

Selection of Consultants

Technical Assistance Mission

Environmental strategy

for ID Ghana FNGO

Ghana

October 2019

With the Support of



No. IDGHANA/09/2019/GHA/AF

Section 1. Letter of Invitation

Montrouge, October 14, 2019

Dear Sir or Madam:

1. The Grameen Credit Agricole Foundation (hereinafter called ‘the client’) has received funding (hereinafter called “the funds”) from the French Development Agency (hereinafter called “the Agency”) toward the financing partly the cost of Technical Assistance mission in the framework of the African Facility and intends to apply a portion of the funds to eligible payments under the contract for which this Request for Proposals is issued.
2. The Foundation now invites proposals to provide the following consulting services: Environmental strategy for IDGHANA, Ghana. More details on the services are provided in the Terms of Reference.
3. A firm will be selected under selection based on consideration of quality and cost (SBQC) and procedures described in this RFP.
4. The RFP includes the following documents:
 - Section 1 - Letter of Invitation
 - Section 2 - Instructions to Consultants (including Data Sheet)
 - Section 5 - Terms of Reference

Yours sincerely,

Pierre Casal Ribeiro, Programme Manager – Technical Assistance & Microinsurance

Section 2. Instructions to Consultants

DATA SHEET

Paragraph Reference	
1.1	Name of the Client: <u>Grameen Credit Agricole Microfinance Foundation represented by Pierre Casal Ribeiro, Programme Manager, Technical Assistance & Microinsurance</u> Method of selection: <u>selection based on consideration of quality and cost (SBQC)</u>
1.2	Designation, objectives and brief description of the assignment are as follows: <u>Environmental strategy, ID Ghana FNGO</u>
1.3	The Client will provide the following inputs and facilities: <u>Operations manual, Strategic plan and other relevant documents</u>
2.1	Clarifications may be requested not later than <u>2</u> days before the submission date. The address for requesting clarifications is: <u>Pierre Casal Ribeiro, Fondation Grameen Crédit Agricole, 72 rue Gabriel Péri, 92120 Montrouge, France</u> <u>Tel: +33 1 43 23 22 03</u> <u>E-mail: pierre.casalribeiro@credit-agricole-sa.fr</u>
3.1	Proposals shall be submitted in the following language: <u>English</u>
3.3 (i)	The estimated number of professional staff-days required for the assignment is: <u>15</u>
3.3 (ii)	The minimum required experience of proposed professional staff is: <u>5 years of experience in environmental strategy and/or operations for the financial sector</u>
3.3 (iii)	Reports that are part of the assignment must be written in the following language(s): <u>English</u>

3.4 (vii)	Training is a major component of this assignment: <u>Yes</u>																										
3.8	Consultants shall state their price component for cost incurred in Euro and if necessary in local currency. Consultants who intend to incur cost in other currencies for the assignment may state the corresponding price component in Euros.																										
3.10	Proposals must remain valid 60 days after the submission date.																										
4.3	Consultant must submit an electronic version of the Proposal.																										
4.5	The Proposal submission address is: <u>pierre.casalribeiro@credit-agricole-sa.fr</u> and <u>ami.faciliteafricaine@credit-agricole-sa.fr</u> Proposals must be submitted no later than the following date and time: <u>October 28 2019, 6:00pm CET</u>																										
5.1	The address for contacting the Client is: <u>Pierre Casal Ribeiro, Fondation Grameen Crédit Agricole, 72 rue Gabriel Péri, 92120 Montrouge, France</u> <u>Tel: +33 1 43 23 22 03</u> <u>E-mail: pierre.casalribeiro@credit-agricole-sa.fr</u>																										
5.3	<p>Criteria, sub-criteria, and point system for the evaluation of Technical Proposals are:</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 80%;"></th> <th style="text-align: right; width: 20%;"><u>Points</u></th> </tr> </thead> <tbody> <tr> <td>(i) Specific experience of the Consultants relevant to the assignment:</td> <td style="text-align: right;">[5 - 10]</td> </tr> <tr> <td>(ii) Adequacy of the proposed methodology and work plan in responding to the Terms of Reference:</td> <td></td> </tr> <tr> <td style="padding-left: 20px;">a) Technical approach and methodology</td> <td style="text-align: right;">[30]</td> </tr> <tr> <td style="padding-left: 20px;">b) Work plan</td> <td style="text-align: right;">[10]</td> </tr> <tr> <td style="padding-left: 20px;">c) Organization and staffing</td> <td style="text-align: right;">[10]</td> </tr> <tr> <td style="text-align: right;">Total points for criterion (ii):</td> <td style="text-align: right;">[20 - 50]</td> </tr> <tr> <td>(iii) Key professional staff qualifications and competence for the assignment:</td> <td></td> </tr> <tr> <td style="text-align: right;">Total points for criterion (iii):</td> <td style="text-align: right;">[30 - 60]</td> </tr> <tr> <td>(iv) Suitability of the transfer of knowledge (training) program: [0-10]</td> <td></td> </tr> <tr> <td colspan="2" style="border-top: 1px dashed black; height: 10px;"></td> </tr> <tr> <td>(v) Participation by nationals among proposed key staff</td> <td style="text-align: right;">[0 – 10]</td> </tr> <tr> <td style="text-align: right;">Total points for the five criteria:</td> <td style="text-align: right;">100</td> </tr> </tbody> </table>		<u>Points</u>	(i) Specific experience of the Consultants relevant to the assignment:	[5 - 10]	(ii) Adequacy of the proposed methodology and work plan in responding to the Terms of Reference:		a) Technical approach and methodology	[30]	b) Work plan	[10]	c) Organization and staffing	[10]	Total points for criterion (ii):	[20 - 50]	(iii) Key professional staff qualifications and competence for the assignment:		Total points for criterion (iii):	[30 - 60]	(iv) Suitability of the transfer of knowledge (training) program: [0-10]				(v) Participation by nationals among proposed key staff	[0 – 10]	Total points for the five criteria:	100
	<u>Points</u>																										
(i) Specific experience of the Consultants relevant to the assignment:	[5 - 10]																										
(ii) Adequacy of the proposed methodology and work plan in responding to the Terms of Reference:																											
a) Technical approach and methodology	[30]																										
b) Work plan	[10]																										
c) Organization and staffing	[10]																										
Total points for criterion (ii):	[20 - 50]																										
(iii) Key professional staff qualifications and competence for the assignment:																											
Total points for criterion (iii):	[30 - 60]																										
(iv) Suitability of the transfer of knowledge (training) program: [0-10]																											
(v) Participation by nationals among proposed key staff	[0 – 10]																										
Total points for the five criteria:	100																										

