

Request for Proposal (RFP)

Subject RFP #:	RFP-CATALYZE-217772-Edu-2020-039 (Re-Advertised)
RFP Issue Date:	December 4, 2020
Terms of Reference:	Market assessment of non-state education sector in LAC Region
Project	CATALYZE Innovative Blended Finance
The Company	Palladium International LLC
Country of Performance	LAC Region
Closing Date and Time	<b>Friday, December 18, 2020 at 17:00 EDT</b>
Questions Deadline	<input checked="" type="checkbox"/> Accepted at <a href="mailto:catalyze.procurements@thepalladiumgroup.com">catalyze.procurements@thepalladiumgroup.com</a> by <b>Friday, December 11, 2020 at 12:00 EDT</b> <input type="checkbox"/> N/A
Details for Submission	Submissions will be accepted: <input checked="" type="checkbox"/> Electronically: email to <a href="mailto:catalyze.procurements@thepalladiumgroup.com">catalyze.procurements@thepalladiumgroup.com</a>
Offer Validity Period	2 months

Thank you for your interest in the above procurement. As implementer for the Project, Palladium invites you to submit a proposal for the terms of reference below. Your proposal must be valid for the Offer Validity Period. Both individuals and firms are qualified to submit offers in response to this solicitation.

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.

## 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 Agreement shall be subject to the laws of the Jurisdiction.

The Supplier and the Company will use their best efforts to settle amicably any dispute, controversy, or claim arising out of, or relating to this Agreement 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 Agreement or the breach, termination, or invalidity thereof, shall be settled by arbitration in accordance with the UNCITRAL Arbitration Rules in effect on the date of this Agreement. The appointing authority shall be the Secretary-General of the Permanent Court of Arbitration. The Parties will be bound by any arbitration award rendered as a result of such arbitration as the final adjudication of any such dispute.

The place of arbitration shall be the headquarters location of Company at the time the claim is filed and the language of the arbitration will be English. The relevant laws shall be the laws of the Jurisdiction.

### 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 – the use of catalytic capital from public or philanthropic sources to increase private-sector investment for sustainable development – in USAID partner countries. CATALYZE’s buy-in mechanism allows USAID Bureaus and Missions to efficiently deploy investment facilitation solutions that respond to the needs of specific sectors, issues, and geographies. Initial buy-ins focus on blended finance to implement sustainable education business models serving low-income communities, the focus of this market assessment.

The USAID CATALYZE EduFinance program develops private sector partnerships to facilitate innovations in financing and service delivery that increase access to low-cost, quality education. CATALYZE EduFinance mobilizes blended finance – the strategic use of USAID funds to increase private sector investment – to crowd in private capital into non-state schools and education enterprises in USAID partner countries. Private capital leveraged with funding from USAID will address the substantial funding gap to respond to the global need for increased access to quality education.

CATALYZE EduFinance LAC will support USAID partner countries in the LAC region to increase access of non-state schools and other education enterprises to private capital, incentivizing expanded access and improved quality, resulting in greater, more equitable access to education opportunities and improved learning outcomes, especially for women and girls.

The theory of change of CATALYZE EduFinance LAC is that piloting this work in the LAC region can begin to shed light on the role of non-state schools and private finances for furthering the access and learning outcomes of the same vulnerable student populations that other USAID programs target. To that end, the key outcomes of interest are a) improved access to education for underserved children, especially in multilingual contexts among rural and indigenous populations and b) improved learning outcomes and socioemotional skill development, particularly in early grade reading and math. Additional outcomes of interest include the amount of additional finance brought into the education sector, in and beyond the public system, via investment models or resource mobilization partnerships and improvements in the non-state education sector enabling environments. An additional objective is to respond to effects of COVID-19 in the education sector by engaging private sector innovations, resources, and expertise.

With this in mind, CATALYZE has undertaken market assessments in six countries – the Dominican Republic, Ecuador, El Salvador, Guatemala, Haiti, and Paraguay. The goal of these market assessments was to analyze important trends in the non-state education and financial sectors within each country, gather key insights from stakeholders, and identify opportunities and challenges for an education finance activity in the country.

Palladium is looking for a Subcontractor to synthesize findings from the different country-level assessments into a comprehensive regional-level report.

*Note:* Non-state education sector is defined as schools (e.g. private, not for profit, community-based, faith-based), pre-primary care centers, education enterprises providing tutoring and after-school programs, publishing houses, and EdTech companies.

