

TERMS OF REFERENCE (TOR)

Vietnam: The Technical Assistance Project “Mainstreaming Small and Medium-sized Enterprise” funded by ADB to BIDV

Business development solutions to support Small and Medium-sized Enterprises (SMEs) *(Package ADB-BIDV-1.1)*

I. BACKGROUND

1. Small and Medium-sized Enterprises (SMEs) have attached importance to Vietnam’s economic development. According to the White Book on Vietnam’s SMEs published by the Ministry of Planning and Investment, 97.6% of enterprises operating in Vietnam are SMEs, contributing approximate 45% of GDP by the year-end 2014. Nevertheless, SMEs in Vietnam has now faced many difficulties and challenges to compete development, access to the capital and expand production and business. One of main reasons from SMEs are due to: (i) lack of highly qualified human resources; (ii) limits of designed online SME training programs meeting the right need with concise content, designed templates that can be applied into practice; (iii) slow access to digital transformation. Provided that the digitizing is accelerated, SMEs can contribute up to US\$ 30 billion to Vietnam's GDP by 2024 according to the statistics of Cisco Systems, Inc.

2. Seizing the global development trend, the commercial banks have developed with the models “More than banking” or “One Stop Shop”. Some foreign banks like India’s ICICI bank, Singapore’s DBS bank, Turkey’s TED bank have quickly made digitized financial solutions such as online SME portal to match business to business (B2B), online stop shop in which SME’s products can be publically listed, SME Academy online programs to help enterprises access to information in the effective manner and improve their own business performance. In Vietnam, with main aim of enhancing competitiveness for SMEs in the integration period, a variety of policies and programs have been issued to support and promote their role to the economy. Notably, the Law No.04/2017/QH14 on Small and Medium-sized Enterprises has created a favorable, equal and stable investment and business environment for SMEs. As of 3 June 2020, the Government issued the Decision No.749/QĐ-TTg approving the Program on national digital transformation by 2025 with a vision towards 2030 with one of main objectives to establish Vietnamese digital technology enterprises capable of going global.

3. In the recent years, Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) has been side by side with SMEs to overcome difficulties and challenges. This is one of the segment that BIDV mainly focuses on and in line with the Government’s priority policies to support SMEs with a remarkable number exceeding 310,000 customers by 2020, accounting for 39% of the total SME customers in Vietnam. With the SME business development strategy, promotion of digital banking and customer base transformation through the synchronous implementation of business development solutions for SMEs including women-led enterprises are of BIDV’s main focuses to: (i) comprehensively satisfy the need of customers; (ii) expand customer base and provide banking services products; (iii) make great difference and added value with enhanced cohesion between business and the bank.

4. The Technical Assistance (TA) project “Mainstreaming Small and Medium-sized Enterprise” funded by the Asian Development Bank (ADB) with its main objective to increase its capacity and enhance efficiency in serving SMEs including WSMEs. The project will be implemented by 31/12/2021. With expectation of development of synchronous non-financial banking services

solution, BIDV would intend to recruit a qualified consulting firm to support business development solutions for SMEs, specifically:

- (i) Development of online SME portal.
- (ii) Development of SME training material, delivery and organization of standardized training programs.

II. SCOPE OF WORK

5. To build the business development solutions to support SMEs including WSMEs, the selected consulting firm will have capacity to develop these non-financial banking solutions, including but not limited to:

(i) Conduct desk study on international and local experience related to non-financial banking solutions to propose the SME business development solutions, bringing the core values, distinct and long-term development orientation to support SMEs in Vietnam;

(ii) Develop methodology, detailed implementation schedule to ensure the timely progress;

(iii) Make consultations with related stakeholders and find fact findings on SMEs' demand through meetings and surveys. During implementation, the firm should take comments and consultations with ADB, BIDV and its departments to make deliverables with the best;

(iv) Develop the SME business development solutions in order to: (i) support development and business management of SMEs; (ii) suggest the need to use banking services with solutions based on main pillars: Easy-to-understand intuitive knowledge – Simple templates with high application - Comprehensive digital experience - Engagement with banking services - Business connection, specifically:

- *Knowledge*: an online knowledge platform includes a great online training source on corporate governance, financial management, cash flow management, advertising, e-marketing, analysis of client behavior models; digitalization, automation solutions in business operations, etc.
- *Application form*: the training professional groups are built with templates to be directly applied into SMEs' operation;
- *Digital Experience*: All knowledge, training contents and templates will be accessed through the online SME portal.
- *Engagement with banking services*: The developed training professional groups associated with one/some banking services such as credit, insurance, cash flow management, branding, marketing combined with service registration.
- *Business connection*: connection with the independent consulting units to provide in-depth advice to issues related to business operations out of the scope of training knowledge, connection with software suppliers, e-commerce sites, Keb-Hana Bank customers, etc.

