



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 guidance on creating an enabling environment for the development and application of fintechs in the SADC region, and to conduct a mapping of the related cybercrime legal landscape.
Reference no.:	TOR 0292/KRA2.4.2.
Activity Code:	IN. 0292.2.4.2 “STE inputs”
Responsible SADC SPO:	Mario Lironel
Date of issue:	8 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 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.</p>

Currently, SADC has a number of Protocols, including the Protocol on Finance and Investment (2006, which was amended in 2016); the Protocol on Trade (1996); the Protocol on Mining (1997); the Protocol on Trade in Services (2012); and the Protocol on Industry (2019).

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.

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.

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.

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.

The Community is supported by the SADC Secretariat that is located in Gaborone, Botswana. SADC is a consensus-based organisation, and the Secretariat is the principal executive institution of SADC.

For further information see www.SADC.int.

<p>1.2 Background – SIBE Programme</p>	<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 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> <p>Set-up a dialogue at regional level on improving investment and business environment in SADC;</p> <p>Provide ad-hoc support to Member States in developing structured public-private dialogue mechanisms for improving investment and business environment in SADC;</p> <p>Harmonise SADC Member States' investment and business environment related laws and regulations; and</p> <p>Enhance the SADC Tax regime in support of a conducive investment and business environment.</p> <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> <p>Developing financial markets in the SADC region</p> <p>Developing policies and strategies to address risks to financial stability at regional and national levels; and</p> <p>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>
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	<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> <p>Develop and implement Financial Inclusion Strategies;</p> <p>Identify key financial inclusion regulatory areas for harmonisation and capacity building; and</p> <p>Monitor Status of and Progress on Financial Inclusion in the Region.</p> <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>These Terms of Reference (ToRs) are a request for the provision of Short-Term Expert (STE) services to the SIBE Programme to “To develop guidance on creating an enabling environment for the development and application of fintechs in the SADC region and conduct a mapping of the related cybercrime legal landscape”. The Assignment will be carried out by one contracted senior level STE.</p>
<p>1.3 Background - this Assignment</p>	<p>This Assignment is being commissioned under SIBE RA 2 “Enhanced integration of financial markets in the SADC region is promoted”, Activity 2.4 “Harmonisation of the legal and regulatory frameworks to support the roll-out of the SADC Real Time and Gross Settlement”.</p> <p>The Committee of the Central Bank Governors (CCBG) in the Southern African Development Community (SADC) was established by the SADC Committee of Ministers for Finance and Investment (COMFI) in July 1995 and approved by the SADC Council in August 1995. The CCBG was established in line with Chapter 10 of the Finance and Investment Protocol (FIP), which stipulates that the CCBG shall consist of Central Bank Governors of each SADC Member State.</p> <p>The CCBG has tasked the Payment System Subcommittee with the responsibility to implement the Strategic Focus Areas relating to fostering financial integrity and enhancing financial inclusion, and an Enabling Focus Area on promoting innovation.</p> <p>To execute on this responsibility the PSS is required to keep abreast with ongoing innovation, rapid changes, best practice framework, and regulatory enhancements within the payments landscape.</p> <p>Recent developments in the payments ecosystem include:</p>

