



ACCESS TO FINANCE TO RWANDA

Request for Proposals

Subject of Procurement: Request for Proposals for a promotion, publicity and communication management agency for the Long Term Saving Scheme (LTSS).

Procurement Reference Number: AFR/ PPCMA-LTSS/2018

May 2018

Part 1: Proposal Procedures

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May 2018

REQUEST FOR PROPOSALS

PROCUREMENT REFERENCE NUMBER: AFR/ PPCMA-LTSS/2018.

Dear Prospective bidder:

Access to Finance Rwanda (AFR) would like to procure services of a promotions, publicity and communication management agency for the Long Term Saving Scheme (LTSS). AFR invites sealed proposals for the provision of the above services.

- Proposals should be directly responsive to all items, terms, conditions, specifications, and other documents referred to in this RFP.
- Interested parties should submit their proposals no later than **22nd June 2018 at 5PM sharp (Central African Time)**.

Responding bidders are advised that this solicitation does not in any way obligate AFR to make a contract award or compensate the responding firms for any costs associated with the preparation and submission of their proposals. Additionally, AFR may award a contract without conducting negotiations; all proposals should be submitted initially using your most favourable terms. AFR reserves the right to award any resultant contract to other than the offeror submitting the lowest price proposal based on technical excellence, schedule superiority or client request.

All inquiries and Requests for Clarification regarding this RFP should be addressed via email to Jean Bosco Iyacu, the Director of Programs AFR: iyacu@afr.rw by the 15th June 2018.

Below is the planned procurement schedule (subject to changes):

Activity	Date
a) Advert	1 st June 2018
b) Request for Clarifications	15 th June 2018
c) Proposal closing date	22 nd June 2018 at 5:00 pm Rwanda time
d) Evaluation process	06 th July 2018
e) Display and communication of best evaluated bidder notice	13 th July 2018
f) Contract Signature	17 th July 2018

Cordially,

Waringa Kibe
Country Director

Part 1: Proposal Procedures

Access to Finance Rwanda

1.1 SECTION 1: INSTRUCTIONS TO PROSPECTIVE BIDDERS

Preparation of Proposals: You are requested to submit separate technical and financial proposal, as detailed below. The standard forms in this Request for Proposal may be retyped for completion but the Consultant is responsible for their accurate reproduction.

You are advised to carefully read the complete Request for Proposals. Where an electronic copy of the Request for Proposals is issued, the paper or hard copy is the original version. In the event of any discrepancy between the two, the hard copy shall prevail.

Technical Proposals: Technical proposals should contain the following documents and information:

1. The Technical Proposal Submission Sheet in this Part;
2. An approach and methodology for performing the services;
3. Company profile and experience
4. A summary of your experience in similar assignments;
5. The documents evidencing your eligibility, as listed below.
6. The consultant's comments or suggestions on the TORs and appreciation of the assignment – the objectives, tasks and deliverables
7. Brief description of any three recent IEC projects undertaken (maximum one page per project) specifying objectives, geographical scope, IEC strategy and delivery methodology applied, measurable outcomes, and any other relevant information.
8. Samples of IEC tools developed in the past to communicate concepts and/or product features to citizens.
9. Field-level capacity (if any) including information on the number and profile of field staff for below-the-line marketing and communication efforts.
10. Information on physical infrastructure (if any) including branch offices and equipment (laptops, projectors, vans for publicity, etc.).
11. Brief (500 word) profiles of all key staff proposed for the IEC effort including the project manager.
12. A cost-effective, time-bound and outcomes-oriented, national-level LTSS IEC strategy and implementation work-plan that clearly specifies:
 - a description of all proposed IEC activities and interventions for national-level promotion of the LTSS concept and product features/ benefits among citizens along with planned target outcomes and timelines of specific interventions,
 - the proposed media plan (involving mainstream mass-media, below-the-line/alternate media, and direct communications), and
 - a description (preferably with draft designs/mock-ups) of the proposed IEC tools.
13. The work-plan should specify any innovative ideas on improving the efficacy and impact of the IEC campaign leading to optimum outcomes.
14. Proposed measurable IEC campaign outcomes and specific mechanisms for validating and monitoring the impact of the IEC campaign.

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Key Notes:

- The national IEC Agency selected by AFR shall have clearly demonstrable experience, expertise and capacity for turnkey design and implementation of a national-level IEC campaign using multiple media including in design of innovative and cost-effective education, promotion and awareness tools and delivery methodologies. Prior experience in promoting financial concepts and publicizing retail financial services to the public will be an advantage.
- The agency shall be expected to develop a two-step IEC strategy, tools and implementation plan – involving a pilot in one district followed by a national launch based on learnings from the pilot. The IEC plan, tools, media and delivery methodology will be tested during the pilot. The IEC agency should however have adequate capacity to implement a multi-pronged mass-scale and direct contact localized IEC campaign using traditional mass-media, community networks, intermediary outlets and government offices across multiple districts when the scheme goes beyond the pilot and moves to a national launch.
- IEC Agencies with necessary qualifications and experience are required to submit their Technical and Financial Proposals to AFR.

