



FSDMoç  
FINANCIAL SECTOR DEEPENING  
MOÇAMBIQUE

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## Terms of Reference

### Facilitator and Documentalist for FSDMoç Analysis of its Capability to Execute its long-term Theory of Change

#### What is FSDMoç?

Its web page notes that Financial Sector Deepening Moçambique is a facility for financial sector development with a focus on expanding levels of inclusion. It directs its investments and insights to address constraints in the financial market, helping the diversification of Mozambique's economy and bringing prosperity and economic resilience to Mozambique's people. At the core of its strategy, are women, youth and the rural low-income population, as well as small businesses that lack access to appropriate and accessible financial services. It supports its key stakeholders to both innovate and expand financial services, using technical expertise and targeted funding to boost their capacity and the people they serve. Since undertaking a review of its Theory of Change and business ecosystem strategy in February 2022, it has added the urban population and a focus on poverty mitigation to that web description.

#### Background to this mandate:

Following up on its Inception Report to the Embassy of Sweden in Maputo, FSDMoç has begun a process that will lead to a definition of the capabilities it will need in order to be able to meet its strategic goals.

The need to undertake this analysis is derived from the evolution of FSDMoç as a legal entity: first established as a project under the umbrella financing of the United Kingdom and Sweden's development cooperation programs (Dfid/FCDO and Sida) (from 2014 to 2021), and then as a cooperative from (2021 to 2022) essentially under Swedish financing, the FSDMoç has lost the technical support and other competencies associated with being a "project" under the direct management of a non-Mozambican firm under contract to Dfid/FCDO. When the Dfid /FCDO contract ended because the gold of set a foundation was not yet completed, FSDMoç found it necessary to transform itself into a cooperative, leaving it able to benefit from donor funding and then assume more responsibility for the quality of its deliverables and the sustainability and relevance of its innovation-related interventions.

FSDMoç is still changing. It is in the process of transitioning to a foundation legal structure and has significantly modified its strategic objectives for the mid- to long-term. In that context it needs to ensure



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that it has the capability to deliver on its expected performance, whether that be defined internally or through its governance structure which includes a Board of Patrons and a Board of Directors.

After consideration of the most appropriate strategy for undertaking this analysis, FSDMoç has decided to:

- a) Undertake this analysis internally with expert technical and strategic advice from key advisors. A senior FSDMoç executive will manage and supervise the execution of the analysis. Internal resources will develop and provide the data required.
- b) An external resource will provide support to the FSDMoç executive and the individuals who provide the data and the details required for the analysis.
- c) Data and analysis documentation will be assigned to an external contractor because it is the best use of internal-to-FSDMoç resources.

It is expected that the capability gap analysis should be finished by the middle of July and that the basic plan to fill the gap should be in place by the end of July.

#### **Deliverables:**

The facilitator and documentalist will fulfil two essential functions:

1. to perform necessary follow-up actions at all levels of the organisation to ensure that data (of all kinds) that is required for the analysis is prepared at a quality level that is expected by the FSDMoç executive and communicated to the FSDMoç executive. This may involve helping individuals to prepare materials that are appropriate and relevant. This could be accomplished through mentoring and explaining use of the templates, but the facilitator will be called on to undertake follow-up with every staff member to identify if they need that type of assistance. Issues of any kind will be communicated to the FSDMoç executive in charge.
2. To document the capability gap process by collating, combining, aggregating or otherwise facilitating the data gathering and analysis process, including providing advice on the process itself or the types of data that should be generated. In this context, the facilitator and documentalist will need to work with all FSDMoç employees to ensure that the capabilities that are taken into account reflect the Theory of Change of FSDMoç and the expanded business ecosystem that FSDMoç will need to be able to “manage”.

The contractor will report to the FSDMoç executive responsible for the analysis, and will form a “project support team” with that person and the external resource. Internal direction will be provided by the FSDMoç executive.



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It is expected that the mandate will include interviews with key stakeholders and the facilitator may be asked to attend in order to document the exchange. Other than internal-to-Maputo travel, no other travel is envisaged. The Contractor will provide his or her own travel logistics to these meetings.

### Qualifications required:

The documentalist and facilitator will possess the following experience and education:

- A Masters' level degree in a social or socio-economic domain
- At least ten years experience in the provision of consulting (i.e. research and evidence-based) services (ex. analyses, evaluation, comparison surveys, impact studies) in a field related to financial or social inclusion.
- Experience in the financial sector in Mozambique
- At least one demonstrated experience in the analysis or evaluation of financial inclusion projects
- At least five mandates having an evidence-based research approach, requiring the collection of data from multiple sources and the analysis of that data.
- Three mandates involving recommendations to organisational structures and related fields
- Must have experience in working with senior executives in the financial sector,
- Three mandates using social or organisational impact methodologies.

**A knowledge of FSDMoç and its history and projects is a definite asset.**

### Temporal scope:

The mandate is expected to begin at the first week of July 2022 and will end at the first week of August 2022

### Selection grid

Qualification sought	Percentage weight
Formal education	5
Provision of services in a FI-related field	10
Mozambican Financial sector	10
Analysis or evaluation of FI projects	20
Evidence-based and multi-source research	15



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Recommendations concerning organisational structures	10
Working with executives in financial sector	10
Social or organisational impact (including measurement and monitoring)	10
Prior experience working with FSDMoç	10

Proposals should include:

- CV that includes the name and contact information for the proposed person
- A Suitability Matrix comparing the qualifications of the consultant to the required qualifications.

A possible template would be:

Required qualifications	Suitability of proposed person
Etc.	
Evidence-based and multi-source research	
Etc.	

- Fee expectations, based on hourly rates in Mozambican currency, exempt of taxes and expenses.