

## Consultancy Provision of advisory services on Implementation of Digital Credit Guarantee project

### Terms of Reference

#### 1. Introduction/about PASS

Private Agricultural Sector Support Trust (PASS), established by the governments of Tanzania and Denmark in 2000, is offers a range of Business Development Services (BDSs) and agri-financial services in agriculture development. The range of BDS services offered by PASS include:

Feasibility studies and business development plans for prospective bank clients, farmer groups formation, farmers and agribusinesses capacity building (training), facilitation of contract farming and other market linkages, linking guaranteed beneficiaries with other development partners and commercial enterprises in the provision of specialized BDS services such as good agricultural practices (GAP) and extension services. PASS also works with 16 collaborating banks in Tanzania to provide credit guarantee to de-risk lending of loans to the agricultural sector. PASS therefore wishes to extend its credit guarantees to de-risk lending through the digital platforms by both Banks and/or through Mobile Network Operators (MNO's).

For maximizing efficiency, PASS has embarked on a digital transformation journey that aims at enabling its customers and partners to access PASS products and services through the web and mobile channels. Towards this end, PASS is in the process of procuring a Digital Credit Guarantee Platform that will enable effective 'exposure' of PASS products and services to digital channels. PASS is in search of an experienced project consultant who will manage the relationship with the responsible supplier and organize all tasks from PASS to enable the successful completion of the project. The role and responsibilities of the project consultant along with the knowledge, experience and skills required are elaborated below.

#### 2. Need for Consultancy/Rationale

As the world continues to experience technological advancement, PASS is also moving to ensure we are at par with the rest of the world.

PASS is working towards releasing a new digitally operated credit guarantee product and is therefore seeking a competent consultant who will work closely with the PASS Digital Credit Guarantee Systems developer to supervise the project implementation.

The consultant will be inhouse and will be required to closely work with the systems developer. He /She will oversee the overall project implementation and present progress reports to PASS management on a monthly basis.

### 3. Scope of Work -Role and Responsibilities

- a) Collaborate with responsible supplier and PASS management in drafting the business requirements and development of a detailed project plan for tracking progress.
- b) Act as PASS' focal person and point of contact throughout the project period.
- c) Coordinate internal resources and third parties/vendors for the flawless execution of the project
- d) Ensure that the project is delivered on-time, within scope and within budget
- e) Ensure that the project scope and objectives are clear, involving all relevant stakeholders and ensure technical feasibility
- f) Ensure resource availability and allocation as per the requirements of the project
- g) Use appropriate verification techniques to manage changes in project scope, schedule and costs
- h) Measure project performance using appropriate systems, tools and techniques
- i) Report and escalate to management as needed
- j) Manage the relationship with all stakeholders, especially with responsible supplier and PASS management team.
- k) Create and maintain comprehensive project documentation
  - i. Act as the liaison person between PASS Trust and system supplier to ensure successful delivery of required services.
  - ii. Lead the architectural design, software development and solution management to ensure they are aligned to PASS Trust' objectives and priorities.
  - iii. Conduct thorough systems requirements gathering exercises while ensuring the following:
    - ✓ Structuring systems design by understanding and focusing on the core institutional and business units needs on the digital credit guarantee scheme;
    - ✓ Assessing requirements through the understanding of the institutional needs and analysis of the specific processes of the digital credit guarantee system;
    - ✓ Developing preliminary cost-estimates for different solution options in view of current and potential technical capabilities;
- l) Responsible for Allocation of project resources, create schedule and project timeline, tracking deliverables that have been agreed by the supplier and PASS Trust.
- m) Ensure quality, monitor and report on project progress to PASS management on a monthly basis.
- n) Ensure that all the expected stakeholders are well informed on the digital credit scheme that PASS wants to introduce and thus having smooth integrations of the systems.

