



NOTE FOR PROSPECTIVE CONSULTANTS:

- FinMark Trust is seeking consultants based in Malawi to undertake this assignment
- If you are interested in submitting your CV for this assignment, kindly email robertj@finmark.org.za
- See the Scoring Grid (Annex 1) for the desired qualifications, skills and professional experience
- Deadline for CV submission: Wednesday 25th August (5pm SAST)

SUPPORT TO IMPROVING THE INVESTMENT AND BUSINESS ENVIRONMENT IN THE SADC REGION – SIBE

Terms of Reference (ToR) for Recruitment of Short-Term Expert (STE)	
Title of Assignment:	Review the National Strategy for Financial Inclusion in Malawi and develop the 2021-2025 Malawi National Financial Inclusion Strategy in line with the SADC Strategy on Financial Inclusion and SMEs Access to Finance.
Reference no.:	ToR 0292/RA 3.1
Activity Code:	IN. 0292.3.1.4 “STE inputs”
Responsible SADC SPO:	Mr. Mário Lironel, Senior Programme Officer – Finance and Investment (Task Manager)
Date of issue:	20 August 2021
1. Background	
1.1 Background SADC	<p>The Southern African Development Community (SADC) was formed in 1980 as the “Southern African Development Co-operation Conference” (SADCC) by nine of the current Member States. On 17 August 1992 in Windhoek, Namibia, the SADCC was transformed into SADC with the signing of the SADC Declaration and Treaty. SADC currently has 16 Member States: Angola, Botswana, Comoros, Democratic Republic of Congo, Eswatini, Lesotho, Madagascar, Malawi, Mauritius, Mozambique, Namibia, Seychelles, South Africa, United Republic of Tanzania, Zambia and Zimbabwe. SADC has a combined population of approximately 360 million and a Gross Domestic Product (GDP) of more than 700 billion (2019).</p> <p>SADC has a long-term Vision of a regional community that has a common future and that will ensure social-economic well-being, improvement of the standards of living and quality of life, freedom and social justice and peace and security for the people of Southern Africa, as enshrined in the Treaty. In particular, by 2050, SADC envisions a peaceful, inclusive, middle to high income industrialised region, where all citizens enjoy sustainable economic well-being, justice and freedom. This SADC Vision 2050 is expressed in three Pillars: Industrial Development and Market Integration; Infrastructure Development in Support of Regional Integration; and Social and Human Capital Development, and built on a firm foundation of Peace, Security and Good Governance.</p> <p>The Treaty aims are implemented through agreements including Protocols that are legally binding international agreements committing the Member States to the objectives and specific procedures stated within them. Currently, SADC has a number of Protocols, including the Protocol on Finance and Investment (2006, which was amended in 2016); the Protocol</p>

