



**NOTE FOR PROSPECTIVE CONSULTANTS:**

- If you are interested in submitting your CV for this assignment, kindly email [robertj@finmark.org.za](mailto: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**

<b>Terms of Reference (ToR) for Recruitment of Short-Term Expert (STE)</b>	
Title of Assignment:	Consultancy Services to identify financial services access points and products available in the SADC region and Develop a SADC Financial Inclusion Information Portal
Reference no.:	ToR 0292/RA 3.3
Activity Code:	IN. 0292.3.3.3 and 3.3.7 “STE inputs”
Responsible SADC SPO:	Mr. Mário Lironel, Senior Programme Officer – Finance and Investment (Task Manager)
Date of issue:	1 August, 2022
<b>1. Background</b>	
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 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, Botswana. SADC is a consensus-based organisation, and the Secretariat is the principal executive institution of SADC. For further information see <a href="http://www.SADC.int">www.SADC.int</a>.</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 11<sup>th</sup> 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"> <li>ii. Identify key financial inclusion regulatory areas for harmonisation and capacity building; and</li> <li>iii. Monitor Status of and Progress on Financial Inclusion in the Region.</li> </ul> <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: <b>“Identify financial services access points and products available in the SADC region and Develop a SADC Financial Inclusion Information Portal”</b>.</p>
<p>1.3 Background to this Assignment</p>	<p>This Assignment is being commissioned under <b>SIBE RA 3 “Enhanced financial inclusion is supported”</b>, Activity 3.3 <b>“Monitoring of Status of Progress on Financial Inclusion in the Region”</b>.</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. The strategic objective of the SADC Financial Inclusion Implementation Plan is to improve access, uptake and utilisation of quality financial services and products for consumers and small and medium businesses in the SADC region for effective participation in the SADC Industrialisation Strategy and Roadmap.</p> <p>In pursuit of the overall financial inclusion strategic goals, the Strategy has also identified key performance indicators, which are meant to gauge and map out progress in the region’s financial inclusion initiatives and goals, both collectively and individually. In the development of their national strategies, Member States are expected to continue to keep sight of the Regional Strategy in order to ensure coherence in the achievement of regional financial integration goals. The target audience for this Strategy is primarily national and regional stakeholders working to address regulatory and supply-side constraints to financial inclusion.</p> <p>The Regional Strategy foresees the development of a SADC Information Portal, where Member States can access financial inclusion data, information, reports, tools, guidelines etc. on various financial inclusion</p>

	<p>topics and initiatives, whilst measuring progress on the implementation of the various financial inclusion strategies in Member States and ultimately the Region.</p> <p>The Portal is also meant to be a central depository for all financial inclusion information and data in the region, thus making it easy to measure progress in the region's financial inclusion goals and objectives.</p>
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**Strategic 2. Description of the Assignment**

