



Development of SaveAct Digital Platform: Call for Expression of Interest

1. Introduction and context

Founded in 2005 with a grant from the Ford Foundation, SaveAct is an established programme and brand with multiple partners. The organisation's work reaches into the most remote parts of South Africa, building the financial capability of individuals, mostly women (92%), to manage their financial services, meet consumption needs and invest in sustainable livelihoods. Through saving they have access to large lumps sums of money at reasonable interest rates. This enables them to invest and afford items previously out of reach. SaveAct and its partners are developing relevant support measures for 5 000 savings groups, comprising 110 000 members in six provinces in South Africa. Support measures are designed to be accessible to a diverse range of vulnerable groups, including youth, the elderly and disabled. They are intended to be adaptive and scalable and should lend themselves to being reinforced by remote digital communication with members.

SaveAct's methodology brings robust and transparent systems that offer assurances and attractive returns to members of its savings groups. To improve the functionality of the groups and to track their performance SaveAct uses various digital reporting tools to record and monitor the savings group transactions both at the individual member level and at the group level. SaveAct also aims to build a sense of a shared identity and mutual support amongst savings group members. Access to relevant information forms a part of this. SaveAct is building a digital communications strategy for which it needs assistance in its implementation.

SaveAct has concluded a process of assessing all digital enabled operations and tools. The result of this process is a digital strategy which will inform and guide all future digital initiatives to support current operations, as well as the intended scaling of operations in the future. The digital strategy has been used to inform a business requirements specification which details the proposed fundamentals and structure of the SaveAct digital platform

SaveAct now seeks the services of a software development company to develop its digital platform, so that it provides a base upon which SaveAct can build its digital operations and secure a sustainable, scalable digital future.

SaveAct is a proponent of open-source technologies for its digital ecosystem, as these technologies provide flexibility, collaboration, innovation, and cost-effectiveness. This approach aligns with a philosophy of openness, transparency, and community-driven development, offering numerous advantages in terms of affordability, customization, security, and the ability to adapt to evolving technological landscapes.

2. Scope of work and requirements

SaveAct seeks an experienced **solution provider** in the role of an **Agile Software Developer** to take its Digital Strategy and Business Requirements Specifications (BRS) and develop a digital platform that supports its core operations and services.

2.1. Business Requirements - Develop and deploy the following modules

SaveAct makes use of three operational digital tools to support field operations, organisational information and stakeholder reporting. Following the review of its existing digital tools and development of its Digital Strategy, its new Digital platform to be developed is expected to have the following architecture. The objective of this assignment is to bring these tools into an integrated digital platform which will establish a foundation for future operations. The specific modules which are detailed further in the BRS document are outlined below and represented in the schematic that follows.

I. Develop and deploy the Member Registration Database (MRD)

- **Mobile application**
 - The mobile application required for in-field capture of new group and member information as well as for the updating of group and member information
- **Web application**
 - The interface required for validating, viewing editing and reporting on group and member information

II. Develop and deploy the Management Information System (MIS)

- **Mobile application**
 - The mobile application required for in-field recording of savings group information and its associated activities. This includes the transactions concluded as well as training provided.
- **Web application**
 - The interface required for validating, viewing, editing and reporting on savings group activity information.

III. Develop and deploy the Income Generating Activity (IGA) tracking

- **Mobile application**
 - The mobile application required for in-field recording of information relating to food security, Awakening Enterprise and income generating activities.
- **Web application**
 - The interface required for validating, viewing editing and reporting on information captured in-field.

IV. Develop and deploy an integrated reporting system

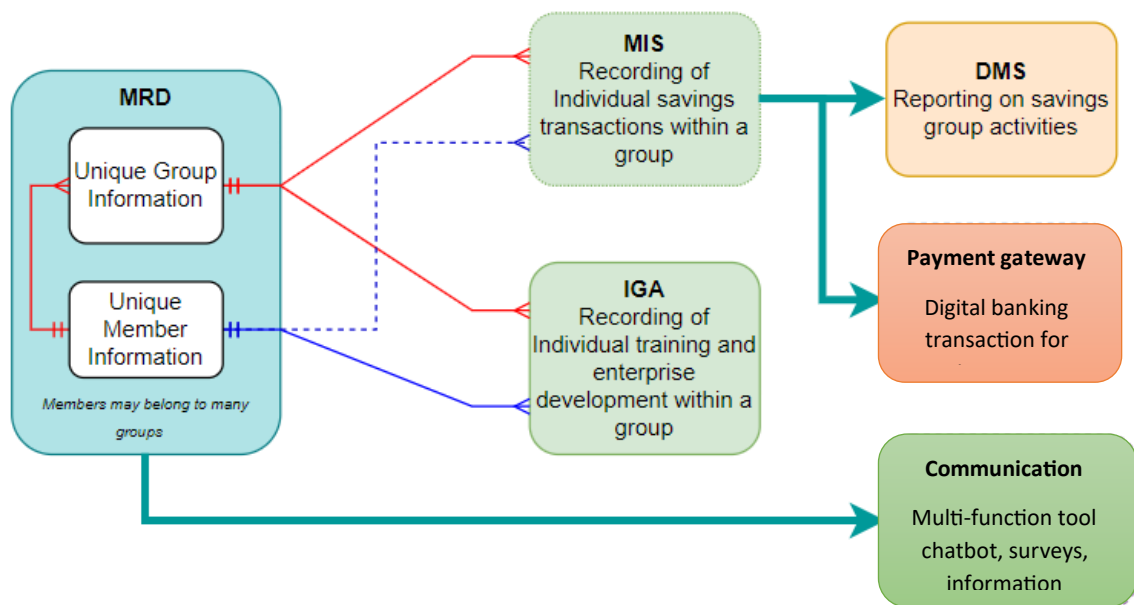
The reporting interface(s) will provide an interface through which users interact with and extract insights from the underlying data. It will integrate seamlessly into the system's architecture, sitting atop the data storage (Core Database) and processing layers (Application Layer). It will provide customizable environment that will enable the generation of a variety of reports, dashboards, and visualizations that will transform raw data into meaningful, actionable information for decision-making.

