



## Association of Ethiopian Micro Finance Institutions (AEMFI)

### Request for Expression of Interest

<b>Country:</b>	Ethiopia
<b>Program:</b>	Rural Financial Intermediation Program III
<b>Abstract:</b>	Training on MFIs and Pastoralist MFIs
<b>Sector:</b>	Consultancy Service
<b>Grant No.</b>	2000003211
<b>Reference No.</b>	IFAD/RUFIP-III/AEMFI/NCB/CS/06/2024/25

1. The Federal Democratic Republic of Ethiopia has received financing from the International Fund for Agricultural Development (IFAD) for the Rural Financial Intermediation Program III (RUFIP-III), and of which a portion of the funding will be utilized towards qualified payments on assignments for consultancy services in order to undertake different types of training for MFIs professionals serving in different levels.
2. The main purpose/objective of this consultancy is to enhance the capacity of MFIs RUFIP III program through training to deliver inclusive and sustainable financial services to their targeted clients and other low income rural people in their operating areas. In line with this general purpose/objective the expected output is enhancement of human resource capacity in the micro finance sector in general.

Specific outputs expected by the consultancy firm/consultant include:

- ❖ Developing training materials (PPTs, Case studies, exercises etc) from developed/prepared modules
- ❖ Conducting various Types Training for all MFIs- top managers, board members and other branch/region level experts of MFIs, in order to allow them to better manage and improve their inclusive financial services, and improve the financial literacy of their clients
- ❖ Compiling final training completion report to be submitted to AEMFI and
- ❖ Conducting various training to pastoralist MFIs

The assignment is expected to be completed within five (5) months' time after signing of the contract.

3. AEMFI now invites qualified Training Institutions or Consulting Firms to indicate their interest in providing the above mentioned services. Consulting Firms must provide information demonstrating that they are qualified to perform the assignments (promotional materials, description of similar assignments undertaken in Ethiopia and/or other developing countries for at least a period of at least two years experience in similar conditions, general qualification and experience and number of key staff available for the tasks, renewed appropriate licenses for the fiscal year, etc).
4. Consulting Firm(s) may associate to enhance their qualifications, but should mention whether their association is in the form of either "Joint-Venture" or "Sub-Consultancy". In the case of an association, all members of such 'association' should have real and well-defined inputs to the assignment and the same should be detailed in the EOI submitted.

5. The consultant shall not have any actual, potential or reasonably perceived conflict of interest. A consultant with an actual, potential or reasonably perceived conflict of interest shall be disqualified unless otherwise explicitly approved by the Fund. A consultant including their respective personnel and affiliates are considered to have a conflict of interest if they a) have a relationship that provides them with undue or undisclosed information about or influence over the selection process and the execution of the contract, b) participate in more than one EOI under this procurement action, c) have a business or family relationship with a member of the client's board of directors or its personnel, the Fund or its personnel, or any other individual that was, has been or might reasonably be directly or indirectly involved in any part of (i) the preparation of this expression of interest, (ii) the selection process for this procurement, or (iii) execution of the contract. The consultant has an ongoing obligation to disclose any situation of actual, potential or reasonably perceived conflict of interest during preparation of the EOI, the selection process or the contract execution. Failure to properly disclose any of said situations may lead to appropriate actions, including the disqualification of the consultant, the termination of the contract and any other as appropriate under the IFAD Policy on Preventing Fraud and Corruption in its Projects and Operations<sup>1</sup>.
  
6. All consultants are required to comply with the Revised IFAD Policy on Preventing Fraud and Corruption in its Activities and Operations (hereinafter, "IFAD's Anticorruption Policy") in competing for, or in executing, the contract.
  - a) If determined that a consultant or any of its personnel or agents, or its sub-consultants, sub-contractors, service providers, suppliers, sub-suppliers and/or any of their personnel or agents, has, directly or indirectly, engaged in any of the prohibited practices defined in IFAD's Anticorruption Policy or integrity violations such as sexual harassment, exploitation and abuse as established in IFAD's Policy to Preventing and Responding to Sexual Harassment, Sexual Exploitation and Abuse<sup>2</sup> in competing for, or in executing, the contract, the EOI may be rejected or the contract may be terminated by the client.
  
