

Standard
Procurement Documents



**REOI
Individual Consultants**

**for**

***Individual consultant for the position of***

***Financial Service and Rural Development Consultant***

**Ref No: 35/25 TRTP**

**Date: 17.06.2025**

**Foreword**

This REOI is based on the 1st edition of the IFAD-issued standard procurement document for REOI advertisement – individual consultants to be used in projects financed by IFAD, available at [www.ifad.org/project-procurement](http://www.ifad.org/project-procurement).

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REQUEST FOR EXPRESSIONS OF INTEREST

**(Individual Consultants)**

*Republic of Moldova*

Talent Retention for Rural Transformation Project (TRTP),

**Assignment title: *Financial Service and Rural Development Consultant***

*Reference no.* ***35/25 TRTP***

*Date:* ***17.06.2025***

The IFAD projects are implemented in accordance with procedures established and approved by IFAD in agreement with the Government of the Republic of Moldova. The Consolidated Programme Implementation Unit for IFAD Programme (UCIP IFAD) was created in 2000 by a Decision of the Government of the Republic of Moldova and is responsible for the administration, implementation and monitoring of IFAD Programme activities along various projects, as well as the coordination of activities with the institutions and organizations participating in the implementation of the projects. The activities under the projects are implemented by CPIU IFAD in collaboration and/or through accredited service providers and partner financial institutions, depending on the specific activities implemented.

The Talent Retention for Rural Transformation Project (TRTP) was launched in 2021 with an implementation period of 6 years. The project aims to stimulate large-scale rural economic growth and reduce poverty through complementary investments.

The project aims to enable the rural poor, especially young people, women and small farmers, to increase their productive capacity, resilience to economic, environmental and climate risks and ensure their access to markets.

The climate resilient infrastructure sub-component is designed to support investment in productive rural infrastructure, resilient rural economic transformation by removing bottlenecks and strengthening small farmers (up to 50 ha owned + rented) and rural businesses by promoting the implementation of climate smart technologies. Eligible types of infrastructure under this sub-component will include investments in public infrastructure such as irrigation infrastructure (small-scale irrigation systems and water storage ponds for irrigation) and village feeder roads (linking the village to production areas and households).

The task at hand focuses on the effective coordination, implementation, and oversight of the Financial Services and Rural Development (FS&RD) component within IFAD-funded projects in the Republic of Moldova. This responsibility lies within the CPIU IFAD structure and is integral to the achievement of the projects’ financial inclusion and rural development objectives, in full compliance with the Financing Agreements, the Implementation Manual, and IFAD's operational guidelines.

Operating under a results-based management approach, this function requires strategic planning, technical expertise, and rigorous monitoring of financial mechanisms. The consultant ensures the optimal use of financial resources by coordinating with key institutions such as the Ministry of Finance, Participating Financial Institutions (PFIs), and accredited service providers.

A cornerstone of the position is maintaining transparency and accountability through regular monitoring of the loan portfolio, compliance with eligibility criteria, and timely reporting on financial and physical indicators. This includes regular updates on interest rates, reference rate adjustments, loan recovery trends, and the quality of the credit portfolio supported by IFAD.

The consultant works closely with the FS&RD team, project coordinators, and other stakeholders to strengthen coordination and ensure smooth implementation. The role demands continuous identification of systemic or operational challenges, proactive solution design, and technical guidance to ensure that activities remain on track and aligned with both project-specific goals and broader IFAD strategic priorities.

Ultimately, the work of the FS&RD Consultant directly contributes to enhancing access to inclusive and sustainable rural financial services, enabling increased investments in agriculture and rural entrepreneurship, and improving the livelihoods of rural communities in line with IFAD’s mission.

The general activities of the TRTP FS&RD Consultant include, but are not limited to:

• **Component Planning and Operational Coordination:**

The Consultant is responsible for developing and overseeing detailed implementation plans for the Financial Services and Rural Development (FS&RD) component, ensuring alignment with the overall objectives of each IFAD-financed project. The role entails coordinating with national stakeholders, financial institutions, and service providers to facilitate coherent and efficient execution of planned activities.

• **Achievement of Financial Inclusion Objectives:**

A central responsibility of the Consultant is to ensure that all component targets — such as credit delivery, portfolio quality, and access to financial services — are met. This includes close adherence to the Implementation Manual, project financing agreements, and IFAD’s operational principles, while applying a results-based management approach.

• **Strategic and Regulatory Risk Management:**

The Consultant identifies operational, institutional, or regulatory risks that may hinder the delivery of financial services and proposes appropriate mitigation measures. This also includes ensuring that participating financial institutions maintain eligibility and compliance standards, and that lending mechanisms remain aligned with IFAD norms and national regulations.

• **Stakeholder Engagement and Technical Coordination:**

Maintaining productive collaboration with the Ministry of Finance, Participating Financial Institutions, credit line managers, and IFAD experts is critical. The Consultant facilitates dialogue, data exchange, and joint decision-making to improve implementation performance and responsiveness.

• **Monitoring, Evaluation, and Reporting:**

The Consultant designs and manages credit monitoring systems, compiles VET (verification, evaluation and tracking) reports, monitors loan repayment performance, and maintains data integrity for reporting purposes. Regular progress reports (monthly, quarterly, and annual) are prepared and submitted to the CPIU management and IFAD, providing transparent insight into component progress and financial performance.

• **Oversight of Credit Operations and Procedures:**

The Consultant ensures that credit issuing processes, interest rate adjustments, and contract documentation are managed properly and consistently across all implementing partners. This includes drafting and revising Subsidiary Loan Agreements, tracking loan disbursements, and validating portfolio data with credit line administrators and auditors.

