



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 Short-Term Expert (STE)	
Title of Assignment:	Review the National Financial Inclusion Framework for the United Republic of Tanzania and develop a National Financial Inclusion Strategy for the URT in line with the SADC Strategy on Financial Inclusion and SMEs Access to Finance.
Reference no.:	ToR 0292/RA 3.1
Activity Code:	IN. 0292.3.1.4 “STE inputs”
Responsible SADC SPO:	Mr. Mário Lironel, Senior Programme Officer – Finance and Investment (Task Manager)
Date of issue:	1 April 2022
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, Comoros, Democratic Republic of Congo, Eswatini, Lesotho, Madagascar, 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, 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, URT. 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 –	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

<p>SIBE Programme</p>	<p>million by the EU under the 11th European Development Fund (EDF). The Financing Agreement and the Contribution Agreement were signed in June 2019 and August 2019, respectively. The Programme 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 in the SADC region.</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 <i>ad-hoc</i> 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 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). <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> <ul style="list-style-type: none"> i. Develop and implement National Financial Inclusion Strategies;
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	<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 on: Review the National Financial Inclusion Framework for the United Republic of Tanzania and develop a National Financial Inclusion Strategy in line with the SADC Strategy on Financial Inclusion and SMEs Access to Finance.</p>
<p>1.3 Background to this Assignment</p>	<p>This Assignment is being commissioned under SIBE RA 3 “Enhanced financial inclusion is supported”, Activity 3.1 “Development and implementation of Financial Inclusion Strategies”.</p> <p>The SADC Council of Ministers in September 2016 approved the SADC Strategy on Financial Inclusion and SME Access to Finance as a means to accelerate financial inclusion programmes in all SADC Member States. The Implementation Plan was approved by Ministers in July 2018 to guide the implementation of the Financial Inclusion Strategy and also assist Member States to develop their own Strategies and programmes aimed at empowering the SMEs, youth and women to participate and contribute to economic activity.</p> <p>The primary orientation of the SADC Strategy on Financial Inclusion and SMEs Access to Finance (2016-2021) is to support SADC Member States in the development and implementation of their own National Financial Inclusion Strategies. The SADC Strategy is regional in nature and aligns with the aspirations of the Regional Indicative Strategic Development Plan (RISDP) and the SADC Industrialisation Strategy and Roadmap. It also draws from the SADC Regional Agricultural Policy (RAP), in recognition of the large number of small-scale farmers and SMEs that draw from the RAP. The target audience for this Strategy is primarily national and regional stakeholders working to address regulatory and supply-side constraints to financial inclusion. The Strategy will provide an overview of the context in SADC and assist in coordinating efforts around a common vision and goal under the leadership of the SADC Secretariat.</p> <p>The SADC Strategy for Financial Inclusion and SMEs Access to Finance (2016-2021) emphasises two pillars: (i) Digitisation based on strong</p>

	<p>payment systems and (ii) building credit markets. The main objective is to improve access, uptake and utilization of quality financial services and products for consumers and small and medium businesses (SMEs) in the SADC region for effective participation in the SADC Industrialisation Strategy and Roadmap.</p> <p>Most importantly, the current SADC Strategy for Financial Inclusion and SMEs Access to Finance (2016-2021) will elapse in 2021. A consultancy has been launched to review implementation of the Strategy. The ongoing consultancy will assess and take stock of achievements and challenges encountered in the implementation of the SADC Strategy on Financial Inclusion and SMEs Access to Finance during the period under implementation. It will also document the lessons learned and draw strategic recommendations to inform implementation of the remaining period as well as the Financial Inclusion Agenda Post 2021.</p> <p>The SADC Financial Inclusion Subcommittee, at its meeting held virtually in March 2021, noted that, among others, SIBE will support Member States in domesticating the SADC Financial Inclusion Strategy and SMEs Access to Finance. Following the recommendation of the SADC Financial Inclusion Subcommittee at the same meeting, the Secretariat invited Member States to formalise their interests to receive technical assistance for the development of their National Strategy on Financial Inclusion and SMEs Access to Finance and or review of existing Financial Inclusion Strategies.</p> <p>The United Republic of Tanzania's (URT) current National Financial Inclusion Framework is due for review. The overall goal of the review is to inform the development of a Strategy. In line with the SADC Secretariat's request for expression of interest, URT has confirmed their interest and, therefore, the purpose of this assignment is to provide technical assistance to the URT for the Review of its National Financial Inclusion Framework and the development of a National Financial Inclusion Strategy, as a way of domesticating the SADC Strategy on Financial Inclusion and SME Access to Finance.</p>
<h2>2. Description of the Assignment</h2>	
<p>2.1 Global objective</p>	<p>The global objective of the Assignment is to contribute to achieving sustainable and inclusive economic growth in the URT and support job creation through inclusion of all players in the economy, particularly the previously excluded, such as women, youth and SMEs. This is also in support of the implementation of the National Five Year Development Plan 2021/22-2025/26, Financial Sector Development Master Plan, 2020/21-2029/30 and National Microfinance Policy 2017 and its implementation Strategy which foresees the enhancement of financial inclusion at the national level.</p> <p>Financial Inclusion is an essential instrument for driving economic growth, poverty reduction and financial sector stability. It is also vital for effectiveness of monetary policy transmission, delivery of affordable, convenient and secure financial services to low income households, micro</p>

