



**NOTE FOR PROSPECTIVE CONSULTANTS:**

- If you are interested in submitting your CV for this assignment, kindly email [robertj@finmark.org.za](mailto:robertj@finmark.org.za)
- See the Scoring Grid (Annex 1) for the desired qualifications, skills and professional experience
- Deadline for CV submission: To be advised on request

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

<b>Terms of Reference (ToR) for Recruitment of Short-Term Expert (STE)</b>	
Title of Assignment:	Develop National Financial Inclusion Strategy in line with the SADC Strategy on Financial Inclusion and SMEs Access to Finance in Angola.
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:	XXXXXX
<b>1. Background</b>	
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 The Southern African Development Community (SADC) with the signing of the SADC Declaration and Treaty. It currently comprises sixteen<sup>1</sup> Member States, with a combined population of approximately 360 million and a gross domestic product (GDP) of more than USD 700 billion (2019).</p> <p>The main objectives of SADC are to achieve development, peace and security, and economic growth, to alleviate poverty, enhance the standard and quality of life of the peoples of Southern Africa, and support the socially disadvantaged through regional integration, built on democratic principles and equitable and sustainable development.</p> <p>Over the past years, significant changes in the global economy have taken place to persuade the SADC region to change its economic architecture</p>

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<sup>1</sup> Angola, Botswana, Comoros, Democratic Republic of the Congo, Eswatini, Lesotho, Madagascar, Malawi, Mauritius, Mozambique, Namibia, Seychelles, South Africa, Tanzania, Zambia, and Zimbabwe.

	<p>and strategic direction. The desire to survive and participate in the global markets demands high levels of competitiveness.</p> <p>Consequently, emphasis is increasingly being placed on private sector led growth and governments of the sub-region continue to seek to establish an appropriate enabling environment to support economic growth and poverty alleviation. It was in this context that the revised SADC Regional Indicative Strategic Development Plan (RISDP 2015-2020) was reviewed to take into account the region’s revised strategic direction as encapsulated in the various policy documents, such as the SADC Regional Industrialization Development Plan, the SADC Infrastructure Development Plan and the various Protocols that define regional programs.</p> <p>The RISDP (2020-2030), which is the main strategic document for SADC, puts industrialisation and market integration at the forefront of SADC’s efforts to achieve the integration agenda. Furthermore, the SADC Industrialization Strategy and Roadmap (2015-2063) and its Action Plan inform the priorities of the SADC Industrialisation agenda.</p> <p>Notably, one of the objectives outlined in the Regional Indicative Strategic Development Plan (RISDP, 2020-2030) is to promote 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.</p> <p>The RISDP (2020-2030) also highlights 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. In addition, the strengthening of financing mechanisms to be more responsive to the needs of SMEs operations remains critical, including the strengthening of financial inclusion regulatory frameworks in support of the Industrialisation Strategy and Roadmap.</p> <p>For further information see <a href="http://www.sadc.int">www.sadc.int</a>.</p>
<p>1.2 Background – SIBE Programme</p>	<p>The Support to Improving Investment and Business Environment (SIBE) Programme is a five-year Programme, financed to the tune of €14 million by the EU under the 11th European Development Fund (EDF). The Financing Agreement and the Contribution Agreement were signed in June 2019 and August 2019, respectively. The Programme, which covers all the 16 SADC member states in SADC, is being implemented by the SADC</p>

Secretariat over a period of 55 months from the date of signature of the Agreements.

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).

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.

The Programme focuses its support on the following Results Areas (RAs):

**RA1 - An enabling investment policy framework across SADC Member States is supported**

This result area covers the following main activities:

- (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.

**RA2 - Enhanced integration of financial markets in the SADC region is promoted**

Under this Result area, the programme will assist in:

- (i) Development of financial markets in the SADC region;
- (ii) Developing policies and strategies to address risks to financial stability at regional and national levels; and
- (iii) Strengthen SADC-Real Time Gross Settlement System (RTGS), Committee of Insurance, Securities and Non-banking Authorities (CISNA), Committee of SADC Stock Exchange (CoSSE), SADC Committee of Central Bank Governors (CCBG) and SADC Bank Association (SADCBA).

