



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 Services to document best policies and practices on SMEs financing within and outside the region, develop a knowledge product and build capacity of DFIs on best policies and practices on SMEs financing.
Reference no.:	ToR 0292/RA 3.3
Activity Code:	IN. 0292. 3.3.10 “STE inputs”
Responsible SADC SPO:	Mr. Mário Lironel, Senior Programme Officer – Finance and Investment (Task Manager)
Date of issue:	28 February 2023
1. Background	
1.1 Background SADC	<p>The Southern African Development Community (SADC or the Community) 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, Botswana, 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 USD780 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, all 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, SADC envisages 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 (FIP) 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 FIP 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>
<p>1.2 Background – SIBE Programme</p>	<p>The Support to Improving the 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 million by the EU under the 11th European Development Fund (EDF). The</p>

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.

The overall objective of the Programme is to achieve sustainable and inclusive growth and support job creation in the SADC region.

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. 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 the SADC Real Time Gross Settlement System (SADC-RTGS), the Committee of Insurance, the Securities and Non-Banking Authorities (CISNA), the Committee of SADC Stock Exchanges (CoSSE), the SADC Committee of Central Bank Governors (CCBG) and the SADC Banking Association (SADC BA).

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. Develop and implement National Financial Inclusion Strategies;

	<ul style="list-style-type: none"> 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 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 (the Consortium), 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 a request for the provision of consultancy services to the SIBE Programme to carry out an assignment to: “Document best policies and practices on SMEs financing within and outside the region, develop a knowledge product and build capacity of DFIs on best policies and practices on SMEs financing.”</p>
<p>1.3 Background to this Assignment</p>	<p>This Assignment is being commissioned under SIBE RA 3 “Enhanced financial inclusion is supported”</p> <p>The SADC Protocol on Finance and Investment (Annex 9), Cooperation in development finance, recognises the SADC Development Finance Institutions Network (DFI Network) through the SADC Development Finance Resource Centre (DFRC) as the secretariat and sets out its objectives and mode of operation. The DFI Network is responsible for the coordination of DFIs in the region to collaborate on projects and pool resources in order to mobilise funds for purposes of financing projects in the region. The role of SMEs in employment, job creation, investment, innovation and economic growth remains important and cannot be over emphasised even outside the region. In the SADC region SMEs account for over 60% of Member States GDP and also over 50% of employment. In order to allow SMEs to thrive and survive under adverse economic situations, it is important that best policies and practices be developed and documented for future reference and capacity building. This would not only ensure an efficient delivery of services but also assist Member States (MS) Development Finance Institutions (DFIs) who are often tasked or mandated to provide financing to SMEs.</p> <p>Access to finance for SMEs has been challenging in the aftermath of Covid 19 pandemic which has negatively impacted the balance sheets of SADC DFIs and beyond. On the backdrop of these challenges, there is an opportunity for policy makers to come up with policies that specifically deal with financing of SMEs even in the advent of external shocks and to document such policies so as to create a knowledge product and a data bank for such policies and best practices. The documentation of policies on SME financing lays a solid foundation for the development of a</p>

	<p>knowledge product and capacity building opportunities for DFIs on such policies and SMEs financing practices.</p> <p>The DFIs have been identified both at national and regional levels as important development agents in the mobilisation of financial resources and implementation of regional programmes. The main thrust of these programs is aimed at liberalising the financial sector and improving access to finance and overall financial inclusion, particularly by SMEs and other previously disadvantaged segments of the society.</p> <p>In the financing of SMEs, the role of DFIs is critical, particularly in the mobilisation of resources. Specifically, DFIs will not only mobilise resources to augment those of government but by supporting de-risking especially greenfield projects, mainly SMEs, they will also crowd-in much-needed private sector and commercial funding. It is therefore against this background that best policies and practices of DFIs in SMEs financing need to be documented.</p>
<p>2. Description of the Assignment</p>	
<p>2.1 Global objective</p>	<p>The global objective of the assignment is to learn how best to provide SME financing to facilitate development in the region. SMEs are less likely to be able to obtain bank loans than large firms because of their fluid nature and perceived high risk. SMEs, therefore, often rely on internal funds, funds from family members and friends in order to start up or grow their enterprises. The International Finance Corporation (IFC) estimates that 65 million firms, or 40% of formal micro, small and medium enterprises (MSMEs) in developing countries, have an unmet financing need of \$5.2 trillion every year, which is equivalent to 1.4 times the current level of the global MSME lending.</p> <p>The financing of SME remains a major constraint to SMEs development and as such it becomes critical for governments and DFIs to rise up to the challenge and enhance the skills of DFIs whilst also ensuring that best policies and practices are in place.</p>
<p>2.2 Specific objectives</p>	<p>The specific objective of the Assignment is to understand and document the SMEs financing policies and best practices in Member States and to assess the capacities of SADC Development Finance Institutions with a view to addressing the capacity constraints. The changing economic landscape and recent challenges necessitate a focused and deliberate enhancement of skills, particularly in relation to the attainment of the United Nations sustainable development goals (SDGs) on green projects. The resurgence of new development areas like climate finance and sustainable finance requires new skills and thus it is important for SMEs to be capacitated in these areas.</p>
<p>2.3 Requested services</p>	<p>The assignment will be conducted by one STE who will specifically be expected to - but will not be limited to:</p> <ul style="list-style-type: none"> i. Identify and document policies, regulations and practises within and outside the region for SME financing;

