



**To:** Offerors  
**Date:** November 8, 2019  
**From:** Haiti Accessible Finance Activity; implemented by World Council of Credit Unions (WOCCU)  
**Subject:** Bid Solicitation: Developing and Adapting A Credit Application Software  
**Due:** 5:00 PM EDT on November 20, 2019

Questions should be submitted to [mbreton@woccu.org](mailto:mbreton@woccu.org) no later than 1:00 PM EDT on November 15, 2019.

Dear Offerors,

This is a procurement of professional services to develop and adapt an application software for a credit management tool, to be implemented in Haiti.

Haiti Accessible Finance Activity, (Finance pour Tous in French,) implemented by World Council of Credit Unions (WOCCU) and funded by the United States Agency for International Development (USAID), is seeking the services of a qualified Consultant experienced in technology infrastructure and programing, with a background in financial management tools, to develop a credit management tool and adapt it to the Haitian credit unions' context. This management tool will help credit unions improve their credit analysis and management systems. Specifically, this credit application software will be adapted to mobile devices to enable the collection of credit information data in the field.

This credit application software should include the following specifications:

- Credit management through functionality on computers and mobile devices (tablets, smartphones)
- Registration of mandatory information data to open credit applications for individuals
- Registration of mandatory information data related to co-signees (guarantor, joint debtor)
- Registration of geospatial data of enterprises or individual residences
- Creation of members' financial profiles
- Calculation of members' capacity to repay loans
- Management of information related to purchase and sales
- Issuance of financial statements and calculation of ratios
- Production of comparative financial statements covering the last 5 credits granted to members (balance sheet and statements of revenues and expenses)
- Risk assessments to granting loans
- Calculation of costs for loan applications (fees, interest rate)
- Allocation of scores to members



The credit application software will be used for different types of loans: housing, commercial, agriculture, consumer. The credit application software must be edited in French.

## **Scope of Work**

In developing and adapting the credit application tool, the Consultant will be responsible for:

- Assisting the Accessible Finance team and designated Senior Credit Officer from a credit union with:
  - Creating and adapting the credit application software
  - Working in close collaboration with the beneficiaries
  - Documenting and transferring knowledge related to the application software

## **Period of Performance**

The period of performance for this scope of work should not exceed December 31<sup>st</sup> (timing is pending donor approval).

## **Location**

Remotely, homebased.

## **Methodology and available resource materials**

The Accessible Finance Team and its partners will provide the Consultant with necessary documents and guidance on data sources. The Consultant is also expected to identify and solicit additional information and resources from partner organizations, as appropriate.

**Composition of Proposal:** Your proposal should comprise the following submission documents. Submission of Relevant Experience and Work Plan and Excel format are acceptable.

- a. Cover Page (Optional, not included in page limit)
- b. Relevant experience (1 Page Maximum), per qualifications highlighted below
- c. Work Plan, including (2 Pages Maximum):
- d. Cost Proposal (No Page Limit)

## **Selection Criteria**

Consultant qualifications include:

- Experience with technology infrastructure and programing
- Knowledge and experience in developing financial management tools
- Knowledge and experience in developing credit management tools
- Excellent skills in training and transferring knowledge
- Knowledge and experience in inclusive finance is an advantage



# World Council

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## **Submission of bids**

The proposals should be submitted by email to [mbreton@woccu.org](mailto:mbreton@woccu.org) by the closing date stated above. Should you have any questions about this bid solicitation, please feel free to contact [mbreton@woccu.org](mailto:mbreton@woccu.org).

The Consultant must comply with WOCCU and USAID rules and regulations.

This bid solicitation in no way obligates World Council of Credit Unions to award a contract, nor does it commit World Council of Credit Unions to pay any costs incurred in the preparation and submission of the bid. World Council of Credit Unions reserves the right to vary any part of this bid solicitation at the time of award if it becomes necessary.