



## **TRADE AND DEVELOPMENT FUND EASETRADE MSME DIGITAL INFRASTRUCTURE LENDING PROJECT**

### **TERMS OF REFERENCE FOR INDIVIDUAL CONSULTING SERVICES EASETRADE PROJECT MANAGER**

#### **1. BACKGROUND**

The Trade and Development Fund (TDF), on behalf of its project co-founding partners, the Mastercard Foundation, and the Trade Catalyst Africa (TCA) is implementing the EASETRADE MSME Digital Infrastructure Lending Project (EASETRADE), a three-year inclusive finance and capacity development project aimed at empowering Micro and Small Enterprises (MSEs) with a particular focus on youth and young women.

EASETRADE intends to mobilise, deploy and catalyze MSMEs access to trade finance, leveraging the credit scoring capabilities of digital platforms to replace the need for hard collateral, and eventually crowd in financial institutions and fintechs, thus increasing MSME uncollateralised lending in the region, including youth people, starting in Kenya.

In partnership with fintechs, EASETRADE will increase the role of fintechs and technology to enable digital trust in B2B trade, facilitate trade finance and increase access to capital for MSMEs through the AI enabled KYC/AML platforms to facilitate onboarding and access to data from multiple sources to build-up data repositories that will enable reliable borrower behaviour-based credit scoring as an alternative to physical collateral.

The EASETRADE project consists of two pillars:

i) **Credit financing facility:** For young entrepreneurs to trade meaningfully and alleviate poverty while creating employment for other young people in their communities. The program seeks to enhance young women's access to trade financing, digital literacy, technology adoption, and trade finance knowledge. This will lead to business growth, job creation, and economic development in Kenya and two other countries of implementation in the pilot phase (3 years). By addressing the unique challenges faced by MSMEs, the program aims to create a more inclusive, digitally literate, and economically robust MSME sector, essential for sustainable economic development and poverty reduction in the region.

ii) **Capacity development:** of financially disadvantaged traders, especially young women in rural areas, and selected digital lending ecosystem players who contribute to the success and faster integration of these entrepreneurs into the wider trade finance ecosystem.

## **1.1 Consulting Assignment Background**

TDF as the implementing entity of EASETRADE is responsible for implementing the project in Kenya and two additional countries to be selected by the end of the first year of the project term. TDF's strong presence in the region and experience in managing development finance projects make it an ideal partner for the EASETRADE partners in managing the EASETRADE project.

The EASETRADE Project Manager will be a key figure in ensuring that the project is effectively implemented, financial disbursements are aligned with the project budget, partner expectations are managed, and the project delivers its intended impact.

## **2. OBJECTIVE OF THE ASSIGNMENT**

The consulting assignment's primary objective is to ensure the successful management, and implementation of the EASETRADE Project in collaboration with the leadership and Programme Management team of the TDF.

Specific objectives include:

- Delivering the project to achieve the expected credit targets
- Providing capacity-building support to target project beneficiaries
- Managing and coordinating the implementation of the project to ensure smooth collaboration amongst project partners including the TDF, Mastercard Foundation, Trade Catalyst Africa, financial institutions, fintechs, sector associations, and project implanting sub-contractors.
- Monitoring performance of the project to meet the project's expected outcomes.
- Ensuring adherence to the project's guidelines on financial management, transparency, and accountability throughout the project lifecycle.

## **3. SCOPE OF WORK AND SPECIFIC TASKS**

The EASETRADE Project Manager will undertake the following activities in close coordination with TDF and EASETRADE stakeholders.

### **3.1 Project Management and Implementation**

- Execution of EASETRADE funders' framework agreement, as well as the grant agreement with Mastercard Foundation.
- Lead the day-to-day management of the EASETRADE Project, ensuring that the project is effectively implemented ensuring all activities align with the Project objectives, timelines, and budget.
- Coordinate the establishment of the Project steering committee and sign off its terms of reference.
- Coordinate with Project stakeholders to ensure a seamless operational flow and resolve any challenges that may arise during implementation.

### **3.2 Implementing the EASETRADE Project Financing Facility**

- Collaborate with TDB Group functions including lending operations to ensure that EASETRADE Financing facility disburses all Project funds.
- Collaborate with the fintechs through the intermediary financial institutions to ensure that the project funds are reaching the beneficiaries.

### **3.3 Capacity Development Component of the EASETRADE Project**

- Collaborate with the TDB functions including the TDB academy in the implementation of the capacity development of the Project
- Oversee the implementation of the capacity development activities of the Project.
- Supervise the sub-implementing partners of the capacity development component of the Project
- Coordinate the institutional strengthening requirements of the Project.
- Consultation with key stakeholders to ensure buy-in, align expectations, and address any operational concerns.