	The minimum technical score S_t required to pass is: <u>60</u> Points
5.7	The single currency for price conversions is: <u>Euro</u>
5.8	<p>In case of SBQC, the formula for determining the financial scores is the following: $S_f = 100 \times F_m / F$, in which S_f is the financial score, F_m is the lowest price and F the price of the proposal under consideration.</p> <p>The weights given to the Technical and Financial Proposals are: $T = 0.8$, and $P = 0.2$</p>
6.1	<p>Address for contract negotiations: <u>Pierre Casal Ribeiro, Fondation Grameen Crédit Agricole, 72 rue Gabriel Péri, 92120 Montrouge, France</u> <u>Tel: +33 1 43 23 22 03</u> <u>E-mail: pierre.casalribeiro@credit-agricole-sa.fr</u></p>
7.2	<p>Expected date and location for commencement of consulting services: <u>November 15, 2019</u></p>

Section 5. Terms of Reference

A. BACKGROUND AND RATIONALE

ID Ghana FNGO is a Tier 3 microfinance institution that was established in 1998 by the French NGO Initiative Développement. It is registered as a Financial NGO and supervised by the Bank of Ghana (BoG). ID Ghana FNGO provides loans almost exclusively under the group methodology. As of December 2017, the institution serves 9,519 active borrowers (92% women and 100% in urban and peri-urban areas) and manages a portfolio of EUR 1.2 million. It is operating in Greater Accra through a network of 6 branches called “service centres”, and 54 employees. ID Ghana FNGO developed over the past years with the support of Entrepreneurs du Monde (EdM).

As a socially responsible organization, ID Ghana FNGO wishes to elaborate an environmental strategy. Although ID Ghana FNGO operates in urban and peri-urban areas, its clients are vulnerable and can therefore be exposed to environmental hazards. ID Ghana FNGO wishes to identify opportunities to provide green services to its clients.

B. OVERALL OBJECTIVES

The mission objective is to draft an environmental strategy and roadmap for ID Ghana FNGO. The document will identify risks and opportunities for both ID Ghana FNGO and its clients.

C. ACTIVITIES

The mission will include the following activities:

- ✓ Conducting an institutional evaluation, based on interviews with management and staff, as well as reviewing the documentation, in order to:
 - Assess the exposure to environmental hazards for both ID Ghana FNGO and its clients
 - Identify real needs / capacities / opportunities and existing activities for the introduction of green inclusive finance services
- ✓ Provide strategic advice to develop ID Ghana FNGO green agenda.
 - Present international best practices for effective and efficient inclusive green finance
 - Present strategic options to further develop the institution and present the operational implications for each option.
 - Define an operational roadmap for the implementation of a proposed strategy.
- ✓ Validate the strategy during a workshop on strategic management with the general management of the institution

D. Expected results

This mission aims to introduce inclusive green finance to ID Ghana FNGO and start developing the first tools and procedures.

The expected results are as follows:

- ✓ The MFI has a clear understanding of the opportunities and challenges for developing and implementing green inclusive finance.
- ✓ The MFI has defined, together with the consultant, a preliminary strategy and implementation framework. The MFI has developed a concrete action plan, and defined the budget and resources needed to implement relevant inclusive green finance initiatives.
- ✓ Existing policies, procedures and products have been reviewed and, where appropriate, an action plan for improvement and early guidance will be provided.

E. DELIVERABLES

The expected deliverables are:

- ✓ Diagnosis report, including, at least:
 - ID Ghana FNGO's environmental risk assessment
 - Results of the institutional analysis of ID Ghana FNGO, with a comparison with international best practices
- ✓ Strategic plan, including
 - Opportunities to provide green financial services to ID Ghana FNGO's clients
 - Defined priorities of the strategic options
 - Operational roadmap to implement such options
- ✓ Workshop report:
 - Materials used during the workshop
 - Validation of strategic options

The different reports might be combined into one single document.

F. FURTHER INDICATIONS

- The field mission will take place in the Greater Accra area, and should last no less than 5 days
- The Consultant will visit the head office, but also a minimum of 2 service centers in the network (all in the Greater Accra area)
- The field mission must be completed by 15/12/2019
- All deliverables must be sent by 15/01/2020