

GSMA INNOVATION FUND – SCOPE OF WORK FOR PRE-GRANT ASSURANCE REVIEW (ETHIOPIA)

Introduction

The GSMA is a global organisation unifying the mobile ecosystem to discover, develop and deliver innovation foundational to positive business environments and societal change. Our vision is to unlock the full power of connectivity so that people, industry and society thrive. Representing mobile operators and organisations across the mobile ecosystem and adjacent industries, the GSMA delivers for its members across three broad pillars: Connectivity for Good, Industry Solutions and Events.

The GSMA Mobile for Development Foundation, Inc. (“GSMA M4D”) is a U.S. 501(c)(3) charitable organisation that seeks to relieve poverty and improve living conditions throughout the world through identifying opportunities for social, economic and environmental impact and to stimulate the development of scalable, life-enhancing mobile services. GSMA M4D is a wholly owned subsidiary of the GSM Association (“GSMA”).

Context

The GSMA Innovation Fund is a dedicated team set up to manage all Innovation Fund activities as part of a strategic partnership with the Foreign, Commonwealth & Development Office (FCDO). The GSMA Innovation Fund for Humanitarian Replication and Scale (“the Fund”) was launched in March 2025 and will provide grants and venture-building support to support Innovation Fund alumni in accelerating their digital humanitarian impact by catalysing pathways to scale either in existing markets or through replication in new markets where they have existing operations. The Objectives of the Fund are as follows:

1. To support the scaling of existing humanitarian innovations
2. To support the replication of existing innovations in new markets where grantees have existing operations
3. To support the scaling of existing humanitarian innovations by targeting new unreached user groups (e.g. forcibly displaced persons or persons with disabilities) through adaptations of the existing services.

Successful projects will receive a grant of up to **£100,000** to scale their innovation over up to 12-month period.

Applications from previous GSMA grantees for this round have closed with several organisations’ projects shortlisted and currently undergoing project and company due diligence.

Project Overview and Objectives

The GSMA M4D Foundation is seeking a ‘consultant’ to perform a pre-grant assurance review for two organisations based in Ethiopia which is judged to have Extreme or High location-based risks, as per GSMA’s risk assessment. Both organisations are GSMA Innovation Fund alumni and one has previously undergone a pre-grant assurance review in 2023.

The scope of the pre-grant assurance review would include review of governance and controls around one or more of the following:

- Financial recording and audit systems;
- Procurement (including pre-contractual supplier due diligence);
- Third-party transactions; and
- Ethical business conduct.

The objectives of the review are to assess and provide an opinion on:

- i) Whether the organisation has adequate internal controls and systems in place in order to effectively manage the GSMA funded project.
- ii) Whether funds are handled in accordance with agreements, including both that the organisation is monitoring agreement conditions on financial management; and assessing whether the local organisations have adequate and proper financial rules and routines for primarily accounting, bookkeeping and auditing.
- iii) Whether the organisation had conducted documented organisational assessments including risk analyses (with regard to the suppliers and local partner organisations that it works with on a specific project).
- iv) Whether the organisation has adequate systems for assessing internal control systems and governance at the local level.
- v) Whether the local partner organisations have been supported with measures to strengthen their administrative capacity where necessary and to address the weaknesses and risks identified.

The results of preliminary company due diligence on each organisation undertaken in June 2025 will be shared with the successful consultant at the start of the review. This will include applicant's responses to a Due Diligence Questionnaire, source documents provided by the applicant, and a Due Diligence Assessment report.