	<p>on Trade (1996); the Protocol on Mining (1997); the Protocol on Trade in Services (2012); and the Protocol on Industry (2019).</p> <p>Through these protocols, the SADC envisage to eliminate barriers to intra SADC trade, eliminate import and export duties, quantitative restrictions on exports and imports and all other non-tariff barriers to trade, and remove any obstacles to the free movement of labour, goods and services.</p> <p>In particular, the Finance and Investment Protocol intends to increase cooperation, coordination and management of macroeconomic, monetary and fiscal policies and establishment of macroeconomic stability as a precondition to sustainable economic growth and for the creation of a monetary union in the Region. This would be achieved through coordination amongst central banks on investments and exchange controls, harmonization of legal and operational frameworks, facilitation of regional foreign direct investments, cooperation in regional and capital markets and establishment of a regional clearing and settlement system amongst others. The Protocol on Finance and Investment is an important regional investment facilitation tool as it provides investors with the ability to, among other things, consider tax regimes in making their investment decisions.</p> <p>There are additional strategic documents that guide SADC's activities towards regional integration including the Regional Indicative Strategic Development Plan (RISDP 2020-2030) which is underpinned by the SADC vision 2050, and set out the strategic objectives to be accomplished and the foundation of the integration.</p> <p>The RISDP outlines the need for promoting the development of sound investment policies in Member States, to improve the investment climate and enhance the levels of intra-SADC and foreign direct investment in the region. This objective is supported by a similar objective aimed at enhancing cooperation in taxation and related matters, including tax information sharing; capacity building for Tax Administrations; and to develop common approaches and policies to the application and treatment of tax incentives and negotiation of tax agreements. This is in recognition that investors, among other things, consider tax regimes in making their investment decisions. The RISDP also highlights the enhancement of monetary cooperation to reform the SADC banking system and harmonization of banking regulatory frameworks. Furthermore, development and strengthening of the financial and capital markets are critical to facilitate free movement of capital and mobilization of financial resources for the promotion of growth and development in the region.</p> <p>The Community is supported by the SADC Secretariat that is located in Gaborone, Botswana. SADC is a consensus-based organisation, and the Secretariat is the principal executive institution of SADC. For further information see www.SADC.int.</p>
1.2 Background –	<p>The Support to Improving Investment and Business Environment (SIBE) Programme is a five-year Programme, implemented by the Finance, Investment and Customs (FIC) Directorate and financed to the tune of €14</p>

<p>SIBE Programme</p>	<p>million by the EU under the 11th European Development Fund (EDF). Financing Agreement and the Contribution Agreement were signed in June 2019 and August 2019, respectively. The Programme will be implemented over a period of 55 months from the date of signature of the Agreements. The Programme is implemented by the SADC Secretariat and covers all the 16 SADC Countries.</p> <p>The overall objective of the Programme is to achieve sustainable and inclusive growth and support job creation through the transformation of the region into a SADC investment zone and promoting intra-regional investment and Foreign Direct Investment (FDI) in the SADC region, in particular for Small and Medium Enterprises (SMEs).</p> <p>The specific objective of the SIBE Programme is to develop the region into a SADC investment zone, promoting intra-regional investment and FDI in the SADC region, in particular for SMEs.</p> <p>The Programme focuses its support on the following Results Areas (RAs):</p> <p>RA1 - An enabling investment policy framework across SADC Member States is supported</p> <p>This result area covers the following main activities:</p> <ul style="list-style-type: none"> i. Set-up a dialogue at regional level on improving investment and business environment in SADC; ii. Provide ad-hoc support to Member States in developing structured public-private dialogue mechanisms for improving investment and business environment in SADC; iii. Harmonise SADC Member States' investment and business environment related laws and regulations; and iv. Enhance the SADC Tax regime in support of a conducive investment and business environment. <p>RA2 - Enhanced integration of financial markets in the SADC region is promoted</p> <p>Under this Result area, the programme will assist in:</p> <ul style="list-style-type: none"> i. Developing financial markets in the SADC region ii. Developing policies and strategies to address risks to financial stability at regional and national levels; and iii. Strengthening SADC Real Time Gross Settlement System (SADC-RTGS), Committee of Insurance, Securities and Non-Banking Authorities (CISNA), Committee of SADC Stock Exchanges (CoSSE), the SADC Committee of Central Bank Governors (CCBG) and the SADC Banking Association (SADC BA).
-----------------------	---

