Terms of Reference

Reference: IC-PNG/034-2022  International Consultant for the Advancing of Financial Partnerships and Inclusion Related to Entrepreneurs, Women and Youth

General Information

<table>
<thead>
<tr>
<th>Title:</th>
<th>International Consultant for the Advancing of Financial Partnerships and Inclusion Related to Entrepreneurs, Women and Youth</th>
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</thead>
<tbody>
<tr>
<td>Project Name:</td>
<td>Rapid Finance Facility</td>
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<tr>
<td>Reports to:</td>
<td>Private Sector Development Specialist</td>
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<tr>
<td>Type of Appointment:</td>
<td>Individual consultant (international)</td>
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<tr>
<td>Expected Places of Travel:</td>
<td>Lae and Buka, Papua New Guinea</td>
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<tr>
<td>Duty Station:</td>
<td>Port Moresby (PNG)</td>
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<tr>
<td>Duration of the Contract:</td>
<td>120 Days over the period of 6 months (From April 20, 2022 to 20 October 2022)</td>
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I. Background

UNDP’s Socio-Economic Impact Assessment (SEIA) of the COVID-19 pandemic in Papua New Guinea (PNG) reveals deep and multidimensional impacts of the crisis at macro, sector, enterprise and household levels. The survey of 6,000 households and 3,000 firms across 89 districts found that living conditions have deteriorated in 30% of female-headed households and 95% of informal enterprises have been adversely impacted. The crisis is disproportionately impacting women, youth, poor households, informal and self-employed workers, and micro, small and medium enterprises (MSMEs).

The cascading effects of the pandemic are exposing and interacting with PNG’s pre-existing vulnerabilities and stark gender gaps. Women, who are overrepresented in PNG’s informal entrepreneurial sector and subject to discriminatory gender norms regarding financial decision-making, are economically and socially disempowered by their limited access to financial services. In a majority cash-based society, there is strong demand for safe access to finance that provides the means to transact, store, and accumulate value. It has also been shown that women create a ‘multiplier effect’ when they generate income, with women tending to reinvest up to 90% of their earnings in a family’s well-being, compared to 30% - 40% of men. One of the SEIA’s key recommendations for recovery is to, “re-orient business operations to make better use of digital platforms and technology.” However, female informal entrepreneurs are particularly vulnerable to being left behind in PNG’s recovery.

Partners such as UNCDF have delivered results in this area in PNG, and this project will work closely with UNCDF to leverage and scale those results. Doing so will build off the current situation where existing products that are tailored to female needs are small-scale, and problems such as affordability, accessibility and comfort using digital tools as well as social barriers lock women out of financial inclusion.
For this purpose, UNDP PNG is seeking an International Consultant for the advancing of financial partnerships and inclusion related to entrepreneurs, women and youth.

II. Scope of work
The overall purpose of the consultancy is to support UNDP Country Office (CO) in PNG in the advancing of financial partnerships and inclusion related to entrepreneurs, women and youth. The Consultant will work closely with UNDP’s Private Sector Development Specialist and the UNDP team based in Buka.

The scope of work will include;
Support to UNDP in delivering the activities related to entrepreneurship, delivery of programs and initiatives focused on female informal traders and sharing of specialist skills focussed on deeper digital and financial inclusion services across Port Moresby, Lae and Buka. The consultant will support UNDP by facilitating the development and supervision of activities focused on increasing better adaption of digital technologies to reduce gap for informal female traders, youth and other stakeholders.

