



GOVERNMENT OF SAINT LUCIA

Department of Economic Development, Transport and Civil Aviation

Saint Lucia Disaster Vulnerability Reduction Project



IDA CREDIT # 5493-LC, SCF Loan # TF 017101, SCF Grant # TF 017143

**Terms of Reference -
Consulting Services to provide Technical Services to the
Saint Lucia Development Bank
With the Procurement and Implementation of a
Centralized Core Banking System**

**May 18, 2018
No Obj. May 31, 2018**

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For Consulting Services for providing
Technical services to the Saint Lucia Development Bank
With the Procurement and Implementation of a
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1. Background

The Saint Lucia Development Bank (SLDB or “the Bank”) is a statutory corporation established by the Act of Parliament No. 12 of 2008, which commenced operation in February 2009. Currently the SLDB’s product portfolio consists primarily of lending facilities and the management of the Youth Enterprises Equity Fund (YEEF) program. To help manage these products and customers, the bank uses a combination of information systems.

Recently, the SLDB began to operate a new credit facility called the Climate Adaptation Financing Facility (CAFF). The line of credit for this facility is being provided through the Disaster Vulnerability Reduction Program, financed by the World Bank. A portion of the line of credit was earmarked for institutional strengthening of the SLDB, including the upgrading of the Bank’s loan management system and/or other critical information systems.

The SLDB has three major applications: (i) Dpac (developed by First Data Systems Ltd.) to support lending and advances; (ii) Banker One (developed in-house) to support loan applications and disbursements; and (iii) AccPac (developed by SAGE) for general accounting and check writing functions. These applications are currently loosely integrated via data import/export.

The SLDB intends to deploy a fully integrated web-based Centralized Core Banking System (CCBS) with a view to streamline its transaction processing and data analysis, and expand its product offerings, in order to facilitate the accuracy of its reporting and forecasting requirements and to gain efficiencies in its workflow and operations.

The existing product delivery and support systems must remain operational during migration and provide uninterrupted service to the Bank and its clients. The proposed system should be scalable, flexible and modular, offering a clear upgrade path with consideration given to the expansion of business units, services and product offerings.

The Bank has already identified core functional and technical requirements of the CCBS and performed a preliminary market analysis. The procurement of CCBS will be financed under the Saint Lucia Disaster Vulnerability Reduction Project to enable modernization of the information systems. The planned procurement method shall be single-stage International Competitive *Bidding (ICB)* (depending on the cost estimate and duration of CCBS implementation to be identified during this assignment). The bidding process for procurement of the system is expected start in 2018, to allow for supply, installation and testing of the new system in 2019. This would also include imitating the migration from existing applications to new integrated platform starting from January 2020. The Bank will establish a dedicated team to engage with the CCBS solution provider during the implementation of CCBS.

The SLDB requires consulting services for the development of technical specifications (functional, technical and performance criteria) and requirements for the purposes of bidding, preparation of the bidding document and providing technical support (quality assurance) during the implementation, that is, supply, installation and testing of the of the CCBS solution. The Consultant will also be expected to provide support during the bidding process (by responding to questions and clarification requests from the bidders) and during the evaluation of proposals submitted by the bidders to enable selection of the best solution and compliant supplier.

To achieve this, the SLDB seeks to hire an individual consultant (hereafter the Consultant) to provide technical advisory support for the procurement and implementation of the CCBS.

2. Objectives of the Assignment

The Consultant will assist the Saint Lucia Development Bank to in preparing the bidding documents including the development of technical specifications (functional, technical and performance criteria, and providing technical support (quality assurance) during the implementation, that is, supply, installation and testing of the of the Centralized Core Banking System.

More specifically, the Consultant will prepare the functional and technical requirements, and the single-stage ICB document (or another method, depending on the outputs of this assignment), and assist the SLDB in selecting the best available solution/supplier during the bidding process for the CCBS. The Consultant will also assist during the implementation of selected CCBS solution for verification/validation of the deliverables.

