

Request for Proposal (RFP)

Subject RFP #:	RFP-CATALYZE- 217772-PSD-2023-0044
RFP Issue Date:	May 31, 2023
Terms of Reference / Specifications:	Call for Short Term Consultancy – Enhancing capacity of staff of selected Financial Institutions on debt restructuring, rehabilitation of stressed portfolios and new financing
Project	CATALYZE Sri Lanka Private Sector Development
The Company	Palladium International, LLC
Country of Performance	Sri Lanka
Closing Date and Time	June 22, 2023, 17:00 Colombo Time
Questions Deadline	<input checked="" type="checkbox"/> Accepted at SriLankaPSD.Procurement@thepalladiumgroup.com by June 5, 2023, 17:00 Colombo Time <input type="checkbox"/> N/A
Bidders' Conference	<input type="checkbox"/> Insert Date, Time, and Place Here- N/A <input checked="" type="checkbox"/> N/A
Details for Submission	Submissions will be accepted: <input checked="" type="checkbox"/> Electronically: email to SriLankaPSD.Procurement@thepalladiumgroup.com <input type="checkbox"/> In hard copy (sealed bids)- N/A
Offer Validity Period	90 Days

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 Sri Lanka Private Sector Development (PSD) program is a 5-year activity designed to bolster Micro, Small- and Medium-Enterprises (MSMEs) in high growth potential sectors in Sri Lanka. The PSD program will strengthen MSME products and services in high potential growth sectors including tourism, information and communication technology (ICT), commercial care, apparel and food processing. These sectors were selected for their potential to generate growth opportunities for MSMEs and for women in the workplace and as entrepreneurs.

CATALYZE PSD is organized around three primary objectives, interconnected with a fourth core cross cutting theme:

Objective 1: Improved Capacity and Competitiveness of MSMEs

Objective 2: Increased Access and Availability of Finance for MSMEs

Objective 3: Increased economic resilience to the economic impacts of COVID-19

Cross Cutting Theme: Increased women's labor force participation, access to finance and women's entrepreneurship

Purpose

Palladium seeks the services of a consultant / firm on a short-term basis to design and implement a refresher program for staff of Financial Institutions (FIs) nominated by PSD on debt restructuring, rehabilitation and new financing specific to small and Medium-sized enterprises (SMEs).

A complete scope of work is attached as Annex A.

Type of Contract

Palladium intends to issue a subcontract to the selected offeror as follows:

- For individual (consultant) offerors, a fixed price independent consultant agreement
- For organizational (business or firm) offeror, Firm Fixed Price subcontract.

Anticipated Contract Period of Performance

From the last week of June 2023 to November 2023, over 150 calendar days.

Place of Performance

The activities to be performed under this contract will take place in Sri Lanka.

Key Deliverables and Timeline

Deliverable #	Deliverable	Criteria for Acceptance	Deadline	Payment Amount
1	Need Analysis Report for each respective FI. (Subject to a maximum of three FIs overall)	Submit three detailed need analysis reports (of the FIs introduced by PSD) separately that includes: <ul style="list-style-type: none"> Gaps identified for each respective FI. Recommendations to address identified gaps based on discussions with the CATALYZE PSD team and respective FI. Copy of endorsement by FIs submitted separately for respective Need Analysis Report counter signed by a FI representative.	Within 30 calendar days from award date	10%
2	Training Module Development (Subject to a maximum of three FIs overall)	Submission of a detailed training delivery plan (per FI) based on the findings of the need analysis report and discussions with the respective CATALYZE PSD team and FIs. Submission of associated training modules, case studies and associated learning materials (per FI) relating to debt restructuring, rehabilitation and new financing specific to the needs of each FI introduced by PSD. Submission of training delivery agenda with breakdown of dates, profile of participants and topics (per FI)	Within 60 calendar days from award date	20%
3	Service Delivery Implementation (Subject to a maximum of three FIs overall)	Submission of training delivery (modules/recording and/ or photos from the session) & attendance records of FI nominees in the training/awareness/hands-on exposure sessions for the respective FI as well as training material /documentation provided during the training. (80% participation to be made compulsory for attendance acceptance) (Subject to a maximum of three FIs overall and a minimum of three physical sessions per FI, training no more than 100 participants in total across all workshops conducted under this activity) Brief report on each session/workshop counter signed by a FI representative	Within 140 calendar days from award date	60%

