TERMS OF REFERENCE

For development of a New Housing Loan Product for Foundation for Women in Liberia

Background

The Liberia Country Program (LCP), led by Cities Alliance and implemented by its members including Habitat for Humanity International (HFHI), is a five-year (2016 – 2021) intervention that is delivered through an inclusive and comprehensive manner that influences systemic change through development of market systems and building on foundation of community engagement, partnerships and institutional capacity building.

Habitat for Humanity International's (HFHI) role in the LCP is focused on working with communities, public sector and private sector actors to facilitate systemic change and improvement in order to establish necessary enabling environment to address barriers hindering access to affordable housing delivery and improving the living conditions of vulnerable urban poor. Market development is one of tasks of the LCP and the market level interventions include Housing Finance Product development and Solicitation of Firm led initiatives.

About Habitat for Humanity

Habitat for Humanity International is an international non-profit organization dedicated to eliminating substandard housing and homelessness worldwide and to making adequate, affordable shelter a matter of conscience and action. Since 1976, Habitat for Humanity has helped more than 29 million people find strength, stability and independence through safe, decent and affordable shelter.

Habitat for Humanity launched the Terwilliger Center for Innovation in Shelter ("the TCIS") as an initiative to facilitate collaboration between public, private, and third sector partners to develop sustainable, and innovative housing solutions for the 1.6 billion people worldwide who lack adequate shelter. Through the TCIS, HFH aims to serve as a place of knowledge, expertise, advice, and innovation, enabling poor families to acquire adequate shelter.

Engaging with local financial service providers (FSPs) has been an important initial catalytic step for the Center to engage market actors to bringing innovation and solutions to affordable housing. Indeed, through the microfinance movement there are many FSPs who are already delivering financial services to the low-income people including those working in the informal sector. These partnerships with local FSPs intend to develop viable products that address their clients' housing finance needs. Services that the Center has been providing to financial and microfinance institutions include: **Market Research/Assessment, Product Development, Housing Support Services (HSS) development, Capacity building, Monitoring and Evaluation, Product Assessment, Business Planning, Marketing strategy development, Product positioning and Branding, Impact studies, etc**.

About Partner Foundation for Women

Foundation for Women (FFW), Liberian Microfinance institution (MFI), was selected to boost the project component related to enabling affordable housing and resilient upgrading of existing slums, by providing housing microfinance loans to the poor. HFHI, through its Terwilliger Center for Innovation in Shelter (TCIS) will assist FFW in developing a new HMF loan product to address the home improvements needs of its clients, by providing the product development technical assistance.

The FFW is a non-profit NGO working to end poverty through microcredit programs. Modeled on the Grameen-style micro-lending concept, FFW spearheaded the launch of microfinance in Liberia, bringing a new level of economic empowerment and independence to over 35,000 women since the program's inception in 2006. FFW's microcredit program includes business training, tailored loan products, and business support and coaching for female, and some male, micro-entrepreneurs. The gross loan portfolio is over $1,000,000.

OBJECTIVE

The ultimate objective of this assignment is to support HFH EMEA TCIS team in delivering institutional technical assistance (ITA) to MFI Foundation for Women, Liberia.

ITA services include: a) Market research; b) a prototype development; c) Trainings of trainers; d) Pilot test monitoring and evaluation.

Scope of Work

The consultant scope of work will cover the following:

1. **Market research including demand assessment** – with the TCIS team support, the consultant will review the recent published reports related to Liberian market and housing sector, analyze data in accordance with the TCIS instructions and guides, and prepare the market research report with recommendations over all 8P of marketing.

2. **Product prototype and light-touch housing support services design** - Based on the MR report recommendations and the TCIS instructions, the consultant will assist FFW team to design product prototype and light-touch non-financial services, insure on-time decision making, define objectives, determining appropriate management and governance requirements, and determining the critical elements that will enable the product to achieve affordability and optimal rural-urban-semi-urban mix.
   Also, the consultant will assist Foundation for Women team to design the framework for product & services testing, develop testing protocol and define disbursement objectives. In addition, the consultant will provide recommendations on the new HMF product communication plan.

3. **Training of trainers** - The consultant will deliver the ToT to selected FFW staff using the training materials developed by the TCIS team. Also, the consultant will provide support to the TCIS tem in customization of training materials.

4. **Monitoring and evaluation of the pilot-test** – With support of the TCIS team, the consultant will assist FFW to set the KPIs and develop reporting templates as well as will monitor testing phase and provide feedback for improvements if needed. Upon the testing period is ended, the consultant will conduct the pilot-test evaluation and prepare the report with findings and recommendations.

Methodology and process

The modified TCIS methodology for the new HMF product development will be used in this assignment.

Designated TCIS staff will conduct an orientation of consultant, provide all needed tools and templates as well as work with the consultant to foster the process.

Regular and as needed project management meetings with the designated TCIS and MFI FFW staff will be held.

Required competencies and experience of the consultant's team

The consultancy team should have a combination of the following skills and competencies:

- Significant knowledge and understanding of Liberia market and housing
- Consultancy or practical experience in housing microfinance;
- Basic experience in developing HMF loan products;
- To be familiar with housing sector in Liberia;
- Experience in marketing and communication;
- Experience in monitoring and evaluation of pilot testing;

Project schedule, deliverables and budget

We will entertain consultant's recommendations on project schedule but we expect that the project will be completed in 12 months. Also, the project should start latest by January 1st, 2020.

Additionally, we will entertain suggested amended deliverables, but we would expect to receive the following:

- Market research report with recommendations
- Prototype documentation such as the Testing protocol, product prototype and HSS descriptions;
- Monitoring templates and the Pilot-test evaluation report;
- Other, per request, upon agreement.

The budget for this assignment is $6,000 and will be paid in tranches as follows:

Services	Deliverables	% of budget to be paid
Market research	A draft and final report	**30%**
Product prototype and Light-touch HSS development	Testing protocol	**30%**
Training of trainers	List of participants and satisfaction survey results	
M&E of project	Evaluation report	**40%**

Language: English

Submission process and guidelines

The TCIS invites the local consultants (individual or company) to send its expression of interest including following:

i. An expression of interest letter

ii. Background/Administrative information including: Name of applicant, correspondence address, telephone number and e-mail address; legal status; physical address; date of establishment or registration.
iii. Team composition details and CVs of the proposed consultant/s - key information should include education, years of experience, role in this project.

Please send your response to Mathew Ndote, CoP and Elena Milanovska, TCIS at mndote@habitat.org and emilanovska@habitat.org by December 25, 2019, 5pm CET.

Good faith statement:

All information provided by HFHI is offered in good faith. Specific items are subject to change at any time based on business circumstances. HFHI does not guarantee that any particular item is without error. HFHI will not be held responsible or liable for use of this information or for any claims asserted therefrom.

Communication and proposal submission guidelines:

Communications shall not be effective, unless a specified employee who is responsible for managing the process formally confirms these communications in writing. In no case shall verbal communication govern over written communications.

Waiver Authority:

HFHI reserves the right, at its sole discretion, to waive minor irregularities in submittal requirements, to request modification of the response, to accept or reject any or all responses received, and/or to cancel all or part of this ToR at any time prior to awards.

Disclaimer:

This ToR does not commit HFHI to award any funds, pay any costs incurred in preparing a response, or procure or contract for services or supplies. HFHI reserves the right to accept or reject any or all responses received, negotiate with all qualified Respondents, cancel or modify the ToR in part or in its entirety, or change the response guidelines, when it is in its best interest.

Changes/Amendments to ToR:

This ToR has been distributed electronically using HFHI's email system. Any update and/or changes will be communicated by this process.