

SOLIDARITY Bankers

Marketing mission to support Lazika Capital in Georgia – Terms of Reference (ToRs) –

Location: Zugdidi, Georgia

Duration and date: 10 working days, field mission, by the end of 2021 or 2022

Organization: Lazika Capital

Thematic: Marketing

CONTEXT

Microfinance aims at providing access to a set of financial products and services to people excluded from the financial system. Mainly spread in developing countries, Microfinance stimulates entrepreneurial activity through small loans granted to micro-entrepreneurs and small-holder farmers and draws up the first stages of a journey towards financial inclusion.

Created in 2008, at the joint initiative of Crédit Agricole's Directors and the Nobel Peace Prize Laureate Professor Muhammad Yunus, the [Grameen Credit Agricole Foundation](#) (GCAF) contributes to the fight against poverty through the promotion of financial inclusion and social impact entrepreneurship. Investor, funder, technical assistance coordinator and funds advisor, the Foundation has 85 partners (microfinance institutions and social enterprises) in 37 countries with a portfolio of €82 million. Women and rural populations represent respectively 87% and 83% of the more than 7 million customers served by the institutions funded by the Foundation.

GCAF supports [Lazika Capital](#), one of the top microfinance institutions in Georgia, since 2012. Lazika Capital is a Tier 2 microfinance institution (organisations with a portfolio between US\$10 to 100 million) created in 2000 by Oxfam Great Britain to facilitate access to financial services for low and middle income entrepreneurs. It is headquartered in Zugdidi and provides financial services to people on low incomes, smallholder farmers and micro entrepreneurs. The company operates through 18 branches in western Georgia. At the end of February 2021, Lazika had 14 046 clients, including 50% of women and 76% living in rural areas, for a total outstanding portfolio of €13 801 615.

In the framework of Solidarity Bankers by CA, GCAF will grant addition support to Lazika Capital through a technical assistance mission carried on by one expert from [Crédit Agricole](#), a leader international banking group.

MISSION'S OBJECTIVES AND DELIVERABLES

As it is a 10 day field mission, the support of the management of Lazika Capital is of high importance. The involved parties in Lazika Capital must be free from daily responsibilities to perform good learning process during the Solidarity Banker's mission.

OBJECTIVES

1. To evaluate the current marketing actions and strategy of the organisation;
2. To produce the marketing plan for the end-of-2021/2022;

3. Optional: To support the sales management system of financial products, which will allow better managing sales of financial services, including pricing for financial services.

ACTIONS AND DELIVERABLES

Action 1: To evaluate the current marketing actions and strategy of Lazika Capital

Deliverable:

- A PPT document presenting and analysing the current marketing actions and strategy of Lazika Capital.

Action 2: To produce a marketing plan for the end of 2021/2022

Deliverables:

- The marketing plan document, which will cover mid-2021/2022 and support the business according to the organization's needs and strategy.
- A project management tool to monitor the implementation of the marketing plan (with targets and milestones).
- A training session with the Marketing team to update the project management tool regularly and follow up the implementation of the marketing strategy.

Action 3 (Optional): To support the sales management system

Deliverables:

- A workshop/meeting with the sales team to discuss the client segmentation, analyse key factors of success/failure when introducing a new product.
- A workshop report with key ideas and priorities that Lazika Capital can implement after the mission.

CALENDAR AND LOGISTICS

WORK LOAD (For reference)

The Crédit Agricole expert will dedicate a total of 20 working days to the mission:

- Preparation: 5 working days to prepare the mission (spread over the month preceding the field mission).
- Field mission: 10 days visiting Lazika Capital headquarters, branches and clients.
- Post-mission: 5 working days to finalize the deliverables at the expert's office to spread over 3 weeks following the field mission.

CALENDAR (For reference, it can be adjusted)

- **SELECTION PROCESS (September - October 2021)**
 - Publication of the mission's ToRs at Crédit Agricole and the Foundation's websites.
 - Selection of the Crédit Agricole expert who will become the Solidarity Banker of the mission. As part of the selection process, the candidates will be interviewed by GCAF.
- **MISSION PREPARATION (November 2021)**
 - Expertise sponsorship agreement signed.

- Preparation of the mission by the Solidarity Banker, Lazika Capital and GCAF (5 working days to spread over the month preceding the field mission).
- **FIELD MISSION AND FINAL DELIVARABLES (December 2021 – Q1 2022)**
 - Field mission by the Solidarity Banker (10 days).
 - Final deliverables to Lazika Capital following the field mission (5 working days to spread over 3 weeks following the field mission).

LOGISTICS, MISSION COSTS AND INSURANCE

- The pre-mission training and logistics coordination will be provided by the Grameen Crédit Agricole Foundation
- Transport and Insurance are covered by Crédit Agricole S.A. Crédit Agricole SA will provide an update on the health situation at least 8 days before the date the mission is due to start and may ask the employee for any medical evidence that may be needed prior to departure. These documents shall be kept during the entire duration of the mission.
- Accommodation, local transport and catering costs are covered by the beneficiary organisation.
- The Crédit Agricole Group rules on international travel must be respected as part of the mission.
- Medical examination and tests (including PCR) related to the Covid-19 outbreak are covered by the beneficiary organisation.
- The Solidarity Banker is in charge of other expenses

LOCATION

- The field mission will take place mainly in Zugdidi, Georgia. Travels outside Zugdidi will be required to meet Lazika's clients. The branches offices to visit will be determined by Lazika, GCAF and the Solidarity Banker in common agreement. Important: The field mission will only take place if the Covid-19 context allows it; if it's not the case, the mission will be reported.

PROFILE OF THE EXPERT

The expert is a Credit Agricole staff, willing to engage in the Solidarity Bankers programme, with the following expertise / experience:

- Have a sound field experience in marketing
- High proficiency in English is required. Proficiency in Bosnian, Serbian or Croatian will be an asset.
- Previous experience in Central Asia would be helpful
- Experience working with microfinance institutions would be a plus.

CONTACTS

For information on Solidarity Bankers programme

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Annex to September 21, 2021 – conditions for entering and leaving Georgia from France

All the information on travel conditions related to the Covid-19 can be found on the website of the French Government (<https://www.diplomatie.gouv.fr/fr/conseils-aux-voyageurs/conseils-par-pays-destination/georgie/>)

Georgia is classified as a “red zone”

The Grameen Crédit Agricole Foundation complies with the requirements of the Crédit Agricole SA International Travel Protocol. All travelers to a country classified as a “red zone” must have a compelling motive. A Solidarity Banker mission in the field does not constitute a compelling motive.

This field mission is on standby until further notice.