



REQUEST FOR EXPRESSION OF INTEREST

Subject: Consultancy Services for development of policies

1. GENERAL BACKGROUND

COPEDU PLC is a Public Limited Company licensed by the National Bank of Rwanda to operate as a Microfinance Institution, registered in the office of the Registrar General with Company Code 100544626, P.O. Box 4053 Kigali.

COPEDU PLC is seeking expression of interest from qualified, self-motivated and experienced Company/ Consultant to develop different policies in accordance with institution's requirements and standard norms.

2. OBJECTIVES OF THE ASSIGNMENT

The general objective of the assignment is to develop the policies that provide guidance and instruction to management and staff. Policies must be in line with institution's code of conduct, respond to related national regulation law and respond to international standards, in Social and environmental performance management.

Interested Companies must provide information indicating that they are qualified to develop different policies by submitting a brief technical understanding, Company profile, competence of their staff, completion certificates, and/or contracts of past services or ongoing services.

Below is the list of Policies to be developed:

Policies suggestions	Policy title	Regulation establishing the policy	Why do we need the policy
1. Consumer protection policy and procedures	Fair treatment of consumers' policy	REGULATION N° 55/2022 OF 27/10/2022 RELATING TO FINANCIAL SERVICE CONSUMER PROTECTION	A Fair Treatment of Consumers' Policy is not only ethically sound but also strategically important for businesses. It builds trust, enhances reputation, ensures compliance with laws and regulations, and ultimately contributes to the long-term success and sustainability of a company
	Disable people special treatment policy	REGULATION N° 55/2022 OF 27/10/2022 RELATING TO FINANCIAL SERVICE CONSUMER PROTECTION	A special treatment policy for disabled individuals is not only legally required in many cases but is also a vital step towards creating a more inclusive, compassionate, and equitable society for all. It benefits individuals, businesses, and society as a whole
	Policy for compensation to the financial service consumer	REGULATION N° 55/2022 OF 27/10/2022 RELATING TO FINANCIAL SERVICE CONSUMER PROTECTION	A compensation policy for financial service consumers is essential for maintaining trust, accountability, and fairness in the industry. It protects consumers from financial harm, encourages responsible behaviour among service providers, and supports the overall stability and reputation of the financial services sector.
2. Product development	Promotion and advertisement policy	REGULATION N° 55/2022 OF 27/10/2022 RELATING TO FINANCIAL SERVICE	A Promotion and Advertisement Policy is essential for ensuring that promotional efforts are conducted in a legal, ethical, and effective manner. It protects the

and marketing policy		CONSUMER PROTECTION	organization from legal liabilities, maintains brand integrity, and builds trust with consumers and stakeholders. Additionally, it provides a framework for measuring the success of promotional campaigns and adapting to changing market conditions
	Customer segmentation policy	Deemed necessary	A well-executed Customer Segmentation Policy is instrumental in optimizing marketing strategies, improving customer satisfaction, and driving overall business success by aligning products, services, and communication with the diverse needs of different customer segments
	Customer retention policy	Deemed necessary	A Customer Retention Policy is a strategic approach adopted by businesses to retain their existing customers and encourage repeat business. It is a crucial aspect of a company's overall business strategy
	Product design policy		A well-crafted Product Development Policy is crucial for aligning product development efforts with business strategy, optimizing resource allocation, managing risks, fostering innovation, and ensuring the successful introduction of high-quality products to the market
	Market intelligence Policy		A Marketing Intelligence Policy is essential for organizations seeking to stay competitive and relevant in their industry. It empowers decision-makers with the information needed to make strategic

			choices, respond to market changes, and maximize opportunities for growth and success.
	Pricing policy	REGULATION N° 55/2022 OF 27/10/2022 RELATING TO FINANCIAL SERVICE CONSUMER PROTECTION	A pricing policy is crucial for several reasons, impacting various aspects of a business-like Profit Maximization, Competitive Positioning, Revenue Stability, Customer Perception and Value, Market Penetration.
3. Liquidity management and investment policy	Liquidity management and investment policy	REGULATION No 61/2023 OF 27/03/2023 ESTABLISHING RISK MANAGEMENT FRAMEWORK FOR DEPOSIT-TAKING MICROFINANCE INSTITUTIONS	A Liquidity Management and Investment Policy is crucial for organizations to maintain financial stability, comply with regulations, optimize cash flow, and support strategic growth initiatives. It helps protect against liquidity risks and market volatility while ensuring that surplus funds are invested prudently
	Savings policy	REGULATION No 61/2023 OF 27/03/2023 ESTABLISHING RISK MANAGEMENT FRAMEWORK FOR DEPOSIT-TAKING MICROFINANCE INSTITUTIONS	A savings policy in banks refers to a set of guidelines and practices aimed at encouraging individuals and businesses to save money. This policy serves various important purposes for both the banks and the overall economy.
	Investment policy	REGULATION No 61/2023 OF 27/03/2023 ESTABLISHING RISK MANAGEMENT	An Investment Policy is crucial for organizations to effectively manage their financial resources and make informed investment decisions. It supports long-term financial sustainability, compliance