Adding that the gender issues and social development should be paid attention to design and implementation of financial and non-financial services to identify beneficiaries, specifically WSMEs and have data for analysis on performance and effectiveness of outputs towards reaching the target of gender equality and social development as key indicator of the project.

6. ACTIVITIES

Activity 1: Development of online SME portal

The online SME portal consists of: (i) SME webpage and; (ii) mobile Application (APP) to be developed to support SMEs to have a homogeneous experience and form a digital ecosystem.

Activity 1.1: Development of online SME webpage

- - Design the platform with advanced and modern technology, customization (upgrade, add, remove contents, features in each stage), friendly interface, mobile accessibility and categorization by customers, industries, customer interaction history record compatible with the current BIDV portal and technology, ensuring implementation of transactions. The contents to design the online SME portal will be mainly focused on:
 - ✓ *Online training*: online training courses and training videos/clips made by the firm;
 - ✓ *Business connection with SMEs*: business connection with corporate customers (Keb Hana Bank); internal business connection with BIDV's SME customers; business connection with organizations, associations, etc.; the channel to connect trading and investment cooperation opportunities between BIDV's SMEs and foreign direct investment enterprises, the foreign market, etc.
 - ✓ *Other connection channels*: connection with the consulting and services suppliers in the fields of tax, law, business management, etc; connection with software services and solutions suppliers, e-commerce; connection with experts to provide consultancy to SMEs;
 - ✓ *Forum*: The forum to be designed for online exchange and feedback from enterprises. Also, one more function with survey tool will be designed in the portal to get opinions from SME customers.
 - ✓ *Storage of downloadable items when decentralizing users*: Templates on business and financial plan for SMEs; information system on industry, market, legal issues, macro-reporting; banking products and services system for SMEs such as exchange rate information, listed interest rates, products / packages of promotions, etc.
- Design the online SME portal with highly interactive, aesthetic and preeminent interface to attract SMEs with the following requirements:
 - ✓ *Content Management System*: easily update the content without the need of programming, adding pages, updating homepage navigation menu, managing users, uploading media content and any other operations needed to control and update the portal most conveniently.
 - ✓ *Language*: interface and contents are in 02 main languages (English and Vietnamese).
 - ✓ *Cross browsing compatibility*: the portal must be able to work on all kinds of web browser (Edge, Firefox, Chrome and Opera).
 - ✓ *Search engine*: Advanced search capability to search and make the returning results that must highlight keywords, remove duplicated results.
 - ✓ *Media gallery*: build tools/available items to be able to create photo gallery or upload videos to be a huge archive to allow users to easily access to.
 - ✓ *Site appearance*:
 - + *Consistent Design* Each section of the site with use of photographs, colors, fonts and layouts should be consistent throughout the whole site;
 - + *Visually Appealing* — The site must have an attractive mix of text and graphics to attract users when accessing to information.
 - + *Easy to Navigate* - The site should have simple and intuitive navigation that allows users to easily identify where they are within the site and where they need to go
 - + *Forms*: the function is developed to allow users easily access to and download
 - ✓ *Site development and management*: Develop web pages to accommodate the proposed navigation scheme; Test the site on the on the server and run concurrently with the existing BIDV site; Provide necessary software and licenses to maintain the site as regulated.
- Testing operation and completion of building the online SME portal based on incorporating all comments from related stakeholders and develop the guiding manual for

use and maintenance and train BIDV's specialized staffs to take over and transfer products to BIDV.

- Propose to have meetings with BIDV, the donor and related stakeholders to take comments and consultations to finalize the training material and the online SME portal.

