

# CAPACITY DEVELOPMENT INITIATIVE TERMS OF REFERENCE

## ACTIVITY/ASSIGNMENT TITLE: BUSINESS LOAN PORTFOLIO MANAGEMENT TRAINING FOR CRDB BANK PLC

### 1 Brief Introduction of Employers:

#### 1.1 About CRDB BANK PLC (Partner)

CRDB Bank Public Limited Company (PLC) is a leading Bank in Tanzania providing retail banking, corporate banking, MSMEs and Women-MSMEs services in Tanzania as well as Burundi and DRC Congo. It is the largest bank in Tanzania by assets and profitability. CRDB Bank Public Limited Company (CRDB) was registered June 28, 1996. The bank It has been listed on the Dar es Salaam Stock Exchange (DSE) since June 17, 2009.

Currently CRDB Bank offers a comprehensive range of Corporate and Retail services through a network of over 253 branches. In January 2023, the Bank started implementing the Group's Business Strategy for 2023-2027. The key strategic goal is to be undisputed leader in the market by 2023. Bank's long-term purpose is to improve livelihoods and deliver sustainable impact. Current strategy focuses on 4 key areas women, youth, agriculture and MSMEs.

#### 1.2 About African Guarantee Fund

AGF main objective is to provide financial support and assistance to African SMEs in the most decisive phases of their cycle-Start-up and Growth stages, by sharing the risks involved with Partner Financial Institutions (PFIs)-banks and equity capital investors. The gradual target of AGF is to operate in the whole of Africa by 2017.

#### 2 Background of the Assignment

This Training aims at enabling employees to understand key principles of effective portfolio management and use the knowledge to obtain desired portfolio quality. Training coverage includes loan onboarding, monitoring, managing problem loans, effective loan collection, loan classification, loan provisioning, working recovery strategies, loan structuring etc. Training will further provide CRDB Bank employees knowledge on calculating expected credit loss monitoring under IFRS 9 and other regulatory provisions; CRDB targets to train at least 400 Frontline staff.

#### 3 Training Requirement

The bank seeks to provide comprehensive training to its staff members involved in business loan portfolio management. The primary objectives of this training are to enhance the participants' understanding of business loan portfolio dynamics, risk assessment, mitigation strategies, and best practices in managing a diverse range of business loans.

#### 3.1 Scope of Work:

The training program will cover the following key areas:

- Customer selection and onboarding
- Principles of Business Loan Portfolio Management
- Risk Assessment and Mitigation Strategies
- Loan portfolio classification and provisioning
- Loan Structuring and Documentation
- Financial Analysis of Borrowers
- Monitoring and Early Warning Systems
- Non-Performing Loan Management
- Regulatory and Compliance Considerations
- Technology and Tools for Portfolio Management
- Specific skills in managing women-SME portfolio and green-SME portfolio

#### 3.2 Target Beneficiaries

Portfolio Management staff, Credit Underwriting staff, Managers & SM Business Banking, Relationship Officer, Relationship Managers, Branch Managers, Monitoring team at Head office, ZBMs & ZBAs, Branch Quality Assurance and SAMU staff.

#### 3.3 Specific Training Objectives:

The training program aims to:

- Increase employees understand of key principles of effective portfolio management
- Enhance understanding and ability to Manage problem loans,
- Improve ability to develop workable recovery strategies,
- Improve credit structuring.
- Increase ability to calculating expected credit loss and monitoring under IFRS 9,
- Gain skills of easy identification and develop ringfenced mitigation.
- Special skills-focus on women-financing for the above topics
- Special skills-focus on green financing for all the above topics

#### 4 Brief profile and titles of majority targeted staff/beneficiaries:

- Total 400 staff with background experience in lending, sales, and credit management are expected to be trained. Brief duties of staffs to be trained are:
- Relationship Officers – These are Loan Officers originating MSME loans at branches from branch network countrywide. They oversee loans of up to TZS. 500 million (USD199,579.81). Also responsible for customer recruitment and portfolio quality at respective branches etc.
- Relationship Managers – Originate SME and manage loans from zonal level overseeing loans of up to TZS. 5 Billion. Also responsible for customer recruitment and portfolio quality at zone etc.
- Manager Business Development- These are officers responsible business development at branch level. Also responsible for customer recruitment and portfolio quality at branch level.
- Credit Analysts – Analyzing and making recommendations on credit applications and appraisal from Relationship Officers and Relationship Managers.
- Portfolio Managers – Responsible for product development, portfolio quality, women financing, management of stakeholders on MSME and women segment.

#### 5 Training Methodology/Delivery Options

A key feature of Commercial SME Lending Fundamentals is the flexibility with which it can be administered. The consultant will provide best and cost-effective training modality and class size that will allow best learning space to staff. The course is appropriate for existing and new staff in targeted departments. Due to large number of staff to be trained, this course will be undertaken in batches by

considering maximum class capacity. A Mix of instructional methods including presentations, group discussions, role plays, case studies, etc.

