

Amendment to Request for Proposal

Amendment number: 1

Reference Request for Proposal Number: RFP-217772-Ethiopia-2020-0060

Amendment effective date: October 21, 2020

Description of Amendment:

1. This amendment serves to add a second questions deadline on Page 1 of the RFP, to end at 5pm ET on **Friday, October 23, 2020**.
2. This amendment serves to change the final submission deadline on Page 1 of the RFP, to end at 5pm ET on **Friday, October 30, 2020**.

Simplified budget template for your convenience: http://catalyze-procurement.com/wp-content/uploads/2020/10/CATALYZE-MS4G_-Simplified-Budget.xlsx

QUESTIONS & ANSWERS

Date: October 21, 2020

Reference Request for Proposal Number: RFP-217772-Ethiopia-2020-0060 Financial Services Ecosystem in Ethiopia

Dear Offerors,

Please see below answers to the questions submitted catalyze.procurements@thepalladiumgroup.com.

No	Question	Answer
	<p>The RFP's purpose statement references both SMEs and MSMEs. We view these as different asset classes with different funders. Can you clarify if the scope is either for: (a) only SMEs, or (b) SMEs and MSMEs?</p> <p>In the "Supply-Side: Providing Financing" section, Palladium references microfinance institutions as financial providers, which generally do not provide financing for SMEs. This goes back to the question above on the scope of the project - are MSMEs included?</p>	<p>MS4G is designed to work with MSMEs and SMEs with high growth potential. Understanding the growth cycle or lack thereof of MSMEs and SMEs is critically important for designing appropriate intervention. Hence, the analysis of MSMEs is an important part of this exercise.</p> <p>While the SME share of MFI loans are small, MS4G seeks to understand the reasons behind the low lending rates and ways to increase the available financing options for SMEs.</p>
2	<p>Will Palladium be providing a standard definition of an "SME"? Potentially in terms of jobs, revenue or EBITDA?</p>	<p>There are no universally agreed definition of MSMEs. However, MS4G suggests use of the definition for MSEs contained in the 2011 Ethiopia National MSE Strategy (i.e. by focusing on head count only, microenterprises have up to 5 employees, small enterprises have from 6 to 30 employees) while the demand-side analysis use the definition used by the Ethiopian CSA's Survey of Large and Medium Scale Manufacturing Industries (i.e. micro as 0-9 employees, small as 10-20 employees, medium as 21-99 employees and large as 100+ employees).</p>
3	<p>In the scope of work related to the enabling environment, there is a reference to policies that impact foreign and domestic investors. Therefore, does the mapping exercise of sources of funds for SMEs also include international investors? And if so, should this be existing foreign investors only, or existing and prospective investors?</p>	<p>The mapping exercise includes analysis of existing, new and prospective foreign and domestic firms.</p>
4	<p>Can Palladium please confirm that the successful firm will not be prohibited from implementing any of the recommendations they present, should those recommendations become follow-on RFPs as part of MS4G?</p>	<p>Palladium confirms that successful firms would be eligible to submit proposals to any solicitations that may be released as follow-ons.</p>
5	<p>Our team reached out to the catalyze.procurements@thepalladiumgroup.com email address to obtain the budget template and have not yet heard back. Will Palladium provide the template or should we go ahead and use our own? If we use our own, what budget parameters or key line items should the budget include?</p>	<p>A budget template will be circulated with the Q&A responses.</p>

No	Question	Answer
6	<p>Under the RFP's outlined "Methodology and Activities" Palladium lists the review of existing literature/research on the financial services ecosystem from reputable sources, including prior USAID projects. To facilitate the budget and short timeline, will these USAID funded projects/studies be compiled and made available for the selected firm? We recognize that some are publicly available, but curious if USAID or Palladium has already compiled an existing library when MS4G was being designed, that can be made available for the selected firm.</p>	<p>We can share a preliminary list of publicly-available relevant documents for the selected firm.</p>
7	<p>I would like to confirm whether we are allowed to partner with another firm for our proposal submission?</p>	<p>Partners are allowed, however the agreement would be with the consortium lead as opposed to with all of their partners. Palladium will take no responsibility for any teaming agreements or ensuring payment to any partners.</p>

Request for Proposal (RFP)

