



REPUBLIC OF LIBERIA
MINISTRY OF COMMERCE & INDUSTRY (MoCI)

Liberia Investment, Finance & Trade Project (LIFT-P)
INSURANCE BUILDING, 5TH STREET-SINKOR, OPPOSITE CONEX GAS STATION
MONROVIA, LIBERIA
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REQUEST FOR EXPRESSION OF INTEREST (REOI)
(CONSULTING SERVICES – FIRM SELECTION)

Project ID: P171997
Credit Number 7037-LR
Grant Number D9690-LR

February 12, 2026

Description of Assignment and Reference Number	Procurement Method	Assignment Duration
Consultancy Services to Conduct Capacity Building of Financial Institutions in Liberia in Lending to Underserved Segments. (LR-MOCI-486930508691-CS-QCBS)	Quality and Cost Based Selection (QCBS)	Twelve (12) Months

The Government of Liberia (Gol), through the Ministry of Commerce and Industry (MoCI), is implementing the Liberia Investment Finance and Trade Project (LIFT-P) with Project ID: P171997 financed by the International Development Association (IDA). The total project funding is US\$40 million (US\$20 million of IDA grant and US\$20 million IDA Credit). This project was developed to support the government's strategic objectives to promote private sector development.

The **Access to Finance** sub-component of the LIFT Project (2.2) is designed to provide a line of credit (LOC) to micro, small medium-sized enterprises (MSMEs), and deliver targeted technical assistance (TA) to the Central Bank of Liberia (CBL) and Financial Institutions (FIs). Its overarching goals are to provide a line of credit to MSMEs, strengthen the institutional capacity of financial institutions and the CBL, enable effective service delivery to MSMEs, and support the underserved market segments.

To achieve these goals, the LIFT project plans to build resilience, enhance operational efficiency and expand “access to finance “by engaging FIs to design and implement specialized capacity-building programs such as:

Key Objectives of the Assignment

The primary objective of the capacity-building programs under the LIFT Project is to strengthen the institutional capacities of bank financial institutions (BFIs), non-bank financial institutions (NBFIs), and the Central Bank of Liberia (CBL). The programs aim to improve FIs' ability to serve MSMEs by equipping them with relevant skills and tools, enabling better access to finance, improved risk management, enhanced understanding of Environmental and Social Governance (ESG) issues, and fostering innovation in the design and delivery of financial products. To ensure maximum impact, the training will adopt an interactive and experiential approach focused on real-life problem solving in training activities (such as simulations, mini case studies, debates, and other activities carried out in the classroom environment).

- 1. Lot 1 – The Central Bank's capacity to supervise** will be key, especially in the MFI sector and risk-based pricing. Ideally, this will help better supervise financial institutions on pricing issues.

Key areas of support will include:

- Building capacity in **risk-based pricing** to enable more effective oversight of financial institutions on pricing issues.
- Enhancing supervisory frameworks for **SME financial sector management**, with emphasis on rural and **low-tiered** financial institutions.
- Integrating the **use of technology** in regulation and supervision to improve efficiency and oversight of institutions serving the MSME sector.

- 2. Lot 2: Commercial Banks Programs:** This lot is designed to enhance the ability of commercial banks to deliver inclusive and innovative financial services. Training and technical assistance will cover the following areas:

- Tailored product management for MSMEs, ensuring products meet the needs of diverse business segments.
- Women-owned MSME financing, promoting gender-inclusive access to finance.
- Advanced credit risk analysis, equipping banks with tools to better assess and manage lending risks.
- Specialized modules on agricultural financing, housing financing, manufacturing, and technology, supporting diversification and sector-specific growth.

- 3. Lot 3: Non-bank Financial Institutions:** This lot targets Microfinance Institutions (MFIs) and Rural Community Finance Institutions Programs (RCFIs) with a focus on strengthening their operations and risk management capacities: Training will include:

- Credit appraisals and reviews, ensuring sound lending practices.
- Loan monitoring techniques, improving repayment performance and portfolio quality.

- c) Innovative product development, tailored to community-based financial needs.
- d) Risk management in rural community finance, including agricultural financing and risk-based pricing.
- e) Given the number of participating NBFIs, delivery may be organized into two groups of five to six NBFIs for efficiency but will be treated as a single lot for bidding purposes.