	<p>and small enterprises operators and small holding farmers. This is also essential to governments in meeting their developmental goals as well as expanding and improving the quality of financial inclusion, which is also one of the 2030 Sustainable Development Goals (SDGs), the Regional Integration Plan and Tanzania Development Vision 2025, Zanzibar Development Vision 2050.</p> <p>Individual Member States Strategies are designed to facilitate the growth of financial inclusion and are developed to:</p> <ul style="list-style-type: none"> • establish a shared vision for the financial sector; • define guiding principles for the development of inclusive finance in each specific Member State; • stipulate the core elements needed to promote financial inclusion; • define the role of stakeholders in implementing the individual Member State strategies; • define strategic interventions and action plans; and • coordinate the activities of sectors during implementation.
<p>2.2 Specific objectives</p>	<p>The specific objective of the Assignment is to provide Technical Assistance to the URT to review their Financial Inclusion Framework and to develop a National Financial Inclusion Strategy for the URT as a way of domesticating the Regional Strategy. The review of the current Framework is aimed at measuring successes and failures of the current Framework with a view to drawing lessons from its implementation and leverage on successes attained. The New Strategy document to be developed will define and prioritise different actions on financial inclusion through a common and shared vision whilst also recognising the Member State's priorities. In addition, the Strategy document will consolidate the coordination and improved synergy of the interventions of the stakeholders from the public and private sector, civil society as well as the International Cooperating Partners (ICPs).</p>
<p>2.3 Requested services</p>	<p>In collaboration with the National Financial Inclusion Task Team to be established in the URT for the purpose, the short-term expert (STE) to be engaged by the SADC Secretariat is expected to review the implementation of the URT's current Framework and also develop a National Financial Inclusion Strategy for the URT. The activities will specifically include, but will not be limited to the following:</p> <p>Review of the current Financial Inclusion Framework</p> <ol style="list-style-type: none"> i. Undertake an evaluation of the successes and failures, challenges and causalities on the implementation of the current National Framework; ii. Undertake an evaluation of the existing national policy, strategy and guidelines related to financial inclusion;

