

Terms of References (TORs)

1.0 Title and Targeted Beneficiaries of the Consultancy Services

Mapping and Evaluation of Products offered by Banking Financial Services Providers (FSPs) in Uganda

1.1 aBi Company Requesting Procurement

aBi Finance Limited

2.0 Summary of Background and Main Objectives for the Procurement

The Agricultural Business Initiative (aBi) was jointly founded by the Governments of Denmark & Uganda in 2010 as a social enterprise that channels development cooperation funding to agribusinesses & agricultural service providers. aBi aims at building a competitive, profitable & sustainable agriculture and agribusiness sector in support of equitable wealth creation in Uganda.

aBi Finance Ltd (aBiF):

aBi Finance Ltd provides funding to financial institutions and agribusinesses with a focus on SMEs and smallholder farmers through Lines of Credit (agriculture and clean technology), Agricultural Guarantees and Financial Services Development / Business Development Services.

aBi's current Business Plan 2019/23 aims at improved profitability, income & employment of Ugandan farmers & agribusinesses in order to achieve the following results: improved beneficiary agribusinesses overall business performance & sustainability; increased smallholder farmers & agribusiness access to serviceable financial services; & aBi's efficiency, effectiveness and sustainability enhanced.

Development partners:

Royal Danish Embassy (RDE), International Fund for Developing Countries (IFU) and European Union (EU).

Rationale

Despite the significant coverage of aBiF's partner financial institutions, some areas and demographics including refugees host communities are still not adequately covered by financial services. As aBi Finance advances its interventions in reaching the underserved geographies as well as green finance it is important to carry out an empirical study to identify

the financially excluded areas, gaps and investment opportunities. aBiF is thus seeking a consultant to undertake this study. Specific objectives of the study are stated in section 2.1 below.

2.1 Objectives

The objectives of the consultancy are:

- i) Create GPS (Global Positioning System) mapping of the branch coverage of tier i-iv Financial Services Providers (FSPs) in Uganda
- ii) Analyse the products offered by the mapped financial institutions in (i) above.
- iii) Identify FSPs offering green finance products and highlight the specific investments financed (*e.g solar, irrigation, biogas, etc*).
- iv) To map the intersection of refugee host communities with banking financial services providers in Uganda.
- v) To explore opportunities for promoting financial inclusion among the refugee population in Uganda.

3.0 Scope of Work

The scope of the consultancy will focus on;

- i. GPS mapping of FSPs and their branches in Uganda across all tiers.
- ii. An interactive GPS map of that displays FSPs offering green finance products and the specific investments financed
- iii. GPS mapping of financial institutions operating in refugee hosting communities
- iv. Identifying districts and sub-regions least covered by banking FSPs in Uganda
- v. An analysis of why the sub-regions identified in (iv) above are most financially excluded
- vi. Recommend priority short-, mid- and long-term interventions in the most financially excluded sub-regions
- vii. Recommend priority short-term, mid-term and long-term interventions among FSPs in refugee hosting communities

4.0 Outputs and Deliverables

- i) Inception report detailing the approach, methodology and work plan for the assignment.
- ii) Draft Report inclusive of
 - A. Detailed interactive GPS map articulating.
 - FSPs and their branches in Uganda across all tiers.
 - FSPs offering green finance products and the specific investments financed

- Financial institutions operating in refugee hosting communities
 - Districts and sub-regions least covered by banking FSPs in Uganda
- B. Why the sub-regions identified in (A) above are most financially excluded
- C. Prioritization of short, mid and long term interventions in the most financially excluded sub-regions
- D. Recommendation for priority short-term, mid-term and long-term interventions among FSPs in refugee hosting communities
- iii) Satisfactory Final Report of ii) aspects above, incorporating comments from aBi.

5.0 Time Frame

The assignment is planned to take a maximum of 90 days for a period between November 2022 to February 2023.

6.0 Technical Requirements

- The Consultant/firm must demonstrate:
- i) Competence and experience in financial services industry and agribusiness development, across all tiers in Uganda
 - ii) Understanding of development finance and financial service delivery to agribusinesses
 - iii) Understanding of financial services product development and financial inclusion
 - iv) Familiarity with aBi products and Technical Assistance support will be an added advantage

7.0 Evaluation criteria

- i) The evaluation of quotations will use the quality and cost-based selection methodology as detailed below;
- ii) Preliminary examination to determine eligibility (as defined above) and administrative compliance to this request
- iii) Detailed evaluation of technical proposal; those technical proposals which will not obtain a minimum of 50 out of 70 will not be considered for the subsequent stage of evaluation
- iv) Financial comparison to determine the best evaluated bid by combining the technical and financial scores with a ratio of 70:30 respectively. The budget should include all the applicable taxes; VAT and Withholding Tax. All reimbursables indicated shall be accounted for.
- v) All proposal shall be assessed against the following criteria and awarded scores out of the maximum number of points indicated.

Criteria	Maximum allocated	points
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Experience of the firm (i.e. work history and experience in similar assignment) Provide at least two recommendations or references	15
Technical approach and Methodology proposed	30
Experience, team composition of experts, relevant qualifications for proposed members. All team experts to confirm participation in the assignment.	25
Financial Proposal	30
Total	100

8.0 Instructions for the Preparation and Submission of the Technical and Financial Proposal

Technical Proposal	<p>The Consultant should submit a Technical Proposal with details on;</p> <ul style="list-style-type: none"> • Technical Approach /Methodology • Understanding of TORs • Consultant profile • References – previous similar assignment • Capacity/staff –CV • Work Plan <p>The proposal should be delivered electronically before 28th October 2022 by 5pm EAT to; Email: procurement@abi.co.ug</p> <p>The size of the documents / email should not exceed 5MBs. If it does exceed 5MBs please split and send in separate clearly marked numbered emails</p>
Financial Proposal	<p>The Consultant should submit a Financial Proposal with details on;</p> <ul style="list-style-type: none"> • Consultancy days • Consultancy rate –Team leader • Consultancy rate others • Reimbursement costs • Applicable taxes • Any other clarification
Payment Stage	<p>Details of schedule of stage payments (e.g Monthly, quarterly, per assignment)</p>

9.0 Timelines for Procurement and Award of Contract

	Date	E.A.T
Release of the ToR in the print media	13 th and 18 th October 2022	
Deadline for submitting tenders	28 th October 2022	5pm
Contract signature (planned)	November 2022	
Start date (planned)	November 2022	
Completion date (planned)	February 2023	

10.0 Contract Management

The assignment shall be executed under the overall responsibility of the Head of Business Development, aBi Finance. On a day-to-day basis, the Consultant shall liaise with the Product Manager -Financial Services Development, who will also provide the necessary assistance where need be for efficient execution of the assignment.