

Solidarity Bankers Mission

– Terms of reference –

Draft of the Digital Strategy

Mission: Design of digital strategy and optimisation of organisational structure and new technologies

Location: Tuzla, Bosnia and Herzegovina + visits to other locations

Duration and date: 10 days in the field

Organisation: MI-BOSPO

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 around 80 partners in 37 countries with a portfolio of over €85 million.

MI-BOSPO Microcredit Foundation is the legal successor of MCO 'MI-BOSPO', which was founded in 2000 by the Humanitarian Organisation 'Bosnian Aid Council-BOSPO', thus embodying its microcredit programme as a separate legal entity. In BOSPO, the microcredit programme began in March 1996 as a World Bank pilot project aimed at exploring the needs and opportunities for establishing microcredit in BiH. That is when the foundation was laid, in the general orientation, social mission and values that microcredit institutions must respect.

At that time, BOSPO recognized a significant number of women who, after the war, did not want, nor would they allow themselves to depend only on humanitarian or social assistance. These women tried to increase the income in the family with small investments in trade and various service activities. With that income, women allowed a better quality of life for the family, that is, funds for the education of children and better accommodation. The better material status and participation of women in earning money for the family also created more harmonious relations within the family.

MI-BOSPO's mission is to provide superior financial services to clients, especially women because the institution believes that an empowered woman is a pillar of the family and society. As a socially responsible organisation, it encourages entrepreneurship, reduces unemployment, and contributes to the development of the community and environmental protection.

The institution, which is a partner of Grameen Credit Agricole Foundation since 2018, provides loans under the individual methodology. As of December 2022, it serves 26 193 active borrowers (59% women and 66% in rural areas) and manages a portfolio of EUR 40.9 million. It is operating in northern and north-eastern BiH (covering both the FBiH and the RS) through a network of 40 branches and 202 employees.

OBJECTIVES OF THE MISSION

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

OBJECTIVES OF THE MISSION

1. Assessment of the company's processes related to digitalisation and optimisation of organisational structure and new technologies
2. Draft of the company's digital strategy including a detailed action plan

Objective 1: Assessment of the company's processes related to digitalisation and optimisation of organisational structure and new technologies

Steps:

- Assess the existing processes and current organisational structure related to digitalisation
- Assess the level of communication between departments, identify gaps and areas of improvement in current processes and communication
- Assess the different tools in place for external digitalisation (services to clients and delivery channels) and evaluate their efficiency
- Collect clients' feedbacks to better define their needs and expectations and better understand the market trends
- Share experience on the practices in place in the Crédit Agricole Group

Deliverables:

- Full diagnostic of the existing digitalisation tools and strategy including its strengths and weaknesses in the context of the Bosnian microfinance market

Objective 2: Draft of the company's digital strategy including a detailed action plan

Steps:

- Define the basis for a solid and flexible digital strategy
- Recommend tools and processes for an effective internal and external digitalisation
- Determine which organisational structure can be applied for the development of a new digital strategy

Deliverables:

- Draft of the digital strategy
- Recommendations on suitable tools and draft of the processes to be implemented to improve the internal and external digitalisation
- Presentation to MI-BOSPO's staff concerned of suggested tools and processes
- Roadmap for the implementation of the new digital strategy (priorities, operational plan, organisational structure, tools).
- Training on the challenges of an appropriate digitalisation and lessons learned in other sectors and areas

CALENDAR AND LOGISTICS

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, MI-BOSPO and the Grameen Crédit Agricole Foundation. The selected candidate and MI-BOSPO's 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 preparation 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 Bosnia & Herzegovina and insurance are covered by Grameen Credit Agricole Foundation, thanks to the support of Crédit Agricole SA.
- Accommodation, local transport and catering costs are borne by the beneficiary organisation.
- All other expenses are the responsibility of the Solidarity Banker

LOCATION

- The field mission will take place mainly in Tuzla, Bosnia & Herzegovina. Travels outside Tuzla might be required to meet other MI-BOSPO's staff and clients.

PROFILE OF THE EXPERT

The Solidarity Banker must have the following skills and competences:

- Experience in IT project management and ideally in digitalisation projects
- Good understanding of the challenges, existing solutions and innovations for the digitalisation of financial institutions
- Capacity to provide clear explanations and simplify technical terms, and to train users
- Appetite for questions related to social entrepreneurship and / or microfinance
- Pragmatic and rigorous
- **Fluency in English is mandatory, knowledge of Serbo-Croatian is a plus.**

CONTACTS

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

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