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# TERMS OF REFERENCE

MAY 2026

## **AGROFORESTRY FINANCING MONITORING AND EVALUATION**

**SUSTAINABLE LIVELIHOODS AND  
INCOME DIVERSIFICATION  
THROUGH AGROFORESTRY  
PROJECT (SUSTAIN AF)**

## CONTENTS

1.	Background .....	3
1.1.	Presentation of Inkunga Finance Plc.....	3
1.2.	About ADA.....	3
1.3.	Presentation of the project .....	3
2.	Objectives of the consultancy assignment.....	4
3.	Methodology .....	4
3.1.	Scope of the study.....	4
4.	Deliverables.....	5
5.	Implementation .....	5
5.1.	Role and responsibilities of Inkunga and ADA.....	5
5.2.	Budget .....	<b>Error! Bookmark not defined.</b>
5.3.	Calendar .....	5
5.4.	Submission of the proposal .....	5
5.5.	Selection of the consultant .....	6

# 1. BACKGROUND

## 1.1. PRESENTATION OF INKUNGA FINANCE PLC

Inkunga Finance Plc is a Rwandan microfinance institution providing savings and credit services mainly in rural areas. Founded in 1995 as a Savings and Credit cooperative, Inkunga Finance Plc transformed into a microfinance company in 2016 and obtained a deposit taking license from the Rwandan central bank in 2017. Inkunga has approx. 27 000 active clients with a gross loan portfolio size of RWF 10Bn (EUR 5.95M).

The MFI's main operations are concentrated in the Western part of rural Rwanda with 6 branches in Rubengera, Rusizi, Rutsiro, Bwishyura, Nyamasheke and Mahoko. Recently, the MFI opened a branch in Kigali at Nyabugogo.

Through collaboration with ADA since 2022, Inkunga has pioneered (Agro)forestry loans in Rwanda with 3 specifically designed and customised loan products to fit customer needs of smallholder farmers, small scale forest owners and forestry value chain SMEs to foster the adoption of agroforestry, sustainable forest management and business growth.

## 1.2. ABOUT ADA

ADA (Appui au développement autonome) is a Luxembourgish, non-governmental organisation that has been increasing the autonomy of vulnerable people in Africa, Latin America and Asia with inclusive finance since 1994, thereby contributing to achieving the sustainable development goals (SDGs).

ADA leverages its resources and expertise to innovate, support local partners, implement technical support programmes, give investment advice and manage knowledge to positively and sustainably impact targeted populations.

ADA's activities focus on youth entrepreneurship, agricultural and forestry value chains as well as access to basic services.

In organisational terms, the team includes around 45 employees and a dozen technical advisors in the field. ADA has an average annual budget of 15 million euros.

## 1.3. PRESENTATION OF THE PROJECT

This SUSTAIN-AF project is a collaboration between Inkunga Finance Plc and ADA, with technical support from CIFOR-ICRAF, aims to provide financial and capacity-building services to small-scale producers within the agroforestry value chain.

In 2022, Inkunga Finance identified a critical financing gap in the forestry and agroforestry sectors, which limited contributions to landscape restoration, ecosystem sustainability, and rural livelihoods. To address this, three dedicated financial products were developed, including the Ongerigiti loan product, enabling smallholder farmers to invest in tree planting and transition towards agroforestry.

The Ongerigiti loan product was launched and piloted in 2024, combining financial services with farmer mobilisation, training and technical support delivered through lead farmers and CIFOR-ICRAF. CIFOR-ICRAF, as the project technical partner, has played a central role in developing the agroforestry models, building technical capacities, and establishing a Training of Trainers (ToT) approach. Through this model, lead farmers, selected and engaged by Inkunga Finance, act as the key intermediaries between the financial institution and the smallholder clients.

Lead farmers are responsible for mobilising farmers, supporting them in agroforestry activities financed through the loan and monitoring implementation at field level. They conduct monthly monitoring and

reporting using digital tools (Kobo Toolbox) which allows to track adoption, survival rates and key challenges in real time. This system strengthens both technical assistance and repayment follow-up, ensuring that clients are supported throughout the loan cycle.

For the upcoming financing cycle starting in July for the planting season 2026A that starts in September, ADA and Inkunga Finance wish to consolidate the project monitoring and evaluation process.

## **2. OBJECTIVES OF THE CONSULTANCY ASSIGNMENT**

The objective of this assignment is to consolidate the monitoring and evaluation process of the agroforestry support activities carried out by Inkunga Finance Plc and CIFOR-ICRAF in the context of the SUSTAIN-AF project.

