

Mission

To provide a ladder of opportunity to underserved communities in Rwanda, as we proclaim and live the Gospel of Jesus Christ.

Method

We share the hope of Christ as we provide financial services and biblically based training that restore dignity and break the cycle of poverty.

Motivation

The love of Jesus Christ motivates us to identify with those living in poverty and be His hands and feet as we strive to glorify God.

TERMS OF REFERENCES OF RECRUITING LOCAL CONSULTANT

I. Assignment summary

Assignment title	Technical assistance on agriculture financial product review & development.
Assignment period	Between October and December 2024
Reporting	To SERVE project coordinator and Agric product manager
Number of positions	1
Number of days (Level of effort)	45



2. Background

Urwego Finance, in partnership with CARE Rwanda and other implementing partners under Master Card foundation fund is implementing the Supporting and Enhancing Resilient and Viable Employment Opportunities project (SERVE). The project targets farmers in French beans, Chili, Poultry and Tomato value chains in 10 districts namely Rulindo, Gakenke, Nyabihu, Rubavu, Rwamagana, Kayonza, Kirehe, Ngoma, Nyamagabe and Huye.

As part of the SERVE project, Urwego Finance has several activities to undertake, including providing technical assistance in agriculture financing product development and delivery. In this context, Urwego Finance is seeking to recruit a qualified and experienced individual consultant to assist the bank in review & developing agriculture financing products to increase its agriculture market base. Additionally, consultant will advise on other agriculture financial products the bank can implement directly or soon mainly those targeting youth & women.

3. Objective:

The primary objective of this assignment is to review existing and develop new agricultural financing products to better align with current market conditions. This initiative aims to provide youth & women farmers under SERVE project and other customers with enhanced financial support. This assignment will identify market needs, conceptualize the product, building a product roadmap and collecting feedback. The products should address and meet agriculture value chain actors especially youth & women.

4. Scope of assignment

a. Assignment duration

The level of effort for this assignment is 45 days within the period of three (3) months from October up to December 2024.

b. Place of assignment

This assignment is primarily based on a desk review. However, the consultant may conduct field visits to collect feedback from farmers, other financial institutions and may also need to engage with other value chain actors, supporters, and enablers.

5. Specific tasks

- Responsible for leading the assignment to achieve the objective
- Conduct desk review for existing agricultural financial products.



- Out office work to conduct consultations of different actors for getting accurate and reliable information.
- Contextualize existing agricultural financing products to design an updated and appropriate financial product for SERVE participants.
- Proposing new financial product to be incorporated in existing products directly or in the near future
- To incorporate inputs and comments given by client and submit the final documents
- Train Urwego staff on new developed agriculture financial products

6. Deliverables

For this assignment, Urwego finance is expecting the following deliverables:

- An inception report detailing the approach, methodology and work plan/timeframe
- Global report with exhaustive information on developed products, risk mitigation measures, selling methodology and many other key insights related to agriculture financial products.
- Proposed specific products targeting youth & women engaged in Agriculture
- Summary of each developed product under form of product card
- Staff training report highlighting some key recommendations leading to product high uptake & success

7. Required Expertise and qualifications

The following key competencies are required:

- Prior experience in developing agriculture financial products in Rwanda
- The prior experience of working with financial institutions.
- Demonstrated familiarity with financial product development.
- An academic qualification in agriculture with relevance at least of bachelor level qualification and a track record of at least a minimum of 5 years in agriculture finance
- Demonstrated ability to work in multicultural setting
- Excellent report writing and communication skills in English and ability to communicate in Kinyarwanda

8. Payment method

The payment will be made within three (3) installments as follows.

First installment (30%)	After receiving the inception report summarizing the processes, approach and methodology to be used as well as the work plan
Second installment (40%)	After receiving the draft documents
Final installment (30%)	After receiving the final versions of the documents

9. Tentative calendar

No	Date	Activity
1	20/10/2024	Deadline for submitting application
2	30/10/2024	Completing recruitment process and signing contract
3	30/11/2024	Submitting first draft
4	20/12/2024	Submitting the final draft

10. Application details

All interested candidates fulfilling the above assignment requirements are requested to submit the following documents:

- Application letter addressed to Chief Executive Officer of Urwego Finance CBC
- Detailed CV including three references
- Both financial & technical proposals on the assignment
- Certificates for completion of similar assignments,

Qualified and Interested bidder may send their applications in sealed envelopes with the following mentions: "RFQ 2024/10/Serv Pr/ Log/011 Technical assistance on agriculture financial product review & development "to be submitted to the bank's reception at its head office located at , Plot 428, KG5 RD, UMUYENZI PLAZA, Remera Sector, Gasabo, Tel. +250 788173100 or 0788674614 Website: www.urwegobank.com;

The quotations received, and acknowledged at the HO, will be opened and analyzed for selection by the Bank Tender Committee Members who will there after inform each bidder of the selection decision.

Deadline for submission: 20/10/2024 at 3:00 PM.

Jimmy Rutabingwa

Deputy CEO