

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:	Consultancy to develop a Dashboard that will help the region to track progress on implementation of the approved 2022 SADC Market Conduct Guidelines on Financial Consumer Protection.
Reference no.:	TOR 0292/KRA3.2
Activity Code:	IN.3.2.8 “STE inputs”
Responsible SADC SPO:	Mr. Mário Lironel, Senior Programme Officer – Finance and Investment (Task Manager)
Date of issue:	22 September 2023
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 380 million and a Gross Domestic Product (GDP) of more than US\$780 billion (2021).</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>

SIBE Programme	<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>
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	<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>The Terms of Reference (ToRs) is a request for the provision of consultancy services to the SIBE Programme to carry out an assignment to “Support the Domestication of Market Conduct and Consumer Guidelines on consumer protection in line with international best practice”.</p>
<p>1.3 Background - this Assignment</p>	<p>This Assignment is being commissioned under SIBE RA 3 “Enhanced financial inclusion is supported”, Activity 3.2 “Identification of key financial inclusion regulatory areas for harmonisation and capacity building”.</p> <p>In emerging economies such as those of the SADC region, universal financial access has assumed greater importance and has encouraged policy makers to focus not only on the supply side but also on the demand side interventions so as to ensure transparency. This necessarily requires reliable and available data that will allow policy makers to investigate any technology related risks such as cyber security, which may threaten consumer safety. In as much as it is the ultimate desire to improve financial inclusion and access in SADC Member States, the challenges of misinformation and incomplete information remain real. It is thus important to ensure that the general public is fully protected against unscrupulous and predatory practices in the financial sector. The main objective of the SADC Strategy on Financial Inclusion and SMEs access to finance (2016-2021) was to improve access, uptake and utilisation of quality financial services and products for consumers and small and medium enterprises (MSMEs) in the SADC region for effective participation in the SADC integration agenda. Nonetheless, the general approach to financial inclusion should be systemic in order to ensure financial sector integrity and consumer protection. Financial inclusion should be about ensuring that financial services are not just accessible to all but also that policy objectives encourage responsible and sustainable delivery of services. In addition, the approach to financial inclusion should be holistic and must form part of</p>

	<p>a compendium of complementary development programs of financial education and poverty alleviation programs aimed at making a positive change to the lives of the previously excluded.</p> <p>Ministers of Finance at their meeting in July 2023 approved the SADC Strategy on Financial Inclusion -2023-2028, whose main thrust is the interrogation of progress in financial inclusion initiatives and the impediments that have limited Member States efforts to increase financial inclusion access as well as usage in the region. The review of the SADC Strategy on Financial Inclusion 2016-2021 and subsequently the 2023-2028 Strategy recognised the various Member States efforts to improve access, including the capacitation of the general populace on market conduct and consumer protection, hence the development of the regional Consumer Guidelines and Market Conduct. The Guidelines, which were adopted by Ministers of Finance at their meeting in July 2022, recognised the differences in the economic landscapes of Member States, which would necessarily require the domestication of the Regional Consumer Guidelines to suite individual countries economic landscape. Market conduct and consumer behaviour are critical for an effective and credible financial inclusion program. The United Nations Guidelines also recognise that “Consumer protection serves to ensure that consumers around the world receive fair and equitable access to non-hazardous products and are able to promote just, equitable and sustainable socio-economic social development and the protection of the natural environment”.</p> <p>Regulatory and institutional deficiencies in the identification of priorities in region remains important because of the growing importance of financial inclusion both in individual Member States and the region. It is therefore critical to harness the benefits of instituted regulatory reforms in Member States through the strategic development, enactment and implementation of more friendly regulations at regional level.</p> <p>The building of responsible credit markets, even in the quest for inclusivity of access, requires joint effort between private sector, key players and the regulators in the region, as this would lead to a financially stable credit market. Transparency and access to information can go a long way in ensuring that the consumer is adequately protected, regardless of the mode of information delivery.</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 and disadvantaged, such as women, youth and SMEs and access to information. This is also in support of the industrialisation agenda in the SADC region which foresees the enhancement of financial inclusion at regional and national level and access to finance by SMEs as a vehicle to achieving the industrialisation.</p>

