



EVALUATION OF EMN 2011-2013 within the framework of the EC funded support “Microfinance for social and financial inclusion in Europe”

Consultants are herewith invited to present a proposal for the external evaluation of the project “Microfinance for social and financial inclusion in Europe” for the years 2011, 2012 and eventually for 2013.

A – BACKGROUND

1. EMN and EC support

The **European Microfinance Network (EMN)** was created in 2003 to promote microfinance as a tool to fight social and economic exclusion and to promote micro-entrepreneurship and self-employment in Europe. The network supports the development of microfinance organisations through the dissemination of good practice and by improving the regulatory framework for microfinance and self-employment and microenterprises at the European Union and Member State levels. It currently has 93 members in 21 countries, mainly microfinance practitioners but also banks and think-tanks. For more information visit EMN’s website at: www.european-microfinance.org. Most of EMN’s activities are managed by a Secretariat, based in Brussels, with a current staffing of three personnel.

In the framework of the ‘PROGRESS’ programme, the European Commission, through its Directorate General for Employment, Social Affairs and Inclusion (DG EMPL), has decided to support European networks involved in the fight against poverty and social exclusion. EMN responded to the call for proposals VP/2010/012 in 2010 for a support grant for its core activities. EMN was selected and signed a Framework Partnership Agreement with the Commission (N° EMP. VS/2010/0601) for three years hereinafter referred to as the EC project.

2. The key objectives of EMN for the period 2011-2013 for the EC Project

EMN has defined three main objectives for the 2011-2013 period related to employment and social inclusion:

- To become the key platform on Microfinance for entrepreneurship and self-employment as a means to combat social exclusion in Europe.
- To develop partnerships with other relevant European stakeholders working on entrepreneurship and social inclusion, that can be translated into action at both

European and National level and lead to change at local level in terms of poverty reduction, employment and social inclusion.

- To focus advocacy and research activities on adapting and developing microfinance instruments that foster entrepreneurship as a social inclusion tool.

For the year 2011, 2012 and 2013 the EMN prepares special Work Plans.

In order to reach the three objectives, EMN has defined the following specific objectives in its 2011 Work Plan:

1. Improving the Network's organisational capacity and management.
2. Voicing the conditions, concerns and expectations of (1) people exposed to social exclusion, discrimination and gender inequality or (2) organisations providing services to people exposed to poverty and social exclusion, discrimination and gender inequality; and formulating them to influence policy making at EU and National levels.
3. Reinforcing the advocacy and campaigning skills of the European partner organisation and those of its national members to advance, support and further develop EU objectives and priorities at EU and national levels.
4. Better integrating cross-cutting issues (e.g. gender, poverty, disability and non-discrimination) in the day-to-day work of the European partner organisation.

3. Outputs for EMN for 2011-2013

The EMN has set out the following targets for 2011 – 2013 which correspond with the objectives defined as project objectives for which the EC has made funding available.

Target 1/ project objective 1

- 1.1. EMN has a growing number of strong, motivated members.
- 1.2. EMN has increased the involvement of its members in its activities and facilitated exchange of good practices among members and stakeholders.
- 1.3. The Secretariat has strengthened its position as the key advocate for European microfinance, particularly by reinforcing EMN visibility in Brussels.
- 1.4. EMN has efficient governance and a reinforced Secretariat.

Target 2/ project objective 2

- 2.1. EMN has promoted entrepreneurship and microfinance as a tool to create employment, increase social inclusion and reduce poverty.

- 2.2. EMN has facilitated the flow of information from the field, and especially its members, to influence key policy-makers and in particular the EU.

Target 3/ project objective 3

- 3.1. EMN has raised awareness among its members on the importance of lobbying and advocacy activity.
- 3.2. EMN members are strengthened in their capacity of advocacy and lobbying at their national level.
- 3.3. EMN has influenced policy makers at European and National level on improving the legal environment for entrepreneurship and microfinance.
- 3.4. Microfinance stakeholders and their potential public are informed about the EU employment, social and equal opportunities policies and instruments (EPMF, JASMINE, ESF).

Target 4/ project objective 4

- 4.1. EMN has reinforced stakeholders' understanding of microfinance and micro entrepreneurship support as means to increase social inclusion and reduce poverty.
- 4.2. EMN has developed research and advocacy tools to better understand and promote microfinance for social inclusion of specific target groups – youth.

4. EC project budget for 2012 – 2013

The total EC project budget for 2011- 2013 is €865,541.76 with a contribution from the European Commission of €553,340.85 (63,93%).

