



Credit Union and Apex Development

**Financial Inclusion for Resilience - Sierra Leone (FIRSL)**

### Call for Expression of Interest

Overall Time Frame: December 2018 to September 2019  
Location: Sierra Leone and remote support  
Approved: 30 November 2018  
Deadline for Submission of Expression of Interest (EoI): 7 December 2018  
Time Commitment:  
    Consultant 1 up to 32 days. For some activities, less time than suggested may be required.  
    Consultant 2 up to 10 days  
Proposed Visit Dates: January 2019 and July 2019

#### 1. Background

The Irish League of Credit Unions Foundation (ILCUF) is the charitable arm of the Irish credit union movement. Its mission is 'to alleviate poverty in developing countries by supporting credit unions, their representative bodies and other co-operative type organisations as a means for socio-economic development through the provision of financial and technical assistance'. For more information on ILCUF, please visit the website at: <http://ilcufoundation.ie/>

The ILCUF project "Financial Inclusion for Resilience in Sierra Leone (FIRSL)" is a three year project co-funded by Irish Aid. *This project forms part of ILCUF's "Vision 2025" which commits to assist the Sierra Leonean credit union (CU) movement until 2025.* The FIRSL project aims to improve resilience of 13,000 poor and disadvantaged people and their families (72,800 people) to shocks and stresses that deplete their assets (e.g. physical, human, financial and social). This will be achieved through working at three levels:

- Micro: The capacity of poor and disadvantages citizens to effectively prepare, respond and recover from livelihood stresses and shocks is strengthened as increased numbers utilise suitable financial services.
- Meso: Increased preparedness of CU members and movement for financial stresses and shocks through enhanced risk management and financial and social oversight.
- Macro: Strong public confidence in CU movement enhances the ability of poor citizens and the state to prevent, respond and recover from institutional stresses and shocks as regulation and supervision improve.

#### 2. Purpose

The purpose of this Consultancy is to improve the effectiveness and sustainability of CUs, National Cooperative Credit Unions Association (NACCUA) and the Department of Cooperatives (DoC).

#### 3. Objectives

The objectives for this consultancy include:

1. Review progress of NACCUA's Strategic and Business Plan
2. Develop skills of credit union personnel in the area of business planning
3. Develop skills of credit union personnel in the area of governance
4. Initiate capacity building of regulator's (DoC) to enhance the safety and soundness of the CU movement through technical assistance
5. Improve understanding and develop resources for the design and development of apex services – in particular a Central Finance Facility (CFF).

#### 4. Scope of Work Involved

The objectives of this consultancy will be realised by 2 consultants (1 and 2) combined with remote support. Consultants 1 and 2 will need to liaise closely with each other and may work onsite in country at the same time.

	Output	Specific Tasks	Days	Scheduled For
(1)	Review of NACCUA Strategic Plan, Technical Assistance and Strategic Advice provided	<p><i>Tasks conducted over 2 separate trips</i></p> <p><i>Before field trip</i></p> <ul style="list-style-type: none"> <li>- Review of NACCUA Strategic Plan and Board Meeting Minutes and discuss with ILCUF Technical Adviser</li> </ul> <p><i>During Field Trip</i></p> <ul style="list-style-type: none"> <li>- Attend NACCUA Board Meeting to review progress against Strategic Plan</li> <li>- Provide findings and recommendations to the NACCUA Board</li> </ul> <p><i>After field trip</i></p> <ul style="list-style-type: none"> <li>- Discuss recommendations internally with ILCUF</li> <li>- Produce short report with findings and recommendations</li> <li>- Submit to ILCUF for final review</li> <li>- Incorporate any feedback as appropriate and finalise</li> </ul>	Consultant 1: 4 days per trip, total 8 days	Trip A: January 2019; Trip B: July 2019
(2)	Provide training for CUs in Business Planning	<p><i>Before field trip</i></p> <ul style="list-style-type: none"> <li>- Review existing documents in area of business planning</li> <li>- Develop training outline</li> <li>- Incorporate feedback from ILCUF and finalise outline</li> <li>- Draft workshop timetable to include details of the session topic, purpose, content and method(s)</li> <li>- Develop workshop content and training materials</li> <li>- Liaise with ILCUF on workshop content and formatting</li> <li>- Incorporate feedback from ILCUF and finalise content</li> </ul> <p><i>During field trip</i></p> <ul style="list-style-type: none"> <li>- Liaise with ILCUF Ltd. staff to ensure training facilities are satisfactory, the equipment works properly, and the required stationery is available</li> <li>- Check that all handouts for the quality of printing and number of copies</li> <li>- On each day of the training ensure that all participants sign daily attendance sheets in the morning, verify and sign the attendance sheets</li> <li>- Deliver training ensuring that content is aligned with participants expectations and needs, and ensuring that they understand delivery (language and technical terms)</li> <li>- Obtain feedback from participants on what they feel that they need for the next stage as well as for implementing the training using forms supplied</li> </ul> <p><i>After field trip</i></p> <ul style="list-style-type: none"> <li>- Provide debriefing to ILCUF</li> <li>- Develop a short report on the workshop, include what went well, what could be improved, what additional issues that need to be taken into account or addressed in future trainings as well as what the future technical assistance requirements of the group are.</li> <li>- Liaise with ILCUF in order to develop the materials into off-the-shelf training materials / webinars (PowerPoint, accompanying notes, exercises and case studies)</li> </ul>	Consultant 1: 4.5 days	Trip A: January 2019