### **3.4 Project Baseline Survey**

- Oversee the project's baseline mapping in Kenya and agree impact metrics with partners during the project's inception period and in 2 additional countries in year 2 of the project term.
- Oversee the integration of the baseline survey results into the Project's impact framework and their utilisation by the capacity development activities as well as in the pipeline development activities of the fintechs.

### **3.5 Market Scoping for Project Expansion**

- Oversee the selected consultant's project's expansion market scoping in 5 new countries.
- Presentation of the scoping results to TDF and its EASETRADE partners.
- Oversee the business modelling and selection of country level partners for the top 2 most promising countries of expansion.

### **3.6 Manage the Project's Expansion into a Pan African Programme**

- Fundraising for the Project's Expansion
- Selection and contracting of new country partners
- Design pan African expansion model including legal vehicle to support growth

### **3.7 Project Monitoring and Evaluation**

- Implement the monitoring and evaluation (M&E) framework that will track the performance of the Project
- Regularly review the performance data and provide insights or adjustments to improve program impact.

- Submit periodic progress reports to the TDF Executive Director and the EASETRADE Steering Committee, highlighting key achievements, risks, and recommendations for improvement.

### **3.8 Reporting**

- Ensure periodic reporting on the Project's performance in full alignment with the project's logical framework
- Submission of reports including to the TDF leadership including the Fund's relevant committees
- Submission of reports to the EASETRADE Project's Steering Committee

### **3.9 Stakeholder Engagement**

Build and maintain strong relationships with key stakeholders, including financial institutions, government agencies, community organizations, and international partners, to foster collaboration and support for the project

### **3.10 Risk Management**

Identify potential risks associated with the program and develop mitigation strategies to ensure compliance with all relevant regulations and guidelines.

### **3.11 Innovation, Gender and Youth Inclusion and Safeguarding**

Implementation of gender and youth inclusion best practices. Stay abreast on gender equity global policies and regional trends. Cultivate a culture of innovation within the program, encouraging creative solutions to enhance financial inclusion, business growth, and job creation.

### **3.12 Innovation and Best Practices**

Stay updated on global trends and innovations in financial inclusion and integrate best practices into program development.

### **3.13 Team Leadership**

Lead and mentor a diverse team of professionals, providing guidance, support, and professional development opportunities to ensure high performance and achievement of program goals.

## **4. DURATION AND LOCATION OF THE ASSIGNMENT**

The assignment will be for an initial thirty-six months (36) calendar months. This period is subject to continuity based on satisfactory performance and availability of funding (with a probation period of three (3) calendar months).

The position shall be based in Nairobi, Kenya, at the TDB Tower, 184 Lenana Road, with possible travel to the other Project countries.

## 5. REPORTING REQUIREMENTS AND TIMELINES FOR DELIVERABLES

S/No.	Deliverables/Reports	Timelines after contract commencement	Format of submission
1.	A consolidated monthly progress report detailing tasks performed/achievements as per scope of works highlighting challenges and recommendations to address the challenges	Within 7 days after the end of the reporting month	Soft copy

The Consultant will prepare a monthly report highlighting the tasks performed, challenges, and specific recommendations on key actions that should be taken to steer the project to success.

The Consultant shall also, where required, prepare summary of status report(s) of works executed. All reports prepared by the Consultant shall be submitted to the Executive Director TDF through the Programme Manager, TDF.

## 6. REMUNERATION

The Consultant shall be remunerated based on a monthly rate, which will be negotiated with the successful candidate. Remuneration will be based on competitive rates, commensurate with the selected candidate's level of expertise and work experience, provided he or she has satisfactorily fulfilled all requirements stipulated herein.

Payment shall be monthly upon submission and approval of the monthly reports. The consultant will submit to the Executive Director, TDF, through the Programme Manager, TDF, a daily timesheet monthly, with a supporting invoice, as the basis for payment for the consultancy services.

Costs incurred by the Consultant outside the assignment location will be reimbursed upon submission of a statement of expense and verifiable supporting documentation.

