REQUEST FOR PROPOSAL

SUBJECT:

LEARNING PARTNER FOR THE FINRISE PROGRAM

REF: AGF/RFP/MEL/2025/001

Launching Date: 7th February,2025

Closing Date: 28th February,2025

1700 Hrs EAT

Terms of Reference (ToR)
For Appointment of a Learning Partner for the FinRISE Program

1. Background

The African Guarantee Fund (AGF) has proposed the Financial Resilience through Institutional Strengthening and Expansion (FinRISE) Program, a US$47.7M three-year pilot program. The Program aims to enhance financial access and resilience for Micro and Small Enterprises (MSEs) through targeted financial products and capacity-building. FinRISE will strengthen Financial Technology Companies (FinTechs), Microfinance Institutions (MFIs) and Savings and credit cooperatives (SACCOs) (together called "FMS"). The FinRISE Program comprises three stages:

a) **Inception Phase** (6 months): Initial setup, including partner selection, needs assessment, and MEL framework development.
b) **Active Loan Phase** (24 months): Disbursement of funds to Financial Management Systems (FMS) and delivery of capacity-building interventions.
c) **Evaluation Phase** (6 months): Data collection and analysis to generate insights on program effectiveness.

A critical component of FinRISE is its knowledge-generation aspect, facilitated by a Learning Partner. This partner will play a central role in designing and executing the Monitoring, Evaluation, and Learning (MEL) framework, guiding the Program's learning agenda, and supporting impact measurement efforts.

2. FinRISE Monitoring, Evaluation and Learning Plan Overview

The FinRISE program will establish a robust Monitoring, Evaluation, and Learning (MEL) framework during its inception phase to ensure systematic tracking, evaluation, and refinement of its activities.

a) **Monitoring Plan**:
   o Comprehensive tracking of financial service providers (FMSs), loan disbursements, repayments, and business growth indicators for supported micro and small enterprises (MSEs).
   o Use of pre- and post-training evaluations, stakeholder feedback, and external audits to assess FMS capacity development.
   o Both quantitative and qualitative methods will monitor MSE upskilling, with data collected through mobile surveys, interviews, and questionnaires.
b) **Evaluation Plan**:
   o A baseline assessment of FMSs will provide insights into initial conditions and challenges in reaching women- and youth-owned MSEs.

o Regular tracking of key performance indicators (KPIs) will measure progress in capacity development, financial performance, and business growth.
   o A comprehensive impact evaluation will assess the program's overall effectiveness, focusing on sustainability, resilience, and ripple effects on economic growth.
c) **Challenges Considered**:
   o Addressing external factors like political instability and socio-economic barriers, and internal issues such as resource availability and digital access, to ensure the program's success.
d) **Learning Plan**

To support ongoing learning and refinement for potential scaling, FinRISE will employ key resources, activities, and processes outlined during the Evaluation Period. These include conducting regular monthly data reviews to provide insights for immediate decision-making, preparing quarterly or bi-annual learning reports to evaluate progress and generate valuable insights, and carrying out after-action reviews to assess effectiveness. These measures ensure FinRISE remains adaptable and responsive to the specific needs of women-owned agrifood MSEs, facilitating continuous improvement.

The insights from monthly data reviews will inform decisions and guide the scalability of a 7-year program modeled after FinRISE. By analyzing data trends, identifying patterns, and drawing actionable conclusions, the program can mitigate challenges encountered during the pilot, refine strategies, allocate resources effectively, and introduce new initiatives to better support youth- and women-led agrifood enterprises. This evidence-based decision-making approach ensures informed and impactful actions.

Furthermore, insights from these reviews will be shared quarterly and annually with the Foundation to promote transparency and accountability. This collaborative sharing process enables AGF and the Foundation to provide feedback, jointly enhancing FinRISE's success.

e) **Data Quality Assurance**

Measures will address challenges like data integrity, availability, and language barriers. Materials will be available in relevant languages (e.g., French, Swahili, and English), with multilingual staff ensuring meaningful data collection. Robust data governance, including independent audits, will enhance data reliability.

3. **Gender, Equity, Diversity, and Inclusion**

A gender-responsive approach will be adopted to monitor equity, diversity, and inclusion in FinRISE. Data collection and analysis will be conducted and disaggregated on Program participants, including information on women and young people. Regular assessments and feedback will be collected from FMSs and stakeholders to identify barriers and gaps in

equity, diversity, and inclusion. This feedback will inform real-time adjustments to FinRISE and ensure targeted marginalised groups are included, and where not possible for the pilot, key learnings will be document to inform the scale-up design.

4. The Key Responsibilities of Learning Partner

The main responsibilities of the Learning Partner are:

- Lead the design and implementation of the Monitoring, Evaluation, and Learning (MEL) framework to ensure that the FinRISE Program's objectives are met.
- Facilitate continuous learning and adaptation throughout the program lifecycle.
- Provide insights on program impacts and generate recommendations for the potential scaling of the program.

