



REQUEST FOR EXPRESSIONS OF INTEREST

CONSULTING SERVICES - “AWARENESS / INFORMATION CAMPAIGN ABOUT THE ODA’ CREDIT GUARANTEE FUND” (MSME COMPETITIVENESS PROJECT)

REPUBLIC OF MOLDOVA

MICRO, SMALL AND MEDIUM-SIZED ENTERPRISES COMPETITIVENESS PROJECT

Sector: General industry and trade sector

IDA Credit No. 71740

IBRD Loan No. 94230

Project ID No. P177895

Reference No. MD-CEP- 341960-CS-CQS

The Republic of Moldova has received financing from the World Bank toward the cost of the Micro, Small and Medium-Sized Enterprise Competitiveness Project (MSME) and intends to apply part of the proceeds for consulting services.

The consulting services (“the Services”) include implementation of a public outreach campaign meant for the information of potential beneficiaries from SME’s sector about the Credit Guarantee Fund’ products, specifically the guarantee portfolio mechanism.

The assignment is expected to be implemented during the period November 2025 to May 2026. The Terms of Reference (TOR) for the primary procurement stage for the assignment are attached to this request for expressions of interest.

The Project Implementation Unit of the MSME Competitiveness Project now invites eligible an experienced specialized advertising/communication company or a consortium of such companies (“Consultants”) to indicate their interest in providing the Services. Interested Consultants should provide information demonstrating that they have the required qualifications and relevant experience to perform the Services (required qualifications and experience of the firm, but not individual experts’ bio data).

The Consultant shall furnish documentary evidence (including information about the completed contracts and contact information of clients to whom similar services have been provided) to demonstrate that it meets the following experience requirements:

- ✓ Has at least eight years of experience in providing media/advertising services.
- ✓ Has prior first-hand experience in conducting awareness campaigns and qualified in performing similar assignments with at least three successfully implemented during the last three years.
- ✓ Possess a portfolio of works that prove professional excellence and professional capacity and previous successful experience.
- ✓ Has capacity to undertake the assignment, inter alia, appropriate equipment, qualified staff of designers, public relation manager, audio and video assemblers, etc.

- ✓ Has access to an extensive network of media dissemination channels (TV channels, newspapers, on-line resources, etc.).
- ✓ Has proven experience with implementation of the donors' and/or IFIs' sponsored projects.

The selection criteria are:

Criteria	Points
Prior first-hand experience in providing media/advertising services by having at least eight years of experience in providing similar or alike services	30
Possess a portfolio of works that would prove professional excellence and professional capacity with at least three successfully implemented projects during the last three years	30
Capacity to undertake the assignment, <i>inter alia</i> , qualified staff, public relation manager, audio and video assemblers, appropriate equipment, etc.	20
Extensive experience in implementation of similar assignments and working with different media outlets, like TV channels, newspapers, on-line resources, etc.	10
Experience with implementation of the donors' and/or IFIs' sponsored projects	10

The attention of interested Consultants is drawn to Section III, paragraphs, 3.14, 3.16, and 3.17 of the World Bank's "Procurement Regulations for IPF Borrowers" November 2020 ("Procurement Regulations"), setting forth the World Bank's policy on conflict of interest. A Consultant will be selected in accordance with the „Consultant's Qualification-based Selection" method set out in the Procurement Regulations.

Consultants may associate with other firms to enhance their qualifications; but they should indicate clearly whether the association is in the form of a joint venture and/or a sub-consultancy. In the case of a joint venture, all the partners in the joint venture shall be jointly and severally liable for the entire contract, if selected.

The Expression of Interest shall clearly state the name of the Consultant (individual Firm, Joint Venture or sub-consultancy). The Consultant shall provide relevant references (assignment name, Client, time frame, the role of the firm (main Consultant/Partner in JV/sub-consultant, contract amount, tasks performed etc.) to confirm its experience and qualifications.

Further information can be obtained at the address below during office hours.

Expressions of interest must be delivered in a written form to the address below (in person, or by mail, or by e-mail) by **September 18, 2025**, COB.

