

# Advans Tunisie – DFC (Development Finance Corporation)

## Terms of reference of the project management consultant

### Advans Tunisia

*Advans Tunisia is a microfinance institution committed to the economic empowerment of Tunisian micro, small, and medium entrepreneurs, and farmers, often excluded from the traditional financial system, by offering tailored financial services to support the development of their microbusinesses.*

*Advans Tunisia is the 8<sup>th</sup> subsidiary of the international microfinance Advans Group, created in 2005 with the support of multilateral development finance investors (AFD, IFC, FMO, EIB, KfW, and BII). Advans Tunisie was created in 2013 as a limited liability company with a share capital of \$7.7 million USD and was registered as a microfinance institution with the Tunisian Ministry of Finance in 2015. Since then, Advans has significantly grown its capacity to a total of 470 staff and expanded its network to 19 branches, many in rural and semi-rural zones.*

*As of September 30, 2022, Advans Tunisia served more than 22,000 entrepreneurs and farmers including more than 6,154 women, with a loan portfolio of 125 million of TND (\$41 million USD). The MFI has disbursed a total of 521,294,918 TND (\$172,007,298 USD) in its 7 years of operations.*

*Advans Tunisia promotes the financial, economic, and social inclusion of vulnerable populations and small economic players, in a responsible, sustainable, and human manner.*

### Project context

Advans Tunisia's mission is to contribute economic empowerment through financial inclusion by offering financial and non-financial services to financially underserved MSMEs. Some segments of its portfolio are more vulnerable than others, such as populations in rural areas or in certain sectors of activity. These weaknesses, deepened by an unprecedented economic and political crisis, have been even more exacerbated by the global health crisis of the past two years.

To further its engagement in financial support and business education, and to strengthen its role as an essential partner of vulnerable Tunisian entrepreneurs, Advans Tunisia imagined a program to support them through **individual coaching**. The program will allow the training of 1,800 entrepreneurs, with a substantial risk of payment default, to strengthen their business resilience and improve their quality of life.

As the design and deployment of this project cannot be done entirely by Advans Tunisia itself, the institution is looking for the help of an external consultant to manage project. This technical assistance support will help Advans to better serve fragile entrepreneurs by making non-financial services tailored to their needs.

**Description of activities, objectives, and eligibility criteria** This coaching program will **provide support to the most vulnerable entrepreneurs** in Advans Tunisia's portfolio **at high risk of payment defaulting**.