B – THE EVALUATION (2011- 2013)

An annual evaluation is seen as an opportunity for the network to verify how objectives have been met and improve future work.

1. Objectives and questions for 2011

The specific terms of reference for the 2011 evaluation are:

- 1.1. Evaluate the methodology to deliver the project activities:
 - Is the methodology used by EMN appropriate for producing the outputs?
 - Are the coordinating and monitoring tools developed by the Secretariat adequate?
- 1.2. Evaluate the efficiency in carrying out the activities throughout the project:
 - Were outputs produced as planned? If not, why not?

- How was the overall project management of EMN? Were monitoring tools adequate?

1.3. Evaluate the quality of these activities:

- Do the project activities and documents that have been produced have added value compared to what already existed?

1.4. Assess the effects and outcomes as related to objectives.

Specific attention should be taken this year on the following issues:

- How the office move from Paris to Brussels has been implemented, and with what results?
- How the advocacy strategy policy of EMN has been able to develop, taking into account the new office in Brussels and EU policies for microfinance?
- How the Working Group strategy has developed in 2011, taking into account the remarks in the 2010 evaluation?

1.5. Draw lessons and recommendations:

- What conclusions and recommendations can be drawn about the EMN Secretariat, the EMN Board of Directors, the EMN members and the European Commission?
- What recommendations or suggestions are there to follow up on the work undertaken in this project, in terms of approach, content, methods?

2. Methodology

The evaluator will have the possibility to:

- Interview EMN staff in Brussels; former employees of both Paris and Brussels;
- Consult all project documents (see annex);
- Interview members;
- Interview Board members;
- Interview individuals from the European Commission and other interested European institutions (eg, EIF).

3. Expected output

The evaluation report will be submitted to the Board of EMN through the EMN Secretariat in (UK) English, and includes:

- A summary highlighting the report's main findings and recommendations.
- The main report itself (max 20 pages).
- Annexes including supporting data (processes), tables, work schedule, list of interviewees, documents consulted and other information and sources as appropriate.

4. Human and financial means

Those carrying out the evaluation are expected to have:

- Experience of conducting evaluations;

- Experience and access to know how in the field of microfinance, especially in the European context;
- Expertise and access to know how about networks;
- Expertise of the EU's policies (whereby know how about policies for fighting social and financial exclusion and in EU management systems will be an advantage);
- A high working level in English

Maximum billing: is €10,000 (excl VAT) per annum, excluding travel and subsistence allowances paid directly by EMN in accordance with the EU's requirements. The decision to carry out the evaluation over 2013 will be subject to availability of funding in the EMN 2014 budget). The decision to award the contract for 2012 and 2013 is also subject to the EMN appreciation of the quality of the evaluation (process and reporting).

5. Time frame for 2011 evaluation

Start	March 2012 (at the latest)
Submission of draft evaluation report:	April 2012
Final report	May 2012

C. APPLICATION PROCESS

Interested parties are required to submit **before 15th February** 2012 their proposal including:

- Outline of work-plan for the evaluation;
- The curriculum vitae of the consultant(s) who will undertake the work;
- Examples of previous work (can be references or web-links);
- Proposed breakdown of the budget.

A final decision will be taken by EMN before 28th February 2012

EMN has the right to request for further information if so deemed necessary.

An interview with the candidate is optional

Member organisations being member of the Board of EMN are excluded from this tender

Please send your tender to:

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 1000 Bruxelles
 Belgium
 Tel: +32 2 227 27 05 / Fax: +32 2 218 31 41
 Email: s.moreau@european-microfinance.org

Indicative list of main documents available as at end January 2012

All documents are in English.

Grant agreement documentation

- Call for proposals (Guidelines)
- Strategic three year agreement with the EC
- Grant agreement and budget for 2011
- Work Plan 2011

Coordination and follow up

- Board meeting reports
- General Assembly report
- 2011 Progress report
- Activity Reports of Working Groups
- Evaluation of conference by participants
- EMN Strategic Plan 2011-2013
- Evaluation of training
- EMN 2010 evaluation report

Project output

- EMN website
- 2011 EMN publications (such as newsletters, notes, studies, magazine)
- Programme of the 8th EMN conference
- List of participants at the 8th EMN conference
- Video of 8th EMN conference
- EMN 2010 Annual Report
- EMN 2011 Directory
- 'European Microcredit Award' book
- Research Award booklet 2011

Any other documents that the evaluator(s) require.