REQUEST FOR PROPOSAL (RFP)

TERMS OF REFERENCE

CONSULTANCY TO SUPPORT COOPERATIVE UNIONS IN SACCOS REGISTRATION, LICENSING AND FINANCIAL PRODUCT DEVELOPMENT

1. Background and Overview.

German Sparkassenstiftung for International Cooperation (DSIK) is a German development organisation and the development-policy arm of the Sparkassen-Finanzgruppe. DSIK promotes sustainable financial inclusion by strengthening financial institutions and supporting them to provide appropriate, accessible and sustainable financial services, particularly to small and medium-sized enterprises (SMEs), SACCOS, low-income households and other underserved groups. DSIK has been implementing financial development initiatives in Eastern Africa for more than a decade, working with financial institutions, SACCOS, microfinance institutions, cooperative organisations and other sector stakeholders.

In Tanzania, DSIK has been active since 2012 and has worked with key institutions in the financial and cooperative sectors, including the Tanzania Association of Microfinance Institutions (TAMFI), the Tanzania Cooperative Development Commission (TCDC), the SELF Microfinance Fund and the Savings and Credit Co-operative Union League of Tanzania (SCCULT). DSIK's support in Tanzania focuses on strengthening financial service providers, improving institutional capacity, promoting financial inclusion, developing appropriate financial products and strengthening the overall cooperative and microfinance ecosystem.

The SAFI Start-Up Fund is an initiative of DSIK Tanzania implemented in partnership with SCCULT to strengthen cooperative-based financial systems and expand access to sustainable financial services for members of Agricultural Marketing Cooperative Societies (AMCOS). The initiative supports selected AMCOS to establish and operationalise SACCOS that can provide appropriate savings, credit and other financial services to their members.

The SAFI initiative responds to the need for stronger linkages between agricultural cooperatives and formal financial services. Through the initiative, selected AMCOS will be supported in areas including SACCOS registration and formalisation, governance and management capacity, establishment of basic operational systems, development of appropriate financial products, and strengthening the sustainability of the newly established SACCOS. The initiative is designed to help participating institutions move from establishment to practical operations and ultimately provide reliable financial services to their members.

The SAFI Start-Up Fund therefore contributes to DSIK's broader objective of strengthening local financial structures and increasing access to inclusive financial services, particularly for rural communities and members of agricultural cooperatives. It also supports the development of stronger, member-owned financial institutions that can contribute to savings mobilisation, access to credit, agricultural value-chain financing and improved economic opportunities for cooperative members.

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2. Objectives of the Assignment

2.1 The General Objective

The general objective of the assignment is to provide support to Seven supported Cooperative Unions/Societies in the establishment, registration and licensing of SACCOS and in the development of appropriate financial products tailored to the needs of their members and target value chains

2.2 Specific objectives

a. Conduct a diagnosis of the current status and readiness of each participating Cooperative Union/Society in establishing, registering and licensing a SACCOS, identifying key gaps and priority actions
b. Provide technical support guiding each participating Cooperative Union through the full SACCOS registration and licensing process
c. Develop practical, member-centred financial products — including savings products, credit products, and green finance products — tailored to the agricultural, fisheries, and value-chain contexts of each participating Cooperative Union.
d. Develop accompanying financial product operating manuals and credit policies that define the terms, eligibility, procedures, risk controls, and monitoring requirements for each product.

3. Scope of the Assignment

The consultant shall be responsible for undertaking the assignment in accordance with the objectives of these Terms of Reference. The scope of work shall include, but not be limited to, the following activities.

3.1 Diagnostic Assessment

The consultant shall conduct a participatory diagnosis of Cooperative Union current organization capacity including financial readiness, member mobilization, share capital readiness, governance structures, and operational capacity to identify strengths, gaps and priority improvement areas.

3.2 SACCOS Registration and Licensing Support

The consultant shall provide hands-on technical support to each participating Cooperative Union to complete the full SACCOS registration and licensing process under TCDC. For unions that have already commenced registration, the consultant shall identify outstanding requirements and support completion. For unions at an earlier stage, the consultant shall guide the full process from initiation. Support shall include the following areas:

i. Bylaw development or review: drafting or reviewing the SACCOS constitution and bylaws to ensure compliance with TCDC requirements, incorporating appropriate provisions for governance, membership, share capital, loan policy, supervisory committee, and annual general meetings

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ii. Registration documentation: preparing, reviewing, and submitting all required registration documents to TCDC, including application forms, meeting minutes, member registers, and declaration documents

iii. Governance structures: supporting the establishment of a functioning board of directors, credit committee, and supervisory committee, including the drafting of terms of reference for each governance body

3.3 Financial Product Development

Based on the institutional readiness assessment and in parallel with registration support, the consultant shall facilitate a participatory financial product development process with each Cooperative Union. The process shall ensure that products are grounded in member needs, viable within the SACCOS's financial capacity. The consultant shall:

i. Assess the financial needs and preferences of potential SACCOS members.

ii. Identify priority savings and credit needs.

iii. Facilitate participatory financial product design with SACCOS leadership and relevant stakeholders.

iv. Develop product specifications, including eligibility criteria, loan amounts, repayment periods, pricing, collateral/security requirements, and other relevant terms.

v. Support the development of relevant documents including operating manuals and procedures, credit policy and internal controls.