2. Lot 4: Environmental and Social Governance (ESG): Focus on environmental and social risk management and sustainable loan practices. This should be tailored for a training session for all stakeholders and specific individual FIs follow-ups with staff of the Central Bank, Commercial Banks, and Non-bank financial institutions.

The detailed Terms of Reference (TOR) for the assignment can found at the link below:

hppt //: www.moci.gov.lr / www.emansion.gov.lr / www.cbl.org.lr

The Ministry of Commerce and Industry now invites eligible Consulting Firms (“Consultants”) to indicate their interest in providing the Services. Interested Consultants should provide information demonstrating that they have the required qualifications and relevant experience to perform the Services. The shortlisting criteria are listed as per the Terms of Reference provided below.

The Consulting Firm should have minimum qualifications and experience as follows:

- At least 5 years of experience in providing capacity-building programs or consultancy services in the financial sector and financial regulatory institutions.
- Demonstrated track record of SME lending process, rural financial institutions, and low-tiered financial entities.
- Demonstrated experience in designing and delivering training modules on product development, financial risk analysis, credit risk assessment, SME management, gender-focused financial products, specifically women-led businesses, and or (specific sector solutions) while fostering innovation, sustainability, and inclusivity
- Expertise in technology integration for financial regulation and supervision (e.g., RegTech and FinTech solutions).
- Experience working with international and local financial institutions in Liberia or similar contexts, comparable markets, demonstrating the ability to adapt global best practices to local realities.
- Expertise in areas such as financial risk management, SME financing, credit risk analysis, and rural finance.

Key Experts will not be evaluated at the shortlisting stage.

The attention of interested Consultants is drawn to Section III, paragraphs, 3.14, 3.16, and 3.17 of the World Bank’s “Procurement Regulations for IPF Borrowers dated July 2016, Revised November 2017, August 2018, November 2020, September 2023, February 2025 and September 2025 (“Procurement Regulations”), setting forth the World Bank’s policy on conflict of interest.

Consultants may associate with other firms to enhance their qualifications but should indicate clearly whether the association is in the form of a joint venture and/or a sub-consultancy. In the case of a

joint venture, all the partners in the joint venture shall be jointly and severally liable for the entire contract, if selected.

The Consultant will be selected in accordance with the Quality and Cost Based Selection (QCBS) method set out in the Procurement Regulations for IPF Borrowers (July 2016 as Revised in November 2017, August 2018, November 2020, September 2023, February 2025 and September 2025).

Further information can be obtained at the address below during office hours, i.e., 0900 to 1600 hours GMT, Monday to Friday.

Expressions of interest must be delivered in a written form to the address below (in person, or by mail, or by fax, or by e-mail) on or before **Friday February 27, 2026**, with subject:

“Re: Consultancy Services to Conduct Capacity Building of Financial Institutions in Liberia in Lending to Underserved Segments”.

Liberia Investment, Finance and Trade Project (LIFT-P)

Attn: Julius Y. Saye Keh-nel

Acting Project Coordinator

Insurance Building, 5th Street, Sinkor

Monrovia, Liberia

Tel: +231 88 682 2025 /886568641

Email: jsayekehnel-lift@moci.gov.lr / jsayekehnel@gmail.com

Cc: patrickpaye808@gmail.com / fahnc076@yahoo.com

Terms of Reference

Post Title: Consultancy Services to Conduct Capacity Building of Financial Institutions in Liberia in Lending to Underserved Segments

Location of Post: Central Bank of Liberia

Contract Duration: Twelve (12) Months

Duration:

Reporting Line: Central Bank of Liberia and the LIFT Project through the Project Coordinator in collaboration with the technical staff at the LIFT-P

Procurement Method : Quality and Cost Based Selection (QCBS)

Type of Contract Lump Sum

1. BACKGROUND

The Government of Liberia (Gol), through the Ministry of Commerce and Industry (MoCI), is implementing the Liberia Investment Finance and Trade Project (LIFT-P) with Project ID: P171997 financed by the International Development Association (IDA). The total project funding is US\$40 million (US\$20 million of IDA grant and US\$20 million IDA Credit). This project was developed to support the government's strategic objectives to promote private sector development.

