



POVERTY REDUCTION FUND III - ADDITIONAL FINANCING

IDA-AF Credit No. 6506, Project No. P168620

Request for Expression of Interest (EOI) For Consulting Services to Micro-Finance Officer

The Government of the Lao People's Democratic Republic has received financing from the International Development Association (IDA) of the World Bank towards the cost of the Poverty Reduction Fund III - Additional Financing and intends to apply part of the funds to cover eligible payments for hiring the Consulting Services to Micro-Finance Officer.

The Micro-Finance Officer (MFO) is responsible for developing and monitoring microfinance system to be applied under Component 4: Livelihood and Nutrition of PRFIII AF. MFO's main responsibilities include a) developing Lao contextualised microfinance guidelines to be ultimately applied by Self Help Groups (SHGs), Village Self Help Groups Management Committees (VSMCs) and Production Groups (PGs), building capacity and supervising District Coordinator, M&E and Livelihood (DCMEL), District Finance, Administration and Micro-Finance Officers (DFAMOs) and Young Graduates (YGs) to enable them to effective work with and support the target groups (SHGs, PGs and VSMCs) though Village Livelihood Coordinators (VLCs). NFO is also expected establish and maintain relationship and knowledge sharing with all national and donors organizations involved micro-finance programs in Laos.

The Poverty Reduction Fund Project now invites eligible Consultants to indicate their interest in providing the Services. Interested Consultants should provide information including CV with description of similar assignment demonstrating that they have the required qualifications and relevant experience to perform the Services.

The Consultants eligible to apply for the Micro-Finance Officer include the following:

- Master's Degree in Accounting, Finance, Economics or Statistics, Micro-Finance, Community Development, Economic Development;
- Minimum of 5 year experience in rural microfinance training and technical assistance, and 3 year experience in participatory planning and establishment of self-help management groups;
- Comprehensive knowledge of SHGs best practices, especially with regard to the provision of financial services in rural areas for agricultural and non-agricultural activities;
- Good understanding of microfinance sector development principles and approaches, the different types of financial institutions and their services;
- Knowledge of participatory approaches for capacity building;
- Excellent report writing and communication skills in Lao and English;
- Ability to work in a multicultural setting;
- Understanding of gender mainstreaming is preferred.

The successful consultant will be selected under Individual method in accordance with the procedures set out and the attention of interested Consultants is drawn to paragraph 3.14 to 3.17 of the World Bank's Procurement Regulations for IPF Borrowers, dated July 2016, revised November 2017 and August 2018, which can be found at the website: www.worldbank.org/procure.

Further information including Terms of Reference can be obtained at the address below during office hours from 08:00 to 16:00 hours, from Monday to Friday (Standard Lao PDR time), or visit <http://prflaos.org/vacancy>.

Expressions of interest must be delivered in a written form to the address below (in person, or by e-mail) by 16:00 hour no later than 05th April 2021.

Expressions of interest must be delivered to the address below:

Attention to: Procurement Unit, Poverty Reduction Fund III - Additional Financing
C/o Prime Minister Council's Office
Sisavat Village, Nahaidiew Road, Chanthaboury District, Vientiane Municipality, Lao PDR
Phone: 856-21-261479-80 (ext. 105), Email: youthavinh@prflaos.org



Pasonexay INSISIENGMAY

Executive Director

Terms of Reference

Position	Micro-Finance Officer (MFO)
Number of Position/s	1
Location	Central office or Project Management Team Office in Vientiane Capital with regular visit to targeted provinces and districts
Supervisor	Head of Livelihood and Nutrition (LN) Unit
Technical Counsellor	Head of LN Unit, consultants
Close coordination with	LN staff, and M&E Team
Duration	A one-year contract with an initial probation period of 3 months Renewal subject to PRF organisational requirements, budget, and annual performance review

A Summary of Role

The Micro-Finance Officer (MFO) is responsible for developing and monitoring microfinance system to be applied under Component 4: Livelihood and Nutrition of PRFIII AF. MFO's main responsibilities include a) developing Lao contextualised microfinance guidelines to be ultimately applied by Self Help Groups (SHGs), Village Self Help Groups Management Committees (VSMCs) and Production Groups (PGs), building capacity and supervising District Coordinator, M&E and Livelihood (DCMEL), District Finance, Administration and Micro-Finance Officers (DFAMOs) and Young Graduates (YGs) to enable them to effective work with and support the target groups (SHGs, PGs and VSMCs) though Village Livelihood Coordinators (VLCs). NFO is also expected establish and maintain relationship and knowledge sharing with all national and donors organisations involved micro-finance programs in Laos.