4. Key Deliverables of the Assignment

The consultant shall be expected to produce the following deliverables:

a. Inception report, including key findings and recommendations.
b. Registration and Licensing Support.
c. Developed practical viable financial products including the following but not limited to:
    - **Savings Products including;** Ordinary Savings, Fixed Deposit, Youth Savings, Women Savings, Children's Savings and Group Savings.
    - **Credit Products including;** Agricultural Production Loans, Seasonal Crop Loans, Livestock Loans, Fisheries Loans, Equipment Finance, SME Loans, Green Finance Loans, Renewable Energy Loans, Women Enterprise Loans, Youth Enterprise Loans and Emergency Loans.
d. Financial Product Operating Manuals: One comprehensive operating manual per SACCOS, covering all developed savings and credit products in both English and Swahili

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e. Credit Policies: A standalone credit policy document per SACCOS, in both English and Swahili, covering all credit products, approval processes, portfolio management, delinquency classification, and recovery procedures.
f. Materials and Resources: All PowerPoint presentations, facilitation guides, templates, and member-facing materials developed during the assignment shall be submitted in editable format alongside the final report
g. Final Assignment Report: A comprehensive final report consolidating the findings, outputs, and recommendations of the full assignment

5. Methodology

The consultant shall propose a methodology as part of the technical proposal. The methodology should demonstrate a clear understanding of the assignment and describe the proposed approach to:

a. Conducting the diagnostic assessment;
b. Provide technical assistance based on the identified gaps and support the Cooperative Unions through the required registration/licensing steps.
c. Developing financial products and operating manuals

6. Work plan

The consultant shall submit an indicative work plan as part of the technical proposal. The work plan should outline the sequencing of activities, level of effort and implementation schedule for the assignment and shall be consistent with the proposed methodology.

7. Timetable and logistics

This assignment is to be undertaken in Tanzania, between September 2026 – May 2027. The place and the dates will be specified depending on the consultant and SACCOS's availability and timing. Meetings can be held remotely with the use of digital tools, depending on the travel arrangements. The final report shall be available by May 2027 at the latest. The consultant will be supported by the DSIK technical team to make optimal use of the means available.

DSIK shall:

a. Organize all workshops.
b. Provide access to institutions and project documentation

The consultant shall:

c. Develop all financial manuals from scratch.
d. Conduct field assessments at all seven institutions.
e. Produce bilingual (English and Swahili) materials.
f. Submit editable Word, Excel and PowerPoint files.

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g. Concerning participants: Have the daily attendance sheet signed by each participant and each trainer (please use the template that will be shared by DSIK).
h. The partner beneficiary commits itself to make its members of the Board and staff available to participate during the assignment and will provide all information and documentation that is requested by the consultant to execute his assignment in the best circumstances.

8. Reporting

The consultant shall submit a final assignment report within two (2) weeks after completion of the assignment. The report shall include, at a minimum:

- A summary of the activities undertaken;
- Findings from the SACCOS diagnosis;
- Developed and agreed strategic goals
- A summary of the developed financial products and their operating manuals.
- A training delivered and participant engagement;
- Key recommendations for SACCOS, DSIK, SCCULT and TCDC; and
- Annexes, including the final training and workshop reports etc.
- The consultant shall also submit all supporting documentation and training materials developed under the assignment.

9. How to apply:

We invite qualified consultants to submit a technical and financial proposal demonstrating your suitability for this assignment. Your submission should include:

a. **A brief technical proposal** outlining:
    - Your understanding of the assignment.
    - Your proposed methodology and approach
    - An indicative work plan and implementation schedule
    - Any assumptions or recommendations relevant to the successful delivery of the assignment.
b. **A financial proposal** indicating:
    - The proposed daily professional fee in TZS;
    - The estimated level of effort (number of working days); and
    - Any anticipated reimbursable costs, where applicable.
    - The consultant's daily rate shall be fully inclusive of all professional services and personal travel-related costs, including local/inter-city transport, accommodation, and per diems. No separate travel reimbursements will be provided to the consultant.
    - The consultant must be registered with the Tanzania Revenue Authority (TRA) and able to issue an official Electronic Fiscal Device (EFD) receipt for all payments.
c. **An updated CV** highlighting relevant experience.

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10. Required Qualifications for consultant.

- Master's degree in Business management, Finance, Banking, Economics, Microfinance, Agricultural Finance or related field.
- Minimum eight years of relevant experience.
- Demonstrated experience developing financial products, credit policies and risk management systems for SACCOS, MFIs or cooperative financial institutions.
- Experience with agricultural finance and cooperative banking is an advantage.
- Excellent English and Swahili writing and facilitation skills.

Those who qualify shall send their application to office.tanzania@dsik.org and CC to Jennifer.Sisila@dsik.org before 31st August 2026.

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