



# **KUSCCO LTD.**

*Kenya Union of Savings & Credit Co-operatives Ltd.*

*-The SACCO Family Union-*

## **Terms of Reference (ToR) for Associate Consultancy and Training Services**

**Reference No:** KUSCCO/ToR/R&C-ETD/2025

**Date of Issue:** 13th August, 2025

## Table of Contents

1. Introduction and Background.....	1
2. Objectives of the Engagement.....	1
3. General Requirements for All Engagements.....	2
3.1. KUSCCO's Responsibilities/Inputs.....	2
3.2. Legal and Regulatory Compliance.....	3
3.3. Reporting and Communication.....	3
3.4. Contractual Arrangements.....	3
4. Terms of Reference for Associate Consultants (Research & Consultancy).....	3
4.1. Specific Objectives.....	4
4.2. Scope of Work.....	4
4.3. Deliverables and Reporting Requirements.....	5
4.4. Required Qualifications and Experience.....	5
5. Terms of Reference for Trainers (Education & Training).....	5
5.1. Specific Objectives:.....	5
5.2. Scope of Work.....	6
5.3. Deliverables and Reporting Requirements.....	6
5.4. Required Qualifications and Experience.....	7

## 1. Introduction and Background

Since 1973, Kenya Union of Savings and Credit Cooperatives (KUSCCO) Ltd, has been the cornerstone of the Kenyan SACCO Sector, proudly standing as the National umbrella body for SACCOs. Operating under the Co-operative Societies Act CAP 490, we don't just guide; we empower the globally recognized Kenyan SACCO Movement, driving its enduring success and expansion.

**Vision:** "A Sustainable environment for SACCO growth in Kenya,"

**Mission:** "To promote co-operatives through advocacy and provision of market-driven products and services."

**Core Values:** Customer Focus, Teamwork, Innovation and Creativity, and Efficiency.

We are implementing a 3-Year Recovery Strategic Plan (2025-2027) to address past financial and governance issues. This plan aims to restructure operations, realign with our core mission, and unite members for future growth. Key strategic pillars, including "Center of Knowledge," "Business Growth," and "People & Culture," require external expertise to achieve goals like annual training module updates, quarterly publications, and annual SACCO system research.

These Terms of Reference (ToR) outline the general requirements for engagement with external Associate Consultants and Trainers, ensuring all engagements support KUSCCO's recovery, contribute to our income, and follow strict legal and ethical standards.

## 2. Objectives of the Engagement

The engagement of external Associate Consultants and Trainers aims to:

- **Increase KUSCCO's Capacity for Enhanced SACCO Service Delivery:** Enhance KUSCCO's internal capabilities in research, consultancy, education, and training,

directly supporting the achievement of our 2025-2027 Strategic Plan and boosting revenue generation, with a direct impact on the quality and effectiveness of services provided to our member SACCOs.

- **Deliver High-Quality Outcomes:** Ensure the delivery of high-quality, actionable insights, and impactful programs that strengthen KUSCCO's market position and financial health, aligning with our "Center of Knowledge," "Business Growth," and "People & Culture" pillars, and ultimately benefiting our SACCO clients.
- **Promote Openness and Accountability:** Foster transparency and responsibility in all external work, contributing to rebuilding trust and demonstrating our commitment to good governance.
- **Ensure Strict Compliance:** Guarantee strict adherence to Kenyan laws (PPADA 2015, DPA 2019) and international best practices throughout all engagements.

### 3. General Requirements for All Engagements

#### 3.1. KUSCCO's Responsibilities/Inputs

KUSCCO LTD will provide the following to facilitate the engagement:

- **Access to Information:** Provide relevant documents, reports, policies, and data necessary for the assignment (ensuring DPA compliance).
- **Coordination:** Facilitate necessary meetings with KUSCCO staff, management, and member SACCOs.
- **Logistical Support:** Provide basic logistical support such as office space, internet access, and meeting facilities as agreed upon for specific assignments.
- **Counterpart Staff:** Designate a KUSCCO focal point for liaison, coordination, and knowledge transfer, to ensure effective integration of new capacities for SACCO service delivery.
- **Review and Feedback:** Provide timely review and constructive feedback on all deliverables.

### 3.2. Legal and Regulatory Compliance

All engagements must strictly adhere to the following legal and regulatory frameworks:

- **Public Procurement and Asset Disposal Act, 2015 (PPADA) and Regulations, 2020:** KUSCCO's procurement processes will strictly follow PPADA principles, ensuring an open, fair, equitable, competitive, and cost-effective process.
- **Data Protection Act, 2019 (DPA) and Regulations, 2021:** Assignments involving the processing of personal data must strictly follow the DPA. The consultant/trainer will act as a **Data Processor** for KUSCCO (the **Data Controller**) and must provide proof of ODPC registration, enter into a formal Data Sharing Agreement (DSA) where applicable, and implement robust data security measures.

### 3.3. Reporting and Communication

- **Reporting Line:** Consultants/trainers will report directly to the designated KUSCCO Department Manager and the Chief Operating Officer for each assignment.
- **Communication:** Maintain regular and proactive communication through scheduled meetings, email, and other agreed channels.
- **Language:** All reports, deliverables, and communications must be in English.