## Milestones and deliverables

### Cohort 1:

Milestones/Deliverables		Deliverables
<b>1. PROGRAM PREPARATION PHASE (COHORT 1)</b>		
<b>Milestone # 1: Project Manager consultant is not involved</b>		
<b>Milestone # 2</b> <ul style="list-style-type: none"> <li>Identify Advans MFI clients for the coaching program</li> <li>Conduct a survey to assess the needs of entrepreneurs and adapt training modules</li> <li>Conduct 2 workshops with MFI branch managers and credit officers in the regions to assess the needs of clients and customize the coaching program</li> <li>Develop coaching modules based on the needs of vulnerable clients</li> <li>Customize the digital platform based on the design of the coaching program to deploy and manage the program appropriately</li> <li>Train the trainers on coaching modules and internal staff on the program</li> <li>Prepare communication campaign to promote the program</li> </ul>		<ul style="list-style-type: none"> <li>Preliminary study</li> <li>Assessment survey with coaching needs of vulnerable entrepreneurs</li> <li>Training plan and materials</li> <li>Go live on the platform</li> <li>Attendance sheets</li> <li>External communication plan</li> </ul>
<b>2. COACHING OF 900 ENTREPRENEURS (COHORT 1)</b>		
<b>Milestone # 3</b> <ul style="list-style-type: none"> <li>Launch the communication campaign to promote the program</li> <li>Identify the most vulnerable clients throughout Advans Tunisie's 19 branches (Advans Tunisie call center will contact the selected clients to present the program and to confirm their interest in participation). The consultant has to make sure that this task is done effectively and supports the work of the call center.</li> <li>Onboarding of the selected clients on the digital platform (Credit officers facilitate contact between coaches and clients and support the use of the digital platform) The consultant is responsible for adding the list of the selected entrepreneurs on a daily basis at the platform.</li> <li>Supervising the implementation of the coaching program of 900 entrepreneurs with the selected NGOs and ensuring a monthly meeting with the project team to monitor the progress of the program. Prepare monthly reporting on the project according to the template and KPIs defined by Advans Tunisie and DFC.</li> <li>Ensure a report regarding the expenses of the project</li> </ul>	<ul style="list-style-type: none"> <li>Communication materials</li> <li>List of selected 900 entrepreneurs</li> <li>Monthly program reports per cohort</li> <li>Budget report</li> </ul>	
<b>3. SURVEY, EVALUATION AND COMMUNICATION ON THE PROGRAM (COHORT 1)</b>		
<b>Milestone # 4</b> <ul style="list-style-type: none"> <li>Conduct qualitative and quantitative analyses to evaluate the program</li> <li>Survey client satisfaction (Visit randomly selected clients to get their feedback and evaluation the impact of the program)</li> <li>Conduct an impact survey to assess the impact of the program in a long term</li> <li>Visit randomly selected clients to evaluate the impact of the program with the monitoring and evaluation team of DFC and USAID</li> <li>Prepare communication materials to communicate on the impacts (short/long term) of this type of program on the vulnerable clients</li> </ul>		<ul style="list-style-type: none"> <li>Evaluation report</li> <li>Report analysis on the PAR 0 and PAR 30 of beneficiaries of the coaching program</li> <li>Communication materials</li> </ul>
<b>Milestone # 5</b> <ul style="list-style-type: none"> <li>Finalize the final report which will include videos, press releases and success stories</li> </ul>		<ul style="list-style-type: none"> <li>Final report</li> </ul>

## Cohort 2:

Milestones/Deliverables	Deliverables
<b>1. PROGRAM PREPARATION PHASE (COHORT 2)</b>	
<b>Milestone # 1: Project Manager consultant is not involved</b>	
<b>Milestone # 2</b> <ul style="list-style-type: none"> <li>Identify Advans MFI clients for the coaching program</li> <li>Conduct a survey to assess the needs of entrepreneurs and adapt training modules</li> <li>Conduct 2 workshops with MFI branch managers and credit officers in the regions to assess the needs of clients and customize the coaching program</li> <li>Develop coaching modules based on the needs of vulnerable clients</li> <li>Customize the digital platform based on the design of the coaching program to deploy and manage the program appropriately</li> <li>Train the trainers on coaching modules and internal staff on the program</li> <li>Prepare communication campaign to promote the program</li> </ul>	<ul style="list-style-type: none"> <li>Preliminary study</li> <li>Assessment survey with coaching needs of vulnerable entrepreneurs</li> <li>Training plan and materials</li> <li>Go live of the platform</li> <li>Attendance sheets</li> <li>External communication plan</li> </ul>
<b>2. COACHING OF 1000 ENTREPRENEURS (COHORT 2)</b>	
<b>Milestone # 3</b> <ul style="list-style-type: none"> <li>Launch the communication campaign to promote the program</li> <li>Identify the most vulnerable clients throughout Advans Tunisie's 19 branches (Advans Tunisie call center will contact the selected clients to present the program and to confirm their interest in participation). The consultant has to make sure that this task is done effectively and supports the work of the call center.</li> <li>Onboarding of the selected clients on the digital platform (Credit officers facilitate contact between coaches and clients and support the use of the digital platform) The consultant is responsible for adding the list of the selected entrepreneurs on a daily basis at the platform.</li> <li>Supervising the implementation of the coaching program of 900 entrepreneurs with the selected NGOs and ensuring a monthly meeting with the project team to monitor the progress of the program.</li> <li>Prepare monthly reporting on the project according to the template and KPIs defined by Advans Tunisie and DFC.</li> </ul>	<ul style="list-style-type: none"> <li>Communication materials</li> <li>List of selected 900 entrepreneurs</li> <li>Monthly program reports per cohort</li> <li>Budget report</li> </ul>
<b>3. SURVEY, EVALUATION AND COMMUNICATION ON THE PROGRAM (COHORT 2)</b>	
<b>Milestone # 4</b> <ul style="list-style-type: none"> <li>Conduct qualitative and quantitative analyses to evaluate the program</li> <li>Survey client satisfaction (Visit randomly selected clients to get their feedback and evaluate the impact of the program)</li> <li>Conduct impact survey to assess the impact of the program in a long term</li> <li>Visit randomly selected clients to evaluate the impact of the program with the monitoring and evaluation team of USAID and DFC</li> <li>Prepare communication materials to communicate on the impacts (short/long term) of this type of program on the vulnerable clients</li> </ul>	<ul style="list-style-type: none"> <li>Evaluation report</li> <li>Report analysis on the PAR 0 and PAR 30 of beneficiaries of the coaching program</li> <li>Communication materials</li> </ul>
<b>Milestone # 5</b> <ul style="list-style-type: none"> <li>Finalize the final report which will include videos, press releases and success stories</li> </ul>	<ul style="list-style-type: none"> <li>Final report</li> </ul>

