

NOTE FOR PROSPECTIVE CONSULTANTS:

- 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: On request

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

Terms of Reference (ToR) for Recruitment of a Short-Term Experts (STE)	
Title of Assignment:	Assess NBFIs capacities and develop a programme to build the capacities of Non-Banking Financial Institutions on Risk Based Supervision.
Reference no.:	ToR 0292/RA 2.2
Activity Code:	IN. 0292.2.2 “STE inputs”
Responsible SADC SPO:	Mario Lironel, Senior Programme Officer – Finance and Investment (Task Manager)
Date of issue:	16 May 2022
1. Background	
1.1 Background to 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); the Protocol on Trade (1996); the Protocol</p>

	<p>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 – SIBE Programme	<p>The Support to Improving Investment and Business Environment (SIBE) Programme is a five-year Programme, implemented by SADC Secretariat and financed to the tune of €14 million by the EU under the 11th European</p>

	<p>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 Result 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>
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	<p>i. Develop and implement Financial Inclusion Strategies;</p> <p>ii. Identify key financial inclusion regulatory areas for harmonisation and capacity building; and</p> <p>iii. Monitor Status of and Progress on Financial Inclusion in the Region.</p> <p>The Programme management structure is composed of 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) are in response to Member States AML/CFT/CPF Capacity deficiencies and are aimed at building capacity of Financial Intelligence Units (FIUs) and other relevant structures in SADC Member States. The Assignment will be carried out by one contracted senior level STE who will engage regularly with the Eastern and Southern African Anti-Money Laundering Group (ESAAMLG), in terms of the Memorandum of Understanding (MOU) entered into between SADC and ESAAMLG.</p>
1.3 Background - this Assignment	<p>This Assignment is being commissioned under Result 2 “Enhanced integration of financial markets in the SADC region is promoted”, Activity 2.1 “Assess and build the capacities of Non-Banking Financial Institutions on Risk Based Supervision and Surveillance”.</p> <p>The Anti-Money Laundering/Combating the Financing of Terrorism/Proliferation (AML/CFT/CPF) agenda in the SADC region remains of critical importance because of the ever-rising money laundering crimes, which are also exacerbated by the rising criminal networks in the region and beyond. The complexities and ever-changing typologies require the region to be astute and constantly capacitated in the implementation of the FATF Recommendations and combating money laundering in the region. The financial sector plays a critical role in the quest to combat AML/CFT/CPF in the region, more so because most of the criminality happens in their space. As the financial sector enhances the supervision of the banking and non-banking sector in line with the FATF recommendations and guidelines, it has become necessary to ensure that the financial sector fully understands the need to move from a rules-based regime to a risk-based regime to mitigate the ever-rising criminality in the financial sector.</p> <p>In October 2020, the FATF amended Recommendation 1 as well as its interpretative note (INR.1) which emphasizes in detail the risk-based approach (RBA) and Recommendation 2 which in turn stresses the importance of coordination between supervisory and regulatory agencies.</p>

	<p>Recommendations 1 and 2 require supervisors of both the financial sector and non-bank financial institutions to review and consider risk profiles and assessments based on the risk-based approach. In addition, Recommendation 26 (R.26) requires risk-based financial supervision, Recommendation 28 (R.28) requires risk-based supervision or monitoring of non-bank financial institutions, and Recommendation 15 (R.15) requires risk-based monitoring of financial institutions.</p> <p>The transition from a rules-based to a risk-based approach requires a paradigm shift or a change in supervisory culture so as to ensure that both the banking and non-banking entities are fully on board and understand the requirements of a risk-based regime as opposed to rules based, particularly as the region accelerates the drive for financial inclusion.</p> <p>The role played by the non-banking financial institutions complements that of the banking sector and as such remains important. It is therefore imperative that as the financial sector transitions from rules-based supervision, both the banking and non-banking are afforded equal opportunities to develop and build capacities that are commensurate with the changing supervision landscape. Risk based supervision tends to focus more on the areas that have been designated high risk although lower risk areas may also require some attention, particularly in areas where financial exclusion is a concern. This may result in unscrupulous consumers taking advantage of unregulated cash economies or access service providers with less robust risk control measures.</p> <p>It is also important to note that the transition from rules based to risk-based approach requires a change in supervisory culture or a paradigm shift at all levels to mitigate the operational and procedural risk that comes with the policy changes of a risk-based approach. Therefore, to support an effective AML/CFT/CPF risk based supervisory framework commensurate with the supervisory paradigm shift, capacity building at all levels is required, in line with functional responsibilities.</p> <p>According to the FATF Recommendations, countries should identify, assess and understand their money laundering, terrorist and proliferation financing risks; and should take action, including designating an authority or mechanism to coordinate actions to assess and review risks. The result of this should inform allocation of resources, aimed at ensuring that the risks are effectively mitigated. This approach should be an essential foundation to efficient allocation of resources across the AML/CFT/CPF regime and the implementation of risk-based measures in pursuit of compliance with the FATF Recommendations.</p>
He 2. Description of the Assignment	

