

REQUEST FOR PROPOSALS CONSULTANT SELECTION

CREATION OF DIGITAL TRAINING MATERIALS, MODULES AND CHANNEL

MICROLOAN FOUNDATION ZAMBIA ZAMBIA JULY 2024

With the financial support of



LE GOUVERNEMENT
DU GRAND-DUCHÉ DE LUXEMBOURG

Table of contents

Section 1. Letter of invitation 3
Section 2. Instructions to Consultants4
Section 3. Terms of reference 7

Section 1. Letter of invitation

Montrouge, 19/07/2024

Dear Sir or Madam,

1. The Grameen Credit Agricole Foundation (hereinafter called 'the Client' or 'The Foundation') has received funding (hereinafter called "the funds") from the Financial Inclusion Fund of the European Investment Bank (EIB), initiated and financed by the Government of Luxembourg "(hereinafter referred to as "the Funder") and managed by the European Investment Bank, towards the financing of technical assistance missions, and intends to use part of the funds to make payments authorized under the contract.
2. The Foundation now invites proposals to provide the following consulting services: **"Creation of digital training materials, modules and channel"** on behalf of **MicroLoan Foundation Zambia**. For further information on the activities to be conducted, please refer to the Terms of Reference in Section 3 of the document.
3. The Consultant will be selected under selection based on consideration of quality and cost (SBQC) and procedures described in this document. The budget relating to this mission cannot exceed nineteen thousand, eight hundred and eighteen euros, excluding tax (19 818 EUR excluding tax). This budget includes consultancy fees, travel expenses of consultants, delivery of digital training and the achievement of the activities planned within the mission.
4. This call for proposals includes the following sections:
 - Section 1 - The Letter of Invitation
 - Section 2 - Instructions to Consultants
 - Section 3 - Terms of reference

Yours sincerely,

Hanadi TUTUNJI & Maria FRANCO
Technical Assistance Programme Managers

Section 2. Instructions to Consultants

1.1 Name of project owner: Grameen Crédit Agricole Microfinance Foundation represented by Mrs Hanadi TUTUNJI and Mrs Maria FRANCO, Technical Assistance Programme Managers
Selection method: selection based on consideration of quality and cost (SBQC)

1.2 Name, objectives and description of the mission: **Mission "Creation of digital training materials, modules and channel"** on behalf of **MicroLoan Foundation Zambia, in Zambia.**

The Project Owner provides the following inputs: any available document that could be useful for the proper conduct of the mission.

1.3 Clarifications may be requested up to 2 (two) days before the submission date. Requests for clarification should be sent to the following address:
Grameen Crédit Agricole Foundation, 12 place des Etats Unis, 92120 Montrouge, France

And preferably by email:

- maria.franco@credit-agricole-sa.fr
- hanadi.tutunji@credit-agricole-sa.fr

Proposals will be submitted in the following language: **English**

2.1 i) The estimated number of professional staff-days required for the assignment is: **55 to 60 days.**

- ii) The minimum required experience of proposed professional staff is:
- Strong experience and knowledge of the microfinance sector and its operations;
 - Strong experience and knowledge in instructional design and eLearning development;
 - Good knowledge of Learning Management Systems and content management systems;
 - Experience in conducting adult training;
 - Experience in conducting similar missions;
 - Experience in Southern Africa and more particularly in Zambia

iii) Reports that are part of the assignment must be written in the following language(s): **English**

2.2 Training is a major component of this assignment: **Yes**

2.3 Consultants shall state their price component for cost incurred in Euro. Consultants who intend to incur costs in other currencies for the assignment may state the corresponding price component in Euros.

2.4 Proposals must remain valid 60 days after the submission date.

- 2.5 Consultants must submit an electronic version of each proposal (one version for the technical proposal and one version for the financial proposal).