**RA3 - Enhanced financial inclusion is supported**

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:

- (i) Development and implementation of Financial Inclusion Strategies;

	<p>(ii) Identification of key financial inclusion regulatory areas for harmonisation and capacity building;</p> <p>(iii) Monitoring of Status of and Progress on Financial Inclusion in the Region.</p> <p>The SIBE Programme is being implemented by the SADC Secretariat, supported by long - and short-term experts. The tasks envisaged for the Secretariat include procurement, managing the resulting contracts, payments, reporting to the various stakeholders as well as monitoring and evaluation. The Programme is coordinated 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 Team including one Long Term Expert to coordinate and manage the implementation of activities across the 3 result areas, two Long Term experts and a pool of Short-Term Experts.</p>
<p>1.3 Background to this Assignment</p>	<p>This Assignment is being commissioned under <b>SIBE RA 3 “Enhanced financial inclusion is supported”, Activity 3.1 “Development and implementation of Financial Inclusion Strategies”</b>.</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 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</p>

	<p>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>Angola has confirmed their interest and, therefore, the purpose of this assignment is to provide technical assistance for Angola for the development of their National Financial Inclusion Strategy and SMEs access to Finance; as a way of domesticating the Regional Strategy.</p>
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## 2. Description of the Assignment

<p>2.1 Global objective</p>	<p><b>The global objective</b> 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 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 established to:</p> <ul style="list-style-type: none"> <li>• establish a shared vision for the financial sector;</li> <li>• define guiding principles for the development of inclusive finance in Member States;</li> <li>• stipulate the core elements needed to promote financial inclusion;</li> </ul>
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	<ul style="list-style-type: none"> <li>• define the role of stakeholders in implementing the individual Member States strategies;</li> <li>• define strategic interventions and action plans; and</li> <li>• coordinate the activities of sectors during implementation.</li> </ul>
2.2 Specific objectives	<p><b>The specific objective</b> of the Assignment is to develop a National Financial Inclusion and SMEs Access to Finance Strategy for Angola; as a way of domesticating the Regional Strategy. The strategy document to be developed 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 allow for an effective 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 develop a National Financial Inclusion and SMEs Access to Finance Strategy for Angola and also ensure that activities specifically include, but will not be limited to the following:</p> <ul style="list-style-type: none"> <li>• Undertake a thorough assessment of the current state of financial inclusion in Angola, covering, but not limited to, the demand-side, supply-side of financial services, and products and regulatory analysis.</li> <li>• Identify key stakeholders and drivers of financial inclusion in Angola.</li> <li>• Through a large consultative process, benchmark with similar Regional Economic Communities (RECs) in Africa or/and emerging markets such as the Association of Southeast Asian Nations, (ASEAN).</li> <li>• Develop the financial inclusion vision, goals and strategic objectives/pillars and key result areas for the next five years.</li> <li>• Identify key drivers of financial inclusion 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.</li> <li>• Develop an institutional and implementation framework for the Strategy.</li> <li>• Develop a performance review and monitoring evaluation framework 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.</li> <li>• Design a national strategy for inclusive finance by setting specific targets to be achieved in 5 years.</li> </ul>

	<ul style="list-style-type: none"> <li>• Develop annual strategic interventions and indicators.</li> <li>• Identify specific roles of key economic players at macro, micro and meso levels.</li> <li>• Identify an appropriate balance between the social and economic objectives of inclusive finance providers.</li> <li>• Identify linkages between commercial banks and micro finance providers including development finance institutions.</li> <li>• Facilitate a validation workshop with relevant stakeholders in order to validate the Strategy proposals.</li> </ul> <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><b>PART 1</b> – Inception and planning – for a total of <b>10 working days</b> in Angola; or remotely in the Consultant’s home country.</p> <p><b>PART 2</b> – Official launch, data collection and field visit – for a total of <b>30 working days</b> remotely by agreement, unless the Covid-19 situation in the region, in particular in Angola 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). <b>The costs related to this launch event shall be the responsibility of Angola.</b></p> <p><b>PART 3</b> – Data analysis and submission of the Draft Report of the assignment in line with the requested services listed above – estimated at <b>30 working days</b> remotely by agreement.</p> <p><b>Part 4</b> – Facilitation of one validation workshop of 2 days in Angola likely to be virtual or hybrid depending on the evolution of the Covid-19 pandemic in the region – estimated at <b>10 working days</b>, including four (4) days planning and (4) days for reporting on the validation workshop.</p> <p><b>Part 5</b> – Finalisation of the Draft Report to incorporate issues raised during the workshop and brief final assignment report – estimated at <b>10 working days</b> remotely by agreement.</p> <p><b>Notes:</b> 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. <b>However, the total maximum days of 90 will not be changed.</b></p>
2.4 Deliverables	<p>The STE will provide the following deliverables:</p> <ul style="list-style-type: none"> <li>• <b>Inception Report:</b> a detailed workplan, timeframe and approach to undertake the assignment.</li> </ul>

