

Selection of Providers

Technical Assistance Mission

MIS Migration

for ID Ghana FNGO

Ghana

September 2020

With the Support of



No. IDGHANA/03/2020/GHA/AF

Section 1. Letter of Invitation

Montrouge, September 07, 2020

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: MIS Modernization for ID GHANA, Ghana. 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 Providers (including Data Sheet)
 - Section 5 - Terms of Reference

Yours sincerely,

Violette CUBIER, Programme Manager – Technical Assistance & Microinsurance

Section 2. Instructions to Providers

DATA SHEET

Paragraph Reference	
1.1	Name of the Client: <u>Grameen Credit Agricole Microfinance Foundation represented by Violette CUBIER, Programme Manager, Technical Assistance & Microinsurance</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>MIS Migration, ID Ghana FNGO</u>
1.3	The Client will provide the following inputs and facilities: all relevant documents necessary to the conduct of the mission
2.1	Clarifications may be requested not later than <u>2</u> days before the submission date. The address for requesting clarifications is: <u>Violette CUBIER, Fondation Grameen Crédit Agricole, 72 rue Gabriel Péri, 92120 Montrouge, France</u> <u>Tel: +33 1 43 23 47 02</u> <u>E-mail: violette.cubier@credit-agricole-sa.fr; victoire.binson@credit-agricole-sa.fr</u>
3.1	Proposals shall be submitted in the following language: <u>English</u>
3.3 (i)	The estimated number of professional staff-days required for the assignment is: 60
3.3 (ii)	The minimum required experience of proposed professional staff is: <ul style="list-style-type: none"> ▪ 10 years of experience in the microfinance sector with in-depth knowledge in the field of informatics and organization in IT and technology development projects. ▪ Several similar project management in West Africa and, ideally, in Ghana.

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	Providers shall state their price component for cost incurred in Euro and if necessary in local currency. Providers who intend to incur cost in other currencies for the assignment may state the corresponding price component in Euros. The financial offer must be presented net of taxes.																
3.10	Proposals must remain valid 60 days after the submission date.																
4.3	Providers must submit an electronic version of the Proposal (one document for the technical offer and one document for the financial offer).																
4.5	The Proposal submission address is: <u>violette.cubier@credit-agricole-sa.fr</u> and <u>ami.faciliteafricaine@credit-agricole-sa.fr</u> and <u>victoire.binson@credit-agricole-sa.fr</u> Proposals must be submitted no later than the following date and time: <u>September 28, 2020, 6:00pm CET</u>																
5.1	The address for contacting the Client is: <u>Violette CUBIER, Fondation Grameen Crédit Agricole, 72 rue Gabriel Péri, 92120 Montrouge, France</u> <u>Tel: +33 1 43 23 47 02</u> <u>E-mail: violette.cubier@credit-agricole-sa.fr</u> ; <u>victoire.binson@credit-agricole-sa.fr</u>																
5.3	Criteria, sub-criteria, and point system for the evaluation of Technical Proposals are: <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 80%;"></th> <th style="text-align: right; width: 20%;"><u>Points</u></th> </tr> </thead> <tbody> <tr> <td>(i) Specific experience of the Provider relevant to the assignment:</td> <td style="text-align: right;">[5 - 10]</td> </tr> <tr> <td>(ii) Adequacy of the proposed methodology and work plan in responding to the Terms of Reference:</td> <td></td> </tr> <tr> <td style="padding-left: 20px;">a) Technical approach and methodology</td> <td style="text-align: right;">[30]</td> </tr> <tr> <td style="padding-left: 20px;">b) Work plan</td> <td style="text-align: right;">[10]</td> </tr> <tr> <td style="padding-left: 20px;">c) Organization and staffing</td> <td style="text-align: right;">[10]</td> </tr> <tr> <td style="text-align: right;">Total points for criterion (ii):</td> <td style="text-align: right;">[20 - 50]</td> </tr> <tr> <td>(iii) Key professional staff qualifications and competence for the assignment:</td> <td></td> </tr> </tbody> </table>		<u>Points</u>	(i) Specific experience of the Provider relevant to the assignment:	[5 - 10]	(ii) Adequacy of the proposed methodology and work plan in responding to the Terms of Reference:		a) Technical approach and methodology	[30]	b) Work plan	[10]	c) Organization and staffing	[10]	Total points for criterion (ii):	[20 - 50]	(iii) Key professional staff qualifications and competence for the assignment:	
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	Total points for criterion (iii): [30 - 60]
	(iv) Suitability of the transfer of knowledge (training) program: [0-10]
	(v) Participation by nationals among proposed key staff [0 – 10]
	Total points for the five criteria: 100
	The minimum technical score St required to pass is: <u>60</u> Points

