

Question and Answer sheet

Subject: RFP Mid-term Evaluation of the Making Access to Finance more Inclusive for Poor People Programme, Lao PDR

Question 1: Would it be possible to share the range within which you expect the financial proposals to be?

Answer: The information that you have requested is not available, section 5 of the Terms of Reference – Purpose, scope and objectives of the mid-term evaluation as well as Section 11 – Composition of the Evaluation team - should be sufficient indication of the range for the financial proposal.

Question 2: What other documents in preparation of the above is available?

Answer: At this stage of the process there is no other document available in addition to the terms of references and annexes for the submission of offers.

Question 3: “In these early stages, we have yet to decide whether to make an individual proposal, or to partner with another firm. I wanted to check that by this expression of interest, we are not limiting our options to collaborate with another firm on this project in the near future”

Answer: The company or organization needs to be registered as a legal entity and the bidder assumes the responsibility for the quality of the work, in other words the firm signing the contract is responsible for its full implementation.

Question 4: How many FSPs have the MAFIPP program directly supported and financed so far?

From the information provided in Annex 1 of the ToR, are we to assume that the program has provided individual technical assistance and financing to a total of 9 FSPs? I.e.:

- ACLEDA Bank Laos
- 4 FSPs through CARD MRI (namely Ekphatthana DTMFI, Xainyom NDTMFI, SCU Luang Prabang, and SCU Huamchai Phatthana)
- 4 investment decisions to 4 (?) FSPs (which ones?) under FIF (funding has also been provided to 2 DFS operators – see question 3 below)

Answer: The information provided in the Terms of Reference were up to date at the time of publishing. Additional and updated information will be provided to the successful bidder at the start of the inception phase of the evaluation.

Question 5: What about the Lao Postal Savings Institute (LPSI)? It was specifically indicated in the ProDoc as a target institution and is mentioned also on the MAFIPP website, but it is not clear if LPSI belongs to the group of FSPs/investment decisions supported under FIF (third bullet under question 1 above) or if support to LPSI has been provided separately (i.e. in parallel with FIF).

Answer: An operational diagnostic of LPSI was carried-out in 2014 with a proposed path for transformation into a DTMFI, and for TA to Entreprise des Postes du Laos (EPL) to pilot improved domestic and cross-border remittance services. But a pre-requisite is the agreement from national stakeholders to spin-off LPSI from EPL and effective supervision of LPSI by BoL: the Ministry of Posts and Telecoms has yet to endorse this path of changes.

Question 6: In addition to the FSPs, it is also our understanding that the program has supported (with funding through MM4P?) a total of 3 DFS operators (2 of which we assume are the same as the 2 DFS operators financed under the FIF), correct?

Answer: Correct: Besides support for DFS business plan drafting, support to license application and piloting has been extended to 3 DFS operators (BCEL, ETL and Unitel), with 2 (BCEL and ETL) having received support through FIF so far.

Question 7: Is the submission of an Audited Financial Statement (including Auditor's report) compulsory? According to Italian law, our company is not obliged to conduct an external audit and we can hence only provide our internal financial statement for 2014.

Answer: yes, you can submit internally approved financial statements.

Question 8: As per the TOR the expected duration of the contract is 6 months. Does that mean project duration needs to be around 6 months or we could project on our own based on our previous experience?

Answer: You are free to propose your own dates; however, please note that we are asking you to schedule the country visit for the month of March to coincide with a parallel evaluation being conducted by the Australian government.

Question 9: Survey - We understand that we have to conduct primary survey/interviews at all levels i.e macro, meso and micro. However, at micro level, are we expected to conduct survey of microenterprises/HHs also? If yes, then what is your expectations on the sample size?

Answer: You are expected to propose a methodology that is appropriate to fulfil the objectives of a mid-term evaluation. As part of this, and as per the instructions in the TOR, you should plan to apply a set of mixed methods to capture both primary and secondary data to answer the evaluation questions.

Question 10: Expertise of the firm: There has been a cap of max of 3 examples for 1.1, however there is no clarification on the maximum example for 1.2, 1.3 and 1.4. Also, can you further clarify the kind of examples required in 1.2

Answer: 'as per the Terms of Reference, we are looking for three examples of recent evaluations conducted by the firm'. Regarding the requirements under 1.2, 1.3 and 1.4, firms are free to decide how best to showcase their experience in meeting the criteria listed.

Question 11: Page 67, Approach and implementation plan template. It say maximum 20 pages. Can we include section 2.1 to 2.3 within these 20 pages and exclude section 2.4 to section 2.10 from 20 page limit.

Answer: Please follow the instructions as set out in the TOR.

Question 12: Can you please provide details on MAFIPP's outreach in terms of
- provinces and districts covered.