The **Access to Finance** sub-component of the LIFT Project (2.2) is designed to provide a line of credit (LOC) to micro, small medium-sized enterprises (MSMEs), and deliver targeted technical assistance (TA) to the Central Bank of Liberia (CBL) and Financial Institutions (FIs). Its overarching goals are to provide a line of credit to MSMEs, strengthen the institutional capacity of financial institutions and the CBL, enable effective service delivery to MSMEs, and support the underserved market segments.

To achieve these goals, the LIFT project plans to build resilience, enhance operational efficiency and expand “access to finance “by engaging FIs to design and implement specialized capacity-building programs such as:

- a. **Institutional Capacity Assessment:** Evaluate the readiness and performance of FIs to determine their ability to better serve MSMEs and marginalized groups.
- b. **Institutional Development Plans (IDPs):** Develop tailored IDPs for FIs, aligning strategies with market needs and regulatory requirements.

- c. **Implementation Support:** Provide hands-on assistance to FIs in executing critical aspects of their IDPs, ensuring sustainable improvements in governance and operations.
- d. **Strengthening the CBL:** Enhance the Central Bank's capacity to guide, monitor, and support FIs in expanding lending to underserved segments.
- e. **Targeted Training Programs for:**
 - 1. Staff of the Central Bank of Liberia**
 - 2. Staff of the Commercial banks**
 - 3. Staff of Non-Bank Financial Institutions**
- f. **Environmental and Social Safeguard (EGS) Training:** Deliver specialized training on Environmental & Social Governance (ESG) standards applicable across the Central Bank, commercial banks, and non-bank financial institutions, embedding responsible finance practices into institutional lending culture.

2. OBJECTIVE OF THE ASSIGNMENT

The primary objective of the capacity-building programs under the LIFT Project is to strengthen the institutional capacities of bank financial institutions (BFIs), non-bank financial institutions (NBFIs), and the Central Bank of Liberia (CBL). The programs aim to improve FIs' ability to serve MSMEs by equipping them with relevant skills and tools, enabling better access to finance, improved risk management, enhanced understanding of Environmental and Social Governance (ESG) issues, and fostering innovation in the design and delivery of financial products. To ensure maximum impact, the training will adopt an interactive and experiential approach focused on real-life problem solving in training activities (such as simulations, mini case studies, debates, and other activities carried out in the classroom environment).

3. SCOPE OF WORK

Selected firms will be required to undertake the following activities:

- 2. Inception Period
 - a) Establish working relationships with the Project Implementation Unit (PIU) of the LIFT Project and the Central Bank of Liberia. Specific focal point in the CBL will be assigned to manage the assignment and review the tasks.
 - b) Conduct inception meetings with the CBL, and other stakeholders (including the World Bank) to clarify objectives, tasks, and target participants.
 - c) Develop a comprehensive work plan, training modules (including interactive activities such as mini case studies, debates, and simulations as needed), and materials for the capacity-building program applied for. Said workplan must be shared with the CBL for approval before moving forward.
 - d) Submit an inception report detailing the outcomes of the inception meetings and the finalized work plan.
- 3. Capacity Building Delivery

In addition to general capacity building for FIs, the implementation of the capacity-building programs will mainly be based on developed IDPs. The IDP can identify areas that will require handholding by the firm - e.g., product development, risk-based pricing models, areas that will require training, etc. The capacity building is divided into four lots. Each lot requires separate proposals (both technical and financial). A firm may select to apply for one or more lots based on its area of expertise: The Project reserves the right to award one or more lots to the same firm/consortium or to different firms, depending on the evaluation results and demonstrated expertise. Firms may also form joint ventures or consortia to cover multiple lots.

1. Lot 1 – The Central Bank's capacity to supervise will be key, especially in the MFI sector and risk-based pricing. Ideally, this will help better supervise financial institutions on pricing issues.

Key areas of support will include:

- a. Building capacity in **risk-based pricing** to enable more effective oversight of financial institutions on pricing issues.
- b. Enhancing supervisory frameworks for **SME financial sector management**, with emphasis on rural and **low-tiered** financial institutions.
- c. Integrating the **use of technology** in regulation and supervision to improve efficiency and oversight of institutions serving the MSME sector.