<p>2.1 Global objective</p>	<p><b>The global objective</b> of the Assignment is to provide multi-dimensional, timely, updated and relevant information on the state of financial inclusion in the region as well as the empowerment of women and other disadvantaged groups.</p> <p>Financial Inclusion is an essential instrument for increasing production for small enterprises and eventually increasing household income. 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 provision of relevant timely information on financial inclusion is critical for overall policy development both at regional and national level.</p> <p>The proposed central information/data will be used to assess, monitor and evaluate the state of financial inclusion in individual Member States and the SADC region as a collective. Individual Member States financial inclusion policies serve to achieve the overall regional and continental goals – all of which are in concurrence on the enhancement of inclusion as a trajectory towards alleviation of poverty.</p>
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<p>2.2 Specific objectives</p>	<p><b>The specific objective</b> of the Assignment is to develop and operationalise an optimal regional financial inclusion information Portal and also provide timely and updated information on existing financial services access points and available products. It is also to define the scope for the design of the portal to increase outreach and engagement with Member States and Stakeholders.</p> <p>The Portal is also expected to assist the region and its Member States track progress of financial inclusion across SADC so as to:</p> <ul style="list-style-type: none"> <li>• advance the implementation of data driven policies;</li> <li>• ease the information flow across various departments within regulators and regulated institutions;</li> <li>• track the growth trajectory of relevant financial sector services providers;</li> <li>• assist in planning for future interventions for the advancement of financial inclusion in the region;</li> </ul>
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	<ul style="list-style-type: none"> <li>analyse the market for potential projects and track outreach of financial access across Member States.</li> </ul>
<p>2.3 Requested services</p>	<p>The assignment will be executed in two (2) different but interrelated parts and will be undertaken by 2 Short Term Experts (STEs) in collaboration with the SADC ICT Unit, who will provide professional oversight and guidance. This is to ensure adherence to SADC rules and requirements.</p> <p><b>Part A: Portal Development – STE 1: ICT Expert/Full Stack Web Developer</b></p> <p>The STE will be required but not limited to:</p> <ol style="list-style-type: none"> <li>i) Formulate a proposal for a modern financial inclusion Portal with related database, that will be user friendly and interactive for all potential users in the three SADC official languages (English, French and Portuguese);</li> <li>ii) Develop the user authentication module design for creation and management of users;</li> <li>iii) Test the fully-fledged live web portal;</li> <li>iv) Formulate proposal for a Portal that can be easily linked with other existing portals hosted by other stakeholders such as FinMark Trust website, CCBG portal (M&amp;E dashboard and Cross-border remittances portal), etc;</li> <li>v) Recommend process, methodology and/or tools for portal related coordination between SADC and Member States Stakeholders;</li> <li>vi) Create or recommend reputable security features that will restrict data tempering to SADC and designated institutions in Member States;</li> <li>vii) Provide source code and user manuals for the database and portal to SADC ICT Webmaster;</li> <li>viii) Provide training and support to SADC personnel and Member States officials on the use of the Portal, including updating thereof;</li> <li>ix) Create credentials for MS and authorised institutions to facilitate the updating of Portal with their data timeously and systematically;</li> <li>x) Create a downloadable document repository for key SADC financial inclusion committees and subcommittees, Financial Inclusion Forum and other key financial inclusion events;</li> <li>xi) Create a dashboard for relevant financial inclusion indicators, be it on access, usage, quality, impact and gender, including age;</li> </ol>

- xii) Provide for technical support for the portal within one year from the date the portal goes live.

**Part B: Financial Inclusion Expert – STE 2**

The STE will be required but not limited to:

- i) Identify financial inclusion data requirements for all SADC Member States;
- ii) Collect data from other sources (CGAP, GSMA, AFI, FinMark Trust, etc.) and explore possibility of linking these data sources with the SADC FI Portal and agree with web developer;
- iii) Identify relevant financial inclusion data classes and propose the overall financial inclusion landscape in the region including a selection of key financial inclusion indicators (both from the supply and demand side) to be featured in the portal, in line with the proposed MER framework of the updated SADC Strategy on Financial Inclusion and SMEs Access to Finance;
- iv) Disseminate financial inclusion data in all SADC MS and break it down to usable data classes;
- v) Liaise with SADC MS financial institutions to identify relevant financial inclusion data and information;
- vi) Categorise financial inclusion data in all MS in line with recognised data classes and consider stratification by MS, age, urban and rural areas as well as by gender as much as possible;
- vii) Disaggregate financial inclusion data on an annual basis, (collecting data for the past 5 years);
- viii) Identify remittance providers and align to existing remittance portal;
- ix) Collect information on formal financial services access points and financial products and services available for individuals and businesses at Member States level from the different financial regulators and other sources of information based on prescribed criteria;
- x) Categorise financial inclusion data by usage, cost of financial inclusion channels e.g. mobile money.

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** (STE 1 and 2) – for a total of 10 working days each in Gaborone, Botswana for STE 1; or remotely in the Consultant’s home country for STE 2.