### Purpose of the Assignment

The goal of the regional-level assessment is to synthesize country-level market assessments into a comprehensive regional-level report and provide feedback on the market assessment tool. The regional report will inform the decision to pursue an education finance activity in one or more countries.

To this end, the Subcontractor will:

1. Submit a regional report that:
  - Compares and contrasts findings from the six countries, analyzes important trends and highlights key features of non-state education sector in the different countries
  - Situates the country-level assessment findings within the wider context of non-state education sector across the Latin America region
  - Gathers key insights on non-state education in Latin America from stakeholders in regional level institutions (e.g. IADB, CAF, IFC, etc.) and private sector partners
  - Identifies countries, from among the six previously completed market assessment countries, that exhibit a strong potential for implementing private sector-led education finance activities relevant to CATALYZE Edufinance
2. Support market assessment tool improvement through:
  - Feedback collected from the market research consultants and expert advisors on the market assessment tool used for country-level assessments - the *Five-Point Framework for Education, adapted for education*, refer to pages 22-28 of USAID's [Mobilizing Private Finance for Development: A Comprehensive Introduction](#), published 2019, **see Attachment A on the CATALYZE Procurement website.**
  - Providing recommendations for improving the market assessment Framework and Diagnostic Tool. The tool was developed for the financial sector and adapted by the CATALYZE Edufinance team for education sector. CATALYZE is looking for further guidance/recommendations on making the tool more suitable for education sector market assessments.

**Type of Contract**

Palladium intends to issue a Firm Fixed Price or Fixed Unit Price Contract to selected offeror.

**Anticipated Contract Period of Performance**

November 25, 2020 – February 15, 2021

**Place of Performance**

Subcontractor will work from place of residence and will not be required to travel to key informant sites. Travel to key informant sites should be on a need basis and in accordance with local guidance on COVID related travel restrictions. 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

Milestone #	Report and Deliverable	Acceptable Criteria	Deadline	Payment Amount
1	Workplan	<i>Workplan:</i> Gantt-style Microsoft Excel or Google spreadsheet	5 <sup>th</sup> business day	10%
2A	Regional Market Assessment Report Outline	Microsoft Word or GoogleDoc as specified in Annex A	15 <sup>th</sup> business day	10%
2B	List of Stakeholders	Microsoft Word or GoogleDoc as specified in Annex A	15 <sup>th</sup> business day	10%
3	Draft Regional Market Assessment Report	Microsoft Word or GoogleDoc as specified in Annex A	Mid January	25%

4A	Final Report and 2-hour virtual presentation	Microsoft Word or GoogleDoc as specified in Annex A	7 business days after receipt of Draft Report feedback	30%
4B	Five-Point Framework Feedback	Microsoft PPT Presentation or Google Slides as specified in Annex A	With Final Report	15%

### Instructions for Submission of Technical Proposal

For the technical proposal, the offeror must submit:

- (a) Cover page with firm or individual contact info and signed by an authorized representative of the company or the individual
- (b) Background on the firm/individual and relevant expertise (max 2 pages)
- (c) Experience Information/Capability Statement
- (d) Proposed work plan showing how the firm would execute this project including a timeline (max 2 pages)
- (e) Contact details for three referees (max 1 page)
- (f) All supporting documentation specified below in the pass/fail evaluation criteria.

### Instructions for Submission of Cost Proposal

Offerors must submit a detailed budget breaking out all costs associated with the completion of this work. Cost elements to incorporate may include, but are not limited to: labor hours, transport and/or communication costs to conduct stakeholder interviews, indirect rates with substantiation, any applicable taxes or fees. **Please see Attachment B on the CATALYZE Procurement website for a sample budget template.**

#### Key assumptions

- Budget in local currency
- All prices are to be inclusive of relevant taxes (please disaggregate)
- Offeror should budget for: labor costs to complete the scope of work, communications costs to complete stakeholder interviews (at this time, travel should only be included in accordance with local guidelines for COVID-19 travel restrictions).