	<p>The link between financial development and economic growth has been the subject of significant focus and research in financial sector policy and thus requires that it be systemic in order to ensure financial integrity and consumer protection. Financial Inclusion should be about ensuring that financial services are not just accessible to all but also that policy objectives encourage responsible and sustainable delivery of services. Financial Inclusion is also an essential instrument for increasing production for small enterprises and eventually increasing household income.</p> <p>In 2021-22, SADC started the process of developing its Market Conduct Guidelines on Financial Consumer Protection in line with International best practice. The Guidelines were approved by the Ministers of Finance and Investment at their meeting held in Malawi in July 2022. At the same meeting, Ministers also directed the Financial Inclusion Subcommittee to develop a Matrix and Dashboard to assist in monitoring Member States implementation of the approved Guidelines.</p>
2.2 Specific objectives	<p>The specific objective of the assignment is to develop a tool that will help the region to track progress on implementation of the approved SADC Market Conduct Guidelines on Financial Consumer Protection. The assignment is aimed at ensuring support to digital financial inclusion and inclusive growth in the region. The Guidelines are expected to contribute to: (i) building trust in the formal financial sector; (ii) increasing accountability through transparency and contribution to a healthy and competitive financial sector; and (iii) promotion of financial literacy, responsible and inclusive finance through provision of information that enables consumers to make informed decisions on available financial services.</p>
2.3 Requested services	<p>This assignment will be undertaken by one short-term expert who will be tasked specifically, but not limited, to:</p> <ul style="list-style-type: none"> (i) Identify and propose potential variables and metrics that will inform the SADC Financial Consumer Protection Guidelines Dashboard as a basis for implementing the approved Guidelines; (ii) Design an online survey that will create the necessary key variables to inform the dashboard; (iii) Analyse the market conduct data to present and track progress in each Member State; (iv) Develop a thorough baseline Dashboard based on the agreed metrics and variables for each Member State (the developed dashboard to allow for country comparison other time); (v) Highlight and create visualisations to create profiles for individual Member States (the expert to propose metrics and visualisations options to be considered by Member States such as traffic lights, quantitative scores, index, etc.)

	<p>(vi) Develop a Matrix for the implementation and monitoring of the Guidelines on the dashboard;</p> <p>(vii) Train Member States and SADC Secretariat on the use of the dashboard and provide recommendations towards its sustainability;</p> <p>(viii) Build awareness on adopted guidelines and the use of the Dashboard;</p> <p>The services will be delivered in five separate but interrelated Parts. It should be noted that the timing below is indicative and may be subject to change.</p> <p>PART 1 – Inception and planning – estimated at 10 working</p> <p>PART 2 – Data collection in the SADC Member States’ financial sector including consumer bodies– for a total of 20 working days.</p> <p>PART 3 – Data analysis, Dashboard creation and submission of the Draft Report of the assignment in line with the requested services listed above – estimated at 20 working days in SADC or remotely by agreement.</p> <p>Part 4 – Facilitation of one workshop of five days for officials from relevant institutions – estimated at 8 working days remotely, including days for planning and reporting on the validation workshop.</p> <p>Part 5 – Finalisation of the Report and Dashboard to incorporate issues raised during the workshop and a brief End of Assignment Report (EoAR – estimated at 10 working remotely by agreement.</p> <p>Notes - As all the parts of the Assignment are interconnected, it would be damaging for the contracted STE to fail to complete all of the Parts, so whilst some flexibility will be possible with regard to the timing of the Parts of the Assignment, it is important that the contracted STE is available for all Parts.</p> <p>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. However, the total maximum days of 68 will not be changed.</p>
2.4 Deliverables	<p>The STE will provide the following deliverables:</p> <ul style="list-style-type: none"> • Inception Report: a detailed work plan, timeframe and approach to undertake the assignment; and a record of the discussions in the Inception Report presentation. • Data collection, design of dashboard and analysis • Draft report of the assignment with annexes reflecting the analysis of the data and information collected during the data collection phase and detailing the result of the assignment including the Dashboard prototype; • Validation and training Workshop Report and dashboard;

