



**RIDO CO OPERATIVE SAVINGS AND CREDIT SOCIETY LTD**

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**TERMS OF REFERENCE TO CONDUCT FEASIBILITY STUDY FOR  
OPENING A BRANCH IN KYANGWALI ,KIKUUBE DISTRICT.**

**1. Background**

RIDO SACCO is a cooperative society focused on providing farmers with low interest and friendly financial services to boost their investment in improved agriculture to enhance livelihoods. RIDO SACCO is a dynamic, innovative, fervent farmers centered cooperative committed to serving its clients/farmers and to supply quality financial services while improving members' standard of living.

With the support of the District Commercial Officer, RIDO SACCO was officially registered in 2010, under the provisions of section 5(2) of the Cooperative society's status, 1991 and regulation of 1992 with a certificate number 9194/RCS. The Sacco is a member owned and governed organization. It's governed by 9 Boards of Directors elected by the Annual General Meeting (AGM), which seats annually and they are to serve a term of four years according to the bylaws. RIDO SACCO was started out of the need of financial services by the local community of Igayaza, this was influenced by the presence of many mushrooming money lenders who could charge to a tune of 25% per month. As a result, 30 founder members from Igayaza and Kakumiro came up with an idea of starting a financial institution that could provide financial services to farmers on a sustainable basis at affordable interest

**Vision**

“To become profitable and sustainable institution serving a rich and prosperous community”

**Mission**

“Provide secure, reliable, affordable, efficient and sustainable financial services to the members”

**OBJECTIVES**

- . To educate communities about the benefits of savings enterprise selection and investment.

- . To provide affordable and easily accessible credit services to the active poor.
- . To establish a sustainable and viable MFI.
- . To provide a link with other bodies with similar objectives.
- . To engage in research development and supply of related information as required by our members.
- . To engage in any other lawful business that is profitable to members.

## **2. Purpose of the consultancy**

The purpose of this consultancy is to conduct a feasibility study and Marketing in order to create proper understanding of the status of the financial services and Start a branch in kyangwali sud county kikuube district.

## **4. Specific objectives for the consultancy include;**

- a) To Bench mark on financial services accessed by the population around kyangwali sud county kikuube district including determining the proportion of women and youth that have access to financial services from the formal banks and other financing institutions
- b) To Map out the flow of demand and supply of financial services in the area, the challenges and the constraints the smallholders' farmers, the women and the youth encounter while applying for loans
- c) To develop a database of financial service providers already existing in kyangwali sub county kikuube district and the type of services they offer
- d) To provide a detailed analysis of the market opportunities for various financial products / packages currently offered by RIDO SACCO
- e) To make recommendations on how RIDO SACCO can be aligned to support existing value chains ( Beans and maize)
- f) Identify and engage the existing VSLAS and farmer groups to measure their readiness and level of engagement with RIDO financial services
- g) Identify potential gaps / challenges these existing financial institutions have
- h) Identify and document the commercial farmers and possibly production and processing companies that can also partner with RIDO SACCO through a signed MOU
- i) Generate recommendations on farmer-tailored financial services RIDO SACCO can offer that quite unique from other Financial Institutions, and will attract more farmers to open accounts with the RIDO SACCO
- j) Identify refugees to join the SACCO and benefit since Kyangwali is a refugee cap

## **5. Qualification and experience of the consultant/team**

The Consultancy team will comprise of one team leader to lead the entire exercise. He/she will be responsible for data management and reporting findings.

The consultant should demonstrate experience in providing critical and analytical evaluation in the field of Financing models, Marketing, Livelihood

### **The following specific qualifications are desirable:**

- . At least a Bachelors Degree in a discipline related to Agriculture economics,

Social Sciences Statistics, Development studies, or Economics.