Subject RFP #:	RFP-CATALYZE-Ethiopia-2020-0060
RFP Issue Date:	October 9, 2020
Terms of Reference / Specifications:	Financial Services Ecosystem in Ethiopia
Project	CATALYZE Innovative Blended Finance
The Company	Palladium International, LLC
Country of Performance	Ethiopia
Closing Date and Time	October 30, 2020, 5:00PM EST
Questions Deadline	October 23, 2020, 5:00PM EST <input checked="" type="checkbox"/> Accepted at catalyze.procurements@thepalladiumgroup.com <input type="checkbox"/> N/A
Details for Submission	Submissions will be accepted: <input checked="" type="checkbox"/> Electronically: email to catalyze.procurements@thepalladiumgroup.com <input type="checkbox"/> In hard copy (sealed bids)
Offer Validity Period	90 days after proposal submission

Thank you for your interest in the above procurement. As implementer for the CATALYZE Innovative Blended Finance Project funded by United States Agency for International Development (USAID), Palladium invites you to submit a proposal for the scope of work attached in Annex A. Your proposal must be valid for the Validity Period.

Please email your notice of intention to submit a proposal by the Questions Deadline. Answers to questions shall be distributed to all offerors that have indicated an intention to submit a proposal by the deadline.

Please submit your proposal in accordance with the Details for Submission above by the Closing Date and Time. This RFP in no way obligates Palladium to award a contract nor does it commit Palladium to pay any cost incurred in the preparation and submission of a proposal. Palladium bears no responsibility for data errors resulting from transmission or conversion processes.

Yours sincerely,
CATALYZE Procurement Team

Terms and conditions

1. Proposal Conditions

By submitting a proposal, potential suppliers are bound by these terms and conditions. Potential suppliers must submit offers with all details provided in English and with prices quoted in a single currency.

2. Proposal Lodgement

The Company may grant extensions to the Closing Time at its discretion. The Company will not consider any quotes received after the Closing Time specified in the RFP unless the Company determines to do so otherwise at its sole discretion.

3. Evaluation

The Company may review all proposal to confirm compliance with this RFP and to determine the best proposal in the circumstances.

4. Alterations

The Company may decline to consider a proposal in which there are alterations, erasures, illegibility, ambiguity or incomplete details.

5. The Company's Rights

The Company may, at its discretion, discontinue the RFP; decline to accept any proposal; terminate, extend or vary its selection process; decline to issue any contract; seek information or negotiate with any potential supplier that has not been invited to submit a proposal; satisfy its requirement separately from the RFP process; terminate negotiations at any time and commence negotiations with any other potential supplier; evaluate proposals as the Company sees appropriate (including with reference to information provided by the prospective supplier or from a third party); and negotiate with any one or more potential suppliers.

6. Amendments and Queries

The Company may amend, or clarify any aspect of the RFP prior to the RFP Closing Time by issuing an amendment to the RFP in the same manner as the original RFP was distributed. Such amendments or clarifications will, as far as is practicable be issued simultaneously to all parties.

Any queries regarding this RFP should be directed to the Contact Person identified on the cover page of this RFP.

7. Clarification

The Company may, at any time prior to execution of a contract, seek clarification or additional information from, and enter into discussions and negotiations with, any or all potential suppliers in relation to their proposals. In doing so, the Company will not allow any potential supplier to substantially tailor or amend their proposal.

8. Confidentiality

In their proposal, potential suppliers must identify any aspects of their proposal that they consider should be kept confidential, with reasons. Potential suppliers should note that the Company will only agree to treat information as confidential in cases that it considers appropriate. In the absence of such an agreement, potential suppliers acknowledge that the Company has the right to disclose the information contained in their proposal.

The potential supplier acknowledges that in the course of this RFP, it may become acquainted with or have access to the Company's Confidential Information (including the existence and terms of this RFP and the TOR). It agrees to maintain the confidence of the Confidential Information and to prevent its unauthorised disclosure to any other person. If the potential supplier is required to disclose Confidential Information due to a relevant law or legal proceedings, it will provide reasonable notice of such disclosure to the Company. The parties agree that this obligation applies during the RFP and after the completion of the process.

9. Alternatives

Potential suppliers may submit proposals for alternative methods of addressing the Company's requirement described in the RFP where the option to do so was stated in the RFP or agreed in writing with the Company prior to the RFP Closing Time. Potential suppliers are responsible for providing a sufficient level of detail about the alternative solution to enable its evaluation.

