**Scope of Work**

**What are the policy and regulatory challenges and opportunities for leveraging fintech to support healthtech in Vietnam?** Specifically:

* What current aspects of fintech policy limit application of existing fintech’s use in healthcare service delivery?
  + *Key theme:* policy obstacles to fintech’s to provide lending or similar services within the context of health services.
* What are the limitations of fintech policy when it comes to supporting expansion of health tech to new services and new patient groups?
* Where do opportunities exist within existing health policy to initiate discussions with government stakeholders on integrating digital finance into provision of health services (digital and traditional).
  + *Key theme:* impact of COVID-19 (and COVID-related policies) on the acceleration of technology used for both healthcare and financial services.
* Who are the stakeholder agencies that will be pivotal for any development of digital finance in the healthcare sector?
  + *Note:* ACCESSHealth is particularly interested in reproductive health issues, chronic disease issues, and opportunities to employee/workplace-oriented healthcare.

**Proposed Approach, Timeline & Methodology**

Vriens & Partners will prepare a report (est. 12-14 pages) for first draft deliver 10 weeks after contracting based on discussions with ACCESSHealth, the following timing is anticipated:

* Contract signing: December 13
* V&P to share complete outline: January 5,2022 followed by a check-in call
* V&P to share complete draft: February 18, 2022
* V&P to share revised draft two weeks following feedback from ACCESSHealth.

Vriens & Partners will conduct both desk and primary source research to furnish the in-depth reports. Beyond public domain sources (i.e.media reports, government releases, publicly published documents), we will activate our established and extensive networks of contacts within and around government to gather insights and information which exist outside the public domain.

We will engage with and soft-sound policymakers, regulators, and other relevant contacts in industry and/or academia to identify and evaluate the economic collaboration opportunities in the abovementioned sectors in Vietnam.

More specifically, Vriens & Partners will utilize the following methodology to develop this report:

* **Client alignment:** Kickoff discussion with the client to ensure both sides have a clear picture of the research objectives, analytical needs, and a shared understanding of the approach.
* **Desk review:** A review of the following.
  + Relevant Vietnamese government policies, regulations, plans and other official documents related to the research questions.
  + Public statements, comments, speeches, and other forms of public communications delivered by Vietnamese government officials and other key stakeholders.
  + Media coverage of key policy directions, significant sector developments, or other relevant data points for this project.
* Stakeholder engagements: Informational interviews with relevant stakeholders from Vriens & Partners extensive relationship network. Engagements will have the following objectives.
  + Cross-check and verify information developed through the desk research.
  + Provide analytical depth and understanding of the drivers behind Government action and policy direction.
  + Gain insight into forward looking policies and potential changes to the landscape.
* Report drafting and delivery: Accompanied by a call to outline findings.

**Service Fee**

The total service fee is USD 14,000. The fee covers professional fees, administrative costs (including telecommunications, in-house duplicating, postage, delivery services, and secretarial services) and standard out-of-pocket expenses (including local travel, business-meal expenses, and parking).

**Non-Standard Out-of-Pocket Expenses**

Exceptional expenses beyond what can reasonably be expected, and that fall outside of the scope of Standard Out-of-Pocket expenses, may be charged separately with client approval.

**Payment Term**

50% upon contract signing

50% upon submission of the final report

**Term**

This engagement shall commence upon execution of this Agreement. The Agreement shall continue in full force and is effect from **December 13, 2021 to March 11, 2022**.