V. Develop and deploy an integrated communication system

SaveAct requires the inclusion of a communication system that will allow for communication with stakeholders at all levels. This platform will be capable of managing large scale communication across regions and languages, and will include opportunities for running basic feedback questionnaires.

VI. Payment gateway integration

SaveAct has been exploring additional functionality which will allow members' transactions to take place digitally through the banking and payment systems. The solutions which have been piloted involve third-party fintech and banks. It is envisioned that this functionality will be required for SaveAct to scale-up its operations, hence the digital platform should be developed with such integration in mind.



2.2. Technical specification preparation and development of the core database

SaveAct requests that its Digital platform is developed using an 'AGILE approach'. The approach entails flexibility, collaboration and continuous improvement to support an iterative process that considers the stated goals of SaveAct continuously and results in a solution that provides the minimum requirements to meet current operations as well as the opportunity to scale and change. Will require experience in the development /deployment of information management systems, digital tools/apps for field operations, digital communications, digital reporting and business analytics.

Based on the BRS as articulated in the previous section, the solution provider is expected to prepare the Technical Specifications to serve as a basis for the next phase. The following section outlines the expected content of the **technical specifications**.

Proposed structure and content of Technical specifications

i. Identification, analysis and selection of the most appropriate technologies for:

- Database Management System (DBMS)
- Forms based user interface - Mobile and Web
- Reporting tools
- Data analytics tools
- Mass communication tools
- Document functional requirements
- Specify non-functional requirements
- Define system architecture
- Detail design specifications
- Specify implementation guidelines
- Detail testing requirements

The core database must be developed based on the technical requirements and deployed to the chosen web hosting platform.

ii. Develop/implement the forms-based user interface – Application Layer

Based on the technical specification developed in phase 1, develop or implement the forms-based user interface:

- Develop and deploy the web interface which must provide functionality for:
 - User access management
 - User role and data separation configuration.
 - Definition of views on the Core Database and other data sources
 - Viewing, verification and editing of data stored in the Core Database.
 - Spatial (Map) views for spatially enabled data.
 - Data extraction / download of data for external analysis
 - Deployment of web based data capture applications
 - Deployment of fixed format reports (RDLC)
 - Embedding and viewing of data summaries / dashboards developed in business intelligence software.
- Develop and deploy the mobile interface which must provide functionality for:
 - Development and deployment of mobile applications using XML form builder methods
 - All data transactions must be executed with the Core Database as data source and repository
 - Applications must be capable of complex data collection including branching, data validation and input rules
 - Applications must be capable of Bi-directional data synchronisation to enable longitudinal surveys. This includes the population of predefined lists as well as attribute data to allow for prompting or data confirmation / update
 - Applications must function off-line
 - Data synchronisation must include error checking with automated rectification.

SaveAct anticipates that different approaches may be preferred or recommended by a solution provider and is open to receiving different structures/formats. SaveAct will in particular be open to recommendations based on experience or solutions that have been developed for similar context of supporting savings groups.

2.3. Ongoing system support

Whilst SaveAct has some experience in the management of information systems, it is a requirement of this call for proposals to include a support programme. This must take cognisance of the available in-house skills and ensure that SaveAct can continue operations after implementation and into the future.

2.4. Timeframes

The assignment is planned to commence by 1st February 2024. Proposers are required to submit an activity plan for the proposed scope of work indicating the duration (timeline) and number of days. The number of days for involved personnel should be consistent with the proposed budget. The proposal should include a timeline for key milestones and deliverables. This should include at a minimum:

- Inception report to be presented at workshop with SaveAct
- Close-out and handover report (before transitioning to the support phase)

3. Submission

3.1. Calendar

- 20th December 2023 Launch of expression of interest:
- 10th January 2024: Firms which will have confirmed expression of interest by this date, will have received additional supporting documents to enable them complete their proposals. Specifically the SaveAct Digital Strategy and the Business Requirements Specifications.
- 24th January 2024, 5pm South Africa time: Deadline for submission of proposals.

3.2. Technical proposal

- Your experience with similar assignments and why you or your firm is well suited for the assignment [2 pages]
- In response to section 2.1, your understanding of the scope of work [2 pages]
- In responses to section 2.2, your proposed outline of the technical specifications to provide an insight into the technologies you intend for the development [2 pages]. Note, the full technical specifications is not expected in the proposal but will be a deliverable of the preliminary phases of the assignment.
- An estimated work plan [1 page]
- Half page Bios of the core team (at least two) indicating relevant experience in similar scopes of work. Demonstrated knowledge of the SaveAct savings methodology (or similar) will be an advantage. [1 page]

3.3. Financial proposal/budget [1 page]

- An associated budget based on man days and daily rate indicating VAT where applicable
- Separate budget line for:
 - Development and deployment costs
 - Support costs
- SaveAct will welcome financial proposals that combine:
 - lump sum capital development costs
 - Cost-recovery over time and based on number of savings groups, volume, usage etc
- Evidence of statutory compliance, including VAT. (annexures)

Interested, solution providers, can kindly submit a **maximum 10 page proposal**.

In addition to the documents provided during the expression of interest stage (Digital strategy and Business requirements), the successful consultant will be provided during the inception with additional relevant source documentation, back-ground and operational procedures and manuals to enable them to the update their proposed approach and work-plan.