**PART 2 – Official portal conception/design and data collection** – for a total of 30 working days each in Botswana for STE 1; remotely by



	<p>agreement for STE 2, unless it is deemed necessary to physically engage Member States and key stakeholders in the process of data collection.</p> <p><b>PART 3 – Official portal development, Data analysis and submission of the Draft Report</b> of the assignment in line with the requested services listed above – estimated at 40 working days for STE 1 and 20 working days for STE 2 either in Gaborone, Botswana or remotely by agreement.</p> <p><b>PART 4 – Facilitation of one validation workshop of 2 days (Portal demonstration and user manual)</b> in Gaborone, Botswana or hybrid depending on the evolution of the Covid-19 pandemic in the region – estimated at 10 working days each, including four (4) days planning and (4) days for reporting on the validation workshop.</p> <p><b>PART 5 – Finalisation of the Draft Report and manual</b> to incorporate issues raised during the workshop and brief final assignment report – estimated at 7 working days remotely by agreement for STE 1 and 10 days for STE 2.</p> <p>Notes: As all the parts of this Assignment are interconnected, it is essential that the STEs endeavour 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 97 and 80 respectively will not be changed.</p>
<p>2.4 Deliverables</p>	<p>The STEs will provide the following deliverables:</p> <ul style="list-style-type: none"> <li>• <b>Inception Report:</b> a detailed workplan, timeframe and approach to undertake the assignment;</li> <li>• <b>Data Collection Report</b> detailing the process and findings from the data collection;</li> <li>• <b>System Specification and design document:</b> Detailed documentation of the system, application, hardware and software architecture, installation procedure, code documentation, database schemas, backup and recovery instructions and troubleshooting procedures.</li> <li>• <b>Draft Manual for the Portal, Financial Inclusion indicators and Data</b> with Annexes reflecting the analysis of the data and information collected during desk review and detailing the result of the assignment;</li> <li>• <b>Manuals:</b> User Manual and System Admin Manual;</li> <li>• <b>Web Portal:</b> Financial Inclusion web portal fully developed, populated, functional and deployed on the SADC Data Centre in line with business requirements and latest best practice;</li> <li>• <b>Validation Workshop Report</b> where the findings from the data collection and data analysis are presented to the relevant</li> </ul>

	<p>structures and any other relevant stakeholders identified by Mauritius;</p> <ul style="list-style-type: none"> <li>• <b>Final report:</b> final version of the <b>updated</b> Manual and Dashboard of indicators 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"> <li>- Executive Summary;</li> <li>- Objectives;</li> <li>- Scope and Methodology;</li> <li>- Analysis and Findings;</li> <li>- Lessons Learned; and</li> <li>- Conclusions and Recommendations.</li> </ul> </li> </ul> <p><b>Note:</b> All deliverables will be the property of the SADC Secretariat .</p>
<p>2.5 Management</p>	<p>The STEs will collaborate closely with the relevant structures in Member States. The STEs will report to and will be under the day-to-day supervision of the SADC Webmaster, Task Manager/SADC SPO Finance and Investment and SIBE Programme Coordinator.</p>
<p>2.6 Methodology</p>	<p><b>PART 1: INCEPTION – 20 FEE DAYS (10 for each STE)</b></p> <p>This Part will begin with an inception and assimilation phase, including a virtual kick-off meeting for the Secretariat to brief the STEs and to discuss the Assignment as a whole.</p> <p>During this phase, the STEs are expected to become conversant with development policies and strategies at global, regional and national level, including among others, the SADC Remittance Portal, relevant Member States Portals and 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 Strategic Focus Areas of Committee of Central Bank Governors (CCBG) pertaining to Financial Inclusion.</p> <p>The STEs 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 individually.</p> <p><b>PART 2:</b></p> <p><b>STE 1: OFFICIAL PORTAL CONCEPTION/DESIGN, DATA COLLECTION – 30 FEE Days</b></p>

This part will be focused on data collection at regional level to understand relevant and practical features for a sustainable and secure Portal in line with data requirements.

