

TERMS OF REFERENCE

Enhancement of the Development Bank of Nigeria's (DBN) BizAid Application

Reference No: NG-DBN-249347-CS-CDS

Hiring of a consulting firm to build new functionalities and features in the DBN BizAid platforms.

I. Background

The Development Bank of Nigeria (DBN) Plc. is a wholesale development finance institution licensed and supervised by the Central Bank of Nigeria (CBN), with the objective of addressing the access to finance gaps of underserved Micro, Small and Medium Enterprises (MSME) in Nigeria.

DBN's purpose is centred around the following mandates:

1. To increase access to finance for MSMEs by providing Credit Lines to Participating Financial Institutions (Commercial Banks, Microfinance Banks and other DFIs) for on-lending to this segment.
2. To provide Partial Credit Guarantees to Participating Financial Institutions (PFIs) – via its wholly-owned subsidiary IMPACT Credit Guarantee Company – to encourage them to take on the risk of lending to MSMEs.
3. To provide Capacity Building for PFIs to enhance their ability and willingness to lend to the MSME segment.

The DBN BizAid was conceived and built as an outreach tool to the Nigerian MSMEs. The omnichannel platform is in three formats (web, IOS mobile app and android app) that has the following features for users:

1. Learning portal
2. Loan calculator
3. Accounting and Expense Tracker
4. Testimonials
5. Chat
6. Push notification

These tools have been provided to all MSMEs to aid their business and help them prepare to access loans from our PFIs. The data being captured will also be added to the MSME data set to increase the level of information available to the DBN for decision making and advocacy.



2. Objective of the Assignment & Scope of Work

The DBN BizAid platforms requires an upgrade with additional functions which will ensure increased usefulness and engagement with users. This way, the platform becomes a rich data source that can be mined for M&E activities.

Other specific objectives to be achieved include:

- Extend the testimonial page to include featured stories / interviews with MSMEs.
- Create a hub / community for MSME collaboration.
- Integrate with Learning Management system and chatbot for MSME trainings and feedback.
- Inclusion of toolkits such as business templates, task manager, budgeting etc.
- Offline access to some features such as business management toolkits
- Support for Nigerian major languages including pidgin English, Yoruba, Hausa, and Igbo languages.

#	FUNCTIONAL AREA & SPECIFICATION	REQUIREMENTS
1.	Usability	1. The BIZAID Mobile App should also have a web facing interface (with the same functionalities of the mobile App), which will be accessible via a subdomain. 2. Optimized app display for different screen sizes. 3. Create a robust list of FAQs to provide guide on app usage. 4. Use of simplified and concise language. 5. Support for Nigerian major languages including pidgin English, Yoruba, Hausa, and Igbo. 6. Offline access to allow availability of a few features on the app (e.g., Budget, Accounting etc.). 7. Support for uploads of featured interviews / success stories of MSME on a periodic basis (monthly / quarterly).
2.	Business Management Toolkit	✓ Business templates and guides such as Business plan, Sales proposal, Marketing plan etc. ✓ Business assessment and loan application checklist to help MSME prepare for a loan application.



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		✓ Peer benchmarking tool that helps MSMEs benchmark themselves against sector peers in relevant business performance parameters (cost, account payables, inventory etc.).
3.	MSME Hub	✓ An MSME hub / community to allow interaction among MSMEs as well as with experts and business mentors. ✓ A meeting place for PFIs, Fintechs and MSMEs
4.	Integrations	✓ Integration with the Learning Management System for training delivery. ✓ Integration with a Chatbot for conversations, feedback, and FAQ about DBN, loans.
5.	Business Operations Management	✓ Task manager for managing to-do lists. ✓ Budget management for managing and tracking budgets.

3. Deliverables and Reporting

As part of the Firm's response to the Request for Proposals, a draft workplan shall be submitted, proving details of job specific milestones in response to the scope of work presented above.

The consultant shall work with the Corporate Communications department of DBN, and in addition to job specific milestones to be agreed upon, the consultant shall provide the following:

- Inception report, this will include a current state assessment.
- Weekly progress reports.
- Project completion report.

The following tasks are expected to be carried in completing the different phases which will also serve as milestones in the reporting and payments.

Milestone 1 – Business Requirements Gathering and Analysis

Milestone 2 - Design, Build and Test.

Milestone 3 – Administrative Training and Go Live

4. Payment Schedule:

The firm will be paid upon timely submission of agreed deliverables as stated in Section 3 above. The firm shall submit undisputed monthly progress reports and other deliverables, that will be reviewed by the Head, Corporate Services and Head, IT.



Payment of contract sum will be made with respect to each deliverable as follows:

Milestone 1 – 15%

Milestone 2 – 35%

Milestone 3 – 50%

5. Timeframe

The assignment will be over a period of **six (6) months** from the agreed commencement date.

Milestone 1 – Business Requirements Gathering and Analysis to be completed within 4 weeks of contract execution.

Milestone 2 - Design, Build and Test of platforms to be completed within 16 weeks of contract execution.

Milestone 3 – Administrative Training and Go Live to be completed within 24 weeks of contract execution.

6. Qualification and Experience:

Evidence of Consultant's experience in implementing similar projects on website development and mobile application development.

The following must be provided:

1. Reference from a top Financial Institution
2. At least 5 years relevant experience
3. Evidence of carrying out a similar job for a Development Finance Institution, this can be an ongoing work.

Key staff must include the following:

- a. Website developer with minimum of 5 years' experience
- b. At least one User Experience/ User Interface designer with minimum 3 years' experience
- c. Mobile application developer with minimum of 5 years' experience
- d. Project manager with minimum of 5 years' experience
- e. Quality assurance tester with minimum of 3 years' experience