10. Reference Material

If the RFP references any other materials including, but not limited to, reports, plans, drawings, samples or other reference material, the potential supplier is responsible for obtaining the referenced material and considering it in framing their proposal. And provide it to the Company upon request.

11. Price/Cost Basis

Prices or costs quoted must show the tax exclusive price, the tax component and the tax inclusive price.

The contract price, which must include any and all taxes, supplier charges and costs, will be the maximum price payable by the Company for the Goods and/or Services.

12. Financial information

If requested by the Company, potential suppliers must be able to demonstrate their financial stability and ability to remain viable as a provider of the Goods and/or Services over the term of any agreement.

If requested by the Company, the potential supplier must promptly provide the Company with such information or documentation as the Company reasonably requires in order to evaluate the potential supplier's financial stability.

13. Referees

The Company reserves the right to contact the potential supplier's referees, or any other person, directly and without notifying the potential supplier.

14. Conflict of interest

Potential suppliers must notify the Company immediately if any actual, potential or perceived conflict of interest arises (a perceived conflict of interest is one in which a reasonable person would think that the person's judgement and/or actions are likely to be compromised, whether due to a financial or personal interest (including those of family members) in the procurement or the Company).

15. Inconsistencies

If there is inconsistency between any of the parts of the RFP the following order of precedence shall apply:

- (a) these Terms and Conditions;
- (b) the first page of this RFP; and
- (c) the Schedule

so that the provision in the higher ranked document will prevail to the extent of the inconsistency.

16. Collusion and Unlawful Inducements

Potential suppliers and their officers, employees, agents and advisors must not engage in any collusive, anti-competitive conduct or any other similar conduct with any other potential supplier or person or quote any unlawful inducements in relation to their proposal or the RFP process.

Potential suppliers must disclose where proposals have been compiled with the assistance of current or former the Company employees (within the previous 9 months and who was substantially involved in the design, preparation, appraisal, review, and or daily management of this activity) and should note that this may exclude their proposal from consideration.

Potential suppliers warrant that they have not provided or offered any payment, gift, item, hospitality or any other benefit to the Company, its employees, consultants, agents, subcontractors (or any other person involved in the decision-making process relating to this RFP) which could give rise to a perception of bribery or corruption in relation to the RFP or any other dealings between the parties.

17. Jurisdiction

This RFP shall be subject to the laws of the District of Columbia, United States of America. The language of the arbitration will be English.

The Potential Supplier and the Company will use their best efforts to settle amicably any dispute, controversy, or claim arising out of, or relating to this RFP or the breach, termination, or invalidity thereof. If no agreeable settlement can be found, any dispute, controversy, or claim arising out of or relating to this RFP or the breach, termination, or invalidity thereof, shall be settled by mediation through the American Arbitration Association by filing a request for mediation with the AAA and the other party. The Parties will be bound by any arbitration award rendered as a result of such arbitration as the final adjudication of any such dispute.

Company Information

Palladium is a global leader in the design, development and delivery of Positive Impact — the intentional creation of enduring social and economic value. We work with corporations, governments, foundations, investors, communities and civil society to formulate strategies and implement solutions that generate lasting social, environmental and financial benefits.

Project Background

The CATALYZE Blended Finance Mechanism is a \$250 Million, 8-year contract (5-year base period, with a single 3 year option period) which uses a facilitated partnership model to craft solutions to crowd in \$2 Billion in blended finance (i.e. blended concessional and commercial finance) to USAID partner countries and initiatives.

CATALYZE allows USAID Bureaus and Missions to efficiently deploy investment facilitation solutions that respond to the needs of specific sectors, issues, and geographies. Initial programs focus on education finance to implement sustainable education business models serving low-income communities, and achievement of the W-GDP objectives, but the mechanism can be applied to any development challenge or region.

Purpose

The USAID-funded CATALYZE: Market Systems for Growth (CATALYZE: MS4G) Activity is designed to strengthen the Ethiopian economy, create jobs, and expand exports through the use of blended finance. To better understand the financial services ecosystem and identify opportunities for blended finance to unlock commercial capital for Ethiopian SMEs, CATALYZE:MS4G is commissioning a financial services ecosystem assessment. The final report aims to (i) characterize the SME segment in Ethiopia and SMEs' financial behaviors; (ii) map the supply of SME financing across asset classes; (iii) identify binding constraints limiting financial service providers' ability to serve SMEs and SMEs' ability to access financial services; (iii) make specific actionable recommendations to increase the quantum of financing reaching the MSME segment.