Financial Proposals: Financial proposals should contain the following documents and information:

1. The Financial Proposal Submission Sheet in this Part;
2. A copy of the breakdown of Lump Sum Price form in this Part for each currency of your proposal, showing all costs for the assignment, broken down into fees and reimbursable and miscellaneous costs. The costs associated with the assignment shall be United States Dollars (USD).
3. The proposed mass-media plan (involving print, television, radio as appropriate) and a reminder media plan (with hoardings, posters, and any other branding media) along with the corresponding rationale, reach and budgets for each media proposed,
4. The budget breakdown for design and mass-scale production of each component of the IEC tools (including leaflets, calculators, FAQs, etc.) along with proposed quantities and unit costs,
5. The cost (if any) of the proposed M&E effort.

Validity of Proposals: Proposals must remain valid for **90 days**.

Submission of Proposals: The Technical and Financial proposals should be submitted separately, both clearly marked with the Procurement Reference Number above, the Consultant's name, AFR and either "Technical Proposal" or "Financial Proposal" as appropriate.

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Proposals (both technical and financial) should be emailed to: procurement@afrrw in **PDF or Excel/word formats** only with clear subject line: **“Request for Proposals for a promotion, publicity and communication management agency for the Long Term Saving Scheme (LTSS) by 22nd June 2018” at 5PM sharp Central African Time.**

Proposals submitted after 5:00PM will be rejected automatically.

1.2 SECTION 2: ELIGIBILITY CRITERIA

Eligibility Criteria: You are required to meet the following criteria to be eligible to participate in the procurement exercise:

1. have the legal capacity to enter into a contract;
2. not be insolvent, in receivership, bankrupt or being wound up or subject to legal proceedings for any of these circumstances;
3. not have had your business activities suspended;
4. have fulfilled your obligations to pay taxes and social security contributions;
5. have the nationality of an eligible (defined in the proceeding section) country;
6. not to have a conflict of interest in relation to this procurement requirement; and
7. not have a conflict of interest in relation to this procurement project.

Documents Evidencing Eligibility: Consultants are requested to submit copies of the following documents as evidence of your eligibility and sign the declaration in the Technical Proposal Submission Sheet:

1. Certificate of Incorporation
2. A copy of the Bidder's Trading licence or equivalent and a copy of the Bidder's Certificate of Registration;
3. Evidence of statutory compliance such as a tax clearance certificate
4. Power of attorney with a specimen signature of authorised representative
5. Any other relevant documentation.

Nationality of Personnel: All personnel employed under any resulting contract shall have the nationality of an eligible country to conduct business in Rwanda.

All countries are eligible, unless as a matter of law or official regulation, the Government of Rwanda prohibits commercial relations with that country or by an act of compliance with a decision of the United Nations Security Council taken under Chapter VII of the Charter of the United Nations, the Government of Rwanda prohibits any import of Supplies from that country or any payments to persons or entities in that country.

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1.3 SECTION 3: EVALUATION OF PROPOSALS

Evaluation of Proposals: The evaluation of Proposals will use the **Quality Cost Based** methodology as detailed below:

1. Preliminary examination to determine eligibility (as defined below) and administrative compliance to this Request for Proposals on a pass/fail basis;
2. Detailed Technical evaluation will contribute 80%;
3. Financial scores will be allocated 20% to determine the best evaluated bid.

Proposals failing at any stage will be eliminated and not considered in subsequent stages.

Technical Criteria: Proposals shall be awarded scores out of the maximum number of points as indicated in below.

Evaluation Criteria	Marks
<i>Specific experience of the Consultancy Firm</i>	20
<i>Key Personnel</i>	40
<i>Technical Approach and Methodology</i>	25
<i>Detailed Work Plan</i>	10
<i>Knowledge Transfer to the LTSS Project Management Unit</i>	5
Grand Total	100

Minimum technical score: The mark required to pass the technical evaluation is 70%.

Financial Criteria:

Pricing information should not appear in any other section of the proposal other than the financial proposal.

Financial scores shall be determined by awarding 100 points to the lowest priced proposal (having passed the required 70% technical score) and giving all other proposals a score which is proportionate to this.

Total scores: Total scores shall be determined using a weighting of 80% for technical proposals and a weighting of 20% for financial proposals.

Currency: Proposals should be priced in **US Dollars for foreign firms and RWF for local firms.**

Best Evaluated Bid: The best evaluated bid shall be the firm with the highest combined score and shall be recommended for award of contract.

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Right to Reject:

AFR reserves the right, at its sole discretion, to reject all proposals received and seek fresh proposals, to negotiate further with one or more of the bidders, to defer the award of a contract or to cancel the competition and make no contract award, if appropriate.

