

Terms of Reference – Individual Contractor Assignment

Summary

Post Title	Individual Contractor – Financing Consultant, Basic Sanitation Fund
Type of Contract	National Consultancy
Purpose	Improve the uptake of Basic Sanitation Fund (BSF) loan through the implementation of BSF socio-economic impact study recommendations.
Location	Accra, with travel to Greater Accra, Kumasi, Tamale, Ho, Cape Coast, Komenda Edina Eguafo Abrem Municipal Assembly (KEEA) and other Municipality and Metropolitan Assemblies (MMAs) where relevant
Duration	11.5 months
Start Date	1 st May 2021 (Tentative)
Reporting to	Chief of WASH
Budget Code	SC150025 & SM200879: WBS/1620/A0/05/803/008
Project and activity codes	Output 8.2: Activity 1.4

Background

UNICEF Ghana has been supporting the Government of Ghana (GoG) to implement the Urban Sanitation Programme (USP) since 2015. Initially implemented in Tamale, Ho and Ashaiman metropolitan, municipal assemblies (MMAs), the Programme was extended to two new MMAs, Cape Coast and KEEA in 2020.

Sanitation financing is one of the core components of the USP. The Basic Sanitation Fund (BSF) which was launched in December 2018 aims to make financing affordable and accessible to increase sanitation uptake. The fund is administered through the ARB Apex Bank (Apex Bank), with Rural Community Banks (RCBs) on-lending to households and/or small and medium enterprise (SMEs) for the explicit purpose of building household toilets in targeted urban areas.

Initially, significant interest was shown by households and SMEs in borrowing money to build household toilets, resulting in over 300 household and 11 business loans disbursed in first 5 months in 2019 through the BSF. However, the outbreak of COVID-19 in 2020 affected BSF progress due to economic impacts on families and subsequent difficulties for RCBs in organizing community consultations, mass registration and other events to promote new loans. As a result, few loans were disbursed in 2020. However, RCBs took the opportunity to focus on improving repayments through intense follow-up, loan rescheduling, and, as a last resort, prosecution, which helped improve recovery levels.

A social and financial impact assessment of the BSF was undertaken in the second half of 2020. Both the assessment and the experience to date indicate that enhanced focus on loan uptake and repayment by both SMEs and households is required.

Justification

The impact assessment identified several challenges for poor households and SMEs in accessing the loans and in their ability to repay within agreed timeframes. Similarly, the RCBs encountered limitations in reaching potential customers to effectively promote the product, to increase disbursement and ensure repayment in a timely manner.

The assessment also recommends Apex Bank to consider Financial Service Providers (FSPs), Financial Institutions (FIs), Financial Non-Governmental Organizations (FNGOs) and Civil Society

organization (CSOs) as lenders of BSF loans in addition to RCBs. In addition, there is a need for better marketing of household toilets with adequate technical information on different toilet options in order to better manage the customers' expectations and providers' responsibilities.

The recommendations are expected to be incorporated in operations in Tamale, Ho, Cape Coast and KEEA MMAs to improve the uptake of BSF loans and their re-payments.

Given the need for financing (micro-credit and loan management) and marketing (product design and promotion) expertise, with banking and investment background, UNICEF is seeking to recruit a sanitation financing consultant for a period of 11.5 months. The consultancy is expected to commence from 1st May 2021.

Purpose

The purpose of this consultancy is to provide technical expertise to accelerate implementation of BSF with more households and SMEs taking loans and with an improved rate of re-payment. The consultant will coordinate existing BSF activities on disbursement and repayment at field level by working closely with Apex Bank and RCBs, FIs, FNGOs, CSOs, MMDAs, BSF beneficiaries (Households and SMEs) and other stakeholders. The consultant will also identify opportunities for further scaling up of the BSF.

Specific Tasks include

1. Accelerating BSF loan disbursement for financing household toilets

- Support Apex Bank and RCBs in improving fund disbursement and recovery rates.
- Work with Apex Bank, RCBs and other partners in identifying digital solutions to improve the efficiency of BSF application, disbursement and re-payment processes.
- Support Apex Bank in scoping and selecting suitable RCBs, FIs, CSOs and WASH FNGOs.
- Strengthening Mutual Savings and Loans Associations (MSLAs) to enable accessing BSF (support formation of MSLAs where no such structure exists).
- Support establishment of BSF in new MMAs of Greater Accra and Greater Kumasi;

2. Support to Apex Bank, RCBs, CSOs and MMAs in product design and marketing.

- Support better marketing of the toilets through clear specification and designs for different options
- Support sanitation SMEs in planning and management practices, including accessing loans and repayments.
- Support MMAs in organizing sanitation fairs to bring suppliers and buyers together.
- Support capacity development of artisan associations to develop into a strong group with increased coverage of communities with sanitation services and products.
- Support sanitation businesses to foster linkages with other stakeholders in the municipalities and metropolitan authorities.