4	Monitoring & Evaluation	Submission of a final evaluation report containing the individual feedback for each FI on the learnings and success of the sessions with acknowledgment counter signed by a FI representative (Subject to a maximum of 03 FIs overall)	Within 150 calendar days from award date	10%
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Instructions to Offerors

Separate technical and cost proposals (deliverable table) 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 signed by an authorized representative of the Firm/Consultant with the following information:
 - 1. Firm/Consultant contact info and address
 - 2. Type of company or organization
 - 3. Unique Entity Identification (UEI) Number (Company must have a UEI number or obtain one within 5 days of being notified of selection) if it is a firms
- (b) Background on the firm/consultant and details of relevant expertise including qualifications and experience of key personnel who would undertake the consultancy (Max 3 pages)
- (c) Experience Information/Capability Statement (Max 2 pages)
- (d) Technical Proposal & Management Approach (Max 3 pages)
- (e) Proposed work plan detailing how the firm/consultant would execute this project including a timeline (Max 2 pages)
- (f) Contact details for three referees (Max 1 page)
- (g) Executive summary of previous assignments of similar nature and references (Max 3 assignments, max 1 page each)
- (h) All supporting documentation specified below in the pass/fail evaluation criteria.

Note: GSA has developed a useful interactive PDF tool that guides through the most common scenarios about UEI (https://www.fsd.gov/sys_attachment.do?sys_id=af05f8fb1b44851006b09796bc4bcb6d)

2. Cost Proposal

Offerors must submit a cost proposal. CATALYZE will provide a budget template upon request through catalyze.procurements@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 Sri Lankan Rupees (LKR)
- All prices are to be inclusive of relevant taxes.

Provision of infrastructure facilities for training such as training rooms, audio visual equipment, lunch/refreshments should **NOT** be included in the cost proposal. However, all other costs directly/indirectly related to the consultancy including but not being limited to cost of documentation/ training/course material, travelling etc should be included in the cost proposal.

The selected offeror will be required to complete the Due Diligence Questionnaire (attachment 1) and provide a UEI 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. 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 be a resident in Sri Lanka OR a registered legal entity in Sri Lanka for a minimum of one year	Copy of business registration (in case of Firms)
(b)	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
(c)	Minimum 15 years of experience working with FIs on SME and experience and exposure in debt-restructuring, rehabilitation, recoveries and collection, with a sound knowledge of latest techniques in restructure of financial packages and rehabilitation of MSMEs, adopted globally and credit appraisals in a senior management capacity.	CVs Note: In case of firms applying for the consultancy, the detailed CVs of key resource persons to be deployed for the consultancy should be submitted
(d)	Minimum 5 years of experience in planning, developing, and delivering of effective training with to staff of FIs	CVs Note: In case of firms applying for the consultancy, the detailed CVs of key resource persons to be deployed for the consultancy should be submitted
(e)	In-depth understanding of financial sector policy, regulation and the MSME operating landscape	Technical Proposal (Demonstrated with past performance/references)
(f)	Familiarity with the Sri Lankan business enabling environment including key challenges faced by MSMEs	Technical Proposal (Demonstrated with past performance/references)
(g)	In-depth understanding of PSD target sectors, relevant market dynamics, the local and global economic environment, especially in the context of the food processing, ICT and Tourism Sectors with special emphasis placed on women led/owned enterprises.	Technical Proposal (Demonstrated with past performance/references)
(h)	Experience in the preparation and submission of quantitative and qualitative data for evaluation purposes.	Technical Proposal (Demonstrated with past performance/references)