### 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)	Agree to the terms of working with CATALYZE. The forms do not need to be submitted with the proposal. The forms will be shared with the selected contractor and must be completed/acknowledged before final selection.	Due diligence form Code of Conduct form Business Ethics Environmental policy acknowledgement
(b)	For firms only: DUNS number	Provide the DUNS number or proof of applying for the DUNS number
(c)	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 – Palladium will conduct a search of these databases as part of the due diligence process
(d)	Company must not be a foreign government-controlled organization	Due diligence form

(e)	Company must not have controlling interest held by a government, government agency, or agent thereof	Due diligence form
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2) If these minimum criteria are met, the offer’s technical proposal will be evaluated as follows:

Evaluation Criteria	Documents Evaluated	Points
Team	Propose a team with significant working knowledge of the LAC region, especially the six priority countries. Submit recent CVs highlighting experience in conducting market research and investment analysis in private education, banking/microfinance, or other impact investing areas (redactions as appropriate to protect personal identifying information will be accepted).	40
Writing Experience	Submit a previously-completed technical document(s) demonstrating experience in conducting comparable market analysis. Submission should demonstrate team/organization’s ability to interpret and analyze macroeconomic developments linked with household-level socio-economic data, and to develop meaningful insights.	40
Plan	Provide a work plan with a timeline for completing key tasks, proposed list of stakeholders to be interviewed and key research questions to be addressed in the assessment (redactions as appropriate to protect proprietary information will be accepted).	20
<b>TOTAL</b>		<b>100</b>

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 (For profit entities – Cost Principles in FAR Part 31, Non-profit entities – 2 CFR 200 Subpart E)

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.

**Submission**

Please review the additional documentation and proposed contracts terms and conditions which should be given consideration when preparing your proposal. By submitting your offeror you 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.

When submitting electronically, send one email with the subject lines: “**RFP #217772-Edu-2020-039 (Re-Advertised)**”. Ensure all required documents are attached.

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

### **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.

## Annex A: Scope of Work & Deliverables

The Subcontractor will complete the following tasks under this scope of work.

### 1. Workplan

Provide a document or spreadsheet with a timeline for completing key tasks.

### 2. Regional Market Assessment Outline & List of Stakeholders

#### **Report Outline**

Provide a report outline that will use the Five-Point Framework structure to synthesize findings from the country-level market assessments (see below for additional outline detail). The country-level assessments are also organized using the Five-Point Framework, and the Final Report is expected to bring together all information in the context of these Five Points. See below for additional Framework information (please refer to pages 22-28 of USAID's [Mobilizing Private Finance for Development: A Comprehensive Introduction](#), published 2019), customized for non-state education:

- a) Enabling Conditions
  - i) Market Regulations and Oversight, Property Rights and Rule of Law, and Economic Stability and Fiscal Policy
  - ii) Policy framework
    - (1) Regulatory and policy framework relevant to non-state education
    - (2) Status of non-State Education, demand for non-state schools and ancillary services
      - (i) Segmentation of non-state schools by fee or family income
      - (ii) Segmentation of non-state ancillary services by type, size and which income market it benefits
    - (3) Teacher colleges, supply of trained teachers, teacher salaries
- b) Requiring Financing (Demand-Side)
  - i) Non-state school's, especially low-cost private school's, access to and demand for finance, particularly in light of COVID-19
  - ii) Non-state school fees, regulations applicable to school fees and hiring of teachers
- c) Providing Financing (Supply-Side)
  - i) Credit supply and credit quality in the banking sector, average interest rates charged for retail/commercial credit
  - ii) Banks or non-bank financial institutions or Microfinance Institutions offering SME credit – average ticket size of loans, collateral accepted, interest rates, loan terms, credit quality, etc.
  - iii) Banks or non-bank financial institutions or Microfinance Institutions offering loans to non-state schools
    - (1) Product description (ticket size, interest rate, loan term)
    - (2) Types of collateral accepted
    - (3) Credit quality and growth potential
    - (4) Other donors or investors, both social and commercial, active in supporting non-state education in LAC
- d) Financial Infrastructure
  - i) Payment Systems, Credit Reporting Bureaus, Rating Agencies, and Collateral Registries
- e) Intermediators/Facilitators
  - i) Extent and Sophistication of Financial Intermediation Systems, including digital payment networks
  - ii) Cost of making digital payments / transfers

#### **List of Stakeholders**

After receiving Palladium approval of the outline, identify key stakeholders to interview. Stakeholders will include officials and organizations with a regional perspective on non-state education in Latin America as well as other key influential players in the private school and financing sectors. At a minimum, the stakeholders will include:

- Officials from multilateral banks involved in non-state education at regional level (e.g. IADB, World Bank, USAID, etc)
- Funders and investors supporting non-state education in Latin America at a regional level (e.g. CAF, impact investors, etc)
- Education enterprises operating at a regional level
- Education/ School networks or associations operating at a regional level



Stakeholder interviews conducted for this assessment should be recorded in detail including data and precise information shared by the interviewee.

