

Employment Opportunity

Access to Finance Expert

October 9, 2009

1. The WHL Group (WHL) invites qualified individual Consultants to apply for the following position: **Access to Finance Expert**
2. WHL is requesting communication from interested individuals. The communication must be submitted in writing and signed. They must contain:
 - a) Expression of understanding of the assignment;
 - b) Demonstration of experience in working with managing the construction of relational database platforms and websites;
 - c) Demonstration of dedication to sustainable tourism or sustainable development;
 - d) Consultant details, with CV or resume;
 - e) An indication of availability during project period. It is expected that the bulk of work (approximately 15 days) should be completed in December 2009 and January 2010 with some follow-up/tweaking of the measures after first pilot results come through in February/March 2010 and again review of data in June/July 2010 for finalizing template reports and any further updates to measures (another approximate 5 days).
3. All communications must be submitted in the English language and contain all information requested above in reference to the attached Terms of Reference. Individual consultants are welcome to bid.

The deadline for submission: Friday 4th December at 5pm, to whl.travel Americas, LLC at 3250 NE 1st Ave, #1117, Miami, FL 33137 (or email to openings@whlconsulting.com). All applications must remain valid for three weeks. For any clarifications or further inquiries about this notice, please send by email before 2nd December to openings@whlconsulting.com.

4. Eligible individuals must be citizens of an Inter-American Development Bank Member country. Member countries can be viewed at:
<http://www.iadb.org/aboutus/l/members.cfm>.

5. The Selection Criteria are:

<u>Criteria</u>	<u>Points</u>
(i). Demonstration of experience in the type of development work required by the assignment	40
(ii). Demonstration of understanding of the assignment (as per the Terms of Reference)	40
(iii). Qualifications and competence of the consultant for the Assignment	20
TOTAL	<u>100 Points</u>

6. An individual consultant will be selected based on the above selection criteria. The top three candidates will be shortlisted for final comparison. The minimum score required to be shortlisted is 70. The individual consultant achieving the highest score will be invited for negotiations. Subsequently, a contract will be issued.
7. Confidentiality: All data and information received from WHL Consulting for the purpose of this assignment are to be treated confidentially and are only to be used in connection with the execution of these Terms of Reference. The contents of written materials obtained and used in this assignment may not be disclosed to any third parties without the expressed advance written authorization of WHL Consulting.

Further details on the services are provided in the attached Terms of Reference. This assignment is expected to commence during the second week of December 2009.

Yours sincerely,



Zachary Rozga
Executive Director

TERMS OF REFERENCE
FOR
ACCESS TO FINANCE EXPERT

BACKGROUND

whl.travel Americas, LLC (WHLA) is the regional branch of the WHL Group (WHL). WHLA is the executing agency of the project, Sustainable Market Access Project, which is a project under the Sustainable Tourism Cluster (STC) in the Multi-lateral Investment Fund (MIF) a part of the Inter-American Bank Group (IADB). This project is being run in association with WHL Consulting (WHLC), a specialized unit of WHL, which focuses on technical assistance and capacity building for enterprises at the destination level. WHL has developed a unique business model for enabling micro, small and medium-sized enterprises (MSME) to be listed and sold online, whilst limiting revenue leakage. The business model involves having locally owned and operated e-marketplace web portals connected to a global network (providing hosting, payment gateways, booking engine and web marketing) and utilizing a common management system.

This e-marketplace model was designed and built from the ground up to meet the special needs of MSME accommodation providers in the developing world, and has proven to be very successful in reaching a community of accommodation providers who have not been well served by existing e-marketplace models. The new model has also allowed booking commissions to be retained on-shore in the developing countries, further reducing the “leakage” of tourism profits from the developing world. New ratings schemes called “caring for the customer” and “caring for the destination” have been added to the WHL sites to encourage MSMEs to improve customer service and to engage in proactive sustainability initiatives.

WHLC works with the product providers in the developing world (mostly the smaller local hotels, guesthouses and tour / activity operators) to assess market readiness (readiness for groups like whl.travel, Expedia, Orbitz and others to sell online); to develop high quality digital content needed for global distribution in the online world; to build capacity; leverage renewable energy practices; and to assist with access to finance. WHLC also has a strong commitment to sustainable travel and has built a focus on sustainable development into all the consulting products and programs in practice.

With the MIF STC, WHLA is implementing a project in the Latin America Caribbean region, specifically one destination in Mexico, Brazil, Guatemala and the Bahamas. The goal is to provide tools to MSME product owners to be able to participate in the global online marketplace through a variety of activities and tools unique to WHL and WHLC. To meet the overall goals WHLA with WHLC has devised a set of tools and activities that will be rolled out in each of the destinations. The WHLC tools to be employed are Market Readiness Assessments, Content Collection Exercises and Market Access Training Seminars. In addition, WHLA will be constructing e-commerce websites. Finally, jointly the two entities will be developing a tool called the Tourism Development Bank which will allow for this program of activities to be replicated in other destinations.