**STE 2: DATA COLLECTION – 30 FEE Days**

This part will be focused on data collection at regional level and, most importantly, from relevant institutions and identification of relevant indicators.

**PART 3:**

**STE 1: OFFICIAL PORTAL DEVELOPMENT, DATA ANALYSIS AND DRAFT REPORT (DUMMY PORTAL) - 40 FEE DAYS**

During this Part the STE will proceed with the development of the Portal based on the identified features, including the layout for the SADC Financial Inclusion Portal.

The STE should at this point also produce a detailed and comprehensive Draft Report of the assignment (Manual for Portal usage). The detailed Draft Report should be consistent and aligned with the objectives and the requested services of the assignment.

**STE 2: DATA ANALYSIS AND DRAFT REPORT - 20 FEE DAYS**

The STE will at this point consolidate and analyse collected data and indicators and produce a Report that is consistent with the requirements and objectives of the assignment.

**PART 4 – VALIDATION WORKSHOPS – 10 FEE Days each (20 days)**

During this Part the STEs will jointly facilitate a hybrid validation workshop in Gaborone, Botswana where the Portal will be domicile, which will be attended by all relevant stakeholders. The cost related to the convening of the workshop will be the responsibility of the SADC Secretariat.

**PART 5 – FINAL REPORT – 17 FEE DAYS (7 and 10 days)**

The STEs will individually improve on the features, manual and content of the Portal 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
STE 1 (Lead): ICT Expert/Web	10	30	40	10	7

developer - <b>97 STE days</b>					
STE 2: Financial Inclusion Expert – <b>80 STE days</b>	10	30	20	10	10
Regional Travel	1 (STE 1)			2 (STE 1 and 2)	
	It is expected that the assignment will be executed partly in Gaborone, Botswana at the Secretariat and remote/virtual means.				
	The STEs are expected to utilise their own laptops/ computers, internet, email and cellular telephones for communication while executing the assignment.				
<b>3.2 Other related resources allocated from the SADC-SIBE budget</b>					
Workshop budget	The workshop will be held as part of work under <b>RA 3.3</b> 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.				
<b>3.3. Expert profile</b>					
Qualifications and skills:	<p><b>STE 1 (Lead): ICT EXPERT/FULL STACK WEB DEVELOPER</b></p> <ul style="list-style-type: none"> <li>• A Degree in a field related to the assignment such as ICT, Web development with an additional 10 years post qualifying experience.</li> <li>• Excellent communication and reporting skills in English (Working knowledge of French and Portuguese will be an added advantage).</li> <li>• Excellent computer skills including knowledge of Microsoft Office packages such as Power Point and Microsoft Word.</li> </ul> <p><b>STE 2: FINANCIAL INCLUSION EXPERT</b></p> <ul style="list-style-type: none"> <li>• Master's Degree in a field related to Statistics, Operations Research or any other related discipline.</li> <li>• Excellent drafting, communication and reporting skills in English.</li> <li>• Excellent computer skills including knowledge of Microsoft Office packages such as Power Point and Microsoft Word.</li> </ul>				

