

Selection of Consultants

Technical Assistance Mission

**Risk Management Framework and
Training for AMZ**

Zambia

August 2017

With the Support of



No. AMZ/01/2017/ZAM/AF

Letter of Invitation

Kigali, August 4, 2017

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: Tablet software development and integration with OpenCBS. More details on the services are provided in the Terms of Reference.
3. A firm will be selected under selection based on consideration of quality and cost (SBQC) and procedures described in this RFP.
4. 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
5. 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, Investment Advisor, East & Southern Africa and MENA Region

Instructions to Consultants

DATA SHEET

Paragraph Reference	
1.1	<p>Name of the Client: <u>Grameen Credit Agricole Microfinance Foundation represented by Kathrin Gerner, Investment Advisor, East & Southern Africa and MENA Region</u></p> <p>Method of selection: <u>selection based on consideration of quality and cost (SBQC)</u></p>
1.2	<p>Designation, objectives and brief description of the assignment are as follows: <u>Tablet software development and integration with OpenCBS</u></p>
1.3	<p>The Client will provide the following inputs and facilities: <u>Access to facilities and system environment, specific system requirements, personnel for testing and training of trainers</u></p>
2.1	<p>Clarifications may be requested not later than <u>2</u> days before the submission date.</p> <p>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@gca-foundation.org</u></p>
3.1	<p>Proposals shall be submitted in the following language: <u>English</u></p>
3.3 (i)	<p>The estimated number of professional staff-months required for the assignment is: <u>30 weeks</u></p>
3.3 (ii)	<p>The minimum required experience of proposed professional staff is: <u>at least 10 years of experience in developing software for microfinance institutions, including significant previous experience with OpenCBS core banking system</u></p>
3.3 (iii)	<p>Reports that are part of the assignment must be written in the following language(s): <u>English</u></p>

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	<p>The Proposal submission address is: <u>kathrin.gerner@gca-foundation.org</u> and <u>ami.faciliteafricaine@credit-agricole-sa.fr</u></p> <p>Proposals must be submitted no later than the following date and time: <u>August 11, 2017, 5:00pm CAT</u></p>
5.1	<p>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@gca-foundation.org</u></p>
6.1	<p>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@gca-foundation.org</u></p>
7.2	<p>Expected date and location for commencement of consulting services: <u>September 4, 2017</u></p>

Section 5. Terms of Reference

A. BACKGROUND AND RATIONALE

Agora Microfinance Zambia (AMZ) is a Tier 3 microfinance institution that was created in 2011 by Agora Microfinance N.V. and Concern Worldwide. Its mission is “to contribute to the economic well-being of the poor through effective provision of appropriate financial services.” AMZ provides business loans to its clients under the village banking, small group and individual methodologies. As of June 2017, the institution serves 15,591 active borrowers (64% of women and 85% in rural areas) and manages a portfolio of ZMW 17 million. It is operating in the western and central regions of Zambia through a network of 6 branches and 62 employees.

AMZ uses OpenCBS as its core banking system and introduced the use of tablets in 2016 for cash flow analysis and to gather certain information. AMZ now wishes to further expand the use of the tablets to create efficiencies and increase transparency.

B. OVERALL OBJECTIVE

The custom development consists of three parts:

1. Tablet data collection and integration with OpenCBS desktop
2. Tablet disbursement and integration with OpenCBS desktop
3. Tablet repayment collection and integration with OpenCBS desktop

C. SPECIFIC OBJECTIVES

1. Conduct business analysis to gather specific requirements and agree on scope
2. Develop and configure the system as per the agreed-upon scope
3. Install the system in a test environment
4. Conduct training of trainers with select AMZ staff
5. Conduct user acceptance testing and make modifications to the system
6. Implement the system
7. Provide continued support and maintenance as necessary

D. DELIVERABLES

1. Business analysis and detailed requirements document
2. Tablet applications for data collection, disbursement and repayment collection that are integrated with OpenCBS desktop
3. Training of trainers
4. Offsite support and maintenance post implementation

E. LOCATION

System development and continued support and maintenance may be conducted offsite. The other activities will take place at AMZ's head office in Lusaka with travel to the branch offices in Western and Central Provinces as needed.

F. TIMEFRAME

September 2017 to April 2018