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

Evaluation Criteria	Documents Evaluated	Marks
Prior experience working closely with FIs in order to provide capacity building support and training to staff	Technical Proposal	25
Experience and exposure in project and corporate/ SME finance, credit and financial evaluation, debt restructuring and rehabilitation	Submitted CVs of Key Resource Persons	30
Experience in planning, developing, and delivering of training for delivery to staff of financial institutions		20
Experience in preparation and submission of quantitative and qualitative data for evaluation purposes,		25
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 (select one: Non-profit entities – Cost Principles in 2 CFR 200 Subpart E or for profit entities – 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- Technical Proposal

Attachment 2- Cost Proposal (Deliverable Table)

Attachment 3- Due Diligence Questionnaire

Attachment 4- FFATA Form (will be required only for successful offeror, where applicable – included for awareness only)

Attachment 5 – Sample Subcontract

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

USAID CATALYZE SRI LANKA PRIVATE SECTOR DEVELOPMENT PROGRAM

Short Term Consultancy – Enhancing capacity of staff of selected Financial Institutions on debt restructuring, rehabilitation of stressed portfolios and new financing.

1. Introduction/Overview

The CATALYZE Sri Lanka Private Sector Development (PSD) program is a 5-year activity designed to bolster Micro, Small- and Medium-Enterprises (MSMEs) in high growth potential sectors in Sri Lanka. The PSD program will strengthen MSME products and services in high potential growth sectors including tourism, information, and communication technology (ICT), commercial care, apparel, and food processing. These sectors were selected for their potential to generate growth opportunities for MSMEs and for women in the workplace and as entrepreneurs.

CATALYZE PSD is organized around three primary objectives, interconnected with a fourth core cross cutting theme:

Objective 1: Improved Capacity and Competitiveness of MSMEs

Objective 2: Increased Access and Availability of Finance for MSMEs

Objective 3: Increased economic resilience to the economic impacts of COVID-19

Cross Cutting Theme: Increased women's labor force participation, access to finance and women's entrepreneurship

2. Background

The PSD program aims to unlock inclusive and sustainable growth within the target sectors by mobilizing private capital and increasing the availability and accessibility of financing and business advisory services to MSMEs. Sri Lanka has been adversely impacted by several events starting from the Easter Attack in 2019, the COVID-19 global pandemic in 2020 and the economic and political instability that followed. This has posed several challenges to the financial sector of the country, impacting the availability of funding streams for the growth and survival of MSMEs. Financial Institutions (FIs) are experiencing rising interest rates, foreign exchange shortages, tightening lending and distressed debt portfolios that require restructuring and refinance.

From the MSMEs' perspective, challenges in the operating environment have adversely impacted sales, cost of operations, liquidity and gearing resulting in most enterprises are focusing on short to medium term survival, which in turn, has resulted in an increasing trend of non-performing loans in Sri Lanka, impacting the stability of the banking system. As a result, Sri Lankan banks have their focal point on improved credit risk management based on maximizing return on assets while keeping non-performing loans within acceptable limits.

The magnitude of the issue has also called for expertise in debt restructuring and rehabilitation initiatives to advise and assist the internal FI cadre to optimize ongoing initiatives undertaken by FIs in order to assist MSME survival/revival efforts through debt restructuring and rehabilitation.

PSD seeks to extend assistance to its partner FIs to address the above concerns through the deployment of a consultant/consultancy firm with expertise in debt restructuring and rehabilitation to build the technical capacity amongst staff of selected FIs specializing in credit, risk management and handling of stressed portfolios to be equipped with relevant knowledge and processes in handling stressed portfolios.