4. Lot 2: Commercial Banks Programs: This lot is designed to enhance the ability of commercial banks to deliver inclusive and innovative financial services. Training and technical assistance will cover the following areas:

- a. Tailored product management for MSMEs, ensuring products meet the needs of diverse business segments.
- b. Women-owned MSME financing, promoting gender-inclusive access to finance.
- c. Advanced credit risk analysis, equipping banks with tools to better assess and manage lending risks.
- d. Specialized modules on agricultural financing, housing financing, manufacturing, and technology, supporting diversification and sector-specific growth.

5. Lot 3: Non-bank Financial Institutions: This lot targets Microfinance Institutions (MFIs) and Rural Community Finance Institutions Programs (RCFIs) with a focus on strengthening their operations and risk management capacities: Training will include:

- f) Credit appraisals and reviews, ensuring sound lending practices.
- g) Loan monitoring techniques, improving repayment performance and portfolio quality.
- h) Innovative product development, tailored to community-based financial needs.
- i) Risk management in rural community finance, including agricultural financing and risk-based pricing.
- j) Given the number of participating NBFIs, delivery may be organized into two groups of five to six NBFIs for efficiency, but will be treated as a single lot for bidding purposes.

4. Lot 4: Environmental and Social Governance (ESG): Focus on environmental and social risk management and sustainable loan practices. This should be tailored for a training session for all stakeholders and specific individual FIs follow-ups with staff of the Central Bank, Commercial Banks, and Non-bank financial institutions.

4. POST-TRAINING REPORTING AND EVALUATION

- a) Prepare an end-of-training report, summarizing the outcomes of the capacity-building program, including lessons learned about the process and products provided.
- b) Conduct evaluations to measure the effectiveness of the training and identify areas requiring further support.

5. DELIVERABLES

The firm(s) will be expected to deliver the following:

No.	Deliverable	Timeline	Percentage of Payment
1.	Inception Report: A report outlining the objectives, methodology, and detailed work plan.	Within 1 month after contract signing	20% of contract value
2.	Training Modules and Materials: Develop and provide training content and materials tailored to the needs of each financial institution group.	Within 2 months after contract signing	20% of contract value
3.	Capacity Building Training: Conduct training sessions for CBL, BFIs, and NBFIs, as per the outlined schedule. (Pre and Post Training Evaluation Report)	Within 3-6 months after contract signing	40% of contract value
4.	Final Training Report: A comprehensive report summarizing the training activities, participants feedback, and recommendations for future capacity-building efforts.	Within 6 -12 months after contract signing	20% of contract value
	Total	12 months	100%

6. DURATION OF ASSIGNMENT

The program delivery for each lot will be carried out over a period of six (6) to twelve (12) months, throughout the year 2026. The timeline is as follows:

- Inception Period: Week 1-4 / 1 Month

- Training Delivery: Week 4 – Week 30 / 6 months
- Reporting and Close-up: Week 31 – 34/ 1 month

Other Details Pertaining to Program Delivery (note that duration should be simultaneous, not consecutive for this assignment)

#	Program Type	# of Participants	Location	Duration
1	Central Bank	25	Monrovia	3 -6 months
2	Commercial Banks + LEDFC	50	Monrovia	6-12 months
3	NBFI (Microfinance & RCFIs)	100	Out of Monrovia	3 -9 months
4	ESG Training	100	Monrovia (Banks and CBL) Out of Town (NBFI)	3 months
	Total	275		9-12 months

7. QUALIFICATIONS OF FIRMS

The selected firms must demonstrate:

- a) A proven track record in capacity-building for financial institutions relative to the lot for which it is applying.
- b) Expertise in areas such as financial risk management, SME financing, credit risk analysis, new financial product development for SMEs and rural finance.
- c) Experience working with international and local financial institutions in Liberia or similar contexts.
- d) Access to qualified facilitators with relevant industry and diverse experience and academic credentials, including experience with interactive experiential learning techniques.

Lot 1: Central Bank of Liberia Capacity Building Programs:

Firm's Experience and Qualification Requirements:

The selected firm must meet the following requirements:

- a) At least 5 years of experience in providing capacity-building programs or consultancy services in the financial sector and financial regulatory institutions.