The CVs sent by the Consultants must not exceed 5 pages and the experiences/previous missions related to this proposal must be clearly indicated. The Consultants' financial proposal must clearly distinguish the following budget lines:

- **Consultancy fees/costs**
- **Travel expenses.**

- 2.6 The Consultant, for his/her application to be valid, must sign and annex to the technical offer a declaration of integrity in the form described in Appendix 1. This declaration binds the Consultant for the entire duration of the call for tenders, and if his/her offer is accepted, for the duration of the Market.

- 2.7 The Consultant takes note that this declaration provides that GCAMF and the EIB reserve the right to have the Consultant's files and archives relating to the contract inspected and copied by the auditors they appoint, as well as by any authority or institution. of the European Union or any competent body under European Union legislation.

- 3.1 Consultants must submit an electronic version of the Proposal to the following addresses:

- maria.franco@credit-agricole-sa.fr
- hanadi.tutunji@credit-agricole-sa.fr

Proposals must be submitted no later than the following date and time: **12/08/2024**
by 6 PM (Paris time)

4.1 The number of points awarded for each evaluation criterion and sub-criterion is as follows (indicative values):

4.2 Points

i) Profile of principal Consultant(s):

- Proven relevant experience (see point 2.1 on the Instructions to consultants' section) [0 – 20]
- Proven knowledge and experience in strengthening technical capacities [0 - 10]
- Similar country experiences and region at large [0 – 10]

Sub-total : [0 - 40]

ii) Technical offer:

- Comprehensive understanding of the ToR [0 – 5]
- Degree of critical analysis of the requested service [0 – 5]
- Clarity of the offer [0 – 10]
- Proposed approach [0 – 35]

Sub-total : [0 - 55]

iii) Participation of local staff among the proposed consultancy team [0 – 5]

Total : [0 – 100]

The minimum technical score (TS) required to pass is: 60 points

Currency used for price conversion: Euro

4.3 The respective weights assigned to the technical and financial Proposals are:

Technical proposal = 0.8, and

Financial proposal = 0.2

4.4 Negotiations may take place by email, telephone or digital platforms (Zoom, Skype, Webex, Teams, etc.).

5.1 Expected date for commencement of the mission is planned for **September 2024** but the exact date will be agreed with **MicroLoan Foundation Zambia**.

The mission will take place in Lusaka, Zambia. Travels are planned in regions where **MicroLoan Foundation Zambia** operates.

Section 3. Terms of reference

I. Context

The Grameen Crédit Agricole Foundation supports microfinance institutions (MFIs) and social impact companies operating in sub-Saharan Africa, by providing them with financing and access to technical assistance services. To finance technical assistance support, the Foundation benefits from grants from the Financial Inclusion Fund of the European Investment Bank (EIB), initiated and financed by the Government of Luxembourg and managed by the European Investment Bank, as part of a financing agreement for the Financial Inclusion Fund, signed on November 12, 2019 between the EIB and the Grand Duchy of Luxembourg. In 2023, **MicroLoan Foundation Zambia** was selected as one of the beneficiary institutions of this programme to set up several missions, including that of **“Creation of digital training materials, modules and channel”**.

Over 60% of Zambians live below the poverty line, in rural areas poverty is more prevalent and severe. A key factor impacting poverty levels in rural regions is financial exclusion, preventing those living in the lowest income quartile from accessing vital financial services and products that facilitate poverty alleviation.

MicroLoan Foundation Zambia (MicroLoan Zambia) is a non-deposit taking microfinance institution regulated by the Bank of Zambia (BoZ). It provides women living in rural areas with free financial literacy and business training alongside small affordable loans and access to secure savings facilities.

The high touch model combined with a digital delivery channel for disbursement and transactions is effective in creating positive social impact for low-income clients. The institution’s work contributes the 8th National Development Plan (8NDP) for socio-economic transformation and improved livelihoods.

The institution serves 100% women clients, and the high touch model has been specifically developed to serve women with low levels of education and literacy. The institution has an extensive training programme to support clients before disbursements and throughout the loan cycle to enhance financial literacy and entrepreneurial skills.

