

# TERMS OF REFERENCE

## **COORDINATING THE CONTENT OF THE SAM 2025 CONFERENCE FEBRUARY 2025 – DECEMBER 2025**

TERMS OF REFERENCE FOR CONSULTING  
SERVICES

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## 1. CONTEXT

African Inclusive Finance Week (SAM) is now the largest African conference dedicated to the development of financial inclusion in Africa.

Held every two years in a different African country, it brings together over a thousand finance professionals to debate and share the latest trends in the sector.

The first 6 editions of SAM were held in December 2013 in Arusha, Tanzania, in June-July 2015 in Dakar, Senegal, in October 2017 in Addis Ababa, Ethiopia, in October 2019 in Ouagadougou, Burkina Faso, in October 2021 in Kigali, Rwanda and in October 2023 in Lomé, Togo.

As in previous editions, SAM 2025 will provide a pan-African framework for high-level discussions. It will take place in Nairobi, Kenya, from 13 to 17 October 2025.

A steering committee, comprised of the Luxembourg Ministry of Foreign and European Affairs, Defence, Cooperation and Foreign Trade, the MAIN network, ADA and the professional microfinance association of Kenya (AMFI-Kenya), is responsible for organising this year's event.

ADA (Support for autonomous development) is a non-governmental organisation which, since 1994, has been using inclusive finance to empower vulnerable populations living in Africa, Central America and South-East Asia and to contribute to sustainable development goals.

The Development Cooperation and Humanitarian Action Department of Luxembourg's Ministry of Foreign and European Affairs, Defence, Cooperation and Foreign Trade (MAE) has been actively supporting vulnerable populations for almost 20 years, implementing an innovative strategy to promote inclusive finance.

MAIN (Microfinance African Institution Network) is an international non-profit association created in 1995 in Abidjan through the initiative of several institutions with extensive experience in microfinance and/or the promotion of micro-enterprises in Africa. MAIN's mission is to contribute to strengthening the economic and social role of African Microfinance Institutions by setting up an African programme to promote microfinance in the continent's development process.

The professional microfinance association AMFI-Kenya is an umbrella network of microfinance institutions and service providers. The main objective of AMFI-Kenya is to lead and promote a healthy and dynamic financial system in Kenya that improves access to financial services and promotes the inclusion of people at the bottom of the pyramid.

More than just a conference, SAM is an ecosystem of events, workshops and training courses offered by over 60 partners with the aim of:

- bringing together financial service providers, investors, governments, backers and other stakeholders in the inclusive finance sector;
- providing a forum for reflection on the future of the sector and the financing of inclusive finance institutions;
- sharing best practice in the sector through training, workshops and field visits;
- facilitating the promotion of innovative solutions for the sector;
- optimising the resources of regional and continental microfinance networks by enabling them to increase the number of opportunities for meetings and get-togethers during the same trip.

For the two-day conference, ADA is recruiting a consultant who will be responsible for defining the agenda, ensuring the quality and relevance of the content, and identifying and monitoring all the presenters until the end of the event.

To achieve this, the consultant will rely on a scientific committee set up by ADA, comprised of academics and professionals from the inclusive finance sector.

## **2. OBJECTIVES OF THE CONSULTANCY**

### **General objective**

ADA is seeking technical support for the development and coordination of the African Inclusive Finance Week (SAM) conference to be held in Kenya from 13 to 17 October 2025.

The theme of SAM 2025 will be: “Inclusive finance centred on people to meet the challenges of tomorrow”. The main aspects and questions to be addressed are detailed in the concept memo provided in Appendix 1.

### **Expected results**

- Those involved in inclusive finance in Africa have realised the importance of putting people at the heart of their approach in order to ensure the sustainability and relevance of inclusive finance in a constantly changing context
- SAM is recognised as the must-attend event for inclusive finance professionals in Africa, offering a unique opportunity to interact with high-level professionals;
- ADA is identified as a key player in the inclusive finance sector as the event organiser.

## **3. METHODOLOGY**

### **3.1. SCOPE OF THE ASSIGNMENT**

The consultant will be responsible for defining the conference agenda and content, in conjunction with ADA and the conference’s scientific committee, and for ensuring that the conference runs smoothly until the end of the event.