## 7. MINIMUM QUALIFICATION AND EXPERIENCE REQUIREMENTS

- i. Education: Master's degree in business administration, Economics, Finance, or a related field with a relevant professional qualification as added advantage.
- ii. A minimum of 10 years of diverse regional or global experience in managing performance-based programs, grants management, preferably within the inclusive finance, blended finance, or digital credit sectors.
- iii. A minimum of 5 years of experience in project management, with extensive background in managing large-scale, multi-stakeholder development projects with a strong focus on capacity strengthening, adult education and financial inclusion at strategic or management level.
- iv. In-depth knowledge of trade finance, technology adoption, and digital literacy.

- v. Proven experience in project management, particularly in a multi-stakeholder environment involving government, donors, and private sector partners.
- vi. Proven experience working with multilateral development institutions and managing large-scale, donor-funded projects.
- vii. Strong financial management skills, including experience managing large-scale donor-funded projects.
- viii. In-depth knowledge of monitoring and evaluation frameworks.
- ix. Excellent communication and interpersonal skills, with the ability to engage with a wide range of stakeholders.
- x. Familiarity with Mastercard Foundation strategy to promote and expand employment opportunities for young people or experience working on Mastercard Foundation funded projects.
- xi. Strong analytical skills, with the ability to analyze data and generate actionable insights for program improvement.
- xii. Proficiency in risk management and impact measurement, with experience in developing and implementing risk mitigation strategies.
- xiii. Expertise in fund management, particularly in allocating and managing funds for youth and women-owned businesses.
- xiv. Certifications: Professional certification in project management such as PRINCE2, PMP, or equivalent as an added advantage.
- xv. Regional Experience: Experience working in the East and Southern Africa region is highly favorable, with a strong understanding of the local economic, social, and regulatory environments.

**Personal Attributes:**

- i. **Leadership:** Demonstrated ability to lead and inspire teams towards achieving program goals, with a focus on fostering a collaborative and inclusive work environment.
- ii. **Adaptability:** Flexibility to adapt to changing program needs, stakeholder expectations, and external conditions.
- iii. **Empathy:** Deep understanding of the challenges faced by MSMEs, particularly those owned by women and youth, and a commitment to addressing these challenges through innovative solutions.
- iv. **Innovation:** Creative thinking and problem-solving skills, with a passion for developing and implementing effective solutions for financial inclusion and business growth.

## **8. MANAGEMENT AND ACCOUNTABILITY OF THE ASSIGNMENT**

Reporting to the Executive Director, TDF with a functional reporting line to the Programme Manager, TDF.

## **9. RESPONSIBILITY OF THE CLIENT**

The client will provide working space adequately equipped and furnished, provide all available existing information including the communication strategy, data, reports and clips and will assist the Consultant in obtaining other relevant information and materials from project partners where necessary.

However, it is the duty of the Consultant to check availability, quality and suitability of this information. The information, data, reports as mentioned above will be available for the consultant's unlimited use during execution of the proposed services within the project.

Where travelling individually on project duties, subsistence allowance shall be paid in the equivalence of the TDB Group rates. All individual travel shall be approved prior to the task by the Executive Director, TDF through the Programme Manager.

## **10. RESPONSIBILITIES OF THE CONSULTANT**

The Consultant shall be responsible for their own transport to his/her workplace, accommodation, insurance, Airtime and other associated costs.

The Consultant shall perform the Services and carry out the Services with all due diligence, efficiency and economy, in accordance with generally accepted professional standards and practices, and shall observe sound management practices, and employ appropriate technology and safe and effective equipment, machinery, materials and methods.

The Consultant shall always act, in respect of any matter relating to this Contract or to the Services, as a faithful adviser to the Client, and shall always support and safeguard the Client's legitimate interests in any dealings with third parties.

The Project Manager has an obligation to disclose any situation of actual or potential conflict that impacts on their capacity to serve the best interest of the Client, or that may reasonably be perceived as having this effect. Failure to disclose such situations may lead to the disqualification of the Project Manager or the termination of his/her Contract.

## **11. CONFIDENTIALITY, PROPRIETY RIGHTS OF CLIENT REPORTS AND RECORDS**

- i. All the reports, data, and information developed, collected, or obtained from the implementing agencies etc., Client, and other Institutions during this exercise shall

belong to the Client. No use shall be made of them without prior written authorization from the Client.

- ii. At the end of the services, the Project Manager shall relinquish all data, manuals, reports and information (including the database, codes, and related documentation) to the Client and shall make no use of them in any other assignment without prior written authority from the Client.

## **12. SUBMISSION DEADLINE**

Applications should be submitted to the following email: [\*\*procurement@tdbgroup.org\*\*](mailto:procurement@tdbgroup.org). no later than 17h00 hours Nairobi Time on Friday, December 6<sup>th</sup>, 2024.