	<ul style="list-style-type: none"> • Development and adoption of digital currencies, which represent an opportunity to improve efficiency and safety in payment systems, enable faster and better cross border payments, and expand financial inclusion. • Improved cyber security frameworks and applications to enable the prevention and combating of cyber-attacks. • Continuous software development and new products or services being introduced in the market. Capacity in Fintech has been seen to improve the effectiveness and efficiency in the way central banks operate. <p>More importantly, Fintech presents a valuable opportunity to improve financial services for the benefit of consumers, businesses, and government. Advances in technology, such as mobile connectivity, big data analytics, artificial intelligence (AI), machine learning (ML) and application programming interfaces (APIs), have positively disrupted the financial services industry, resulting in the emergence of new business models and digital financial product.</p> <p>The SADC region has made some progress in developing its digital ecosystem over the past decade. However, there is still a clear gap among member states in terms of awareness, understanding, knowledge and capacity to deploy and adopt the appropriate strategies, capabilities and programmes to mitigate cyber threats. The region recognises that now is the time to build on this success. The COVID-19 pandemic has shown that there is further work to be done to increase mainstream adoption of technology solutions, and to enhance the resilience of SADC Members States. While digital technologies expand the possibilities for people to enjoy freedoms and the right to access information and knowledge, reacting to emerging threats such as cybercrime and cyberterrorism has become a top priority for all governments. Commissioning a study will enable the SADC region to foster innovation, maintain an ecosystem that supports growing businesses and promote the integration of new technologies in banking and non-banking financial services.</p> <p>In this regard, there is a critical need to assess and build the capacity of Member States to deal with financial technology, crypto assets, digital ledger technologies and cyber security.</p> <p>In order to effectively deliver on the two assigned Strategic Focus Areas (SFAs) (and other initiatives to drive payments integration) members of the SADC Payment System Subcommittee need to be capacitated on financial technology (Fintech) and cyber security to ensure that Member States understand the implication and application of these in the regional environment..</p>
2. Description of the Assignment	
2.1 Global objective	The global objective of the Assignment is to contribute to achieving sustainable and inclusive growth, support job creation and support the

	industrialisation agenda in the SADC region by capacitating Member States in formulating policies and strategies for Fintech, cyber security, whilst ensuring the safety and stability of the financial sector.
2.2 Specific objectives	The specific objective of the Assignment is to develop guidance on creating an enabling environment for the development and application of fintechs in SADC region and conduct a mapping of the cybercrime legal landscape, so as to provide a comprehensive and evidence-based guidance and recommendations on cyber policies and strategies to adopt, monitor, prevent, mitigate and address current and emerging cyber threats and data misuse.
2.3 Requested services	<p>The STE is expected, but will not be limited to conduct the following:</p> <p>Component 1- FinTech: development of frameworks for regulation, policy and process development that countries can then adapt to their own needs:</p> <ul style="list-style-type: none"> • Assess the current landscape (supply, enabling environment) of financial/digital products and services in both the banking and non-banking sectors at the regional level; • Undertake desk research to assess the status and identify the challenges hampering Financial Technology (FinTech) and Interoperable Payments Systems in SADC region ; • Identify the key players in the SADC region in terms of platform developers, supply chain integrators, digitalization leaders among conventional financial institutions (banking and non-banking financial institutions) and their service offering. • Leverage of the SADC Fintech development report issued in 2023 and other sources to: <ul style="list-style-type: none"> ○ map the relevant regulations for the provision of integrated, digital and off-line financial services (including digital payments, savings, loans, investments and insurance) in the SADC region, ○ identify policy and regulatory needs and gaps in member states and action plans to provide greater access to instant payment systems and digital financial services in the region. • Outline a regional Fintech Development strategy or framework and action plan (blueprint for the region) • Facilitate capacity building workshops on FinTech to build the capacity of relevant stakeholders that include banking and non-banking financial institutions. <p>Component 2- Cybercrime : Conduct the mapping and analysis of cybercrime, policy, legal and other related Cyber security and resilience matters at a national, regional and continental levels; this includes but is not limited to:</p>

	<ul style="list-style-type: none"> • Undertake an assessment of existing national cybercrime policies, strategies, legislation and institutional frameworks at Member State level based on a representative sample of 5 Member States. • Identify the main gaps in the current policy, legal, legislative, institutional and international cooperation framework at Member State level in the fight against cybercrime. • Provide key recommendations on the reforms needed to strengthen the policy, legislative and institutional frameworks for combating cybercrime in the SADC region in order to guide Member States in drafting national legislation in line with international obligations and best practices. • Outline cyber resilience measures for member states to consider primarily for the payments environment. <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 – estimated at 10 working days remotely by agreement.</p> <p>PART 2 – Data assessment – estimated at 30 working days remotely by agreement.</p> <p>PART 3 – Training programme and material preparation and alignment with the SADC Payments Integration Project Manager on the content - estimated at 30 working days in Gaborone Botswana or remotely by agreement.</p> <p>PART 4 – Facilitation of at least 2 training workshops for the 2 SADC sub-structures namely CCGB and CISNA - estimated at 4 working days, including 2 days of planning and 2 days for reporting on the workshops.</p> <p>PART 5 – Finalisation of the Draft Report to incorporate issues raised during the workshops and brief final assignment report – estimated at 10 working days in Gaborone Botswana or 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 light of experience during the Assignment.</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 work plan, timeframe and approach to undertake the assignment; • Data collection report; detailing the process of the execution of the assignment and stakeholder engagement, as well as the main findings from the assignment, because of which the