	<ul style="list-style-type: none"> • 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. <p>Note: All deliverables will be the property of the SADC Secretariat.</p>
2.5 Management	The STE will be under the day-to-day supervision of and will report through the SIBE Programme Coordinator to the Task Manager/SPO Finance and Investment,.
2.6 Methodology	<p>PART 1: INCEPTION – 10 FEE DAYS</p> <p>This Part will begin with an inception and assimilation phase, including a 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</p> <ul style="list-style-type: none"> • the SADC Vision 2050 and RISDP 2020-2030; • the SADC Protocol on Finance and Investment; • 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 CCBG Strategic Focus Areas pertaining to Financial Inclusion; • the Strategic Plans and Key Initiatives of FIP Substructures who are contributing to enhance Financial Inclusion in the region (CISNA, CoSSE, SADC DFRC/DFIs, CCBG); • the SADC Mobile Money Guidelines; and • The SADC Guidelines on Market Conduct and Consumer Protection <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 and SADC Financial Inclusion stakeholders; after the presentation, the STE will finalise the Inception Report, incorporating the comments from the meeting and any subsequent comments, and submit the final report to the SIBE Programme Coordinator. The STE should not wait for formal approval of the Inception Report but should proceed to the stakeholder engagement and data collection whilst awaiting adoption of the Inception Report.</p> <p>PART 2: DATA COLLECTION – 20 FEE Days</p> <p>This part will be focussed on data collection from the SADC Financial Sector Institutions and consumer bodies.</p> <p>PART 3: DRAFT REPORT OF THE ASSIGNMENT - 20 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 as provided in Section 2.3.</p> <p>PART 4 – VALIDATION AND TRAINING WORKSHOP – 8 FEE Days</p> <p>During this Part the STE will facilitate one validation and training workshop for the identified financial institutions. The cost related to the convening of the workshop (translation and interpretation) will be the responsibility of SADC Secretariat.</p> <p>PART 5 – FINAL REPORT – 10 FEE DAYS</p> <p>The STE should continue improving and updating the report and dashboard to 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, Programme Coordinator and SIBE Task Manager.</p>				
3. Resources allocated					
3.1 Resources from the Technical Assistance contract					
	Part 1	Part 2	Part 3	Part 4	Part 5
Up to 68 STE days	10	20	20	8	10
Up to 9 per diem days (approximate)	0	3	3	3	0
Regional travel	0	1	1	1	0
3.2 Other related resources allocated from the SADC-SIBE budget					
Workshop budget	The workshop will be held as part of work under RA 3.2 funding.				
Translation of documents	The translation of documents will be arranged by SADC secretariat separately.				
Interpretation	N/A.				
3.3. Expert profile					
Qualifications and skills	<ul style="list-style-type: none">• Master’s degree or equivalent in a field related to the assignment such as Economics, Finance, Banking, Law and additional 10 years of related professional experience.• 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 and regulatory space. • Demonstrated research experience and ability to interpret and synthesize information.
Specific professional experience	<ul style="list-style-type: none"> • 5 years' experience in developing financial inclusion policy and regulatory framework. • Experience in consumer protection and financial sector development dashboard development. • Experience of working in emerging/developing countries and particularly in SADC will be considered as an asset. • Knowledge of the issues and challenges in SADC financial inclusion space with regard to consumer information, particularly SME access to information.
	The STE is expected to utilise his/her own laptop computer and cellular telephone.
4. Location duration and planning	
4.1 Location of work	The Assignment will be carried out remotely or physically.
4.2 Duration	<p>The indicative expected start date is 16 October 2023</p> <p>The indicative expected end date is 06 March 2024.</p>
4.3 Working week	<p>The working week is from Monday to Friday, except in the 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.</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 be submitted to the Consortium through the Programme Coordinator for quality control; then they will be submitted to the Result Area(RA) manager for preliminary endorsement, who will then submit them to the SIBE Task Manager with recommendations for approval. Comments to the reports, if any,</p>

