

# Solidarity Bankers Mission

## – Terms of reference –

### Marketing and Communication Strategy mission

**Thematic:** Marketing and Communication. A pair of 1 expert in marketing, 1 expert communication, with experience in insurance, if possible.

**Location:** Nairobi, Kenya

**Duration:** 20 days, with 10 days field mission

**Organisation:** ACRE

#### CONTEXT

Microinsurance aims at providing access to a set of insurance products and services to people excluded from the financial system. Still at the pioneering stage in developing countries, microinsurance stimulates rural activity through insurance services provided to smallholder 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)** is a cross-business actor committed to promoting financial inclusion and social entrepreneurship. Investor, funder, technical assistance coordinator and funds advisor, the Foundation supports over 80 microfinances institutions and social business in 37 countries with a portfolio of €88 million. Women and rural populations represent respectively 93% and 86% of the 9.2 million people served by the institutions funded by the Foundation.

Launched in 2014, **ACRE is one of the pioneer of the microinsurance sector in Eastern Africa**. Based in Kenya but also operating in about five other countries, it offers crop insurance services to smallholder farmers. ACRE decided in 2018 to diversify its activities to offer advisory services, mainly to international development organisations and insurance players. ACRE is also developing fintech services. Acre wishes to improve its communication and marketing strategy.

#### MISSION'S OBJECTIVES AND DELIVERABLES

ACRE needs to extend its customer base and brand its new range of services and activities. The organisation wishes to explore and maximise the use of social and traditional media, train its staff, and maximise its business outreach. ACRE's target institutions are banks, insurers, NGOs and DFIs in Africa and internationally.

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

#### OBJECTIVES

1. Make a diagnosis of ACRE's marketing and communication strategy and tools
2. Propose strategy and tools to analyse the market and the media, especially in the digital field

## ACTIONS AND DELIVERABLES

Together with the CEO and the management team:

### **Action 1: Make a diagnosis of ACRE's marketing and communication tools and activities**

- Assess the existing processes and current organisational structure related to marketing and communication
- Assess the level of communication between departments, identify gaps and areas of specific branding
- Assess the different tools in place and evaluate their efficiency
- Collect some clients' feedbacks to better define their needs and expectations and understand the ACRE's market [brand identity, competition, segments (ex fintech) and market niches]
- Share experience on the practices in place in the Crédit Agricole Group

#### **Deliverables:**

- Concise diagnostic of the existing Marketing and Communication tools and strategy including its strengths and weaknesses in the context of the East African micro-insurance market

### **Action 2: Draft of new marketing and communication strategy and action plan for ACRE**

- Define the basis for a solid and flexible strategy, with a strong focus on digital actions (define market position, delivery channels, digital community to build)
- Recommend tools and processes for an effective implementation
- Determine which organisational structure can be applied for the development of a new digital strategy and which training needs shall be fulfilled

#### **Deliverables:**

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

## 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 (Kenya)
  - 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, ACRE and the Grameen Crédit Agricole Foundation (5 days spread over a two-week period). The selected candidate and ACRE'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 (s) (10 days).

**Please note that the dates of the field mission will be decided between the Solidarity Banker and ACRE to best suit their availability.**

▪ **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, the logistical coordination of the mission and the plane tickets to Nairobi are provided by the Grameen Crédit Agricole Foundation
- The Solidarity Banker (s) are covered, throughout the mission by the Group's insurance policies
- 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 Nairobi, Kenya. Travels outside Nairobi will be required to meet ACRE's clients.

**PROFILE OF THE EXPERT**

The expert is a Credit Agricole staff, with the following expertise / experience:

- An expert with at least four-years' experience in Marketing / Communication
- **High proficiency in English is mandatory**
- Background in communication, strategy, business development, consulting are encouraged to apply
- Exposure to insurance brokering services or agri-business will be appreciated.
- Previous experience in technical assistance or advisory work in a developing country would be helpful.

**CONTACTS**

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

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