	<p>Recommendations for capacity building and the Final Report will be developed.</p> <ul style="list-style-type: none"> • Draft report of the assignment including the results of the capacity building needs assessment, policy recommendations regarding emerging FinTech and cybercrime and resilience developments or practices and the syllabus and the materials for the training; A regional policy and regulatory framework document for digital finance systems taking into account feedback from Member States and relevant stakeholders; Qualitative analysis of the state of digital financial services at SADC region level (status, gaps, needs and way forward). Present the action plan and strategy on the enabling environment for FinTech for Fintech. • Facilitate the Fintech Enabling Environment Workshop and provide a Workshop Report; • 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 report to and will be under the day-to-day supervision the Task Manager/SPO Finance and Investment and the SIBE 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 start-up meeting for the Secretariat to brief the STE and to discuss the Assignment as a whole.</p> <p>During this phase the STE is expected to become conversant with</p> <ul style="list-style-type: none"> • the Draft SADC Vision 2050 and Draft RISDP 2020-2030; • the SADC Protocol on Finance and Investment; • the SADC Industrialisation Strategy and Roadmap (2015-2063) and its Action Plan; • the CCBG Strategic Focus Areas pertaining to FinTech and Cryptocurrency issues; and • the Terms of Reference of the CCBG FinTech Work Group. <p>The STE will complete a brief inception report including methodology for the assignment and make an inception Presentation of the report to the Secretariat.</p> <p>PART 2: DATA COLLECTION – 30 FEE Days This part will be focussed on data collection from Member States and/or to FIP substructures. Through innovative and effective tool, the STE will collect data and information from all relevant stakeholders.</p>

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

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

The STE should produce a detailed and comprehensive draft report of the assignment, including the results of the capacity building needs assessment, policy recommendations regarding emerging FinTech developments issues and the syllabus and the materials for the training. The detailed draft report should be consistent and aligned with the objectives and the requested services of the assignment.

A gap of at least 5 weeks is required at the end of Part 3 to enable the training materials to be translated into French and Portuguese.

PART 4 – TRAINING WORKSHOP – 10 FEE Days

During this Part the STE will facilitate one training workshop of two days for approximately 16 participants from Member States, targeting Central Bank Officials members of the CCBG FinTech Working group,. The cost related to the convening of the workshop (conference package) will be the responsibility of the SADC Secretariat.

PART 5 – FINAL REPORT – 10 FEE DAYS

The STE should carry out improving and final update of the report which will include a detailed result of the assignment and considering issues raised during the workshop and comments from the SIBE Task Manager.

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, i.e. between the various parts. **However, the total maximum days of 90 will not be changed.**

3. Resources allocated



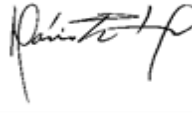

3.1 Resources from the Technical Assistance contract

	Part 1	Part 2	Part 3	Part 4	Part 5
Up to 90 STE days	10	30	30	10	10
Up to 24 per diem days (approximate)	0	18	3	3	0
Regional travel	0	8	1	1	0

	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 2 funding
Translation of documents	The translation of documents will be arranged by SADC secretariat separately. It should be noted that a minimum of 5 weeks is required from the hand-over of materials for translation until the validation workshop.
Interpretation	Interpretation when/if necessary will be arranged by SADC secretariat separately.
3.3. Expert profile	
Qualifications and skills	<ul style="list-style-type: none"> University degree in a field related to the assignment such as a Master's degree in technology, Economics, Finance, Banking, Law or 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 Digital Finance and cyber-Crime related concepts, solutions, and methodologies Experience of training and workshop facilitation.
Specific professional experience	<ul style="list-style-type: none"> Minimum 5 years of professional experience in fintech developments and cryptocurrencies policy and regulatory frameworks in developing countries and/or emerging markets. Experience of working in a developing and/or emerging economy environment will be considered as an asset. Knowledge of the issues and challenges in the SADC region in terms of, Fintech and cyber security
	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 by agreement.
4.2 Duration	The indicative expected start date is 2 October 2023. The indicative expected end date is 8 March 2024.