3. Duration

The assignment shall commence in July 2018, and be completed within one year after the contract effectiveness date. The assignment is expected to entail approximately 6 person-months of input, covering in-country assistance (at least 5 person-months onsite assistance in Castries, St. Lucia), reporting, coordination, and presentations of the analysis and recommendations to the SLDB.

Allocation of the Consultant's time for the development of the technical requirements and bidding documents (min 2 person-months), support during bidding (min 1 person-month) and CCBS implementation (min 2 person-months). The timeline for onsite support, will be clarified during contract negotiations.

The Client will have the option to activate Phase II of the Assignment – Technical Advisory Services during Implementation and Close Out activities by issuing a Notice of Effectiveness of Contract to the Consultant. The Consultant shall undertake services relating to Technical Advisory Services during Implementation and Close Out activities upon issuance of the Notice of Effectiveness by the Client and mobilization of the selected Supplier.

This contract may be extended during the implementation of CCBS solutions based on the successful performance of the Consultant and availability of additional resources. The contract for Phase 1 lump sum and payments will be made on the acceptance of deliverables. The Contract for Phase 11 is time based and will be based on real time spent a

4. Scope of Services

The Consultant will carry out the following tasks:

Phase I:

- a) **Preparation of the CCBS technical requirements and draft bidding document:** The Consultant shall prepare the functional and technical requirements for the CCBS, including configuration, localization and training needs, system migration plans, and detailed cost estimates for the system and implementation schedule, in line with the business needs and expectations of the SLDB. The Consultant shall assess potential risks (including operational, technical and financial risks) and suggest possible solutions to avoid delay in project activities.¹

The Consultant will also prepare the bidding (single stage ICB or otherwise) document including the CCBS requirements and other sections to be customized based on the SLDB needs. While developing these documents, the Consultant shall review and consider existing SLDB information systems/applications, and ICT infrastructure, as well as the preliminary requirements identified for the CCBS.

- b) **Support during the CCBS bidding process:** The Consultant shall assist the SLDB and PCU officials in preparation of responses to or comments on clarifications / questions posed by the bidders related to functional and technical requirements. The Consultant shall attend all software demonstrations to be performed by the bidders, if any. The Consultant shall also assist the SLDB during the evaluation of technical proposals submitted by the bidders and prepare the technical evaluation report showing comparisons against market price, technical solutions and performance.

Phase II:

- c) **Support during the implementation of CCBS:** The Consultant shall assist the SLDB during the CCBS contract execution for quality assurance for the development and integration activities, monitoring the implementation milestones closely, and suggesting possible options to improve the implementation performance. The Consultant shall assist SLDB to manage risks, to avoid delays during implementation.

¹ Note that for budgetary or other reasons, it may be preferable for SLDB to implement the system in two or more stages. In developing the requirements, the Consultant should analyze this option and incorporate it in the bidding documents if found to be advantageous.

5. Reports and Schedule of Deliverables ²

In addition to the outputs of the above activities, the Consultant shall deliver:

Phase I

- a) **Inception report** within two weeks of commencement that will include an overall Project Plan with supporting schedules and assessment of current system

- b) **Bidding Document** - Within six of commencement

- c) **Report on Support during the CCBS bidding process** - Within six of commencement

Report on support provided during the Bidding process (addenda and clarification issued if any) and

Technical Evaluation Report on Bids received and issues to be resolved prior to contracting Supplier.

This report should be submitted within four weeks of receipt of Bids to supplement to the Bid Evaluation Report.

Phase II

- a) **Inception Report** within two weeks of notification of award to the Selected Supplier and must will include an overall Project Plan with supporting schedules for supply, installation and testing.

