

<b>ELIGIBILITY AND SELECTION CRITERIA</b>
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**IMPORTANT:** EaSI TA reserves its right to verify the accuracy of the information provided by the Applicant under this Call for Expression of Interest by means of due diligence, if required by the evaluation panel.

**ELIGIBILITY CRITERIA**

The Expressions of Interest received shall be assessed for eligibility on the basis set out below.

1.	ELIGIBILITY CRITERIA	System of appraisal (for EaSITA use only)
		Yes/No
1.1	The Applicant is a Microcredit Provider (greenfield MFIs, non-bank microcredit Providers, licensed Banks, guarantee granting Entities).	
1.2	The Applicant is based in the European Union (EU) and active in an EU member state.  In addition to the EU Member States, microcredit providers based in the following countries could be eligible to receive technical assistance under EaSI Technical Assistance:  (a) The EFTA and EEA member countries, in accordance, if applicable, with EEA Agreement.  (b) EU candidate and potential candidate countries, in accordance with the general principles and the general terms and conditions laid down in the framework agreements, if applicable, concluded with them on their participation in Union programmes.	
1.3	The Applicant has signed up to or endorsed the European Code of Good Conduct for Microcredit Provision:  (a) If the Applicant is a non-bank microcredit provider or greenfield MFI, it has signed-up to the Code.  (b) If the Applicant is a licensed bank or a guarantee granting entity, it has endorsed the Code.	
1.4	The Applicant and its senior management are not in any situation of exclusion (as per template provided in Appendix 3 to the Expression of Interest).	
1.5	The Applicant has declared any potential situation of conflicts of interest (as per template provided in Appendix 2 to the Expression of Interest).	
1.6	The Expression of Interest is prepared in accordance with Annex 1 to the Call for Expression of Interest. All necessary supporting documents are provided.	
1.7	The Expression of Interest and the relevant appendices (Appendix 2 and 3) are duly signed.	
1.8	The Expression of Interest is complete and submitted in English.	
1.9	The Expression of Interest is submitted both by registered mail and e-mail.	
1.10	The Expression of Interest is submitted within the Deadline.	

The information provided by the candidates must be precise, complete and sorted so that EaSI TA is able to clearly and appropriately verify the ELIGIBILITY CRITERIA from 1.1 to 1.10 above

Unclear Information could lead to rejection of the candidate.

## **SELECTION CRITERIA**

The Expressions for Interest, provided *all* eligibility criteria are met, will be further assessed for selection on the basis set out below. A maximum of 100 points can be earned per type of microcredit provider.

<b>2. MINIMUM SELECTION CRITERIA</b>		
<b>Evaluation (max score)</b>		
<b>For EaSI TA use only</b>		
<b>Greenfield MFIs</b> (organizations with <b><u>less than 3 years of experience</u></b> )	<b>Non-Banking Financial Institutions</b>	<b>Licensed Banks and Guarantee Granting Entities<sup>1</sup></b>
2.1. The Applicant has had on average of more than 200 active microcredit clients in total over the last three calendar years (this criterion does not apply to Greenfield MFIs (see criterion <b><u>2.7 a</u></b> ).		
Scores will be allocated as set out below:		
<i>Not applicable</i>	<i>Less than 200 active microcredit clients – 0 points</i> <i>200 to 300 active microcredit clients – 5 points</i> <i>More than 300 active microcredit clients – 10 points</i>	<i>Less than 1,000 active microcredit clients – 0 points</i> <i>1,000 to 2,000 active microcredit clients – 5 points</i> <i>More than 2,000 active microcredit clients – 10 points</i>
2.2. Country concentrations: The Applicant comes from a country where less MCPs are serviced by the EaSI Technical Assistance		
Scores will be allocated as set out below:		
<i>Above 5 MCPs per country - 0 points</i> <i>3 to 5 MCPs per country - 5 points</i> <i>Below 2 MCPs per country - 10 points</i>		
2.3. Social outreach: the Applicant has an average loan amount per active client / GNI (Gross National Income) per capita ratio below 150%.		
Scores will be allocated as set out below:		
<i>Above 175% - 0 points</i> <i>Between 150% and 175% - 5 points</i> <i>Below 150% - 10 points</i>		
2.4. Does the Applicant provide Business Development Services (BDS) to its clients at all? If yes, describe how are BDS provided: for free or against fees? Internal BDS providers or consultants? Pre or post microloan BDS?		
Scores will be allocated as set out below:		
<i>The applicant doesn't provide BDS – 0 points</i> <i>The applicant provide BDS in collaboration with external organizations – 7.5 points</i> <i>The applicant provides BDS directly – 20 points</i>		
2.5. Self-assessment of the Applicant's internal lending policy, risk management procedures and portfolio monitoring infrastructure, as well as governance structures (2 pages maximum).		
Scores will be allocated as set out below:		

<sup>1</sup> It will be assessed indirectly the impact of the micro-credit portfolio contained in the portfolio of the Guarantee Granting Entity: the aggregate data of the MCPs that is included in the Guarantee portfolio (e.g. total number of micro-loans included in the MCPs portfolios, requirement from the MCPs to provide BDS services)

<i>The applicant doesn't declare to have internal self-assessment procedures – 0 points</i>		
<i>The applicant declares to have internal self-assessment procedures – 20 points</i>		
2.6 (a) The Applicant dedicates more than 50% of its loan portfolio to microcredit (i.e. up to EUR 25,000). Scores will be allocated as set out below:		
<i>Below 25% - 0 points</i> <i>Between 25% and 50% - 10 points</i> <i>Above 50% - 20 points</i>	<i>Below 25% - 0 points</i> <i>Between 25% and 50% - 10 points</i> <i>Above 50% - 20 points</i>	Not applicable
2.6 (b) The microcredit portfolio shows less than three years of operation in the field of microfinance Scores will be allocated as set out below:		
Not applicable	<i>Less than 2 years – 0 points</i> <i>Between 2 and 3 years – 5 points</i> <i>More than 3 years – 10 points</i>	<i>Less than 2 years – 0 points</i> <i>Between 2 and 3 years – 5 points</i> <i>More than 3 years – 10 points</i>
2.7 (a) In case the Applicant is a Greenfield MFI, the business plan shows a strategy to grow, to optimize social impact and to face competition on the local market over the next three years.		
<i>The applicant doesn't provide a business plan under these terms – 0 points</i> <i>The applicant provides a business plan under these terms – 20 points</i>	Not applicable	Not applicable
2.7 (b) The microcredit products made available to clients are exclusively targeting income generating activities (i.e. working capital and/or investments) and cover at least two different economic sectors (e.g. agriculture and trade).		
Not applicable	Not applicable	<i>Microcredit products are not aligned with criteria 2.7 (b) – 0 points</i> <i>Microcredit products are aligned with criteria 2.7 (b) – 20 points</i>
<b><u>Maximum scoring: 100 points</u></b> <b><u>Minimum scoring for selection to the program: 60 points</u></b>	<b><u>Maximum scoring: 100 points</u></b> <b><u>Minimum scoring for selection to the program: 60 points</u></b>	<b><u>Maximum scoring: 100 points</u></b> <b><u>Minimum scoring for selection to the program: 60 points</u></b>

The information provided by the candidates must be precise, complete and sorted so that EaSI TA is able to clearly and appropriately verify the MINIMUM SELECTION CRITERIA from 2.1 to 2.7 above

**Unclear Information could lead to the rejection of the Application.**