Over the past five years, the operations have become increasingly digitalised, and MicroLoan Zambia is at the forefront of digital financial innovation with 100% of disbursements and 60-70% of repayments done via mobile money. The institution is currently developing a digital savings group platform to build a digital footprint of poor rural clients to create a credit score and route to formal financial services. As the institution is digitalising its operational procedures, clients need upskilling on digital financial services and particularly on staying safe when transacting digitally.

Climate change is also impacting the training needs of clients. An estimated 90% of MicroLoan Zambia’s clients engage in smallholder farming, for consumption and/or for income generation. With changing weather patterns and extreme weather events, many farmers need prompting throughout the growing season to avoid crop failure as well as upskilling to adhere to conservation farming techniques to farm sustainably for their family, community, and the planet.

MicroLoan Zambia has identified a need to review and update the content, delivery mechanism, methodology and approach of the training programme. New training modules are required to meet the changing needs of clients, particularly in relation to climate adaptation and digital financial services.

II. Objectives

MicroLoan Foundation Zambia wishes to develop a coherent and effective training strategy for its clients, particularly taking into account new needs linked to climate change. Indeed, it is estimated that 90% of MLF Zambia's clients are engaged in agriculture, for consumption and/or income generation purposes. With changing climatic conditions and extreme weather events, many farmers need to be supported throughout the farming season to avoid crop failures, while strengthening their skills to adhere to agricultural techniques of conservation and thus cultivate sustainably. This involves reviewing the institution's current training programme and incorporating best practices, as well as information on competing organisations to develop a training strategy that will include approach, methodology and delivery channels.

Based on its new training strategy, MLF Zambia will develop adapted training materials and modules, in digital format, for both staff and clients, particularly Center Leaders. This will allow advisors to deploy the training policy to all the institution's clientele.

III. Activities to be carried out and methodological approach

The consultant will favour a participatory and dynamic approach in the implementation of all the mission's activities.

In order to achieve the objectives of the mission, the consultant must notably carry out the following activities:

- Design of procedures, modules and training materials for staff;
- Design of procedures, training modules and materials for Center Leaders;
- Development of content for face-to-face and digital training, integrating new modules to meet the changing needs of the organisation and its clients. New modules may cover topics such as digital financial services and secure transactions; resilience and adaptation to climate change; agriculture and conservation agricultural practices; set savings goals and save for the future.
- Establishment of the digital training channel and development of digital training content;
- Testing of the digital training channel.

IV. Expected results and deliverables

- Procedures, modules and training materials for staff have been developed and is available;
- The procedures, modules and training materials for Center Leaders have been developed and is available;
- Content for face-to-face and digital training, integrating new modules to meet the changing needs of the organisation and its clients, has been developed and is available;
- Training modules for MicroLoan Zambia clients have been developed and are available;
- A digital training channel has been developed, has been tested and is functional;
- Digital training content has been developed and delivered to clients;
- The mission report detailing the activities carried out, the challenges encountered, and the solutions implemented is available;
- A report on the achievement of the following indicators:
 - Share of final beneficiaries who were able to benefit from the training (in %)
 - Achievement of the overall objective on a scale of 1 to 4 (1 - low; 2 - moderate; 3 - satisfactory; 4 - high)
 - Beneficiaries who attended the training and said the training would be useful in their daily work on a scale of 1 to 4 (1 - low; 2 - moderate; 3 - satisfactory; 4 - high)
 - The training reached priority target groups (gender, poor segments) on a scale of 1 to 4 (1 - low; 2 - moderate; 3 - satisfactory; 4 - high)

- Have the skills learned during the training been put into practice? on a scale of 1 to 4 (1 - low; 2 - moderate; 3 - satisfactory; 4 - high)
- Ability to put into practice acquired skills on a scale of 1 to 4 (1 - low; 2 - moderate; 3 - satisfactory; 4 - high)
- Only in case of recruitment of local experts: level of increase in the local knowledge base of national experts on a scale of 1 to 4 (1 - low; 2 - moderate; 3 - satisfactory; 4 - high)
- TA strengthens social impact on a scale of 1 to 4 (1 - low; 2 - moderate; 3 - satisfactory; 4 - high)
- The gender dimension is integrated into the TA on a scale of 1 to 4 (1 - low; 2 - moderate; 3 - satisfactory; 4 - high)

V. Additional information

- The field phase of the mission must take place in Zambia, in Lusaka.
- The entire mission must be carried out and the deliverables finalised within 8 months after signing the contract.

