

ACCESS TO FINANCE TO RWANDA

Request for Proposals

Subject of Procurement: Request for Proposals for a training agency for the Long Term Saving Scheme (LTSS).

Procurement Reference Number: AFR/ TRAG-LTSS/2018

May 2018

Part 1: Proposal Procedures

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May 2018

REQUEST FOR PROPOSALS

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

Dear Prospective bidder:

Access to Finance Rwanda (AFR) would like to procure services of a training 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 5:00PM (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
Access to Finance Rwanda

Part 1: Proposal Procedures

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 training projects undertaken (maximum one page per project) specifying training objectives, geographical scope, number and profile of trainees, training strategy and delivery methodology applied, measurable outcomes from the training effort, whether any certification was implemented, and any other relevant information (provide copies of previous similar contracts for at least 3 projects)
8. Samples of training tools, curriculum and workbooks etc. developed in the past.
9. Training capacity including information on the number and profile of trainers/ master-trainers.
10. Information on physical training infrastructure (if any) including training centers (whether owned or outsourced) and training equipment (laptops, projectors, etc.).
11. Brief (500 words) profiles of all key staff to be deployed for the training effort including the project manager.
12. A detailed training implementation work-plan, showing the inputs of all key staff and achievement of deliverables. This should clearly specify proposed activities/interventions and associated timelines for the TNA, development of tools and curriculum, training delivery and certification. The work-plan should include any innovative ideas on improving the efficacy of training delivery and achieving optimum outcomes.

Key Notes:

- The national training agency selected by AFR shall have clearly demonstrable experience, expertise and capacity for turnkey design and implementation management of national-level training and certification efforts including in design of effective training curriculum and tools. Master-trainers with experience in certification training for retail financial services will be an advantage.

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- The agency shall be expected to develop a two-step TNA, certification training implementation plan – involving a pilot in one district followed by a national launch based on learnings from the pilot. The training plan, tools and delivery methodology will be tested during the pilot. The agency should however have adequate training capacity to implement the LTSS training and certification simultaneously across multiple districts when the scheme goes beyond the pilot and moves to a national launch.

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. A per-day, all-in cost (including the cost of design and development of training materials and tools, master-trainer, infrastructure and equipment) for training (a) a batch of roughly 30 persons (branch/field staff) anywhere in Rwanda, and (b) a batch of approximately 20 trainers/ master-trainers anywhere in Rwanda.
4. Information on the number of days (separately specifying both class-room and field training days) that the Agency expects will be needed to effectively train branch/ field staff of LTSS stakeholders, and the number of days needed to train trainers/ master-trainers.
5. A lump-sum cost of conducting the TNA and a lump-sum cost of implementing the certification.

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.

Proposals (both technical and financial) should be emailed to: procurement@ afr. rw in **PDF or Excel/word formats** only with clear subject line: **"Request for Proposals for a training agency for the Long Term Saving Scheme by 22nd June 2018"** at 5PM Central African Time.

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;

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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**.

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 to accept or reject any proposal or to cancel the procurement process and reject all proposals at any time prior to contract signature and issue by AFR, without incurring any liability to Consultants.

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;

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- (c) engage in deceptive financial practices, such as bribery, double billing or other improper financial practices;
- (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 (determined by the Ubudehe category of each subscriber) 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 training agency that will support in training different service providers and LTSS mobilisers across Rwanda.

2. LTSS AWARENESS, PROMOTION AND COVERAGE STRATEGY (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, SACCOs) 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 and social mass media
 - 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

3. CERTIFICATION TRAINING CONTEXT

As noted above, 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, SACCOs, 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.

Importantly, the LTSS shall be an entirely new concept for the majority of the service and community networks. The RSSB and PMU teams therefore plan to mount a national-level training and certification campaign for the LTSS. A key objective of the training effort will be to ensure that field staff of different entities, regardless of differences in their current education levels and awareness or experience with formal financial services, achieve a uniform level of understanding of the LTSS features and operations. To ensure that the training outcome is indeed uniform across a highly diverse profile of field staff, the training agency and its master-trainers would need to carefully tailor the training curriculum and delivery methodology to the unique needs of each segment. This will be especially important since training and certification will need to be delivered simultaneously across the 30 districts within a short, specified time-span. This will also require advance understanding of the profile of trainees in terms of demography, education levels, language preferences and aptitudes, as well as gaps in knowledge and/or experience of formal finance.