- ii. Identify the challenges and successes within and outside the region as a result of these policies;
- iii. Document DFI role and financing sources for SMEs in the region;
- iv. Recommend the best SME policies, regulations and best practices;
- v. Identify capacity deficiencies, including skills' needs of SMEs on new financing areas like green finance, climate change and sustainable finance;
- vi. Develop a knowledge product for use by SME development practitioners in the region, and;
- vii. Develop training program and deliver capacity building for DFIs on financing products.

The STE is expected to interview a wide range of stakeholders including but not limited to:

- The various DFIs in the Member States
- The relevant Government Ministries responsible for the DFIs and for the SME Sector;
- The SADC DFRC (the secretariat for the DFI Network)
- The various SME representative bodies and other business member organisations in different member states, including the SADC Business Council and the Association of SADC chambers of Commerce and Industry;
- Any other stakeholders that the STE identifies as critical in the context of the objectives of the assignment.

The services will be delivered in five separate but interrelated parts. It should be noted that the timing and locations below are indicative and may be subject to change.

PART 1 – Inception and planning – for a total of 10 working days in Gaborone, Botswana or remotely in the Consultant's home country by agreement.

PART 2 – Data collection – for a total of 20 working days remotely by agreement, unless it is deemed necessary to physically engage Member States and key stakeholders in the process of data collection.

PART 3 – Data analysis and submission of the Draft Report of the assignment in line with the requested services listed above – estimated at 20 working days remotely by agreement.

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

PART 4 – Facilitation of validation workshop in Gaborone, Botswana or any Member State– estimated at 10 working days, including (6) days

	<p>planning, 2 days for the validation workshop, and 2 days for the report on the validation workshop..</p> <p>PART 5 – Finalisation of the Draft Report to incorporate issues raised during the workshop and final assignment report – estimated at 7 working days remotely by agreement.</p> <p>Notes: As all the parts of this Assignment are interconnected, it is essential that the STE endeavours to complete all of the Parts of the assignment. The working days required are estimated and these may need to be adjusted in line with experience during the Assignment and in consultation with the Task Manager and SIBE Programme Coordinator, i.e. between the various parts. However, the total maximum days of 67 will not be changed.</p>
<p>2.4 Deliverables</p>	<p>The STE will provide the following deliverables:</p> <ul style="list-style-type: none"> • Inception Report: a detailed workplan, timeframe and approach to undertake the assignment; • Data Collection Report detailing the process and findings from the data collection; • Data Analysis: Detailed analysis of the DFI environment on SME finance, practices and support with emphasis on financial inclusion • Draft Knowledge Product on Best Policies with Annexes reflecting the analysis of the data and information collected during desk review and detailing the result of the assignment; • Validation Workshop Report where the findings from the data collection and data analysis are presented to the relevant structures and any other relevant stakeholders identified by the DFI Network; • Final report: final version of the Report on Best Policies and Practices on SME Financing within the SADC region and 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"> - Executive Summary; - Objectives; - Scope and Methodology; - Analysis and Findings; - Lessons Learned; and - Conclusions and Recommendations. <p>Note: All deliverables will be the property of the SADC Secretariat and the DFI Network.</p>
<p>2.5 Management</p>	<p>The STE will collaborate closely with the relevant structures in Member States. The STE will report to and will be under the day-to-day supervision of the SIBE Task Manager/SADC SPO Finance and Investment and SIBE Programme Coordinator.</p>

2.6 Methodology

PART 1: INCEPTION – 10 FEE DAYS

This Part will begin with an inception and assimilation phase, including a virtual kick-off meeting for the Secretariat and SADC - DFRC to brief the STE and to discuss the Assignment as a whole.