The key tasks for which the International Consultant will be responsible are as follows:

1. Support the Country Office by providing and facilitating the development and financialisation of project documents focused on entrepreneurship for female informal traders, youth and other stakeholders
2. Support the private sector development specialist in developing and finalising key program activities related to digital finance and entrepreneurship
3. Supporting the development of roll out processes focussed on different target population
4. Management of program activities and liaison with local UNDP and UNCDF delivery partners
5. Supporting the country office in the formal delivery of the financial and digital inclusion initiatives with focus on informal traders in Port Moresby, Lae and an extension into Buka in Bougainville
# III. Deliverables and timeline

The deliverables are summarized in the table below:

<table>
<thead>
<tr>
<th>Deliverables</th>
<th>Estimated number of Workingdays</th>
<th>Completion deadline</th>
<th>Percentage payment</th>
<th>Review and Approvals Required</th>
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<tbody>
<tr>
<td><strong>Increased financial inclusion for informal female traders</strong></td>
<td>30 days</td>
<td>20&lt;sup&gt;th&lt;/sup&gt; May 2022</td>
<td>20%</td>
<td>Private Sector Development (PSD) Specialist</td>
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<tr>
<td>• Enhancing financial independence by enabling access to a mobile financial product and service offer for female traders</td>
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<td>• Focused delivery of services in Port Moresby and Lae.</td>
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<td>• Close liaison with UNCDF and harmonization of with their existing efforts to increase small-scale insurance for a similar target group</td>
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<td><strong>Increased participation of informal female SMEs in the digital economy</strong></td>
<td>60 days</td>
<td>20&lt;sup&gt;th&lt;/sup&gt; September 2022</td>
<td>60%</td>
<td>PSD Specialist</td>
</tr>
<tr>
<td>• Working with UNDP and UNCDF staff in accelerating knowledge and use of digital tools among women-led SMEs through training in digital entrepreneurship, including mobile banking, e-commerce, and e-payments.</td>
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<td>• Supporting the increased participation in the digital economy is expected to enhance economic empowerment and</td>
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make female-led SMEs more resilient to external shocks. This will be supported by complementary work to influence and improve policy settings at the national level.

<table>
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<tr>
<th>Increased ability to recover from the financial effects of Covid-19</th>
<th>30 days</th>
<th>20th October 2022</th>
<th>20%</th>
<th>PSD Specialist</th>
</tr>
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<tbody>
<tr>
<td>• Finalising and delivering objective mechanisms to identify and prioritise target groups with micro grants focused to female led SMEs</td>
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<tr>
<td>• Supporting economic recovery and women’s economic empowerment through the targeted distribution of micro-grants to female-led SMEs impacted by COVID-19 leveraging mobile banking tools</td>
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**Disbursement of payments**

Lumpsum payment linked to deliverables, and Payment for aforementioned deliverables are subject to certification of deliverable/s report approved by Supervisor, Private Sector Development Specialist UNDP PNG

**Institutional Arrangement**

The consultant will work in close collaboration with the UNDP and UNCDF teams based in Port Moresby and Buka and will report and submit deliverables to the Private Sector Development Specialist UNDP PNG for review and approval.

**Travel Plan**

Below is an indicative travel plan for the duration of the assignment. The Consultant will be required to travel to the below indicated destinations and include the relevant costs into the proposal. There may be also unforeseen travel that will come up during the execution of the contract which will be agreed on ad-hoc basis.
Port Moresby: Home base
Lae, Morobe Province: 10 days
Buka, Autonomous Region of Bougainville: 10 days

IV. Duty Station

Port Moresby, PNG as per ToR

V. Contract duration

The duration of the contract will be six (6) months as per the above deliverables.

VI. Qualifications and Experience

Academic Qualifications:

At least Bachelors degree in business, accounting, economics or other relevant disciplines, with proven track record in finance and banking related sectors.

Experience:

- Minimum of (05) five years of finance and business management with a focus on client and business relationship development and management
- Experience in working in challenging environment in remote and regional areas
- Designing and delivery of grants and financial inclusion initiatives will be an advantage
- Work experience with Papua New Guinea will be an advantage

Language:

- Proficient in English language, spoken and written.

VII. Competencies:

Corporate Competencies:

Integrity, professionalism, and respect for diversity.

Functional Competencies:

- Proven ability to partner with and deliver initiatives with UN or its agencies including other multilateral agencies
- Familiarity and working in Papua New Guinea is desirable
Ability to think conceptually and flexibly, capacity to adapt, innovate, and propose multiple options.

