

TA 9068-BAN: Strengthening Capacities of Small and Medium-Sized Enterprise Stakeholders to Access Bank Financing and Services

TERMS OF REFERENCE

A. Introduction

1. The Government of Bangladesh is currently implementing the Second Small and Medium Enterprise Development Project (SMEDP2), which is aimed at accelerating the development of small and medium-sized enterprises (SMEs) in Bangladesh, especially SMEs in rural and nonurban areas, by improving their access to medium- and long-term credit. The project comprises a credit facility of \$200 million from the Asian Development Bank (ADB) to eligible small and medium-sized enterprises located outside the metropolitan areas of Dhaka and Chittagong through participating financial institutions (PFIs).

B. Objectives of the Assignment

2. This technical assistance (TA) aims to support the implementation of SMEDP2 and will provide resources to improve the financial intermediation and increase the production and investments of small and medium enterprises (SMEs). A key objective is the enhancement of managerial and technical capacity of Bangladesh Bank (BB) and SME Foundation (SMEF), the two implementing agencies of this TA.

C. Outputs

3. The TA has four outputs: (i) establishment of incubation facilities; (ii) development of SME clusters; (iii) strengthening of women entrepreneurship; and (iv) strengthening capacity of implementing agencies.

D. Scope of Work

4. A consulting firm will be engaged following ADB's Guidelines on the Use of Consultants by ADB and Its Borrowers, using quality and cost-based selection method with a standard quality-cost ratio of 90:10 and full technical proposal. The assignment will involve 26 international person-months and 69 national person-months. The assignment will be carried out in BB head office, its branches and SME Foundation. Consultations and/or meetings with other relevant government offices, non-government organizations and stakeholders will be required throughout the country. Consulting firms are strongly encouraged to associate with a qualified national organization experienced in women entrepreneurship to deliver activities under output (iii) strengthening of women entrepreneurship.

5. The consulting firm will carry out its assignment in consultation with the BB, SMEF, ADB and relevant stakeholders. BB and SMEF will share available reports, documents, and information with the consultants as required; provide support in arranging meetings and workshops; and support dissemination activities. BB and SMEF will also provide office space for relevant consultants. The estimated contract period is 18 months from date of contract signing. The main responsibilities of the consulting firm will be to develop a country strategy with action plan for incubation facilities, train SME entrepreneurs on how to form alliances in clustering and networking, strengthen capacity of BB and PFIs on women entrepreneurs access to financial

resources and services, provide capacity building to women entrepreneurs, strengthen technical and managerial capacity of BB and SMEF, along with performing other tasks outlined below.

E. Team Composition

6. The consulting firm's consultant team will include:

Expertise	Experts	Total Person-Months
A. International		26
1. Business Incubation Expert and Team Leader	1	10
2. Cluster Development Expert	1	8
3. Women Entrepreneurship Expert	1	6
4. Financial Management Expert	1	2
B. National		69
1. Business Incubation Expert	1	12
2. Cluster Development Expert	1	16
3. Women Entrepreneurship Expert	2	20
4. Information and Communication Technology Expert	1	5
5. Project Monitoring and Reporting Expert	1	12
6. Financial Management Expert	1	4

7. Consulting firms are free to propose additional experts or support staff required to complete the assignment. These experts shall be evaluated on competitive basis.

F. Qualification and Detailed Tasks

8. Business Incubation Experts

9. Qualification: The international and national business incubation experts should have postgraduate degree in business administration or economics, recognized an overall professional experience of 10 years preferably in technology business incubation, business administration, marketing, organizational development, management, process of SME promotion through business incubation services, or other relevant fields. For international expert, among international experience, south Asian countries experience including Bangladesh shall be preferable.

10. Detailed tasks:

- (i) Identifying areas (industry and/or sector) for incubation facilities support:
 - a. Identifying specific areas and sub-areas identified for intervention
 - b. Number and nature of proposed incubation facilities
- (ii) Developing a country strategy with detailed action plans (and cost estimates) for incubation facilities:
 - a. Preparing action plans for incubation facilities in selected clusters
 - b. Formulating budget and cost breakdown for incubation facilities
 - c. Guidelines on management and operations for incubation facilities
 - d. Sustainability plan for the proposed facilities