1.4 SECTION 4: TECHNICAL PROPOSAL SUBMISSION SHEET

[Complete this form with all the requested details and submit it as the first page of your technical proposal, with the documents requested above attached. Ensure that your technical proposal is authorised in the signature block below. A signature and authorisation on this form will confirm that the terms and conditions of this RFP prevail over any attachments. If your proposal is not authorised, it may be rejected.]

Proposal Addressed to:	Access to Finance Rwanda
Date of Technical Proposal:	
Procurement Reference Number:	
Subject of Procurement:	

We offer to provide the services described in the Statement of Requirements, in accordance with the terms and conditions stated in your Request for Proposals referenced above.

We confirm that we are eligible to participate in public procurement and meet the eligibility criteria specified in Part 1: Proposal Procedures of your Request for Proposals.

We have signed and undertake to abide by the Code of Ethical Conduct for Bidders and Providers attached during the procurement process and the execution of any resulting contract;

Our proposal shall be valid until _____ *[insert date, month and year]* and it shall remain binding upon us and may be accepted at any time before or on that date;

I/We enclose a separate financial proposal.

Technical Proposal Authorised By:

Signature: _____ Name: _____

Position: _____ Date: _____
(DD/MM/YY)

Authorised for and on behalf of:

Company: _____

Address: _____

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CODE OF ETHICAL CONDUCT IN BUSINESS FOR BIDDERS AND PROVIDERS

1. Ethical Principles

Bidders and providers shall at all times-

- (a) maintain integrity and independence in their professional judgement and conduct;
- (b) comply with both the letter and the spirit of-
 - i. the laws of Rwanda; and
 - ii. Any contract awarded.
- (c) Avoid associations with businesses and organisations which are in conflict with this code.

2. Standards

Bidders and providers shall-

- (a) strive to provide works, services and supplies of high quality and accept full responsibility for all works, services or supplies provided;
- (b) Comply with the professional standards of their industry or of any professional body of which they are members.

3. Conflict of Interest

Bidders and providers shall not accept contracts which would constitute a conflict of interest with, any prior or current contract with AFR. Bidders and providers shall disclose to all concerned parties those conflicts of interest that cannot reasonably be avoided or escaped.

4. Confidentiality and Accuracy of Information

- (1) Information given by bidders and providers in the course of procurement processes or the performance of contracts shall be true, fair and not designed to mislead.
- (2) Providers shall respect the confidentiality of information received in the course of performance of a contract and shall not use such information for personal gain.

5. Gifts and Hospitality

Bidders and providers shall not offer gifts or hospitality directly or indirectly, to staff of AFR that might be viewed by others as having an influence on a government procurement decision.

6. Inducements

- (1) Bidders and providers shall not offer or give anything of value to influence the action of a public official in the procurement process or in contract execution.
- (2) Bidders and providers shall not ask a public official to do anything which is inconsistent with the Act, Regulations, Guidelines or the Code of Ethical Conduct in Business.

7. Fraudulent Practices

Bidders and providers shall not-

- (a) collude with other businesses and organisations with the intention of depriving AFR of the benefits of free and open competition;
- (b) enter into business arrangements that might prevent the effective operation of fair competition;
- (c) engage in deceptive financial practices, such as bribery, double billing or other improper financial practices;

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- (d) misrepresent facts in order to influence a procurement process or the execution of a contract to the detriment of AFR; or utter false documents;
- (e) unlawfully obtain information relating to a procurement process in order to influence the process or execution of a contract to the detriment of the AFR;
- (f) withholding information from the Procuring Disposing Entity during contract execution to the detriment of the AFR.

I agree to comply with the above code of ethical conduct in business.

AUTHORISED SIGNATORY

NAME OF CONSULTANT

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1.5 SECTION 5: FINANCIAL PROPOSAL SUBMISSION SHEET

[Complete this form with all the requested details and submit it as the first page of your financial proposal, with the documents requested above attached. Ensure that your proposal is authorised in the signature block below. A signature and authorisation on this form will confirm that the terms and conditions of this RFP prevail over any attachments. If your proposal is not authorised, it may be rejected. The total price of the proposal should be expressed in the currency or currencies permitted in the instructions above.]

Proposal Addressed :	AFR
Date of Financial Proposal:	
Procurement Reference Number:	
Subject of Procurement:	

The total price of our proposal is: _____

We confirm that the rates quoted in our Financial Proposal are fixed and firm for the duration of the validity period and will not be subject to revision or variation.

Financial Proposal Authorised By:

Signature: _____ Name: _____

Position: _____ Date: _____
(DD/MM/YY)

Authorised for and on behalf of:

Company: _____

Address: _____

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Breakdown of Lump Sum Price

[Complete this form with details of all your costs and submit it as part of your financial proposal. Where your costs are in more than one currency, submit a separate form for each currency. Authorise the rates quoted in the signature block below.]