Proven ability to deliver quality output including reports writing and making presentation under tight deadlines.

Familiarity with UNDP or UN operations will be advantageous.

Fair and transparent decision making; calculated risk-taking

VIII. Documents to be included When Submitting the Proposals

Consultant shall submit the following documents:

- Personal CV or P11, indicating all past experience from similar projects, as well as the contact details (email and telephone number) of the Candidate and at least three (3) professional references.
- Financial proposal in the UNDP format – Annex 3 and 3A.
- Applicants must submit a duly completed and signed Annex II Offeror’s letter to UNDP confirming interest and availability for the Individual Contractor (IC) assignment.

IX. Financial proposal

Lump sum contract

The financial proposal shall specify an all-inclusive (including Travel related cost to Buka, Buin and Arawa) a total lump sum amount, and payment terms around specific and measurable (qualitative and quantitative) deliverables (i.e. whether payments fall in instalments or upon completion of the entire contract). Payments are based upon delivery of the services specified in the TOR. In order to assist the requesting unit in the comparison of financial proposals, the financial proposal will include a breakdown of this lump sum amount.

The Consultant will be responsible for all personal administrative expenses associated with undertaking this assignment.

Evaluation of applicants

The award of the contract shall be made to the individual consultant whose offer has been evaluated and determined as:

- Only those applications which are responsive and compliant will be evaluated.
- Offers will be evaluated according to the Combined Scoring method – where the technical criteria will be weighted at 70% and the financial offer will be weighted at 30%.
- Only candidates obtaining a minimum of 49 points (70% of the total technical points)
would be considered for the Financial Evaluation.
- The financial proposal shall specify an all-inclusive lumpsum payment linked to deliverables.
- The top applicant with the Highest Combined Scores and accepted UNDP’s General Terms and Conditions will be awarded the IC contract.

### EVALUATION CRITERIA

**Technical evaluation (70 points).**

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<tr>
<th>Academic Requirement</th>
<th>Relevant academic degree or higher</th>
<th>10 Points</th>
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<tbody>
<tr>
<td>Experience</td>
<td>Relevant working experience</td>
<td>35 Points</td>
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<tr>
<td></td>
<td>Relevant skills in working with business and financial institutions from a client development and relationship management</td>
<td>15 Points</td>
</tr>
<tr>
<td></td>
<td>Relevant experience in delivering project services for UNDP or UN agencies in Papua New Guinea</td>
<td>10 Points</td>
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**Financial Evaluation**

Candidates obtaining a minimum of 49 points over 70 points would be considered for the Financial Evaluation - 30 points

Lowest Price will be qualified with the maximum of 30 points. Higher prices will be qualified according the following calculation:

\[
FE = \frac{LFP}{FPi} \times 30
\]

FE= Financial Evaluation
LFP = Lowest Financial Proposal
FPI= Financial Proposal of bidder i

**FINAL EVALUATION: TECHNICAL + FINANCIAL**

MAX 100 POINTS
Note:

Applications without i) financial offer, ii) P11 form and iii) Documents mentioned under Technical Proposal will NOT be considered for evaluation.

Financial proposal should be on provided format (i.e Annex 3- OFFEROR’S LETTER TO UNDP); The financial proposal should also incorporate the costs related travel to Bougainville including flights, daily rate and other costs.

Firms are not eligible for this consultancy assignment (open only for national individual consultants).

Incomplete application will not be considered, it will be disqualified automatically.

Please complete the Statement of Health form and submit along with proposal.

ANNEXES

ANNEX 1- TERMS OF REFERENCES (TOR)
ANNEX 2 - INDIVIDUAL CONSULTANT GENERAL TERMS AND CONDITIONS
ANNEX 3 - FINANCIAL PROPOSAL TEMPLATE
ANNEX 4 – STATEMENT OF GOOD HEALTH

Interested individual consultants must submit the following documents/information to demonstrate their qualifications. Please group them into one (1) single PDF document as the application only allows to upload maximum one document.