- b) Demonstrated track record of SME lending process, rural financial institutions, and low-tiered financial entities.
- c) Demonstrated experience in designing and delivering training modules on product development, financial risk analysis, credit risk assessment, SME management, gender-focused financial products, specifically women-led businesses, and or (specific sector solutions) while fostering innovation, sustainability, and inclusivity
- d) Expertise in technology integration for financial regulation and supervision (e.g., RegTech and FinTech solutions).
- e) Experience working with international and local financial institutions in Liberia or similar contexts, comparable markets, demonstrating the ability to adapt global best practices to local realities.
- f) Expertise in areas such as financial risk management, SME financing, credit risk analysis, and rural finance.

Technical Expertise:

- a) Proficiency in financial management, risk assessment, and regulatory compliance.
- b) Competency in digital financial tools and platforms for oversight and service delivery in the MSME sector.
- c) Experience in conducting workshops and training programs tailored to financial institutions such as regulators and supervisory institutions

Lot 1: Key Staff Qualifications and Experience

#	Key Expert	Minimum Required Experience and Qualification
1	MSME Finance Specialist:	<p>Education:</p> <ul style="list-style-type: none"> • Advanced degree (master's or higher) in Finance, Business Administration, Economics, or a related field. <p>Experience:</p> <ul style="list-style-type: none"> • Minimum of 8 years in SME financial sector management, including working with rural and low-tiered financial institutions. • Proven expertise in designing and implementing capacity-building programs for regulatory and supervisory authorities. • Practical knowledge of financial systems in developing economies and familiarity with inclusive finance practices. Experience with the inclusion of micro and SME lending (including rural firms) would be necessary.
2	Financial Technology and Regulatory Specialist:	<p>Education:</p> <ul style="list-style-type: none"> • Advanced degree in Information Systems, Finance, or Economics, with certifications in FinTech or regulatory technologies (e.g., RegTech).

		<p>Experience:</p> <ul style="list-style-type: none"> At least 7 years of experience in leveraging technology for financial regulation and supervision, especially for institutions serving the MSME sector. Hands-on knowledge of digital tools, data analytics, and technological innovations in financial oversight. Prior experience conducting training workshops or supporting financial institutions through technology-driven solutions. Good knowledge of the Liberian financial system and the issues confronting SMEs. Excellent verbal and written communication skills in English and ability to synthesize financial concepts into easily understandable language. Proven ability to work collaboratively with others by demonstrating flexibility, teamwork and openness to diverse approaches.
3	<p>Credit Risk Analysis and Risk-based Pricing Expert:</p>	<p>Education:</p> <ul style="list-style-type: none"> Master's degree in finance, Risk Management, or Economics. Professional certifications in Credit Risk Analysis or Financial Risk Management (e.g., FRM or CFA). <p>Experience:</p> <ul style="list-style-type: none"> At least 7 years of experience in advanced credit risk analysis, particularly for SME portfolios. Strong background in agricultural financing, manufacturing, and technology sector analysis. Hands-on experience in training commercial bank staff on credit risk assessment, monitoring tools, and sector-specific financing strategies. Proven track record in leading capacity-building initiatives for commercial banks, focusing on product innovation and inclusive financial services. Proven track record of designing, implementing, or refining risk-based pricing models for loans or other credit products. Demonstrated experience in credit scoring, portfolio risk analysis, and development of credit policies and procedures. Familiarity with both retail and MSME lending, including cash-flow based lending and collateral management. Experience with regulatory compliance and industry standards related to credit risk and pricing. <p>Skills & Competencies:</p> <ul style="list-style-type: none"> Strong quantitative and analytical skills, with ability to translate data into actionable insights. Proficiency in statistical or financial modeling tools Ability to design and test credit scoring and pricing frameworks, and train staff on their application.

