



## CALL FOR EXPRESSIONS OF INTEREST

### **Consultancy Assignment: Development of an AML/CFT White Paper and Frequently Asked Questions (FAQ) Resource for the Non-Profit Sector in Zimbabwe**

#### **1. Background**

Zimbabwe is currently undergoing the Third Round of the Financial Action Task Force (FATF) Mutual Evaluation (ME), a process that assesses the country's compliance with international standards on Anti-Money Laundering, Countering the Financing of Terrorism, and Countering Proliferation Financing (AML/CFT/CPF). Within this framework, FATF Recommendation 8 focuses on protecting non-profit organisations (NPOs) from abuse for Terrorism Financing (TF) purposes through a risk-based and proportionate approach.

In Zimbabwe, Recommendation 8 has increasingly been cited as a basis for legislative and regulatory reforms affecting Civil Society Organisations (CSOs), including the enactment of the Private Voluntary Organisations (PVO) Amendment Act (2025) and the introduction of additional compliance measures at both national and sub-national levels. Zimbabwe is currently rated as Partially Compliant under Recommendation 8. While efforts to strengthen AML/CFT systems are important, the over-extension or misapplication of FATF standards may unintentionally constrain legitimate civil society activities and undermine civic space if not accompanied by appropriate safeguards and evidence-based risk assessments.

To date, there is limited evidence of meaningful participation by CSOs in national terrorism financing risk assessments and Mutual Evaluation-related processes. Furthermore, many organisations within the sector have limited knowledge and understanding of FATF standards, Recommendation 8 requirements, terrorism financing risks, and the Mutual Evaluation process itself.

Against this background, the National Association of Non-Governmental Organisations (NANGO) seeks to engage a qualified consultant to provide technical assistance in developing:

- A comprehensive White Paper assessing terrorism financing risks and vulnerabilities within Zimbabwe's non-profit sector; and
- A practical and user-friendly Frequently Asked Questions (FAQ) resource on FATF Recommendation 8, the Risk-Based Approach (RBA), and the Mutual Evaluation process.

The assignment aims to strengthen the capacity of CSOs to understand, identify, assess, and mitigate relevant TF risks and to meaningfully engage in the Mutual Evaluation process using evidence-based and risk-based approaches.

## **2. Purpose of the Consultancy**

The consultancy seeks to:

### **a) Develop an AML/CFT White Paper**

Produce a comprehensive analytical paper that:

- Assesses the potential terrorism financing risks and vulnerabilities facing Zimbabwe's NPO sector.
- Reviews the existing legal, policy, and regulatory framework governing AML/CFT and NPOs in Zimbabwe.
- Examines available national risk assessments and relevant international experiences and best practices.
- Identifies sector-specific vulnerabilities and risk exposure.
- Highlights existing mitigation measures and good practices within the sector.
- Provides recommendations for strengthening compliance while safeguarding legitimate civic space and NPO operations.

### **b) Develop a Frequently Asked Questions (FAQ) Resource**

Produce a simplified and practical resource that:

- Explains FATF Recommendation 8 and its implications for NPOs.
- Clarifies key AML/CFT and terrorism financing concepts.
- Explains the Risk-Based Approach and proportionality principles.
- Provides guidance on what NPOs should expect during the Mutual Evaluation process.
- Responds to common questions and misconceptions within the sector.
- Offers practical examples and recommended actions for NPO compliance and risk management.

## **3. Scope of Work**

The consultant will be expected to:

- Undertake a desk review of relevant literature, legislation, policies, regulations, risk assessments, FATF guidance, and Mutual Evaluation reports.

- Review regional and international experiences on Recommendation 8 implementation within the non-profit sector.
- Analyse terrorism financing vulnerabilities and mitigation measures relevant to Zimbabwean NPOs.

#### **4. Desired Qualifications and Experience**

The consultant should possess the following qualifications and experience:

- Advanced academic qualification in Economics, Finance, Law, Public Policy, Development Studies, Governance, International Relations, or a related field.
- Demonstrated expertise in AML/CFT frameworks, FATF standards, and Recommendation 8 implementation.
- Proven experience conducting policy, regulatory, governance, or risk-related research and analysis.
- Strong understanding of the non-profit sector and civil society regulatory environment in Zimbabwe and/or Southern Africa.
- Experience developing policy papers, white papers, guidance notes, toolkits, or similar knowledge products.
- Excellent analytical, report-writing, and communication skills.

#### **5. Expression of Interest Requirements**

Interested consultants should submit:

- Technical proposal outlining understanding of the assignment, methodology, work plan, and timeline.
- Financial proposal with a detailed budget breakdown.
- Curriculum Vitae (CV) of the lead consultant and key team members (where applicable).
- Samples of similar assignments previously undertaken.
- At least two traceable professional references from previous clients.

#### **6. Submission Details**

Expressions of Interest should be submitted electronically to:

**Email:** [ngorecruitmentzw@gmail.com](mailto:ngorecruitmentzw@gmail.com)

**CC:** [programs@nangozim.org](mailto:programs@nangozim.org)

**Subject Line:** Consultancy – Development of AML/CFT White Paper and FAQ Resource

**Submission Deadline:** 3 July 2026

*Please Note: Only shortlisted candidates will be contacted.*