3. Scope

Palladium seeks the services of a consultant/firm on a short-term basis to design and implement a capacity building program for staff of FIs nominated by PSD on debt restructuring/rehabilitation and new financing specific to small and Medium-sized enterprises (SMEs)*. The consultancy services will be delivered by a competent and experienced consultant/firm contracted by PSD with the ability to impart in-depth subject knowledge and technical analysis specific to the MSME sector with a focus on debt restructuring/rehabilitation and new financing specific to small and Medium-sized enterprises. The experience, knowledge and skill levels of the consultant/firm should match the needs and requirements identified by the FIs nominated by PSD.

PSD anticipates a maximum of three FIs to participate in this activity with the number of FI nominated staff participating in training being subject to a maximum of 100 in total across all three FI's for the duration of the activity.

**PSD defines Micro/Small/Medium Enterprises as having up to 10, 50 & 250 full-time employees respectively*

4. Objectives

The overall objective and key outcomes of this scope of work for the consultant/firm is to provide key relevant staff of the FIs with additional knowledge and expertise required to present and negotiate favorable terms with SMEs on debt restructuring rehabilitation and/or new financing from FIs, placing them on a better footing to access the funding that is required for the growth and survival of the SME sector and to ensure business continuity.

5. Requirements or Tasks

During the period of consultancy, the tasks/responsibilities of the consultancy will include, but are not limited to:

- Liaison with partner FIs nominated by PSD to identify the scope, purview of need and the gaps in knowledge and experience of front office and back-office staff responsible for debt restructuring, rehabilitation and/or new financing on the MSME sector in respect of each FI introduced by PSD.
- Develop training modules, case studies and related learning material relating to debt restructuring, rehabilitation and/or new financing in respect of each FI introduced by PSD, including but not being limited to the following:
 - Evaluating the current operations, balance sheet, cashflows and debt position of MSMEs in the context of the debt restructuring, rehabilitation and/or new financing requirement.
 - Identifying any gaps within the business that need to be addressed in the context of the debt restructuring and/or refinance requirement.
 - Preparation of the debt restructuring, rehabilitation and/or new funding proposals including the loan application, business plans, valuations, financial projections, ratio analysis, market and risk analysis and related financial information required for credit evaluation.
 - Playing a lead advisory and facilitation role, in the negotiations on the debt restructuring and/or refinance transaction.
 - Monitoring and follow up with the SME to ensure the approval and completion of re-structure/refinance of the loan based on the mutually acceptable terms negotiated with the FI.
 - Post approval mechanism and relationship management includes supporting any immediate follow-up and information requirements post the restructuring of the loan, within the contracted period.
 - General overview on the current scenario, lessons learnt, case studies and sharing of experiences.
- Obtain consent from the relevant FIs (to be nominated by PSD) as well as PSD for the content developed and make necessary amendments to the content to suit the needs of the FIs.
- Plan the modalities for delivery of training modules in consultation with each partner FI introduced by PSD.
- Conduct a minimum of three physical training/awareness sessions/hands-on exposure sessions/workshops with staff nominated by each partner FI introduced by PSD. The number of FIs staff participating in training being subject to a maximum of 100 in total across all three FI's for the duration of the activity.

- Evaluate and obtain feedback on the effectiveness and success rate of the sessions through monitoring and evaluation tools acceptable to PSD.
- Any other tasks required to be performed directly in relation to the activities above may be requested by PSD.

6. Required Qualifications:

The consultant/firm should possess the below minimum qualifications to apply for this position:

- Minimum 15 years of experience working with FIs on SME and experience and exposure in corporate debt-restructuring, rehabilitation, recoveries and collection, credit appraisal in a senior management capacity.
- Minimum 5 years of experience in planning, developing, and delivering of training to staff of FIs.
- In-depth understanding of financial sector policy, regulation, and operating landscape.
- Familiarity with the Sri Lankan business enabling environment including key challenges faced by MSMEs.
- Strong background in project and corporate/MSME finance, credit and financial evaluation, debt restructuring and rehabilitation.
- In-depth understanding of PSD target sectors, relevant market dynamics, and local and global economic environment, especially of the food processing, ICT and Tourism Sector with special emphasis on women led/owned enterprises.
- Excellent training, presentation, and delivery skills to deliver training to staff of FIs.
- Excellent verbal and written communication skills in English and local languages.
- Experience in preparation and presentation of quantitative and qualitative data for decision-makers and relevant stakeholders for evaluation purposes.