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 are 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 be submitted to the Consortium for quality control; then they will be submitted to the S-KRA manager for preliminary endorsement, who will then submit them to the SIBE Task Manager with recommendation for approval. Comments to the reports, if any, will be communicated in writing to the STE within 10 working days of receipt of each report.</p> <p>Part 1 - Inception report (numbered 0XX/STE/IR) 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 should be annexed to the report. The inception report will be submitted by the STE to the Consortium, copied to the Secretariat. The Consortium will formally submit it to the SADC Secretariat (SPO Finance and Investment) for approval.</p> <p>After submission, the Secretariat will consider the report and provide any feedback within 5 working days.</p> <p>Parts 2, 3 and 4 – Progress report (numbered 0XX/STE/PR)</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>
5.3 End of Assignment Reporting	Part 5 - End of Assignment Report (EoAR) (numbered 0XX/STE/EoAR) and presentation

	<p>The STE will submit the EoAR for approval at the completion of the Assignment. The report shall be submitted in the format provided and will include the following:</p> <ul style="list-style-type: none"> • An executive summary of the whole Assignment. • List of activities carried out during the Assignment. • 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 Power Point presentation to the Secretariat of the EoAR on the last day of the assignment. The presentation is a deliverable and should be annexed to the report. <p>EoAR Submission and approval procedure:</p> <ul style="list-style-type: none"> ▪ After end of assignment, EOAR will be submitted by email to the Consortium for quality control; then, it will be submitted to the S-KRA manager for technical comment for the STE. Technical comments will be issued within 10 working days. ▪ The STE shall address all the technical comments within 15 calendar days of receiving comments and submit the final EoAR to SADC for final technical and administrative approval. If no comments are issued by SADC within one month 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 Result Area (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.
<p>5.4 Report quality, structure, formatting and editing</p>	<p>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 STEs do not have skills in this respect, they are expected to seek the services of an editing expert at his/her own cost.</p>
<p>6. Administrative Information</p>	
<p>Timesheets</p>	<p>The STE will complete a monthly timesheet according to the template provided, recording days worked. The STE will additionally be required to sign a daily attendance register at the SADC House in Gaborone.</p>

	Fees will be due only for working days recorded in timesheets that are countersigned by:		
	<ul style="list-style-type: none"> - RA Manager - SIBE Task Manager 		
7. Endorsement			
SIBE Programme Coordinator	RA Manager	Task Manager	Director-Finance, Investment and Customs
Mike Nyamazana	Hamilton Thomas	Mario Lironel	S.L. Mtonakutha
Signature: 	Signature: 	Signature: 	Signature: 
Date: 31 August 2023	Date: 31 August 2023	Date: 31 August 2023	Date: 31 August 2023

ANNEXES TO TOR

ANNEX 1. Experts scoring grid

ANNEX 2: Botswana official holiday 2020/21 (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
University degree 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.	10
General professional experience:	30
Minimum 10 years of professional experience in the area of financial sector development.	20
Experience of training and workshop facilitation.	10
Specific professional experience:	50
Minimum 5 years of professional experience in fintech developments and cryptocurrencies policy and regulatory framework in developing countries and/or emerging markets.	20
Demonstrable professional experience in the area of Digital Finance and cyber-crime related concepts, solutions, and methodologies	10
Knowledge of the issues and challenges in the SADC region in terms of financial technology, crypto assets, digital ledger technologies and cyber security will be considered as an asset.	10
Experience of working in a developing and/or emerging economy environment will be considered as an asset.	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 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
1	Inception period and translation of the report	10	02 – Oct 2023	13 – Oct 2023													
2	Data collection	30	16-Oct 2023	24-Nov 2023													
3	Data analysis and submission of Report	30	27-Nov 2023	5 – Jan 2024													
	Translation of documents	5 weeks (25 days)	8 Jan 2024	9 Feb 2024													
4	Validation Workshop	10	12 Feb 2024	23 Feb 2024													
5	Submission of Final Report	10	26 Feb 2024	8 Mar 2024													