



Terms of references

Co-opSmart mobile app – Develop financial education activities

Strengthening the People's Credit Funds Network (STEP)

January 2023

OVERVIEW OF THE ASSIGNMENT

Objective	Develop online lessons and interactive activities for Co-opSmart app on financial education.
Tentative Start Date	February 2023
Location(s)	Hanoi
User location(s)	Vietnam
Application Deadline	February 12 th , 2023
Language(s)	English and Vietnamese

1. DID and STEP Project

Développement International Desjardins (DID) is a Canadian non-governmental organization founded in Quebec, Canada in 1970 as a non-government-organization which belongs to Desjardins Group – a biggest financial group in Quebec, Canada. The goal of DID is to share the expertise and experience of the Desjardins Group with emerging and developing countries to successfully replicate its cooperative model in other countries within their specific contexts. The mission of DID is to increase power among disadvantaged populations by facilitating access to a diverse range of financial services and by developing individual and community assets. For over 40 years, DID has various projects in developing countries in Africa, America and Asia. In Vietnam, the most current project of DID is “Strengthening the People’s credit fund network – STEP project” which started in 2016. For more information about DID, please visit website: www.did.qc.ca.

Strengthening the People’s credit fund network – STEP project was approved by the Government of Vietnam in November 2017 and was implemented in cooperation with the Cooperative Bank of Vietnam (CBV). STEP project was funded by Global Affairs Canada with the goal to strengthen the capacity of CBV and its network of financial cooperatives, the People's Credit Funds (PCFs) in Vietnam. The overall mandate is to support and advise the CBV and PCFs network in their process of transformation and modernization in order to increase their level of integration and performance. The ultimate outcome of STEP project is to "increased financial security for Vietnamese men and women in targeted rural and agricultural areas by a more integrated and better performing CBV and PCF network". The project aims to strengthen selected PCFs across Vietnam and, upon completion, transfer methodologies and tools to CBV, allowing it to continue deployment of the strategies throughout the entire PCFs network. For more information about STEP project, please visit website: www.did-step.com

In the frame of STEP project, the Financial & Entrepreneurial Skills Strategy is aimed to provide non-financial services, more specifically business development services (BDS) and financial education (FE) to PCF employees, members, and non-members, especially women.

These services should strengthen their financial and entrepreneurial skills and foster the development of tailored products & services.

2. Objectives

Co-opSmart is a financial education application that provide interactive lessons and simple financial tools for entrepreneurs, especially women in rural areas, to make informed financial decisions regarding both production and business activities as well as household management. Currently, there are 4 lessons developed on the app with this orientation and we are targeting to develop more lessons to provide more and more information to end users. Therefore, the objective of this assignment is to develop more lessons to meet the needs.

3. Scope of Work and Requirements

The scope of this assignment is to develop financial education materials **to be uploaded on Co-opSmart mobile app** with the following information and requirements:

- Develop digital contents for 04 (four) lessons under 4 topics as:
 - + Manage your business: cashflow recording (comparison of the forecast with the account balance), budgeting, business, and marketing plan (type of competitors, business expansions plan...)
 - + Loans characteristics: interest (types, how it works), cost of credit, how to avoid insolvency, how to calculate the actual amount (principal + interest) based on the evaluation of its cash flow (previous lesson)
 - + Financial transactions: payment methods (card, cash, mobile money), good practices related to transactions (security and digital literacy: secured transactions, possible frauds, and asset misappropriation)
 - + Work and life balance: self-employment vs. employment, managing family and business finances, balancing between family and work.

Content of these lessons should also refer to existed financial tools on app when applicable.

- Each lesson should have total time to complete of 30 minutes approximately.
- Lessons' activities are composed of various medias, including but not limited to: videos, SCORM, infographics, audio, text, multiple choices questions, true/false questions, drag & drop activities

4. Deliverables

The tender should provide the following deliverables, both in English and Vietnamese:

1. A detailed plan for each lesson with the number of media to be produced, the objective of each media, and the flow
2. Detailed content for each media. For example: detailed scripts of the videos, questions, answers and feedback of the quiz, text and images of infographics, etc.
3. All original and exported versions of all materials/activities: videos (.mp4), soundtrack and audio (.mp3), images (.ai, .png, .jpg...), infographics (.ai, .ppt, .png...), text materials (.docx, .ppt...) ...and all applicable formats shall be hand-overed (in Vietnamese)

5. Qualifications

The selected supplier should be an enterprise, an e-learning firm, an instructional organization or other organizations which are professionally capable, established, and experienced in the domains, as well as registering their operation according to the provisions of law, with working offices and facilities.

Proposals will be evaluated on the following criteria:

- Understanding of the mandate, Co-opSmart's target audience and desired educational content
- Realism of the proposal, consistent with the existing content on Co-opSmart
- Creativity
- Demonstrated previous experience
- Timeline and budget

6. How to apply

The following table depicts the provisional time frame and application guideline of the tender process:

Topic	Time and Details
Main content of tender proposal	Cover page Presentation of the company profile Qualification for the assignment Similar projects conducted Proposed work plan and time schedule Complete financial breakdown
Submission of proposal	Deadline: February 12th, 2023, at 17:00 Local Vietnamese Time Tenders shall submit the proposals (both in English and Vietnamese) <u>by email only</u> to Ms. May TRAN – GEFI Advisor – via may.tran-thi-ha@did-step.com <i>Note: Any proposal received by any other means than email will not be considered. Any proposal received after this deadline shall be considered late, non-responsive and will not be evaluated.</i>
Language of the tender proposal documents	The tender proposal, contractual documents and any correspondence, and all the documents relating to it shall be written and submitted in both English and Vietnamese .
Currency of the financial proposal	All financial information shall be given in VND

Développement international Desjardins (DID) is a world leader in the deployment and strengthening of the inclusive finance sector in developing and emerging countries.

Our expertise is based on over one hundred years of experience accumulated by the Desjardins Group, the leading cooperative financial group in Canada and sixth largest in the world.

We draw on the best practices tested in collaboration with our numerous partners to support the setup, growth and strengthening of financial institutions as well as the development of individual and collective wealth.

Consulting expert, investor and operator of financial institutions, DID provides its specialized expertise in the following fields:

- Mobilization of savings
- Agricultural Finance
- Technological Solutions
- Financing for entrepreneurs
- Investments
- Social Performance
- Training
- Surveillance
- Gender Equality
- Governance
- Green Finance

Focused on the future, DID makes use of all its resources in order to increase access to financial services for communities in developing and emerging countries. Together, we create the future. It is the ultimate reason for our existence.

www.did.qc.ca/en