IMPLEMENTATION OF A STAFF EVALUATION SYSTEM
AND A CAREER MANAGEMENT PLAN

– Terms of Reference –

**Location:** Cotonou, Benin  
**Duration and date:** 20 man-days of which 10 man-days in the field - July 2022  
**Beneficiary organization:** Association des Caisses de Financement à la Base (ACFB)  
**Mission topic:** Human resources

### CONTEXT

Microfinance is a set of financial and non-financial services intended for populations excluded from the traditional banking system, which enable them to develop income-generating activities and improve their living conditions. Created in 2008 under the joint impetus of Crédit Agricole S.A. and Professor Yunus, the Grameen Crédit Agricole Foundation finances and provides technical assistance to microfinance institutions and social enterprises in some 40 countries. As an investor, lender, technical assistance coordinator and fund advisor, the Foundation supports 76 partners in 37 countries with €81 million in commitments.

The Association des Caisses de Financement à la Base (ACFB) is a microfinance institution created in 1995 as a project of the local NGO GRAPAD. Its mission is to offer quality financial and non-financial services to the active, economically weak, and mainly female populations with a view to their promotion. ACFB offers its clients loan and savings services through group and individual methodologies. The institution covers 40 of the country's 77 municipalities. It operates in all regions of Benin, except for the Alibori and Couffo regions. Its head office is located in Cotonou, the economic capital of Benin.

At the end of December 2021, the institution was reaching 34,742 active borrowers nationwide, 86% of whom were women and 91% of whom were in rural areas, with outstanding loans of EUR 9.5 million. The institution has 18 service points (15 branches and 03 counters) and 133 employees, including 57 loan officers.

### MISSION FRAMEWORK

Today, ACFB has a Human Resources Department, within the General Administration Service, composed of two agents: an HR Monitoring Officer, promoted in 2019 to prepare the retirement of the former Monitoring Officer, and an Assistant. The institution also has a human resources management manual, HR management tools and software to manage salaries. However, ACFB lacks a formalized staff evaluation system and a career management plan to harness the skills and potential of its staff, while identifying and meeting their expectations.
The objectives and scope of the Solidarity Banker’s mission detailed below may be adjusted according to the expert's profile and recommendations to achieve the objectives.

**OBJECTIVES**

1. Develop a staff evaluation system and a career management plan;
2. Train the members of the HR Department and all staff in charge of staff evaluation and career management on the new tools;
3. Make general recommendations to ACFB on its human resources management system, tools and procedures in place.

**ACTIVITIES AND DELIVERABLES**

All activities will be conducted in close cooperation with the members of the Human Resources Department.

**Objective 1: Develop a staff evaluation system and career management plan**

**Activities:**

- Peruse relevant documentation (job descriptions, HR manual and policy, existing HR management tools, etc.) and conduct interviews with relevant ACFB staff to understand the HR management system in place;
- In cooperation with the HR Monitoring Officer and her Assistant, review the existing staff evaluation system in order to formalize and structure it;
- In cooperation with the HR Monitoring Officer and her Assistant, develop a career management plan;
- After validation of the staff evaluation system and the career management plan, support the HR Monitoring Officer and her Assistant in updating the HR management manual.

**Deliverables:**

- Staff evaluation procedure and associated management tool(s) (e.g. appraisal grid by type of post, interview form, etc.)
- Career management plan and associated tool(s)
- Recommendations for updating the HR Management Manual

**Objective 2: Train the members of the HR Department and all staff in charge of staff evaluation and career management on the new tools;**

**Activities:**

- Conduct a training session on good practices in terms of staff evaluation, evaluation interview and career management;
- Train relevant staff on the new tools and procedures developed for staff evaluation and career management.

**Deliverables:**

- Training of HR Department members and staff involved in staff evaluation and career management on good practices and on the tools and procedures developed by the Solidarity Banker.
Objective 3: Make general recommendations to ACFB on its human resources management system, tools and procedures in place.

Activities:
- At the end of the field mission, and on the basis of the observations made, propose recommendations to improve the management of human resources within the institution;
- Formalize these recommendations in a follow-up table, with the persons in charge and a provisional timetable for each recommendation.

Deliverables:
- Mission report including recommendations to improve human resources management;
- Follow-up table of recommendations.

LOGISTICS AND TIMETABLE

MISSION DURATION

- The Solidarity Banker will dedicate a total of 20 man-days to the mission, distributed as follows:
  - Preparation: 5 man-days to prepare the mission (spread over the month preceding the mission)
  - **Field mission: 10 man-days in the field**, to visit the ACFB headquarters and its service points.
  - Post-mission: 5 man-days to finalize the deliverables over a period of 3 weeks at the end of the field mission + 3 remote post-mission follow-up points (one point at 3 months, 6 months and 12 months).

SCHEDULE

**SELECTION PROCESS** (April-May 2022)
- Publication of the terms of reference on the Crédit Agricole website.
- Selection of the volunteer by the Grameen Crédit Agricole Foundation.

**MISSION PREPARATION** (May-June 2022)
- Signature of the agreement by the Solidarity Banker’s employer, the Solidarity Banker, the Grameen Crédit Agricole Foundation and the beneficiary organization.
- Preparation of the mission by the Solidarity Banker, the beneficiary organization and the Grameen Crédit Agricole Foundation. The selected candidate and the managers of the beneficiary organization will discuss the terms of reference and adjust them together in order to best prepare the mission.

**FIELD MISSION AND DELIVERY** (July 2022)
- Fieldwork: 10 days in Benin, health context permitting, from July 2022.
- Sending of the mission deliverables by the Solidarity Banker within three weeks after the mission and post-mission follow-up.

LOGISTICS, MISSION EXPENSES AND INSURANCE

- Training prior to the mission and logistical coordination of the mission are provided by the Grameen Crédit Agricole Foundation.
- Airline tickets and insurance are covered by Crédit Agricole SA.
- Accommodation, local transport and catering costs are covered by the beneficiary organization. If there is a PCR test to be carried out in the country of the beneficiary organization before the Solidarity Banker's return flight, it is also paid for by the beneficiary organization.
- All other expenses are at the expense of the Solidarity Banker.

**LOCATION**

- The field mission will take place mainly in Cotonou, Benin. Visits to service points in Calavi and/or Pobè may be organized. The agencies to be visited will be chosen, by mutual agreement, by the beneficiary organization, the Grameen Crédit Agricole Foundation and the Solidarity Banker.
- The field mission will only take place if the health and security situation allows it. If necessary, it will be postponed to a later date or carried out remotely.

**PROFILE SOUGHT**

- Solid experience in human resources management
- Experience in training and coaching in the field of human resources would be highly appreciated
- A strong interest in inclusive/sustainable finance, with an increased curiosity for the specificities of the sector and a desire to adapt banking standards to it
- Knowledge / experience in the microfinance sector is an asset.
- Previous experience in technical assistance or consultancy work in a WAEMU country would be useful.

**CONTACTS**

For any information on the Solidarity Banker’s programme, please contact:

**Carolina Viguet**  
Director of Communication & Partnerships  
carolina.viguet@credit-agricole-sa.fr

**Violette Cubier**  
Technical Assistance Manager  
violette.cubier@credit-agricole-sa.fr

**Khady Fall**  
West Africa Investment Officer  
khady.fall@gca-foundation.org