

**Selection of Consultants**

**Technical Assistance Mission**

**Business Plan Revision**

**for UMF**

**Uganda**

December 2014

**With the Support of**



No. UMFUG/01/2014/UGA/AF

## Letter of Invitation

Kigali, December 15, 2014

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: Business Plan Revision for 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**

<b>Paragraph Reference</b>	
<b>1.1</b>	Name of the Client: <u>Grameen Credit Agricole Microfinance Foundation</u> represented by <u>Kathrin Gerner, Senior Expert for Eastern and Southern Africa</u>  Method of selection: <u>selection based on consideration of quality and cost (SBQC)</u>
<b>1.2</b>	Designation, objectives and brief description of the assignment are as follows: <u>Business Plan Revision</u>
<b>1.3</b>	The Client will provide the following inputs and facilities: <u>Current business plan and other relevant documents as requested</u>
<b>2.1</b>	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>
<b>3.1</b>	Proposals shall be submitted in the following language: <u>English</u>
<b>3.3 (iii)</b>	Reports that are part of the assignment must be written in the following language(s): <u>English</u>
<b>4.3</b>	Consultant must submit an electronic version of the Proposal.
<b>4.5</b>	The Proposal submission address is: <u>kathrin.gerner@gmail.com</u> and <u>ami.faciliteafricaine@credit-agricole-sa.fr</u>  Proposals must be submitted no later than the following date and time: <u>January 9, 2015, 5:00pm EAT</u>
<b>5.1</b>	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>
<b>6.1</b>	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>
<b>7.2</b>	Expected date and location for commencement of consulting services: <u>January 19, 2015, at UMF's head office in Kampala</u>

# **Terms of Reference**

## **A. BACKGROUND AND RATIONALE**

Uganda Microcredit Foundation Ltd (UMF) is an indigenous microfinance company that was incorporated and started operations in 2008 in Uganda. Involved in small and medium credit financing, UMF positions its self with a mandate of championing the social economic transformation and also with a mandate of encouraging a saving 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. Many of such clients are disadvantaged in a way that the formal banking sector cannot easily extend financial services to them.

UMF as a growing microfinance institution in Uganda has had an impressive history in its five years of existence and now serves more than 3,000 clients. The business philosophy is to provide demand driven microfinance products and services with appropriate delivery methodologies that enable the low-income people to benefit in a profitable and sustainable way.

UMF prepared a 4-year business plan in 2013 with the help of a consultant. However, management and the Board were not sufficiently involved in developing the final version of the plan, which led to various unrealistic projections.

## **B. OVERALL OBJECTIVE**

The overall goal of this assignment is to review and align the current business plan with the institutional strategic focus and industry dynamics, to position UMF as a competitive financial institution in the country and to define UMF's growth plan for the next five years. The Consultant should apply a bottom-up approach and ensure that there is buy-in from all stakeholders in the final business plan.

## **C. SPECIFIC OBJECTIVES**

1. Conduct a gap analysis to identify discrepancies between the current business plan and the views of all stakeholders (Board, management, staff).
2. Review current industry dynamics and determine how they should factor in the business plan.
3. Prepare a draft 5-year business plan and present it to the Board and senior management.
4. Incorporate the feedback and produce a final 5-year business plan.

## **D. DELIVERABLES**

1. Revised 5-year business plan

**E. LOCATION**

The Consultant shall be based in Kampala for the duration of the contract with potential travel to the branch offices.

**F. TIMEFRAME**

The Consulting services shall commence on January 19, 2015. Final deliverables shall be submitted to the client no later than date March 19, 2015.