Activity 1.2: Development of Application (APP) software to support SMEs on smart phone (mobile APP)

- Design and develop mobile APP for the online SME portal to support SMEs on the Android and iOS systems on smart phone, facilitating access to information and contents from the SME portal thanks to utilization of smart phone. Mobile APP is a shortened version of the SME Portal.
- Develop a guiding and administration manual and take responsible to hand over the entire source code of SME webpage and mobile APP to BIDV and organize the training course adequately. During implementation process, the close coordination with related departments and centres under BIDV is of very importance to integrate its existing Information Technology Infrastructure. The consulting firm shall have to provide supporting and maintenance services of the SME portal for at least 1 year.

Activity 2: Development of SME training material, delivery and organization of standardized training programs to be widely deployed in BIVD's banking system and shared on the online SME portal.

Activity 2.1- Development of SME training material

- Prepare the training contents for SMEs which will be posted in the online SME portal. Besides the online designed training courses, the standardized on-job training programs will be delivered for SMEs. The training contents should be concise, easy-to-understand, easy-to apply for SMEs. Each training part will be connected with related banking services, including but not limited to:
 - ✓ *Business decision*: The list of business start-up issues, factors for success, necessary work for the start-up and how to start up and establish the enterprises and related contents;
 - ✓ *Business plan*: templates, business planning and networking techniques, site selection, insurance, attorneys, intellectual property, capital, cash and related contents.
 - ✓ *Enterprise buying and franchising*: Basic knowledge of enterprise buying, methods of valuing a business, choice to buy or franchise a business, basic franchising knowledge and other related contents;
 - ✓ *Business administration*: Market research and analysis, marketing planning, digital marketing, advertising and public relations, customer care, product pricing, sales and business strategy, cash flow management, financial management, accounting, tax, project management, performance management, inventory management, procurement management, trade finance, capital leverage for business development, human resource management, digitization, business life cycle management;
 - ✓ *Data analysis*: Development of models for client behavior and big data analysis;
 - ✓ *Business process management*: Building the process automation solutions;
 - ✓ *Risk management*: Development of risk chart associated with banking solutions; financial, business and operational risk management;
 - ✓ *Templates*: business plan templates; financial plan template and other suitable templates.

The training content is prepared and design by booklet and/or training presentations and/or videos, the templates including Q&A part;

Activity 2.2– Development, edition and production of SME Academy videos

- Develop training contents easily to understand, concisely to attract SMEs to get involved in the training programs;
- Produced videos can be e-learning or video-clips with motion graphics, animation and done in Vietnamese language with subtitles in English. During implementation, the firm can propose/adjust contents appropriately but has to produce at least 90 SME Academy videos which will be approved by BIDV prior to posting on the portal.

Activity 1.3– Organization and delivery of the SME training programs

- Make detailed training plans to organize sample training courses in the form of: (i) on-job training in the North, Central and South; (ii) online training and training for SMEs, BIDV staffs including key training staffs;
- Organize and deliver at least 03 standardized training courses in 3 regions (1course/region with 40 trainees/training course; 1,5 days) for SMEs and BIDV's staffs.
- Coordinate with BIDV to list the trainees and invite related enterprises, organizations and individuals;
- Take opinions from trainees on their assessment of training program and material which enable the firm to finalize and make any recommendations/proposals if any.
- Make the evaluation report on delivering the training programs.
- Have close coordination with BIDV, ADB and related stakeholders to build SME support solutions during the implementation.
- Ensure the implementation schedule and propose related meetings with BIDV, ADB and related stakeholders if needed.

7. Outputs and Timeline

Timeline: This assignment will be implemented from April to December, 2021 (09 intermittent months) as expected. The consulting firm will take responsibility in completing deliverables as in the proposed implementation schedule.

Outputs	General requirements	Timeline
The inception report	Presenting fact findings, desk study on non-financial solutions to develop outputs, methodology, implementation plan, any proposal and recommendations.	01 month after signing the contract
The draft report	The draft performance report is enclosed with draft deliverables; - <i>Draft training material</i> ; - <i>Draft SME portal</i> (SME webpage and mobile APP)	6.5 months after completion of the inception report
The final report	The final performance report is enclosed with final deliverables: - <i>Final training material, organized training courses and produced videos</i> ; - <i>The online SME portal enclosed the guiding manual to use and manage this portal</i> ;	1.5 month after completion of delivering training programs

Reporting requirements: The following outputs will be delivered on schedule. The firm will design the report and build the outputs. The firm is encouraged to supplement or improve the content of the TOR on the basis of consultation with BIDV and the donor. Reports and products are made in English and Vietnamese with editable files. The consultant submits reports and outputs to BIDV and ADB for review and approval. All final deliverables will be ownership of BIDV.