Procurement Reference Number: _____

CURRENCY OF COSTS: _____

FEES				
Name and Position of Personnel	Input Quantity	Unit of Input	Rate	Total Price
TOTAL:				

REIMBURSABLE AND MISCELLANEOUS COSTS				
Description of Cost	Quantity	Unit of Measure	Unit Price	Total Price
TOTAL:				

TOTAL LUMP SUM PRICE IN CURRENCY: _____

Breakdown of Lump Sum Price Authorised By:

Signature: _____ Name: _____

Position: _____ Date: _____
(DD/MM/YY)

Authorised for and on behalf of:

Company: _____

2.0 TERMS OF REFERENCE

1. BACKGROUND

About Access to Finance Rwanda (AFR)

AFR is a Rwandan not for Profit organisation, established in March 2010 by the governments of the United Kingdom (UK) and Rwanda and with support from the UK Department for International Development (DFID), and the World Bank. Existing funders of AFR include DFID, The MasterCard Foundation, Sweden and USAID. AFR's strategic focus is stimulating financial sector development by partnering with financial institutions and other stakeholders to increase access to and use of financial services. We identify and address constraints that prevent the financial market from reaching Rwanda's low-income population, and promote innovations and learning that result in sustainable change in the financial sector. Improving access to financial services for the rural poor and women is a particular focus.

About the Long Term Saving Scheme (LTSS) Project

Barely 0.5 million salaried private and public sector workers, who form less than 6 percent of the Rwandan workforce, are saving with the Rwanda Social Security Board (RSSB) for their retirement. The remaining majority workforce, including those in the agricultural sector, as also workers in small and micro enterprises, daily wage earners, domestic help, self-employed professionals and other informal sector non-salaried workers more generally are excluded from the Rwanda Social Security Board (RSSB) pension program and hence face a significant risk of old age poverty.

In collaboration with Access to Finance Rwanda, the Government of Rwanda has therefore decided to launch a new, universal pension scheme for all Rwandan citizens. Through the LTSS, the Government aims to provide each Rwandan citizen an equal right and opportunity to accumulate savings for his or her own old age in order to achieve a financially secure and dignified retirement.

The LTSS will be administered by the RSSB. The BNR will regulate all LTSS intermediaries and will thus provide citizens an umbrella of safety against fraud or malpractice. Each citizen will be issued a unique individual LTSS account mapped to the citizen's national ID. A citizen will use her NID to voluntarily "activate" her personal digital pension account without elaborate KYC requirements or cumbersome documentation. This digital LTSS account will stay with the subscriber for the rest of her life, regardless of where she lives or works – including spells of unemployment, self-employment and changes in jobs or location. Subscribers will be free to make contributions into

their LTSS accounts as per their own savings capability and cash-flow.

RSSB will leverage existing administrative capacity and infrastructure of relevant line ministries (MINALOC, Gender, Youth, etc.) as well as volunteers and community-based networks (including VSLAs set up by NGOs) for sustained, mass-scale awareness of the LTSS and promoting key concepts of thrift and self-help and cultivating the habit of retirement savings among citizens.

The RSSB will also leverage existing, third-party outreach and service capacity (bank branches and agents, Umurenge SACCOs, MFIs, cooperatives, MNO agents, utility bill payment agencies and IREMBO) for assisting citizens with LTSS account activation and for delivering ongoing services to subscribers. LTSS service providers will use an online/ web-based LTSS IT Platform to offer the full range of services to citizens and subscribers — new account activation, account statements, contribution collection and transfer, account information, filing of insurance claims, registration of a lien for loans against pension savings, etc., as well as for providing ongoing guidance and advice on retirement savings persistency and adequacy. Subscribers will also be able to directly undertake a number of informational and financial transactions related to their pension accounts using a computer or mobile phone. A simple, transparent, time-bound and efficient web and telephone based complaints filing and resolution mechanism is being established for LTSS.

Although the LTSS is a simple and attractive government sponsored pension scheme, global experience suggests that achieving mass-scale voluntary participation across different income, demographic and occupational segments and achieving sustained retirement savings discipline, especially by younger citizens, is likely to be hugely challenging as concepts of “retirement” and “pension” may not resonate easily among a majority of the self-employed, non-salaried workforce. Left to themselves therefore, many citizens, and especially the younger population, may not activate their LTSS accounts as current consumption will appear more attractive to them. In this situation, the Government has also decided to provide a special benefits package under LTSS to encourage thrift and self-help by excluded workers. This benefits package includes a matching contribution along with a life insurance cover and a funeral insurance cover.

In 2016, with support from Access to Finance Rwanda (AFR), MINECOFIN established a special Project Management Unit (PMU) comprising of an international expert team from Pinbox Solutions Singapore and national domain experts. The PMU team is already working closely with AFR, MINECOFIN and RSSB in LTSS planning and implementation.

