

Selection of Consultants

Technical Assistance Mission

**Accompanied SMART Self-
Assessment**

**for BIMAS (Kenya), UMF (Uganda),
ENCOT (Uganda) and Tujijenge
(Tanzania)**

February 2015

With the Support of



No. BIMAS/10/2015/KEN/AF, UMFUG/04/2015/UGA/AF, ENCOT/09/2015/UGA/AF,
TUJIJ/09/2015/TAN/AF

Letter of Invitation

Kigali, February 5, 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: Accompanied SMART Self-Assessment for BIMAS, ENCOT, Tujijenge and UMF. 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>Accompanied SMART Self-Assessment</u>
1.3	The Client will provide the following inputs and facilities: <u>Policy and procedure manuals 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 (iii)	Reports that are part of the assignment must be written in the following language(s): <u>English</u>
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>February 18, 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>March 2, 2015 at the head office of each of the four MFIs (see Section 5. Terms of Reference for details)</u>

Terms of Reference

A. BACKGROUND AND RATIONALE

The Client is looking for a Consultant to accompany four of its partner MFIs in conducting a SMART Self-Assessment as laid out on the SMART Campaign website.

Each assessment represents a separate assignment. The shortlisted Consultants may submit proposals for one or more of the assessments. For simplicity, each Consultant shall submit only one financial and one technical proposal, which may cover up to four assessments. The breakdown per activity to be included in the financial proposal shall clearly identify the costs for each assessment.

After evaluating the proposals, the Client will select the most appropriate Consultant for each of the four assessments. It is possible that the same consultant is selected for all four assessments.

The following points provide background information on the four MFIs:

- Kenya: Business Initiatives and Management Assistance Services (“BIMAS”) started in 1992 as a Micro-Enterprise Development Program (MED-P) of PLAN International. To ensure continuity of the program, PLAN decided to spin-off the MED-P into an independent institution. This gave birth to BIMAS, which was incorporated in June 1994 as a company limited by guarantee with the legal status of NGO. BIMAS targets mainly rural working poor and now serves close to 12,000 clients. Based in Embu, BIMAS has grown over the years and currently has 20 branches in 4 provinces: Eastern, Central, Rift Valley and Nairobi.
- Uganda: Uganda Microcredit Foundation Ltd (“UMF”) is an indigenous microfinance company that was incorporated and started operations in 2008. Involved in small and medium credit financing, UMF positions itself with a mandate of championing the socio-economic transformation and encouraging a savings culture of the people of Uganda. UMF offers microfinance services to its members at the grass root who are mainly involved in the informal sector. UMF now serves close to 4,000 clients. UMF is headquartered in Kampala with operations in the peri-urban centers of Seeta, Bulenga and Kalerwe (all in the greater Kampala area) as well as the rural areas around Wobulenzi and Bweyale (north of Kampala).
- Uganda: Enterprise Support and Community Development Trust (“ENCOT”) was registered as a company limited by guarantee in 2006. It was founded by a group of indigenous community development practitioners in Masindi (in the Western region of Uganda) as a response to the challenges of poverty faced by the rural communities in Masindi, especially farmers. The organization started as an academic research project with the objective of understanding the impact of microfinance on agriculture

in Masindi. Later on, it evolved into a fully-fledged community development organization with the goal of increasing access to appropriate microcredit and entrepreneurship development services to the marginalized rural farming communities around Masindi. The geographic coverage has since expanded to the rural areas around Kigumba and Hoima. ENCOT now serves over 5,000 clients.

- Tanzania: Tujijenge Tanzania Limited was founded by six microfinance professionals in April 2006 and incorporated as a company limited by shares with the aim to economically empower micro-entrepreneurs while ensuring improvement of their livelihoods. Tujijenge started operations in Dar es Salaam in 2006 and expanded into the Lake region in 2011. Currently, Tujijenge has three branches in Dar es Salaam (Makumbusho – head office, Tazara and Mbagala) and two in the Lake region (Mwanza and Musoma). Tujijenge now serves close to 9,000 clients.

B. OVERALL OBJECTIVE

The Accompanied SMART Self-Assessment should allow the participating MFIs to start integrating client protection into their operations, recognize practices that meet the standards and fine tune and improve emerging client protection practices.

C. SPECIFIC OBJECTIVES

1. Work with a designated staff member of each MFI to conduct an Accompanied SMART Self-Assessment.
2. Prepare a summary narrative report with recommendations for each MFI

D. DELIVERABLES

1. Summary narrative report with recommendations for each MFI

E. LOCATION

The Consultant shall be based at each MFI's head office for the duration of the assessment with potential travel to the branch offices:

- BIMAS – Embu, Kenya
- UMF – Kampala, Uganda
- ENCOT – Masindi, Uganda
- Tujijenge – Dar es Salaam, Tanzania

F. TIMEFRAME

The Consulting services shall commence on March 2, 2015. Final deliverables shall be submitted to the Client no later than date April 23, 2015. The exact timing for each assessment will be determined in collaboration with the selected Consultant(s) and the MFIs.