5.7	The single currency for price conversions is: <u>Euro</u>
5.8	In case of SBQC, the formula for determining the financial scores is the following: $S_f = 100 \times F_m / F$, in which S_f is the financial score, F_m is the lowest price and F the price of the proposal under consideration. The weights given to the Technical and Financial Proposals are: $T = 0.8$, and $P = 0.2$
6.1	Address for contract negotiations: <u>Violette CUBIER, Fondation Grameen Crédit Agricole, 72 rue Gabriel Péri, 92120 Montrouge, France</u> <u>Tel: +33 1 43 23 47 02</u> <u>E-mail: violette.cubier@credit-agricole-sa.fr ;</u> <u>victoire.binson@credit-agricole-sa.fr</u>
7.2	Expected date and location for commencement of consulting services: <u>October, 2020; Accra, Ghana</u>

Section 5. Terms of Reference

A. BACKGROUND AND RATIONALE

ID Ghana FNGO is a Tier 3 microfinance institution that was established in 1998 by the French NGO Initiative Développement. It is registered as a Financial NGO and supervised by the Bank of Ghana (BoG). ID Ghana FNGO provides loans almost exclusively under the group methodology. As of December 2019, the institution serves 9,892 active borrowers (92% women and 100% in urban and peri-urban areas) and manages a portfolio of EUR 1.4 million. It is operating in Greater Accra through a network of 6 branches called “service centres”, and 49 employees. ID Ghana FNGO developed over the past years with the support of Entrepreneurs du Monde (EdM).

ID Ghana FNGO is supported by the African Facility Program launched by the Grameen Credit Agricole Foundation with the financial support of the French Development Agency. This Program targets small size microfinance institutions with a potential for development. However, those MFI point out weaknesses which prevent them from being eligible to the Foundation funding, according to its current criteria. Thus, this Program aims to make available a loan linked to a technical assistance program, in order to support the institutional development of the MFI, to extend their activities and to allow them to become eligible to a Foundation funding at the end.

ID Ghana began its digital transformation four years ago, in 2016. The project has been organized in three phases:

- Phase 1 (2016): survey of market solutions for MIS platform and field encoding technologies.
- Phase 2 (2017): implementation of a MIS field encoding system (mCelerium) in the core MIS.
- Phase 3 (2020): Software Development.

The current mission aims to implement the third phase. Currently, ID Ghana is using three independent software that are manually reconciled on monthly basis. Peachtree is used for the MFI accounting, mCelerium is used for the field data capturing and Loan Performer is used for portfolio management. Moreover, branches are not interconnected. Thus, branches and the Head Office must frequently exchange databases, which can result in delays for ID Ghana to have an accurate vision of the activities at the branches through their centralized MIS, and therefore in delayed decision-making or delayed reporting to the regulator. The manual reconciliation of the databases can also lead to potential human errors.

ID Ghana FNGO wishes to acquire a new MIS that will allow the institution to have real time information on the activities of the branches, in order to improve monitoring and edit performance reports more easily. The new MIS will support the growth of the institution and the digitalization of its operations.

B. OVERALL OBJECTIVES

The mission main objectives are to:

- Propose a new system architecture and processes allowing to interconnect branches with the centralised MIS and to merge the different databases (Loan Performer, Peachtree and mCelerium) in a sole integrated MIS system.
- Test and implement a new integrated core MIS system.
- Put in place a back-up policy.

C. ACTIVITIES

The mission will include the following activities:

- Confirm with ID Ghana team their requirements and review their current tools, processes and documentation.
- Realize a detailed study on the modalities for the interconnection of the branches to the centralized MIS and the development of a new integrated MIS gathering the three existing databases (Loan Performer, Peachtree and mCelerium) in a sole Application Programming Interface (API).
- Develop, implement, test and deploy an integrated core MIS. After a first phase of testing by both end users and all appropriate staff members, a pilot phase will have to be set up before full deployment.
- Implement the interconnection between branches and the MIS.
- Ensure the data conversion and migration from the old MIS system to the new integrated MIS.
- Facilitate a training on the new MIS for end-users.

D. EXPECTED RESULTS

- New integrated MIS is implemented and available.
- Interconnection of all the branches to the MIS is performed.
- A back-up policy is available.

E. DELIVERABLES

- Mission report.
- Training report.
- Attendance lists for each training facilitated.

F. FURTHER INDICATIONS

- The field mission will take place in the Greater Accra area, and should last no least than 45 days.
- The Provider will visit the head office, but also a minimum of 2 service centers in the network (all in the Greater Accra area).