Additional stakeholders may also be identified later and added to the list with the approval or at the request of Palladium.

- 3. Draft Report.** A 25-30page report (excluding bibliography, annexes, etc.), including a brief literature review, a regional-level synthesis of country-level market assessment findings, and thoughtful analysis about country settings most likely to be amenable to an education finance activity. The final report should include a brief review of regional-level literature on blended finance for education, identify areas where there is sufficient evidence and areas where there is lack of evidence, and reference key data and findings discovered during the review. The literature review section should also incorporate key findings and analysis from each country-level assessment.

In addition, the report should compare and contrast findings from the six countries, analyze important trends and highlight key features of the non-state education sector in each country. A strong report will situate the country-level assessment findings within the wider context of the non-state education sector across Latin America, drawing on regional-level literature to support analysis.

After gathering and reporting on key insights on non-state education in Latin America from stakeholders in regional institutions and the private sector, the report should identify countries, from among the six, that exhibit a strong potential for implementing private sector-led education finance activities relevant to CATALYZE EduFinance

- 4. Final Report and 2-hour virtual presentation on market assessment findings.** After Palladium approves and provides feedback on the Draft Report, the Subcontractor will incorporate all feedback into the report, research outstanding items, and provide a Final Report to Palladium. The Subcontractor will then, on a date set by Palladium, provide a 2-hour presentation of the findings to Palladium, USAID, and other parties invited at the discretion of Palladium. The presentation will be held within 30 days of the final report submission.
- 5. Five-Point Framework Tool Feedback** Five-Point Framework Tool Feedback will be a 10-15 slide PPT deck highlighting strengths & weaknesses of the Five-Point Framework & Level 1 Diagnostic Tool (to be provided by Palladium), adapted for Education Finance, based on consultant & Advisory Board feedback. The tool was developed for the financial sector and adapted by the CATALYZE Edufinance team for education sector. Subcontractor will make recommendations for making the tool more suitable for education sector market assessments and strengthening the overall assessment framework and tool based on feedback.

**Deliverables:** The Subcontractor will complete the following deliverables.

All written deliverables will be emailed to the designated Palladium contact by End of Day (local time) on the date specified in the contract agreement and will be in English or Spanish language, single-spaced Microsoft Word or GoogleDoc in 11-point Arial or Times New Roman font. The deliverables must be free of spelling and grammatical errors.

- 1. Workplan.** Workplan will include timeline for completing key tasks.
- 2. Outline and List of Stakeholders.** Outline will be a 2 to 4-page, single spaced report outline based on the framework provided above. List of stakeholders will be a list of stakeholders who will be interviewed, and discussion questions for each stakeholder.
- 3. Draft Report:** 25-30page written report of key information, following the Outline and incorporating the information described above. In addition to the 25-30page written report, Annexes will include the List of Stakeholders as described above as well as:
  - List of all interviewees and contact information and additional information for each category of interviewees:
    - (1) Officials from multilateral banks involved in non-state education (e.g. IADB, World Bank, USAID, etc)
    - (2) Funders and investors supporting non-state educating in Latin America (e.g. CAF, impact investors, etc)
    - (3) Education enterprises operating at a regional level
    - (4) Education/ School networks or associations operating at a regional level
  - Relevant, demonstrative case studies adapted from the country-level assessments to support regional analysis (Optional)

4. **Final Report and 2-hour Virtual Presentation.** The Draft Report will be returned to the Contractor and Contractor will incorporate and respond to all Palladium requests and submit that updated Draft Report as a Final Report. Additionally, at the time of submission of the Final Report, Contractor will submit a slide deck with 10 slides summarizing the key findings of the market assessment. Contractor will present the findings of the report during a 2-hour presentation on Microsoft Teams or other platform at the request of Palladium.
5. **Five-Point Framework Tool Feedback Five-Point Framework Tool Feedback** will be a 10-15 slide PPT deck highlighting strengths & weaknesses of the Five-Point Framework & Level 1 Diagnostic Tool (to be provided by Palladium), adapted for Education Finance, based on consultant & Advisory Board feedback. The tool was developed for the financial sector and adapted by the CATALYZE Edufinance team for education sector. Subcontractor will make recommendations for making the tool more suitable for education sector market assessments and strengthening the overall assessment framework and tool based on feedback.