	<p>RA3 - Enhanced financial inclusion is supported</p> <p>This Result Area focuses on developing proper and specific action plans aimed at reducing costs of remittances and developing financial products for SMEs. In particular, SIBE will support the following main activities:</p> <ul style="list-style-type: none"> i. Develop and implement Financial Inclusion Strategies; ii. Identify key financial inclusion regulatory areas for harmonisation and capacity building; and iii. Monitor Status of and Progress on Financial Inclusion in the Region. <p>The Programme management structure is composed by a Task Manager, the Senior Programme Officer – Finance and Investment under the operational oversight and guidance of the Director of Finance, Investment and Customs (FIC).</p> <p>The SADC Secretariat has contracted a consortium composed of FinMark Trust, GFA Consulting Group and Southern Africa Trust, under a Service Contract for a Technical Assistance including the provision of one Long Term Expert to coordinate and manage the implementation of activities across the 3 result areas, and a pool of Long and Short-Term Experts.</p> <p>These Terms of Reference (ToRs) is a request for the provision of consultancy services to the SIBE Programme to carry out an assignment on: “Review the National Strategy for Financial Inclusion in Malawi and develop the 2021-2025 Malawi National Financial Inclusion Strategy in line with the SADC Strategy on Financial Inclusion and SMEs Access to Finance”.</p>
<p>1.3 Background to this Assignment</p>	<p>This Assignment is being commissioned under SIBE RA 3 “Enhanced financial inclusion is supported”, Activity 3.1 “Development and implementation of Financial Inclusion Strategies”.</p> <p>The SADC Council of Ministers in September 2016 approved the SADC Strategy on Financial Inclusion and SME Access to Finance as a means to accelerate financial inclusion programmes in all SADC Member States. The Implementation Plan was approved by Ministers in July 2018 to guide the implementation of the Financial Inclusion Strategy and also assist Member States to develop their own Strategies and programmes aimed at empowering the SMEs, youth and women to participate and contribute to economic activity.</p> <p>The primary orientation of the SADC Strategy on Financial Inclusion and SMEs Access to Finance (2016-2021) is to support SADC Member States in the development and implementation of their own National Financial Inclusion Strategies. The SADC Strategy is regional in nature and aligns with the aspirations of the Regional Indicative Strategic Development Plan (RISDP) and the SADC Industrialisation Strategy and Roadmap. It also draws from the SADC Regional Agricultural Policy (RAP), in recognition of the large number of small-scale farmers and SMEs that draw from the RAP. The target audience for this Strategy is primarily national and regional stakeholders working to address regulatory and supply-side constraints to</p>

	<p>financial inclusion. The Strategy will provide an overview of the context in SADC and assist in coordinating efforts around a common vision and goal under the leadership of the SADC Secretariat.</p> <p>The SADC Strategy for Financial Inclusion and SMEs Access to Finance (2016-2021) emphasises two pillars: (i) Digitisation based on strong payment systems and (ii) building credit markets. The main objective is to improve access, uptake and utilization of quality financial services and products for consumers and small and medium businesses (SMEs) in the SADC region for effective participation in the SADC Industrialisation Strategy and Roadmap.</p> <p>Most importantly, the current SADC Strategy for Financial Inclusion and SMEs Access to Finance (2016-2021) will elapse in 2021. A consultancy has been launched to review implementation of the Strategy. The ongoing consultancy will assess and take stock of achievements and challenges encountered in the implementation of the SADC Strategy on Financial Inclusion and SMEs Access to Finance during the period under implementation. It will also document the lessons learned and draw strategic recommendations to inform implementation of the remaining period as well as the Financial Inclusion Agenda Post 2021.</p> <p>The SADC Financial Inclusion Subcommittee, at its meeting held virtually in March 2021, noted that, among others, SIBE will support will support Member States in domesticating the SADC Financial Inclusion Strategy and SMEs Access to Finance. Following the recommendation of the SADC Financial Inclusion Subcommittee at the same meeting, the Secretariat invited Members States to formalise their interests to receive technical assistance for the development of their National Strategy on Financial Inclusion and SMEs Access to Finance.</p> <p>Malawi's last National Financial Inclusion Strategy covered the years 2016 – 2020 and is currently due for review. The overall goal of the review is to inform the development of a new Strategy 2021-2026. In line with the SADC Secretariat's request for expression of interest, Malawi has confirmed their interest and, therefore, the purpose of this assignment is to provide technical assistance to Malawi for the review of their 2016-2020 Strategy and the development of their National Strategy for Financial, as a way of domesticating the Regional Strategy.</p>
2. Description of the Assignment	
2.1 Global objective	<p>The global objective of the Assignment is to contribute to achieving sustainable and inclusive economic growth, support job creation through inclusion of all players in the economy, particularly the previously excluded such as women, youth and SMEs. This is also in support of the industrialisation agenda in the SADC region which foresees the enhancement of financial inclusion and SMEs Access to Finance at regional and national level.</p> <p>Financial Inclusion is an essential instrument for increasing production for small enterprises and eventually increasing household income. This is also</p>