8. Form of contract

The contract is type of lump sum and paid based on quality of outputs as below:

Deliverables	Payment schedule
The inception report	25%
Draft deliverables	50%
Final deliverables	25%

III. IMPLEMENTATION ARRANGEMENTS

9. The Consultant's contract will be administered by the BIDV who will closely coordinate with the donor and related stakeholders in relation to the approval of deliverables. The recruitment shall be fully undertaken within ADB's Consultant Management system, BIDV's recruitment webpage and national newspapers. The consultant is required to register on ADB's Management Consulting system and encourage online submission through ADB's Management Consulting system or directly submission via address: *Small and Medium-sized Enterprise (SME) Banking Department, BIDV, 15th floor, BIDV Tower, 35 Hang Voi str., Hoan Kiem Dist., Hanoi.*

IV. REQUIRED EXPERTISE

10. To do this assignment, the contractor must be local or international or a joint venture firm which will mobilize a team which is responsive to the scope of services and the proposal should include the following:

(i) Provide information about the competency dossier(s) which clearly states operating fields, qualifications and experience of the contractor that is suitable with the outlined scope of work.

(ii) Provide supporting documents related to experience in preparing similar training contents for SMEs, organizing and delivering the training programs with contents on business management, risk management, etc with request of at least 03 similar signed contracts.

(iii) Provide supporting documents related to experience in development of softwares, e-commerce sites, web portals which clearly state experience in implementing IT products for service banks with non-service products with request of at least 03 similar signed contracts;

(iv) Provide Curriculum Vitae (CVs) of key experts mobilizing to perform this task and clearly defining the responsibilities and tasks of each expert.

(v) All key positions to do this task must be: (i) 01 international expert cum leader; (ii) 01 international gender expert; (iii) 01 local IT expert; (iv) 01 local data entry expert; (v) 01 local training expert; (vi) 01 digital art and design expert; (vi) 01 gender expert. The firm can mobilize more non-key experts to perform the outline tasks. Non-key experts will be evaluated on a pass/fail basis and will not be considered in the process of evaluating the Technical Proposal.

V. ESTIMATED BUDGET AND DESCRIPTION OF KEY EXPERTS

11. All costs cover remuneration (man-month), local travel expenses, cost for organizing the training programs and related costs to copyright registration, hosting, maintenance fee and other costs (printing reports, documents, communication, etc). All items to implement this assignment shall be prepared and offered by the firm. Description of positions with the level of efforts will be made as followings:

International expert cum leader: Have at least 15 years of experience in the banking and finance sector; non-financial solutions; SME governance and related sectors with prioritized experience

in developing non-financial solutions for SMEs in the banking sector; Priority to master's degree or higher in the fields of finance, corporate governance, non-financial solutions and related fields. The international expert take responsibility in coordinating with local experts to develop outputs outlined. Main tasks that the international expert will take over as followings:

- Review, do research and evaluate non-financial solutions from international and Vietnamese experience and work with banks, consultants to get input information;
- Evaluate the need, difficulties and challenges that SMEs has coped with managing their own business; access to digital technology and enhance capacity to increase their competitiveness;
- Propose, develop, lead and coordinate with local experts to develop SME business solutions and make detailed implementation schedule to do this assignment.
- Coordinate with local experts to develop the online SME portal, training contents and propose related meetings with BIDV, ADB and representatives of enterprises if needed.
- Coordinate, review and complete all final deliverables to meet requirements.

International gender expert: Have at least 10 years of experience in gender equality, women empowerment and related fields. Have rich knowledge in design and implementation of women-owned SME financial and non-financial products and services. Below are the following main tasks that the gender expert will take over as followings:

- Do research and findings on gender issues, make recommendations/proposal to advance the role of women in SMEs, identify gaps and facing challenges, classify objects, specifically Women-led SMEs, incorporate international best practices when developing the outputs outline;
- Provide services to design and implement women-owned SME financial and non-financial products and services to develop specific training modules, products and services catered on this segment of the population.
- Collect data and do detailed analysis on gender issues to evaluate performance and effectiveness of outputs.
- Team with other experts to make reports and support logistic tasks as requested.