	<ul style="list-style-type: none"> iii. Review of the legal and regulatory framework related to financial sector; iv. Review the existing National Financial Inclusion Framework for the URT in line with the reviewed SADC Strategy on Financial Inclusion and SME Access to Finance; v. Review the existing Framework's key performance indicators against best practice taking cognisance of new developments in the financial inclusion space; vi. Undertake an assessment of the current state of financial inclusion in the URT, building on the previous Framework's successes, covering, but not limited to, the demand-side, supply-side of financial services, and products and regulatory analysis utilising available data; vii. Build on previously identified key stakeholders and drivers of financial inclusion in the URT and also identify new alliances and stakeholders. <p>Development of a Financial Inclusion Strategy</p> <ul style="list-style-type: none"> viii. Develop a Financial Inclusion Strategy by setting specific targets to be achieved in specific years, using among others, the outcome of the review of the current Financial Inclusion Framework and Financial Sector Development Master Plan 2020/21-2029/30. ix. Undertake consultations with key financial sector stakeholders in the URT including but not limited to relevant government departments and agencies, financial sector, financial sector umbrella associations, regulators, private sector and development partners. x. Review previously identified key drivers of financial inclusion, identify new drivers and develop a roadmap, including a budgeted action plan, for achieving the strategic objectives and key results area. The proposed interventions should consider financial inclusion for youth, women, SMEs, people with special need, rural and excluded communities. Specific actions to address the impact of Covid-19 (post COVID-19) in the financial inclusion area shall be developed. xi. Develop an institutional and implementation framework for the Strategy. xii. Develop a performance review and monitoring evaluation framework, whilst recognising work that has already been undertaken, including key indicators to measure the strategic goals with baselines and targets in line with international best practises and the monitoring and evaluation framework of the SADC Strategy on Financial Inclusion and SMEs access to Finance. xiii. Develop annual strategic interventions and indicators. xiv. Review and identify specific roles of key economic players at macro, micro and meso levels. xv. Review and identify linkages between financial services finance providers including development finance institutions.
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	<p>xvi. Facilitate a validation workshop with relevant stakeholders in order to validate the Strategy proposals.</p> <p>xvii. Based on the comments from the validation workshop, finalise the proposed URT National Financial Inclusion Strategy.</p> <p>The services will be delivered in five separate but interrelated Parts. It should be noted that the timings and locations below are indicative and may be subject to change.</p> <p>PART 1 – Inception and planning – for a total of 10 working days in the URT; or remotely in the Consultant’s home country.</p> <p>PART 2 – Official launch, data collection and field visit – for a total of 35 working days remotely by agreement, unless the Covid-19 situation in the region, particularly in the URT, allows for a face-to-face arrangement during the engagement with key national stakeholders.</p> <p>The convening of the launch should be facilitated by the Financial Inclusion Champion at Member State level. The costs related to this launch event shall be the responsibility of the URT. Presentation of the data collection report and preliminary findings to URT Financial Inclusion Task Team and SADC Secretariat through a virtual workshop.</p> <p>PART 3 – Data analysis and submission of the Draft Report of the assignment in line with the requested services listed above – estimated at 40 working days remotely by agreement.</p> <p>Part 4 – Facilitation of validation workshop in URT likely to be virtual or hybrid depending on the evolution of the Covid-19 pandemic in the region – estimated at 5 working days, including two (2) days planning and two (2) days 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 10 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 100 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 workplan, timeframe and approach to undertake the assignment. • Data Collection Report; detailing the process and findings from the data collection from stakeholders on relevant Financial Inclusion data ;

	<ul style="list-style-type: none"> • Draft National Financial Inclusion Strategy for URT, 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 National Financial Inclusion Task Team (if constituted) or/and any relevant stakeholders identified by URT. • Final report: final version of the National Financial Inclusion Strategy and Roadmap for URT covering, among others, issues raised during the workshop and comments from the SIBE Task Manager. The Final report should cover at least the following areas: <ul style="list-style-type: none"> - 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 Government of the URT.</p>
2.5 Management	The STE will collaborate closely with the URT National Task Team (or any other structure that will be duly constituted for the purpose). S/he will report to and will be under the day-to-day supervision of the Task Manager/SADC SPO Finance and Investment and SIBE Programme Coordinator.
2.6 Methodology	<p>PART 1: INCEPTION – 10 FEE DAYS</p> <p>This Part will begin with an inception and assimilation phase, including a virtual kick-off meeting for the Secretariat to brief the STE and to discuss the Assignment as a whole.</p> <p>During this phase, the STE is expected to become conversant with development policies and strategies at global, regional and national level, including among others, the URT’s National Development Plan, other relevant national documents, the SADC Vision 2050 and RISDP 2020-2030; the SADC Industrialisation Strategy and Roadmap (2015-2063) and its Action Plan; the URT National Financial Inclusion Framework 2018-2022; the SADC Strategy for Financial Inclusion and SMEs Access to Finance and its Action Plan; the reviewed SADC Strategy for Financial Inclusion and SMEs Access to Finance and its Action Plan (2021-2025); the Strategic Focus Areas of Committee of Central Bank Governors (CCBG) pertaining to Financial Inclusion, the roles of other SADC structures and substructures including CISNA and the SADC Development Finance Centre (SADC-DFRC) Resource who are also dealing with financial inclusion issues in their structures.</p>