3. Support MMAs and communities in better access to loans through BSF

- Provide capacity building support to MMAs on BSF and its operations.
- Support MMAs in improving the awareness among households and SMEs about the BSF loan for household toilet.
- Support partner CSOs to effectively mobilize the communities to access BSF.
- Support partner CSOs to mobilize and develop the MSLA groups into viable entities to access BSF loans and construct household latrines.

4. Support in monitoring and evaluation.

- Ensure monthly disbursement and recovery data are collected, analysed and used for decision-making. Use the existing data collection tool or update it as necessary.

- Carry out routine monitoring of RCBs performance (contact each RCB at least once in three months in person or by virtual means) to ensure that BSF is being operationalized in the field and achieving results.
- Develop or modify the performance evaluation templates of sanitation SMEs, FSPs (RCBs, FIs, FNGOs, CSOs) and MSLAs and support the performance evaluation.
- Update and report on the progress of sanitation businesses, financial institutions and MSLAs.
- Update monthly BSF factsheet.

Expected Deliverables

The selected consultant is expected to submit a detailed activity plan on signing the contract, considering the timeframe. Any review of the timeframe should be discussed depending on work progress and unforeseen challenges. The consultant is expected to deliver the following within 11.5-month assignment.

Month	Deliverable/s	Means of Verification
1 st	By end of 3 rd week, detailed workplan developed to rollout the key BSF Impact study recommendations 2021-2022.	Rollout plan
1 st -2 nd	By end of 6 th week, the internal processes of RCBs/FIS/CSOs are reviewed and bottlenecks/risks mapped for improvement towards a lean and robust loan processing system (Target: 2-4 paged report)	A report on list of issues and improvement plan
2 nd -3 rd	By 10 th week, loan application formats and templates are reviewed for swift loan processing in consultation with Apex Bank, RCBs, artisans, SMEs, MMAs and communities (Target: Updated formats)	Updated loan processing formats and templates
3 rd -4 th	By 15 th week, RCB/FIs staff, MMDA staff, target community leaders, artisans, SMES, MSLAs are trained on loan application and disbursement tools and formats (Target: 4 MMAs).	Training report, availability of tools/ formats for reference
2 nd -5 th	By 20 th week, household latrine design promotion package developed in a simple and attractive format with drawing, BOQs, cost estimate for the use of sanitation SMEs. (Target: 4 latrine options are available)	At least 4 latrine designs are available in fuser friendly format (leaflet) with BOQs and cost.
4 th -5 th	By 20 th week, guidelines on mutual savings and loan association (MSLA) updated. Based on which, support to MSLA (new formation or strengthening existing ones) project MMAs (Target: 6 MSLAs).	MSLAs are part of BSF loan beneficiaries and taking advantage of it.
5 th -7 th	By 26 th week, latrine artisans and MSLA members are trained on sanitation business development based on RBF guidelines and	Additional 5 latrine businesses are financed and

	household latrine product package (Target: 50 artisans and 50 MSLA members)	3 MSLAs have taken loan from BSF in in new MMAs.
5 th -8 th	By 24 th week, the first and by 30 th week, the second sanitation fairs organized involving all sector partners and local sanitation businesses (Target: 2 Cape Coast/KEEA & Kumasi/Accra)	Reports of sanitation fair
6 th -8 th	By 30 th week, database to track loan disbursement to businesses and households is updated and in operation (Target: monthly disbursement and re-payment records available)	Updated tracking system in operation.
6 th -10 th	By 40 th week, Sanitation SME's in 4 MMAs have received at least one follow-up support in improving product promotion financial management capacity (Target: 15 SMEs operational)	Field report /monthly report
3 rd -11 th	By 44 th week, at least two follow-up supports received by RCBs and FIs in each MMA on loan disbursement and recovery improvement (Target: 500 new loan issued)	Field report / monthly report
1 st -12 th	Monthly report and end of assignment report capturing work completed in 11.5 months	2-4 paged monthly report; 10 paged assignment end report
Note: In addition to above deliverables consultant is expected to provide monthly update (factsheet) on BSF disbursement and re-payment		

Reporting

The consultant will report to Chief WASH. The NOB WASH Officer (Urban Sanitation) and Urban Sanitation WASH Specialist will be first point of contacts with whom the consultant will work on a daily basis to ensure that all BSF targets are delivered in a timely manner. The consultant will also coordinate with other WASH team members and sector partners as deemed necessary and relevant.

