



AFRICAN CONFEDERATION OF COOPERATIVE SAVINGS AND CREDIT ASSOCIATIONS (ACCOSCA)
ASSOCIATION DES COOPERATIVES D'EPARGNE ET DE CREDIT D'AFRIQUE

TERMS OF REFERENCE

Preparation of Strategic Plan for the Financial Co-operative network in Tanzania

Number of Technical Advisors	: 2 Consultants
Date ToR Approved	:
Country	: Tanzania
Provisional Start Date	: Feb 2018

1.0 Background:

The co-operative movement in Tanzania has experienced ups and downs over the years. By 1968, Tanzania (then Tanganyika) had the largest co-operative movement in Africa and the third largest co-operative in the world in terms of percentage of the market share of agricultural exports. Agricultural marketing co-operatives were dominant but other co-operatives were also encouraged by the Government i.e. consumer, transport, Savings and Credit Co-operatives.

The cooperative movement suffered a major setback on 14 May, 1976 when radical changes in Government policy on co-operatives occurred after the introduction of socialism for all macro-economic and social programme-Ujamaa. Primary co-operatives were dissolved and the crop marketing functions taken over by communal villages. The Government formerly announced the re-introduction of primary co-operatives and unions in 1982. SACCOs have grown rapidly since 1980 and by 2015, there were about 5000 SACCOs of which 2000 were described as dormant

In 1992, the Sacco's formed the network referred as SCCULT and duly registered in the same year as a national apex organization for SACCOs in Tanzania. The vibrancy of SCCULT was noted in earlier years of formation. However in the late 90s a combination of internal and external factors contributed to SCCULT present weakness. Patronage by SACCOs has not only declined but also the presence of SCCULT is no longer felt thus the need for revitalization.

ACCOSCA jointly with Canadian Co-operative Development Foundation (CDF-The Lead Agency) and Irish league of Credit Union Foundation (ILCUF) is implementation a project entitled "Improving Rural financial inclusion through Financial Co-operatives." as supported by IFAD in Tanzania, Malawi and Ethiopia. ACCOSCA has began managing the 3 year project aspects that relate to Tanzania. The project has 3 components:

- I. Building the technical capacity of financial co-operatives and their network organization
- II. Introducing innovation to financial co-operatives and their network organization.
- III. Knowledge management and policy dialogue.

The terms of reference relate to the preparation of a 3-year strategic plan that is aimed at strengthening the national apex organization of Tanzania, SCCULT and improved engagement of rural Sacco's within Tanzania.

These Terms of Reference (ToR) relate to revitalization of Financial Co-operative National Apex body in Tanzania. The activities set during this strategic plan phase is aimed at providing support to sustainable development of the network. These entails structural governance proposal and identification of key co-operative Agenda that would enhance rural financial inclusion in Tanzania

2.0 Purpose:

To develop a clear and well-defined road map towards the revitalization and strengthening of SCCULT. The purpose of the strategic plan is to support creation of a sustainable network that provides services to members by equipping the national association with the ability to advocate for members Interest while adhering to governance and regulatory requirement's

3.0 Overall objective:

Strengthen the national apex organization and her linkages with the primary SACCOs in order to improve rural financial inclusion for the rural poor in Tanzania.

3.1 Specific objectives

- I.** Undertake a situation analysis of SCCULT operations
- II.** Undertake stakeholder mapping and analysis; collect stakeholder's views
- III.** Undertake sector and macro-environment analysis
- IV.** Clarify SCCULT's strategic direction through review of the vision, mission and core values
- V.** Facilitate strategic planning retreat
 - Based on the refined strategic direction, identify focus areas (key result areas) and develop strategic goals and objectives
 - Develop a strategy implementation matrix to drive execution of the strategy
 - Identify implications of the strategic goals on SCCULT.
 - Link the annual strategic goals to the balanced score card
 - Develop monitoring tools for the strategic plan
 - Engage with officials to develop a budget for the implementation of the strategic plan
 - Facilitate annual review of the strategic plan

4.0 SCOPE OF WORK (20 Days- 50% of which are voluntary) Assignments rate on 10 days

Stage	Activities
PHASE 1 (No of Days 7 Days)	Initial desk work I. Collection of required documents including by-law, existing policies and financial statements II. Analysis of financials, by-laws and policies
PHASE 2 Field visit-No of Days 5	I. Collection of data and conduct of interviews with stakeholders II. Observe and note the contribution of SCCULT to the cooperative sector a. Discuss with staff the operating environment, the successes and challenges.
PHASE 3 No of days-2	Preparation of draft report
PHASE 4- No of days-1	Submission of draft report-
PHASE 4- No of days-4	Strategic planning retreat and workshop I. Develop mission, vision and values of SCCULT II. Strategic analysis of SCCULT-SWOT and PESTEL III. Setting up goals, activities, and targets IV. Development of activity plans and budget V. Identification of responsibility points of reference (person) for each strategic objective VI. Development of a detailed financial projections to guide monitoring and assessment of the of the implementation of the strategic plan targets and milestones VII. Developing monitoring tools and plans with specific indicators, responsibilities and timelines
PHASE 5 No of days-1	Submission of draft strategic plan report-
PHASE 6 Number of days- 2	Preparation of final report

5.0 Output

- I. A 3-year strategic plan including with organization structure
- II. Propose critical success factors for strategic plan implementation - propose specific clauses to by-laws

- III. Monitoring and control tools
- IV. Implementation matrix and approved by the Board
- V. Organization balanced score card linked to the strategic goal.

6.0 Lines of communication

This phase is one of the critical stages in the project as such the consultants will report to the CEO ACCOSCA (Unless informed otherwise during contract signing). This implies that the strategic plan document and other outputs will be submitted to the CEO, ACCOSCA.

7.0 Information

Any other relevant information documentation required will be provided by official within ACCOSCA as advised during the signing of the contract

8.0 Deadline

The deadline for delivering the strategic plan document is 30th April, 2018

8.0 Approval: ACCOSCA is seeking candidates:

- I. With a master's level qualification in business and marketing related subjects
- II. Proven experience of 5 years or more in carrying out strategic planning, feasibility studies preferably in the financial sector.
- III. Who have applied these skills in Africa and preferably East Africa.
- IV. Qualified Development Educator would be an advantage
- V. Consultant 2 must be fluent in both written and spoken Kiswahili.

11. Fitness to Travel. It is the consultants' responsibility to ensure that they are medically fit for travel to and work in the destination country. In accepting this TOR/ Terms and Conditions the Consultants confirm that the consultants' general state of health and fitness is good for the trip in question and that the Consultants take full responsibility for themselves. The onus is on the individuals involved to ensure that ACCOSCA is advised of any medical information that may impact their trip. All information will be held in confidence

12. Application process

Please submit CV with cover letter via email to

George Ombado, CEO, ACCOSCA, Kilimanjaro Road, Upper hill Nairobi, Kenya

Email: George.ombado@accosca.org

Closing date for applications is **Friday, 19th February, 2018**

All applicants are thanked for their interest in the assignment. However, only those selected for an interview will be contacted.