



Terms of references

Environmental Consultant

Strengthening the People's Credit Funds Network (STEP)

June 2023



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LIST OF ABBREVIATIONS

CBV	The Co-operative Bank of Vietnam (Co-opBank)
DID	Développement international Desjardins
ESMS	Environmental & Social Management System
GAC	Global Affairs Canada
EU	European Union
PCF	People's Credit Fund
STEP	Strengthening the People's Credit Funds Network (STEP) project
UN	United Nations

1. OVERVIEW OF THE ASSIGNMENT

Name	Revise and update of ESMS's tools and its application at PCF
Tentative Start Date	June 26 2023
Tentative End Date	
Application Deadline	June 16, 2023
Type of contract	Agreed-upon procedure engagement service contract
User location(s)	Vietnam
Location(s)	Hanoi and provinces
Language(s)	English and Vietnamese

2. CONTEXT

Développement International Desjardins (DID) is a Canadian non-governmental organization founded in Quebec, Canada in 1970 as a non-government-organization which belongs to Desjardins Group – a biggest financial group in Quebec, Canada. The goal of DID is to share the expertise and experience of the Desjardins Group with emerging and developing countries to successfully replicate its cooperative model in other countries within their specific contexts. The mission of DID is to increase power among disadvantaged populations by facilitating access to a diverse range of financial services and by developing individual and community assets. For over 40 years, DID has various projects in developing countries in Africa, America and Asia. In Vietnam, the most current project of DID is “Strengthening the People’s credit fund network – STEP project” which started in 2016. For more information about DID, please visit website: www.did.qc.ca.

Strengthening the People’s credit fund network – STEP project was approved by the Government of Vietnam in November 2017 and was implemented in cooperation with the Cooperative Bank of Vietnam (CBV). STEP project was funded by Global Affairs Canada with the goal to strengthen the capacity of CBV and its network of financial cooperatives, the People’s Credit Funds (PCFs) in Vietnam. The overall mandate is to support and advise the CBV and PCFs network in their process of transformation and modernization in order to increase their level of integration and performance. The ultimate outcome of STEP project is to “increased financial security for Vietnamese men and women in targeted rural and agricultural areas by a more integrated and better performing CBV and PCF network”. The project aims to strengthen selected PCFs across Vietnam and, upon completion, transfer methodologies and tools to CBV, allowing it to continue deployment of the strategies throughout the entire PCFs network. For more information about STEP project, please visit website: www.did-step.com

In the frame of STEP project, People Credit Fund need to establish an Environmental & Social Management System (ESMS) to ensure that its financing activities are executed with appropriate consideration for environmental and social risks. The PCF’s borrower would benefit from a better understanding of the environmental and social risks associated with their income-generating activities and how to mitigate them.

3. OBJECTIVES

STEP and Co-opbank promote the environmental management plan and the ESMS application at 75 pilot PCFs since November 2019. Recently, the government has issued the new regulation of

environment protection (Circular 08/2022/NĐ-CP dated 10 January 2022). The State Bank of Vietnam has also issued the new circular of 17/2022/TT-NHNN dated 23 December 2022 about “guidelines for environmental risk management in providing credit in the credit institutions and foreign bank branch”, which will be effective from June 2023. Thus, the objective of this mandate is to revise the ESMS's tools and its application at PCF.

4. SCOPE OF WORK

The scope work for this assignment includes:

- Review and update the list of environmental and social risks identified for the 37 income generating activities identified (1 table) Revise the score cards to evaluate the environmental and social risks for the end-user for the tentative business activities of: Agricultural crop production, Animal husbandry, Carpentry/woodworking/painting, Fishery, Café/restaurant, Food processing, Grain milling, Hairdresser/cosmetic studio, Retail kiosk/shop/retail trade/premises.
- Write update recommendation and/or mitigation measures address to the borrower in order to protect the environmental and reduce social issue.
- Provide basic content for the design of small e-learning exercises to raise awareness among rural entrepreneurs and review the content once it as been developed.
- Review the legal frameworks and new regulations and find out the implications for the PCF's activities including E&S assessment and environmental exclusion list development/adaptation.
- Identify the actions taken by the PCFs under the new regulation in terms of environmental and social assessments during the loan appraisal process.