	<p>essential to governments in meeting their developmental goals as well as expanding and improving the quality of financial inclusion, which is also one of the 2030 Sustainable Development Goals (SDGs).</p> <p>Individual Member States Strategies are designed to facilitate the growth of financial inclusion and are developed to:</p> <ul style="list-style-type: none"> • establish a shared vision for the financial sector; • define guiding principles for the development of inclusive finance in Member States; • stipulate the core elements needed to promote financial inclusion; • define the role of stakeholders in implementing the individual Member States strategies; • define strategic interventions and action plans; and • coordinate the activities of sectors during implementation.
2.2 Specific objectives	<p>The specific objective of the Assignment is to provide Technical Assistance to Malawi to review the 2016-2020 Financial Inclusion strategy and to develop a National Strategy for Financial Inclusion for Malawi 2021-2025¹, as a way of domesticating the Regional Strategy. The review of the Strategy 2016-2020 is aimed at measuring successes and failures of the Strategy with a view to drawing up lessons learned from its implementation and leverage on successes attained. The Strategy document to be developed will be informed by the 2016-2020 review and will define and prioritise different actions on financial inclusion through a common and shared vision whilst also recognising the Member State's priorities. Furthermore, the strategy document will consolidate the coordination and improved synergy of the interventions of the stakeholders from the public and private sector, civil society as well as the International Cooperating Partners (ICPs).</p>
2.3 Requested services	<p>The STE is expected to review the implementation of Malawi's just ended Strategy (2016-2020) and also develop a National Strategy for Financial Inclusion for Malawi 2021-2025. The activities will specifically include, but will not be limited to the following:</p> <ul style="list-style-type: none"> • Undertake an evaluation of the successes and failures, challenges and causalities on the implementation of the National Strategy (2016-2020) taking into account previous reviews and reports;

¹ Including issues around SMEs Access to Finance

	<ul style="list-style-type: none"> • Review the existing National Strategy for Malawi in line with the SADC Strategy on Financial Inclusion and SME Access to Finance which is currently being reviewed; • Review the existing Strategy's key performance indicators against best practice taking cognisance of new developments in the financial inclusion space. • Undertake a thorough assessment of the current state of financial inclusion in Malawi, building on the previous Strategy's successes, covering, but not limited to, the demand-side, supply-side of financial services, and products and regulatory environment. In undertaking the assessment, there is need to take into consideration the outcome of the Making Access Possible Diagnostic Research exercise. • Build on previously Identified key stakeholders and drivers of financial inclusion in Malawi and also identify new alliances and stakeholders. • Undertake consultations with key financial inclusion stakeholders in Malawi including but not limited to relevant government departments and agencies, regulators, private sector and development partners. • Develop the Malawi financial inclusion vision, goals and strategic objectives/pillars and key result areas for the next five years. • Review previously identified key drivers of financial inclusion, identify new drivers and develop a roadmap, including a budgeted action plan, for achieving the strategic objectives and key results. The proposed interventions should consider financial inclusion for youth, women, SMEs, rural and excluded communities. Specific actions to address the impact of Covid-19 (post COVID-19) in the financial inclusion area shall be developed. • Develop an institutional and implementation framework for the Strategy. • Develop a performance review and monitoring evaluation framework, whilst recognising work that has already been undertaken, including key indicators to measure the strategic goals with baselines and targets in line with international best practises and the monitoring and evaluation framework of the SADC Strategy on Financial Inclusion and SMEs access to Finance. • Re-design a national strategy for inclusive finance by setting specific targets to be achieved in 5 years, using the 2016-2020 Strategy as reference. • Develop annual strategic interventions and indicators. • Review and identify specific roles of key economic players at macro, micro and meso levels. • Identify an appropriate balance between the social and economic objectives of inclusive finance providers.
--	---