Service requirements

At the completion of the review, the consultant should provide the GSMA a summary of its findings and their advice based on the results of the review. The advice should clearly include whether, the consultant identified:

- A. Weaknesses that pose unacceptable negative fiduciary and/or reputational risk to the GSMA and where necessary mitigating actions are either not possible or highly challenging for the partner to implement; or
- B. Weaknesses that pose unacceptable negative fiduciary and/or reputational risk to the GSMA but where mitigating actions could be put in place to suitably reduce the risk to acceptable levels; or
- C. Findings that do not pose unacceptable negative fiduciary and/or reputational risk to the GSMA but which would be advisable for the partner to address to improve their systems, processes or procedures; or
- D. Findings that do not pose unacceptable negative fiduciary and/or reputational risk to the GSMA or No findings to note

Detailed scope of work

The pre-grant assurance review should include the assessment of governance (processes, policies and procedures) and controls that support the following objectives:

- i) The structure of the entity supports effective financial management and oversight. Among other things, this would include assessment of:
 - organisational structure and management, particularly concentration of authority
 - Governance arrangements for the company Executive and/or management including their appointment, oversight and compensation
 - governance and control arrangements insofar as they would relate to the sub grant activities including policies and approaches to control and mitigate fraud and corruption
 - Underlying financial strength of the organisation including cash balances, debtors, creditors and other outstanding liabilities

- Funding sources of the organisation including diversity and security of the income streams
- ii) Processes and systems support the accurate and complete recording of financial transactions and are aligned to operational objectives; budgets are used as an effective tool for monitoring spend. Among other things, this would include assessment of:
- Organisation and capability of finance function including Policies and Procedures, Roles and Responsibilities and Segregation of Duties.
 - Robustness of budgetary procedures and reliability and accuracy of past budgets
 - Appropriateness of management reports
 - Financial systems, policies and controls, including their robustness and appropriateness
 - Suitability of accounting procedures, staff and software to handle anticipated increase in volume of transactions and their ability to separately identify, monitor and report GSMA funds
 - Trustworthiness, stability and reputation of the primary bank of the organisation in safeguarding the funds
 - Appropriateness of controls around the banking arrangements, including for example proper authorisation of disbursements, double signatures on cheques and transfers, use of account payee cheques and completion of regular bank reconciliations
 - Appropriateness of controls over petty cash including limits over the maximum levels of petty cash held
 - Procedures, checks and controls over payments (e.g. checking agreement to approved orders, agreed pricing, approval by persons of appropriate seniority)
 - Systems, policies and procedures to record, control and safeguard assets/inventory
- iii) Systems and processes promote transparency and effectiveness in purchasing decisions, and the risk of collusion and management override is minimised. Among other things, this would include assessment of:
- Robustness and transparency of procedures for selecting and assessing critical suppliers or implementing partners for Subgrant activity
 - Availability of documented process for procurement of goods and services including (1) A code of conduct to avoid occurrence or perceptions of conflicts of interest; (2) The different methods of procurement and when they should be applied; (3) Procedures for requests for tenders; (4) Procedures for bid evaluation; (5) Procedures that are transparent and competitive.
 - Approval systems in place, with certifying and approval officers and appropriate segregation of duties and delegation levels, for authorization of procurements
 - Procedures to ensure that the goods/services delivered are of an acceptable quality before payment is made or if prepayments are made that the goods/services are delivered to an acceptable quality
 - Procedures in place to ensure that procurements of goods/services are in line with the budget and that sufficient attention to appropriateness and cost effectiveness has been considered before payments are made
 - Appropriateness of arrangements to maintain oversight of or audit suppliers critical to the subgrant activities
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- iv) There is an effective internal audit function, external audit is carried out on a timely basis and management take action to resolve audit issues. Among other things, this would include assessment of:
- Whether the organisation's annual financial statements are audited by an independent auditor and to appropriate auditing standards