Resources required for the training include training manuals, audiovisual equipment, interactive and participatory encouraging active. It is imperative that all proposals be accompanied by Daily Course Program together with specific Case Study Titles and Group Work topics within the training lectures..

#### 6 Expectations from the Consultant

Commercial SME Lending Fundamentals is designed to provide key skills to Branch Staff, Relationship Managers/Officers, Business Development Managers, and Credit Analysts who deal with the MSME segment of the business within the Bank. It is expected that the Consultant will undertake the following tasks as part of the proposed Methodology:

- Undertake a Training Needs Assessment (TNA) of the staff involved in SME lending business with a view to determining/firming-up the actual skills-gap. The TNA Report must cover skills-gap in as far as women-SME and green-SME lending business is concerned,
- A Training programme will then be developed including identifying country for staff to visit and be exposed to best practice and also embedded as part of the orientation process for new staff joining the SME banking business,
- The Training programme will then be undertaken for the existing staff; and
- Produce periodical reports and final project reports to the Bank.
- To monitor and evaluate trained staff work quality after completion of training as per expected output above.

#### 7 Expected Deliverables

The following are the expected Deliverables or Outputs in hard and soft copies and the indicative timelines.

- Training Needs Assessment Report discussed and approved by CRDB and AGF
- Training materials in soft
- Training Report in hard and soft
- Pre and post Training survey Report

Timelines for Undertaking the Training project is from November 2023. The specific timeline as stipulated in the work plan, below are timelines for broad output:

#	Output	Expected Indicative Timeline
1	Number of staff trained 400	November 2025 to October 2026
2	Project completion report	October 2026

#### 8 Expected Impact

Below are some of the impact the Bank would like to see after the Training include:

- Demonstrate a clear understanding of MSMEs and their financial needs.
- Apply CRM principles to effectively manage and nurture relationships with MSME clients.
- Identify opportunities for providing tailored financial solutions to MSME clients.
- Utilize effective communication and problem-solving skills in client interactions.

#### 9 Criteria/Qualification/Profile of the Consultant:

- A Certified Training Consultancy Firm(s) (Provide necessary registration document);
- Experience in Business Portfolio Management training in Banking Industry;
- Experience in MSME portfolio management in Africa Banking Industry or similar market.
- Experience in Digital and Transactional Portfolio Management in Banking Industry Africa or similar market;
- Experience in green-SME and women-SME lending;
- Curriculum Vitae of all staff that will be directly or indirectly involved this assignment;
- Report (s) showing performance of completion of similar work previously done with references;
- Minimum number of years of experience: 5 years on MSME segment;
- Minimum degree qualification of the Lead and Associate Consultants;
- Expected field experience areas as per training requirements on section 3 above.
- Other experience areas: Financial management, MIS, loan recovery, different working templates including reports, sales etc.

#### 10 Legal Requirements expected from Consultant/Consulting Firms:

Registration documentation per given jurisdiction and to be submitted to Due Diligence before contracting.

#### 11 Confidentiality

Confidentiality clause to be included in Consultancy Agreements.

#### 12 Consultants Registration

Consultants need to register using the following link: <https://www.surveymonkey.com/r/WY8F9FN> (Ignore if you have registered before).

#### 13 Implementation Timeline

It is expected that the Assignment/Activity will commence in November 2025 to October 2026 for a period of about 12 months.

#### 14 Deadline for Submission of Terms of Proposal

The deadline for submission of the proposal is 20th August 2025, by 16:00 hours EAT.

#### 15 Proposals should be emailed to:

Tenders will be advertised at CRDB website, LinkedIn and Newspapers. Tender documents to be submitted to [tenders@crdbbank.co.tz](mailto:tenders@crdbbank.co.tz) Copy to [procurement@africanguarantee fund.com](mailto:procurement@africanguarantee fund.com). All proposals Technical and Financial should be submitted separately and encrypted.

#### The Managing Director

CRDB Headquarters,  
Plot No.25 & 26 Ally Hassan Mwinyi Road &  
Plot No.21 Barrack Obama Road  
P.O. Box 268, 1101 Dar es Salaam, Tanzania  
Tel: +255 (0) 22 21 7441 – 7  
Fax: +255 (0) 22 21 6714  
Email: [info@crdbbank.co.tz](mailto:info@crdbbank.co.tz)  
Website: <http://www.crdbbank.co.tz>

#### Contact Person AGF:

Group CD Director – Patrick Lumumba  
Email: [patrick.lumumba@africanguarantee fund.com](mailto:patrick.lumumba@africanguarantee fund.com)