

# WOYE Microfinance Institution

**P.O. BOX 456 JUBA, SOUTHERN SUDAN**

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## **TERMS OF REFERENCE OF SHORT TERM CONSULTANT FOR PREPARING 03 YEARS BUSINESS PLAN (2012-2014) FOR WOYE MFI**

### **1. INTRODUCTION**

WOYE MFI was initiated in 2007 as a micro credit component of Mundri Relief and Development Association (MRDA)'s integrated social development program WOYE is aimed at improving the welfare of women and youth in Mundri and its environment. Currently WOYE MFI is operating two branch offices within the Mundri region with about 1400 clients remaining the three loan products namely Group loan, Salary loan & Business loan.

Specifically, WOYE would like to contract a consultant to review its current operations to determine any gaps in program and staffing capacity and make suggestions on how WOYE could operate efficiently and effectively. In addition, we would like for the consultant to prepare a detailed growth strategy for WOYE to grow its current activities expansion strategies in other places for WOYE 3 years plan (2012-2014) in South Sudan. We would like to growth strategy to provide specific and practical guidance on how to implement the strategy including cost and funding needs. Please see the attached proposal for more specific information on the assistance we are requesting.

WOYE is seeking to hire an experienced microfinance consultant to develop the business plan for 2012-2014.

### **2. AIM**

The aim of this assignment is for the consultant to undertake a needs assessment, review the previous business plan and design a 3 year microfinance business plan for WOYE MFI.

### **3. TASKS**

3.1 The task for the consultant is to review the current Operations / analyze the effectiveness of current operations and potential for growth within existing Greater Mundri sites.

#### **3.2 Portfolio Evaluation**

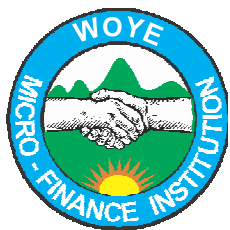
- Evaluate performance of current portfolio
- Provide 3 year forecast with portfolio growth and funding needs for WOYE MFI.
- What, if any, new products should WOYE offer clients (savings, insurance, etc.)?

#### **3.3 Future Growth & Expansion Strategy**

Evaluate the current activities & forecast the most effective and efficient strategies for the growth of WOYE MFI within South Sudan.

#### **3.4 Forecast strategic expansion within the South Sudan**

- Potential New Branch
- Provide 3 year forecast with portfolio growth and funding needs for new branch sites
- Provide detailed rollout strategy / process for launching new branch
- What locations, if any, should be considered for expansion in South Sudan?



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## 4. TIMEFRAME

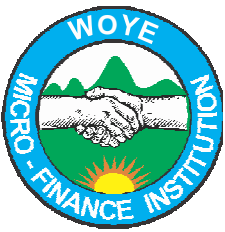
The assignment is expected to cover a period of 15 workdays, starting on the time the contract is signed. The duration covers travels and write-up. The proposed timeframe is as shown in table below:

Activity	Number of days	Tentative dates
Introductory meetings with WOYE MFI, data analysis, reaching consensus on broad outline of microfinance activities and key policies/procedures manuals.	1	
Review Previous Business plan	2	
Work with Loan Officers and meet with clients, Future Town Review –Types of businesses, flow of capital with potential clients, HR potential, major businesses, SWOT of expansion to the Area,	3	
Information flows & information needs, HR interviews, horizontal communications evaluation, MIS Review	2	
Travels	4	
Reporting and Projections (Produce workable Microfin projections)	3	
<b>Total</b>	<b>15</b>	

## 5. Profile of the Consultant

### The Consultant should have:

- Clear understanding of microfinance issues and its link to poverty reduction and empowerment
- Experience in small enterprise development in post conflict situation such as the Republic of South Sudan context.
- A relevant qualification in at least one of the following areas: Development Economics, Business Administration, Community Development or any relevant aspect of development study
- Understanding of complexity of Republic of South Sudan context.
- Knowledge of business planning and familiarity of Participatory Rural Appraisal (PRA) tools
- A comprehensive knowledge and experience of the challenges of emerging economic countries like Republic of South Sudan
- Willingness to travel at short notice and work in difficult circumstances
- Well developed interpersonal and team skills and proven ability to be flexible in demanding situations
- Working knowledge of national organizations in Republic of South Sudan (desirable)



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## 6. MANAGEMENT

The consultant directly report to the WOYE General Manager in consultation with the WOYE MFI Board.

**Contact Person:**

Gobindo Ck.

General Manager, WOYE MFI

Mundri, South Sudan.

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