

**TERMS OF REFERENCE | BRAC UGANDA BANK LIMITED**  
**CONSULTANCY SERVICES TO FACILITATE BUSINESS PROCESS REENGINEERING FOR BRAC**  
**UGANDA BANK LIMITED**

## **1. Summary**

Business process reengineering for both front and back office processes of BRAC Uganda Bank Limited (BUBL) to increase operational efficiency.

## **2. Organizational Profile**

BRAC Uganda Bank Ltd (BUBL) transformed into a Tier 2 bank on 25 April 2019, following a successful history as a leading microfinance service provider in Uganda. Its microfinance operations launched in 2006 with two core product offerings: microfinance group loans and small enterprise loans. Today, BUBL operates 32 branches and 126 satellite offices covering 84 out of 146 districts in Uganda. The Bank is operationally and financially self-sustaining with over 175,000 active borrowers as at December 2023. Upon transformation into a Tier 2 financial institution, BUBL was licensed to mobilize customer deposits and hold and operate savings accounts. 94% of BUBL's borrowers are women and 88% are served through satellite offices in rural areas while an estimated 41% of BUBL's customers live below \$3.20/day.

BUBL operates with the mission to provide financial services responsibly to populations living at the bottom of the pyramid, especially women living in rural and hard-to-reach areas.

BUBL is implementing the Women Economic Empowerment project aimed at fast-tracking the growth of small scale women entrepreneurs and their ability to manage their businesses. As part of the project, the bank seeks to reengineer its business processes in order to optimize the organization for scale.

## **3. Objective of the Consultancy**

1. Review and reengineering of customer facing and back office business processes
2. Change management for implementation of the reengineered business processes

## **4. Scope of Work**

The specific scope of work for this assignment include the following:

- Carry out process identification and develop detailed work plans for the phased analysis and reengineering of both front and back office processes.
- Train selected internal staff in business process reengineering. Build the capacity of project team in business process analysis and documentation to support ongoing process documentation.

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- Conduct thorough analysis of and facilitate the documentation of as-is business processes & systems through observation, interviews, data analysis, etc., together with respective departmental representatives.
- For each of the business processes, collect baseline data on the performance of the processes on key KPIs. Put in place procedures for monitoring KPIs and process performance following implementation of the changes.
- Carry out business process analysis and prepare high-quality process documentation in line with the best practices. Work with departmental heads to ensure the objectives of the required improvement are identified, owned, documented and measured in order to allow progress reporting.
- Work with heads of department and departmental representatives to design to-be business processes that deliver increased revenue, reduce cost, or qualitative improvements like customer satisfaction, with strong controls and KPI measurement. For each process, put
- Carry out high level review of existing systems, recommend new automation tools for processes that can be digitized and recommend changes to existing system functionalities to achieve the process and efficiency improvements.
- Implement and monitor proper change management practices across the organization to ensure adoption of the changes. Support the bank in building a culture of continuous improvement and putting in place proper monitoring and evaluation systems for processes.
- Document lessons learned, outcomes and impacts of the intervention, contribute to generation and dissemination of knowledge gained from the project.
- Share a final report compiling all recommendations with justifications and provide detailed modalities for each prototype/redesigned product. Ensure structured handover of project documents and plans to BUBL management for proper implementation and conduct short training sessions, if necessary


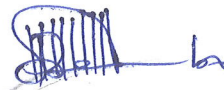
## 5. Deliverables and Key Timelines

The duration of the engagement is expected to be over 9 months counted from contract signing and is expected to be completed by early Q4 2025.

Activities should begin upon contract award. At the conclusion of the project, all deliverables must be handed over to BUBL management for implementation.

## 6. Qualification of the Consultant/Firm

- At least 8 years experience in business process reengineering. Experience in conducting business process reengineering exercises in a financial services setting in Uganda. Previous experience in similar work in Uganda is preferred.
- Thorough knowledge of bank operational processes and procedures. Expertise, training or certification in key business process improvement tools such as Lean, Six Sigma, CBAP, ITIL 4 etc.
- Experience in developing or implementing software applications in the financial services sector.
- Knowledge of regulatory environments in financial services sector of Uganda.

- Strong analytical, research, and writing skills with expertise in survey and qualitative research in the form of interviews and focus groups with low-income communities (in local languages)
- Proactive project management skills with strong attention to detail. Experience working under tight deadlines with a multilateral team across time zones and managing a rigorous schedule of data collection.
- Fluency in English required.

## 7. How to Apply

If you meet the above qualifications, please submit a technical proposal detailing your previous experience in conducting similar work, a proposed work plan with tentative timeline, a proposed budget, and CVs. The technical proposal should be no more than six pages (excluding profile, budget and CVs).

All proposals must be submitted by email to [procurement\\_mfug@brac.net](mailto:procurement_mfug@brac.net), [diana.luutu@brac.net](mailto:diana.luutu@brac.net) and [kiseka.denis@brac.net](mailto:kiseka.denis@brac.net) no later than 14 August 2024 at 11.59pm East African Time (EAT). Any questions can be submitted to the same email address prior to the submission deadline.

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