#### 4. Deliverables

As Technical personnel for PASS, the Consultant will ensure that the supplier successfully provides the following as part of the deliverables:

- Business Requirements Document (BRD)
  - Detail Project Schedule
  - BRD & Project Plan Accepted by PASS
  - Concept and Visual Architecture
  - Prototype of Solution
  - Prototype Accepted by PASS
  - Production Pages and Structure
  - Full Site components & Style sheets
  - System Design Document
  - System Design Document Accepted by PASS
  - System Test Plan
  - Digital Credit Guarantee verified System
  - Digital Credit Guarantee System Manuals and Help Files functioning properly
  - Digital Credit Guarantee System Testing Environment Deployment succeeded
  - Digital Credit Guarantee User System Training completed
  - User Acceptance Test completed in all level and signed off
  - Deliver Security Audit Report
  - Digital Credit Guarantee System Functional Accepted by PASS
  - Online Credit Guarantee Deployment
  - Final Live Testing (Friends & Family)
  - Digital Credit Guarantee System Final Accepted by PASS
- I. Submit full and well documented user manual on the operations of the system that will have following on it;
  - a) Detailed description of System architecture
  - b) User Interface Design
  - c) Data Conversion Design
  - d) Logical Architecture Diagram
  - e) Physical Architecture Diagram
  - f) Excel inventory with details by server and system to be setup (if applicable to the System delivery model of the proposed System, including all relevant environments)
  - g) Entity Relationship Diagrams
  - h) Data Flow Diagrams
  - i) Data Dictionary
  - j) Processing controls
  - k) Processes to manage System installation and configuration

- 1) Security controls
- II. Ensure the system is running and users are enrolled on the platform
- III. A modern web and mobile app with rich functionality to perform financial activities on the go, that includes approval workflows, complex signatory structures and mass approval on the credit guarantees, to its existing beneficiaries, while enabling PASS Trust to acquire new ones.
- IV. Online and mobile onboarding facility that enables PASS Trust to increase its customer base.
- V. Ensure a proper report on testing has been done and it should have the following identified type/level of Project testing:
  - i. Unit and integration testing
  - ii. System testing
  - iii. End-to-end testing
  - iv. User acceptance testing
  - v. Performance and load testing
  - vi. System regression testing
  - vii. Security testing
  - viii. Test Scripts
- VII. System architecture should adhere to the following;
  - a. Security and privacy policies
  - b. Logical security controls (e.g. privacy, user access and authentication, user permissions, user authorization)
  - c. Technical security controls and security architecture (e.g. communications, hardware data, physical access, software, operating system, encryption)
  - d. Security processes (e.g. security assessments, risk assessments, incident response)

## **5. Period of assignment**

Duration of the assignment: 12 months in the period 1<sup>st</sup> September 2019 – 31<sup>st</sup> August 2020.

## **6. Adjustment of assignment**

Based on actual working Experience the scope of services could be modified at the request of the client with a view to achieve better results

## **7. Desired Skills and Qualifications:**

- Bachelor's Degree in Computer Science or Engineering, Project Management or related field
- Proven working experience as a project administrator in the information technology sector by identifying the number of successfully completed and/or on-going projects.
- Solid technical background, with understanding or hands-on experience in software development, architect, analysis, design and web technologies

- Knowledge and understanding of project management terminology
- Familiarity with various project management methodologies
- Strong working knowledge of Microsoft Office
- PMP / PRINCE II certification is considered a plus
- Fluency in both written and oral English
- Excellent planning and organizational skills
- Excellent communication and people skills (superior listening, persuasion, negotiating skills)
- Aptitude in problem-solving
- Desire to work in a team with a result driven approach
- Strong understanding on system integrations
- Better understanding on the operations of Navision system
- Good working knowledge of enterprise systems and also data management.

## 8. Mode of Application

Qualified candidates are invited to send a cover letter quoting the subject of this advert. The candidates should attach a detailed curriculum vitae, photocopies of academic certificates, names and contact details of three referees to the below address by 14th August 2019. E-mail applications should indicate the subject of this advert in the e-mail subject line. Note that any incomplete application will be disqualified. Only short-listed consultants will be contacted to submit the financial proposal.

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