2.1 Global objective	The global objective is to facilitate the alignment of the AML/CFT/CPF policies, laws and regulatory practices and mechanisms of the various State Parties, within the framework of the FATF Standards and to support the effective and proportional action against money laundering, financing of terrorism and proliferation in the SADC region.
2.2 Specific objectives	The specific objective of the Assignment is to assess and strengthen the capabilities of Member States Non-Banking financial institutions and to build capacities of the NBFIs in the Member States in line with identified capacity deficiencies.
2.3 Requested services	<p>The STE is expected to assess capacities of the Non-Banking Financial Sector in Member States in implementing the AML/CFT/CPF risk-based supervision agenda. In addition, and based on the assessment, the STE will design and develop a programme to be used in a follow-up activity focussing on building the capacity of the FIUs. The STE will specifically attend to, but will not be limited to:</p> <p>Phase1: situation analysis / skills analysis / institutional capacity assessments</p> <ol style="list-style-type: none"> 1. Review available best practice on risk-based supervision inspection manuals, tools and guidelines for the NBFIs to ascertain relevance; 2. Assess the existing regulatory requirements and practices and compliance of NBFIs on risk-based supervision; 3. Identify deficiencies in regulatory compliance and practices of NBFIs on risk-based supervision; 4. Identify supervisory responses to be tailored to fit assessed risk; 5. Profile the challenges/capacity deficiencies of NBFIs by grouping similar challenges for ease of capacity building; 6. Assess existing AML/CFT/CPFs and integrity risk controls, identify residual risk exposures, and identify mitigating measures for ongoing monitoring for NBFIs. 7. Identify risk indicators that provide early warning signals on the trend of residual risk exposure for NBFIs to enhance risk-based supervision. 8. Identify existing AML/CFT/CPF risks per Member State that are aligned with national priorities and identify appropriate strategies for risk categories from low to high; 9. Develop a model for risk assessments and risk-based supervision; 10. Identify risks associated with financial exclusion and the risk assessment needed to justify an appropriate level of due diligence;

Phase 2: Development of the training and capacity building programme

11. Develop a capacity building programme for NBFIs in accordance with identified capacity gaps or deficiencies, including a toolkit to address identified capacity deficiencies resulting from rules based to risk-based supervision (managing transition);
12. Develop a comprehensive AML/CFT capacity development programme for banking and non-banking financial institutions.
13. Develop an appropriate monitoring mechanism for risk-based supervision in line with the respective sectors;
14. Develop guidelines for corrective action and train NBFIs on use monitoring mechanism.
15. Design activities or training modules to support Non-Banking Financial Institutions in establishing and/or strengthening the capacity of the risk departments, which should include the following:
 - a. Providing high-level policy advice on risk-based supervision;
 - b. Profile capacity deficiencies for non-banking financial institutions in line with identified needs.
 - c. Develop a training plan/program for staff of regulatory units, including senior management, to enhance staff capacity in performing their AML/CFT regulatory functions and risk-based supervision;
 - d. Develop an institutional implementation framework for a comprehensive capacity building programme based on training needs.
 - e. Develop a national compliance roadmap with clear goals.

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.

PART 1 – Inception and planning – estimated at **10** working days remotely by agreement.

PART 2 – Data Collection: Assessment and profiling of Member States capacities and clustering of countries' NBFIs and other relevant structures in line with the identified capacity needs for a total of **30** working days remotely by agreement with some travel anticipated for data collection, subject to Covid-19 situation.