The LTSS shall be rolled out in a phase manner in 2018 to field-test the product and process

architecture, retirement literacy tools and coverage expansion strategies and the enrolment and service delivery infrastructure. Learnings from this “pilot” in one selected district will be factored into the final implementation plan for the national launch of the LTSS in late 2018.

For the scheme to be well understood by all categories of the Rwandan population, AFR and MINECOFIN intend to recruit a promotion, publicity and communication management agency for the Long Term Saving Scheme (LTSS) that will support in promoting mass awareness of the LTSS across Rwanda.

2. MARKET RESEARCH AND TARGET SUBSCRIBER FEEDBACK

In December 2017, AFR and Pinbox conducted eight focus group discussions (FGDs) with 133 respondents (81 male and 52 female) in Gasabo, Musanze, Kayanza and Karongi districts. The study aimed to test reactions and perceptions of potential beneficiaries on the LTSS product features including eligibility criteria, registration arrangements, contribution channels, benefits and incentives of the schemes, exit options as well as feedback on draft IEC tools. The following are some headline findings of the LTSS Product, outreach strategy and IEC tools field-test:

1. **LTSS Eligibility Criteria:** 97% of the FGD participants in all districts expressed satisfaction with the LTSS eligibility criteria. Those who expressed some degree of dissatisfaction with eligibility criteria are only found in the sampled *urban* areas. Majority of the respondents are satisfied with the use of national IDs, the eligible ages and the scheme’s voluntarism. However, there is discontent with the upper age limit of 55 which participants suggest should be increase to 65 years to match the RSSB recognised retirement age. This will allow older cohorts to join the LTSS.

Citizen feedback on specific aspects of eligibility criteria is encapsulated below:

- Increase the age limit for exit / maturity from 55 years to 65 years as per the RSSB existing pension scheme for the formal sector
- Permanent LTSS account number should be provided at the age of 18 years – in line with the eligible age for banking and other formal financial instruments. The child’s account should be delinked from the parent’s account when the child reaches age 18
- Person without National ID staying outside Rwanda should be able to open an LTSS account
- Subscribers should be clearly explained the benefits of mapping LTSS with NID including protection of members against fraud

- The Scheme should automatically update changes in Ubudehe category without inconveniencing contributors
2. **LTSS Enrolment Process:** 90% of the participants in all the FGDs acknowledge being satisfied with the enrolment process and requirements described to them. Some degree of dissatisfaction is observed mainly in the urban and peri-urban areas and is least in rural areas. Proposed registration channels are perceived as credible and sufficient for almost all categories of citizens. However, discontent is associated with self-enrolment being restricted to only citizens with access to Internet connectivity. Some respondents suggested developing a 'registration via SMS' solution. There are also concerns with use of IREMBO help desks for registration as a large number of individuals lament the lack of reliable internet connectivity at IREMBO outlets. Use of Ubudehe categories in the registration and incentives allocation received a mixed reaction. Some regard this as a systematic way of providing benefits on the basis of income while a larger number of participants across locations believe that the Ubudehe categorisation is itself flawed and would therefore affect the credibility of the Scheme and impact enrolments if it is used as a key determinant of the LTSS benefits eligibility.

Citizen feedback on specific aspects of the enrolment process is encapsulated below:

- Communicate the interest rate or at least the interest rate range to enable potential contributors to compare the LTSS with other savings products in the market
 - During sensitisation, clearly explain the concept of "nomination" and how benefits will pass on to the legal heir as per the Succession Law
 - People in the rural areas are not keen to use the service from Irembo. Higher cost, poor internet connectivity and poor services to client (less reliability) are some of the concerns raised by people in using Irembo as a Service Point. SACCOS is the preferred channel for enrolment
3. **LTSS Contributions Arrangements:** 97% of the participants in all the FGDs are satisfied with the LTSS contributions arrangements. In almost all the sampled areas, RfW 1,000 per month is considered an affordable minimum. However, some Ubudehe one category participants in rural locations, and some of those who were keen to register more than one child for the LTSS, expressed concern over their ability to afford the minimum contribution. There is also limited confidence in consistency of contributions especially among informal sector workers who define their incomes as unpredictable. However, the

majority appreciate the absence of penalties for delayed or missed contributions. Majority show preference for paying through mobile money for convenience and by cash through SACCOs especially because of the proof of payment received over the counter. The main concern that needs clarification under contributions is to increase awareness of charges on any deposits made through the various payment channels.

