

Online “Digital Strategy” mission in favour of OXUS Kyrgyzstan Terms of Reference

Mission: Contribute to the design of OXUS's digital strategy

Location: The beneficiary organisation is in Kyrgyzstan, but the mission will be online / remote (no field mission given the Covid-19 context)

Duration and date: One day per week during 15 weeks, Q4 2021

Organisation: OXUS Kyrgyzstan

CONTEXT

Microfinance aims at providing access to a set of financial products and services to people excluded from the financial system. Mainly spread in developing countries, microfinance stimulates entrepreneurial activity through small loans granted to micro-entrepreneurs and small-holder farmers.

Created in 2008, at the joint initiative of Crédit Agricole and the Nobel Peace Prize Laureate Professor Muhammad Yunus, **the Grameen Credit Agricole Foundation (GCAF)** is a cross-business actor committed to contributing to the fight against poverty through financial inclusion and social entrepreneurship. Investor, funder, technical assistance coordinator and funds advisor, the Foundation supports microfinance institutions and social enterprises in 40 countries.

Since 2017, GCAF finances OXUS Kyrgyzstan (OKG), a Tier 3 microfinance institution (portfolio of less than US\$10 million) that was established in 2006 by OXUS Group and ACTED. It is registered as a closed joint stock company in the Ministry of Justice and licensed as a microcredit company by the National Bank of the Kyrgyz Republic (NBKR). Its mission states: “OKG is a transparent and responsible enterprise engaged in providing financial services to the working poor and the under-banked in Kyrgyzstan. OXUS is dedicated to build teams of recognized professionals, create and provide the most efficient microfinance services and improve the sustainable livelihoods of its customers.”

OKG provides loans under the individual methodology. As of December 2020, the institution serves 8,000 active borrowers (48% women and 62% in rural areas) and manages a portfolio of €6.4 million. It is operating in 2 largest cities (Bishkek and Osh) and 3 out of 7 regions through a network of 14 branches, and 125 employees. The average outstanding loan is €798.

GCAF will increase its support to OKG in the framework of [Solidarity Bankers](#), a skill-based voluntary programme open to Crédit Agricole's employees on behalf of microfinance institutions and social impact enterprises financed by the Foundation.

MISSION'S OBJECTIVES AND DELIVERABLES

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

OBJECTIVES OF THE MISSION

1. Assessment of the company's processes related to digitalization
2. Draft of the company's digital strategy including a detailed action plan

Hereafter, the actions that will be conducted by the Solidarity Banker:

Objective 1: Assessment of the company's processes related to digitalization

Steps:

- Assess the existing processes and current organisational structure related to digitalization
- Assess the level of communication between departments, identify gaps and areas of improvement in current processes and communication
- Assess the different tools in place for external digitalization (services to clients and delivery channels) and evaluate their efficiency
- Collect some clients' feedbacks to better define their needs and expectations and better understand the market trends
- Share experience on the practices in place in the Crédit Agricole Group

Deliverables:

- Full diagnostic of the existing digitalization tools and strategy including its strengths and weaknesses in the context of the Kyrgyz microfinance market

Objective 2: Draft of the company's digital strategy including a detailed action plan

Steps:

- Define the basis for a solid and flexible digital strategy
- Recommend tools and processes for an effective internal and external digitalization
- Determine which organisational structure can be applied for the development of a new digital strategy

Deliverables:

- Recommendations on processes and tools to improve the internal and external digitalization
- Roadmap for the implementation of the new digital strategy (priorities, operational plan, organisational structure, tools)

CALENDAR AND LOGISTICS

LOCATION

- The beneficiary organisation is in Kyrgyzstan, but the mission will be online / remote (no field mission given the Covid-19 context).

DURATION AND WORK LOAD (for reference)

- The Solidarity Banker will dedicate a total of 15 working days to the mission. The expert will work remotely and dedicate the equivalent of 1 day every week, during 15 weeks, to the mission.
- The mission can be held during the Solidarity Banker's working time (skill-based sponsorship by the Solidarity Banker's employer) AND/OR holidays (volunteering).

CALENDAR (for reference)

- **SELECTION PROCESS (August-September 2021)**
 - Publication of the mission's ToRs at Crédit Agricole's and the Foundation's websites.
 - Selection of the Crédit Agricole expert: the candidates will be interviewed by the Grameen Crédit Agricole Foundation.
- **SIGNATURE OF THE CONVENTION AND PREPARATION OF THE MISSION (September-October 2021)**
 - A Convention is signed between the beneficiary organisation, the Solidarity Banker, the Foundation and the employer (if there is skill-based sponsorship).
- **BEGINNING OF THE MISSION (October-November 2021)**
 - One day per week, during 15 weeks

PROFILE OF THE EXPERT

The Solidarity Banker must have the following skills and competences:

- Experience in IT project management and ideally in digitalization projects
- Good understanding of the challenges, existing solutions and innovations for the digitalization of financial institutions
- Capacity to provide clear explanations and simplify technical terms, and to train users
- Appetite for questions related to social entrepreneurship and / or microfinance
- Pragmatic and rigorous
- **Fluency in English is mandatory**, knowledge of Russian is a plus.

CONTACTS

For information on Solidarity Bankers by CA:

Cécile DELHOMME, Head of Communication and Partnerships
cecile.delhomme@credit-agricole-sa.fr

Violette Cubier, Technical Assistance Manager
violette.cubier@credit-agricole-sa.fr

For information on this mission:

Julie Serret, Investment Manager
julie.serret@credit-agricole-sa.fr