	<p>PART 3 – Data Analysis and submission of the Draft Capacity building Programme of the Assignment in line with requested services listed above – estimated at 20 working days remotely by agreement.</p> <p>Part 4 – Facilitation of one virtual validation workshop of two days for participants from Member States – estimated at 5 working days remotely or hybrid subject to Covid-19 situation, including 3-days planning and 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 5 working days remotely by agreement.</p> <p>Notes - As all the parts of the 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 maybe adjusted for the purpose of delivering the Assignment.</p>
2.4 Deliverables	<p>The STE will provide the following deliverables:</p> <ul style="list-style-type: none"> i. Inception Report: a detailed work-plan, timeframe and approach to undertake each part of the Assignment; ii. Data Collection report, detailing the process and findings from the data collection; iii. Analysis Report and Draft Capacity Building Programme iv. Validation of the Analysis Report and Capacity Building Programme, where the findings from the data collection and data analysis are presented; v. Final report: a detailed result of the study in line with the objectives and expected result and scope of the Assignment considering issues raised during the workshop and comments from the SIBE Task Manager, which in general, should cover the following areas: <ul style="list-style-type: none"> (a) Executive Summary; (b) Objectives; (c) Scope and Methodology; (d) Analysis and Findings; (e) Lessons Learned; and (f) Conclusions and Recommendations. <p>Note: All deliverables will be the property of the SADC Secretariat.</p>
2.5 Management	<p>The STE will report to and will be under the day-to-day supervision of the Task Manager/SPO Finance and Investment and the SIBE Coordinator. Operationally, the STE will in close collaboration with the SIBE Finance, AML/CFT Expert.</p>
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) start-up 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</p> <ul style="list-style-type: none"> • the SADC Vision 2050 and RISDP 2020-2030; • the SADC Industrialisation Strategy and Roadmap (2015-2063) and its Action Plan; • the SADC Protocol on Finance and Investment, focussing on Annex 12, • The MoU between SADC Secretariat and the ESAAMLG. <p>The STE will complete a brief inception report including methodology for the assignment and make an inception presentation of the Report to the Secretariat. The STE should not wait for formal approval or adoption of the Inception Report but should proceed to making arrangements for data collection (Part 2) while awaiting SADC's response on the Inception Report.</p> <p>PART 2: DATA COLLECTION– 30 FEE Days</p> <p>This part will be focussed on data collection in Member States and/or to FIP substructures.</p> <p>PART 3: DRAFT REPORT OF THE ASSIGNMENT - 20 FEE DAYS</p> <p>During this Part, the STE will proceed to 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 capacity challenges in the identified categories of Member States FIUs. The detailed Draft Report should be consistent and aligned with the objectives and the requested services of the Assignment.</p> <p>A gap of at least 5 weeks is required at the end of Part 3 to enable the Draft Report to be translated into French and Portuguese. This part is non-remunerable.</p> <p>PART 4 – VALIDATION WORKSHOP – (5 Fee days)</p> <p>During this Part, the STE will facilitate one virtual validation workshop of 10 days for participants from selected grouped Member States. The cost related to the convening of the workshop (conference package and translation of documents) will be the responsibility of the SADC Secretariat.</p> <p>PART 5 – FINAL REPORT– (5 Fee days)</p> <p>The STE will produce an updated Report, which will include a detailed result of the review in line with the objectives and expected result and scope of the Assignment considering issues raised during the validation workshop and comments from the SIBE Task Manager, ESAAMLG and Result Area (RA) Manager.</p>
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3. Resources allocated					
3.1 Resources from the Technical Assistance contract					
	Part 1	Part 2	Part 3	Part 4	Part 5
Up to 70 STE days	10	30	20	5	5
Up to 0 per diem days (approximate)	0	0	0	0	0
Mobilisation travel	0	0	0	0	0
Regional travel	0	0	0	0	0
	<p>The STE will be facilitated to engage with stakeholders virtually through introductory letters. The STEs are expected to arrange at their own cost for any transportation necessary for the STE or the data gatherers in the locations of the Assignment.</p> <p>The STE is encouraged to engage, at their cost, data gathering associates in the various Member States. The days for Parts 2 and 3 take into account that it may be necessary for the STEs to engage in-country data collection associates.</p>				
3.2 Other related resources allocated from the SADC-SIBE budget					
Workshops budget	The virtual workshop will be held as part of work under Result 2.2 funding.				
Translation of documents	The translation of documents will be arranged by SADC secretariat separately				
Interpretation	Interpretation, when/if necessary, will be arranged by SADC Secretariat separately.				

