



SOLIDARITY Bankers

Design of a Digital Strategy Terms of Reference

Mission: Contribute to the design of the beneficiary organisation's digital strategy

Location: Ungheni, Moldova

Duration and date: 15 working days with 5 to 10 days on the field in September/October 2021

Organisation: Smart Credit

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.

Smart Credit is a Tier 3 microfinance institution that was established in 2010 by 5 local professionals. It is registered as a Limited Liability company and supervised by National Commission for Financial Markets (NCFM). Its mission states: "To manifest itself as the best provider of microfinance services in our regions, especially to the socially disadvantaged and small entrepreneurs". Smart Credit provides loans under the individual methodology. As of Sep-20, the institution serves 3,128 active borrowers (54% women and 69% in rural areas) and manages a portfolio of EUR 4.4 mln. It is operating in all the territory with a focus on the Central and Western parts of Moldova through a network of 8 branches and 42 employees.

Smart Credit has been GCAF's partner since 2019. GCAF currently supports Smart Credit through senior loans, with a total exposure of EUR 500,000 and a new loan of EUR 500,000 to be disbursed in January 2021.

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 digital strategy
2. Draft of a basic action plan for the implementation of a new digital strategy

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

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Objective 1: Assessment of the company's digital strategy

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 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 Moldovan microfinance market

Objective 2: Draft of an action plan for the implementation of a new digital strategy

- Propose the bases of a new 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 mission on the field will mostly take place in Ungheni, Moldova. Travelling outside Ungheni will be necessary to meet the clients of Smart Credit. The branches to visit will be chosen by Smart Credit, the GCAF and the Solidarity Banker by mutual agreement. Important: the field mission will only take place if the Covid-19 context allows it and if the rules related to international travel imposed by Crédit Agricole S.A. are respected. If not, the mission will be postponed.

DURATION AND WORK LOAD (for reference)

- The Solidarity Banker will dedicate a total of 15 working days to the mission, with 5 to 10 days on the field.
- 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 (July-August 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 (August-September 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 (end of September/October)**
 - 15 working days with 5 to 10 days on the field

LOGISTICS, MISSION COSTS AND INSURANCE

- The pre-mission training and logistics coordination will be provided by the Grameen Crédit Agricole Foundation
- Transport and Insurance are covered by Crédit Agricole S.A. Crédit Agricole SA will provide an update on the health situation at least 8 days before the date the mission is due to start and may ask the employee for any medical evidence that may be needed prior to departure. These documents shall be kept during the entire duration of the mission.
- Accommodation, local transport and catering costs are covered by the beneficiary organisation.
- The Crédit Agricole Group rules on international travel must be respected as part of the mission.
- Medical examination and tests (including PCR) related to the Covid-19 outbreak are covered by the beneficiary organisation.
- The Solidarity Banker is in charge of other expenses

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.**



CONTACTS

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Annex to July 21, 2021 – conditions for entering and leaving Moldova from France

All the information on travel conditions related to the Covid-19 can be found on the website of the French Embassy in Moldova (<https://md.ambafrance.org/-Francais->)

The Republic of Moldova is classified as an “orange zone”

The Grameen Crédit Agricole Foundation complies with the requirements of the Crédit Agricole SA International Travel Protocol. All travelers to a country classified as an “orange zone” must be vaccinated or immunized. A Solidarity Banker mission in the field does not constitute a compelling motive.

Group Protocol on July 2, 2021

Destination	Vaccination ou immunité prouvées	Motif impérieux Cf. liste	Test exigé au départ	Test exigé à l'arrivée	Mesure de quarantaine
Espace européen et pays vert	Fortement recommandées	Non requis	Test PCR si pas vacciné ou immunisé	Selon règles du pays de destination	Selon règles du pays de destination
Pays orange	Si présentes	Non requis (sous réserve règles du pays de destination)		Selon règles du pays de destination	Selon règles du pays de destination
	Si absentes	Impératif	Test PCR	Selon règles du pays de destination	Selon règles du pays de destination
Pays rouge	Impérative	Impératif		Selon règles du pays de destination	Selon règles du pays de destination