The consultant will also produce a summary of the conference content for subsequent distribution to participants.

### **3.2. ACTIVITIES TO BE CARRIED OUT**

- Lead the conference’s scientific committee: organise and lead meetings to gather the committee’s contributions to define the conference agenda;
- Revise and expand the conference concept memo based on contributions from the scientific committee;
- Define an initial clear, coherent and relevant agenda structure consisting of plenary and parallel sessions addressing the key topics related to the conference theme as described in the concept memo;
- Search for and identify the presenters (moderators and speakers) for each session of the conference, based on the scientific committee’s recommendations; these presenters must:
  - Represent the key players in the inclusive finance sector in Africa;
  - Represent the diversity of players in the inclusive finance sector in Africa (microfinance institutions, FinTechs, professional networks and associations, regulators, investment fund managers, Development Finance Institutions (DFIs), sector support organisations, etc.);

- Represent innovation in the sustainable inclusive finance sector (new stakeholders or new types of stakeholder);
- Where possible, use presenters from previous editions;
- Have a high level of responsibility within their organisation;
- Be diverse in terms of gender and origin;
- At least two substitute presenters should be available for each session to cover for any cancellations;
- Prepare the various sessions in collaboration with the presenters (moderators and speakers) by sharing a session description template;
- Ensure diversity in terms of session format, maximising interactive sessions;
- Hold preparatory sessions for each session before the conference with the moderators and various presenters;
- In advance of the conference, collect all the presentation materials to be used in each session as well as the logistical requirements for each session and share them with the internal ADA team in charge of session logistics;
- Facilitate communication between presenters and the internal ADA team in charge of transport and accommodation to ensure the presence of speakers at the conference centre;
- Write a brief description of all the sessions before the conference and collect the presenters' biographies;
- During the conference, contribute to the smooth running of the sessions with the support of the person in charge of session logistics;
- Produce a summary report to be shared with event participants, summarising the main key messages on the key topics related to the conference theme.

## 4. DELIVERABLES

The assignment involves supporting ADA in organising the SAM 2025 conference. In addition to providing ongoing technical support to the ADA team, the external collaborator will also provide:

- A revised concept memo based on the knowledge and expertise of the consultant and any contributions from the scientific committee;
- A report on the scientific committee's meetings and discussions;
- The agenda for the two-day SAM conference (schedule, subject of sessions, names and agreements of the presenters obtained by the consultant or partners) on the chosen theme of SAM 2025;
- A brief description of the content of the planned sessions and a biography of the presenters to fill in the agenda to be published on the website and event platform;
- A model presentation document for each conference session setting out the theme, the main discussion points, the presenters, the proposed format, the language and any logistical requirements, which will facilitate collaboration with the various presenters in a session;
- At least one rehearsal session or preparation for each session prior to the conference with the various presenters;
- A summary report of around ten pages intended to be shared with event participants and summarising the main key messages on the key subjects related to the conference theme, to be produced in collaboration with a graphic designer assigned by ADA;
- A feedback session with the ADA team running the event.

## 5. IMPLEMENTATION

### 5.1. ADA'S ROLE AND RESPONSIBILITIES

- Discussing and validating the proposed methodology;
- Sending the relevant documents (concept memos, follow-up report, document template for each presentation, document template to help describe the content of a session, etc.);
- Facilitating contacts with conference partners and stakeholders;
- Monitoring the consultant's work

### 5.2. BUDGET

The planned working time for this consultancy assignment is **100 person-days**, including 80 days over the months of July, August, September and October 2025.