Project Implementation Unit of the MSME Competitiveness Project

Attn. Aureliu Casian, Executive Director

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with a notification about submission of EoI to email: piu@mded.gov.md

TERMS OF REFERENCE
MICRO, SMALL AND MEDIUM-SIZED ENTERPRISES COMPETITIVENESS PROJECT
(PROJECT ID-P177895)

Awareness / information campaign about the ODA' Credit Guarantee Fund products

A. Background

The Government of the Republic of Moldova (GoM) is pursuing a policy agenda to support export-led economic growth. In this regard, an improved business environment is essential to foster sustainable private sector growth. A key challenge facing the Government of Moldova ("Government") is the need to promote economic growth and job creation based on robust private sector activity, exports and enhanced investment.

One of the basic problems constraining the development of the private sector in the Republic of Moldova is the limited access of private firms to financing. SMEs in the Republic of Moldova continue to face this problem, including at the stage of business growth and expansion, or the growth of economic activity is achieved through investments, which are financed, in particular, through long-term financial instruments.

The main causes that determine the limited access to financing for SMEs are: limited number of bankable companies (with access to credits); reduced diversification of financing instruments; lack of long-term financing resources (deposits); still too high interest rates requested by the banking and non-banking environment; failure to capitalize at an expected return on the resources (deposits) attracted by the banks, as an effect of the NBM regulations regarding mandatory reserves; requests for collateral coverage (credit cost).

B. Project Description

The MSME's project development objectives (PDO) are: (i) to reduce the regulatory burden, increase access to finance, increase the export competitiveness of Moldovan enterprises, and (ii) in case of an Eligible Crisis or Emergency, to respond promptly and effectively to it.

The PDO will be achieved through a set of activities that aim to: (a) digitize government-to-business services and inspections, streamline permissive documents, and enhance national quality infrastructure to reduce the regulatory burden enterprises face; (b) support access to finance for enterprises through credit guarantees and enhance the capacity of CGF, and (c) support the development of MSMEs and enhance their export competitiveness; d) support project management; e) support the government's response in case of an emergency.

The project consists of the following components:

Component 1 – Regulatory reform and Digitization. This component supports the Government in reducing the regulatory burden on businesses by further digitization both at the national and local levels, enhancing and digitizing inspection services, improving interoperability and integrated service delivery for businesses, simplifying the regulatory environment, and improving the National Quality Infrastructure System (hereinafter NQI).

Component 2 – Access to Finance. This component aims to support the Credit Guarantee Facility (CGF) under the Organization for Entrepreneurial Development¹ (hereinafter ODA) in providing of financial guarantees to MSMEs, to deliver more effective programs and assistance that have positive spillovers for the growth of MSMEs and export-oriented sectors to expand the business, enter new markets, start new export activities, and introduce new technologies needed for productivity gains.

Breaking it down by key activities: (a) financial support to CGF within ODA for the provision of financial guarantees to MSMEs through a new portfolio guarantee product; (b) technical assistance and support for institutional strengthening of ODA related to the CGF to fulfill its mandate and the objectives of the access to finance component; (c) technical assistance and capacity building workshops to the NBM and PFIs on managing and controlling climate-related and environmental risks, climate change adaptation and mitigation topics relevant to financial institutions in the country and in the context of international regulations (e.g. European Green Deal, EU Taxonomy, etc.), and climate change vulnerability assessment.

Component 3 – MSME Development and Export Competitiveness, focusing on supporting firms through matching grants, export readiness, supplier linkages, and export promotion programs. The objectives of this component are linked with the Government’s goals of simplifying the rules for MSME operation, supporting business establishment, growth and internationalization, enabling more efficient support programs for MSMEs, as well as facilitating the inflow of investments.

Component 4 – Contingency Emergency Response (CERC). This is an unfunded contingency component that can be activated in case of a relevant emergency event. Following an eligible crisis or emergency, the Borrower may request the World Bank to reallocate Project funds to support an emergency response. Once triggered, this component will be drawn from the uncommitted loan resources under the Project to address the emergency.

C. Background of the assignment

Credit Guarantee Facility (CGF) represents an important tool for supporting the entrepreneurial environment in the Republic of Moldova. Established in 1993, the CGF initially aimed to finance actions aimed at the development of entrepreneurship and small business, including offering financial guarantees for loans.