  - b) In accordance with IFAD's Anticorruption Policy, the Fund has the right to sanction firms and individuals, including by declaring them ineligible, either indefinitely or for a stated period of time, to participate in any IFAD-financed and/or IFAD-managed activity or operation. A debarment includes, *inter alia*, ineligibility to: (i) be awarded or otherwise benefit from any IFAD-financed contract, financially or in any other manner; (ii) be a nominated sub-contractor, consultant, manufacturer, supplier, sub-supplier, agent or service provider of an otherwise eligible firm being awarded an IFAD-financed contract; and (iii) receive the proceeds of any loan or grant provided by the Fund. The Fund also has the right to recognize debarments issued by other international financial institutions in accordance with its Anticorruption Policy.
  
  - c) Consultants and any of their personnel and agents, and their sub-consultants, sub-contractors, service providers, suppliers, sub-suppliers and any of their personnel and agents are required to fully cooperate with any investigation conducted by the

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<sup>1</sup> The policy is accessible at [www.ifad.org/anticorruption\\_policy](http://www.ifad.org/anticorruption_policy).

<sup>2</sup> The policy is accessible at <https://www.ifad.org/en/document-detail/asset/40738506>.

Fund, including by making personnel available for interviews and by providing full access to any and all accounts, premises, documents and records (including electronic records) relating to this selection process or the execution of the contract and to have such accounts, premises, records and documents audited and/or inspected by auditors and/or investigators appointed by the Fund.

- d) Consultants have the ongoing obligation to disclose in their EOI and later in writing as may become relevant: (i) any administrative sanctions, criminal convictions or temporary suspensions of themselves or any of their key personnel or agents for fraud and corruption, and (ii) any commissions or fees paid or to be paid to agents or other parties in connection with this selection process or the execution of the contract. As a minimum, consultants must disclose the name and contact details of the agent or other party and the reason, amount and currency of the commission or fee paid or to be paid. Failure to comply with these disclosure obligations may lead to rejection of the EOI or termination of the contract.
  - e) Consultants are required to keep all records and documents, including electronic records, relating to this selection process available for a minimum of three (3) years after notification of completion of the process or, in case the consultant is awarded the contract, execution of the contract.
7. The Fund requires that all beneficiaries of IFAD funding or funds administered by IFAD, including the client, any consultants, implementing partners, service providers and suppliers, observe the highest standards of integrity during the procurement and execution of such contracts, and commit to combat money laundering and terrorism financing consistent with IFAD's Anti-Money Laundering and Countering the Financing of Terrorism Policy.<sup>3</sup>
8. Interested consultants shall not have any actual, potential or reasonably perceived conflict of interest. Consultants with an actual, potential or reasonably perceived conflict of interest shall be disqualified unless otherwise explicitly approved by the Fund. Consultants are considered to have a conflict of interest if they
- i. Have a relationship that provides them with undue or undisclosed information about or influence over the selection process and the execution of the contract, or
  - ii. Have a business or family relationship with a member of the client's board of directors or its personnel, the Fund or its personnel, or any other individual that was, has been or might reasonably be directly or indirectly involved in any part of (i) the preparation of the REOI, (ii) the selection process for this procurement, or (iii) execution of the contract. Consultants have an ongoing obligation to disclose any situation of actual, potential or reasonably perceived conflict of interest during preparation of the EOI, the selection process or the contract execution. Failure to properly disclose any of said situations may lead to appropriate actions, including the disqualification of the consultant, the termination of the contract and any other as appropriate under the IFAD Policy on Preventing Fraud and Corruption in its Projects and Operations.

