

RESPONSE TO BID CLARIFICATION QUERIES
ETHIOPIA CREDIT MARKET DIAGNOSTIC

No.	Question	Responses
1.	Can you please clarify <u>on Phase 3 objective b)</u> ‘Assess the technical capacity of the banking sector to incorporate credit market statistics into decision-making and product development’ – Does this requires assessing the technical capacity for all bank and non bank lenders across all the different regions of Ethiopia or just the capacity of the institutions selected for the pilot on Phase 2.	The assessment will be based on a sample of banks, selected according to a methodology to be proposed by the consultant, with the objective of maximizing coverage of the banking sector.
2.	Can you please further elaborate on the <u>assessment criteria:</u> ‘Evidence of consultant’s physical presence in Ethiopia’ - Does this require having the ability to deploy teams in Ethiopia or have a company/entity registered in Ethiopia?	This requirement specifies that the project manager and team must be physically present in Ethiopia for the project.
3.	Can you please provide an indication of your <u>budget</u> for this project?	The evaluation of the proposals will be based on the most economically advantageous tender as per the pre-set criteria and not merely on price. We encourage you to forward your proposal with prices within the market range.
4.	Is the Consultant responsible to collect external benchmark data from relevant African and other relevant markets or NBE/FSDA will provide those data?	The consultant is to collect external benchmark data. These will be based on secondary research.
5.	While we fully understand the basic of the award, can you please clarify the conditions we need to satisfy to score the maximum weight in each of the assessment category? For example, which objective criteria will you use to assess “deep knowledge and understanding” under mandatory requirement # 1 and “good knowledge/experience” under mandatory requirement # 2 to allocate a score of 10. Will it be “number of years” or other criteria?	The criteria for assessment will vary across applications, and the assessment will be based on the overall depth of expertise and experience demonstrated in the application. Key areas of consideration include but are not limited to experience in performing diagnostic studies, specialist knowledge of credit markets in Ethiopia, expertise in credit markets across Africa, and years of experience in credit markets.