	<p>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, together with a record of the discussions in the presentation meeting, should be annexed to the Report. The Inception Report will be submitted by the STE to the Consortium through the Programme Coordinator, copied to the Secretariat. The Consortium, through the Programme Coordinator, will formally submit it to the SADC Secretariat (SPO Finance and Investment).</p> <p>After submission, the Secretariat will consider the report and provide any feedback within 15 working days.</p> <p>Parts 2 & 3 & 4 – Progress report</p> <p>At the End of Parts 2 & 3 & 4, the STE will submit a progress reports within 12 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 PowerPoint 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 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 15 working days. ▪ The STE shall address all the technical comments within 15 (non-remunerable) 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

	<p>within one month since submission, the EoAR will be deemed satisfactory.</p> <ul style="list-style-type: none"> ▪ 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, through the Programme Coordinator 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.
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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"> - SIBE Coordinator - RA Manager - SIBE Task Manager
Travel approval forms	<p>If regional travel is required, the STEs will complete a SIBE travel approval form which will be handed to the SIBE Task manager for processing</p>
Travel support documents	<p>Boarding passes of regional and mobilisation trips, copies of hotel invoices and other support documents will be handed over to the Consortium through the Programme Coordinator.</p>

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: 	Signature: 	Signature: 	Signature: 
27 September 2023	27 September 2023	27 September 2023	27 September 2023

ANNEXES TO TOR

ANNEX 1. Experts scoring grid

ANNEX 2: Botswana official holiday 2023-24 (non-working/fee days)

ANNEX 3: Gantt chart

ANNEX 4: Estimated budget

ANNEX 1.
Experts scoring grid

Qualifications and Experience	Points*
Qualifications and skills:	15
Masters' degree or equivalent in a field related to the assignment such as Economics, Finance, Banking, Law or additional 10 years of related professional experience.	10
Excellent written and communication skills in English.	5
General professional experience:	30
Minimum 10 years of professional experience in the area of financial inclusion policy and regulatory space.	20
Demonstrated research experience and ability to interpret and synthesize information.	10
Specific professional experience:	50
5 years' experience in developing financial inclusion policy and regulatory framework.	15
Experience in consumer protection and financial sector development and dashboard development.	15
Experience of working in emerging/developing countries and particularly in SADC will be considered as an asset.	10
Knowledge of the issues and challenges in the SADC financial inclusion space with regard to consumer information, particularly SME access to information.	10
Score	100

ANNEX 2:
Botswana official holidays 2023-2024¹

Day	Date	Occasion
Friday	7 April 2023	Good Friday
Monday	10 April 2023	Easter Monday
Thursday	18 May 2023	Ascension Day
Saturday	1 July 2023	Sir Seretse Khama Day
Monday	17 July 2023	President's day
Tuesday	18 July 2023	President's day 1
Sunday	1 October 2023	Botswana Holiday
Monday	2 October 2023	Independence Day
Monday	25 December 2023	Christmas Day
Tuesday	26 December 2023	Boxing Day
	Botswana holidays 2024	
Monday	1 January 2024	New Year's Day
Friday	29 March 2024	Good Friday

¹ These dates are indicative and are subject to confirmation by the Government of Botswana

ANNEX 3:
Gantt Chart

Task ID	Task Description	Duration (days)	Start Date	End Date	Oct 2023	Oct 2023	Nov 2023	Nov 2023	Nov 2023	Nov 2023	Dec 2023	Dec 2023	Dec 2023	Dec 2023	Jan 2024	Jan 2024	Jan 2024	Jan 2024	Feb 2024	Feb 2024	Feb 2024	Feb 2024	Mar 2024
1	Inception	10 days	16 Oct 2023	27 Oct 2023																			
2	Data collection and consultations	20 days	30 Oct 2023	24 Nov 2023																			
3	Data analysis and	20 days	27 Nov 2023	22 Dec 2023																			
4	Translation	25 days	8 Jan 2024	9 Feb 2024																			
4	Validation Report	8 Days	12 Feb 2024	21 Feb 2024																			
5	Final Report	10 Days	22 Feb 2024	6 Mar 2024																			