

TERMS OF REFERENCE

Production of audiovisual reports for the European Microfinance Award (EMA) 2025

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I. Background information

I.1. About the Inclusive Finance Network Luxembourg Asbl

Inclusive Finance Network Luxembourg Asbl (InFiNe) is the Luxembourg platform bringing together private, public and civil society players active in inclusive finance. The network promotes a vision of society with universal access to quality, responsible financial services.

InFiNe's mission is to use the expertise present in Luxembourg to strengthen inclusive finance. It also aims to make inclusive finance a tool for empowering people. InFiNe's objectives are to strengthen the Grand Duchy's position as a center of excellence in inclusive finance, to disseminate knowledge and know-how in the sector and to establish synergies.

I.2. The European Microfinance Award

Convinced that financial inclusion is an important tool for poverty alleviation, the Luxembourg Ministry of Foreign and European Affairs (MFA) - Directorate for Development Cooperation and Humanitarian Affairs - launched the European Microfinance Award in 2005 to promote financial inclusion initiatives and highlight their innovating contribution in a particular area, to the development of the sector.

The EMA is organised annually by the European Microfinance Platform (e-MFP), InFiNe and the MFA in recognition of an institution working in a least developed country, a low-income country or a middle-income country as defined by the Development Assistance Committee (DAC) for recipients of development aid (ODA).

The EMA covers a specific theme each year.

The EMA is awarded following a rigorous three-stage selection procedure:

1. A pre-selection phase, during which each application is reviewed based on eligibility criteria and financial and social performance;
2. A selection phase during which the shortlisted applications are evaluated by a Selection Committee, which chooses the 3 finalists (end of September);
3. A final phase during which a High Jury chooses the winner from among the three finalists (close to the ceremony on November 13, 2025).

The winner is announced during the European Microfinance Award ceremony in Luxembourg.

I.3. European Microfinance Award 2025 "Building Resilience Through Inclusive Insurance"

On November 13, 2025, InFiNe will organize the EMA 2025 Award Ceremony with the support of the MFA. This year's EMA highlights organisations that enable low-income and vulnerable people to build resilience and manage risk thanks to inclusive and effective insurance.

By focusing on "**Building Resilience Through Inclusive Insurance**," this year's award addresses the urgent need for structured risk management among these populations, who face numerous economic, health, and climate-related challenges. Promoting inclusive insurance helps individuals recover from shocks, build long-term resilience, and achieve sustainable economic security.

During the ceremony, the three (3) finalists and their project will be presented by one (1) video report of 3 minutes maximum. This report will contextualize and present the finalist organization as well as the competing program and its specificity, highlighting the challenges, solutions and lessons learned through immersion in the context of the competing project.

1.4. Documentation

The following documentation will help you understand the concept and provide you with more information about the EMA:

EMA website: <http://www.european-microfinance-award.com/>

To watch the videos of previous editions of the EMA, Youtube and LinkedIn posts by InFiNe:

- Youtube channel: https://www.youtube.com/channel/UCQNTU3oBMayR6BBs_iVanLQ
- LinkedIn: <https://www.linkedin.com/company/inclusive-finance-network-luxembourg>
 - [Example 1](#)
 - [Example 2](#)
 - [Example 3](#)

II. Production of audiovisual reports presenting the three (3) finalists for the European Microfinance Award 2025

II.1. Objectives and results

The aim of this assignment is to produce reports to present the three finalists of the European Microfinance Award 2025, by:

One (1) “ceremony” video report in English and French on each of the three finalists of the European Microfinance Award 2025, (i.e. 3 videos in FR and 3 videos in EN). Each report will have a maximum duration of 3 minutes and will be broadcast during the ceremony and 2 weeks before the ceremony, during the High Jury meeting. The main aim of these reports will be to present the projects of the three finalists and to show their defining features, such as challenges, solutions and lessons learned (immersion in the context of the project in question).

To announce and promote the ceremony, **one (1) 30-second teaser “trailer” video per finalist** will be broadcast on social networks prior to the ceremony, for a total of 3 videos. These videos will help promote the Award, while conveying information (background, project, etc.) about each finalist, without revealing everything.

Lastly, **six (6) “Inside story” portrait videos of 30 to 60 seconds maximum**, in social network format, will individually present a project feature, context, customer, microfinance agent, technology, etc. These videos will illustrate different concrete aspects of inclusive finance and will be used to promote inclusive finance.

Please note that:

- If the projects take place in high-risk security zones, no production team will be sent to these regions, and it will be up to the Provider to find a way of delivering the audiovisual report.
- The identity and geographical location of the three finalists will be known at the end of September 2025, following the selection process carried out by e-MFP and InFiNe.

Preference will be given to candidatures offering local teams to shoot the images.

The main target audience for the reports is the audience at the European Microfinance Award 2025 ceremony, i.e. European microfinance players, microfinance practitioners, representatives from developing countries, politicians, members of the Luxembourg financial community, civil society representatives and diplomatic representatives.