Feedback on specific aspects of contribution arrangements is encapsulated below:

- Respondents in the rural areas want savings to be flexible so that one can contribute in the scheme as one saves. However, most are ready to commit some number at the time of enrolment
 - Transparently disclose all fees and charges to be levied by LTSS channels, i.e. banks, SACCOs, mobile money and others.
 - Most respondents would like a paper receipt on making a contribution
 - People may not save regularly if there is no penalty on non-payment
 - Introduce a customer feedback mechanism such as a toll free helpline, FAQs, online channel and physical help desk to enhance customer care and client monitoring.
4. **LTSS Benefits and Incentives Packages:** 82% of the participants in all the FGDs acknowledge were satisfied with the LTSS fiscal incentives package. Highest satisfaction of the benefits is observed in urban areas sampled and least in rural areas. Majority demonstrate most preference for Government co-contribution and loan facilitation benefits of the scheme. Only few cases, especially in urban and peri-urban areas express considerable interest and preference for life and funeral insurance benefits. The main source of discontent with the fiscal incentives is that they are only applicable for the first three years. Also the restriction of the loan facility for only education and housing purposes is considered a potential deterrent especially for informal sector workers.

Feedback on specific aspects of the benefits and incentives package is encapsulated below:

- Most people prefer co-contribution over insurance, though they were in favour of both the benefits – indicating a very low level of awareness and appreciation of the concept of insurance
- Consider expanding the loan collateral facility to cover other liquidity needs. A person should be allowed to avail loan for livelihood / income generating activities
- Linking eligibility for fiscal incentives to Ubudehe categories may adversely impact the Scheme credibility as some people believe that the Ubudehe categorisation is flawed

- The Scheme should provide fiscal incentives beyond 3 years also
5. **LTSS Exit terms and conditions:** 86% of all participants in all FGDs acknowledge being satisfied with the LTSS exit terms and conditions. There is no systematic pattern in the levels of satisfaction with the exit terms and conditions across urban and rural areas. The terms and conditions for exit are generally well received but the first concern is the exit age of 55 years is considered low and should be raised to 65. The most outstanding issue is that of contributor's savings being locked in for long periods yet they might need portions of their savings to improve their livelihoods, as they grow old. Some respondents suggested that a part of an individuals' savings should be accessible after certain number of years in the scheme.

Feedback on specific aspects of the benefits and incentives package is encapsulated below:

- Introduce a mechanism through which contributors can access part of their savings before the retirement age. For instance, a minimum number of years (for example ten years).
 - People should not be forced to withdraw at 55 years. A person should be allowed to continue saving in LTSS or leave the savings in the scheme if he or she does not want to withdraw at the retirement / maturity age.
6. **LTSS Information, Education and Communication Strategy:** 72% of participants express satisfaction with the LTSS IEC material used during this study. There is no systematic pattern in the levels of satisfaction with IEC materials across urban and rural areas. There is general appreciation of the IEC materials especially among the literate participants who reviewed all the materials. One important suggestion is to use real people instead of drawn characters on the posters and the leaflet/FAQ. There is considerable emphasis on the need for audio-visual content for the scheme's sensitisation.

Feedback on the IEC tools and strategy is encapsulated below:

- All IEC tools need to clearly and visibly mention that the LTSS is a Government scheme and the size of the GoR logo should be increased
- LTSS should involve local authorities at district, sector, cell and village levels in the sensitization and mobilisation process and utilise community mobilisation and sensitisation agents

- Replace the drawn characters on the posters and FAQs with actual people who represent the priority target segments to attract the attention of the different adult age groups
- Highlight the return on investment in pictorial format
- Develop specific IEC strategies for different demographics, for example youth clubs, women's village saving groups, cooperatives and other occupation groupings – to highlight any one can open an account
- Usage less number of words and bigger font sizes in posters
- Prioritise use of audio-visual media to communicate key LTSS messages. Emphasis is put on use radio stations and road shows
- Use tee-shirts, caps, calendars and diaries as a medium to promote the LTSS
- Create youth communities and work them through the clubs
- Conduct road shows with famous artists to convince people to join the scheme
- Provide IEC materials (like the process comics and calculators) to volunteers to help them explain the Scheme properly to the public

3. PROPOSED AWARENESS, PROMOTION AND COVERAGE EXPANSION STRATEGY FOR LTSS FOR THREE YEARS (SEE ANNEX 1)

The LTSS voluntary coverage strategy will be divided into 4 main activities:

- (a) **One-way communication – awareness:** Mass-scale promotions, awareness and sensitization about LTSS and the concept of retirement savings among all citizens using mass-media, existing community-based programs (e.g. Umuganda) and networks created by key line ministries (MINALOC, Gender, Youth);
- (b) **Interactive communication – education:** Mass-scale education (mainly through group meetings) about the LTSS scheme features, benefits, processes, subscriber rights and obligations, government benefits and rules through interactive group meetings and one-to-one interactions to be conducted by existing financial intermediaries (SACCOs, VSLAs, MFIs, banks) and non-finance channels (employers, health volunteers, unions, occupational cooperatives);

- (c) **Cross-sales:** Cross-sales of the LTSS by existing finance intermediaries to their existing financial services clients (banks, MFIs, mobile money operators, USACCOs) and sales to the public by entities like IREMBO; and
- (d) **Universal access to account activation:** Simple, easy, secure and affordable universal access to an LTSS account activation facility – “self-activation” using a mobile or web-based application or “assisted activation” through credible channels like SACCOs, MFIs, bank branches, IREMBO, RSSB branches.