	<ul style="list-style-type: none"> • Review and identify linkages between commercial banks and micro finance providers including development finance institutions. • Facilitate a validation workshop with relevant stakeholders in order to validate the Strategy proposals. <p>The services will be delivered in five separate but interrelated Parts. It should be noted that the timings and locations below are indicative and may be subject to change.</p> <p>PART 1 – Inception and planning – for a total of 10 working days in Malawi; or remotely in the Consultant’s home country.</p> <p>PART 2 – Data collection and field visit – for a total of 20 working days remotely by agreement, unless the Covid-19 situation in the region, in particular in Malawi allows, for a face-to-face arrangement during the engagement with key national stakeholders.</p> <p>The convening of the launch should be facilitated by the Financial Inclusion Champion at Member State level (National Financial Inclusion Committee). The costs related to this launch event shall be the responsibility of Malawi.</p> <p>PART 3 – Data analysis and submission of the Draft Report of the assignment in line with the requested services listed above – estimated at 30 working days remotely by agreement.</p> <p>Part 4 – Facilitation of one validation workshop of 2 days in Malawi likely to be virtual or hybrid depending on the evolution of the Covid-19 pandemic in the region – estimated at 10 working days, including four (4) days planning and (4) days for reporting on the validation workshop.</p> <p>Part 5 – Finalisation of the Draft Report to incorporate issues raised during the workshop and brief final assignment report – estimated at 10 working days remotely by agreement.</p> <p>Notes: As all the parts of this Assignment are interconnected, it is essential that the STE endeavours to complete all of the Parts of the assignment. The working days required are estimated and these may need to be adjusted in line with experience during the Assignment, i.e. between the various parts.</p>
2.4 Deliverables	<p>The STE will provide the following deliverables:</p> <ul style="list-style-type: none"> • Inception Report: a detailed workplan, timeframe and approach to undertake the assignment. • Data Collection Report; detailing the process and findings from the data collection; • Draft National Strategy for Financial Inclusion for Malawi, with Annexes reflecting the analysis of the data and information collected during desk review and detailing the result of the assignment;

	<ul style="list-style-type: none"> • Validation Workshop Report where the findings from the data collection and data analysis are presented to the Financial Inclusion Committee or/and any relevant stakeholders identified by Malawi. • Final report: final version of the National Strategy for Financial Inclusion² for Malawi covering, among others, issues raised during the workshop; comments by the Malawi Strategy's task team, and comments from the SIBE Task Manager. The Final report should cover at least the following areas: <ul style="list-style-type: none"> - Executive Summary; - Objectives; - Scope and Methodology; - Analysis and Findings; - Lessons Learned; and - Conclusions and Recommendations. <p>Note: All deliverables will be the property of the SADC Secretariat and the Government of Malawi.</p>
2.5 Management	The STE will receive strategic guidance from the designated senior official from Malawi. In respect of his services the STE will report to and will be under the day-to-day supervision of the Task Manager/SADC SPO Finance and Investment SIBE Programme Coordinator and
2.6 Methodology	<p>PART 1: INCEPTION – 10 FEE DAYS</p> <p>This Part will begin with an inception and assimilation phase, including a virtual kick-off meeting for the Secretariat to brief the STE and to discuss the Assignment as a whole.</p> <p>During this phase, the STE is expected to become conversant with development policies and strategies at global, regional and national level, including among others, the Malawi Vision2063, Malawi Growth and Development Strategy and related policy documents; the SADC Vision 2050 and RISDP 2020-2030; the SADC Industrialisation Strategy and Roadmap (2015-2063) and its Action Plan; the SADC Strategy for Financial Inclusion and SMEs Access to Finance and its Action Plan; the outcome of the review of the SADC Strategy for Financial Inclusion and SMEs Access to Finance and its Action Plan (2016-2021); the Strategic Focus Areas of Committee of Central Bank Governors (CCBG) pertaining to Financial Inclusion, the roles of other SADC structures and substructures including CISNA and the SADC Development Finance Institutions Network (SADC-DFRC) who are also dealing with financial inclusion issues in their structures.</p>