Type of Contract

Palladium intends to issue a Firm Fixed Price subcontract to the selected offeror.

Anticipated Contract Period of Performance

The period of performance will be approximately 3 months after subcontract execution.

Place of Performance

The activities to be performed under this contract will take place in Ethiopia. See the Instructions for Submission of Cost Proposal for travel assumptions.

Key Deliverables and Timeline

All deliverables are detailed further in Annex A: Scope of Work

Deliverable #	Report and Deliverable	Deadline	Payment Amount
1	Outline and List of Stakeholders	November 10, 2020	10%
2	Draft written report	November 30, 2020	30%
3	Final written report	December 10, 2020	30%
4	Virtual Presentation to MS4G and USAID	December 18, 2020	30%

Instructions to Offerors

Separate technical and cost proposals must be submitted by email no later than the time and date specified on the cover page.

1. Technical Proposal

For the technical proposal, the offeror must submit:

- (a) Cover letter with the following information:
 1. Firm contact info and address
 2. Type of company or organization
 3. DUNS Number (Company must have a DUNS number or obtain one within 5 days of being notified of selection)
 4. Signed by an authorized representative of the company
- (b) Background on the firm and relevant expertise (max 2 pages)
- (c) Past Experience Information/Capability Statement
- (d) Technical Proposal & Management Approach
- (e) Proposed work plan showing how the firm would execute this project including a timeline (max 2 pages)
- (f) Description of relevant projects previously performed by the firm, demonstrating expertise as outlined in Annex A (max 4 pages)
- (g) Contact details for three referees (max 1 page)
- (h) All supporting documentation specified below in the pass/fail evaluation criteria.

2. Cost Proposal

Offers must submit a cost proposal. CATALYZE will provide a budget template upon request through catalyze.procurement@thepalladiumgroup.com. The cost proposal consists of:

- (a) Budget in Microsoft Excel with all formulas visible (unlocked)
- (b) Accompanying Word Document with all cost assumptions and explanations

Key assumptions

- Budget in Ethiopian Birr for local entities and USD for international entities
- All prices are to be inclusive of relevant taxes
- Separate unit cost and number of units
- Break down activity costs into as much detail as possible

- Offeror should budget for: all allowable costs to implement activity, including but not limited to salaries, travel, other direct costs, etc.
- Preferred budget ceiling is \$50,000 USD

The selected offeror will be required to complete the Due Diligence Questionnaire (attachment 1) and provide a DUNS number within 5 days of being notified of selection.

Submission of Offers

Electronic proposals must be submitted by sending two separate emails, one for technical proposal and one for cost proposal with the RFP number in the subject lines. If submitting in hard copy, the technical proposal and cost proposal must be in separate sealed envelopes. Mark envelopes with the RFP number and offeror’s name. Ensure all required documents are attached. The RFP number can be found on the cover page.

Offers received past the deadline stated on the cover page will be deemed non-responsive and will not be considered for award.

Evaluation and Award Process

Proposals will be evaluated using a best value trade off methodology. This is a three-stage process.

- (1) The first set of criteria is graded on a pass/fail basis. Offerors must meet the following minimum eligibility qualification criteria and provide supporting documentation:

	Requirement	Supporting Documentation
(a)	Must not have any active exclusions from the working with the US government (www.sam.gov), the UN (Sanctions List), or the US Department of the Treasury Office of Foreign Asset Control	N/A
(b)	Must be a registered legal entity in Ethiopia for a minimum of one year	Copy of certificate or articles and memorandum of associate

- (2) If these minimum criteria are met, the offer’s technical proposal will be evaluated as follows:

Evaluation Criteria	Documents Evaluated	Points
Proposed plan	Provide a work plan with a timeline for completing key tasks and deliverable	34
Past Performance	Expertise in sector as outlined in Annex A and past experience in Ethiopia in providing services of a similar scope	33
Staffing Plan	Proposed team composition including all local and international staff with proposed roles and responsibilities	33
TOTAL		100

- (3) The offeror’s cost proposal will be evaluated for:

- Proposed total price, relative to other offers received
- Realism and reasonableness of the work to be performed
- Price reflects a clear understanding of the requirements
- Price is consistent with various elements of the technical proposal
- Compliance with USAID cost principles (Cost Principles in FAR Part 31)

Palladium reserves the right to award under this solicitation without further negotiations. The offerors are encouraged to offer their best terms and prices with the original submission.

