



REQUEST FOR EXPRESSIONS OF INTEREST (CONSULTING SERVICES – FIRM SELECTION)

Country:	Independent State of Samoa
Name of Project:	Samoa Finance Sector Resilience and Development Project (SFSRDP) 2025 – 2029 (World Bank Financed Project P181456)
Loan No./Credit No./Grant No.:	IDA – E3780
Assignment Title:	Gender Inclusive Finance Consultant
Reference No.:	CBS/CS/005

1. The Government of Samoa has received financing from the World Bank toward the cost of the SFSRDP P181456 and intends to apply part of the proceeds for consulting services.
2. This project aims to achieve a gender inclusive perspective on the financial services offering in the country.
3. The consulting services (“the Services”) will focus on delivering:
 - a. Supply-Side Diagnostic, Regulatory and Infrastructural Assessment from a Gender Perspective; and
 - b. Gender Financial Literacy Communication Design.

The project is to be entirely managed and executed by the selected firm, with an estimated duration of 8 months, ensuring the completion of all tasks within the specified timeline. The consulting firm is expected to begin work by August 2026.

4. The detailed Terms of Reference (TOR) for the assignment can be found at the following website: www.cbs.gov.ws and www.mof.gov.ws or can be obtained at the address given below:

Central Bank of Samoa
Financial System Development Department
Level 1, Central Bank of Samoa Building
2 Apia City Boulevard
Email: lanna.lome@cbs.gov.ws.

5. CBS 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 (refer to the Terms of Reference – TOR for the requirements).

6. The evaluation criteria are:

Mandatory

- Advanced degree in Finance, Economics, Banking, Public Policy, International Development, ICT or related fields or equivalent experience.
- At least eight years of professional expertise in broad financial regulatory and policy initiatives, gender-related issues, public policy, financial inclusion, and international development.
- Experience working on the intersection of gender and financial inclusion.
- Must be familiar with the concepts of financial inclusion, a broad knowledge of related disciplines such as DFS, consumer protection and gender financial inclusion, as well as an in-depth knowledge of relevant policies and procedures.
- Strong practical experience in developing gender specific strategies and roadmaps including the monitoring and evaluation tools.
- Practical experience in conducting stakeholder consultation workshop in the financial sector.
- Adequate understanding of legal, regulatory and policy development.
- Extensive experience with quality report writing.
- Previous work in the Pacific or other developing countries is desirable.
- Must be fluent in English – written and spoken.
- The consultant is encouraged to engage local research team to conduct field work or research for capacity building.

Desirable

- Have authored publications/ reports with a highly practical lens on gender aspects with linkages to financial inclusion.
- Proven track record in conducting high quality analysis of women's constraints in accessing and benefiting from financial products and services, including digital financial services and/or microfinance in the context of developing countries.
- Proven track record of working directly with policymakers and regulators, with technical knowledge of these actors and financial services.
- Experience working on similar topics in the Pacific or similar small island states.

Consultant – COMPETENCIES: -

- Strong oral and written communication skills.
- Ability to think conceptually and practically, analyse data and translate into strong recommendations.

- Openness to change and ability to receive/integrate feedback.
- Able to meet tight deadlines and work within.
- Comprehensive knowledge of financial products and services, including the service providers.
- Excellent communication, project management, and organizational skills.
- Excellent presentation and facilitation skills.
- Demonstrates integrity and ethical standards.
- Displays cultural, gender, religion, race, nationality and age sensitivity and adaptability.
- **Professionalism:**
 - Prior substantial experience working in a participative way on financial inclusion initiatives.
 - Demonstrated ability to undertake and publish independent research, preferably on financial inclusion and gender related issues.
 - Demonstrated knowledge of relevant gender best practices, standards, policies, networks and publications.
 - A strong sense of client orientation and a strong drive for results and ability to adhere to deadlines.
 - Excellent communication and writing skills.

7. 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” September 2023, setting forth the World Bank’s Policy on conflict of interest.
8. 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 (“JV”) and/or a sub-consultancy. In the case of a JV, all the partners in the JV shall be jointly and severally liable for the entire contract, if selected.
9. A Consultant will be selected in accordance with the Consultant Qualification Selection (CQS) method set out in the Procurement Regulations in paragraph 7.
10. Further information can be obtained at the address below during **9.00am to 4.00pm, Samoa time, on working days no later than 22 April 2026:**

Ms. Lanna Lome-Ileremia
 Manager
 Financial System Development Department
 Level 5, Central Bank of Samoa Building
 2 Apia City Boulevard
 Email: lanna.lome@cbs.gov.ws

11. Expressions of interest must be delivered in a written form to the address below (in person or through electronic submission through the Government e-Portal https://portal.tenderlink.com/mof_samoa/ by **11am Samoa time, 27 April 2026**).

Ministry of Finance

Attn: Tenders Board Secretary Level 4, Central Bank of Samoa Building

2 Apia City Boulevard

Apia, Samoa

Tel: +685-34333