General professional experience Specific experience	
3.3.1 Qualifications and skills	<ul style="list-style-type: none"> • An advanced Degree (Masters or equivalent) in law, Economics or related qualifications. A first-level university degree in combination with at least 10 years qualifying experience may be accepted in lieu of the advanced university degree. Additional certification in AML/CFT/CPF will be an added advantage. • Excellent written and communication skills in English. • Excellent computer skills including knowledge of Microsoft Office packages such as Power Point and Microsoft Word.
3.3.2 General professional experience	<ul style="list-style-type: none"> • Minimum 10 years of professional experience as an AML/CFT/CPF expert. • 5 years' experience of working in an AML/CFT/CPF and or Banking and Non-Banking environment.
3.3.3 Specific professional experience	<ul style="list-style-type: none"> • Knowledge of Risk Based Supervision and strong assessment capabilities. • Experience in conducting AML/CFT/CPF assessments and capacity building, preferably for NBFIs and relevant Member States organisations or institutions. Experience working in developing countries, particularly in the SADC region will be considered as an asset. • Knowledge of the issues and challenges regarding AML/CFT/CPF in the SADC Region will be considered as an asset. • Knowledge of the AML/CFT/CPF legal regulatory framework in SADC Member States and Basil Core Principles.
3.3.4 Equipment	The STE is expected to utilise their own laptop computers and cellular telephones.
4. Location duration and planning	
4.1 Location of work	The Assignment will be carried out remotely by agreement.
4.2 Duration	<p>The indicative expected start date is 1 June 2022.</p> <p>The indicative expected end date is 11 October 2022.</p>
4.3 Working week	The working week is from Monday to Friday, except in the case of official holidays or SADC closure days as recorded in Annex 1.

	Weekends are not normally considered as working days unless specifically requested and confirmed in advance and in writing by the SADC Secretariat.
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 SADC Support Consortium (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 FinMark Trust (Consortium leader) through the Programme Coordinator for quality control; 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 (numbered 029/0XX/STE/IR) and PowerPoint 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 of the inception report to the Secretariat.</p> <p>Note: this presentation is a deliverable and should be annexed to the report. The inception report will be submitted by the STE to the FinMark Trust, copied to the Secretariat. The FinMark Trust will formally submit it to the SADC Secretariat (SPO Finance and Investment) through the Programme Coordinator 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 & 4 – Progress report (numbered 029/0XX/STE/PR)</p> <p>At the End of Parts 2 & 3 & 4, the STEs will submit progress reports within 2 working days at the end of each Part.</p> <p>It is important to note that, at the end of Part 2, the STE will submit a progress report concerning the data collection summarising the feedback and inputs from stakeholders. Relevant data and information collected during this phase should be appended as an Annex. At the end of Part 4, the STE will also submit a brief report summarising the comments and issues coming from the consultation with ESAAMLG.</p>
5.3 End of Assignment Reporting	Part 5 - End of Assignment Report (EoAR) (numbered 029/STE/EoAR) and presentation

	<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; • Methodology/Discussion of key issues; • Main Conclusions and Lessons Learned; • Recommendations for further support to the beneficiary; • Key Annexes, such as all deliverables produced, including the completed updated Data Collection Report and Validation Workshop report. • In addition to the report, at the end of Part 5, the STE will provide a PowerPoint presentation to the Secretariat of the EoAR on the last day of the assignment (which will be by way of remote link through Zoom or such other e-platform to be suggested by SADC Secretariat). The presentation is a deliverable and should be Annexed to the report. <p>EoAR Submission and approval procedure:</p> <ul style="list-style-type: none"> • After end of assignment, EoAR will be submitted by email to the Consortium through the Programme Coordinator for quality control; 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 after 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.
15.4 Report quality, structure, formatting and editing	<ul style="list-style-type: none"> • The STE is responsible for ensuring the quality of his/her reports using the templates and report structures provided or suggested by the LTEs or Programme Coordinator. It is expected that the STE will ensure that the reports are formatted properly and proof-read for grammatical, spelling and other mistakes. While the reports will go through review by the LTEs and other members of the SIBE team, it is not expected that the reviewers will have to correct