- e. Specific cluster-based action plans for establishing incubation facilities
- (iii) Designing guidelines for the selection and graduation of entrepreneurs applying for business incubation services:
 - a. Procedure for selection of potential entrepreneurs, as well as graduation for incubation facilities
 - b. Designing plan and programs to empower the entrepreneurs selected in the facilities
 - c. Guidelines on use of incubation facilities for members
 - (iv) Establishing sex-disaggregated performance monitoring system for incubation facilities with assistance from the Information and Communication Technology (ICT) expert:
 - a. Formulating scope of monitoring for incubation facilities
 - b. Guidelines on further action based on monitoring reports
 - (v) Developing capacity of target clusters/sectors for facilitating the establishment of incubation centers together with cluster experts.
 - (vi) Lead the design, scoping and establishment of at least two pilot incubation facilities in SME clusters, SME associations, women associations, district chambers or academics, with test implementation of the proposed strategy and guidelines:
 - a. Identify the industry and the location for the pilots
 - b. Develop design, programs, selection criteria, graduation policy, partnership, timeline and budget for the implementation adopting the proposed strategy and guidelines
 - (vii) Conducting workshops and seminars on:
 - a. Validation of the country strategy with respective authorities and stakeholders
 - b. Dissemination of country strategy to target clusters and stakeholders
 - c. Awareness workshops for clusters and entrepreneurs

11. The international Business Incubation Expert will be the **team leader** responsible for overall management of the assignment. The team leader will develop and oversee the team work program and ensure effective coordination of all team inputs. The team leader will manage the team and coordinate closely with stakeholders. In close coordination with the implementing agencies, the team leader will perform tasks in a timely manner, with field visits to clusters and any other place deemed necessary for achieving the expected deliverables.

12. **Cluster Development Experts**

13. **Qualifications:** The international and national cluster development experts should have postgraduate degree in finance, business administration, or economics, recognized overall professional experience preferably 10 years in finance, business administration, marketing, organizational development, management, SME cluster development and financing, or other relevant fields. For international expert, among international experience, south Asian countries experience including Bangladesh shall be preferable.

14. Detailed Tasks:

- (i) Conducting needs assessment for SME entrepreneurs on how to form alliances and networking to help small firms to compete, grow, and cooperate with larger firms. The needs assessment report should include observations on the following, as well as relevant recommendations:
 - a. Cluster infrastructure and utility service
 - b. Human resource management and development
 - c. Major products, production process and technology
 - d. Existing finance and credit facility and credit gap
 - e. Export potentials, import substitution and market
 - f. Annual production and turnover of the cluster
 - g. Training (provided and required, training institute) related information
 - h. Usage of ICT in the cluster
 - i. Compliance issues
 - j. FGD and KII on any other relevant issue
 - k. Recommendations based on the needs assessment
 - l. Potential new clusters

- (ii) Conducting needs assessment for PFI's capacity development for SME cluster and BSCIC estates financing. The needs assessment report should include observations on the following, as well as relevant recommendations:
 - a. Capacity assessment of SME divisions of PFIs
 - b. Policy assessment relevant to SME lending of PFIs
 - c. Monitoring and evaluation system of SME loans of PFIs
 - d. Existing software of PFIs for SME loan processing
 - e. Policy advocacy recommendations based on findings from capacity assessment
 - f. Assessment of human resources of PFIs, i.e. level of expertise, trainings received etc.
 - g. Knowledge of PFI staff regarding government policies on SME loans (7th Five-year plan, Industrial Policy 2016, etc.), as well as Bangladesh Bank policies, circulars, guidelines on SME lending
 - h. Knowledge of PFI staff about customer selection procedure, repayment and collection procedure, documentation of SME loans, etc.
 - i. Recommendations based on the needs assessment

- (iii) Establishing an administration unit in SMEF for capacity development support for SME entrepreneurs and PFI staff in SME cluster and BSCIC estates financing at SMEF:
 - a. Designing the scope and operation manual of the administrative units
 - b. Designing a reporting and monitoring system for the unit

- (iv) Designing training programs for SME entrepreneurs and PFIs for SME cluster and BSCIC estate financing and conducting trainings and seminars:
 - a. Designing training modules for SME entrepreneurs
 - b. Conducting training programs for SME entrepreneurs
 - c. Designing training modules for PFI officials
 - d. Conducting training programs for PFI officials

