

TERMS OF REFERENCE FOR HIRING A SERVICE PROVIDER FOR DIGITIZING SAVING GROUPS IN WORLD VISION RWANDA

1. Introduction

World Vision is a Christian relief, development, and advocacy organization whose purpose is to create lasting change in the lives of children, families, and communities living in poverty. In consistency with Christian Values, World Vision is dedicated to working with the world's most vulnerable people. In Rwanda, World Vision has been part of the country's experience and journey since 1994 working through relief, rehabilitation, and development programs.

Over the last 7 years, World Vision adopted the graduation approach, of which financial inclusion is a key component. In addition to Microfinance models, World Vision Uses Saving for Transformation (S4T) groups to promote financial literacy among most vulnerable households through informal savings and loans. However, these saving groups have been graduating quickly such that the need to link them with Microfinance Institutions (MFIs), and Saving and Credits Cooperatives (SACCO). Hence the graduation pathway has imposed the need to introduce Saving Groups members to the cashless economy through the full digitization of their transactions. It is for this purpose that World Vision is looking for an experienced service provider who will facilitate the digitization process for at least 4,000 Saving Groups out of the 10,000 Saving Groups that are active in the 14 districts, in the communities where World Vision operates.

2. Specific objectives of the SG digitalization

1. Sensitizing Saving Groups on the importance of digital financial literacy and how the process is easy to adopt.
2. Training of Saving Group members, Village agents, and Project staff on the platform (this will enable the availability of technical support, and speed up the process of onboarding and transaction).
3. Onboarding at least 4,000 Saving Groups on the platform and encouraging them to start new cycles on the digital platform.
4. Ensure all on-boarded saving groups are transacting easily (with a local permanent technical staff to ensure that only minimum errors are escalating beyond the community)
5. Strict supervision and motivation of Village Agents to ensure timely technical support to the platform users
6. Putting in place mechanisms facilitating SG members to use easily the platform (proximity technical support, how cash-out fees are covered, motivation of village agents, smartphones, etc.)

7. Build the capacity of World Vision staff, implementing partner of Saving group for transformation model, and local government staff on the functionality of the digital S4T system.
8. Provide learning materials/modules/ booklets for the digital application to users
9. Collaborate with Vision Fund Rwanda or other trusted local financial institutions to open accounts for saving groups to preposition them for financial linkages
10. Build the capacity of 2 technical volunteers per sector to provide technical support to village agents and saving group members for sustainability, and establish a working agreement with them for a specific implementation period to prevent and manage any conflict that may occur.
11. Produce and submit timely saving group digital performance reports (monthly, quarterly, semi-annual and annual) and give designated World Vision staff access to the platform.
12. Organize and conduct a quarterly exchange learning session with local partners namely Village Agents, technical volunteers, World Vision staff, implementing partners, local financial institution managers, Sector and District authorities
13. Produce and share with PAC project a documentary video and magazine showing the most significant changing stories or best practices and innovations resulting from Digitalization Platform Application
14. Provide incentives to Village Agents operating at village or zone levels as a commission of Rwf 100 per active user per month- an active user is a saving group member that can make at least three transactions per month. Put in place a simplified consent form with Village Agents to promote the working environment at the community level.
15. Cash-out fees should be lower than the ones charged by telecommunication centers because the people the project works with are the most vulnerable. The amount of cash out fee should not go beyond expectations from the beneficiaries to avoid the disruption of the projected impact. Therefore, an agent must be availed and better to select him or her from Village Agents and be facilitated technically to provide the service at the saving group level.
16. Putting in place mechanisms facilitating SG members to use easily the platform (proximity technical support, how cash-out fees are covered, motivation of village agents, smartphones...)

3. Geographical Coverage and Scope of The Work

Digitalization purpose	Digitization of all transactions of Saving for Transformation (S4T) groups sustaining their operations in World Vision-supported communities in Rwanda
Assignment	Digitization of 4000 Saving for Transformation (S4T) groups
Duration	The digitalization process is for 12 months starting from the date the contract between WVR and the Service Provider will be signed
Location	Area Programs in the following districts: <ul style="list-style-type: none"> • Burera, Gakenke, Rulindo, Gicumbi, Nyagatare, Gatsibo, Kayoonza, Huyeze, Gisagara, Rusizi, Nyamasheke, Karongi, Rutsiro, Ngororero. Refugee camps and host communities:



	<ul style="list-style-type: none">• Kiziba camp and host community in Karongi District,• Kigeme Camp and host community in Nyamagabe District,• Mugombwa Camp and host community in Gisagara District,• Nyabiheke Camp and Host community in Gatsibo District,• Mahama Camp and host community in Kirehe District)
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4. Expected Outputs of The Saving Groups Digitalization

The expected deliverables are summarized in the respective key major points such as

- 4,000 Saving Groups members are easily using the digital platform.
- Relevant World Vision Staff, Technical Volunteers, and Village can freely manipulate the saving group digital platform,
- WV/PAC project can generate the report from the application platform,
- Technical Volunteers or Village Agents can fix some basic technical issues at the community level.
- The established framework agreement between saving group users and the local financial institution or bank hosting the money saved for safety.
- Saving Groups reports are digitally collected every month and entered in SAVIX.
- The data collected has to be validated by project staff in collaboration with Technical Volunteers or Village Agents before uploading them into the system
- After validation, the hired company will upload the data into the designed system before activation
- A timely electronic SMS will be generated by the system and sent to the system used for financial transaction notifications that occurred
- Monthly reports will be generated and shared with World Vision.

5. Required Qualifications

The interested consultant firm or company should fulfill the following requirements to be able to compete with this advert.

- i. The company should have a Minimum of 3 years of demonstrated experience working in the digitalization of Saving groups.
- ii. Bidding companies will be invited to present how their platforms function and the options or competitive advantages they offer. They will also present their approach and methodologies to the sustainable digitization of saving groups in rural areas.
- iii. Completion Certificates for similar works from recognized and reputable institutions are an added advantage.
- iv. Having good present or previous partnerships with telecommunication companies operating in Rwanda.

6. Application Procedure

Qualified and interested consultancy firms are hereby requested to apply. The application should contain the following:

- A technical proposal detailing the Background, objectives of the assignment, activities, and deliverables, proposed methodology, timeframe, reporting requirements, work plan, team composition and responsibilities and demonstrating a good understanding of market systems analysis methodology,
- A detailed budget or a Financial Proposal for the activities should be included in the application process
- Organizational/Company profile

7. Evaluation Criteria

Criteria	Description	Rating
Consultant Experience	<ul style="list-style-type: none"> • The consultancy firm should be having at least 3 experiences in the digitalization of VSLAs with evidence of recognition certificates from system users (at least 3 references having used the system) 	20%
Technical Performance of the platform	<ul style="list-style-type: none"> • Able to demonstrate the superiority of the platform • Village Agents, Local Volunteers, and relevant staff capacity strategy • Marketability of the platform to the Saving Groups members • Ability to collaborate with local MFIs and banks to host an account for VSLA and facilitate the linkage to have access to micro-credits 	50%
Detailed implementation Schedule	<ul style="list-style-type: none"> • Realistic Timelines with clear milestones on how steps will be sequenced, corresponding targets for each step, and when each step will be achieved. (The Gant Chart will be enough) • Flexibility to start with projects that have urgent needs for digitization 	30%
Total		100%