Appendix 1 – Integrity Statement

“We represent and undertake that neither we nor any other person, including our officers, employees, representatives, joint venture partners or subcontractors acting on our behalf in reliance on our proper instructions or with our knowledge and agreement, or with our consent, have committed or are committing any prohibited maneuverer (as defined below) in connection with the tender procedure or in the framework of the execution or supply of works, goods or services concerning the mission **“Creation of digital training materials, modules and channel”** (the “market”), and to inform you in the event that such prohibited maneuverer would be brought to the attention of any person responsible, within our company, for ensuring the application of this declaration.

During the duration of the call for tenders procedure and, if our offer is accepted, for the duration of the market, we will appoint and maintain in office a person – who will be subject to your approval, and with whom you will have a unlimited and immediate access – and who will be responsible for ensuring, by having the necessary powers for this purpose, the application of this declaration.

We represent and undertake that neither we nor any other individual, including our officers, employees, representatives, joint venture partners or subcontractors acting on our behalf in reliance on our proper instructions or with our knowledge and understanding, or with our consent, (i) are subject to or otherwise subject to EU or UN sanctions and, (ii) in connection with the execution of works or the supply of goods or services under the contract, does not act in violation of EU or UN sanctions. In the event that such a situation is brought to the attention of any person in our company responsible for ensuring the application of this declaration, we undertake to inform you.

If (i) we or any officer, employee, representative or joint venture partner, if any, acting as set out above, have been convicted/convicted by any court of law or sanctioned(s) by any authority for any offense involving a prohibited maneuverer in connection with a tender procedure or a contract for the supply of works, goods or services during the five years preceding immediately the date of this declaration, or (ii) any such officer, employee, representative or representative of a joint venture partner, if any, has been terminated or resigned from any employment either for having been involved in a prohibited maneuverer, or (iii) we or an officer, employee, representative or joint venture partner, if any, acting as indicated above have been excluded or otherwise sanctioned/ sanctioned by European institutions or by a major multilateral development bank (World Bank Group, African Development Bank, Asian Development Bank, European Bank for Reconstruction and Development, European Investment Bank or Inter-American Development Bank, among others) participation in a tender procedure due to prohibited maneuverers, you will find below details about this conviction, dismissal or resignation or exclusion, as well as details of the measures we have taken, or take, to ensure that neither we nor any of our employees will commit any prohibited acts in connection with the market [give details if necessary].

We note that if we are subject to an exclusion decision by the European Investment Bank (EIB), we will not be eligible to be awarded a contract financed by the EIB.

We grant to the Grameen Crédit Agricole Foundation, the European Investment Bank and the auditors appointed by the first or the second, as well as to any authority, European institution or body competent under European Union legislation, the right to inspect and copy our files and archives and those of all our subcontractors as part of the contract. We agree to keep those files and archives for the period generally provided for by the legislation in force but, in any event, for at least six years from the date of submission of tenders and, if the contract is awarded to us, at least six years from the date of provisional receipt of the contract.”

For the purposes of this declaration, the expression “prohibited maneuverer” must be understood as defined in the EIB Anti-Fraud Policy¹.

**Signature of the consultant,
preceded by the words “Read and approved”**

<p><u>Name and Surname</u></p> <p><u>Position:</u></p> <p><u>Signature:</u></p>

¹ For more information on definitions, refer to the EIB Anti-Fraud Policy (<http://www.eib.org/fr/infocentre/publications/all/anti-fraud-policy.htm>).