During this phase, the STE is expected to become conversant with development policies and strategies at global, regional and national level, including among others, the SADC DFI Network’s Strategic Plan, relevant Member States documents, the SADC Vision 2050 and RISDP 2020-2030; the SADC Industrialisation Strategy and Roadmap (2015-2063) and its Action Plan; the SADC Strategy for Financial Inclusion and SMEs Access to Finance and its Action Plan; the outcome of the review of the SADC Strategy for Financial Inclusion and SMEs Access to Finance and its Action Plan (2016-2021), updated SADC Strategy for Financial Inclusion and SME Access to Finance (2022-2027).

The STE will complete brief Inception Reports including the methodology and work plan for the assignment and, with the aid of a PowerPoint presentation, present the reports to the Secretariat and the SADC DFRC and relevant authorities from the Network.

PART 2: DATA COLLECTION – 20 FEE Days

This part will be focused on data collection at regional level to understand the financing products currently available in the region and beyond.

PART 3: DATA ANALYSIS – 20 FEE DAYS

During this Part the STE will proceed with the analysis of the collected data on policies and best practices, including available financing products.

The STE should at this point also 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.

PART 4 – VALIDATION WORKSHOPS – 10 FEE Days

During this Part, the STE will facilitate a hybrid validation workshop in Gaborone, Botswana or any Member State per agreement. The cost related to the convening of the workshop will be the responsibility of the SADC Secretariat.

PART 5 – FINAL REPORT – 7 FEE DAYS

The STE will improve on the final Report by incorporating comments from the validation workshop and comments from the Member States, the SIBE Task Manager and SIBE Programme Coordinator.

3. Resources allocated

3.1 Resources from the Technical Assistance contract.

	Part 1	Part 2	Part 3	Part 4	Part 5
Up to 67 STE days	10	20	20	10	7
Up to 20 per Diem days	3		14	3	
Regional Travel	1		3	1	
	It is expected that the assignment will be executed partly in Gaborone, Botswana at the SADC DFRC offices and remote/virtual means.				
	The STE is expected to utilise his/her own laptops/ computers, internet, email and cellular telephones for communication while executing the assignment.				
3.2 Other related resources allocated from the SADC-SIBE budget					
Workshop budget	The workshop will be held as part of work under RA 3.3 funding.				
Translation of documents	Any necessary translation of documents will be arranged by SADC secretariat separately.				
Interpretation	Interpretation when/if necessary will be arranged by SADC secretariat separately.				
3.3. Expert profile					
Qualifications and skills:	<ul style="list-style-type: none"> • At least a master's degree in development economics/ international economics or finance. A first-level university degree in combination with at least 10 years qualifying experience in a relevant field may be accepted in lieu of the advanced university degree. • Excellent communication and reporting skills in English (Working knowledge of French and Portuguese will be an added advantage). • Excellent computer skills including knowledge of Microsoft Office packages such as Power Point and Microsoft Word. 				
General professional experience	<ul style="list-style-type: none"> • A minimum of 10 years' experience in the core areas of development finance. • Experience in conducting evaluations and reviews of policy and strategic document, preferably in the area of financial inclusion. 				
Specific professional experience	<ul style="list-style-type: none"> • Minimum 10 years' Policy formulation, development and management with respect to Development Finance. 				

	<ul style="list-style-type: none"> • An intimate knowledge of the operations of development finance institutions at national and regional levels. • Good understanding of specific barriers to financial inclusion for SMEs and proven experience working on SME financing challenges. • Familiarity with the SADC Member States economic landscape will be considered as an asset.
4. Location, duration and planning	
4.1 Location of work	The Assignment will be carried out in Botswana and remotely by agreement.
4.2 Duration	The indicative expected start date is 3 April 2023 . The indicative expected end date is 8 August 2023
4.3 Working week	The working week is from Monday to Friday, except in 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 in writing by the SADC Secretariat. However due to the timing of the validation events some weekend dates may, with prior SADC Secretariat authority, be utilised in Part 4.
5. Reporting	
5.1 Language	The Assignment language and all reporting shall be in English.
5.2 Progress reporting	<p>Submission and approval procedure for Inception and Progress Reports</p> <p>All written reports shall be submitted in soft copy by email, with Arial font size 12, in a format provided by the Consortium to the STE and shall include deliverables as Annexes.</p> <p>The soft copy must not be in PDF format preventing formatting.</p> <p>All reports will first be submitted to the Programme Coordinator and Task Manager for initial review. The reports will then 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 on the reports, if any, will be communicated in writing to the STE within 10 working days of receipt of each report.</p> <p>Part 1 - Inception Report and presentation</p>