The following channel partners and media will be leveraged for each leg of the LTSS voluntary coverage expansion strategy:

- **Awareness:** Mass-scale awareness and sensitization about LTSS and the concept of retirement savings
 - Electronic, print, social mass media and drama theater in highly populated trading centers
 - MINALOC Associate Departments including line offices at the level of districts, sectors, cells and villages
 - Ministries of Gender, Youth and Labour, etc.
 - Financial intermediaries: SACCOs, VSLAs, MFIs, banks, RSSB offices
 - Non-finance channels: Employers, health volunteers, unions, occupational cooperatives, community leaders
- **Education:** Mass-scale education about LTSS features, benefits, processes, subscriber rights, incentives and rules through interactive group and one-to-one meetings
 - Calculators, FAQs and other handouts, field-meeting handbooks/flip charts, short films on product features and benefits, games
 - Financial intermediaries: SACCOs, VSLAs, MFIs, banks
 - Non-finance channels: Employers, health volunteers, unions, occupational cooperatives

- **Promotions and Cross-sales:** LTSS cross-selling to existing finance clients and the public at large
 - Posters, FAQs and other handouts, calculators, short films
 - *Finance intermediaries:* SACCOs, VSLAs, MFIs, banks, RSSB offices
 - *Non-finance channels:* Employers, unions, cooperatives, IREMBO

- **Account activation:** Universal access to account activation
 - Welcome kit
 - *Self:* mobile and web-application
 - *Assisted:* Employers, SACCOs, VSLAs, MFIs, banks, MNOs, IREMBO, RSSB

- **Ongoing Services:** Universal ongoing access to information and payment services:
 - Helpline
 - *Information:* Employers, SACCOs, MFIs, banks, IREMBO, RSSB offices, mobile/web application
 - *Payments:* Employers, SACCOs, MFIs, banks, MNOs, IREMBO, RSSB offices

Universal access to the LTSS will involve a heterogeneous mix of existing outreach partners for awareness, education, account activation and services to citizens. The branch and field staff at designated service outlets including RSSB offices, banks, USACCOs, MFIs, cooperatives, utility bill payment agencies and IREMBO, as also individuals including VSLA group leaders, health volunteers and officers of line ministries will play a critical role in awareness and mobilization and in delivering information and services to their existing clients and the public at large. Universal access to accurate information, efficient services and objective advice through qualified and competent third-party staff is therefore an important part of the voluntary coverage expansion, persistency and client protection strategy for the LTSS.

The success of the communications and voluntary enrolment campaign will depend heavily on uniform understanding of LTSS among the field and branch staff of various institutions and on their ability to in turn explain the Scheme features, benefits and rules to citizens. The ability of client-facing staff to effectively promote the Scheme and provide related services and guidance

will be directly linked to their knowledge about the Scheme concept and features, their skills in efficiently using and navigating the IT platform developed by MINECOFIN, their overall “buy-in” of the LTSS idea, and equally on the quality of their computing capacity and internet access. Front-end efficacy and convenience with account activation and service quality will prompt informed decisions and subscriber confidence and will in turn impact voluntary participation, persistency and retirement outcomes. Since the majority of target subscribers may opt for assisted transactions (where they use designated outlets for activation, services and payment of contributions), the quality of their experience at designated LTSS outlets will have a direct bearing on their confidence in the program and hence on the ability of LTSS to fulfil its core policy goals. Access to Finance Rwanda (AFR) is supporting the MINECOFIN and RSSB with mounting a national-level training and certification campaign for the LTSS.

4. LTSS AWARENESS AND PUBLICITY: SCOPE AND EXPECTED OUTCOMES

Access to Finance Rwanda (AFR) has decided to appoint a national-level field promotion, publicity and communications agency with relevant experience and capacity to design and implement a national level awareness, publicity and promotion effort for LTSS among citizens on a turnkey basis. The exact scope of the IEC effort will be finalized by AFR, MINECOFIN, RSSB and the PMU in consultation with the communications and field promotions agency appointed by AFR.