	<ul style="list-style-type: none"> <li>• <b>Data Collection Report</b>; detailing the process and findings from the data collection;</li> <li>• <b>Draft National Financial Inclusion and SMEs Access to Finance Strategy</b> for Angola; with annexes reflecting the analysis of the data and information collected during desk review and detailing the result of the assignment;</li> <li>• <b>Validation Workshop Report</b> where the findings from the data collection and data analysis are presented to the Financial Inclusion Committee or/and any relevant stakeholders identified by Angola.</li> <li>• <b>Final report</b>: final version of the National Financial Inclusion and SMEs Access to Finance Strategy for Angola covering, among others, issues raised during the workshop and comments from the SIBE Task Manager. The Final report should cover at least the following areas: <ul style="list-style-type: none"> <li>- Executive Summary;</li> <li>- Objectives;</li> <li>- Scope and Methodology;</li> <li>- Analysis and Findings;</li> <li>- Lessons Learned; and</li> <li>- Conclusions and Recommendations.</li> </ul> </li> </ul> <p><b>Note:</b> All deliverables will be the property of the SADC Secretariat.</p>
2.5 Management	The STE will report to and will be under the day-to-day supervision of the Task Manager/SADC SPO Finance and Investment and SIBE Programme Coordinator.
2.6 Methodology	<p><b>PART 1: INCEPTION – 10 FEE DAYS</b></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, Member State National Development Plan, 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, role of other SADC structures and substructures including CISNA and the SADC Development Finance Institutions Network who are also dealing with financial inclusion issues in their structures .</p>



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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.

**PART 2: DATA COLLECTION – 30 FEE Days**

This part will be focussed on data collection at regional level and most importantly in Angola.

**PART 3: DRAFT REPORT OF THE ASSIGNMENT - 30 FEE DAYS**

During this Part the STE will proceed with the analysis of the data and information collected during the previous phases.

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.

A gap of at least 5 weeks is required at the end of Part 3 to enable the training material to be translated into French and Portuguese. **This is a non-remunerable pause break in the Assignment.**

**PART 4 – VALIDATION WORKSHOPS – 10 FEE Days**

During this Part the STE will facilitate a virtual or hybrid validation workshop in Angola which will be attended by all relevant stakeholders. The cost related to the convening of the workshop (only conference package) will be the responsibility of the SADC Secretariat.

**PART 5 – FINAL REPORT – 10 FEE DAYS**

The STE will improve the Report by incorporating comments from the validation workshop and comments from the SIBE Task Manager and SIBE Programme Coordinator.

Translation of documents	The 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.
<b>3.3. Expert profile</b>	
Qualifications and skills	<ul style="list-style-type: none"> <li>• 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.</li> <li>• Excellent written and communication skills in English. Fluency in Portuguese or French will be an added advantage</li> </ul>
General professional experience	<ul style="list-style-type: none"> <li>• Minimum 10 years of professional experience in the area of financial inclusion policy.</li> <li>• Experience in conducting evaluations and reviews of policy and strategic document, preferably in the area of financial inclusion.</li> </ul>
Specific professional experience	<ul style="list-style-type: none"> <li>• Experience in Financial Sector Development, Policy and Strategy in developing countries and/or emerging markets. Knowledge of the Angola's financial sector environment will be considered as an asset.</li> <li>• Experience in strategic planning, program/project management and monitoring and evaluation.</li> <li>• Experience of working in a developing economy environment and particularly in the SADC region will be considered as an asset.</li> <li>• Knowledge of the issues and challenges of the SADC regional financial inclusion space will be considered as an asset.</li> <li>• Fluency and exceptional drafting and reporting skills in English is required.</li> </ul>
	The STE is expected to utilise his/her own laptop computer, internet, email and cellular telephone for communication while executing the assignment.
<b>4. Location duration and planning</b>	
4.1 Location of work	The Assignment will be carried out remotely by agreement.