- Any major issues brought out in the audit report or management letters (where these have been issued) in the past three years, and how/if management subsequently followed up and addressed these issues
 - Internal audit arrangements (structure, reporting lines, independence, conflict of interest mitigation, etc.)
- v) Ensures the rigorous compliance with laws and regulations relating to business conduct, including requirements set by any relevant regulatory body. Among other things, this would include assessment of:
- Procedures and arrangements for ensuring compliance with laws and regulations i.e. fraud, bribery, corruption, anti-money laundering, terrorist financing. Is it understood at all levels of the organisation from HQ to the field? What training is provided?
 - Procedures and arrangements for identifying and reporting on fraud, bribery and corruption, or suspicions thereof. Does the organisation have an internal reporting mechanism for identifying and reporting diversion of funds to terrorist organisations? Is there regular communication and training on staff responsibilities in relation to reporting fraud, bribery and corruption? Does the organisation have a whistleblowing hotline? Is it widely and effectively communicated?
 - Compliance or Ethics related policies and controls and related communications and trainings to employees
 - Management of and response to any reported incident of fraud, bribery or corruption. Is there sufficient evidence to indicate that the grantee's systems on fraud reporting and management are working well? Have any frauds been committed? How are they reported and what action is taken? Is there a zero-tolerance approach to fraud?
 - Risk management arrangements, including maintenance of the risk register, arrangements for updating and escalating the reporting of risk, and related risk management policies
 - Downstream delivery partners: How does the grantee ensure that its downstream partners have no links to terrorist organisations? How do downstream partners do the same for their delivery chain? How do they monitor this? Is evidence available of this? Please assess both the design and implementation of controls. What reporting mechanisms and training are in place if a downstream partner identifies diversion of funds?

Additional scope specific to each of the applicants has been identified in Appendix 1 & 2. The applicants' names have been redacted. Further details to be shared during contracting phase with the selected supplier.

Geographic Scope

Ethiopia

- HQ Office (Organisation 1 & 2) located in Addis Ababa, Ethiopia
- Project site (Organisation 1): located in Amhara and Tigray Regions
- Project site (Organisation 2): Konso, located in South Ethiopia Regional (SER) and Borena, located in the Oromia region.

Key deliverables

- A report summarizing the assessment conducted for the entity, assigning a rating where findings are present as specified in the detailed scope of work. For any entity where findings are discovered, the report should specify the following: the nature of the finding, how the finding was identified (what process was followed, what steps were taken to investigate, etc), and recommendations for mitigating actions where applicable. Additionally, the report should include:
 - Any photos or evidence of the visits conducted
 - Copies of any policies implemented
 - Any additional evidence that supports the findings
- A final report addressing GSMA's feedback and follow up questions

All deliverables must be shared in English, as stated above. Language of daily communication with GSMA will be English.

Timeline

Start: ASAP – 29th July 2025

Proposed timelines and key steps of exercise

- Review of pre-grant assurance questionnaire and on-site visit with applicant to collect findings: w/c 14th July 2025
- First draft report shared with GSMA: 25th July 2025
- Final report submitted to GSMA 29th July 2025

Supplier requirements

- Demonstrable track record of completing similar assignments
- Experience with due diligence
- Strong analytical ability to make recommendations
- English language proficiency
- Strong data security measures
- Presence and local experience in Ethiopia

Proposal requirements

Interested applicants should submit a technical and financial proposal detailing:

Technical proposal

- A short statement of suitability, highlighting recent relevant experience (1 page)
- An outline of your assurance review approach covering all areas of scope listed above (up to 3 pages)
- Detail of how you will deal with the geographical locations, special considerations
- Gantt chart outlining major project stages and the timelines proposed in the section above.
- Proposed team and their relevant experience including CVs and location of team members

Financial proposal

Please provide the total price including breakdown by unit cost using the table below as a template.

- Fee rates (per day in GBP)
- Level of effort (person-day) by individual and activity.
- Total Fees and expenses pricing in GBP

Name	Role	Delivery stage/ activity	Volume/ Item	Standard rate/ Cost (Daily rate)	Total Charge
<i>e.g. Peter James</i>	<i>e.g. Senior Adviser</i>	<i>e.g. Inception stage: Desk research</i>	<i>e.g. 5 days</i>	£	£xx
					£xx
					£xx
					£xx

Please also include confirmation of ability to accept GBP in bank account and country in which your bank account is registered.

Please send a proposal to smoa@gsma.com and mmwachili@gsma.com by **8th July 2025 (5pm GMT)**.

Appendix 1: Company Specific Guidance (Organisation 1)

The organisation listed below should be evaluated against the Scope of Work. This section outlines any additional requirements and/or key considerations that must also be included in the review:

(1) APPLICANT NAME REDACTED, Ethiopia (HQ office in Addis Ababa, Ethiopia).
Project site: Amhara & Tigray Regions.

