

Solidarity Bankers Mission

– Terms of reference –

Evaluation and updating of the marketing policy

Location: Timișoara

Duration and date: 20 days-mission (10 days in the field)

Institution: VITAS, Romania

Topic: Communication and Marketing

CONTEXT

The inclusive finance sector aims at providing access to financial services to people excluded from the mainstream financial system, thus giving them the opportunity to finance their needs, in particular their income-generating activities. A recognised player in the sector, the Grameen Crédit Agricole Foundation works in countries where poverty and financial exclusion are the strongest. Investor, lender, technical assistance coordinator and Fund advisor, the Foundation finances and supports microfinance institutions, institutions and projects that promote inclusive finance and the development of rural economies. The Foundation currently supports 80 partners in 37 countries with a portfolio of over €90 million.

Vitas is a microfinance institution launched in 1996 that aims at providing financial products and services that meet the needs of its customers and support their personal, business and community development. Indeed, the institution believes that all those who wish and have the ability to improve their quality of life should have access to the financial services necessary to develop their potential, thus becoming socially and economically active.

The institution is among the pioneers in facilitating the access of small entrepreneurs to financing in Romania based on the analysis of capacity and potential and not on the possibility of coverage with real estate guarantees. It is a company of Global Communities, an American non-governmental organisation active worldwide for over 60 years (since 1952). Global Communities works closely with communities around the world to bring about lasting change to improve the lives of vulnerable people.

During the two decades of operation, Vitas Romania has carried out various projects financed by the Government of Romania and the World Bank, such as the microfinancing programme in mining areas and rural areas. As of today, the institution has around 2 000 active borrowers, all of them legal entities, from which around 45% are run by women and 45% are located in rural areas.

OBJECTIVES OF THE MISSION

As part of the development of its activities, VITAS wishes to evaluate and improve its communication and marketing policy. The institution aims to expand its clientele and gain visibility in the Romanian microfinance sector. To do so, VITAS wishes to explore and maximize the use of social and traditional media, better market its offer and train its staff.

The objectives and scope of the mission of the Solidarity Bankers listed below can be adjusted according to the profile of the expert and his/her recommendations on how to obtain the best results.

The Solidarity Banker will carry out the following actions:

ACTION 1: Carry out a diagnosis of existing marketing tools and activities

- Analyse existing marketing tools (graphic charter, Customer Relationship Management (CRM), Sales Intelligence, Sales Automation, Marketing Automation, social networks, etc.);
- Assess the level of communication between departments/branches, identify gaps and areas of specific branding;
- Analyse the existing marketing policy;
- Collect feedback from some customers to better define their needs and expectations and understand the VITAS market [brand identity, competition and market niches].

Deliverables:

- Diagnosis of the existing marketing tools and strategy, including its strengths and weaknesses in the context of the microfinance market in Romania.

ACTION 2: Draft a new marketing strategy and the action plan to be implemented

- Define the bases of a solid marketing strategy, with a strong emphasis on new technologies, tools and new communication media (especially social networks);
- Recommend tools and processes for effective implementation;
- Provide guidance on the development or implementation, if necessary, of new marketing tools that allow to establish the identity of VITAS in the Romanian microfinance sector;
- Determine what are the training needs, if any.

Deliverables:

- Recommendations on processes and tools to improve the marketing strategy.
- Roadmap for the implementation of the new strategy (priorities, operational plan, organisation, tools).

ACTION 3: Training session on the implementation of the marketing policy

- Provide training to key VITAS staff for the implementation of the marketing policy

Deliverables:

- Report on the training carried out, including an evaluation of the training by the participants and the recommendations of the Solidarity Banker.

LOGISTICS AND CALENDAR

DURATION OF THE MISSION

- **20 days** distributed as follows:
 - Preparation: 5 days to prepare the mission
 - Mission: 10 days on the field.
 - Post-mission: 5 days to finalise the deliverables, spread over a two to three-week period following the end of the field mission
- **The mission can take place during the working time of the Solidarity Banker (skills sponsorship) AND/OR during the employee's vacation (skills volunteering). A mix of both solutions is also possible**

CALENDAR

- **SELECTION PROCESS**
 - Publication of the Terms of Reference
 - Selection of the volunteer by Crédit Agricole SA and the Grameen Crédit Agricole Foundation

▪ **SIGNATURE OF THE AGREEMENT AND PREPARATION OF THE MISSION**

- An agreement is signed between the beneficiary institution, the Solidarity Banker, the Foundation and the Solidarity Banker employer.

▪ **PREPARATION OF THE MISSION**

- Signature of the agreement and preparation of the mission (calls to be planned with the organisation, documents to be sent and read before the beginning of the mission).
- Preparation of the mission by the Solidarity Banker, VITAS and the Grameen Crédit Agricole Foundation (5 days spread over a two-week period). The selected candidate and VITAS' managers will discuss the terms of reference and adjust them together in order to best prepare the mission.

▪ **FIELD MISSION**

- Field mission by the Solidarity Banker (10 days).

▪ **DELIVERABLES OF THE MISSION**

- Sending of the mission deliverables by the Solidarity Banker within two to three weeks after the field mission.

LOGISTICS, MISSION COSTS AND INSURANCE

- The training prior to the mission and the logistical coordination of the mission are provided by the Grameen Crédit Agricole Foundation.
- The cost of plane tickets to Romania and insurance are covered by Crédit Agricole SA.
- Accommodation, local transport and catering costs are borne by the beneficiary organisation in the event that the mission can be carried out in the field.
- All other expenses are the responsibility of the Solidarity Banker

LOCATION

- The field mission will take place mainly in Timisoara, Romania. Travels outside Timisoara might be required to meet some Vitas' clients or other staff.

PROFILE OF THE EXPERT

- At least three years' experience in the field of marketing
- Knowledge of marketing tools
- Good knowledge of social media
- Interest for topics related to inclusive / sustainable finance and the specificities of the sector
- Knowledge / experience in the microfinance sector is a plus
- English is mandatory, Romanian would be highly appreciated
- Ability to listen to others
- To be a force for bringing forward proposals
- Pragmatic and rigorous

CONTACT

For more information on the [Solidarity Bankers Programme](#) or on the mission, please contact:

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