	<p>The STE will complete an Inception Report each 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 PowerPoint presentation to the Secretariat of the Inception Report.</p> <p>Note: this presentation is a deliverable and should be annexed to the Inception Report. The STE will submit the Inception Report to the Programme Coordinator for initial review before submission to the Consortium for quality assurance. 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 reports, and provide any feedback within 5 working days.</p> <p>Parts 2 & 3 & 4 – Progress Report</p> <p>At the End of Parts 2 & 3 & 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>Part 5 - End of Assignment Report (EoAR) and presentation including Portal demonstration</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 and DFRC of the EoAR on the last day of the assignment. The presentation is a deliverable and should be annexed to the EoAR. <p>EoAR Submission and approval procedure:</p> <ul style="list-style-type: none"> ▪ After end of assignment, the EoAR will be submitted by email to the Consortium for quality control through the SIBE Programme Coordinator; then, it will be submitted to the RA manager for technical comment for the STE. Comments will be issued within 10 working days. ▪ The STE shall address all the technical comments within 15 calendar days of receiving comments and submit the final EoAR to SADC for final technical and administrative approval. If no comments are issued by SADC within one month since submission, the EoAR will be deemed satisfactory. ▪ Upon acceptance (or if the one-month period has elapsed since submission without comments being issued), the EoAR shall be submitted to the RA manager and the SIBE Task Manager for administrative approval.

	<ul style="list-style-type: none"> ▪ 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. 		
5.4 Report quality, structure, formatting and editing; Portal quality.	<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 STEs 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, SADC DFRC 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, he/she 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 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"> - RA Manager - SIBE Programme Coordinator - SIBE Task Manager <p>Timesheets should be signed and handed to the SIBE Programme Coordinator.</p>		
Travel approval forms	Travel arrangement for the STE will be handled by the consortium.		
Travel support documents	To be advised by engaging member of the consortium.		
7. Endorsement			
SIBE Programme Coordinator	RA Manager	Task Manager	Director-Finance, Investment and Customs
Mike Nyamazana	Rado Razafindrakoto H.	Mario Lironel	S.L. Mtonakutha

Signature:  Date: 17 February 2023	Signature:  Date: 17 February 2023	Signature:  Date: 17 February 2023	Signature:  Date: 17 February 2023
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ANNEXES TO ToR 0292/RA 3.3

ANNEX 1: Experts scoring grid

ANNEX 2: Botswana official holiday 2023-2024 (non-working/fee days)

ANNEX 3: Gantt chart

ANNEX 4: Estimated budget

ANNEX 1
Experts scoring grid

Qualifications and Experience	Points
Qualifications and skills:	20
At least a master's degree in development economics/ international economics or finance. A first-level university degree in combination with at least 10 years qualifying experience in a relevant field may be accepted in lieu of the advanced university degree.	10
Excellent communication and reporting skills in English (Working knowledge of French and Portuguese will be an added advantage).	5
Excellent computer skills including knowledge of Microsoft Office packages such as Power Point and Microsoft Word.	5
General professional experience:	30
A minimum of 10 years' experience in the core areas of development finance.	15
Experience in conducting evaluations and reviews of policy and strategic document, preferably in the area of financial inclusion and SME financing.	15
Specific professional experience:	50
Minimum 10 years' Policy formulation, development and management with respect to Development Finance Institutions.	15
An intimate knowledge of the operations of development finance institutions at national and regional levels.	10
Good understanding of specific barriers to financial inclusion for SMEs and proven experience working on SME financing challenges.	15
Familiarity with the SADC Member States economic landscape will be considered as an asset.	10
Score	100

ANNEX 2:
Botswana official holidays 2023-2024

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 day1
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

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
1	Inception period	10	3 April 2023	14 April 2023																				
2	Data collection	20	17 April 2023	12 May 2023																				
3	Data analysis and submission of Report	20	15 May 2023	9 June 2023																				
4	Translation	25	12 June 2023	14 July 2023																				
4	Validation Workshop	10	17 July 2023	28 July 2023																				
5	Submission of the final report	7	31 July 2023	8 August 2023																				