

IDB185-721/08

**Country: REGIONAL – LATIN AMERICA**

**Project: MIF SPECIAL INITIATIVE TO PROMOTE SMALL BUSINESS' ACCESS TO FINANCE**

**Sector: Consultants**

**Abstract: CONSULTING SERVICES**

**Loan/Credit Number: MIF technical cooperation**

**Contract/Bid Number: No. SI-01/2008; Expressions of Interest**

Deadline: 29 February 2008

The Multilateral Investment Fund (MIF) of the Inter-American Development Bank (IDB) has established a special initiative to promote access to finance to small businesses in Latin America and the Caribbean (LAC). The initiative complements a US\$ 10 million technical cooperation program (RG-M1122) to strengthen the capacity of financial institutions in the LAC region to increase the level of lending to small businesses. MIF intends to apply part the budget resources it assigned to this special initiative to payments for consulting services to: (i) conduct a study on “Bank Lending to Small Enterprises (SE)” and (ii) help disseminate the findings of the study to key stakeholders.

The study's purpose will be to provide a detailed understanding of banks' lending practices to SEs and the main bottlenecks that constrain further lending to this sector. The study will be conducted in four countries in LAC, which tentatively will include Mexico, one country in Central America, one country in the Caribbean and one country in South America. Once the study is completed, the consultants are expected to participate in an event to disseminate its findings.

The study will include the following aspects:

- Characterization of SEs and their demand for financial services
- Mapping of financial institutions providing financial services to SEs and characterization of their lending practices and key bottlenecks for lending to this sector
- Diagnostic of the legal and regulatory environment in the selected countries to determine measures (regulatory and supervisory) that impede greater lending to small businesses.

The Multilateral Investment Fund now invites eligible consulting firms to express their interest in providing consulting services related to this activity. Interested consulting firms must submit information establishing that they are qualified to perform the services (brochures, description of similar assignments, experience in similar conditions, availability of appropriate skills among staff, etc.). Consultants may associate to enhance their qualifications. Due to the nature of the activities, consultants must be fluent in English and Spanish. Services are expected to initiate in April 2008.

Consulting firms will be selected in accordance with the procedures set out in the IDB's *Policies for the Selection and Contracting of Consultants financed by the Inter-American*

*Development Bank* (current edition) and is open to all eligible bidders as defined in the policies.

Interested consultants may obtain further information at the address below during office hours, Washington, DC. Expressions of interest must be delivered via mail services or e-mail to the same address by 4:00 pm, Washington, DC, on 29 February 2008.

Inter-American Development Bank / Multilateral Investment Fund

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