OBJECTIVES

The overall objective of the project and the work by WHL is to improve market access for MSME accommodation and activity providers through a cluster marketing strategy in the Latin America and Caribbean Region. The WHL program will help them to more effectively market to the growing independent traveler (FIT) market. There are several tools WHL Consulting utilizes to assist in this objective, the Sustainable Market Readiness Assessment (SMRA), the Sustainable Market Access Training Seminars (MATs), the Content Collection Exercise (CCE) and eventually, the SME Centre.

The SMRA has the objective to identify accommodation products ready to participate in marketing directly to a global audience via e-commerce channels, as well as those nearly ready or not ready at all.

The MRA is also important from the perspective of providing a first round of capacity building to the SME. The more “touch points” that the program can have with the SME the greater the buy-in to the whole project process and the higher and deeper the participation. The MRAs are intended to provide preliminary one-on-one consultative services and to assess the individual MSME for relative *Market Readiness*.

Currently the SMRA consists of approximately 11 modules and 120 measures cover the following topics:

- Business and Product Details
- Minimum Requirements for International Markets
- E-commerce Readiness Assessment
- Rapid Quality Assessment
- Training Needs Analysis

The SMRA generates considerable amount of data reflecting common needs in a destination. These identified needs can result in capital works recommendations for a destination. The MIF STC has identified that one of the major constraints MSMEs face in trying to improve their product is lack of access to finance. The MRA, if tailored to meet the needs of financial intermediary institutions, could provide information and the impetus for these organizations to make an investment into the sector in the given destination for targeted capital works. Of particular interest to the WHLC are those capital works that relate to sustainable or renewable development. The types of entities that would be targeted for sharing this information are micro-finance institutions, commercial banks and Intermediary Finance Institutions (IFI).

In order to target the data collection and reporting output, a consultant will be recruited to help design the measures required for collection at the SMRA level. The intention is to work with the sustainability consultant (a separate contract) in order to leverage the two aspects in the final reporting of the SMRA data. The project will either build a special access to finance module in the SMRA online data collection tool or tweak the existing modules to ensure the proper access to finance data is collected.

The SMATS are the final step in a capacity building program aimed at micro, small and medium sized enterprises (MSMEs) in tourism. The seminars will provide product owners with important information on the dynamics and importance of the Internet and e-commerce in tourism. The seminars are either full one to two-day sessions and cover topics related to market access, identifying Unique Selling Points, product pricing, commissions, e-commerce, tourism market trends and sustainable tourism.

The Access to Finance Expert consultant will be tasked with reviewing the existing SMATS format and finance related content and then revising these sections of the seminars. This will include developing both a half hour and a one and a half hour version of the topic session complete with train the trainer notes, participant activity(ies) and handouts and presentation slides.

Finally, the SME Centre is to be an online resource centre for program participants. The consultant will be tasked with developing 1200-1500 words of content for the centre, for use in newsletters. The content will be related to tips and techniques for financial planning and cost savings.

SCOPE OF WORK

Working closely with the appointed WHLC task team leader, tasks the consultant will undertake, will include:

- Design the measures and instructions to the surveyors required to collect necessary information from MSMEs that would be useful data to financial institutions.
- Work with the WHLC MRA design team to implement the new measures into the existing MRA database structure for deployment into the field.
- Work with the sustainability consultant to develop at least one comprehensive or 2-3 specific template reports which will pull the relevant data for a particular destination.
- Design a comprehensive report template for the Access to Finance criteria that can be automatically deployed using the WHLC SMRA system and tool.
- Develop a session on the topic of finance for the Market Access Training Seminars.
- Write 1200-1500 words of content for the SME Centre.

The work done by the consultant will be performed at the consultant's home base and potential visit to WHL Americas office in Miami or Seattle for client consultation.

QUALIFICATIONS

Successful Applicants should:

- Have a relevant university degree, preferably a Masters in finance or renewable energy.
- Have relevant experience in conducting rapid survey assessments.
- Have at least five years practical experience working in the topic of finance.
- Have experience working with MSME tourism enterprises.
- Able to work flexible hours and manage their own time efficiently.
- Regular access to email and Skype for correspondence, coordination and virtual training with WHLC prior to and during implementation.

REMUNERATION

The contract will be a lump sum contract for fees. Fees will be commensurate with past experience and in line with project budget allocations. Reimbursable expenses will be at the cost of the project either as a reimbursable expense or paid directly by the project. All reimbursable expenses will be paid out *at cost* with corresponding documentary evidence.

REPORTING

The consultant will report to Zachary Rozga, Project Executive Director.



signed

Prepared by: Jodi McKeeman

Date: 9 October 2009



signed

Approved by: Zachary Rozga

Date: 9 October 2009