The specific objectives are:

- Review the reporting obligations and demands regarding the project with strategy, partners, and regulators.
- Review the current data collection tools and processes in order to avoid repetition and establish appropriate data collection frequencies;
- Analyse the data collection and the data analysis processes in order to establish a clear set of roles and responsibilities for the different stakeholders involved;
- Propose a framework and a digital tool (central database) that gathers the data collected through the different tools and processes and allows for proper data treatment and analysis;
- Develop capacity of data collectors and the data analysts to perform their M&E duties;

## **3. METHODOLOGY**

### **3.1. SCOPE OF THE STUDY**

The consultant will propose a detailed methodology, it shall include:

- Consultation with ADA, Inkunga Finance, CIFOR-ICRAF and lead farmers
- Review and adaptation of existing tools already used by the project lead farmers for regular data collection (assessment of the current Kobo Toolbox questionnaire structure, review of the datasets that can currently be extracted, comparison with the data required at different moments of the project cycle, recommendations on how to address existing challenges and gaps), gathering and integrating user feedback for finetuning
- Analysis of the project baseline questionnaire and lead farmer data collection role
- Review of the existing Inkunga Management Information System (MIS) information regarding agroforestry clients (to determine which relevant agroforestry related data can be extracted, how and at what intervals these data become available, and how they can be aligned with the project's monitoring needs - not an overall technical analysis of the MIS itself).
- Review and adaptation of the draft project monitoring and evaluation process map with clear roles and responsibilities for data collection, treatment and analysis. This shall be based on the available documentation and interviews with project stakeholders
- Review and adaptation of the draft project database framework (ensuring that all required datasets can be consolidated, the structure accommodates data collected at different times, the system supports efficient reporting and analysis)
- Assessment and enhancement of the existing central database: determining whether the current tool is sufficient for project needs, proposing improvements, or if required developing an additional or alternative digital solution to centralize and process all AF related data)
- Training sessions for project partners on the data processes and the tools to be used

- Initial data treatment and analysis with the data analysts

#### 4. DELIVERABLES

The assignment will result in:

- Inception report (methodology, workplan).
- Consolidated data collection tools
- Consolidated project monitoring and evaluation process map
- Consolidated project database framework
- Operational digital tool for data centralization, treatment and analysis
- Presentation and discussion of the previous deliverables with project stakeholders
- User specific guidelines/manual providing clear instructions for each type of user and data collector (lead farmers, Inkunga staff, CIFOR-ICRAF) with guidance on which tool to use, what data to collect, and at what moment during the project cycle.
- Training sessions to project data collectors and analysts (Inkunga staff, CIFOR-ICRAF, ADA and lead farmers in Rwanda).
- Report describing the path and the results of the assignment and identifying the points of attention for the continuous operationalization of the proposed M&E tools and processes.

#### 5. IMPLEMENTATION

##### 5.1. ROLE AND RESPONSIBILITIES OF INKUNGA FINANCE PLC AND ADA

- Discussion and validation of the proposed methodology;
- Sending of programme documents (concept papers, monitoring reports, existing data tools and processes);
- Facilitation of contact with the partners and stakeholders;
- Review of the interim report.

##### 5.2. CALENDAR

The timetable to be followed:

Deliverable	Deadline
Inception report	01/06/2026
Consolidated data collection tools	10/06/2026
Consolidated M&E process map	18/06/2026
Consolidated database framework	23/06/2026
Operational digital tool (s)	30/06/2026
Presentation of deliverables	03/07/2026
Training sessions	10/07/2026
Final report submission	17/07/2026

##### 5.3. SUBMISSION OF THE PROPOSAL

The response to this call must be sent to Inkunga and ADA by email no later than **20/05/2026 at 23:59**.

**Note: All files must be password protected. The password will be requested from bidders on the day of bid opening (21/05/2026).**

The submission must include the following attachments:

- A technical proposal with a full assignment execution approach, including CV(s) of the proposed consultant(s). In the case of a team, clearly specify the division of roles and respective incumbents; references to previous work conducted on similar topics; and any other relevant supporting information deemed useful.
- A financial proposal.

The email should be sent by email to the following : [procurement@inkungafinance.com](mailto:procurement@inkungafinance.com)

#### 5.4. SELECTION OF THE CONSULTANT

Technical proposals will be evaluated against the following criteria:

- Understanding of the TOR and the proposed methodology;
- Qualification and experience of the consultant or team;
- References.

*Done at Karongi 06/05/2026*

**MUHAWENIMANA Abed Cherif**  
Managing Director

INKUNGA FINANCE PLC