Working Modalities

Considering the ongoing COVID-19 pandemic and limited physical staff presence in the office, the consultant will mostly telework from home until full return-to- office is authorized. The consultant will work closely with Urban Sanitation Officer, the Municipal Resource Persons (MRPs), Urban WASH Specialist (International) and other members of the WASH team. Consultant will also work closely with key project implementing partners (Apex Bank, RCBs, FIs, MMAs and CSOs working in BSFs). Consultant will need to frequently meet with Apex Bank and RCBs officials dealing with BSFs either in person or online, while adhering to all COVID-19 protocols for UNICEF staff and consultants. In addition, frequent travel to Programme MMAs outside of Accra will be required, e.g. Kumasi, Tamale, Ho and Cape Coast and KEEA. For such official travel, UN DSA rate and applicable means of transport will be provided by UNICEF. For travels to Kumasi and Tamale, UNICEF will arrange flight tickets with DSA. For travels to Cape Coast, Ho and KEEA, in the event that UNICEF is not able to provide a vehicle, the consultant may be reimbursed the cost for such field visits based on pre-agreed lumpsum cost. Travel plan and all travel related costs must be pre-agreed with supervisor and in consultation with the Admin section to facilitate reimbursement, all field travels must comply with required UN/UNICEF clearance and protocols.

Fee Payment Schedule

The consultant will be paid on a monthly basis upon submission of a brief monthly report and its approval by the supervisor as stated above.

Required qualification and Experience

- The applicant must be a Ghanaian with a minimum of master's degree in Financing, Banking, Business Development or any other related field linked to financing, micro-credit and business management.
- Additional qualification in Management and Business Administration will be an asset.
- A minimum of three years progressive experience of development financing, banking, micro-credit, business development and sanitation marketing.
- Experience of working with Mutual Savings and Loan Association (MSLA), micro-finance, credit and loan institutions and rural banks in Ghana is desirable.
- Proven experience of supporting Financial Service Providers (FSPs) and knowledge of SPs, knowledge of lending mechanisms, would be a valuable an asset
- Proven planning and organizational skills and strong drive for results
- Ability to formulate strategies and concepts
- Innovative and analytical skills
- Effective coordination of skills, networking and influencing
- Good communication and report writing skills
- Data management and computation skills

General Conditions: Procedures and Logistics

- Refer to paragraph above on Working Modalities
- The individual contractor should arrange his/her own laptop.
- The individual contractor will be provided internet data

Policies both parties should be aware of:

- Under the consultancy agreement, a month is defined as 21 working days, and fees are prorated accordingly. Consultants are not paid for weekends or public holidays.
- Consultants are not entitled to payment of overtime. All remuneration must be within the contract agreement.
- No contract may commence unless the contract is signed by both UNICEF and the consultant or Contractor.
- No consultant may travel without a signed travel authorization prior to the commencement of the journey to the duty station.
- Consultants will not have supervisory responsibilities or authority on UNICEF budget.
- Consultant will be required to sign the Health statement for consultants/Individual contractor prior to taking up the assignment, and to document that they have appropriate health insurance, including Medical Evacuation.
- The consultant must complete upon arrival the form, 'Designation, change or revocation of beneficiary', at the HR Section.

Modality of Dissemination:

a) Advertising vacancy

Newspaper

E-mail

UNICEF Website

Relief/External websites

UN Agencies

Other Please specify: (e.g. inviting experts in the field of)

b) **Selection from Roster**

c) **Other** Please specify: XXX

Interviews planned:

Yes No

Application Procedure:

Interested candidates should apply on-line to the link provided attaching current CVs and indicate their daily professional fees in Ghana Cedis. Also attach a two-paged write up on how he/she intends to accomplish this assignment within given time frame. The applications will be evaluated based on CV/Resume and the write up. There may be an assessment for shortlisted candidates.