Note: In case of firms, the detailed CVs highlighting the qualifications and experience of key resource persons to be deployed for the consultancy should be submitted.

7. Payment Terms

The consultant/firm will be compensated based on the submission of deliverables outlined in the schedule below.

8. Deliverables

Deliverable #	Deliverable	Criteria for Acceptance	Deadline	Payment Amount
1	Need Analysis Report for each respective FI. (Subject to a maximum of three FIs overall)	Submit three detailed need analysis reports (of the FIs introduced by PSD) separately that includes: <ul style="list-style-type: none"> • Gaps identified for each respective FI. • Recommendations to address identified gaps based on discussions with the CATALYZE PSD team and respective FI. Copy of endorsement by FIs submitted separately for respective Need Analysis Report counter signed by a FI representative.	Within 30 calendar days from award date	10%
2	Training Module Development (Subject to a maximum of three FIs overall)	Submission of a detailed training delivery plan (per FI) based on the findings of the need analysis report and discussions with the respective CATALYZE PSD team and FIs. Submission of associated training modules, case studies and associated	Within 60 calendar days from award date	20%

		learning materials (per FI) relating to debt restructuring, rehabilitation and new financing specific to the needs of each FI introduced by PSD. Submission of training delivery agenda with breakdown of dates, profile of participants and topics (per FI)		
3	Service Delivery Implementation (Subject to a maximum of three FIs overall)	Submission of training delivery (training modules/recording and/ or photos from the session & attendance records of FI nominees in the training/awareness/hands-on exposure sessions for the respective FI as well as training material /documentation provided during the training. (80% participation to be made compulsory for attendance acceptance) (Subject to a maximum of three FIs overall and a minimum of three physical sessions per FI, training no more than 100 participants in total across all workshops conducted under this activity) Brief report on each session/workshop counter signed by a FI representative	Within 140 calendar days from award date	60%
4	Monitoring & Evaluation	Submission of a final evaluation report containing feedback on the learnings and success of the sessions with acknowledgment counter signed by FI representative. (Subject to a maximum of 03 FIs overall)	Within 150 calendar days from award date	10%

9. Period of Delivery

The contract is anticipated to commence in last week of June 2023. The consultancy will require intermittent work from June 2023 through November 2023, for an estimated total of 150 calendar days. All final deliverables must be submitted no later than November 2023.

10. Assumptions

The consultant/ Firm will be given formal introductions to the FIs and the relevant designated points of contact who will be the key stakeholders of the deliverables. The consultant/Firm would thereafter be free to manage negotiations with the FIs within the guidance and objectives provided by PSD.

11. Monitoring

The consultant/Firm will be required to keep the Director Financial Facilitation updated through weekly meetings to ensure sound oversight and management of the consultancy contract. This will include the submission of:

- Bi-Weekly Progress Update Report.
- Recordings/Meeting Notes of Progress Meetings with FIs.
- Timeline detailing planned activities and deliverables for the consultancy duration for each ME.
- Documents required to demonstrate evidence of completion of deliverables as per the deliverable schedule.
- Final Findings and Deliverable Completion Report.

12. Miscellaneous

All findings and information proposed, developed and/or recommended under the consultancy shall be the property of the PSD Program. The consultant/ Firm will be required to enter into Non-Disclosure Agreements / Data Use Agreements pertaining thereto as may be deemed necessary. In the event of unsatisfactory delivery, PSD will submit a contract termination notice in writing 30 days prior to the consultant/ Firm.