Local information technology (IT) expert: Have at least 10 years of experience in the fields of designing and building software on open source platform such as the portal, e-commerce web, online software, on-demand web-based software and design and development of mobile application; Have knowledge in Native Operating system such as iOS-Swift and Android-Kotlin systems. Experience in designing banking and finance software will be given priority; Have University degree or higher with major in IT, IT applications or similar fields. Below are main tasks that IT expert will take over as followings:

- Do research and findings on some online SME portals developed by the international, regional and local banks;
- Coordinate with international experts and other local experts to have adequate inputs;
- Have findings on available IT infrastructure of BIDV and propose some appropriate solutions to ensure management and operation of the entire system for long term;
- Build online SME portal (web and mobile APP) with clear layout, high aesthetic and friendly interface, ability in mobile access and categorizing customers, industries, keeping customer interaction history in consistent with BIDV portal and compatible with current BIDV technology, ensuring implementation of transactions.
- Do other tasks as mentioned in the Section 6 requesting to coordinate with other local experts to develop the guiding manual to use, operate and maintain the portal and conduct the testing and complete the portal based on incorporating all comments from all related stakeholders.

- Coordinate with other international and local experts to produce, edit and complete the SME Academy videos which will be posted on the portal and used for training SMEs.
- Get involved to organize and deliver the training programs along with other experts and introduce and guide how to access to the portal and propose communication programs for BIDV to help SMEs access to information on the portal.

Local training expert: Have at least 15 years of experience working in the fields of finance, banking, corporate governance and related fields; Have rich experience in compiling and developing training material and delivering the training courses for SMEs; Have great depth of knowledge and expertise in business management, financial business, banking services and related fields. The position is also open for international expert. The position will take over the main following tasks:

- Work with BIDV, SMEs to have detailed assessment on the need and current status to make practical solutions supporting SMEs to access to information, enhance capacity and increase competitiveness;
- Coordinate with the international expert as main local point to develop training contents, template as mentioned in the Section 6 with the concise, easily understandable and accessible contents. All contents must have to be systemized to help IT expert and data entry expert easily standardize to post on the portal;
- Prepare and edit training contents and coordinate with other experts to produce online SME Academy videos as requested.
- Make detailed plan to organize and mainly deliver the on-job or online training courses. During delivery, opinions from trainees must have to collect to finalize contents with the best.
- Work with other experts to develop and complete the online SME portal.
- Complete training contents presented into booklet or SME Academy videos or power point presentations including Q&A part.

Local digital art and design expert: Have at least 8 years of experience in designing webpage, 2D and 2D images, application of other softwares; Priority given to experience in designing application softwares in the field of banking finance. The digital art and design expert will take over main tasks as followings:

- Research interfaces, functions of some online SME portals developed by the international, regional and local banks;
- Coordinate with IT expert to design interface of the online SME portal with high aesthetics with easy-to-use features to attract users;
- Design functions for digital marketing, social networking and even mobile applications (APP) on smart phones (Android and iOS systems) to help end-users to access information from the online SME portal more effectively.
- Do main tasks to design motion graphics, animation and other designs to build the online SME Academy products and to produce high quality of SME Academy videos to attract users.
- Coordinate with IT experts and others to ensure the quality of outputs as outlined.

Local data entry expert: Have at least 8 years of experience in Information Technology and other related fields; Have rich experience in deploying the system, developing and processing database, importing data and modeling data. Below are the following main tasks that the data entry expert to take over as followings:

- Do research and findings on the connection portals and propose non-financial services to support SMEs;

- Coordinate with IT expert and others to build the online SME portal, systemize data and takeover main tasks to import data and post contents and other information on the portal;
- Mainly develop functions on data management, data import and other contents to help users easy-to access and BIDV's administrator easy-to-use after the hand-over.
- Coordinate with other experts to prepare and finalize all reports and deliverables and other logistic tasks as requests and also focus on developing the guiding manual on how to use, manage data and operate the portal.