- . 3-5 years of designing and implementing evaluations (at feasibility study , midterm and end of term). Experience in qualitative and quantitative data analysis with critical and analytical skills coupled with a good understanding of value chain development
- . Demonstrable ability to work and link with the private sector, local and national institutions, business service providers and relevant government departments.
- . Good understanding of cross-cutting issues such as governance, advocacy and gender mainstreaming.
- . Excellent written and oral communication skills in English.

### **Scope of the work**

- . The feasibility study will be conducted in all divisions of Kyangwali Sub county ,Kikuube district.
- . Detailed market mapping to identify the main finance service providers for capacities, market quantities, challenges and opportunities.
- . the consultant is expected to carry out analysis of primary financial service providers such as VSLAs
- . Evaluation of socio-cultural aspects of the finance service sector, such as participation of women, men and youth in accessing credits
- . Assessing the willingness of women, youths and their readiness to participate and save with RIDO SACCO
- . Identifying of key finance services extension services or secondary actors, their roles and services
  
- . Providing statistical data on the economic potential of the area under study
- . Suggesting recommendations on the possibility of campaigning for membership mobilization

### **6. Study Methodology**

The methodology for the feasibility study is expected to adopt both quantitative and qualitative approaches including desk review of relevant documents and field data collection. The consultant should clearly define the research design and rationale for the choice provided, the consultant is at liberty to suggest the evaluation design and approaches to be applied as long as reasons for choice are clearly articulated. Overall, the methodology section should cover details of feasibility study approaches and design, sampling, sample size determination, data collection methods/instruments, data analysis techniques, plan for dissemination of findings, and be cognizant of quality assurance and ethical considerations during the entire feasibility study period.

Targeted respondents/stakeholder

- Refugees
- . Women/ Smallholder farmers
- . Youth
- . Savings groups/ VSLA (if existing)

- . District commercial and agriculture officers
- . Team leaders of already existing SACCO and Finance Institution

## **7. Roles, Responsibilities & Key Deliverables from the Consultant**

The Consultant is responsible for delivering on the following tasks and outputs in the agreed timeframe. The deliverables include.

### **Roles and responsibilities:**

1. Write and submit an inception feasibility study report (to include a detailed feasibility study plan, work plan/road map, broken down budget and timelines for the feasibility study evaluation in addition to data collection tools and the feasibility study report format);
2. Design Evaluation Tools
4. Train Data Collectors and supervise them in data collection.
5. Enter, clean and analyse both quantitative and qualitative data.
6. Write and submit a draft report and power point presentation summarizing key findings per indicators that are being benchmarked to RIDO SACCO through a presentation.
7. Write a final feasibility study report incorporating all feedback received on the draft report from RIDO SACCO.

### **Key deliverables**

1. Inception Report, Evaluation Design and Study Tools
2. 1st Draft report submitted for 1st review by RIDO SACCO
3. Final feasibility study report incorporating all feedback from 2nd draft review (in one hard and electronic copies)
4. Copies of evaluation materials (soft copy data sets and photos of)
5. List of feasibility study respondents and other annex documents

## **8. Application process**

Firms and Consultant(s) who meet the above requirements should submit expression of interest, which should include the following:

1. A narrative/technical proposal (max 4 pages) which should include;
  - . Consultant(s) understanding of the TOR
  - . Study methodology be used in undertaking the assignment.
  - . Detailed work plan.
  - . Evidence of relevant experience and samples of completed tasks related to the assignment
2. A financial proposal (max 2 pages) indicating
  - . Fees for the consultancy in Uganda shillings
  - . Any other related costs to be incurred by the consultant while undertaking

theassignment.

3. Updated CVs/Profiles that clearly show the qualification and experience of the lead consultant and his/her team. (These can be annexed and are not part of the expression of interest).
4. References for similar work done elsewhere. Sample of similar work done is desirable.
5. Contacts of two organizations recently worked with.