In this context, the training agency will be expected to design and implement a Training Needs Assessment¹ (TNA) survey among the target population for the training and certification. This survey will gather data to determine what training needs to be developed to help citizen-facing branch and field staff accomplish the Scheme’s goals and objectives. This assessment will provide

¹ The TNA will identify each individuals’ current level of competence, skill or knowledge in one or more areas and compare that competence level to the level required to fulfil a new role. The difference between the current and required competencies can help determine training needs. Rather than assume that all client-facing staff across all types of establishments need the same training using the same tools, the TNA will enable informed decisions about the best ways to address competency gaps among individuals. Thus, the TNA will serve as a diagnostic tool for determining what training needs to take place and the most effective methodology for training delivery.

an insight also to existing knowledge, skills and abilities, to identify specific gaps or areas of need.

4. SCOPE AND EXPECTED OUTCOMES

Access to Finance Rwanda (AFR) has decided to appoint a national-level training agency with relevant training experience and capacity to deliver a national-level training and certification program for the LTSS.

The exact scope of the training and certification effort will be finalized by AFR, MINECOFIN, RSSB and the PMU in consultation with the training agency appointed by AFR. At the present time however, it is expected that the training may cover:

- Branch and field staff of all 416 Umurenge SACCOs and other SACCOs,
- Staff and selected volunteers of cooperatives registered with the RCA,
- Government officers and volunteers at the District, Sector, Cell and Village level and selected community leaders,
- Master-trainers and branch/ field staff and agents of key LTSS outreach partners (banks, insurers, MFIs, SACCOs, IREMBO, Pivot Access, etc.),
- Office bearers and members of some specified occupational groups and unions, and
- Salaried employees of large employers (covered by RSSB) – for this cohort, the training agency will be expected to depute trainers to conduct workplace-level workshops for salaried employees.

The turnkey training and certification services agency appointed by AFR will be expected to undertake the following tasks:

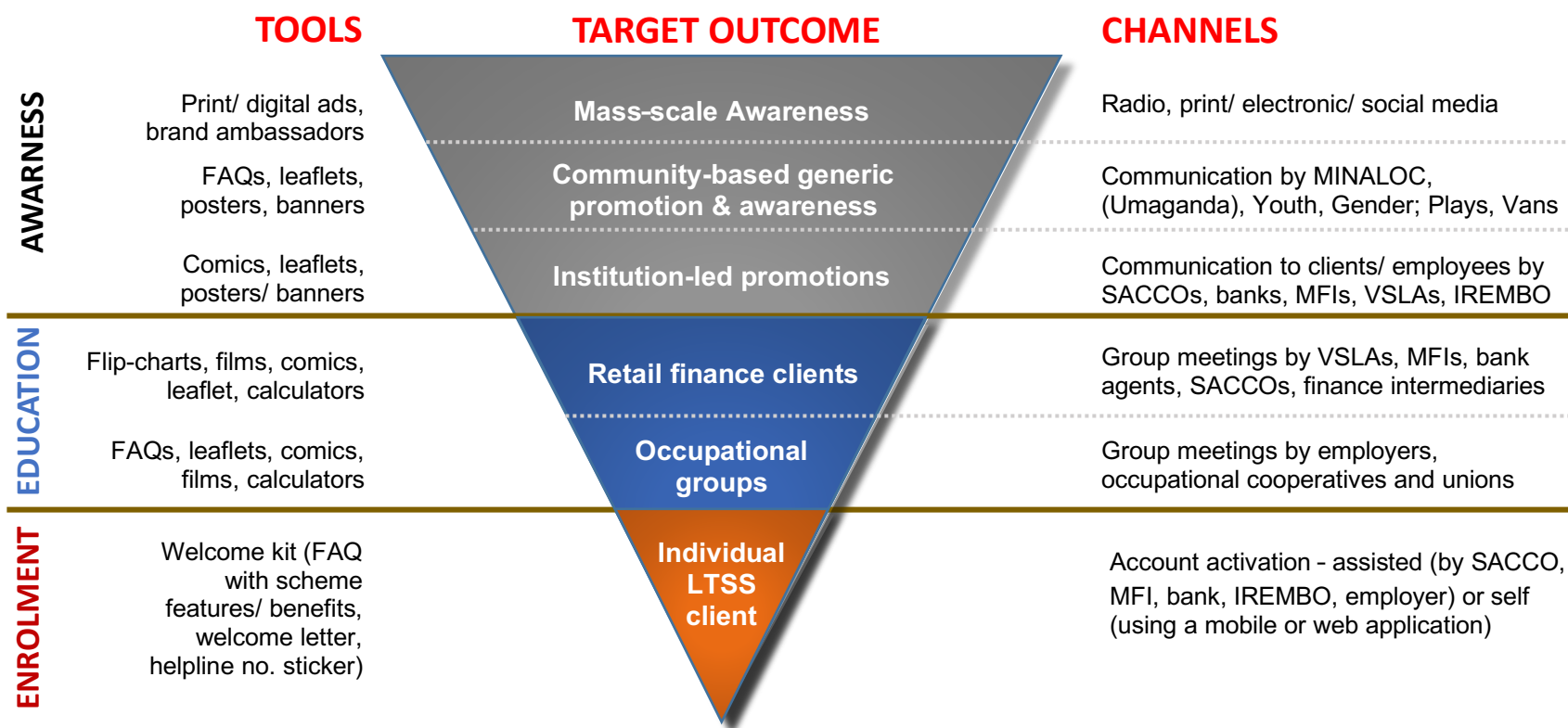
- (a) Develop a national-level, time-bound TNA, training delivery and certification strategy, methodology and calendar and an estimate of the training effort needed to achieve the objectives of the training and certification drive;
- (b) Design and implement an online² training needs assessment survey to collect information and data on the target population for the training and certification effort;
- (c) Based on the TNA results, develop a suitable training and certification strategy, including the design of appropriate training curriculum/workbooks, training tools and delivery methodology to ensure a uniform quality of training delivery. The training agency will be

² It is expected that a web-based survey will be especially relevant as it will automatically also help assess (a) basic skills related to web-based/ online transactions among respondents, and (b) the quality of internet access from various outreach locations that will thereafter be used by intermediaries to enable LTSS account activation and to deliver both informational and transactional services using the web-based LTSS platform. An online survey can also be administered and completed very swiftly and will thus enable immediate feedback on a national level as individuals could be obliged (by their employers or supervisors) to complete the survey within a short, 3-day window. This will also enable simultaneous collection of electronic data from a large number of individuals without any cost or effort (on data entry for example). This process will also help gather both quantitative and qualitative data easily. This proposed approach (of an objective online TNA survey) will greatly reduce any potential interruption of a person's routine work as the survey will take only a few minutes for each person to complete and submit.

expected to also work closely with the LTSS Project Management Unit (PMU) and the LTSS branding and Information, Education and Communication (IEC) agency to develop appropriate tools and communication aids to be used by field staff for conducting group meetings;

- (d) Train master-trainers/ trainers of institutions that already have in-house master trainers/ training capacity (International and Local NGOs like CARE, AEE, banks, etc.) and directly train branch and field-staff of institutions that may not possess in-house training capacity (SACCOs, MFIs, cooperatives, community leaders, etc.). Training of master-trainers and field/branch staff of stakeholders may often involve field-level local training delivery at the level of districts, sectors and cells. It is also expected that each batch of trainees may require class-room training (on LTSS concepts, product features and benefits, processes, etc.) as well as field-level training on conducting LTSS-related educational group meetings with citizens;
- (e) In coordination with the PMU, the training agency will be expected to ensure that all trained individuals activate their own LTSS accounts; and
- (f) Testing and certification on the LTSS concepts, product features and benefits, processes, subscriber rights and obligations, etc. and also on operation and navigation of the LTSS IT platform (specifically for branch-staff or field-staff who will be expected to use the IT platform for account activation and ongoing services).

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



Part 2: Terms of Reference