## Schedule of the consultant's mission

The number of working days of the project management consultant is estimated at 268 days for the 2.5 years project, and is distributed as follows, for information only, with a timetable which will be retained based on the methodology and work plan proposed by the project manager. **The milestone numbers refer to those mentioned in the table above ("Milestones and deliverables").**

**Cohort 1 (1 year and 3 months): 134 days**

Milestone	Target dates	Number of effective workdays	Payment
Milestone #2 (duration of 2 months)	01/01/2023 – 28/02/2023	20 days	25 %
Milestone #3 (duration of 6 months)	01/03/2023 – 31/08/2023	62 days	25 %
Milestone #4 (duration of 4 months)	01/09/2023 – 31/12/2023	42 days	25%
Milestone #5 (duration of 1 month)	01/01/2024 – 31/01/2024	10 days	25%

#### Cohort 2 (1 year and 3 months): 134 days

Milestone	Target dates	Number of effective workdays	Payment
Milestone #2 (duration of 2 months)	01/04/2024 – 31/05/2024	20 days	25 %
Milestone #3 (duration of 6 months)	01/06/2024 – 31/12/2024	62 days	25 %
Milestone #4 (duration of 4 months)	01/01/2025 – 30/04/2025	42 days	25%
Milestone #5 (duration of 1 month)	01/04/2025 – 30/04/2025	10 days	25%

## Required skills

The consultant will have to demonstrate the following specific skills:

- Expertise in project management and entrepreneurship, capacity for data analysis and management of field studies.
- Expertise in entrepreneurship in Tunisia
- Experience with the microfinance sector or, at least, with financial institutions is preferred.
- Proven ability to write clear and structured reports and presentations in both English and French; a very good level in both languages is asked.
- Experience working with international donors
- Excellent communication and organization skills.
- Ability to work in a fast-paced environment and be responsive.

## Application file

The most technically qualified offer with a good financial proposal will be retained.

The application file should contain:

- A separate technical offer for cohorts one and two (Please note that if the work with the consultant for cohort 1 will be satisfactory we will renew the contract for cohort 2 automatically)
  - Resume of the applicant
  - Training certificates
  - One or two letters of recommendation and examples of similar projects carried out
  - A financial offer detailing the daily rate and the overall budget
- The submission file must be sent by email to the following address: [ilahami@advanstunisie.com](mailto:ilahami@advanstunisie.com) and this no later than **15/12/2022 at 00:00 p.m.** (Tunis time)