Company: APPLICANT NAME REDACTED is a leading Ethiopian agricultural innovation company dedicated to providing a one-stop digital solution that empowers smallholder farmers and rural youth. By leveraging innovative digital tools, mobile technologies, bundled services, and sustainable market linkages, the company makes agriculture accessible, enhances productivity, improves livelihoods, and builds climate resilience by bridging critical gaps in access to farm inputs, finance, mechanization, and advisory services.

Project: The company will scale their platform to digitally register smallholder farmers in host and displaced communities of Amhara and Tigray regions, providing farm inputs, mechanization, advisory services, market linkages, and bundled financial products via a mobile payment platform. This will build resilience, boosts incomes, and expands opportunities for women, youth, and displaced households.

Additional scope and/or considerations:

- i. Conduct a field visit to the project sites and assess the extent of applicant's existing operations in these areas, including whether they have physical presence in the regions. The assessment should cover at minimum:
 - a. How expenses are incurred for project activities in these areas, including an assessment of local staff and/or existing partner organisations' awareness and understanding of financial controls and expense evidencing processes.
 - b. The previous and any current activities undertaken by the applicant in the specified project sites, to ascertain the impact of these activities to the community, including number of people who have benefited from these activities.
 - c. Visit proposed stakeholders and assess their commitment to work together with the applicant on the proposed project.
 - d. The field visit activities should also include interviews with potential customers in these locations to assess the need for the proposed services, as well as the customers willingness to pay for the service.

Appendix 2: Company Specific Guidance (Organisation 2)

The organisation listed below should be evaluated against the Scope of Work, with a focus on following up on issues raised and from a pre-grant assessment undertaken in 2023. This section outlines the additional requirements and/or key considerations that must also be included in the review:

(1) APPLICANT NAME REDACTED, Ethiopia (HQ office in Addis Ababa, Ethiopia).
Project site: Konso, located in South Ethiopia Regional (SER) and Borena, located in the Oromia region.

Company: APPLICANT NAME REDACTED is a not-for-profit organisation based in UK, and Ethiopia. The organisation tackles poverty and injustices through sustainable development, by responding to disasters and challenging injustices. They have a long-established partnership with local saving groups and has focused on economic empowerment programming in rural and disaster-prone.

Project: The Digital Anticipatory Response (DAR) Phase II scaling project aims to empower these vulnerable communities by improving access to financial and insurance services, enhancing digital literacy (including mobile money), and providing weather forecasting information to strengthen their livelihood protection capacity. The business model is B2B2C allowing tech solution providers to work with MNO, Banks and insurance companies as well as all parties involved including vulnerable communities. This will help us to widen the business opportunities for all parties -project, financial and insurance service providers, MNOs, tech firms and the communities.

Additional scope and/or considerations:

- i. This organisation has previously undergone a pre-grant assurance review in August 2023. The purpose of this assignment will be to follow up on issues raised and findings from the initial pre-grant assessment. The consultant will be required to assess the progress made in addressing these issues, verify the implementation of recommended actions, and identify any outstanding risks or gaps that may still need to be addressed. The initial findings will be shared with the successful consultant at the start of the review.
- ii. Conduct a field visit to the project sites and assess the extent of applicant's existing operations in these areas. The assessment should cover at minimum:
 - a. How expenses are incurred for project activities in these areas, including an assessment of local staff and/or existing partner organisations' awareness and understanding of financial controls and expense evidencing processes.
 - b. The previous and any current activities undertaken by the applicant in the specified project sites, to ascertain the impact of these activities to the community, including number of people who have benefited from these activities.
 - c. Visit proposed stakeholders and assess their commitment to work together with the applicant on the proposed project.
 - d. The applicant's due diligence process on selecting sub-recipients and partners for the project. Further, also review the process and procedures that are in place for the applicant to continuously monitor sub-recipients' activities (including spending) during the grant period.
 - e. The field visit activities should also include interviews with potential customers in these locations to assess the need for the proposed services, as well as the customers willingness to pay for the service.

- f. Verify how learnings from the past project have informed design and engagement for the for the proposed scale up project.