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<sup>3</sup> The policy is accessible at <https://www.ifad.org/en/document-detail/asset/41942012>.

9. Resource Organizations/ Consulting Firms will be selected in accordance with IFAD's Project Procurement Handbook. Short listing firms will be conducted on the basis of an assessment of the firm's profile, specific and general experience of the firm, experience and competencies of proposed resource persons assigned to the assignment in general. The detail is presented on Table 1 below at the end of this document.

**Table 1: Details of REOI evaluation criteria**

No.	Description	Weight (100%)
<b>1</b>	<b>Specific experience</b>	<b>40</b>
	The Consultancy firm should have successfully completed similar trainings or contracts over the last five (5) years on financial sector of which at least five training must be on micro finance area. The firm must submit successfully completion of certificate for such training. The breakdown is:	
1.1	More than 20 training	40
1.2	16-20 training	35
1.3	11-15 Training	30
1.4	6-10 Training	15
1.5	5 Training	10
<b>2</b>	<b>General experience of the firm in the financial sector (Research, training, consultancy etc)</b>	<b>20</b>
2.1	> 10 Years experience	20
2.2	5-10 years experience	15
2.3	2-4 years experience	10
<b>3</b>	Availability of qualified and experienced staff within the organization particularly in the field of banking/MFIs/SACCOs sector professionals, organizational structure and systems of the consultants,	<b>30</b>
<b>4</b>	Financial Capacity of the firm-must provide at least most recent year's independently audited statement (past fiscal year or the most nearest year)	<b>10</b>

10. The final selection of the organization to perform the assignment shall be based on a Quality-and Cost-Based Selection (QCBS) method through Request for Proposals.
11. Applicants shall submit EOIs as per the EoI format. They can download from AEMFI website or can take the application format /EoI submission form (EOI-1) from AEMFI office and the Expression of Interest document should not exceed 35 pages in total.
12. All pages of the EoI document should be numbered, dated, signed, stamped and the stamp of the organization should be sealed near the authorized signatory on all pages. The application should be signed by authorized person. Additional sheets to be attached by the applicant should also be numbered and submitted as a package with signed letter. All costs associated with the preparation and submission of EoI shall be covered by the applicant. Bidder firms could attach more evidential documents.
13. Legal documents required from the applicant includes: Certified copy of valid registered VAT, Certified copy of valid Tax Identification Number (TIN) and Renewed Trade license for fiscal year or equivalent in their respective countries. Past work experience related to the assignment and supporting documents like completion of certificates, contract copies

or client testimony etc. Moreover, their details of organizational structure, including details of credentials of experts available for the assignment etc.

14. Consulting Firms may obtain further information, if required at the address below during working days (Monday to Friday) from 8:30 a.m - 12:30 p.m and 1:30 p.m to 5:30 p.m.
15. Submission of EOI must be in sealed envelopes, clearly marked “Expression of interest for consulting various trainings for MFIs professionals with AEMFI under RUFIP III (IFAD financing) for PY5” and delivered to the address given below by 5:30 p.m (local time), 23 December 2024
16. The EOIs and all documents shall be submitted in English, one original and one copy. Late submission shall be rejected. Expression of Interests (EOIs) shall be submitted into the tender box prepared for this purpose or deliver on hand to the office on or before the delivery date stated above.

The address of the association is:

**Association of Ethiopian Micro Finance Institutions (AEMFI)**

Africa Avenue, Bole Road, P.O. Box 338 Code 1110, Addis Ababa, Ethiopia

Tel +251 115 572202/ 0115-572175

Fax: +251 115 572198, email: [info@aemfi-ethiopia.org](mailto:info@aemfi-ethiopia.org); [aemfiet@gmail.com](mailto:aemfiet@gmail.com) ; [www.aemfi-ethiopia.org](http://www.aemfi-ethiopia.org),

AEMFI reserves the right to accept or reject bid before signing of contract.