² Including issues around SMEs Access to Finance

	<p>The STE is also expected to interface with Malawi local structures that deal with financial inclusion to ensure inclusivity and completeness of Strategy.</p> <p>The STE will complete a brief Inception Report including the methodology for the assignment and make an inception presentation of the report to the Secretariat.</p> <p>PART 2: DATA COLLECTION – 20 FEE Days</p> <p>This part will be focussed on data collection at regional level and most importantly in Malawi.</p> <p>PART 3: DRAFT REPORT OF THE ASSIGNMENT - 30 FEE DAYS</p> <p>During this Part the STE will proceed with the analysis of the data and information collected during the previous phases.</p> <p>The STE should produce a detailed and comprehensive Draft Report of the assignment. The detailed Draft Report should be consistent and aligned with the objectives and the requested services of the assignment.</p> <p>PART 4 – VALIDATION WORKSHOPS – 10 FEE Days</p> <p>During this Part the STE will facilitate a virtual or hybrid validation workshop in Malawi which will be attended by all relevant stakeholders. The cost related to the convening of the workshop (i.e4. only the conference package) will be the responsibility of the SADC Secretariat.</p> <p>PART 5 – FINAL REPORT – 10 FEE DAYS</p> <p>The STE will improve the Report by incorporating comments from the validation workshop and comments from the SIBE Task Manager and SIBE Programme Coordinator.</p>				
3. Resources allocated					
3.1 Resources from the Technical Assistance contract.					
	Part 1	Part 2	Part 3	Part 4	Part 5
Up to 80 STE days	10	20	30	10	10
	It is expected that the assignment will be executed by remote/virtual means. If it becomes necessary, the STE is expected to arrange his/her own transport in the locations of the Assignment.				
3.2 Other related resources allocated from the SADC-SIBE budget					
Workshop budget	The workshop will be held as part of work under RA 3.1 funding.				
Translation of documents	Any necessary translation of documents will be arranged by SADC secretariat separately.				

	It should be noted that a minimum of 5 weeks is required from the hand-over of materials for translation until the validation workshop.
Interpretation	Interpretation when/if necessary will be arranged by SADC secretariat separately.
3.3. Expert profile	
Qualifications and skills	<ul style="list-style-type: none"> • An advanced Degree (Masters or equivalent) in a field related to the assignment such as Economics, Finance, Banking, Law or related area. A first-level university degree in combination with at least 10 years qualifying experience may be accepted in lieu of the advanced university degree. • Excellent written and communication skills in English.
General professional experience	<ul style="list-style-type: none"> • Minimum 10 years of professional experience in the area of financial inclusion policy. • Experience in conducting evaluations and reviews of policy and strategic document, preferably in the area of financial inclusion.
Specific professional experience	<ul style="list-style-type: none"> • Experience in Financial Sector Development, Policy and Strategy in developing countries and/or emerging markets. Knowledge of the Malawi's financial sector environment. • Experience in strategic planning, program/project management and monitoring and evaluation. • Experience of working in a developing economy environment and particularly in the SADC region will be considered as an asset. • Knowledge of the issues and challenges of the SADC regional financial inclusion space will be considered as an asset. • Fluency and exceptional drafting and reporting skills in English is required. • Experience working in Malawi or current residence in Malawi would also be considered as an asset.
	The STE is expected to utilise his/her own laptop computer, internet, email and cellular telephone for communication while executing the assignment.
4. Location duration and planning	
4.1 Location of work	The Assignment will be carried out in Malawi in compliance with the local and SADC Secretariat or remotely by agreement with the SADC Secretariat.
4.2 Duration	The indicative expected start date is 30 August 2021 .