The “ceremony” reports will be broadcast for the first time during the High Jury meeting, at the Award ceremony, and will then also be broadcast on the European Microfinance Award website (www.european-microfinance-award.com), as well as on InFiNe's Youtube channel.

The ceremony will be held in English and in person.

II.2. Tasks

Based on the elements provided by InFiNe and in close collaboration with the organisation, the Service Provider designs, produces and executes the reports and, more specifically, provides the following services:

- Script design and writing (FR-EN)
- Writing the voice-over commentary (FR-EN) - if applicable
- Voice-overs by native speakers
- English subtitles for the EN version
- French subtitling for the FR version
- Direction of the production
- Preparation
- Supply of technical crews, premises, equipment, products, sets and accessories required to perform these services
- Filming, editing, sound (FR-EN), mixing
- In the case of use of one or more pre-existing musical or other works, authorization from each of the rights holders is required
- Post-production
- Supply of 3 x 1 “ceremony” reports, in English, in HD 16:9 format compatible with broadcast during the ceremony
- Supply of the same 3 x 1 “ceremony” reports in French and English, in HD format compatible with web streaming
- Supply of 15 photos / project in HD to be sent during filming
- Supply of 3 x 1 teaser video “Trailer” of 30 seconds maximum for web distribution, to be sent 3 weeks before the ceremony
- Supply of 3 x 2 “Inside Story” portrait videos of 60 seconds maximum for social networks (individually presenting a feature of the project, the context, a customer, a microfinance agent, a technology, etc.) to be sent 1 week after the ceremony
- Transfer of rights for transmission, reproduction (even partial) and broadcasting
- Delivery of rushes and reports on DVD/hard disk
- Delivery of the oral content (dialogues and voice-overs) of the videos on a Word document (by one week before the ceremony)

The definition of the testimonials to be used will be done in collaboration with InFiNe, who will also have to approve the script beforehand. Particular attention must be paid to the journalistic quality of the document. The form of the reports should be different from one another, to give the ceremony a certain rhythm. The graphic charter of the European Microfinance Award will be respected.

The Service Provider undertakes to select experienced professionals and will provide the diligence, resources and skills required to produce an audiovisual work that complies with the quality standards in use in the profession.

II.3. Deliverables and reports

The Service Provider will propose a methodology, a script (or brief storyboard) and a schedule of activities, which will be specified at an initial preparatory meeting.

He will also present all documents detailing the execution of the missions, and will provide intermediate validations for the different stages of the project.

Task	Content	Deadline
Preparatory meeting, filming in the three finalist countries		Preparatory meeting: as soon as the 3 finalist countries have been identified (end of September) Filming on the field (Sept. 22 - to be confirmed - to Oct. 20)
15 photos HD / finalist	Delivery of 15 photos per finalist to illustrate the theme and the competing projects	During the filming on-site
3 x 1 teaser trailer (max 30 seconds/video) for social networks and the website	Presentation of the 3 x 1 teaser "Trailer" and delivery at once	No later than 21 October
Pre-editing of 3 x 1 "ceremony" reports	Presentation of the pre-editing of the 3 x 1 "ceremony" reports for approval	No later than 21 October

Final editing of 3 x 1 “ceremony” reports (max 3 minutes/video)	Delivery of the final cut of the 3 x 1 “ceremony” reports for broadcast at the ceremony and for webcasting	No later than 24 October
Oral content for 3 x 1 “ceremony” reports	Transcription of the soundtrack (interviews and voice-overs) of the 3 x 1 “ceremony” reports in a Word document	No later than 24 October
Pre-editing of 6 “Inside story” portraits for social networks (between 30 and 60 seconds/video)	Presentation of the pre-editing of the 6 “Inside story” video portraits for social networks	No later than 14 November
Final editing of 6 “Inside story” portraits for social networks (between 30 and 60 seconds/video)	Presentation of the final cut of the 6 “Inside story” video portraits for social networks	No later than 20 November

II.4. Expert(s) profile(s)

The proposed experts are bilingual French/English.

II.4.1. Director

- Is responsible for carrying out the tasks described above,
- Has solid journalistic skills and is familiar with the subject matter,
- Demonstrates communication skills (active listening, tact, diplomacy, empathy, persuasion, negotiation...),
- Demonstrates personal skills, including: analytical skills, effective time management, knowledge of local customs, flexibility and solution-focus, etc.,
- Strong network of local professional contacts,
- Similar project experience in developing countries is highly desirable.

II.4.2. Cameraman

- Is involved right from the start of the project: script analysis, location scouting, choice of equipment and camera angles,

- His/her interpersonal skills are important in building trust with the people he/she films (knowledge of local customs, etc.),
- Similar experience on projects in developing countries is highly desirable.

II.5. Budget

The budget, including all-inclusive prices and travel and accommodation expenses, is **between EUR 30,000 and a maximum of EUR 50,000 including VAT.**

As the filming locations are not yet known, the Service Provider is asked to **provide an estimate** of travel and accommodation expenses.