	grammar, spelling and formatting errors. If the STE does not have skills in this respect s/he is expected to seek the services of an editing expert at his/her own cost.		
6. Administrative Information			
Timesheets	<p>The STE will complete a monthly timesheet (within two days of the end of the month) 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 Co-ordinator and Team Leader; - SIBE RA Manager; - The SIBE Task Manager; <p>The monthly Timesheet should be accompanied by the monthly Progress Report, and both should be submitted by e-mail for review and approval.</p>		
7. Endorsement			
Programme Coordinator	RA Manager	Task Manager	Director-Finance, Investment and Customs
Mike Nyamazana	Hamilton Thomas	Mario Lironel	Sadwick L. Mtonakutha
Signature:	Signature:	Signature:	Signature:
.....	Date	Date:.....	Date:
Date:			

ANNEXES TO TOR XX/KRA3.2/AWP2021-22

ANNEX 1: Experts scoring grid

ANNEX 2: Botswana official holiday 2022-23 (non-working/free days)

ANNEX 3: Gantt chart

ANNEX 1.
Experts scoring grid

Qualifications and Experience STE1	Points*
Qualifications and skills:	20
An advanced Degree (Masters or equivalent) in law, Economics or related qualifications. A first-level university degree in combination with at least 10 years qualifying experience may be accepted in lieu of the advanced university degree. Additional certification in AML/CFT will be an added advantage.	10
Excellent written and communication skills in English.	5
Excellent computer skills including knowledge of Microsoft Office packages such as Power Point and Microsoft Word.	5
General professional experience:	30
Minimum 10 years of professional experience as an AML/CFT/CPF expert.	10
5 years' experience of working in an AML/CFT/CPF environment and or Banking and non-banking sector	20
Specific professional experience:	50
Knowledge of Risk Based Supervision and strong assessment capabilities	15
Knowledge of issues and challenges regarding AML/CFT/CPF will be considered an asset.	10
Knowledge of AML/CFT/CPF legal regulatory framework in SADC Member States and Basil Core Principles	10
Experience of working in developing countries and particularly in the SADC region will be considered as an asset.	5
Experience in conducting assessments and capacity building, preferably for NBFIs and relevant Member States organisations or institutions.	10
Score	100

ANNEX 2:
Botswana official holidays 2022-2023¹

Day	Date	Occasion
Saturday	1 January 2022	New Year's Day
Monday	3 January 2022	Public Holiday
Tuesday	4 January 2022	Public Holiday
Friday	15 April 2022	Good Friday
Saturday	16 April 2022	Public Holiday
Sunday	17 April 2022	Easter Sunday
Monday	18 April 2022	Easter Monday
Sunday	1 May 2022	Labour Day
Monday	2 May 2022	Public Holiday
Thursday	26 May 2022	Ascension Day
Friday	1 July 2022	Sir Seretse Khama Day
Monday	18 July 2022	President's Day
Tuesday	19 July 2022	Public Holiday
Friday	30 September 2022	Botswana Day
Saturday	1 October 2022	Public Holiday
Sunday	25 December 2022	Christmas Day
Monday	26 December 2022	Boxing Day
Tuesday	27 December 2022	Public Holiday
Sunday	1 January 2023	New Year's Day
Monday	2 January 2023	Public Holiday

¹ These dates are indicative and subject to change or 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	Week 19	Week 20	Week 21	Week 22	Week 23	Week 24
1	Inception period	10	1 June	14 June																								
2	Data collection	20	15 June	12 July																								
3	Data analysis and submission of Report	20	13 Jun	9 Aug																								
4	Translation	25	10 Aug	13 Sept																								
4	Validation Workshop	15	14 Sept	4 Oct																								
5	Submission of the final report	5	5 Oct	11 Oct																								