5. DELIVERABLES

The consultant should provide the following deliverables, both in English and Vietnamese:

- E&S updated tools with the revision of: E&S risks for each activity, questions, score cards. Writing of new recommendations.
- Revision of the new environmental regulation and recommendation on the application of the exclusion list (in comparison with SBV existing exclusion list)
- Raw content for the design of new e-learning lessons for rural entrepreneurs and validation of the developed contents

6. REPORTING REQUIREMENTS

- Recommendations about related topics.
- Monthly brief activity reports and timesheets, applicable for more than 2-months duration
- Final report and timesheets at the end of the assignment

7. QUALIFICATIONS

- Vietnamese national consultants, either individual or organization are eligible. They are professionally capable, established, and experienced in the domains, as well as registering their business operations according to the provisions of law, with working offices and facilities.
- They are neither in a process of dissolution nor in bankruptcy nor insolvency in accordance with the law.
- Competent and specialized in / having majors related to Environment, Environmental management, Environmental technology, Environmental engineering, Resource management.... In case of an organization, please provide CV of consultants who engage in this mandate;
- The consultants must hold a master's degree in the relevant field of expertise or higher degree

- Have relevant experiences and provide evidence of having completed at least 03 similar projects/jobs as the work required in the TOR;
- Proficiency in English language (written and oral);
- Strong presentation and facilitation skills

Proposals will be evaluated on the following criteria:

- Understanding of the mandate and beneficiaries of the assignment
- Demonstrated previous experience
- Timeline and budget

8. HOW TO APPLY

The following table depicts the provisional time frame and application guideline of the process:

Topic	Time and Details					
Main content of mission proposal	<ul style="list-style-type: none"> - Cover page - A copy of the company's certificate of incorporation and operation - Competency profile stating the company's competences, similar jobs completed - Resume/ CV of the applicant or company's consultant(s) who will perform the work required by STEP - Roles and inputs plan for the consultants involved, expected number of working days for each work item, time and expected implementation schedule. For example:					
	No.	Activity	Date	Location		Work Days
				Home-based	Field	
	1					
	2					
	3					
Total work days						
<ul style="list-style-type: none"> - Complete financial breakdown 						
Submission of proposal	<ul style="list-style-type: none"> - Deadline: June 16, 2023, at 17:00 Local Vietnamese Time - Consultants shall submit the proposals (both in English and Vietnamese) by email only to info@did-step.com and/or Mr. Luong Quoc Tuan tuan.luong-quoc@did-step.com, clearly indicating the email subject of "Proposal DID2023 – Environmental Consultant" - Each email submission may not exceed 20MB in size <p><i>Note: Any proposal received by any other means than email will not be considered. Any proposal received after this deadline shall be considered late, non-responsive and will not be evaluated.</i></p>					
Language of the mission proposal documents	The proposal, contractual documents and any correspondence, and all the documents relating to it shall be written and submitted in both English and Vietnamese.					
Currency of the financial proposal	All financial information shall be given in VND					

We will select and contact the applicant/ firms with the most competitive Proposal.

Développement international Desjardins (DID) is a world leader in the deployment and strengthening of the inclusive finance sector in developing and emerging countries.

Our expertise is based on over one hundred years of experience accumulated by the Desjardins Group, the leading cooperative financial group in Canada and sixth largest in the world.

We draw on the best practices tested in collaboration with our numerous partners to support the setup, growth and strengthening of financial institutions as well as the development of individual and collective wealth.

Consulting expert, investor and operator of financial institutions, DID provides its specialized expertise in the following fields:

- Mobilization of savings
- Agricultural Finance
- Technological Solutions
- Financing for entrepreneurs
- Investments
- Social Performance
- Training
- Surveillance
- Gender Equality
- Governance
- Green Finance

Focused on the future, DID makes use of all its resources in order to increase access to financial services for communities in developing and emerging countries. Together, we create the future. It is the ultimate reason for our existence.

www.did.qc.ca/en