Filming by a local crew will be preferred.

Travel and accommodation costs include:

- return economy-class flights by the most direct route possible between the expert's place of residence and the contract venue (including travel costs from the place of residence to the airport) (internal flights if local teams),
- per diems (including accommodation and meals on site),
- visa fees,
- transportation, rental vehicles,
- any vaccinations,
- and translation costs at the filming location.

Per diems (accommodation and meals) will be subject to an amendment, as they depend on the destination. Per diems are calculated for a maximum of 5 shooting days for two people (cameraman and director/journalist).

Travel expenses will be reimbursed on the basis of actual costs incurred, with supporting documents (invoices and boarding passes).

Reimbursement of travel and accommodation expenses will be limited to the amounts specified in the Price Schedule and is not subject to VAT.

II.6. Timetable/Payment terms

Payment	Deadline	Amount
Interim payment	Preparatory meeting + filming in the three (3) finalist countries (filming has taken place): on request for payment with invoice after delivery of pre-edit.	Payment I: 40% of the total lump-sum price (price list)

Final payment	Payment of the balance of the contract: after presentation of the final editing of the three (3) “ceremony” reports, after approval by InFiNe and receipt of deliverables.	Payment II: balance of lump-sum contract price (according to price schedule)
Reimbursement of travel and accommodation expenses (including per diems)	Reimbursement once all contractual obligations have been fulfilled: on the basis of a separate global invoice with copies of receipts for travel expenses. Per diems will be the subject of an amendment to the contract.	Reimbursement of travel and accommodation expenses up to the ceiling stipulated in the estimate of travel and accommodation expenses (price list).

II.7. Documents to be provided

1. A dated and signed letter stating the total amount of the offer excluding VAT and including VAT.
2. A brief script/story board of the 3 reports.
3. CVs of proposed experts.
4. The information sheet concerning the contact person in charge of the offer, completed and signed (see Documents to be completed).
5. Detailed price list completed and signed (See **Documents to be completed**).
6. Examples of completed work (e.g. links to completed work).

These documents must be returned by June 13, 2025, by post or email:

Irene Pancheri

Inclusive Finance Network Luxembourg Asbl
Maison de la Microfinance – 39 rue Glesener, L-1631 Luxembourg
T. +352 28 37 15 09
contact@infine.lu

II.8. Evaluation criteria

Evaluation Criteria	Maximum Points	Obtained Points
Quality of the methodological note, outline of scenarios, timetable of activities and skills of the proposed experts.	50	
Proposed Budget	50	
Total Points	100	

Terms of Reference: Production of audiovisual reports for the European Microfinance Award (EMA) 2025

Inclusive Finance Network Luxembourg asbl

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III. Documents to be completed and returned by June 13, 2025 at the latest

III.1. Service Provider – Information

To tick:

☐

Individual provider

☐

Company

Surname	
Name	
Role	
Company	
Full Address ¹	
Phone number <i>(incl. country code)</i>	
Email address	
VAT number <i>(if applicable)</i>	
R.C.S number <i>(for companies)</i>	
Bank details	Name of beneficiary: Bank name: IBAN: SWIFT/BIC: Bank adress:

Signed at, on, 2025.

Name: **Signature:**

III.2. Detailed price list (lump-sum contract with performance obligation)

I – Production of audiovisual reports on the finalists of the European Microfinance Award 2025		
TOTAL (EUR excl. VAT)	Filming	
	Pre-editing	
	Final editing	
TOTAL (EUR incl. VAT) <i>(if applicable)</i>		
<p>NOTE 1: The lump-sum prices quoted above cover all fees, insurance costs for filming equipment, reproduction, secretarial and crew costs, margin (for contractor's overheads, profits and support structures) and other expenses related to the preparation, production and submission of reports and documents under the contract.</p> <p>NOTE 2: It should be noted that if projects take place in high-risk security areas, no implementation teams will be sent to these regions. It will be up to the Service Provider to find a way to deliver the audiovisual reports.</p>		
II – Budget for travel and accommodation		
TOTAL (EUR incl. VAT)		

NOTE 1: Travel and accommodation costs include round-trip flights, per diems, visas, transport, any rental vehicles, any local translation costs and vaccinations. These travel expenses will be reimbursed up to the actual costs incurred, against receipts (invoices and boarding passes), and are not subject to VAT. As the filming locations are not yet known, per diems (accommodation and catering costs on location) will be the subject of an amendment. Per diems are calculated for a maximum of 5 shooting days per destination for two people (cameraman and director). Payment of travel and accommodation expenses will be made within the limits of the amounts specified in the Price Schedule.

NOTE 2: Air travel must be economy class and take the most direct route possible between the Service Provider's place of residence and the location where the contract is to be performed (including travel costs from the place of residence to the airport).

Signed at, on, 2025.

Name: **Signature:**