



Selection of Consultants

Technical Assistance Mission

**Credit process assessment, redesign
and training**

for BIMAS

Kenya

October 2016

With the Support of



No. BIMAS/06/2016/KEN/AF

Letter of Invitation

Kigali, October 4, 2016

Dear Sir or Madam:

1. The Grameen Credit Agricole Foundation (hereinafter called ‘the client’) has received funding (hereinafter called “the funds”) from the French Development Agency (hereinafter called “the Agency”) toward the financing partly the cost of Technical Assistance mission in the framework of the African Facility and intends to apply a portion of the funds to eligible payments under the contract for which this Request for Proposals is issued.
2. The Foundation now invites proposals to provide the following consulting services: Credit process assessment, redesign and training for BIMAS, Kenya. More details on the services are provided in the Terms of Reference.
3. This Request for Proposal (RFP) has been addressed to the following short-listed Consultants: CONFIDENTIAL
4. A firm will be selected under selection based on consideration of quality and cost (SBQC) and procedures described in this RFP.
5. The RFP includes the following documents:
 - Section 1 - Letter of Invitation
 - Section 2 - Instructions to Consultants (including Data Sheet)
 - Section 3 - Technical Proposal - Model Forms
 - Section 4 - Financial Proposal - Model Forms
 - Section 5 - Terms of Reference
6. Please inform us upon receipt:
 - (a) that you received the Letter of Invitation; and
 - (b) whether you will submit a proposal alone or in association.

Yours sincerely,

Kathrin Gerner, Senior Expert for Eastern and Southern Africa

Instructions to Consultants

DATA SHEET

Paragraph Reference	
1.1	Name of the Client: <u>Grameen Credit Agricole Microfinance Foundation represented by Kathrin Gerner, Senior Expert for Eastern and Southern Africa</u> Method of selection: <u>selection based on consideration of quality and cost (SBQC)</u>
1.2	Designation, objectives and brief description of the assignment are as follows: <u>Credit process assessment, redesign and training for BIMAS, Kenya</u>
1.3	The Client will provide the following inputs and facilities: <u>Operations manual and other relevant documents</u>
2.1	Clarifications may be requested not later than <u>2</u> days before the submission date. The address for requesting clarifications is: <u>Kathrin Gerner, P.O. Box 3512, Kigali, Rwanda</u> <u>Tel: +250 784 11 74 14</u> <u>E-mail: kathrin.gerner@gmail.com</u>
3.1	Proposals shall be submitted in the following language: <u>English</u>
3.3 (i)	The estimated number of professional staff-months required for the assignment is: <u>30 days</u>
3.3 (ii)	The minimum required experience of proposed professional staff is: <u>10 years of experience in process design for microfinance institutions and familiarity with Bankers Realm.NET</u>
3.3 (iii)	Reports that are part of the assignment must be written in the following language(s): <u>English</u>

3.4 (vii)	Training is a major component of this assignment: <u>Yes</u>
3.8	Consultants shall state their price component for cost incurred in Euro and if necessary in local currency. Consultants who intend to incur cost in other currencies for the assignment may state the corresponding price component in Euros.
3.10	Proposals must remain valid 60 days after the submission date.
4.3	Consultant must submit an electronic version of the Proposal.
4.5	The Proposal submission address is: <u> davidcamara.pro@gmail.com and ami.faciliteafricaine@credit-agricole-sa.fr</u> Proposals must be submitted no later than the following date and time: <u>October 18, 2016, 5:00pm EAT</u>
5.1	The address for contacting the Client is: <u>Kathrin Gerner, P.O. Box 3512, Kigali, Rwanda</u> <u>Tel: +250 784 11 74 14</u> <u>E-mail: kathrin.gerner@gmail.com</u>
6.1	Address for contract negotiations: <u>Kathrin Gerner, P.O. Box 3512, Kigali, Rwanda</u> <u>Tel: +250 784 11 74 14</u> <u>E-mail: kathrin.gerner@gmail.com</u>
7.2	Expected date and location for commencement of consulting services: <u>October 31, 2016</u>

Terms of Reference

A. BACKGROUND AND RATIONALE

BIMAS Kenya Limited, a credit only microfinance institution, currently serves over 35,000 clients in 17 counties in Kenya within 32 offices with a large presence in the rural areas. About 90% of BIMAS' clients fall under the group lending methodology.

The overall goal of BIMAS is to realize sustained economic growth and employment in the rural sector resulting in enhanced social welfare and increased income of the rural population in Kenya

Since 2005, BIMAS has used Bankers Realm MFO as the core banking system, which integrates loan tracking and finance. Recently, BIMAS has acquired Bankers Realm.Net, with the intention of leveraging technology to reach its strategic goals and achieve its objectives.

More specifically, BIMAS expects to:

1. Achieve efficiency in service delivery
2. Reduce turnaround time
3. Increase staff productivity by reducing manual processes
4. Improve accuracy of data and reports
5. Increase timeliness in reporting
6. Gain a competitive edge

B. OVERALL OBJECTIVE

The overall objective is to review BIMAS' credit processes, redesign them by leveraging technology in order to gain efficiencies and improve internal controls, and assist management in implementing the revised processes.

C. SPECIFIC OBJECTIVES

1. Review BIMAS' existing credit processes and identify areas that can be improved following the implementation of Bankers Realm.NET.
2. Work with senior management to revise the credit processes.
3. Conduct a workshop to train regional and branch management on the revised credit processes and gather and incorporate feedback.

D. DELIVERABLES

1. Assessment report
2. Revised credit processes

3. Workshop report

E. LOCATION

The Consultant shall be based in Embu for the duration of the contract with potential travel to the field offices. The workshop location will be provided by BIMAS.

F. TIMEFRAME

The consulting services shall commence on October 31, 2016. Final deliverables shall be submitted to the Client no later than December 16, 2016. **Note that this is a hard deadline and invoices submitted after the deadline cannot be processed.**