### 5.3. SCHEDULE

The schedule of activities is as follows:

Step	Deadline
Receipt of bids	11/02/2025
Announcement of the bid selected	19/02/2025
Signing the contract	21/02/2025
Launch meeting	21/02/2025
Sending of relevant documents by ADA	21/02/2025
<i>Possible milestones</i>	March
Submission of a first version of the agenda	16/05/2025
Comments shared by ADA	23/05/2025
Sending the provisional agenda	30/05/2025
Confirmation of presenters	15/07/2025
Sending the final agenda	15/07/2025
Preparing the content of the sessions with the presenters identified	01/09/2025
Collection of presentation materials and logistical requirements for sessions and presenters, and liaison with the people in charge of event logistics at ADA	05/09/2025
Conference coordination during the event (maintaining contact with the presenters, ensuring the logistical and technical conditions for the smooth running of the sessions in liaison with the venue's technical staff and with ADA)	14 and 15/10/2025
Production of the summary report	31/10/2025

### 5.4. SUBMITTING A BID

The response to this invitation to bid must be sent to ADA by email no later than **11 February 2025**.

The email must include the following attachments:

- A technical and financial bid;
- The CV(s) of the proposed consultant(s), and in the case of a team, specify the division and distribution of roles;
- References to previous work on the subject;
- Any other relevant information.

The email should be sent to the following person:

- c.hebting@ada-microfinance.lu

## **5.5. CONSULTANT SELECTION**

Technical bids will be assessed against the following criteria:

- Understanding the Terms of Reference and proposed methodology;
- Qualifications and experience of the consultant or team;
- References.



## **APPENDIX 1: CONCEPT MEMO**

### **SAM 2025: Inclusive finance focused on people to meet the challenges of tomorrow**

#### **BACKGROUND**

In an unstable world marked by multiple crises, inclusive finance remains more essential than ever to help the most vulnerable populations improve their resilience, seize opportunities and strengthen their autonomy.

However, over and above instability, it is the accelerating pace of change in the world that poses a major challenge to inclusive finance today: how can it remain relevant in a constantly changing context? Africa is no exception: between political transitions, growing climate pressure, fragile economic recovery and technological developments, inclusive finance must constantly adapt.

To achieve this, while it is essential to take account of the changing environment, there is one essential factor that we must not lose sight of: people. Historically at the heart of the mission of inclusive finance, the human factor could nevertheless be rapidly eclipsed by the many external changes underway. However, it is by remaining focused on the individuals and entities it serves that inclusive finance will be able to make a lasting contribution to the future, and enable its customers to evolve with their environment.

#### **STAYING FOCUSED ON PEOPLE TO MEET THE CHALLENGES OF TOMORROW**

##### **New customers, new needs**

Since its inception, the *raison d'être* of inclusive finance has been to enable people excluded from traditional banking systems to access and use financial services. However, behind this issue of exclusion lies a diversity of situations and populations, which have themselves evolved. Are the target customers for inclusive finance today and tomorrow the same as they were yesterday? Are there new customer segments to target? What are their needs? Have these needs diversified? Re-examining the profiles of current and potential customers is an essential step in ensuring the sustainability of inclusive finance.

##### **A constantly changing environment**

If customers and their needs are diversifying, it is also because their contexts are changing. The political balance in Africa is shifting, and climatic shocks such as droughts and floods are multiplying, leading a number of people to have to adapt to new living and working conditions, and even to move geographically, changing region or country. These changing contexts are creating new issues and new needs to which we must respond. On the regulatory front, the environment is also changing, forcing financial institutions to adapt in order to continue to operate. What impact might these regulatory changes have on the way financial institutions meet their customers' needs? Are these changes always favourable to end customers, and if not, under what conditions?

##### **Between the customer and his environment, the financing chain**

Evolving needs and contexts therefore require a change in the offer, not only in terms of financial products, but also throughout the financing chain. Downstream of this chain, product design and distribution methods, for example, are set to undergo a new wave of transformation, following that of digitalisation, with the arrival of artificial intelligence. How can we strike the right balance between people and technology to encourage and benefit from innovation without creating further exclusion? Further up the chain, the sources of finance available to financial institutions are also changing, with both public and private sources tending, in some cases, to become more targeted, or to demand greater traceability. Do the changes in these sources of finance and in the conditions of access to them now make it possible to meet and cover all the needs of

end customers? How can access to finance make it easier for financial institutions to fulfil their mission to their customers?

It is around these issues and challenges that financial service providers, investors, governments, backers and other stakeholders in the inclusive finance sector will be able to meet at the African Inclusive Finance Week (SAM) 2025 in Nairobi, Kenya.