

Terms of reference for Project management and coordination consultancy services for Implementation of Automation of Nine Non-Umurenge SACCOs & MFIs for shared IT services.

1. Introduction

About Access to Finance Rwanda (AFR)

AFR is local company limited by guarantee, established in March 2010 by the governments of the United Kingdom (UK) and Rwanda and with support from the UK Department for International Development (DFID). Existing funders of AFR include DFID, The MasterCard Foundation, Sweden and USAID.

AFR's strategic focus is stimulating financial sector development by partnering with Financial Service Providers and other stakeholders to increase access to and use of financial services. AFR is guided by the making Markets Work for the Poor (M4P) approach recognizing that efforts to increase financial inclusion have to be market led and profitable for sustainability. AFR supports the Government of Rwanda's development objectives by aligning all its interventions to the national policy frameworks including the Financial Sector Development Programme (FSDP) II and the Economic Development and Poverty Reduction Strategy (EDPRS).

2.0 About the Project

The Government of Rwanda recognizes the need to increase access to and usage of financial services as a key poverty reduction strategy. It is in this regard that it has championed different initiatives to promote financial inclusion including encouraging different common interest groups to form their own SACCOs. It is important to note that despite their invaluable contribution to financial inclusion, some of the SACCOs still operate manually and face capacity gaps that need to be addressed in order to sustain their profitability and relevance to their members.

Access to Finance Rwanda (AFR) has secured funding to build the capacity of financial institutions for a period of one year. This support should result into increased level of efficiency, revamped policies, procedures, processes and tools as well as a better risk management framework to propel the desired institutional growth.

In addition, AFR will support the automation of the MFIs operations through procuring a core banking system (CBS) and installing it in a form of a shared IT platform where all the institutions to be automated will use the same solutions.

The shared IT platform will facilitate the integration with the national e-payment ecosystem such as mobile money services, mobile banking, POS, cards, etc. Hence facilitating the usage of formal financial services by low income people thus, increasing the financial inclusion in the country.

It is in this regard, Access to Finance Rwanda (AFR) in partnership with Nine Microfinance institutions and other stakeholders are looking for a "Project management consultant" who will support in fast-tracking the implementation of the project

3.0. Objective of the assignment

AFR is sourcing for a project management consultant who will form part of project management unit for this initiative. The consultant will carry out project management duties and overall coordination of the project in consultation with AFR and MFIs and it will entail the following;

- I. Effective implementation of the project activities according to agreed work plans, milestones and performance targets between AFR and all the project stakeholders within the specified time frame and budget.
- II. Stakeholder management- managing communication between all the stakeholders to ensure all the parties are informed on time.
- III. Project monitoring, reporting and communicating learnings throughout the implementation phase.
- IV. Project control and risk management by putting in place mitigations that prevent risks identified and addressed on time.
- V. Organize project closure workshop and report of the project capturing learnings and recommendations.

5.0 Methodology.

The points outlined below are designed to act as guide to the consultant, however, it is expected that the consultant will know/ have knowledge on the successful implementation of the capacity building and automation of Financial Institutions.

The consultant will coordinate and supervise the implementation of the agreed project activities including:

- a. Capacity building /Technical assistance of Financial Institutions spread across the country
- b. Oversee all the activities concerning the computerization/automation of Financial Institutions this includes and not limited to:
 - 1 Assessing the readiness of financial institutions for automation by checking whether the IT infrastructure available in the institutions are appropriate for automation and a shared platform.
 - 2 Supervise, verify and validate the process of documentation of financial institution business and operational requirements, by vendor and quality assurer.
 - 3 Supervision of the exercise of data preparation (cleaning, validation, migration etc.) for migration into the procured core banking system;
 - 4 Supervise the training of financial institutions staff on the procured core banking system ;
 - 5 Coordinate the sensitization of the MFIs staff, members and clients on the usage and registration to e-payment channels mainly mobile banking.
 - 6 Conduct stakeholder and relationships management by conducting regular meetings.
 - 7 Manage any anticipated changes to agreed plan, challenges, risks that may affect project and inform AFR project management ahead of time.

6.0. Deliverables

- Detailed project work plan including weekly, monthly and quarterly work plans.
- Supervise and follow up on the development of SACCO business requirements documentation ,validation and sign off report
- Developing capacity building and supervision work plan for the SACCOs
- Coordinating and follow up implementation of automation work plan for the Nine SACCOs with all the stakeholders.
- Monthly and quarterly reports and whenever required by the supervisor.
- SACCO mobile banking and e-wallet integration with Airtel and MTN
- At least two marketing campaigns per SACCO to create awareness and enrollment for use of mobile payments services by SACCO members and farmers.
- Registration and roll out of mobile payments usage by SACCO members
- Project closure workshop and report.

7.0. Minimum experience and qualifications requirements

The consultant must meet the following requirements:

- The Consultant must have a combined qualification of at least undergraduate degree in business or finance, ICT, Information technology or other related courses systems
- Minimum 5 years of working experience at Senior or middle management level of a financial institution (commercial bank, microfinance bank) or provider of digital payment/financial services (e.g. mobile money operator, payment aggregator or payment switch)
- Demonstrate a deep understanding of project management and implementation principles including good leadership skills, good communicator and team player.
- Having worked on implementation of automation of microfinance institutions, Banks or SACCOs is an added advantage.
- Pro-active in developing and implementing strategies and solutions that significantly mitigate risk.
- Rwandan nationality
- Having training facilitating skills including previous experience designing and delivering training programs for MFIs is an added advantage.
- Strong verbal and written communication skills, including excellent report writing skills in English.
- Fluency (spoken and written) in Kinyarwanda, French or English

8.0 Duration of the contract

The assignment will be for initial period of one year

9.0. Reporting and feedback

The consultant will report directly to AFR Project management unit and partner MFIs.