		FRAMEWORK FOR DEPOSIT-TAKING MICROFINANCE INSTITUTIONS	with legal and regulatory requirements, and responsible investment practices. Additionally, it fosters accountability, transparency, and stakeholder trust in the organization's financial management processes
4. Capital Mobilization and dividend policy	Capital mobilization policy	REGULATION No 61/2023 OF 27/03/2023 ESTABLISHING RISK MANAGEMENT FRAMEWORK FOR DEPOSIT-TAKING MICROFINANCE INSTITUTIONS	A Capital Mobilization Policy is crucial for organizations, especially financial institutions, to effectively manage and mobilize capital. It supports financial stability, growth, and strategic initiatives, while also ensuring compliance with regulatory requirements. Additionally, it enhances transparency, accountability, and stakeholder confidence in the organization's financial management practices
5. Business plan and Budget policy	Business plan and budget policy	REGULATION No 61/2023 OF 27/03/2023 ESTABLISHING RISK MANAGEMENT FRAMEWORK FOR DEPOSIT-TAKING MICROFINANCE INSTITUTIONS	A Business Plan and Budget Policy is crucial for organizations to effectively plan, manage resources, and achieve long-term success. It guides strategic decision-making, attracts stakeholders, and provides a framework for measuring performance. Additionally, it promotes transparency, accountability, and adaptability in the organization's operations
6. Project Management policy	Safeguarding policy	Needed for acquiring grants	A Safeguarding Policy is critical for organizations working with vulnerable populations to ensure their safety, protection, and well-being. It helps maintain legal compliance, build trust,

			and foster a culture of safety and care. Additionally, it provides a framework for reporting, accountability, and continuous improvement in safeguarding practices.
	Project management manual	Needed for acquiring grants	A Project Management Manual is essential for organizations to establish standardized, effective, and efficient project management practices. It supports project delivery, risk management, communication, and compliance with organizational standards. Additionally, it fosters a culture of accountability, continuous improvement, and quality in project execution
7. Procurement and logistics policy/Review	The policy governing institution logistics, operational and capital expenditures	REGULATION No 61/2023 OF 27/03/2023 ESTABLISHING RISK MANAGEMENT FRAMEWORK FOR DEPOSIT-TAKING MICROFINANCE INSTITUTIONS	A policy governing institution logistics, operational, and capital expenditures is essential for effective resource management. It supports strategic alignment, compliance with legal requirements, risk management, and transparent decision-making. Additionally, it promotes accountability, continuous improvement, and sustainable resource allocation practices within the organization
8. Cyber security policy	Cyber security policy	REGULATION No 50 /2022 OF 02/062022 ON CYBER SECURITY IN REGULATED INSTITUTIONS	A cybersecurity policy is a crucial component of an organization's overall risk management strategy. It outlines the rules, practices, and guidelines that employees and other stakeholders must follow to ensure the confidentiality,



			integrity, and availability of the organization's information assets.
9. Business Continuity Management Policy		10. REGULATION No 43/2022 OF 02/06/2022 GOVERNING BUSINESS CONTINUITY MANAGEMENT AND OPERATIONAL RESILIENCE FOR REGULATED INSTITUTIONS	11. A Business Continuity Policy is critical for banks to ensure the uninterrupted delivery of essential services and operations during unexpected disruptions or emergencies
10. Information technology Policy/Review	Information and communication policy	REGULATION No 61/2023 OF 27/03/2023 ESTABLISHING RISK MANAGEMENT FRAMEWORK FOR DEPOSIT-TAKING MICROFINANCE INSTITUTIONS	An Information and Communication Policy is essential for organizations to effectively manage and protect their information assets. It promotes compliance, privacy, security, and transparency in information handling and communication practices. Additionally, it supports strategic objectives, risk management, and stakeholder trust.
11. Internal control and	Internal control policy	REGULATION No 61/2023 OF 27/03/2023 ESTABLISHING RISK MANAGEMENT FRAMEWORK FOR DEPOSIT-TAKING	The Internal Control and Audit Policy plays a critical role in ensuring the effective governance, risk management, and compliance within an organization.



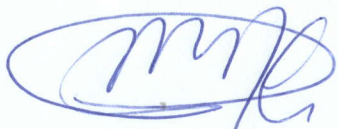
audit policy/Review		MICROFINANCE INSTITUTIONS	
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3. THE SHORT-LISTING CRITERIA WILL FOCUS ON:

- Profile of the Company and its personnel/ consultant profile
- Company's eligibility documents (Tax clearance from RRA, Full RDB certificate, RSSB certificate, ...)
- General experiences in Financial institutions
- Proof of similar assignments done.
- Proposed timeline

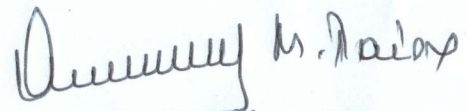
The interested qualified companies/ consultant are encouraged to send their expression of interest to the Head office of COPEDU PLC located at Kicukiro not later than March 4, 2024 at 3:00PM

Done at Kigali, February 20, 2024



NYANGEZI Joseph

Head of Operations

MUYANGO Raissa

Managing Director

21/02/2024