

TERMS OF REFERENCE - TORs
REGIONAL COORDINATOR – RURAL BANKING PROJECT

Ref: 001-PDP-FSDMoç/2019

Maputo, January 21st 2019

BACKGROUND

The Financial Sector Deepening Mozambique (FSDMoç), a program funded by the UK Department for International Development (DFID) and the Swedish Agency for International Development Cooperation (SIDA), supports the development of the financial sector with a focus on expanding the levels financial inclusion.

FSDMoç entered into a partnership with a BANK to support its rural expansion strategy, which entails to:

1. Increase its bank presence in remote rural areas;
2. Increase access to financial services (loans, savings, payments, and eventually insurance) by farmers, households and the community;
3. Decrease circulation of cash in the economy; and
4. Increase levels of financial literacy among farmers householders, with an emphasis on replacing cash with digital financial services.

The partnership has been formalized through the signing of an Non-Disclosure Agreement (NDA) and a Memorandum of Understanding (MOU) between FSDMoç and the BANK which main objective is to cooperate and seek innovative solutions for offering adequate financial services to small scale farmers.

FSDMoç and the BANK are now seeking a **Regional Coordinator** to work in the sites covered by the project, Nampula and Zambézia, and offer coordinating support during the project's implementation.

SCOPE OF WORK

The primary duties of the Regional Coordinator will be directly linked to the project's day-to-day activities (piloting and roll out) and should built on findings of a market research and financial literacy materials and strategy. These will include:

- Conduct in collaboration with the BANK and other relevant stakeholders, a quick baseline in both regions based on the key indicators related to the project;
- Ensure project implementation through regular meetings with the BANK's local representatives and other stakeholders according to project's objectives and success

indicators;

- Travel to the implementation sites (with the BANK representatives) to observe the community training sessions whenever necessary;
- Work as a connecting link between the field teams and other stakeholders;
- Ensure effective liaison and maintain good communication with public and private sector partners and other stakeholders;
- Prepare timely and quality project’s progress and implementation reports for submission to the BANK and FSDMoç, in accordance with reporting standards;
- Identify potential space for project’s improvement in each region (based on the outcomes of the pilot’s field work), both at the level of the implementation strategy (cascade) and in terms of the financial literacy approach and materials;
- Identify potential off-taker partnerships and locations for rolling-out the project;
- Maintain records on technical and financial aspects of project implementation, including monitoring of project’s activities and their outcomes (challenges and opportunities for leverage); as well as minutes, decisions and recommendations of meetings and workshops for support and guidance of the BANK and FSDMoç.

KEY PERFORMANCE INDICATORS AND DELIVERABLES

Deliverables	Key Performance Indicators
1. Monitor	1. Fields visits to implementation sites; 2. Meetings with the BANK representatives and FSDMoç.
2. Identify opportunities for leverage/improvement	1. Proposed interventions, both at the level of the implementation strategy and in terms of the financial literacy approach and materials; 2. Identification of potential early adopters to digital payments; 3. Identification of locations for rolling-out the project; 4. Identification of potential off-taker partnerships for the project, such as government, private sector, NGOs, local community-based organizations, associations, etc.
3. Report	1. Submission of reports to the BANK and FSDMoç on project progress; 2. Write case studies or blogs on the project

	<p>implementation;</p> <p>3. Submission of a final report at the end of the project, assessing project according to indicators and offering recommendations for future interventions.</p>
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DURATION, LOCATION AND NATURE OF ASSIGNMENT

The appointment will be for a period of 16 months, based in Nampula or Zambézia, subject to probationary period and performance, extendable as necessary to reflect project's timelines.

QUALIFICATIONS

- The Regional Coordinator will be recruited competitively following announcements in local and international press, and will have the following qualifications:
- Extensive working experience on the Mozambican market, particularly in the banking sector and financial services and products ecosystem for small scale farmers;
- A minimum of bachelor's degree in Economics, Business Administration, Project Management or related field;
- Adequate experience in project management is necessary. Each of the tasks and sub-tasks need to be taken up as individual projects and taken up simultaneously;
- Strong management skills, including ability to provide strategic guidance, technical oversight, mentor staff, build strong teams, develop work plans, and manage budgets and project expenditures;
- Stakeholder engagement skills is a must as the field work will have to be a major part of the role, which includes working with the BANK local representatives and the target groups (small scale farmers);
- Good multi-cultural and interpersonal skills with experience in networking with relevant partners at all levels, such as Government, donors, private sector, NGOs, local community-based organizations, associations, etc;
- Proven written, analytical, presentation and reporting skills and demonstrated computer skills;

- Have working experience in KYC techniques, digital payments services and HCD approach;
- Have ample experience in pilot testing and generating education and awareness initiatives;
- Should be proficient in both English and Portuguese. Knowledge of local languages (Macua/Elomwe) is an advantage but not a mandatory requirement.

SUBMISSION OF PROPOSALS

Applications must be sent by e-mail to the FSDMoç by e-mail: **fsdmoc@fsdmoc.com** with the subject "**Regional Coordinator - Rural Bank Project**" no later than Thursday, January 31, 2019, at 00:00 : 00 hours (CAT). Any questions or requests for clarification should be addressed to the following address: **fsdmoc@fsdmoc.com**, no later than Friday, January 25, 2019, at 00:00 hours (CAT).