- e. Designing seminars for SME entrepreneurs and PFIs for SME cluster and BSCIC estate
 - f. Conducting seminars for SME entrepreneurs and PFIs for SME cluster and BSCIC estate
- (v) Developing capacity of target clusters/sectors for facilitating the establishment of incubation centers together with incubation experts.
- (vi) Support the design, scoping and establishment of Common Facility Centre (CFC) in potential clusters:
- a. Conduct feasibility of CFC in SME clusters
 - b. Develop a sustainable CFC structure and operating guideline
 - c. Identify areas and potential clusters for establishing CFCs. Design common services from the CFCs, their resource and budget requirements

15. Collaboration with other development partners will be explored to efficiently and effectively utilize their existing resources especially for conducting needs assessments for SME entrepreneurs on how to form alliances, clustering, and networking to help small firm to compete, grow, and cooperate with larger firms. The expert will also have to take part in field visits to clusters and any other places deemed necessary for achieving the expected deliverables. The expert will also contribute to the incubation center policy and pilot work with inputs related to the cluster development.

16. **Women Entrepreneurship Experts**

17. Qualifications: The international and national women entrepreneurship experts should have postgraduate degree in social sciences, business administration, or economics, and relevant experience of 10 years for international and 7 years for national expert in the area of strengthening women entrepreneurs' access to financial resources and services. For international expert, among international experience, south Asian countries experience including Bangladesh shall be preferable.

18. Consulting firms are strongly encouraged to associate with a qualified national organization experienced in women entrepreneurship who have experience and expertise of local communities to deliver the detailed tasks.

19. Detailed Tasks:

- (i) Support the implementation of gender components of the TA project:
 - a. Identify the needs related to gender components that will accelerate the pace of the implementation of project in accordance with the TA project
 - b. Establish a sex disaggregated monitoring mechanism on women entrepreneurship in PFIs
 - c. Gender-related elements and/or elements addressing needs of women entrepreneurs (WEs) to be incorporated in the needs assessment and training programs of WEs financing

- (ii) Preparing a manual on BB circulars and directives relating to women entrepreneurs and on PFIs standard lending procedures for assisting women entrepreneurs:
 - a) Identifying areas where more emphasis is required in lending to women entrepreneurs
 - b) Identifying the essential required documents in lending procedure for women entrepreneurs
 - c) Identifying Standard procedures for assisting WEs access to financial resources and services in order to simplify the lending procedure of WEs financing
 - d) Simplifying the Loan Application Form for the WE financing to be used by the PFIs

- (iii) Conducting training programs for 50 BB WEDU officials and staffs at head office and 9 branches and 100 key officials and women-dedicated desk staff of the PFIs:
 - a. Preparing training materials, specifying training schedule in achieving the specific objectives
 - b. Formulating budget required for proving training and expenditure procedure related to this
 - c. Conducting the training and document the results and impacts

- (iv) Monitoring PFI's application of standard procedures for assisting women entrepreneurship:
 - a. Identifying and documenting the specific areas of procedure and related documents required for application related to WE
 - b. Grooming PFIs so that they can assist women entrepreneurs in the overall lending procedure, lead four dialogues among BB and PFIs identify and disseminate best practices
 - c. Documenting PFI's practice in the implementation of standard procedures for WE and the results with semi-annual reports

- (v) Conducting sharing/awareness building events among BB WEDUs and PFIs on challenges and lessons of lending to women entrepreneurs:
 - a. Focusing on key challenges in lending women entrepreneurs;
 - b. Conducting multi-sector sharing events on lessons, challenges, and prospects of women entrepreneurship;
 - c. Conducting baseline survey on indicators related to women entrepreneurs, SME loans, and PFI engagement;
 - d. Conducting endline survey on indicators related to women entrepreneurs, SME loans, and PFI engagement (including types and progress of businesses of WEs who received loans under SMEDP2);
 - e. Conducting Business needs assessment to identify profitable and untapped areas for women entrepreneurship;

- (vi) Identifying small women entrepreneurs and providing training on financial and legal literacy:
 - a. Develop training materials for financial and legal literacy;
 - b. Providing 10 workshops for 400 WEs on legal literacy, i.e. a clear understanding of the BB circulars related to women entrepreneur financing and assist interested

WEs in engaging in these businesses and in accessing project credit facility, and on financial literacy including bookkeeping and accounts and statements, periodical reporting as per PFI requirements;

- c. Conduct annual sharing events among BB WEDUs, PFIs, WE associations, and WEs on best practices and success stories of WEs access to financial resources and services and progress of businesses.