<p>General professional experience</p>	<p><b>STE1: ICT EXPERT/FULL STACK WEB DEVELOPER</b></p> <ul style="list-style-type: none"> <li>• Minimum 10 years in ICT and software deployment and design work.</li> <li>• Experience in financial sector development.</li> </ul> <p><b>STE 2: FINANCIAL INCLUSION EXPERT</b></p> <ul style="list-style-type: none"> <li>• Minimum 10 years of professional experience in Financial Sector Development, Policy and Strategy in developing countries and/or emerging markets.</li> <li>• Experience in conducting evaluations and reviews of policy and strategic document, preferably in the area of financial inclusion.</li> </ul>
<p>Specific professional experience</p>	<p><b>STE 1: ICT EXPERT/FULL STACK WEB DEVELOPER</b></p> <ul style="list-style-type: none"> <li>• Minimum 8 years' experience in the area of software development.</li> <li>• Experience in design and development of websites, interactive websites and web applications.</li> <li>• Should be familiar with the SADC Member States economic landscape.</li> <li>• Experience with modern GIS packages.</li> <li>• Experience in application design in the financial sector.</li> </ul> <p><b>STE 2: FINANCIAL INCLUSION EXPERT</b></p> <ul style="list-style-type: none"> <li>• Minimum 10 years' experience in the area of financial inclusion policy.</li> <li>• Knowledge of the region's financial sector environment and landscape.</li> <li>• Experience in strategic planning, program/project management and monitoring and evaluation.</li> <li>• Experience of working in a developing economy environment and particularly in the SADC region will be considered as an asset.</li> <li>• Knowledge of the issues and challenges of the SADC regional financial inclusion space will be considered as an asset.</li> </ul>
<p><b>4. Location, duration and planning</b></p>	

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 <b>1 September 2022</b> . The indicative expected end date is <b>3 February, 2023</b> .
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 validation events some weekend dates may, with prior SADC Secretariat authority, be utilised in Part 4.</p>
<b>5. Reporting</b>	
5.1 Language	The Assignment language and all reporting shall be in English.
5.2 Progress reporting	<p><b>Submission and approval procedure for Inception and Progress Reports</b></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 <b>must not</b> 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 STEs within 10 working days of receipt of each report.</p> <p><b>Part 1 - Inception Report and presentation</b></p> <p>The STEs 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 STEs will make a brief PowerPoint presentation to the Secretariat of the Inception Report.</p> <p><b>Note:</b> 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, including the technical review of the Dummy Portal and provide any feedback within 5 working days.</p> <p><b>Parts 2 &amp; 3 &amp; 4 – Progress Report</b></p> <p>At the End of Parts 2 &amp; 3 &amp; 4, the STEs will submit progress reports within 2 working days at the end of each Part.</p>
<p>5.3 End of Assignment Reporting</p>	<p><b>Part 5 - End of Assignment Report (EoAR) and presentation including Portal demonstration</b></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"> <li>• An executive summary of the whole Assignment.</li> <li>• List of activities carried out during the Assignment.</li> <li>• Any recommendations for further support to the beneficiary.</li> <li>• As Annexes, all deliverables produced.</li> <li>• In addition to the report at the end of Part 5 the STEs 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.</li> </ul> <p><b>EoAR Submission and approval procedure:</b></p> <ul style="list-style-type: none"> <li>▪ 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. The SADC ICT designated officer will also make comments on the Portal. Technical comments will be issued within 10 working days.</li> <li>▪ The STEs shall address all the technical comments within 15 calendar days of receiving comments and submit the final EoARs to SADC for final technical and administrative approval. If no comments are issued by SADC within one month since submission, the EoARs will be deemed satisfactory.</li> <li>▪ Upon acceptance (or if the one-month period has elapsed since submission without comments being issued), the EoARs shall be submitted to the RA manager and the SIBE Task Manager for administrative approval.</li> <li>▪ The Assignment will not be considered to be complete until the approval of the SIBE Task Manager to the EoAR has been obtained.</li> <li>▪ The EoAR shall be delivered in soft copy. The soft copy shall include deliverables produced as annexes. The soft copy <b>must not</b> be in pdf format preventing formatting.</li> </ul>

<p>5.4 Report quality, structure, formatting and editing; Portal quality.</p>	<ul style="list-style-type: none"> <li>▪ The STEs are 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 ICT 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.</li> </ul>
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**6. Administrative Information**