PROCUREMENT INTEGRITY AND ETHICS

It is Palladium's Policy that no gifts of any kind and of any value be exchanged between vendors/contractors and Palladium personnel. Discovery of the same will be grounds for disqualification of the vendor/contractor from participation in any Palladium's procurements and may result in disciplinary actions against Palladium personnel involved in such discovered transactions.

Resulting Award

This RFP in no way obligates Palladium to award a contract. Palladium may opt to select multiple offers in response to this RFP.

Any contract/purchase order resulting from this solicitation must be signed by both parties in order to be considered valid and in force. All costs associated with, but not limited to, production, preparation and/or delivery of goods or services, including deliveries, accepted by Palladium staff, without a fully executed (signed by both parties) contract/purchase order, are at the vendor's risk only. Palladium shall not pay for any costs, without limitation, associated with production, preparation or delivery of goods and/or services under this or any other contract/purchase order, which has not been signed by both parties.

If your proposal is successful, you will be required to enter into the Company's standard contract for the types of goods or services being provided. In the provision of the Goods and Services, you will be required to comply with the Company's policies, including (without limitation) its Business Partner Code of Conduct and any relevant client terms and conditions. Potential suppliers must also comply with the Company's Business Partner Code of Conduct in the submission of any proposals pursuant to this RFP.

If you are bidding as part of a joint venture, partnership or similar, please make this clear in your submission. Likewise, if you propose to subcontract any part of the goods or services provision, then disclose this fact within your submission. The Company may require additional information from you and approval for subcontracting will not be automatic as subcontractors will be subject to Palladium's Due Diligence process.

Attachments

Please review the additional documentation and proposed contracts terms and conditions which should be given consideration when preparing your proposal. By submitting your bid you will certify that that you are in agreement with the contract terms and conditions as included in this solicitation and that all prices include all aspects of the required compliance with the terms and conditions of the proposed contract.

Attachment 1- Due Diligence Questionnaire

Palladium Business Partner Code of Conduct and Child Protection Guidelines can be downloaded in full at: <http://www.thepalladiumgroup.com/policies> or request through email from Catalyze.procurement@thepalladiumgroup.com

Annex A: Scope of Work

Financial Services Ecosystem Assessment

Background

The USAID-funded CATALYZE: Market Systems for Growth (*CATALYZE:MS4G*) Activity is designed to strengthen the Ethiopian economy, create jobs, and expand exports through the use of blended finance. Specifically, it will leverage concessional financing to upskill and grow resource providers including financial service providers and job placement agencies, in addition to mobilizing finance for enterprises in target value chains including agribusiness, light manufacturing, and telecommunications and ICT (including fintech). Complementary sub-activities will work closely with the Government of Ethiopia to enhance and strengthen the business enabling environment as well as modify regulations underlying the market system. To ensure optimal employment opportunities across all initiatives, there will be an emphasis on women and youth, not just in Addis Ababa, but second cities across Ethiopia.

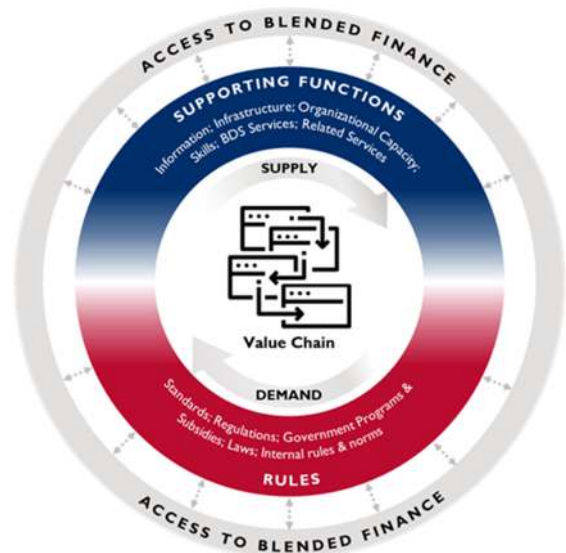
CATALYZE:MS4G is part of the USAID-funded CATALYZE Program, a \$250 million 8-year initiative, designed to mobilize \$2 billion in private capital, especially to underfinanced social sectors and underserved countries

around the globe. It aims to enable investors to identify and consider commercially viable investment opportunities that provide a financial return along with high impact with important social outputs such as creating jobs, developing sustainable social services, and expanding supply chains to enhance export potential, which can cumulatively lead to an outcome of advancing inclusive growth.

