

**MINISTRY OF INDUSTRY AND COMMERCE  
DEPARTMENT OF SME PROMOTION**

**MICRO, SMALL AND MEDIUM ENTERPRISES ACCESS TO FINANCE-  
EMERGENCY SUPPORT AND RECOVERY PROJECT (MSME A2F-ESR PROJECT)  
IN LAO PDR**

**TERMS OF REFERENCE  
FOR A PART-TIME NATIONAL CONSULTANT**

**TO SUPPORT INTERNATIONAL CONSULTANT IN PROVIDING CAPACITY  
BUILDING FOR PARTICIPATING FINANCIAL INSTITUTIONS (PFI) AND MICRO-  
FINANCE INSTITUTIONS (MFI)**

**1. Background**

The Government of Lao PDR received financing from the World Bank Group's International Development Association (IDA) for a proposed project to assist Micro, Small and Medium Enterprises (MSMEs) and the Financial Sector, specifically Participating Financial Institutions (PFIs). The Project's development objective is to provide long-term funding sources for banks to provide long-term credit to small and medium enterprises (MSMEs) to overcome the impact of the COVID 19 Pandemic. Negative impacts of the global COVID-19 pandemic are expected to exacerbate Lao PDR's the weak fundamentals and lead to a deterioration in the macroeconomic situation, including the SME and Financial sectors. The Project's aims are to strengthen the capacity of financial institutions and MSMEs to sustain operations and recover from the COVID-19 emergency. The Project is to support the recovery and growth of privately-owned MSMEs by increasing the supply of long-term finance provided by commercial banks and by strengthening the capability of Department of SME Promotion to formulate and implement public policies that promote access to finance for MSMEs and strengthen the banking sector to recover from the effects of the COVID 19 Pandemic.

The Project include three components: (i) Emergency and Recovery Line of Credit to MSMEs; (ii) Strengthening BOL Capacity to Supervise PCG Facility; (iii) Technical Assistance and Project Management. The proposed Project will be managed by Department of SME Promotion (DOSMEP).

**1. The objective of the Assignment**

Under component 3, DOSMEP is seeking an experienced Part-time National Consultant. The assignment's overall objective is to support the international Consultant to provide technical assistance to the PFIs and Micro-Finance Institutions with a view to providing technical assistance to PFIs and MFIs. PFIs/MFIs are the vehicle for achieving the project objective of improving access to finance for MSMEs. DOSMEP understands the challenges faced by PFIs/MFIs and will provide TA under the project, to address capacity building needs on a selected basis. The TA is intended to strengthen the capacity of the PFIs and MFIs.

The required services are part-time, under the MSME A2F ESR Project. The position will be selected by DOSMEP in accordance with the “World Bank Procurement Regulations for IPF Borrowers” dated July 2016, revised November 2017 and August 2018 edition”.

## **2. Scope of Work**

The National Consultant will be expected to assist and support the International Consultant (to be selected under a different TOR) and DOSMEP to implement the TA program to the PFIs and MFIs. Specific responsibilities would be as follows:

- Be the liaison person between DOSMEP, the Consultant, PFIs, and MFIs for this assignment;
- Assist the Consultant and DOSMEP in arranging all the logistics (selection of venues, catering, event organization, transport arrangements, invitation of program participants, arrangements for interpreters, etc.) for the implementation of the training/capacity building programs;
- Assist the International Consultant in the provision of TA to PFIs and MFIs;
- Accompany the Consultant on all visits to meet PFIs, MFIs, BOL, and all other relevant stakeholders and produce the report for each visit;
- Provide essential interpretation services to the team, especially when visiting PFIs, MFIs, and other stakeholders, where language may be an issue;
- Ensure that the interpreters are available when required for the programs as well as at other times;
- Ensure along with DOSMEP that all program participants are well informed about the programs and their participation in the programs are confirmed; and
- Any other tasks assigned by the Project Director.

## **3. Deliverables**

The selected National Consultant will be the liaison person between DOSMEP and the International Consultant. He/she will be expected to assist and work with the selected International Consultant during the assignment period, especially to (i) Maintain close coordination between the International Consultant and DOSMEP, Government Ministries, various support organizations in the private and public sector and assist the International Consultant to accomplish the assignments; (ii) Organize meetings/workshops for the International Consultant to have meetings or deliver training to PFIs and MFIs; (iii) Assist the International Consultant in providing training/follow up to PFIs and MFIs, and (iv) Submit a summary report on the minutes of the meetings held or training delivered by the International Consultant to PFIs and MFIs and any other relevant stakeholder.

## **4. Institutional Arrangements**

On the technical level, the selected National Consultant will work under the overall supervision of the MSME A2F-ESR Project Manager and in close collaboration with the International Consultant. DOSMEP/Project will support with access to documents relevant to the assignment and will assist in facilitating meetings with key counterparts and selected MSMEs, and will work cooperatively with the Consultant to ensure effective delivery of contract deliverables. DOSMEP will also

provide office space and furniture, including internet access for work purposes. The contractual arrangement will be managed by the Department of SME Promotion (DOSMEP), Ministry of Industry and Commerce.

#### **5. Duration of Assignment and Estimated Time Inputs**

It is anticipated that the selected national Consultant will be stationed in Vientiane Capital to provide services during the 2 years contract period. The Consultant is expected to be *started in June 2021*, with travel to provinces, as and when required. Services shall be provided on a part-time basis and the assignment is expected to be for a total estimated input of 100 person-days.

#### **6. Confidentiality, Ethics and Conflict of Interest**

The selected National Consultant undertakes to comply with the World Bank's rules with regard to corrupt and fraudulent practices, conflict of interest and confidentiality. The Consultant shall maintain confidentiality on all sensitive information obtained during the assignment and shall not publish the findings or such information wholly or in part without prior written consent by the DOSMEP. Any draft reports and other documents produced by the Consultant will be discussed and cleared with the DOSMEP before their final issue.

#### **7. Experience and Qualification Requirements**

The assignment calls for an individual with at least five years of working experience in SME or private sector development.

##### **Qualifications:**

- Minimum Bachelor degree in Economics, Trade, Finance, Business Management or related field;
- Minimum five years of related work experience in the banking sector, SME or private sector development;
- Experience with international consultants, organizations, projects on similar assignments will be an asset;
- Some prior practical experience in translation and interpretation is required;
- Good understanding of Lao PDR's economic, political, institutional and cultural context would be an advantage;
- Excellent verbal and written communication skills in English and Lao are required.