

Selection of Consultants

Technical Assistance Mission

**IT Policy Documentation and Risk
Management Framework**

for Juhudi Kilimo

Kenya

March 2015

With the Support of



No. JUHUD/09/2015/KEN/AF

Section 1. Letter of Invitation

Kigali, March 26, 2015

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: IT Policy Documentation and Risk Management Framework for Juhudi Kilimo, 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>IT Policy Documentation and Risk Management Framework for Juhudi Kilimo</u>
1.3	The Client will provide the following inputs and facilities: <u>Current IT policy documentation, business process risk management framework, service-level agreements with IT vendors and other relevant documents as requested</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>40 days</u>
3.3 (ii)	The minimum required experience of proposed professional staff is: <u>10 years of experience in IT risk management and process development</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>No</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>kathrin.gerner@gmail.com and ami.faciliteafricaine@credit-agricole-sa.fr</u> Proposals must be submitted no later than the following date and time: <u>April 9, 2015, 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>April 27, 2015, at Juhudi Kilimo in Nairobi, Kenya</u>

Terms of Reference

A. BACKGROUND AND RATIONALE

Agriculture and agro-related activities employ about 75% of Kenya's workforce many of whom are smallholder farmers. Yet these rural poor smallholder farmers are in dire need of financial services. Many of these farmers lack the collateral or business assets required for financing by the country's many Microfinance Institutions (MFIs), because they have limited rural reach and serve only 17.9% of the target Kenyan population.

Juhudi Kilimo Company Limited is a newly established for-profit enterprise that addresses this market gap by providing an innovative, agriculture-based, micro-asset financing loan product to assist the smallholder farmers in acquiring productive assets such as dairy cows, chickens and irrigation equipment. While similar in structure to the traditional microfinance and microcredit services, there are key differences. For example, micro-asset financing produces a greater positive social impact. This is because assets financed through Juhudi produce a cash flow (such as selling milk or eggs) and there is a reduced risk since the asset financed can also act as collateral in the event of default. Juhudi has a unique focus on the entire agribusiness value chain, from production of raw products to processing and delivery of finished goods.

Spun off in April 2009, Juhudi first established a five-year track record of success as an asset-financing program within K-Rep Development Agency (KDA), an antipoverty NGO that performs research and product development for the microfinance sector. Today Juhudi supports over 15,000 smallholder farmers across eight field offices countrywide. The company's mission is to provide market-driven, wealth-creating financial services throughout agribusiness value chains that produce a positive impact on the rural smallholder farmers.

During a recent portfolio and MIS audit, several weaknesses were identified in Juhudi Kilimo's IT policy documentation and its IT risk management processes.

B. OVERALL OBJECTIVE

The overall objective is to assist Juhudi Kilimo to update its IT policy documentation, to implement an IT risk management framework, including a business continuity plan, and to improve its project management of IT vendors.

C. SPECIFIC OBJECTIVES

1. IT policy documentation:
 - a. Update IT security policy.
 - b. Draft change management policy, procedures and change control forms.

- c. Draft other major policies, including patch management, configuration management, backup and archival policy, media sanitisation policy.
 - d. Redraft mobile security policy and provide training on latest mobile threats.
 - e. Draft human resource procedures for leavers to timely deactivate the access.
 - f. Provide awareness training on all the policies and procedures.
2. IT risk management framework:
- a. Carry out a full IT risk assessment and threat vulnerability profiling.
 - b. Prepare a detailed risk register for □all the critical IT assets at Juhudi Kilimo.
 - c. Prepare a risk mitigation document for all identified risks after consultation with Juhudi Kilimo and carrying out a detailed cost benefit analysis.
 - d. Prepare a business continuity plan.
 - e. Review current SLAs with all Juhudi Kilimo IT vendors and recommend changes to reflect industry best practices.

D. DELIVERABLES

1. Updated IT policy documentation
2. IT risk register and risk mitigation document
3. Business continuity plan
4. Service-level agreement template and guideline to use in future IT vendor relationships

E. LOCATION

While some of the work can be done remotely, it will be necessary for the Consultant to work in Nairobi with potential travel to the field offices.

F. TIMEFRAME

This is a short-term assignment for a period of approximately one month, starting on April 27, 2015.