	Output	Specific Tasks	Days	Scheduled For
(3)	Provide training for CUs in Governance	<p><i>Before field trip</i></p> <ul style="list-style-type: none"> <li>- Develop training outline</li> <li>- Incorporate feedback from ILCUF and finalise outline</li> <li>- Draft workshop timetable to include details of the session topic, purpose, content and method(s)</li> <li>- Develop workshop content and training materials</li> <li>- Liaise with ILCUF on workshop content and formatting</li> <li>- Incorporate feedback from ILCUF and finalise content</li> </ul> <p><i>During field trip</i></p> <ul style="list-style-type: none"> <li>- Liaise with ILCUF Ltd. staff to ensure training facilities are satisfactory, the equipment works properly, and the required stationery is available</li> <li>- Check that all handouts for the quality of printing and number of copies</li> <li>- On each day of the training ensure that all participants sign daily attendance sheets in the morning, verify and sign the attendance sheets</li> <li>- Deliver training ensuring that content is aligned with participants expectations and needs, and ensuring that they understand delivery (language and technical terms)</li> <li>- Obtain feedback from participants on what they feel that they need for the next stage as well as for implementing the training using forms supplied</li> </ul> <p><i>After field trip</i></p> <ul style="list-style-type: none"> <li>- Provide debriefing to ILCUF</li> <li>- Develop a short report on the workshop, include what went well, what could be improved, what additional issues that need to be taken into account or addressed in future trainings as well as what the future technical assistance requirements of the group are.</li> <li>- Liaise with ILCUF in order to develop the materials into off-the-shelf training materials / webinars (PowerPoint, accompanying notes, exercises and case studies)</li> </ul>	Consultant 1: 4.5 days	Trip B: July 2019
(4)	Regulatory Development	<p><i>Tasks conducted over 2 separate trips</i></p> <p><i>Before the field trip</i></p> <ul style="list-style-type: none"> <li>- Conduct a rapid review of current regulatory environment (Co-operative Act and any other relevant legislation and regulation) to identify key areas for discussion and development</li> <li>- Develop training outline in area of good practice in legislation and regulatory systems</li> <li>- Incorporate feedback from ILCUF and finalise outline</li> <li>- Draft workshop timetable to include details of the session topic, purpose, content and method(s)</li> <li>- Develop workshop content and training materials</li> <li>- Liaise with ILCUF on workshop content and formatting</li> <li>- Incorporate feedback from ILCUF and finalise content</li> </ul> <p><i>During the field trip</i></p> <ul style="list-style-type: none"> <li>- Meet with Department of Cooperatives, NACCUA and other stakeholders to assess regulatory needs for CUs</li> <li>- Liaise with ILCUF Ltd. staff to ensure training facilities are satisfactory, the equipment works properly, and the required stationery is available</li> <li>- Check all handouts for quality of printing and number of copies</li> </ul>	Consultant 1: 4 days per trip, total 8 days	Trip A: January 2019; Trip B: July 2019

