



SKS Foundation

Terms of Reference

Consultant Hiring for Review of Micro-Finance Program & Management structure and way forward of future direction

Background:

SKS Foundation is a non-government, non-political, non profit, non-religious and humanitarian organization established on 1 December 1987. It started development work for the poor people through socio-economic programs. In pursuance of conventional practices in the country, SKS Foundation took off with microcredit operations as 'client-focused microfinance' services, which take a significant pro-people strategy that looks at poverty alleviation in multi-dimensional ways. SKS Foundation has been started the Micro-Finance program in 1991 with a limited scale. Presently SKS Foundation operating the Micro-Finance through 121 branches coverings 16 districts of northern part of Bangladesh.

SKS Foundation is seeking to hire a consultant/firm to review the micro finance program through field visit and consultation and identify constraints and recommend the way forward. Besides this also review the current management structure with job responsibilities and recommend effective management structure.

Objectives:

- Review the current policies and practices of micro-finance program and make suggestion about policies and practices considering field realities and country context.
- Review the current management structure and job descriptions and recommend effective management structure and job description.
- Review current programs, loan disbursement and realization process, credit management, overdue control mechanism, etc and recommend better options and way forward.

Scope of Work:

The consultant/consulting firm will:

- Review the policy and procedures; identify gaps & constraint through documents review, field visit, FGD with staffs.
- Review the current management structure and job descriptions, discuss with management and field level staffs and recommend effective organogram and coordination mechanism.
- Review the current programs, loan product; disbursement and realization mechanism, overdue management and recommend better options and practices considering current context.

Expect Outcome:

The expected outcomes are

- Comprehensive report of existing programs reviews with recommendation, opportunities and future program directions.
- Proposed a effective management structure; job description and requirement of job performance.

Time frame: The total consultancy period will be of 30 days from the date of assignment order.

Competence Required of Consultant:

- Consultant/firm must have experience similar type of work, knowledge about micro-finance program
- Consultant /Firm must have proven experiences on in-depth knowledge of micro-finance programs, management review experience.

Submission of proposal:

Taking the above mentioned responsibilities and scope of work if you feel confident and interest, you are requested to submit a technical and financial proposal along with a CV of lead consultant and other members of her/his team and profile of organization should submit through email: sks.programhead@sks-bd.org or a hard copy to Chief Executive, SKS Foundation, College Road, Uttar Horin Singha, Gaibandha by 20 August 2017.