



SAFCO SUPPORT FOUNDATION (SSF)

CALL FOR PROPOSAL FROM CONSULTING FIRMS/ INDIVIDUAL CONSULTANTS FOR PREPARING 03 YEARS BUSINESS PLAN (2014-2017) FOR SSF

1. Introduction:

Safco Support Foundation (SSF) commenced operations in May, 2009. The plan is to gradually transform the micro credit operations of Sindh Agricultural & Forestry Workers Coordinating Organization-(SAFWCO) into a specialized microfinance institution as a public company limited by guarantee registered under section 42 of the Companies Ordinance 1984. Currently SSF is operating twenty six branch offices in four districts of Sindh Province with about 37,000 active clients remaining the three loan products namely Agriculture Loan, Livestock Loan and Enterprises Loan.

Specifically, SSF would like to contract a consulting firm/ individual consultant to review its current operations to determine any gaps in program and staffing capacity and make suggestions on how SSF could operate efficiently and effectively. In addition, we would like for the consultant to prepare a detailed growth strategy for SSF to grow its current activities expansion strategies in other places for SSF 3 years plan (2014-2017) in Sindh Province/Pakistan. We would like to have a growth strategy to provide specific and practical guidance on how to implement the strategy including cost and funding needs.

SSF is seeking to hire firms/individuals engaged in consultancy work with specific exposure in the area concerned.

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 SSF.

2. TASKs:

- 2.1 The task for the consultant is to review the current operations/ analyze the effectiveness of current operations and potential for growth in Sindh Province/Pakistan.
- 2.2 Portfolio Evaluation
 - Evaluate performance of current portfolio
 - Provide 3 year forecast with portfolio growth and funding needs for SSF

- What, if any, new products should SSF offer clients?

2.3 Future Growth & Expansion Strategy

Evaluate the current activities & forecast the most effective and efficient strategies for the growth of SSF within Sindh Province/Pakistan.

2.4 Forecast strategic expansion within the Sindh Province/Pakistan

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

3. 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	No. of Days	Tentative dates*
Introductory meetings with SSF, data analysis, reaching consensus on broad outline of microfinance activities and key policies/procedures manuals.	2	
Review Previous Business Plan	2	
Work with Microfinance Loan Officers (MFO) 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 Microfinance projections)	3	
Total	16	

*Tentative dates will be finalized on introductory meeting between SSF Focal Person and Consultant.

4. PROFILE OF CONSULTANT:

The Consultant should have;

- Clear understanding of microfinance issues and its link to poverty reduction and empowerment

- Experience in small enterprise development and understanding on complexity of Pakistan, especially Sindh Province.
- A relevant qualification in at least one of the following areas; Development Economics, Business Administration, Community Development or any relevant aspect of development study.
- 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 Pakistan.
- 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 Pakistan (desirable)

5. MANAGEMENT:

The Consultant directly report to the SSF Chief Executive Officer/Managing Director in consultation with the SSF Board.

Contact Person:

Syed Sajjad Ali Shah

Managing Director

Safco Support Foundation (SSF)

House # B 11-12, Behind St. Bonaventure High School, Phase-II, Qasimabad, Hyderabad, Sindh, Pakistan

E-mail: syed.sajjad@safcosupport.org, info@safcosupport.org

Telephone: 022-2102130, 2102161