B. Roles and Responsibilities

Management and Oversight

1. To review and improve the existing management system of savings and credit, microfinance including the guidelines and other tools to be applied by SHGs, PGs and VSMCs in the target villages;
2. Supervise and support DCMELs, DFAMOs based in the target District Offices and Livelihood Young Graduates (LYGs) based in kumban or village to enable them to effectively work with and provide assistance and services to SHGs, PGs and VSMCs;
3. Review and provide recommendations for improvement and clearance to be provided by the Head of LN Division to microfinance related workplans and selected family business or livelihood activity proposals prepared and submitted by DCMELs (with inputs DFAMOs and YGs);

Capacity Building

4. Build the capacity of the DCMELs, DFAMOs and LYGs to enable them to effectively work with and provide assistance and services to SHGs, VSMCs and PGs in loan application and contract management;
5. Conduct training need assessment, develop capacity building plans and provide training and follow-up trainings (as needed) to DCMELs, DFAMOs and LYGs in order to build their capacity to:
 - Facilitate the delivery of microfinance training to SHGs, PGs and VSMCs leaders;

- Facilitate refresher sessions on microfinance training and knowledge sharing/exchange activities for SHGs, PGs and VSMCs leaders and selected or outstanding members as needed;
 - Conduct an assessment and prepare report on completed training.
 - Conduct site visit and participate in donors missions to monitor and provide necessary support for the microfinance related activities (SHGs, PGs and VSMCs) through the district staff.
6. Where necessary, review and provide comments/recommendation for selected Family Investment Plans and Activity Investment Plans based on the SHG, PG and VSMC guidelines;

Monitoring Analysis and Reporting

7. Ensure that all key data are collected on time, recorded in the MIS system by her/his Microfinance Assistant (MFA) to ensure that all key performance indicators are updated on time and made available for reporting and review by the Head of LN Division, ED and donors.
8. Monitor, strengthen the implementation and ensure compliance of the microfinance guidelines and tools by SHGs, PGs and VSMCs including loan application and review process, loan agreement/contract management and performance in line with workplan and business proposals and the Program's Rural Credit Fund procedures;
9. Prepare and provide monthly report/update or prepare inputs for semi-annual and annual progress reports to Head of LN Division on microfinance status and loan performance and regulation/guidelines compliance by the target groups.

Other

10. Comply with PRF principles and Code of Ethics and Conduct
11. Within scope of her/his responsibility, promote PRF profile, protect interest and explain PRF principles and processes to GoL representatives, donors, concerned parties and NGOs as required;
12. Accomplish other tasks as requested by Supervisor, according to project needs

C. Position requirements

Qualifications and experience

- Master's Degree in Accounting, Finance, Economics or Statistics, Micro-Finance, Community Development, Economic Development
- Minimum of 5 year experience in rural microfinance training and technical assistance; and 3 year experience in participatory planning and establishment of self-help management groups
- Comprehensive knowledge of SHGs best practices, especially with regard to the provision of financial services in rural areas for agricultural and non-agricultural activities;
- Good understanding of microfinance sector development principles and approaches, the different types of financial institutions and their services;
- Knowledge of participatory approaches for capacity building;
- Excellent report writing and communication skills in Lao and English.
- Ability to work in a multicultural setting;
- Understanding of gender mainstreaming is preferred.

Personal Attributes

- Excellent computer skills including all MS. Office programs, financial management systems
- Experience in government and foreign aid development project operations;

- Good level of English skills (speaking, reading and report writing).
- Good communication and social skills.
- Ability to work independently and within a team;
- Willingness to travel to and within the target districts and villages for extended periods of time

D. Deliverables

The deliverables would include:

1. Plan of action and a schedule of activities for completing tasks within the consultancy period;
2. Monthly status reports on the activities being performed under the consultancy;
3. Technical Assistance and Training Completion Report for DLOs, VLCs, SHGs and VSMCs, detailing the activities completed, the methodology used in carrying out the technical assistance and training, problems encountered while carrying out activities, solutions implemented (if any) for resolving problems encountered, lessons learned from the different activities carried out and recommendations for the LN.
4. Family Investment Plans and Activity Investment Plans for the SHGs and VSMCs with clearly defined business model, financial projections and clear exit strategy and milestones for sustainability.