Starting 2007, the fund went through a reorganization and marked a new direction for the Fund, focusing on supporting small and medium-sized enterprises, to facilitate their access to financing through financial guarantees granted by banks or Non-Banking Credit Organizations.

In 2022, ODIMM was reorganized, becoming the Public Institution Organization for the Development of Entrepreneurship (ODA). This evolution reflected the desire to strengthen the role of the Fund in supporting entrepreneurs and the development of the business environment in the Republic of Moldova.

The CGF offers applicants and financial institutions seven Guarantee Products, which are requested by partner banks according to the specific needs of companies and cover practically all sectors and levels of development of SMEs in the Republic of Moldova.

As a support tool for the entrepreneurial environment, CGF is capitalized from the resources of the State Budget, and most recently through the World Bank MSME Competitiveness Project, currently having a capitalization of MDL 400.52 million, from which MDL 212.64 million from State Budget and MDL 187.88 million from the World Bank (the disbursed 1st tranche equivalent of 9.5 million EUR).

¹ Public institution under the Ministry of Economy with the mission to support the development of the entrepreneurial environment, including small and medium enterprises.

ODA has signed collaboration contracts with all 11 banks and in 2023 extended its mandate to the non-bank credit market, signing collaboration agreements with two Non-Bank Credit Organizations. These agreements facilitated the expansion and consolidation of ODA collaboration with partner financial institutions throughout the country, having national coverage.

For the continuous development of the guarantee mechanisms, as well as the optimization of the processes, ODA has set as one of its priorities the implementation of a guarantee mechanism for loan portfolios, generically called - Portfolio Guarantee.

For the launch of the Portfolio Guarantee Mechanism, ODA received financing from the World Bank in the amount of EUR 13.8 million for the capitalization of the CGF and the effective launch of the Portfolio Guarantees. In August 2023, the first tranche for CGF capitalization was disbursed, amounting to EUR 9.5 million, marking the beginning of the implementation of the new mechanism.

For the continuous development of the guarantee mechanisms, as well as the optimization of the processes, ODA has set as one of its priorities the implementation of a guarantee mechanism for loan portfolios, generically called - Portfolio Guarantee. Portfolio Guarantee - is a commitment by which the guarantor (ODA) assumes part of the credit risk associated with a portfolio of eligible loans, granted under the terms of the guarantee agreement signed with a financial institution (bank). Unlike individual guarantees, which are granted for each individual loan, portfolio guarantees secure a portfolio of loans granted to SMEs by financial institutions, in accordance with certain criteria.

The implementation of this mechanism offers advantages such as: (i) reduced processing time; (ii) simplified process of requesting guaranteed loans; (iii) increased efficiency in the administration of the guarantee process; (iv) increased impact on the economy by facilitating access to financial resources and increasing investments.

The main goal of the Portfolio Guarantee Mechanism is to provide small and medium-sized enterprises with increased access to finance, especially those with difficulties in obtaining credit due to credit history or lack of collateral. With the funding available, the Fund aims to guarantee loan portfolios totaling at least USD 100 million and facilitate access to financing for at least 900 SMEs.

D. Objectives of the Assignment

The main objective of the assignment is the implementation of a public outreach campaign meant for the information of potential beneficiaries from SME's sector about the Credit Guarantee Fund' products, specifically the guarantee portfolio mechanism.

E. Tasks to be performed by the Consultant (Scope of Services)

The Consultant will be responsible for designing and conducting the national Credit Guarantee Fund awareness campaign based on a detailed activity plan. During the implementation of the assignment the Consultant will have to perform the following tasks:

1. In coordination with the ODA communication specialist, develop the concept and communication strategy of the outreach campaign, including the calendar and detailed action plan for online, offline and media campaign to raise visibility of the credit guarantee portfolio mechanism.
2. Design, produce and broadcast a TV video spot (in Romanian with subtitles in Russian) about the credit guarantee portfolio mechanism.
3. Design, produce an audio spot for Radio broadcasting (in Romanian and Russian) about the credit guarantee portfolio mechanism.