20. Collaboration with other development partners will be explored to efficiently and effectively utilize their existing resources specially for identifying small women entrepreneurs who need and are interested in attending training on financial literacy related to accessing available financial resources and services.

21. **Information and Communication Technology (ICT) Expert**

22. **Qualifications:** The national information and communication technology expert should have degree in information and communication technology (ICT) or business administration, recognized overall professional experience preferably 10 years in ICT system development, business administration, organizational development, management, or other relevant fields related to ICT solutions for business process and extensive relevant experience preferably 7 years in ICT solutions for the performance monitoring system in SME finance, knowledge in Bangladesh's SME sector is required, and experience in working for international aid organizations is preferable.

23. **Detailed Tasks:**

- (i) **Monitoring and reporting system for BB's Refinancing Scheme for SMEDP2:**
 - a. Building tools to improve forecasting overall performance and the analysis of risks associated in monitoring and reporting system
 - b. Develop/customize the project management software for close monitoring and reporting
 - c. Knowledge of, and experience with the procedures of the project approvals and policy development
- (ii) Developing a webpage for monitoring and reporting, awareness and outreach of the project.
- (iii) Assist the PMU officials to generate reports under SMEDP2 on various aspects:
 - a. Train officials of Bangladesh Bank and PFIs in project management software/system
 - b. IT expert will ensure the security of applications and information; ensuring that IT programs are aligned with the project strategy
- (iv) Assist the PFI's to utilize SMEDP2 related software:
 - a. Preparation of IT Training Manual to assist the PFIs
 - b. At least 50 staff of PFIs will be trained in comprehensive monitoring and reporting framework and project management software

- (v) ICT expert will be held accountable for the achievement of project outcomes. ICT expert work to understand the needs of IT, design IT-enabled solutions, and manage the delivery of projects on-time and on-budget.

24. **Financial Management Experts**

25. **Qualifications:** The international and national financial management experts should have degree in accounting, finance, or a related field and recognized professional accountancy qualification. The international expert should have preferably 15 years' of overall experience, and relevant experience of 10 years in financial due diligence (FDD). The national expert should have over 10 years of experience and relevant experience of 8 years. For international expert, among international experience, south Asian countries experience including Bangladesh shall be preferable.

26. **Detailed Tasks:**

- (i) Conducting financial management assessment of SME Foundation, which should include:
 - a. Assessing capacity for planning, budgeting and management;
 - b. Assessing capacity for planning and budgeting, management and financial accounting, reporting, auditing, internal controls and information systems;
 - c. Reviewing proposed disbursement and funds-flow arrangements;
 - d. Concluding on the financial management risk rating and identifying and confirming measures for addressing identified deficiencies;
 - e. Supporting the preparation and agreement of cost estimates and a financing plan, which are based on verifiable data and are sufficient to support project implementation;
 - f. Preparing financial projections and conducting financial analyses of SMEF and incremental recurrent costs to determine financial sustainability and reviewing proposed cost recovery and tariff policies including affordability;
- (ii) Conducting financial evaluations (financial cost-benefit analysis) including:
 - a. Sensitivity analysis of project components that have cost recovery objectives, and where significant risks are identified to project financial sustainability or viability,
 - b. Proposing relevant financial performance indicators to be incorporated in financial covenants;
- (iii) Preparing a comprehensive report after assessing and reaching agreement on financial reporting, auditing and public disclosure arrangements for the project, as well as the capacity of SMEF.
- (iv) Providing SMEF officials with capacity building trainings to support the implementation of the financial management system.
- (v) Preparing Monitoring and Evaluation Guidelines for SME Foundation based on ADB standards.

(vi) Preparing Environment and Social Management Framework for SME Foundation based on ADB standards

(vii) Preparing Operations and Management Guidelines for SME Foundation based on ADB standards

27. **Project Monitoring and Reporting Expert**

28. Qualifications: The national project monitoring and reporting expert should have Advanced/Master's degree in a relevant discipline, e.g. business administration, finance, social science, economics, statistics, etc., an overall experience of 10 years and at least 8 years of relevant experience in planning, designing and implementation of project monitoring and reporting systems (e.g. databases, log frames), and data/information analysis, particularly in the SME sector, and at least 2 years of project monitoring experience with some development organizations and relevant skills in data collection and management, and analytical research, as well as experience of report writing in English language.