• **Capacity Building and Technical Assistance Coordination:**

A significant aspect of the role involves preparing terms of reference for business planning services, organizing technical assistance for VET specialists, and ensuring quality delivery of training activities for all financial services actors under the project.

• **Contribution to Project Missions and Strategic Dialogue:**

The Consultant actively participates in IFAD design and supervision missions, prepares relevant materials, organizes field visits, and follows up on mission recommendations to ensure timely execution of agreed-upon actions in coordination with the project leadership.

By fulfilling these objectives, the Financial Service and Rural Development Consultant contributes to building sustainable and inclusive rural financial systems, improving access to credit for agricultural and rural investments, and ensuring that IFAD-supported interventions achieve tangible, equitable development impact.

**For more details on the objectives and responsibilities of the FS&RD Consultant, please refer to the *Terms of Reference* attached to this REOI**.

This request for expressions of interest (REOI) follows the general procurement notice that appeared on the IFAD website on ***June 17, 2025.***

The attention of interested consultants is drawn to IFAD’s Anti-Money Laundering and Countering the Financing of Terrorism Policy[[1]](#footnote-1) and the Revised IFAD Policy on Preventing Fraud and Corruption its Activities and Operations[[2]](#footnote-2). The latter sets forth IFAD’s provisions on prohibited practices. IFAD further strives to ensure a safe working environment free of harassment, including sexual harassment, and free of sexual exploitation and abuse (SEA) in its activities and operations as detailed in its IFAD Policy to Preventing and Responding to Sexual Harassment, Sexual Exploitation and Abuse.[[3]](#footnote-3)

Interested consultants shall not have any actual, potential or reasonably perceived conflict of interest. Consultants with an actual, potential or reasonably perceived conflict of interest shall be disqualified unless otherwise explicitly approved by the Fund. Consultants are considered to have a conflict of interest if they a) have a relationship that provides them with undue or undisclosed information about or influence over the selection process and the execution of the contract, or b) have a business or family relationship with a member of the client’s board of directors or its personnel, the Fund or its personnel, or any other individual that was, has been or might reasonably be directly or indirectly involved in any part of (i) the preparation of the REOI, (ii) the selection process for this procurement, or (iii) execution of the contract. Consultants have an ongoing obligation to disclose any situation of actual, potential or reasonably perceived conflict of interest during preparation of the EOI, the selection process or the contract execution. Failure to properly disclose any of said situations may lead to appropriate actions, including the disqualification of the consultant, the termination of the contract and any other as appropriate under the IFAD Policy on Preventing Fraud and Corruption in its Projects and Operations.

The CPIU IFAD now invites eligible Individual consultants (“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 ***in the form of a curriculum vitae (CV) and cover letter*.** A consultant will be selected in accordance with the individual consultant selection (ICS) method set out in IFAD’ Project Procurement Handbook that can be accessed via the IFAD website at [www.ifad.org/project-procurement](http://www.ifad.org/project-procurement). Interviews will conduct as part of the selection process.

**Key criteria for the shortlist:**

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|  | **Evaluation Criteria for shortlisting** | **scoring**  |
| **1** | **General qualifications and experience:*** Higher degree in finance, banking, economics, business administration or a related field;
* Completion of relevant international training programs or courses in finance, credit management, or donor-funded project implementation.
 | **20**155 |
| **2** | **Specific experience as an independent expert:*** Minimum 3 years of proven experience in the implementation and coordination of financial services or credit-related projects, preferably within multilateral or bilateral donor-funded programmes;
* Demonstrated experience in credit operations: loan processing, portfolio monitoring, or work with Banks;
* Experience in institutional coordination, including collaboration with Ministries, financial actors, or public-private partnerships;
 | **30**15105 |
| **3** | **Skills:*** *Fluency in Romanian and English (mandatory); Russian is an asset;*
* *Strong digital skills – proficient in MS Office (Word, Excel, PowerPoint, Outlook).*
 | **15**105 |
| **4** | **Competences demonstrated at interview (for candidates who obtain at least 40 points for criteria 1, 2 and 3 above):*** Theoretical and practical knowledge in rural finance, credit delivery, or financial services for development;
* Ability to analyze, synthesize and apply financial and operational data in practice;
* Skills in stakeholder communication, collaboration with financial institutions, and capacity-building support;
* Ability to identify risks in financial service delivery and propose adaptive solutions to improve access to finance for rural beneficiaries.
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|  | **TOTAL** | **100** |

The consultant will be selected in accordance with the ICS procurement method set out in the Procurement Manual for IFAD Programmes, which can be accessed via the IFAD website at https://www.ifad.org/documents. The consultant ranked first in the shortlist will be invited within a reasonable time to submit a technical and financial proposal which will be evaluated and negotiated. The minimum pass mark for the shortlist is 70 points.

Any request for clarification on this REOI should be sent via e-mail to the address below procurement@ucipifad.md / scurtu.alexandru@ucipifad.md / igor.tomita@ucipifad.md no later than *June 24, 2025, 17:00 Moldova Time.*

The client will provide responses to all clarification requests by *June 27, 2025, 17:00 Moldova Time.*

Expressions of interest in the form of curriculum vitae (CV) and cover letter must be delivered in a written form to the address below (in person, or by mail, or by fax, or by e-mail) by **July 02, 2025, 15:00 Moldova Time.** With indication of the reference number of the tender.

UCIP IFAD

Attn: Alexandru Scurtu, Procurement Manager CPIU IFAD

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1. The policy is accessible at <https://www.ifad.org/en/document-detail/asset/41942012>. [↑](#footnote-ref-1)
2. The policy is accessible at [www.ifad.org/anticorruption\_policy](http://www.ifad.org/anticorruption_policy). [↑](#footnote-ref-2)
3. The policy is accessible at <https://www.ifad.org/en/document-detail/asset/40738506>. [↑](#footnote-ref-3)