	Output	Specific Tasks	Days	Scheduled For
		<ul style="list-style-type: none"> <li>- Ensure that all participants sign daily attendance sheets in the morning, verify and sign the attendance sheets</li> <li>- Deliver training ensuring that content is aligned with participants expectations and needs, and ensuring that they understand delivery (language and technical terms)</li> <li>- Obtain feedback from participants on what they feel that they need for the next stage as well as for implementing the training using forms supplied</li> </ul> <p><i>After the field trip</i></p> <ul style="list-style-type: none"> <li>- Provide debriefing to ILCUF</li> <li>- Develop a short report on the workshop, recommendations and the future technical assistance requirements</li> </ul>		
(5)	Design and Development of Apex services to CUs – in particular a Central Finance Facility (CFF)			
		<p><i>Before the field trip</i></p> <ul style="list-style-type: none"> <li>- Research the market for liquidity investments in Sierra Leone and compare to other markets in West Africa</li> <li>- Research legal and regulatory environment for CFF in Sierra Leone (<i>suppliers, competitors, regulators etc.</i>)</li> <li>- Prepare model policy for CFF</li> <li>- Develop training outline in area of good practice for development of a CFF with case study examples and NACCUA CFF policy, business plan and workplan</li> <li>- Incorporate feedback from ILCUF and finalise outline</li> <li>- Develop workshop content and training materials</li> <li>- Liaise with ILCUF on workshop content and formatting</li> <li>- Incorporate feedback from ILCUF and finalise content</li> </ul> <p><i>During the field trip</i></p> <ul style="list-style-type: none"> <li>- Complete and validate area research with onsite interviews with stakeholders (CU personnel, suppliers, regulatory authorities)</li> <li>- Liaise with ILCUF Ltd. staff to ensure training facilities are satisfactory, the equipment works properly, and the required stationery is available</li> <li>- Check all handouts for quality of printing and number of copies</li> <li>- Ensure that all participants sign daily attendance sheets in the morning, verify and sign the attendance sheets</li> <li>- Deliver training ensuring that content is aligned with participants expectations and needs, and ensuring that they understand delivery (language and technical terms)</li> <li>- Obtain feedback from participants on what they feel that they need for the next stage as well as for implementing the training using forms supplied</li> </ul> <p><i>After the field trip</i></p> <ul style="list-style-type: none"> <li>- Draft CFF policy, business plan and work plan for NACCUA</li> <li>- Provide debriefing to ILCUF</li> <li>- Develop a short report on the workshop, recommendations and the future technical assistance requirements</li> </ul>	2 consultants: Consultant 1 – 7 days Consultant 2 – 10 days	Trip B: July 2019
Overall	Consultant 1: 32 days, including 2 trips (Trip A and B - see detail above); Consultant 2: 10 days, including 1 trip (Trip B – see detail above) For some activities, the consultants may require less time than the time suggested. The proposed days are the maximum number envisaged.			December 2018 to September 2019

## 5. Outputs (summary)

- Two trip reports on the delivery of technical assistance in the areas outlined above
- Workshop and presentations material
- NACCUA CFF policy, business plan and work plan

## 6. Information

Background documentation which is relevant to this assignment will be provided by ILCUF.

## 7. Timeframe

ILCUF estimates that 32 days of TA are required from Consultant 1. On-site work is estimated at 18 days. The remainder will consist of remote support and travel. ILCUF estimates that 10 days of TA are required from Consultant 2, on-site work estimated at 6 days. The remainder will consist of remote support and travel.

The TA should commence in December 2018 and conclude by September 2019.

## 8. Deadlines

The deadline for submissions of EoI is **7 December 2018**.

## 9. Qualifications

ILCUF is seeking candidates:

- with a Master's level qualification in business, accountancy and law related areas
- with 5 years or more experience in governance, business planning, regulation of financial cooperatives, apex strategic planning and Central Finance Facility
- who have applied these skills in an African, preferably West African context.

## 10. Criteria for Submission of EoI

Institutions or individuals may submit applications. An individual may not submit an application directly if he/she features in the application of an institution as one of its named personnel.

Institutions should submit:

- Summary of their experience and suitability for delivering this TA.
- CVs of the personnel they will assign to do the work
- Audited accounts for the past 2 years
- Summary of similar TA assignments delivered
- Confirmation of their base location (so that travel and logistics costs can be estimated)
- Daily rates for personnel named in the EoI

An individual should submit:

- Summary of his/her experience and suitability for delivering this TA.
- His/her CV
- Letter from their employer confirming they will be given adequate leave in order to undertake this assignment (in the event that the individual is in full time employment)
- Daily rates

## 11. Fitness to Travel

It is the Consultants' responsibility to ensure that they are medically fit for travel to and work in the destination country. In accepting this TOR/ Terms and Conditions the Consultants confirm that the Consultants' general state of health and fitness is good for the trip in question and that the Consultants take full responsibility for themselves. The onus is on the individuals involved to ensure that ILCU Foundation is advised of any medical information that may impact their trip. All information will be held in confidence on the staff member or volunteers' file.

## **12. Application process**

Please submit applicant documents via email to:

Irina Ignatieva, Programme Manager, Irish League of Credit Unions (ILCU) Foundation, 33 – 41 Lower Mount Street, Dublin 2.

Email: [iignatieva@creditunion.ie](mailto:iignatieva@creditunion.ie)

Closing date for applications is **7 December 2018**.

**All applicants are thanked for their interest in the assignment. However, only those selected for an interview will be contacted.**