- b) **Quarterly progress reports:** A summary of all relevant project activities, status of deliverables and target dates (CCBS supplier outputs, reports, etc.), and comments on possible improvements will be submitted within the first week of every quarter's first month, starting with the second quarter of this assignment. The report should document the following key aspects:
 - Results accomplished during the reporting period, recommendations and other documents in accordance with the milestone work schedule;
 - Cumulative deviations to date from the work schedule and milestones;
 - Corrective actions to be taken to improve implementation progress;
 - Proposed revisions to the planned schedule;
 - Other issues and outstanding problems;

² In the event the system is implemented in stages, the Consultant's scope and deliverables would be modified accordingly.

- Proposed actions to be taken by the Consultant;
 - Resources that the Consultant expects to be provided by the SLDB and/or actions to be taken by the SLDB in the next reporting period; and
 - Other issues or potential problems the Consultant foresees that could impact on assignment progress and effectiveness;
- c) **Final report:** An overview of the activities and progress achieved during this assignment will be summarized, together with the remaining challenges and risks (to be submitted within two weeks after the completion of this assignment). The final report will document the following aspects:
- A general description of the consulting services provided as per ‘Scope of Services’;
 - Final recommendations and next steps; and
 - An inventory list of documents developed under these Terms of Reference.

All reports shall be agreed with the SLDB Project Manager. All documents shall be submitted in English as hard (two copies) and electronic copies.

The SLDB Project Manager shall accept or reject reports (rejection involving substantiation) within ten (10) days from the receipt date. The Consultant is expected to revise and resubmit relevant reports in case the SLDB requests revisions, within a week after the receipt of SLDB comments.

6. Reporting Requirements

The Consultant shall report to the SLDB Project Manager (Anthony Harrow, Chief Technical Officer). The Consultant shall maintain a copy of all documentation, analyses, correspondence and reports received and prepared during this assignment and submit all task related material in a DVD (labelled and catalogued) together with the Final Report, which will include a clear description of the support provided throughout this assignment.

The Project Manager will facilitate the Consultant’s access to the necessary documentary materials as well as access to the key stakeholders to the assignment.

In the Consultant’s working relations with the SLDB staff and other stakeholders, the Consultant is expected to be self-sufficient and conduct himself/herself in the highest professional manner.

7. Resources Provided

The Client (SLDB) shall be responsible for all basic logistics, staff office accommodation, and internal administration, required to perform the assignment.

The SLDB will provide administrative and communications assistance (except cellular), meeting/conference logistics and space, and other such resources, required to perform the assignment. International calls will be paid by the Consultant.

8. Qualifications

The Consultant shall possess the following qualifications:

- University degree in information sciences, engineering, or another relevant discipline;
- At least 10 years relevant experience in the design and implementation of information and communication technology (ICT);
- Experience in designing, implementing and advising on ICT solutions for Core Banking Systems in at least one project within the last 4 years;
- Comprehensive knowledge of World Bank procurement guidelines and bidding documents used for the supply and installation of information systems
- Experience in preparation of bidding documents (e.g. ICB) for the procurement of ICT solutions for Core Banking Systems or similar applications in at least one successfully completed bidding process.
- Ability to communicate, negotiate, elaborate and present reports and statements; and
- Good knowledge of the English language, written and spoken.

9. Restrictions

In addition to the standard conflict of interest restrictions specified in the consulting contract, all materials created under this Contract shall remain the sole property of the SLDB. Re-use of the materials will require the formal, written approval of the SLDB.

The Consultant shall have no material interest in any of the outputs of this assignment and technologies or related ICT services under consideration, and will not be eligible to participate in future contracts for the implementation of the CCBS.

On the commencement of the assignment, the Consultant will jointly prepare with the SLDB a statement of confidentiality that will bind the Consultant to nondisclosure of any sensitive information that the Consultant may become knowledgeable of during the course of the assignment. The terms of this agreement shall be made consistent with the relevant privacy laws of Saint Lucia.

10. Selection

The Consultant will be selected under the provisions of the World Bank's Guidelines for the Selection and Employment of Consultants, January 2011, based on the method of Selection of Individual Consultants (IC).