29. Detailed Tasks:

- (i) Detailed reporting format for monitoring project activities and achievements in line with project design and monitoring framework in consultation with PD and ADB:
 - a. Monitoring and Reporting Expert will be ultimate responsible for maintaining an effective and efficient monitoring and evaluation system
 - b. S/he will ensure that reports and deliverables contain valid and reliable information and will be responsible for maintaining the data in an organized manner and will prepare inception report, interim report, half yearly report and monthly progress report
 - c. Developing a Manual for monitoring and reporting system for the sake of effective project implementation
- (ii) Quarterly and annual progress reports, including analysis of collected data:
 - a. Specifying activities during the quarter, including the achievements, problems, and challenges and at the same time providing suggestions
 - b. Monitor the program activities and will be responsible for coordination, collection and compilation of data on a regular basis (weekly/monthly/quarterly or as decided by the PD and ADB)
 - c. Assist to develop systems to preserve and store data and information in soft and hard copies and support the PMU in preserving and storing data and information with appropriate labeling
 - d. Ensure accuracy of reports, monthly report preparation as per PMU requirement from existing data. The results of the consultation process and final impact must be publicly disseminated
- (iii) Training to PMU staffs on monitoring methods and techniques:
 - a. The expert is expected to take a proactive role in providing advice and support to PMU

- b. Prepare planning on the training of the PMU officials regarding Project Management
 - c. Ensuring that the project operations are carried out in accordance with sound practices, performing analytical work on monitoring and reporting issues, and carrying out capacity building activities
 - d. A meeting summary with the main discussion points is made available after every consultation meeting in a timely manner (no more than 10-15 days after the meeting), unless participants request confidentiality
- (iv) Final report containing collected data and analysis:
- a. Preparing and delivering the Final report on project implementation incorporating the comments from the government and ADB
 - b. Providing suggestions regarding future tasks to be rolled out for BB and SMEF
- (v) Monitoring of the sub-projects:
- a. Developing a Manual for On-Site and Off-Site supervision of the sub-projects
 - b. Frequent discussion with the PMU officials for more intensified monitoring of sub-projects

G. Workshops, Local Trainings, Seminars and Conferences

30. The consultants, in consultation with BB and SMEF, will prepare a training program in the areas specified in the TOR. The consultants will prepare comprehensive training proposals, including training objectives, cost estimates and so on. About 40 training programs are expected to be held nationwide.
31. Detailed description of subjects and number of trainees:
- (i) At least 400 SME entrepreneurs are expected to be trained on how to form alliances in clustering, networking, competition, growth and cooperation with larger firms.
 - (ii) At least 400 WEs are expected to be trained on legal literacy, i.e. a clear understanding of the BB circulars related to women entrepreneurs and the different options to access loans from PFIs, and financial literacy including book keeping, accounts and statements, periodical reporting as per PFI requirements.
 - (iii) Trainer's training program are expected for at least 50 staff of BB Women Entrepreneurs Development Unit (WEDU) on manual application and access to financial services conducted at BB Head Office and 9 branches with WEDUs.
 - (iv) At least 100 staff of 10 PFIs are expected to be oriented on gender-sensitive approaches to assisting women entrepreneurs.
 - (v) At least 100 PFI officials trained in financial literacy on cluster financing.
 - (vi) At least 50 staff of PFIs are expected to be trained in comprehensive monitoring and reporting framework and project management software.

(vii) At least 4 dialogue sessions are expected to be conducted among BB WEDUs and PFIs on best practices in facilitating access of WEs to financial resources and services.

(viii) At least 3 sharing events are expected to be conducted among BB WEDUs and PFIs on challenges and lessons of lending to women entrepreneurs.