	The indicative expected end date is 17 December 2021 .
4.3 Working week	<p>The working week is from Monday to Friday, except in case of official holidays or SADC closure days as recorded in Annex 1.</p> <p>Weekends are not normally considered as working days unless specifically requested and confirmed in advance in writing by the SADC Secretariat. However due to the timing of the training events some weekend dates may, with prior SADC Secretariat authority, be utilised in Part 4.</p>
5. Reporting	
5.1 Language	The Assignment language and all reporting shall be in English
5.2 Progress reporting	<p>Submission and approval procedure for Inception and Progress Reports</p> <p>All written reports shall be submitted in soft copy by email, with Arial font size 12, in a format provided by the Consortium to the STE and shall include deliverables as Annexes.</p> <p>The soft copy must not be in PDF format preventing formatting.</p> <p>All reports will first be submitted to the Malawi Project Taskforce for review and comments before submission to the Consortium for quality control through the Programme Coordinator; then they will be submitted to the RA manager for preliminary endorsement, who will then submit them to the SIBE Task Manager with recommendation for approval. Comments to the reports, if any, will be communicated in writing to the STE within 10 working days of receipt of each report.</p> <p>Part 1 - Inception Report and presentation</p> <p>The STE will complete an Inception Report and submit it by the end of Part 1. The Report will include a methodology for the Assignment.</p> <p>At the end of Part 1 the STE will make a brief Power Point presentation to the Secretariat of the Inception Report.</p> <p>Note: this presentation is a deliverable and should be annexed to the Inception Report. The Inception Report will be submitted by the STE to the Consortium through the SIBE Programme Coordinator, copied to the Secretariat. The Consortium will formally submit it to the SADC Secretariat (SPO Finance and Investment) for approval.</p> <p>After submission, the Secretariat will consider the report and provide any feedback within 5 working days.</p> <p>Parts 2, 3 and 4 – Progress Report</p> <p>At the End of Parts 2, 3 and 4, the STE will submit progress reports within 2 working days at the end of each Part.</p>

5.3 End of Assignment Reporting	<p>Part 5 - End of Assignment Report (EoAR) and presentation</p> <p>The STE will submit the EoAR for approval at the completion of the Assignment. The report shall be submitted in the format provided and will include the following:</p> <ul style="list-style-type: none"> • An executive summary of the whole Assignment. • List of activities carried out during the Assignment. • Any recommendations for further support to the beneficiary. • As Annexes, all deliverables produced. • In addition to the report at the end of Part 5 the STE will make a Power Point presentation to the Secretariat of the EoAR on the last day of the assignment. The presentation is a deliverable and should be annexed to the EoAR. <p>EoAR Submission and approval procedure:</p> <ul style="list-style-type: none"> ▪ After end of assignment, the EoAR will be submitted by email to the Consortium for quality control through the SIBE Programme Coordinator; then, it will be submitted to the RA manager for technical comment for the STE. Technical comments will be issued within 10 working days. ▪ The STE shall address all the technical comments within 15 calendar days of receiving comments and submit the final EoAR to SADC for final technical and administrative approval. If no comments are issued by SADC within one month since submission, the EoAR will be deemed satisfactory. ▪ Upon acceptance (or if the one-month period has elapsed since submission without comments being issued), the EoAR shall be submitted to the RA manager and the SIBE Task Manager for administrative approval. ▪ The Assignment will not be considered to be complete until the approval of the SIBE Task Manager to the EoAR has been obtained. ▪ The EoAR shall be delivered in soft copy. The soft copy shall include deliverables produced as annexes. The soft copy must not be in pdf format preventing formatting.
6. Administrative Information	
Timesheets	<p>The STE will complete a monthly timesheet according to the template provided, recording days worked.</p> <p>Fees will be due only for working days recorded in timesheets that are countersigned by:</p> <ul style="list-style-type: none"> - SIBE Programme Coordinator - RA Manager - SIBE Task Manager