## **6. Submission and Evaluation of Expressions of Interest**

Technical and Financial Proposals should be received no later than 20<sup>th</sup> August/2024. The main body of the Technical Proposal should be a maximum of 4 pages) and should include the following:

### **1. A cover letter (2-page max) and brief Technical Write Up on the task including.**

- a) An understanding of the assignment and the requirements of the TOR.
- b) Formal expression of interest to take on the consultancy.
- c) Confirmed consultant availability during the proposed feasibility study period of 21/09/ 2024 when the Final Signed off report and other evaluation products will be submitted to RIDO SACCO.
- d) Demonstrate understanding of the consultancy.
- e) Proposed methodology for the task and focus areas or questions to guide the evaluation.
- f) Any recommendations or modifications related to the TOR.
- g) Demonstrated experience in conducting evaluations for Enterprise Financing models.
- h) A brief plan on how the consultant plans to conduct this assignment
- i) Proposed duration of task and schedule/Work Breakdown Structure of Task.
- j) Consultant's breakdown of the budget.
- k) Contact details i.e. Consultant's daytime phone numbers and email contacts.
- l) Supporting references for similar work done from previous clients.

### **Reporting & Accountability.**

Mr. Ngabirano John Bosco the G. Manager of RIDO SACCO Limited is the main person responsible and accountable to ensure that this feasibility study is done and will ensure the consultant accomplishes this task to the expected standards and evaluation objectives are achieved as planned. The findings and results of this feasibility study assessment must be interpreted and narrated in an agreed format that will be provided using a standard, easy-to-read report format. A draft report should be submitted not later than the agreed date at the inception meeting. The size of the report should be approximately 25 pages , clearly written in English, using an agreed font styles and sizes as shall be agreed at the inception meeting.

The feasibility study report may consist of.

- I. Table of contents

- II. List of Tables
- III. List of Figures
- IV. Executive summary and recommendations not exceeding 2 pages;
- V. Introduction Chapter
- VI. Methodology Chapter
- VII. Evaluation findings chapter
- VIII. Conclusion and recommendations chapter

The selected consultant will have to sign a confidentiality document that will ensure that all information obtained from the organization is not shared with any other parties during and after the assignment except with explicit sign off from RIDO SACCO. That all products generated from the study shall be handed over to RIDO SACCO along with the feasibility study report and be treated as the sole property of RIDO SACCO.

### **Consultancy duration**

The consultancy will cover a period of 6 days from the time the contract is signed. The period will cover desk review of secondary data, data collection, data analysis, presentation of preliminary results and feasibility study final report submission.

### **10. CV of the Consultant or Consultants for the case of a firm.**

- a) Outlining Consultant previous experience and accomplishments as it relates to the skills and knowledge needed to fulfill the requirements of the TOR.
- b) List of 3 referees who can attest to Consultant's experience and expertise as in relation to this task.

Upon submission of Technical and Financial proposals, RIDO SACCO shall conduct a technical review closely against this stated list of requirements in combination with the previous section of this ToR.

RIDO SACCO will then make a contract with the successful consultant to undertake the Evaluation. After contract signing, RIDO SACCO shall hold an inception meeting with the consultant to take him/through the key result areas of this assignment and a general induction to the project. Important documents regarding the project shall be sent to the consultant for a desk review to aid the development of a robust evaluation plan and tools.

Interested and qualified Consultants meeting the above criteria should submit their Technical and Financial proposal to - with the subject line "TECHNICAL AND FINANCIAL PROPOSAL TO CONDUCT AFEASIBILITY STUDY ". On the email:  
[ridosacco@yahoo.com](mailto:ridosacco@yahoo.com), [ngabiranoj98@gmail.com](mailto:ngabiranoj98@gmail.com) and [birungiabubaker@gmail.com](mailto:birungiabubaker@gmail.com)

Applications should be submitted by 21<sup>ST</sup> September, 2024, 17:00. Application received after this time will not be considered.

**Note:** *Both individual and consultancy firms are encouraged to apply*