces, the programme seeks to strengthen the enabling environment for the long-term, market-driven access to finance in the clean cooking sector.

The full purpose of the project, its goals, activities and deliverables are outlined in the Terms of Reference, which is attached as Appendix 1. The content of this ToR document is not final and may be modified by RVO.

Requirements
The requirements of this assignment are as follows:

- The interested party should have at least seven (7) years of demonstrable experience working with financial institutions in the target countries (MFIs, SACCOs, banks, cooperatives), with hands-on experience in SME lending, green finance, and blended/catalytic finance instruments (credit guarantees, RBF, concessional lending, carbon finance).
- The interested party should have at least five (5) years of experience in designing and delivering technical training for financial institution staff on loan appraisal, PAYGo and RBF mechanisms, and clean cooking business models.
- The interested party should have at least three (3) years of demonstrable expertise in gender-intentional finance product design.
- The interested party should have experience organising matchmaking events and exposure visits connecting FIs with SMEs.
- The interested party should have previous exposure to the Clean Cooking- and SME sector, showcasing an understanding of its financing needs.
- The interested party should be able to write and speak in English (minimum CEFR C1 level).
- The interested party is expected to liaise with the support of ReCCAWA RVO, with the Energy Enterprise Coach and GET.invest's EDGE service, ensuring complementarity and synergies.

<u>Requirements to the implementation</u>

- The steering committee meets (online) at key moments during the process and comments/approves deliverables. The deliverables and all underlying data collected as part of the assessment will be owned by RVO.

- Additionally, periodic check-ins are expected to take place between the interested party, RVO and the Energy Enterprise Coach.
- The tenderer is expected to recruit its own staff for the assignment.

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

Application
Interested companies are invited to send an expression of interest to Leonie Verhoef by sending an e-mail to leonie.verhoef@rvo.nl of the Procurement Office. Please state the name of the contact person at your company and his or her e-mail address.

Name company	
Website	
Name contact person, position + e-mail address	
If applicable: You are requested to list the company name, contact person, position and e-mail address of the consortium partner(s) and/or subcontractor(s).	
Can the party carry out the assignment in accordance with the requirements set above and the terms of reference?	Yes / No
Can the party carry out the assignment within the given budget range?	Yes / No
Is the party available to carry out the assignment from end of December 2026 up to end of June 2027?	Yes / No
Relevant experience: You are requested to provide a brief explanation, based on your previous experiences and skills, of why you believe you are capable of completing this assignment.	Please submit your response in **Verdana, font size 9**, not exceeding **400 words.** No supporting documents are required at this stage.

As a result of the market orientation, RVO 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 **8 December 2027.**

Leonie Verhoef
Procurement Officer
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Ministry of Economic Affairs
Netherlands Enterprise Agency