	Timesheets should be signed and handed to the SIBE Programme Coordinator.		
Travel approval forms	Not applicable as no travel is envisaged or provided for.		
Travel support documents	Not applicable as no travel is envisaged or provided for.		
7. Endorsement			
SIBE Programme Coordinator	RA Manager	Task Manager	Director-Finance, Investment and Customs
Mike Nyamazana	Rado Razafindrakoto H.	Mario Lironel	S.L. Mtonakutha
Signature:  Date: 18 August 2021	Signature:  Date: 18 August 2021	Signature:  Date: 18 August 2021	Signature:  Date: 18 August 2021

ANNEXES TO ToR 0292/RA 3.1

ANNEX 1: Experts scoring grid

ANNEX 2: Botswana official holiday 2021-2022 (non-working/fee days)

ANNEX 3: Gantt chart

ANNEX 4: Estimated budget

ANNEX 1
Experts scoring grid

Qualifications and Experience STE1	Points
Qualifications and skills:	20
An advanced Degree (Masters or equivalent) in a field related to the assignment such as Economics, Finance, Banking, Law or related area. A first-level university degree in combination with at least 10 years qualifying experience may be accepted in lieu of the advanced university degree.	10
Excellent written and communication skills in English.	10
General professional experience:	30
Minimum 10 years of professional experience in the area of financial inclusion policy.	20
Experience in conducting evaluations and reviews of policy and strategic document, preferably in the area of financial inclusion.	10
Specific professional experience:	50
Experience in Financial Sector Development, Policy and Strategy in developing countries and/or emerging markets. Knowledge of the Malawi's financial sector environment.	15
Experience in strategic planning, program/project management and monitoring and evaluation.	10
Experience working in a developing economy environment and particularly in the SADC region will be considered an asset.	10
Knowledge of the issues and challenges of the regional financial inclusion agenda will be considered an asset.	05
Fluency and exceptional drafting and reporting skills in English is required.	05
Experience working in Malawi or current residence in Malawi would also be considered as an asset.	05
Score	100

ANNEX 2: Botswana official holidays 2021-2022³

Date	Day	Occasion
1 January	Friday	New Year's Day
2 April	Friday	Good Friday
3 April	Saturday	Public Holiday
5 April	Monday	Easter Monday
1 May	Saturday	Labour Day
13 May	Thursday	Ascension Day
1 July	Thursday	Sir Seretse Khama Day
19 July	Monday	President's Day
20 July	Tuesday	Public Holiday
30 September	Thursday	Botswana Day
1 October	Friday	Public Holiday
25 December	Saturday	Christmas
26 December	Sunday	Boxing Day
27 December	Monday	Public Holiday
1 January 2022	Saturday	New Year's Day
3 January 2022	Monday	Public Holiday

³ Please note that these dates are indicative and subject to confirmation by the Government of the Republic of Botswana.

ANNEX 3: Indicative Gantt Chart

	Task Description	Duration (days)	Start Date	End Date	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6	Week 7	Week 8	Week 9	Week 10	Week 11	Week 12	Week 13	Week 14	Week 15	Week 16	Week 17	Week 18
1	Inception period	10	30 - August	10 - Sept																		
2	Data collection	20	13- Sept	8 Oct																		
3	Data analysis and submission of Report	30	11 - Oct	19 - Nov																		
4	Validation Workshop	10	22- Nov	3 Dec																		
5	Submission of the final report	10	6 – Dec	17- Dec																		