Objectives

To better understand the financial services ecosystem and identify opportunities for blended finance to unlock commercial capital for Ethiopian SMEs, *CATALYZE:MS4G* is commissioning a financial services ecosystem assessment. The final report aims to (i) characterize the SME segment in Ethiopia and SMEs' financial behaviors; (ii) map the supply of SME financing across asset classes; (iii) identify binding constraints limiting financial service providers' ability to serve SMEs and SMEs' ability to access financial services; (iii) make specific actionable recommendations to increase the quantum of financing reaching the MSME segment.

CATALYZE:MS4G Market System

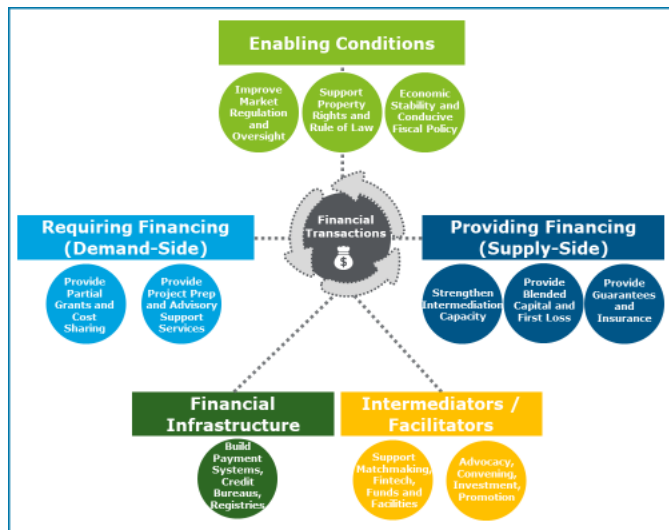


Scope of Work

The Financial Services Ecosystem Assessment will be the foundation for the operationalization of CATALYZE:MS4G. It will loosely align with the USAID 5-Point Framework, which highlights the components required to mobilize private finance for development. All findings should be disaggregated by gender;¹ region; and enterprise size² when possible.

USAID's Five-Point Framework

lay



Enabling Conditions

- Laws and regulations that either incentivize or disincentivize innovation or new products and services in the financial sector
- Laws and regulations that limit access to financial services for firms (foreign and domestic) and/or limit financial service providers' ability and willingness to lend to various segments (including property rights, contract enforcement mechanisms, etc.)
- Existing government and donor-sponsored programs focusing on expanding access to finance firms (including, but not limited to, guarantee schemes (including DCAs), technical assistance, or other incentives) and barriers to uptake

Supply-Side: Providing Financing

- Map and quantify the value of financing directed towards SMEs across asset classes (debt, equity, and guarantees) disaggregated by asset class and source of funds
- Benchmark the top-10 financial institutions lending to SMEs (in terms on number of clients and size of portfolio) and determine the percentage of female borrowers in their SME portfolio (number of clients and quantum of financing reaching them), characteristics of existing SME products and services (average ticket size, interest rate, loan tenor, etc.), and requirements to obtain financing
- Identify the largest barriers confronting each type of financial service provider (including, but not limited to, commercial banks, microfinance institutions, fintechs, mobile money, supply chain financing, leasing companies, venture debt funds, venture capital funds, and private equity funds) when providing financing to Ethiopian SMEs
- Map and identify donor-funded private sector financing projects currently operating in Ethiopia

Demand-Side: Requiring Financing

- Profile the SME segment to understand its composition by sector, geography, gender, formality, enterprise size (revenue), and number of employees

¹ A women-led business is defined as an enterprise that is at least 51% owned by a women OR is at least 20% owned by woman/women; AND has at least 1 woman as CEO/COO/President/Vice President; AND has has a minimum of 30% women on the board of directors, where a board exists

² Definition of micro, small, and medium enterprises to be agreed upon with Palladium after contract signature
ARBP PC01 GL01 TL02 Request for Proposal

- Leverage existing data from reputable sources to document the financing behavior of SMEs (including sources of financing, terms, and frequency of engagement with formal/informal financial service provider)
- Quantify demand for financing from SMEs (disaggregating by geography, sector, and gender when possible)
- Identify top demand-side barriers to borrowing from formal financial institutions, including behavioral economics and/or psychographic impediments.