	<ul style="list-style-type: none"> • Excellent communication skills and ability to work with diverse stakeholders (management, credit officers, regulators). • Strong understanding of credit market dynamics and risk-adjusted return principles. 	<p>Key Responsibilities</p> <ul style="list-style-type: none"> • Conduct a comprehensive review of existing credit assessment processes. • Develop or enhance risk-based pricing models, including methodologies for determining interest rates and fees aligned with borrower risk profiles. • Recommend improvements to credit scoring, underwriting, and portfolio monitoring. • Build capacity of staff through training on credit assessment, pricing tools, and risk management best practices. <p>Provide technical guidance to management on integrating risk-based pricing into product development and policy frameworks.</p>
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Lot 2: Commercial Banks Training Programs

Firms Qualification and Requirements:

- a) At least 5 years of experience in providing capacity-building training programs for commercial banks or financial institutions.
- b) Proven expertise in SME financial product management, women-owned SME financing, and credit risk analysis.
- c) Demonstrated experience in designing and developing financial products for agriculture, manufacturing, and technology.
- d) Track record of working with banks in Liberia, emerging markets or developing economies.

Technical Expertise:

- a) Knowledge of inclusive financing practices for SMEs and women entrepreneurs.
- b) Proficiency in advanced credit risk modeling and tools.
- c) Familiarity with product innovation tailored to agriculture, manufacturing, and technology sectors.
- d) Expertise in designing and delivering interactive, hands-on training sessions.
- e) Experience incorporating real-world case studies and practical applications into training programs.

Lot 2: Key Staff Qualifications and Experience

#	Key Expert	Minimum Required Experience and Qualification
1	SME Product Development and Financing Specialist:	<p>Education:</p> <ul style="list-style-type: none"> • Master's degree in business administration, Economics, Finance, or a related field. • Certifications in Product Management, SME Financing, or Financial Inclusion (e.g., Certified Product Manager). <p>Experience:</p> <ul style="list-style-type: none"> • At least 8 years of experience in designing and implementing tailored financial products for SMEs, including women-owned businesses. • Expertise in developing strategies for financing underserved sectors, such as value chain financing, which is critical in agriculture, cash-flow-based lending, and other products, including agriculture and manufacturing. • Proven track record in leading capacity-building initiatives for commercial banks, focusing on product innovation and inclusive financial services. • Prior experience conducting training workshops or supporting financial institutions through technology-driven solutions. • Good knowledge of the Liberian financial system and the issues confronting SMEs. • Excellent verbal and written communication skills in English and ability to synthesize financial concepts into easily understandable language. • Proven ability to work collaboratively with others by demonstrating flexibility, teamwork and openness to diverse approaches.
2	Credit Risk Analysis and Risk-based Pricing Expert:	<p>Education:</p> <ul style="list-style-type: none"> • Master's degree in finance, Risk Management, or Economics. • Professional certifications in Credit Risk Analysis or Financial Risk Management (e.g., FRM or CFA). <p>Experience:</p> <ul style="list-style-type: none"> • At least 7 years of experience in advanced credit risk analysis, particularly for SME portfolios. • Strong background in agricultural financing, manufacturing, and technology sector analysis.

	<ul style="list-style-type: none"> • Hands-on experience in training commercial bank staff on credit risk assessment, monitoring tools, and sector-specific financing strategies. • Proven track record in leading capacity-building initiatives for commercial banks, focusing on product innovation and inclusive financial services. Proven track record of designing, implementing, or refining risk-based pricing models for loans or other credit products. • Demonstrated experience in credit scoring, portfolio risk analysis, and development of credit policies and procedures. • Familiarity with both retail and MSME lending, including cash-flow based lending and collateral management. • Experience with regulatory compliance and industry standards related to credit risk and pricing. <p>Skills & Competencies:</p> <ul style="list-style-type: none"> • Strong quantitative and analytical skills, with ability to translate data into actionable insights. • Proficiency in statistical or financial modeling tools • Ability to design and test credit scoring and pricing frameworks, and train staff on their application. • Excellent communication skills and ability to work with diverse stakeholders (management, credit officers, regulators). • Strong understanding of credit market dynamics and risk-adjusted return principles. <p>Key Responsibilities</p> <ul style="list-style-type: none"> • Conduct a comprehensive review of existing credit assessment processes. • Develop or enhance risk-based pricing models, including methodologies for determining interest rates and fees aligned with borrower risk profiles. • Recommend improvements to credit scoring, underwriting, and portfolio monitoring. • Build capacity of staff through training on credit assessment, pricing tools, and risk management best practices. • Provide technical guidance to management on integrating risk-based pricing into product development and policy frameworks.
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Lot 3: Non-bank Financial Institutions:**Firm Experience and Qualification of Key Experts**

- a) A minimum of 5 years of experience in providing capacity-building programs for financial institutions.
- b) Proven expertise in credit appraisal, loan monitoring, and financial product innovation.
- c) Demonstrated experience in agricultural financing and risk management in rural financial contexts.
- d) Track record of working with non-bank financial institutions in developing and emerging economies.

