



Request for Proposals for a Consultant to undertake the Assessment and Development of an Implementation Plan in connection with USAID funded AKSYON Program

Fonkoze is requesting proposals from consultant firms or individual consultants to complete an assessment and develop an MOU, implementation plan and risk management systems for the roll-out of a USAID funded nutrition program with the leaders of the microcredit groups working with Fonkoze Financial Services.

This document describes the profile of the consultant and the process for application. The Terms of Reference of the consultancy are attached.

Profile of the Consultant

The consultant(s) will have at least 10 years of relevant experience in microfinance, preferably in both advisory and in field management positions with regulated microfinance institutions.

The consultant(s) will have experience advising or working in microfinance institutions that integrate non-financial services in their offering (microfinance plus).

The consultant(s) will have previously developed risk management systems for microfinance or microcredit organizations.

Ideally, the consultant will speak English and French. Haitian Creole is an asset.

Application Process

The Consultant(s) will reply by sending the following documents by e-mail:

- 1 page application letter stating the key strengths of the technical offer and the total amount of the financial offer as well as the time period for which the application is valid;
- The Technical Proposal describing:
 - o The process the consultant proposes to implement to achieve the desired results;
 - o The technical expertise of the consultant or consultant team;
 - o A calendar for the implementation.
- The Financial Proposal;
- Detailed resumes of the consultant(s).

The documents will be sent **by August 20th 4:00 pm Eastern Time** to Anacaona Adamson (aadamson@fonkoze.org) with copy to Dominique Boyer (dboyer@fonkoze.org) and Carine Roenen (croenen@fonkoze.org)

Annex: Terms of Reference for a Consultant to undertake Assessment and Development of Implementation Plan in connection with USAID funded AKSYON Program

Background

Sèvis Finansye Fonkoze, S.A. (Fonkoze Financial Services or SFF) is a Haitian microfinance institution that was established to provide capital and financial services to disadvantaged and low-income segments of society expanding the financial services work introduced by Fondasyon Kole Zepòl (the Foundation) in 1994. Today, SFF offers a full range of financial services including micro and small business loans, savings products, international and domestic money transfer services, currency exchange services, mobile money services, payroll services, among others. As of May 2017, SFF serves nearly 200,000 clients including 70,000 mainly female borrowers through a network of 44 offices and 2,330 credit centers located throughout Haiti's ten departments. The Foundation provides development services alongside and in partnership with SFF to strengthen the capacity of underserved communities to access and use financial services more effectively, improve their livelihoods, and create prosperity.

Under USAID Prime Cooperative Agreement AID-521-A-1600002, the Foundation is implementing the Aksyon Kominotè nan Sante pou Ogmante Nitrisyon (AKSYON) program to decrease the number of women and children under age 5 who suffer from malnutrition. The project will be implemented through the Foundation's Boutik Sante platform which addresses the lack of *reliable* access to *quality* over-the-counter health products and services in Haiti through a coordinated and scalable deployment model for nurse-supervised microfinance-based Community Health Entrepreneurs (CHEs). AKSYON includes two major clusters of activities: (i) anthropometric data collection, referrals, and follow-up of moderate/severe acute malnutrition cases, and (ii) water and sanitation activities and livelihood strategy referrals including promotion of home gardening and small livestock rearing as well as microfinance. The Foundation has proposed collaboration with SFF on the second cluster of activities and it is against this background that this ToR has been developed. At full scale, the program intends to engage 43 branches (all except Port au Prince) and 1,800 SFF center chiefs as CHEs.

Project Objective

The objective of this project is to facilitate implementation of the AKSYON project while minimizing potential risks to SFF by developing the appropriate risk management systems. This will necessarily entail (i) assessing costs, benefits and risks to SFF's business associated with the implementation of AKSYON, (ii) documenting the direct and indirect impact on SFF's staff, infrastructure, clients, business activities, policies and procedures, and (iii) making related recommendations that help assure SFF's continued ability to grow sustainably within the context of its overall strategic objectives.

SFF envisages retaining the services of a specialized consultant(s) with funding support from the Foundation through the AKSYON program to undertake an assessment and develop an implementation plan for the Foundation/AKSYON's collaboration with SFF.

Scope of Work

The consultant(s) will complete an assessment and develop an MOU and implementation plan and will be required for that aim, to undertake field trips to Haiti to work with senior management and staff of

SFF and the Foundation to achieve the project objectives. The project is envisioned with five discreet phases:

1. Review relevant documents and interview key stakeholders: The consultant(s) will gather information to understand the mission and vision of the Fonkoze Family, the defined role/purpose of each of SFF and the Foundation within the Family, their short and long-term goals, and current practices in existing areas of collaboration (e.g. Boutik Sante, Social Impact Monitoring, etc.) between the organizations.
2. Assess SFF's existing systems for Solidarity loan delivery: The consultant(s) will work with SFF management and staff to review the existing Solidarity credit systems (i.e. staffing, policies, procedures, oversight, reporting, auditing, etc.) focusing on the following: (i) role of the loan officers with respect to the origination, disbursement, repayment and delinquency management of Solidarity loans, (ii) the formal and informal role of the center chief with respect to the same, (iii) the center meetings, (iv) the supporting system(s) at the branch and head office and involved departments, and (v) the strengths, weaknesses (e.g. low average number of clients per center, poor portfolio quality among kredi endividyel nan sant clients, dissatisfaction among center chiefs, etc.), opportunities (e.g. SFF led incentive program for center chiefs), and threats associated with current implementation.
3. Analyze interaction with AKSYON program: The consultant(s) will then analyze the ways in which the AKSYON program relies on SFF resources and infrastructure and interacts with the systems for delivery of the Solidarity loan product. The consultant(s) should consider the direct and indirect costs and benefits, and determine the level of risk and impact on SFF's operations and financial performance given the planned rollout and scale of the program.
4. Risk management methodology development: The consultant(s) will incorporate recommendations for improved risk management systems for the Solidarity credit product in consideration of the AKSYON program. Key areas of focus should include:
 - Existing systems and workflows for Solidarity loans
 - Areas of interaction with AKSYON program
 - Direct and indirect use of SFF resources
 - Roles and responsibilities of involved parties
 - Risk tolerance policies
 - Reporting and monitoring tools
 - Required modifications to existing MIS
5. Delivery of risk management methodologies: The consultant(s) will present the risk management methodology recommendations to senior management and provide a comprehensive draft of updated documentation/tools and workflows.

Specific Deliverables

The main deliverables should be as follows:

- Based on results of the work described under point 4 above, mapping and recommendations related to existing systems of the Solidarity product considering strengths, weaknesses, challenges and opportunities associated with current implementation;
- Mapping and recommendations of Aksyon program activities focusing on the intersection with SFF clients, staff and infrastructure (branches and credit centers)
- Documentation of direct and indirect costs and risks with recommendations for risk mitigation strategies
- Updated roles and responsibilities and workflows, as may be required
- Reporting templates and tools for tracking and performance monitoring by management of relevant quantitative and qualitative risk indicators
- Auditing tools for assessment by SFF's internal audit department
- MOU between SFF and the Foundation and implementation plan outlining common understandings and protocols with respect to the implementation of AKSYON
- A brief completion report summarizing the steps / actions implemented in this assignment and key findings/recommendations
- A detailed task list to be delivered to SFF's management in order to guide them on how to ensure and continue the implementation after the conclusion of the assignment