- List of partner MFIs & other programme partners and their respective outreach

Answer:

ACLEDA (for what concerns the opening of new service units funded under the MicroLead grant agreement, otherwise see ' Branch locator ' on ABL website)	1. Phone village, Nongbok District, Khammouan Province
	2. Khamkeo village, Hinboun District, Khamouan Province
	3. Sekong village, Samakkehyay District, Attapeu Province
	4. Pasomxay village, Thin District, Savannakhet Province
	5. Deang village, Xayboury District, Savannakhet Province
Ekphatthana Deposit-taking Microfinance Institution (EMI)	1. Haisock Village, Vientiane Capital
	2. Paklay District, Xayngaboury province
	3. Phonhong District, Vientiane Province
SCU - LP	1. Viengkeo village, Luangphrabang District, Luangphrabang Province
SCU - HP	1. Kaysone District, Savannakhet Province
Xainiyom Microfinance Instituion (XMI NDTMFI)	1. Ban Nong, Maengda, Xai district, Oudomxai Province
	2. Hun District, Oudomxay Province
	3. Beng District, Oudomxay Province
	4. Namor District, Oudomxay Province
	5. Luangnamtha District, Luangnamtha Province
	6. Sing District, Luangnamtha Province

Question 13: We understand that GIZ did a baseline in 2006 that the ToR refers to. Under Point 6.2.1 on page 42, Existing secondary data mentions a Baseline for the financial figures of the FSPs. Does this refer to the same baseline? We are interested to know as baseline data will be necessary to compare the level of change and understand how the intervention has progressed over the period.

Answer: The baseline from GiZ and the one for FSPs are different: the baseline for MAFIPP supported FSPs is the MIX-Market reporting of the FSPs at the time they started to receive support from MAFIPP.

Question 14: Evaluation Process, page 44, point b) In-country phase; The ToR also mentions that during the in-country phase, key informant interviews will be conducted with programme beneficiaries in addition to the other target groups. Under the same section, on page 45, Deliverables and Description: It is mentioned that “for quantitative data, relevant templates to assess change in basic financial and operational performance of the FSPs over the period supported by UNCDF”. We wish to understand that this being the mid-term evaluation, the quantitative assessment will require findings at the level of beneficiaries including end-users. If yes, then we wish to understand what will be the level of statistically valid estimates needed (eg. Study level or national etc.)?

Answer: Actual or likely programme influence on end - users is one of the categories of questions that we expect successful consultants to address in their methodological proposal. We would expect bidders to take into account the current status of programme implementation in proposing ways to capture this information.

Question 15: The ToR mentions LARLP program and that MAFIPP's objectives are aligned with LARLP. It also proposes to match timings of MAFIPP's evaluation field visits with those of LARLP evaluation. In this context we would like to understand if UNCDF is looking at overlap of impact of these two programs and utilise information thereof, to inform LARLP design?

Answer: Support by DFAT to MAFIPP is one component of the LARLP portfolio. The other Financial Inclusion component of LARLP is the GIZ-AFP programme, working with the same GoL partner as MAFIPP, the Financial Institutions Supervision Dpt of BoL (BoL/FISD).

LARLP and each of its components will be subject to a final independent evaluation: it is expected that the evaluation of the Financial Inclusion component of LARLP will delve at great length on overlaps or complementarities between the two Australian investments. It is therefore not necessary to investigate this issue in detail. Of course, coordination with other projects in the field is one aspect of the programme efficiency that should be evaluated.

Question 16: In the TOR it is mentioned “to assist DFAT and UNCDF to understand the relevance, efficiency, effectiveness, likely impact and sustainability of MAFIPP programme to date”. This means that intensive interaction is expected between the evaluation team and the key responsible

staff. Elsewhere there is reference that also BoL is the main beneficiary of the evaluation and will also need to take ownership of the findings. It is also mentioned DFAT staff may join the evaluation team during the country-visit. Could you give some indication of the time available from these three parties to interact with the evaluation team and the set-up that you have in mind.

Answer: This is indeed expected as part of good evaluation practice. Different elements of the evaluation methodology are set up to build ownership. The Evaluation Advisory Panel will be set up with key stakeholders that will comment on the different deliverables. The inception report is particularly important deliverable in that regard. With regards to interaction with key programme staff, the programme staff will help the evaluation team when needed.

Question 17: The TOR mentions that the evaluation team is to dedicate 45 days to the evaluation for each consultant. Would you consider proposals with more team-members and lower total number of days each? Or do you prefer a small team with more days each per member?

Answer: Please follow the instructions in the Terms of Reference, However you can submit an alternative proposal if it's cost effective.

Question 18: In the TOR you mention MicroLead activities and it is implied that the impact of MicroLead could also be counted towards the MAFIPP impact. Is that correct?

Answer: MicroLead activities are definitely accounted under MAFIPP : in MAFIPP Prodoc MicroLead is mentioned as parallel funding.