Technical Skills:

- a) Proficiency in financial modeling, portfolio analysis, and risk assessment.
- b) Knowledge of community-based approaches to financial management and sustainable practices.
- c) Ability to deliver engaging and interactive training sessions.

Lot 3: Key Staff Qualifications and Experience

#	Key Expert	Minimum Required Experience and Qualification
1	Credit and Risk Management Specialist:	Education: <ul style="list-style-type: none">• Master's degree in finance, Economics, or Risk Management. Experience: <ul style="list-style-type: none">• At least 8 years of experience in credit appraisal, loan monitoring, and risk management, particularly in rural and agricultural finance.• Skills: Expertise in developing and implementing credit and risk frameworks for non-bank financial institutions.
2	Product Development and Innovation Specialist:	Education: <ul style="list-style-type: none">• Advanced degree in Business Administration, Financial Innovation, or Development Studies. Experience: <ul style="list-style-type: none">• At least 7 years of experience in designing innovative financial products tailored to the needs of rural and underserved populations.• Skills: Strong understanding of agricultural financing and community-focused financial solutions, with experience conducting capacity-building workshops.• Prior experience conducting training workshops or supporting financial institutions through technology-driven solutions.• Good knowledge of the Liberian financial system and the issues confronting SMEs.

	<ul style="list-style-type: none"> • Excellent verbal and written communication skills in English and ability to synthesize financial concepts into easily understandable language. • Proven ability to work collaboratively with others by demonstrating flexibility, teamwork and openness to diverse approaches.
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Lot 4: Environment, Social and Governance (ESG):

Firm Experience and Qualification of Key Experts

- a) A minimum of 5 years of experience in conducting capacity-building programs for financial institutions.
- b) Proven track record in ESG-related training, focusing on environmental and social risk management and sustainable loan practices.
- c) Experience working with diverse financial institutions, including central banks, commercial banks, and non-bank financial institutions.
- d) Familiarity with EPA practices and international environmental and social safeguard standards, such as those set by the World Bank and other development organizations.

Technical Skills:

- a) Proficiency in financial modeling, portfolio analysis, and risk assessment.
- b) Knowledge of community-based approaches to financial management and sustainable practices.
- c) Ability to deliver engaging and interactive training sessions.

Lot 4: Key Staff Qualifications and Experience

#	Key Expert	Minimum Required Experience and Qualification
1	ESG Risk Management Specialist:	<p>Education:</p> <ul style="list-style-type: none"> • Master's degree in environmental science, Social Sciences, Law or Economics. • Certifications or training in environmental and social governance, environmental and social impact assessments, safeguard policies, or sustainability practices, and environmental management systems will be beneficial <p>Experience:</p> <ul style="list-style-type: none"> • At least 5 years of experience in ESG risk assessment and management within the financial sector. • Expertise in designing and delivering training on environmental and social risk management frameworks and systems for financial institutions.

	<ul style="list-style-type: none"> • Demonstrated experience in designing and delivering training modules on the development of products on climate finance. • Familiarity with EPA practices and international environmental and social safeguard standards, such as those set by the World Bank and other development organizations. • Strong understanding of social and corporate governance practices • Hands-on experience in implementing ESG strategies, conducting ESG audits, or developing sustainability report for financial institutions. • An understanding of the roles of regulators and supervisors, financial institutions and borrowers (firms) would be important for this assignment.
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8. REPORTING REQUIREMENTS

The firms will report to the Project Implementation Unit (PIU) of the LIFT Project through the Central Bank of Liberia. Regular progress updates and a final report are required at the end of the assignment.

9. SELECTION CRITERIA

The shortlisting criteria are:

- a) Firm Experience relevant to the Assignment
- b) Competency/Qualification of the firm and its facilitators relevant to the Assignment
- c) Firm's facilitators' educational background