



Building and expanding inclusive housing markets

Call for Expression of Interest for Short-Term Consultants

Habitat for Humanity International, Europe, Middle East and Africa (EMEA) regional office, through its Terwilliger Center for Innovation and Shelter ('the Center') regional unit, is calling for Expressions of Interest from (team of) consultants to carry out institutional technical assistance projects for microfinance institutions in the region.

The objective is to develop a list of external experts, local and international, to assist the Center's regional team in technical assistance projects implementation in Europe, Caucasus, Central Asia and the Middle East.

The Center's regional team will procure from the abovementioned list those consultants best suited to deliver professional services for specific short and long-term projects that will be delivered from 2018 to 2020.

How to Apply?

Consultants who wish to be considered should submit a letter of interest and CV to

Dzenita Kicic, Specialist, Financial Inclusion and Capital Markets Europe and Central Asia, Terwilliger Center for Innovation in Shelter, Habitat for Humanity International EMEA, Email: dkicic@habitat.org

Interested companies may submit more than one set of CVs.

Deadline for applications is March 31st, 2018.

For further information, please see attached 'Expression of interest'. In addition, Elena Milanovska (emilanovska@habitat.org) and Dzenita Kicic (dkicic@habitat.org) are available to answer questions.

Attachment: Expression of Interest

About Habitat for Humanity Terwilliger Center for Innovation and Shelter

Habitat for Humanity International (HFHI) is an international non-profit organization dedicated to eliminating substandard housing and homelessness worldwide and to making adequate, affordable shelter a matter of conscience and action. Since 1976, Habitat for Humanity has helped 6.8 million people find strength, stability and independence through safe, decent and affordable shelter. HFHI works through a broad network of national Habitat organizations and other strategic partners, such as corporations, financial service providers, individuals, non-governmental organizations, foundations, local governments, as well as private and third sector actors.

Habitat for Humanity launched the Terwilliger Center for Innovation in Shelter (“the Center” or TCIS) as an initiative to facilitate collaboration between public, private, and third sector partners to develop sustainable, and innovative housing solutions for the 1.6 billion people worldwide who lack adequate shelter. Through the Center, HFH aims to serve as a place of knowledge, expertise, advice, and innovation, enabling poor families to acquire adequate shelter.

The engagement of local financial service providers (FSPs) has been an important catalytic step in innovating and developing affordable housing solutions. Currently, many FSPs are delivering financial services to the low-income people including those working in the informal sector. The Terwilliger Center wants to accelerate the development of partnerships with local FSPs to develop viable products that address their clients’ housing finance needs.

The Terwilliger Center has provided technical assistance services to financial and microfinance institutions including: Market research/assessment, Product development, Housing support services (HSS) development, Capacity building, Monitoring and evaluation, Product assessment, Business planning, Marketing strategy development, Product positioning and branding, Impact studies, among others.

For more information, please visit <https://www.habitat.org/impact/our-work/terwilliger-center-innovation-in-shelter>.

Areas of expertise/ Description of services/

Experts could be involved in the implementation phase of the technical assistance projects, which include following services:

- Market research;
- Product and services development in particular housing loan product development, micro-mortgage, micro-insurance, digital finance as well as scoring systems for credit risk assessment;
- Non-financial (housing support) service development such as developing partnerships with suppliers in construction business, construction technical assistance (budgeting, planning and monitoring of construction projects) and energy efficiency related advisory services;
- Capacity Building such as Trainings of Trainers, trainings of sales forces and loan officers related to new product implementation;

- Project evaluation, in particular evaluation of housing microfinance projects, housing quality assessment and evaluation of projects related to energy efficiency and renewable energy;
- Strategic and business planning for financial service providers - strategy development, business and operational planning;
- Marketing which include marketing strategy development, product positioning, communication and promotion channels;
- Impact Studies.

Consultants will need to demonstrate expertise and success in any of the areas, listed above, to be placed on the approved list of consultants.

Required competencies and experience

In order to be considered for short-term assignments, the candidates must meet requirements listed below:

- The candidates must have minimum university degree in relevant field and at least ten years of professional experience in the relevant areas stated under service description;
- The candidates must have very good command of both spoken and written English;
- Good command of one of the local languages from the regions, such as Russian, Georgian, Serbo-Croatian-Bosnian, Albanian, Arabic, is preferred;
- Previous involvement in foreign technical assistance projects will be considered as an asset.

Selection Process

A committee will review proposals; applicants meeting the requirements will be included in the list of preferred consultants.

The list of consultants meeting the requirements will be categorized according to the level, type and area(s) of expertise as well as language skills and specific regional experience.

Submission process and guidelines

Consultants who wish to consider should submit a letter of interest and CV to

Dzenita Kicic, Specialist, Financial Inclusion and Capital Markets Europe and Central Asia, Terwilliger Center for Innovation in Shelter, Email: dkicic@habitat.org **by March 31st, 2018.**

The application must include CVs in English accompanied by a short letter of interest. For the purposes of evaluation of expression of interest only, information submitted should include the following:

- Company /group or firms' profile, organization and staffing, and key areas of expertise;
- Details of previous project experience or similar assignments particularly undertaken in the previous five years including information on: contract's value, contracting entity/client, project location/country, duration, main activities, objectives, staffing.

Interested companies may submit more than one set of CVs.