	<p>The STE will complete a brief Inception Report including the methodology and workplan for the assignment and, with the aid of a PowerPoint presentation, present the report to the Secretariat.</p> <p>PART 2: DATA COLLECTION – 35 FEE Days</p> <p>This part will be focussed on data collection at regional level and, most importantly, in the URT. At the end of this Part, the STE will prepare and present in a workshop a Report on preliminary Findings from the Review of the National Financial Inclusion Framework. The Report will point to and recommend the proposed areas of enhancement and the justification thereof that are necessary to transform the Framework into a Strategy.</p> <p>PART 3: DRAFT REPORT OF THE ASSIGNMENT - 40 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 (i.e. Draft Financial Inclusion Strategy) of the assignment. The detailed Draft Report (Strategy) should be consistent and aligned with the objectives and the requested services of the assignment.</p> <p>PART 4 – VALIDATION WORKSHOPS – 5 FEE Days</p> <p>During this Part the STE will facilitate a virtual or hybrid validation workshop in the URT which will be attended by all relevant stakeholders.</p> <p>PART 5 – FINAL REPORT – 10 FEE DAYS</p> <p>The STE will improve the Report by incorporating comments from the validation workshop and comments from the URT, the SIBE Task Manager and SIBE Programme Coordinator.</p>				
3. Resources allocated					
3.1 Resources from the Technical Assistance contract.					
	Part 1	Part 2	Part 3	Part 4	Part 5
Up to 100 STE days	10	35	40	5	10
	It is expected that the assignment will be executed by remote/virtual means. If it becomes necessary, the STE is expected to arrange his/her own transport in the locations of 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 3.1 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"> • An advanced Degree (Masters or equivalent) in a field related to the assignment such as Economics, Finance, Banking, Law or related area. A first-level university degree in combination with at least 10 years qualifying experience may be accepted in lieu of the advanced university degree. • Fluency and exceptional drafting and reporting skills in English is required. • ICT fluency and competence (MS Word, Excel, PowerPoint, etc.)
General professional experience	<ul style="list-style-type: none"> • Minimum 10 years of professional experience in the area of financial sector development, policy and Strategy. • 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"> • Experience in Financial Inclusion policy in developing countries and/or emerging markets. Knowledge of the URT's financial sector environment and financial inclusion program. • Experience in strategic planning, program/project management and monitoring and evaluation. • Experience of working in a developing economy environment and particularly in the SADC region will be considered as an asset. • Knowledge of the issues and challenges of URT and the SADC regional financial inclusion space will be considered as an asset.
	The STE is expected to utilise his/her own laptop computer, internet, email and cellular telephone for communication while executing the assignment.
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 4 July 2022.</p> <p>The indicative expected end date is 21 November 2022.</p>

4.3 Working week	<p>The working week is from Monday to Friday, except in case of official holidays or SADC closure days as recorded in Annex 1.</p> <p>Weekends are not normally considered as working days unless specifically requested and confirmed in advance in writing by the SADC Secretariat. However due to the timing of the training events some weekend dates may, with prior SADC Secretariat authority, be utilised in Part 4.</p>
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 and onward submission to the designated senior official from the URT for review and clearance. 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 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 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 PowerPoint presentation to the URT and 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 URT. Thereafter, the Coordinator will submit the Inception Report 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 report 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</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 for quality control through the SIBE Programme Coordinator; then, it will be submitted to the RA manager for technical comment for the STE. Technical comments will be issued within 10 working days.

	<ul style="list-style-type: none"> ▪ 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. ▪ 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	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 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	Not applicable as no travel is envisaged or provided for.
Travel support documents	Not applicable as no travel is envisaged or provided for.
7. Endorsement	

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:
Date:	Date:	Date:	Date:

ANNEXES TO ToR 0292/RA 3.1

ANNEX 1: Experts scoring grid

ANNEX 2: Botswana official holidays 2022 (non-working/fee days)

ANNEX 3: Gantt chart

ANNEX 4: Estimated budget

ANNEX 1.
Experts scoring grid

Qualifications and Experience STE1	Points
Qualifications and skills:	20
An advanced Degree (Masters or equivalent) in a field related to the assignment such as Economics, Finance, Banking, Law or related area. A first-level university degree in combination with at least 10 years qualifying experience may be accepted in lieu of the advanced university degree.	10
Fluency and exceptional drafting and reporting skills in English is required.	5
ICT fluency and competence (MS Word, Excel, PowerPoint, etc.)	5
General professional experience:	30
Minimum 10 years of professional experience in the area of financial sector development, policy and Strategy.	20
Experience in conducting evaluations and reviews of policy and strategic document, preferably in the area of financial inclusion.	10
Specific professional experience:	50
Experience in Financial Inclusion policy in developing countries and/or emerging markets. Knowledge of the URT's financial sector environment and financial inclusion programme.	20
Experience in strategic planning, program/project management and monitoring and evaluation.	10
Experience of working in a developing economy environment and particularly in the SADC region will be considered as an asset.	10
Knowledge of the issues and challenges of URT and the SADC regional financial inclusion space will be considered as an asset.	10
Score	100

ANNEX 2: Botswana official holidays

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

ANNEX 3: Indicative Gantt Chart

	Task Description	Duration (days)	Start Date (2022)	End Date (2022)	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	4 July	15 July																				
2	Data collection	35	18 July	2 Sept																				
3	Data analysis and submission of Report	40	5 Sept	28 Oct																				
4	Validation Workshop	5	31 Oct	7 Nov																				
5	Submission of the final report	10	8 Nov	21 Nov																				