4. Design, produce and broadcast five TV thematic programs and five reportages about the program and beneficiaries.
5. Develop and publish written and on line media of ten articles/publications dedicated to ODA' CGF products.
6. Design and develop materials and running on-line and social media outreach campaign.
7. Produce one video to disseminate the success stories and the impact of the CGF products on beneficiaries. Video length 10 – 12 min.

TV broadcasting

1. Broadcasting informative video ad on three TV channels with national coverage, including:
 - a. Total number of broadcasts - not less than 40, spot duration - 30 sec., 20 minutes in total.
 - b. Frequency – 2 times / day in prime time, 5 days / week during a period of 2 consecutive months.

Radio broadcasting

1. Broadcasting the audio ad on two national radio channels, including:
 - a. Total number of broadcasts - not less than 40, audio track length – 20-25 sec., 16 minutes in total.
 - b. Frequency of broadcasting – 2 times /day in prime time, 5 days / week, during 2 consecutive months.

On-line & social media

1. Placement of articles in at least five on-line media sources, including:
 - a. Total number of appearances - not less than 50 during the contract implementation period.
 - b. Frequency – twice / month during a period of 3 consecutive months.
2. Placing the informative video about the Program on social networks:
 - a. Shared on YouTube and Facebook to ensure a total reach of at least 1,0 mln. people, through views more than 30K.
3. Implementation of a Google Adds campaign to ensure a total reach of at least 1,0 mln people.

TV thematic programs and reports

- a) Design and broadcast 5 TV thematic programs dedicated to the CGF products (length 20-30 min each).
- b) Design and broadcast 5 reportages about the CGF products and beneficiaries, activities / results achieved, impact, etc.

G. Expected outputs

1. Informed target audience throughout the country about the products and benefits of ODA' CGF.
2. Informed entrepreneurs, financial institutions, and business consultants about the CGF' eligibility criteria, application procedure and advantages.
3. Increase the access to finance by private firms via financial institutions using CGF products & services.

H. Reports / Deliverables

Within the time frame of this assignment, the Consultant will be expected to submit the following deliverables as per scope described above:

1. An exhaustive report comprising the concept and communication strategy of the outreach campaign, including the calendar and detailed action plan for online, offline and media campaign to raise visibility of the credit guarantee portofolio mechanism.
2. Informative video and audio advertisements in Romanian language (with subtitles in Russian if applicable).
3. Broadcasted advertisements on TV and Radio channels according and in the set volume.
4. Articles and advertisements about the CGF in online and social media.
5. Video to disseminate the success stories of the benefits of using CGF products and services by MSMEs.
6. Dedicated TV programs about CGF products support designed and broadcasted.
7. Reportages designed and broadcasted on TV.
8. Online campaigns on YouTube, FB, Google Ads, other online social platforms to ensure a total reach of at least 2,0 mln. people

I. Period of the Assignment and Reporting Lines

The assignment is expected to be implemented in the period from November 2025 to May 2026.

The Consultant will report to ODA and will coordinate all activities with ODA' communication specialist, including the concept, work plan, timing for its implementation, etc.

The Consultant will report to the ODA, coordinating with the Project Implementation Unit (PIU). All deliverables will be reviewed and approved by the ODA Deputy Director responsible for CGF activities or other appointed person.

J. Requirements for the assignment

This assignment will require a consultant, which should be a specialized advertising/communication company or a consortium of such companies, and which:

- Has at least eight years of experience in providing media/advertising services.
- Has prior first-hand experience in conducting awareness campaigns and is qualified to perform similar assignments with at least three successfully implemented during the last five years.
- Possess a portfolio of works that prove professional excellence and professional capacity and previous successful experience.
- Has capacity to undertake the assignment, *inter alia*, appropriate equipment, qualified staff of designers, public relation manager, audio and video assemblers, etc.
- Has access to an extensive network of media dissemination channels (TV channels, newspapers, on-line resources, etc.).
- Has proven experience with implementation of the donors' and/or IFIs' sponsored projects is desirable.

K. Contract and payment terms

The Contract will be a standard lump sum contract, according to World Bank standards. Payments will be made based on the performed and accepted deliverables by ODA.