



Brief for a Finance Consultant for promoting areca leaf sheath enterprises

Location – Shivamogga

Duration – 6 months starting September 2020

Summary

TIDE is a development organisation that leverages technology for conserving the environment, creating livelihood, and addressing societal issues. TIDE has created and disseminated technology based and innovative livelihood options for rural communities.

TIDE is initiating a program to promote areca leaf sheath product enterprises in Shivamogga district among farmers and other potential entrepreneurs, with their own investment and supported by the program for linkages. We are looking to appoint a financial consultant to identify, and secure access to capital for the enterprises.

Key responsibilities:

- Understand the value chain with areca leaf sheaths and the techno economics
- Prepare DPRs and business plans for various categories of enterprises and recommend profitable product and enterprise variant.
- Identify sources for capital in the region for the areca farmers and other entrepreneurs and prepare a master list
- Develop financial or loan product(s) for areca enterprises at different production capacities for different categories of financial institutions and secure commitment for financing.
- Secure partnerships with loan providing agencies including banks MFIs, NBFCs, Cooperatives, SHGs to provide capital for the enterprises; work with them to create packages
- Create process for applying and securing loan
- Demonstrate the above process for the 5 beacon enterprises by securing capital to start them

Expected Deliverables:

- List of lending agencies for different loan sizes for different categories of enterprises and process for securing them
- Minimum 3 partners committed to provide financial support to the enterprises
- Business plans for different categories of enterprises (farmers, non-farmers)
- Capital secured for the 5 beacon enterprises.

Candidates with relevant skill set and experience may contact us with details by mailing to nishanth.chavan@tide-india.org before 31st August 2020. Consultation fee would be based on proven expertise.

The contract may be extended to phase II of the project based on the requirement.