### 3.4. Contractual Arrangements

- **Contract Type:** Engagements will typically be on a lump-sum or time-based contract, as appropriate for the specific assignment.
- **Payment:** Payments will be milestone-based, upon satisfactory completion and acceptance of deliverables as specified in individual contracts. KUSCCO shall process all payments within a credit period of thirty (30) days from the date of receipt of a correctly submitted invoice. All payments will be made in Kenya Shillings (KES) and will be remitted exclusively to the Service Provider's designated bank account, inclusive of all applicable Kenyan taxes.

## 4. Terms of Reference for Associate Consultants (Research & Consultancy)

### 4.1. Specific Objectives

- Conduct in-depth research on the SACCO sector to generate evidence-based insights that guide KUSCCO's strategic decisions and service development, directly informing and improving KUSCCO's offerings to SACCOs.
- Develop comprehensive reports, policy briefs, and actionable recommendations based on research findings, which KUSCCO's business units can leverage to better serve SACCOs.
- Provide expert consultancy services to address operational and strategic challenges for cooperatives, ensuring compliance with regulatory bodies like SASRA, thereby strengthening the SACCO sector.

### 4.2. Scope of Work

Consultants will typically support the KUSCCO teams on tasks including, but not limited to:

- **Inception Phase:** Develop an inception report, review relevant KUSCCO documents, and finalize the work plan and methodology.
- **Strategic Planning & Business Development:** Assist in creating and reviewing strategic and business plans for member SACCOs.
- **Governance & Policy Development:** Develop and/or review various operational policies (e.g., Credit, HR, ICT, Data Protection, Marketing) and ensure compliance with SASRA regulations.
- **Feasibility Studies & Market Research:** Conduct comprehensive feasibility studies for new initiatives and market research for product development and customer satisfaction relevant to SACCOs.
- **Human Resource Consultancy:** Provide services such as staff recruitment, salary

surveys, job evaluation, and Board evaluations for SACCOs.

- **Branding & Rebranding Initiatives:** Develop and implement branding and rebranding strategies.
- **Data Collection, Analysis, and Reporting:** Design robust research methodologies, collect and analyze data, prepare comprehensive reports, and present findings to KUSCCO leadership and stakeholders.
- **Knowledge Transfer:** Actively engage in sharing knowledge, methodologies, and best practices with KUSCCO staff.

#### **4.3. Deliverables and Reporting Requirements**

Specific deliverables will be outlined in individual contracts, but typically include:

- Inception Report, Interim Progress Reports, Draft & Final Report/Deliverable, Presentations, and a Work Plan/Activity Schedule.

#### **4.4. Required Qualifications and Experience**

- **For the Firm/Organization:** Minimum five (5) years' experience in research and/or consultancy services, specifically within the financial or cooperative sectors.
- **For Key Personnel (Lead Consultant/Researcher):** Postgraduate degree (Master's/PhD) in a relevant field and a minimum of seven (7) years of proven experience leading research and/or consultancy projects.

### **5. Terms of Reference for Trainers (Education & Training)**

#### **5.1. Specific Objectives:**

- Develop, review, and update comprehensive training curricula and modules for SACCOs on various topics (e.g., financial literacy, governance, risk management, digital transformation).
- Deliver engaging, impactful, and participatory training programs to SACCO members, officials, management, and KUSCCO staff.
- Produce high-quality, professionally designed, and user-friendly training materials.

- 
- Contribute to building KUSCCO staff capacity in training management and delivery.

## 5.2. Scope of Work

Trainers will typically perform tasks including, but not limited to:

- **Curriculum Development/Review:** Conduct training needs assessments, develop/review curricula, and ensure alignment with adult learning principles and KUSCCO's strategic objectives.
- **Training Material Development:** Design and produce comprehensive training manuals, handbooks, presentations, and other learning aids. All materials must be submitted to KUSCCO for review and approval at least three (3) working days prior to the assignment and must strictly adhere to KUSCCO's Brand Quality and Standards, in addition to ensuring secure data storage.
- **Training Delivery:** Facilitate and deliver training sessions using various methods (in-person, online, blended) on topics from KUSCCO's training calendar or customized for specific needs.
- **Assessment and Evaluation:** Develop and administer pre/post-assessments, collect participant feedback, provide comprehensive training evaluation reports, and issue certificates of completion.
- **Capacity Building:** Provide hands-on training, mentorship, and coaching to KUSCCO staff involved in training management and delivery, specifically through **Training of Trainers (TOTs)**, to strengthen their ability to serve SACCOs.

## 5.3. Deliverables and Reporting Requirements

Specific deliverables will be outlined in individual contracts, but typically include:

- Inception Report, Developed/Revised Training Curricula and Modules, Comprehensive Training Materials, Training Delivery Reports, Training Evaluation Report, and a Work Plan/Activity Schedule.



#### 5.4. Required Qualifications and Experience

- **For the Firm/Organization:** Minimum five (5) years' experience in training development and delivery, preferably within the financial, cooperative, or adult education sectors.
- **For Key Personnel (Lead Trainer/Curriculum Developer):** Postgraduate degree in Education, Adult Learning, Business Administration, or a related field and a minimum of seven (7) years of proven experience in curriculum development, training design, and delivery.