<p>Timesheets</p>	<p>The STEs 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"> <li>- RA Manager</li> <li>- SIBE Programme Coordinator</li> <li>- SIBE Task Manager</li> </ul> <p>Timesheets should be signed and handed to the SIBE Programme Coordinator.</p>
<p>Travel approval forms</p>	<p>Travel arrangement for the STEs will be handled by the consortium.</p>
<p>Travel support documents</p>	<p>To be advised by engaging member of the consortium.</p>

**7. Endorsement**

<p><b>SIBE Programme Coordinator</b></p>	<p><b>RA Manager</b></p>	<p><b>Task Manager</b></p>	<p><b>Director-Finance, Investment and Customs</b></p>
<p>Mike Nyamazana</p>	<p>Rado H. Razafindrakoto</p>	<p>Mario Lironel</p>	<p>S.L. Mtonakutha</p>
<p>Signature:  .....</p>	<p>Signature:  .....</p>	<p>Signature:  .....</p>	<p>Signature:  .....</p>



Date: .....	Date: .....	Date: .....	Date: .....
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## **ANNEXES TO ToR 0292/RA 3.1**

ANNEX 1: Experts scoring grid

ANNEX 2: Botswana official holiday 2022-2023 (non-working/fee days)

ANNEX 3: Gantt chart

ANNEX 4: Estimated budget

**ANNEX 1 (a)**  
**Experts scoring grid**

<b>Qualifications and Experience STE 1 (Lead): ICT Expert/ Full Stack Web Developer</b>	<b>Points</b>
Qualifications and skills:	20
A Degree in a field related to the assignment such as ICT, Web development with an additional 10 years post qualifying experience	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
Minimum 10 years in ICT and business environment	15
Experience in financial sector development	15
Specific professional experience:	50
Minimum 8 years' experience in the area of software development	15
Experience in design and development of websites, interactive websites and web applications	15
Should be familiar with the SADC Member States economic landscape	10
Experience with modern GIS packages	5
Experience in application design in the financial sector	5
<b>Score</b>	<b>100</b>

**ANNEX 1 (b)**  
**Experts scoring grid**

<b>Qualifications and Experience STE 2: Financial Inclusion Expert</b>	<b>Points</b>
Qualifications and skills:	20
Master's Degree in a field related to Statistics, Operations Research or any other related discipline	10
Excellent drafting, 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
Minimum 10 years of professional experience in Financial Sector Development, Policy and Strategy in developing countries and/or emerging markets	15
Experience in conducting evaluations and reviews of policy and strategic document, preferably in the area of financial inclusion	15
Specific professional experience:	50
Minimum 10 years' experience in area of financial inclusion policy	15
Experience of working in a developing economy environment and particularly in the SADC region will be considered as an asset	10
Experience in strategic planning, program/project management and monitoring and evaluation	10
Knowledge of the region's financial sector environment and landscape. (Knowledge of the issues and challenges of the Member State and the SADC regional financial inclusion agenda will be considered as an asset)	15
<b>Score</b>	<b>100</b>

**ANNEX 2:**

**Botswana official holidays 2022-2023<sup>1</sup>**

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

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<sup>1</sup> These dates are indicative and subject to change or confirmation by the Government of the Republic of Botswana.

### ANNEX 3: Indicative Gantt Chart

	Task Description	Duration (days)	Start Date	End Date	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6	Week 7	Week 8	Week 9	Week 10	Week 11	Week 12	Week 13	Week 14	Week 15	Week 16	Week 17	Week 18	Week 19	Week 20
1	Inception period	10	1 Sept 2022	14 Sept 2022																				
2	Data collection	30	15 Sept 2022	26 Oct 2022																				
3	Data analysis and submission of Report	40 STE 1 20 STE 2	27 Oct 2022	21 Dec 2022																				
4	Validation Workshop	10	9 Jan 2023	20 Jan 2023																				
5	Submission of the final report	STE 1: 07 STE 2:10	23 Jan 2023	3 Feb 2023																				