

# Sierra Leone Financial Inclusion Project (SLFIP)

(IDA Project No.: P166601)

**Consulting Services:** A MAPPING OF GOVERNMENT PAYMENTS FOR THE FINANCIAL INCLUSION PROJECT  
SL-MOFED-186420-CS-INDV

(Date of Issue: 13<sup>th</sup> August, 2020)

## **REQUEST FOR EXPRESSIONS OF INTEREST**

### **1. BACKGROUND**

The Government of Sierra Leone has received a loan of USD\$12M from IDA/World Bank to implement the Sierra Leone Financial Inclusion Project. The Project has a development objective to increase the interoperability of digital payments and access to financial services. The Project is an Investment Project Financing (IPF) and comprised of three components. Component 1 – Ensuring interoperability of digital payments; finances the hardware, software, and consulting services required to implement a switch successfully. Component 2 – Ensuring the viability of the payments system through increasing usage thereof by financing access points for the switch, including Point of Sale (POS) terminals, mobile wallets, and government payments. The component has a particular emphasis on increasing access in areas of the country with particularly low levels of financial inclusion, and in particular, rural areas. The component also supports other barriers to the usage of the payments system, including legal and regulatory barriers and financial awareness. Component 3 – Project Implementation Support; finances a project coordinator and oversight mechanisms for the project to ensure private sector stakeholder involvement.

In particular, component 2 aims to support linkages to the country's existing and planned payment systems, including through facilitating government payments and revenue collection via electronic methods in an environment where government payments are fragmented and not processed in a digitally systematized manner. More broadly, there is a need to understand how to harmonize and streamline the digitization of government payments in a systematic and digital manner. At present, government payments are made through a variety of avenues, including cash, check, ACH, RTGS, and mobile money. In this fragmented approach, there are time and operational inefficiencies from manual processes and requirements for individuals to physically retrieve their salaries. Digitizing payments also stands to improve the transparency and effectiveness of payments by creating a digital paper trail. Digitizing payments will also promote financial inclusion by necessitating individuals to have accounts to make/receive digital payments.

### **2. GOAL AND OBJECTIVES OF THE ASSIGNMENT**

For an individual consultant to develop a mapping of government payments with recommendations for their digitization, including a budget on 3-5 options for the project to finance any hardware, software, and Technical Assistance, needed to support digital government payments.

### **3. SCOPE OF WORK**

To assist the authorities to adopt a holistic approach to assessing the government payments system as well as provide professional advice on the best practice for government payment flows and provide advice on making the process of government payments more efficient. This work is to include a

detailed budget on 3-5 options for the project to finance any hardware, software, and Technical Assistance, needed to support digital government payments per the mapping (the assessment) of government payments. The assistance will be provided based on the World Bank "General guidelines for the development of government payment programs".

Accordingly, the scope should, among others, cover the following:

- The value and volume of the government payments
- The current end-to-end process flow
- The issues and challenges with the current approach
- Future vision, strategic options and associated budget, and roadmap for digitization

#### **4. METHODOLOGY AND APPROACH**

In order to conduct the assessment, the consultant will be expected to:

- Carry out desk research which is driven by rigorous data and financial analysis
- Carry out field research (remotely, if travel is not possible due to COVID-19)
- Hold consultations with potential project beneficiaries, including financial institutions, DFS providers, and government ministries, among others
- Use the ISPA Payments Toolkit . The analysis accordingly has to have a unified architecture with the key objectives for payment delivery mechanisms which are (a) accessible – cost of access and appropriate, (b) robust – adequacy, rights, and dignity, governance, and security, and (c) support integration – financial inclusion and coordination and interoperability.

#### **5. DURATION NATURE OF APPOINTMENT**

The assessment is expected to be completed within three months of contract signing.

#### **6. DELIVERABLES**

- Assessment report which maps out government payments with a budget for options on digitizing these payments. At a minimum, this is to cover (i) the existing mechanisms of payments and receipts of the government, (ii) digitizing and channelizing the government payments and receipts using the national payment systems, including mobile money, (iii) budgets for 3-5 options on digitizing government payments.

#### **7. QUALIFICATION AND EXPERIENCE**

The consultant will be recruited on a competitive basis and in accordance with the World Bank procurement guidelines. They should possess the following qualification and experience:

- A minimum of a bachelor's degree or equivalent;
- Evidence of conducting at least two other such similar government mapping exercises successfully
- The consultant will have at least 5 years' experience working with payment systems and government payments
- Good oral and written English communication skills in substantive and technical areas
- Strong interpersonal and analytical skills

#### **8. SUPPORT FROM THE CLIENT**

BSL will provide office space (if needed) for the work of the consultant and will also be given access to the facilities of FSDP of the BSL. BSL will assist the consultant in her/his consultations with relevant agencies and will ensure that the consultant has access to all information as may be legally allowed for the performance of her/his services. The consultant will report directly to the Project Coordinator, but overall management will rest with the FSDP Senior Manager.

### **Selection Criteria**

The short listing criteria are:

1. Individual Consultant's experience relevant to the Assignment
2. Competency/Qualification of the Individual Consultant relevant to the Assignment

### ***This REoI will lead to the preparation of Short list of Consultants***

Consultants will be selected in accordance with the procedures set out in the World Bank's *Guidelines: Selection and Employment of Consultants by World Bank Borrowers* (July 2016, Revised November 2017)

### **Mode of Application**

All applications in writing should be accompanied by up-to-date Curriculum Vitae and supporting documents (Note: do not send originals) with the names and addresses of three referees, one of which should be the last or current employer and addressed to:

**Team Lead**  
**Project Fiduciary Management Unit (PFMU)**  
**Ministry of Finance**  
**Africanus House, 1<sup>st</sup> Floor**  
**13A Howe Street**  
**Freetown, Sierra Leone**

**Or**

By E-mail: application should be sent as an attachment (including all supporting documents) to: [pfmu2018@gmail.com](mailto:pfmu2018@gmail.com) cc: [sandelo185@gmail.com](mailto:sandelo185@gmail.com)

Please clearly indicate on the envelope (in the case of hard copy application) or in the email subject heading and attachment (in the case of electronic applications) the post for which application is made.

**QUALIFIED WOMEN ARE STRONGLY ENCOURAGED TO APPLY.**

### **Closing Date:**

The Closing Date and time for receipt of applications is **27<sup>th</sup> August, 2020 at 4:00 pm GMT.**

**Only short-listed candidates will be contacted.**

Signed \_\_\_\_\_

Dated 13/8/2020 \_\_\_\_\_