4.2 Duration	<p>The indicative expected start date is <b>1 August 2021</b>.</p> <p>The indicative expected end date is 14 January <b>2022</b>.</p>
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>
<b>5. Reporting</b>	
5.1 Language	The Assignment language and all reporting shall be in English
5.2 Progress reporting	<p><b>Submission and approval procedure for Inception and Progress Reports</b></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 be submitted 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><b>Part 1 - Inception Report and presentation</b></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><b>Note:</b> 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><b>Parts 2 &amp; 3 &amp; 4 – Progress Report</b></p>

	<p>At the End of Parts 2 &amp; 3 &amp; 4, the STE will submit progress reports within 2 working days at the end of each Part.</p>
<p>5.3 End of Assignment Reporting</p>	<p><b>Part 5 - End of Assignment Report (EoAR) and presentation</b></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"> <li>• An executive summary of the whole Assignment.</li> <li>• List of activities carried out during the Assignment.</li> <li>• Any recommendations for further support to the beneficiary.</li> <li>• As Annexes, all deliverables produced.</li> <li>• 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.</li> </ul> <p><b>EoAR Submission and approval procedure:</b></p> <ul style="list-style-type: none"> <li>▪ 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.</li> </ul>

	<ul style="list-style-type: none"> <li>▪ 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.</li> <li>▪ 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.</li> <li>▪ The Assignment will not be considered to be complete until the approval of the SIBE Task Manager to the EoAR has been obtained.</li> <li>▪ 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.</li> </ul>
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### 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"> <li>- RA Manager</li> <li>- SIBE Programme Coordinator</li> <li>- SIBE Task Manager</li> </ul> <p>Timesheets should be signed and handed to the SIBE Programme Coordinator.</p>
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

<b>SIBE Programme Coordinator</b>	<b>RA Manager</b>	<b>Task Manager</b>	<b>Director-Finance, Investment and Customs</b>
Mike Nyamazana	Rado H. Razafindrakoto	Mario Lironel	S.L. Mtonakutha
Signature:	Signature:	Signature:	Signature:

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## **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 and Portuguese.	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 Angola's financial sector environment will be considered as an asset.	20
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
<b>Score</b>	<b>100</b>



**ANNEX 2: Botswana official holidays 2021-2022<sup>2</sup>**

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

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<sup>2</sup> Please note that these dates are indicative and subject to confirmation by the Government of the Republic of Botswana.

**ANNEX 3: Indicative Gantt Chart**

	<b>Task Description</b>	<b>Duration (days)</b>	<b>Start Date</b>	<b>End Date</b>	<b>Week 1</b>	<b>Week 2</b>	<b>Week 3</b>	<b>Week 4</b>	<b>Week 5</b>	<b>Week 6</b>	<b>Week 7</b>	<b>Week 8</b>	<b>Week 9</b>	<b>Week 10</b>	<b>Week 11</b>	<b>Week 12</b>	<b>Week 13</b>	<b>Week 14</b>	<b>Week 15</b>	<b>Week 16</b>	<b>Week 17</b>	<b>Week 18</b>	<b>Week 19</b>	<b>Week 20</b>	<b>Week 21</b>	<b>Week 22</b>
1	Inception period and translation of the report	10	02 - Aug	13 - Aug	Yellow	Yellow																				
2	Data collection	30	16- Aug	17- Sep		Blue	Blue	Blue	Blue	Blue	Blue	Blue														
3	Data analysis and submission of Report	30	20-Sep	22 - Oct									Orange	Orange	Orange	Orange	Orange									
	Translation of documents	5 weeks (25 days)	25-Oct	26- Nov														Grey	Grey	Grey	Grey					
4	Validation Workshop	10	29- Nov	10- Dec																		Green	Green			
5	Submission of the final report	10	13- Dec	14- Jan																				Light Green	Light Green	

## **ANNEX 4. Estimate budget**