5. Scope of Work

The Learning Partner will undertake the following tasks:

a) **Baseline Assessment and MEL Framework Development**

- Participate in designing and conducting a baseline study to capture the pre-implementation status of key metrics.
- Collaborate with AGF and IPO of the Foundation to design a comprehensive MEL plan that aligns with the Program's goals.
- Collaborate with AGF and the IPO to Identify indicators and measurement tools for tracking the program's progress and outcomes, particularly those related to financial resilience, capacity-building, and institutional strengthening.

b) **Learning Agenda and Continuous Learning**

- Develop and implement a structured learning agenda in collaboration with AGF and relevant stakeholders.
- Facilitate knowledge-sharing sessions to communicate insights derived from ongoing evaluations, promoting continuous learning.
- Document and communicate emerging lessons to guide adjustments in program activities or approaches.

c) **Impact Measurement and Outcomes Analysis**

- Establish methodologies for measuring key outcomes, such as enhanced financial access for MSEs, capacity development impacts on FMS, and overall institutional resilience.

- Conduct periodic reviews to assess the effectiveness of program interventions and measure changes against baseline data.
- Synthesize findings and offer recommendations for program improvements based on analysis.

d) **Evaluation Phase and Final Report**

- Oversee a comprehensive evaluation in the final six months of the pilot to assess the program's overall impact.
- Prepare a detailed final report, summarizing the program's achievements, lessons learned, challenges, and recommendations for scaling.
- Present findings and recommendations to AGF, highlighting areas for improvement and the feasibility of scaling the FinRISE program.

6. Deliverables

The following deliverables are expected from the Learning Partner:

a) **Baseline Report**: Completion of baseline study, with an accompanying report outlining initial conditions and recommended measurement indicators.
b) **MEL Plan**: A finalized Monitoring, Evaluation, and Learning plan, developed during the inception phase, including key metrics and timelines.
c) **Quarterly Learning Reports**: Summarized learnings and recommendations generated at each major stage of the active loan phase.
d) **Impact Assessment**: Mid-term and final impact assessments, detailing program effectiveness against defined objectives and highlighting insights for program improvement.
e) **Final Program Evaluation Report**: Comprehensive evaluation report summarizing overall program impact, lessons learned, and recommendations for scale-up.

7. Qualifications and Experience

The selected Learning Partner should possess the following qualifications:

- Proven expertise in designing and executing MEL frameworks, particularly within financial inclusion, SME development, or institutional capacity-building programs.
- Demonstrated experience conducting baseline studies, impact assessments, and program evaluations.
- Strong background in participatory learning approaches and experience facilitating continuous learning agendas.
- Proficiency in quantitative and qualitative research methodologies and data analysis.

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Africa House, Muthangari Road | T: +254 732 148 000 | P.O. Box 57795-00200 Nairobi, KENYA
www.africanguaranteefund.com

A G U A R A N T E E   F O R   A F R I C A N   G R O W T H

- Experience collaborating with diverse stakeholders, including financial institutions, development organizations, and MSE-focused programs.
- Excellent communication skills, with the ability to synthesize and present complex findings to various audiences.

8. Timeline and Duration

The Learning Partner will be engaged for the entire three-year duration of the FinRISE Program, encompassing the inception, active loan, and evaluation phases. The expected start date is aligned with the Program's inception phase.

9. Reporting and Coordination

The Learning Partner will report directly to the FinRISE Program Manager at AGF. Regular coordination meetings will be held to review progress, address challenges, and ensure alignment with program objectives.

10. Evaluation Criteria

Criteria	Specifications	Score (Out of 100)
Relevant Experience	Proven track record in managing MEL systems for learning-driven programs, particularly in capacity development and SME financing. Experience with Mastercard Foundation projects will be an added advantage	15
Technical Expertise	Demonstrated expertise in developing and implementing MEL frameworks, data analysis tools, and knowledge management processes.	15
Program Understanding	Clear understanding of the program's learning-oriented objectives, including improving outcomes for women- and youth-owned agrifood MSEs.	10
Learning-Focused Methodology	Practical and innovative approach to integrating learning into MEL activities, including mechanisms for capturing insights and using them to inform decision-making.	10
Implementation Capacity	Evidence of capacity to implement MEL processes effectively, including skilled personnel, digital tools, and other resources for adaptive learning.	10
Technical proposal (overall methodology)	Firms interested in this assignment should submit a detailed Expression of Interest. This should include but not limited to the following:	10

	• Details on understanding of the ToR and scope of work • Timeline, with specific dates from commencement to final submission of deliverables • CV/Profiles of the specific team members. • Samples of previous work/report of previous work.	
Budget proposal	• The planned budget proposal will cover all expenses related to the baseline survey activities • The financial proposal must be in USD and indicates that all taxes are inclusive of its bid price. • Well detailed breakdown prices.	30

11. Submission Of Proposal

Interested firms with the required qualification and experience may submit their Technical & Financial Proposals to the following address: procurement@africanguaranteefund.com on before **28ᵗʰ February 2025 at 1700hrs EAT**

Successful bidder shall be contacted directly via email.

NOTE: -
AGF reserves, at its sole discretion, the right to select or reject, either in totality or partially, any or all proposals made in the context of this RFP/TOR. Any such decisions made will be final and no correspondence will be engaged in, other than to inform the bidders of the outcome of the process.

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