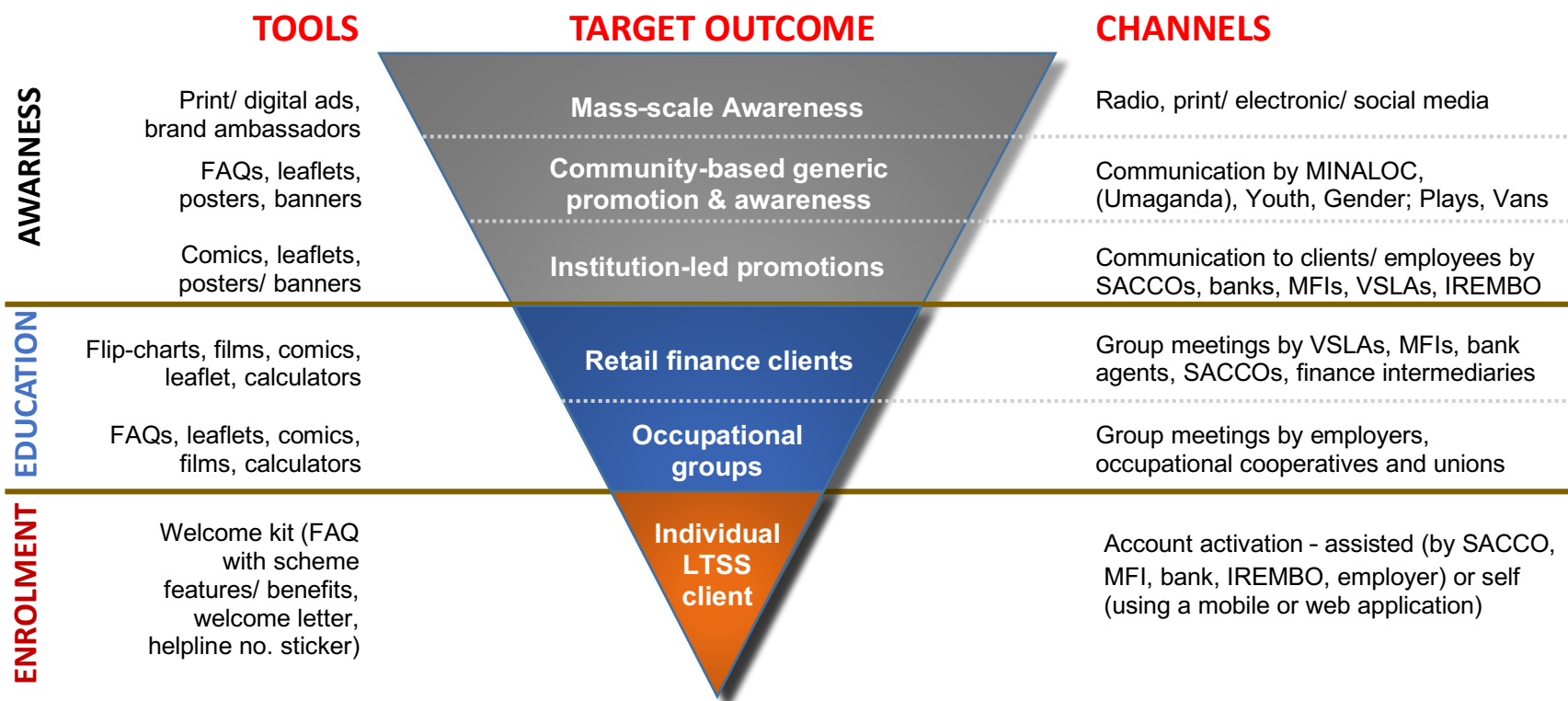
In general terms however, the time-bound and outcomes based turnkey IEC effort related to the LTSS will involve the following tasks:

- (a) Assess available data and information (including the national level baseline LTSS survey and FGDs commissioned by AFR in 2016) to develop a national-level, time-bound IEC strategy and implementation plan with measurable target outcomes;
- (b) Develop a segmented IEC strategy, tools and media plan with budgets to promote the concept of retirement savings and the LTSS to specific sections of the population – and especially to women, youth and persons in specified occupational, income and demographic groups.
- (c) Customize existing IEC tools in the Rwandan context as necessary and develop appropriate (new) IEC tools including short films, radio programs, handouts and other publicity materials to achieve broad-based and uniform awareness and understanding of the LTSS among citizens and to prompt early mass-scale voluntary enrolments, optimum

contribution levels and sustained savings discipline. The IEC agency will be expected to also work closely with the RSSB, the LTSS PMU and the LTSS Training Agency appointed by AFR to develop appropriate tools and communication aids to be used by field staff for conducting group meetings;

- (d) Undertake mass production of IEC tools to be used for the “pilot” in one district and to thereafter undertake mass-production of the final, field-tested IEC tools for the national LTSS launch, at the most competitive cost; and
- (e) Work closely with RSSB, the PMU, relevant ministries and government departments and with a range of LTSS intermediaries and stakeholders in (a) creating broad-based awareness and urgency around the importance of retirement savings, (b) delivering accurate and uniform knowledge about the LTSS product features and benefits, processes and subscriber rights and obligations, (c) and motivating mass-scale voluntary enrolments.

ANNEX 1: LTSS INFORMATION, EDUCATION AND COMMUNICATION (IEC) STRATEGY



Part 2: Terms of Reference