Financial Infrastructure

- Identify existing financial services infrastructure in the market (e.g. credit bureaus, rating agencies, collateral registries) and assess current level of uptake. If relevant, determine barriers to usage
- Describe digital financial services infrastructure in the market across both business-to-business (B2B) and business-to-consumer (B2C) solutions (e.g. switches, telecommunications access) and assess current levels of uptake. If relevant, determine barriers to usage
- Provide practical solutions for addressing infrastructure challenges.

Intermediaries/Facilitators³

- Name existing financial facilitators (e.g. investment promotion agencies, BDS providers) in the market and map formal relationships between financial facilitators and financial service providers
- Briefly describe the business model for all engagement between financial facilitators and financial service providers or recommend possible engagement model for financial facilitators and other allied services providers
- Describe and map existing use of fintech to facilitate linkages with financial service providers (e.g. banks or investors) and/or up and coming fintech products and services⁴

Based on the findings from the desk research and key informant interviews where appropriate, the assessment team should create actionable recommendations to mobilize financing for SMEs through the use of blended finance.

The proposed period of performance for this scope of work is 3 months.

Methodology and Activities

1. **Review of existing literature/research** on the financial services ecosystem from reputable sources including, but not limited to, other USAID implementing partners, the World Bank / International Finance Corporation, the HABP program (regional microfinance institutions) and other relevant stakeholders.
2. **Identify and coordinate key informant interviews** including the regulator, commercial/state banks, microfinance institutions, fintechs, leasing companies, venture debt funds or firms, private equity firms, venture capitalists, and non-financial service providers. Associated activities include developing the assessment report outline, drafting interview guides, and scheduling meetings.⁵

³ CATALYZE:MS4G will be conducting a deep-dive on intermediaries and facilitators in parallel and the Assessment Team will be expected to liaise with the firm conducting this assessment to ensure compatible findings.

⁴ Does not include fintechs that lend directly.

⁵ The selected firm will be responsible for identifying key informants and scheduling interviews, although Palladium and/or CATALYZE: MS4G may facilitate introductions as needed.

3. **Conduct interviews** with key informants (senior leadership and/or decision-makers) in selected institutions. While interviews will ideally be conducted in-person, *CATALYZE: MS4G* and the assessment team will jointly determine whether health concerns necessitate virtual interviews at the time of the assessment. Please note that members of the *CATALYZE:MS4G* Team may participate in interviews with select stakeholders in order to discuss the *CATALYZE:MS4G* Activity and highlight potential opportunities for key stakeholders to be involved.
4. **Develop FI Mapping Assessment Report by drawing on information and insights gathered through the desk review, key informant interviews, and expert analysis.** The final report should include all information outlined in the scope of work, in addition to recommendations. Appendices should include detailed notes from key informant interviews, as well as contact information for all key informants.

Evaluation

Applicants will be evaluated based on the following criteria:

- Proposed plan – Responsive to solicitation
- Past performance – Evidence of successful completion of similar tasks in Ethiopia
- Staffing – Evidence of qualified personnel demonstrating successful completion of similar tasks

Deliverables

The assessment team is responsible for the following deliverables:

- A 2-4-page report outline with selected sources for literature review and suggested list of at least 20 key stakeholders to be consulted during the assessment by November 10, 2020.
- A 20-25-page draft written report submitted to *CATALYZE:MS4G* by November 30, 2020, including all the requirements detailed above. MS4G will provide a report template.
- A 20-25-page final report submitted to *CATALYZE:MS4G* incorporating any recommendations for improvement by December 10, 2020, which receives concurrency by MS4G and USAID.
- A virtual presentation to *CATALYZE:MS4G* and USAID highlighting key findings and recommendations by December 18, 2020. Presentation will be conducted via Microsoft Team or other platform determined in conjunction with Palladium and include at least 15 slides.

All products to be delivered in writing must be prepared in English and transmitted electronically. All deliverables must be prepared in line with USAID branding policy, and using the guidelines, format and logos of USAID. Style templates will be provided by *CATALYZE:MS4G*. All deliverables must be free of spelling and grammatical errors.