H. Deliverables

32. The consulting firms' deliverables will include:

- (i) **Work Plan and Inception Report.** The inception report within 1 month from date of commencement, finalizing the approach and presenting a detailed work plan, an implementation schedule, and key issues that could affect achievement of the tasks, if any, for the TA
- (ii) **Interim Report 1.** The first interim report will be submitted within the end of 4 months of commencement of services. The report should summarize the activities and results, as well as individual task reports. Completed training, seminar and workshops as outlined in para 31 of the TOR shall all be documented in the respective related reports.
 - a. **Interim Business Incubation report-** Draft Country strategy with detailed action plans for incubation facilities, draft guidelines for the selection and graduation of entrepreneurs applying for business incubation service, and establishment of sex-disaggregated performance monitoring system for incubation facilities.
 - b. **Interim SME Cluster report –** Draft needs assessment report for SME entrepreneurs' capacity development to help small firms to compete, grow, and cooperate with larger firms, draft needs assessment report for PFI's capacity development for SME cluster and BSCIC estates financing, and training modules for SME entrepreneurs and PFIs on cluster and BSCIC estates financing completed.
 - c. **Interim Women Entrepreneurship Report.** Draft manual on BB circulars and PFIs standard lending procedure for WEs financing, a complete manual to conduct training programs for BB WEDU officials and officials of the PFIs, draft guidelines on PFIs application to promote/assist WEs, progress report on status of PFI implementation of monitoring and documentation, and on overall implemented gender components of TA.
 - d. **Interim Agency Capacity Building Report.** A status report that includes a) the completion of web site. The web site is used for monitoring and reporting as well as for awareness and outreach, b) the completed manual of IT Training to assist the PFIs, c) report on the effort to develop and customize the project management software for close monitoring and reporting, d) initial assessment of SME Foundation's financial reporting, as well as recommendations, e) completed training modules for capacity development of SMEF officials regarding financial management system, f) draft Monitoring and Evaluation Guidelines, Environment and Social Management Framework, Operations and Management Guidelines for SME Foundation based on ADB standards. g) Manual for monitoring and reporting format for project activities and achievements.

- (iii) **Interim Report 2.** The second interim report will be submitted within the end of 10 months of commencement of services. The report should summarize the activities and results, as well as individual task reports. Completed training, seminar and workshops as outlined in para 31 of the TOR shall all be documented in the respective related reports.
 - a. **Interim Business incubation report-** Final Country strategy with detailed action plans for incubation facilities, and final guidelines for the selection and graduation of entrepreneurs applying for business incubation service.
 - b. **Interim SME Cluster report-** Final needs assessment report for SME entrepreneurs' capacity development to help small firms to compete, grow, and cooperate with larger firms, and final needs assessment report for PFI's capacity development for SME cluster and BSCIC estates financing.
 - c. **Interim Women Entrepreneurship Report.** Final manual on BB circulars and PFIs standard lending procedure for WEs financing, final guidelines on PFIs application to promote/assist WEs, progress report on status of PFI implementation of monitoring and documentation, and on overall implemented gender components of TA.
 - d. **Interim Agency Capacity Building Report.** Status report that includes a) the web site used for monitoring and reporting as well as for awareness and outreach, b) progress of IT Training to assist the PFIs, c) progress report on the project management software for close monitoring and reporting, d) comprehensive assessment of SME Foundation's financial reporting, as well as recommendations, e) final Monitoring and Evaluation Guidelines, Environment and Social Management Framework, Operations and Management Guidelines for SME Foundation based on ADB standards.
- (iv) **Quarterly Progress Reports.** Quarterly progress reports that specify activities undertaken during the quarter, including the achievements, problems, and challenges facing the TA, suggest ways to address any problems, and the plan for the next quarter. It should be delivered in the first week of the following quarter.
- (v) **Draft Final Report.** A draft final report in two months before the completion of the contract summarizing activities undertaken and results achieved. It should also include the task reports as outlined below, these task reports shall be built on the interim report and include contents outlined below. All completed training, seminar and workshops as outlined in para 31 of the TOR shall also be documented in the related reports.
 - a. **Final Business Incubation Report.** Detailed proposal for two pilot incubation facilities adopting proposed strategy and guidelines in the interim report.
 - b. **Final Cluster Development Report.** Detailed final report on the status of implementation on cluster element of the TA.
 - c. **Final Women Entrepreneurship Report.** Detailed final report on status of PFI implementation of monitoring and documentation, and on overall implemented gender components of TA.
 - d. **Final Agency Capacity Building Report.** Detailed final report on project implementation incorporating the comments from the government and ADB, develop a Manual for On-Site and Off-Site supervision of the sub-projects.
- (vi) **Final Report.** The final report 3 weeks after the completion of work and receipt of comments on the draft final report from the government and ADB and incorporating those comments providing future tasks to be rolled out for SMEF and BB. Final Report

shall be delivered in DVD in addition to the specified number of hard copies. All reports except Final Report will be delivered in 8 nos. of hard copies (4 copies for BB, 2 copies for SMEF, and 2 copies for ADB). 14 hard copies of Final Report will be submitted.

I. Reporting Arrangement

33. The consultants will report to the Team Leader (TL) and the TL will report to the ADB project officer of Bangladesh Resident Mission, and the Project Director of BB and General Manager of SMEF.