

FUNCTIONAL PROCESS SPECIFICATIONS

The Consultant shall develop business process specifications covering the functional areas listed below.

DOMAIN 1: ELECTRONIC DOCUMENT MANAGEMENT (EDMS / ECM)

This module must be cross-functional and accessible from all other modules.

- **Mail/Memo Management (Incoming / Outgoing / Internal):**
 - Automated registration with the generation of a unique chronological reference number.
 - Digitization with Optical Character Recognition (OCR) for full-text indexing.
 - Qualification via metadata (Sender, Subject, Date, Priority, Confidentiality).
 - Management of acknowledgments of receipt and alerts regarding regulatory response deadlines.
- **Distribution Workflow:**
 - Request and Approval workflows.
 - Configurable validation circuit (For example: Mail Service -> Presidency -> Department -> Division).
 - Digital annotation tools (sticky notes, highlighting) without altering the original document.
 - Document linking (linking an "Outgoing" response to an "Incoming" mail).
 - Memo document signing embedded in workflows.
- **Global Document Management & Archiving:**
 - Tree-structured and dynamic filing plan.
 - Lifecycle management (Draft, Validated, Published, Archived, Destroyed).
 - Versioning (Management of major and minor versions with history).
 - Online document co-editing (Office type).
- **Digital Library:**
 - Catalog of physical and digital works (e-books, journals).
 - Management of periodical subscriptions.
 - Loan and return management module.
- **Digital document management with e-signatures**

DOMAIN 2: BUDGETARY, FINANCIAL, AND ACCOUNTING MANAGEMENT

• General and Auxiliary Accounting

- Multi-standard: Simultaneous management of several charts of accounts (OHADA, IFRS, local GAAP) with automatic mapping tables.
- Multi-currency: Management of multiple currencies (XOF, UA, \$, €, ...), automatic revaluation of foreign currency payables and receivables, calculation of exchange rate differences.
- Third-Party Accounting: Detailed tracking of supplier and customer accounts, automatic and manual matching, and management of payment schedules.
- Financial Statements: Automatic generation of the Balance Sheet, Income Statement, Cash Flow Statement, and Notes to the financial statements.
- Closing: Automated monthly and annual closing process (closing wizards), management of simultaneously open fiscal years (N, N+1).

• Cost Accounting and Management Control

- Analytical Dimensions: Unlimited definition of dimensions (by department, by project, by product, by geographical zone).
- Allocation Keys: Definition of automatic allocation rules for indirect costs (e.g., overheads allocated pro rata to headcount).
- Analytical Reporting: Income statement by profit center or by project.

• Fixed Asset Management

- Asset Record: Physical (barcode/QR code, location) and financial tracking of assets.
- Depreciation: Automatic calculation of depreciation schedules (straight-line, declining balance, accelerated/exceptional), simulation of future depreciation charges.
- Asset Operations: Management of disposals, scrapping, revaluations, asset splitting.
- Inventory: Module for reconciliation between physical inventory and the accounting database.

• Budget Preparation

- Framework: Definition of budget circulars, inflation rates, macroeconomic assumptions.
- Decentralized Entry: Each department enters its needs (investment/operating).
- Consolidation & Arbitration: Simulation tool for the finance department, management of budget cuts, versioning (V1, V2, Final Budget).

- **Budget Execution**
 - Ex-ante Control: Automatic blocking of the order if the budget is insufficient (availability of funds).
 - Expenditure Workflow: Legal Commitment -> Accounting Commitment -> Service Rendered (Liquidation) -> Authorization/Scheduling -> Payment.
 - Credit Movements: Management of line-to-line transfers, credit carry-overs, budget amendments.
- **Reconciliation**
 - **Bank Account Reconciliation:**
 - **Real-time Reporting**

DOMAIN 3: HUMAN RESOURCES

- **Personnel Administration:**
 - Unique digital file (Civil status, contact details, contract, career history, diplomas, family, bank details).
 - Contract management: Permanent contracts, fixed-term contracts, internships, amendments, probation periods with automatic alerts before expiration.
 - Dynamic organisational chart.
 - Movement management: (Hires, departures, transfers).
- **Payroll and Compensation:**
 - Configurable payroll engine: multi-currency, multi-legislation, and multi-pay center (tax and social security rules).
 - Variable elements: Automatic integration of absences, overtime, performance bonuses, etc.
 - Retroactivity management.
 - Staff loan management (Application, amortization schedule, automatic payroll deduction, etc.).
 - Automatic generation of social and tax declarations.
 - Automatic accounting interface (Payroll journal entries).
- **Time and Activity Management (TAM):**
 - Leave and absence request portal with validation workflow.
 - Real-time leave counters.

- Interface with biometric time clocks.
- **Talent Management (GPEC - Strategic Workforce Planning):**
 - Recruitment (ATS compatible – Applicant Tracking System):
 - Expression of needs: Recruitment request workflow initiated by the manager, with budget verification and hierarchical validation.
 - Job posting: Creation of job descriptions, automatic multi-posting.
 - Application management: Centralized receipt of CVs, CV parsing, automatic filtering and sorting (scoring) based on criteria.
 - Selection process: Interview scheduling, collaborative evaluation forms for recruiters and managers.
 - Onboarding: Automatic conversion of the candidate into an "employee" (without re-entry), integration workflow, digital onboarding path for the new hire (videos, documents to read).
 - Performance Appraisal:
 - Goal setting (start of cycle).
 - Mid-term review.
 - Annual evaluation (rating/grading).
 - Training: Collection of needs, plan development, budgetary and logistical tracking.
 - Collection of needs: Entry of training requests.
 - Training plan: Consolidation, budgeting, and arbitration.
 - Administrative management: Enrollments, convocations, attendance management, and immediate and post-training evaluations.
 - Learning Management System.
 - Health: Tracking of medical examinations.
- **Employee Self-Service (ESS):**
 - Individual access to submit requests (leave, loans, administrative documents, adding or modifying information, etc.), view pay slips, view leave balances, and view the internal directory.

DOMAIN 4: OPERATIONS AND PROJECTS

- **Pipeline Management and Identification (Origination)**
 - Opportunity Entry: Recording of financing requests (Received by mail, web portal, or prospecting).
 - Initial Project Sheet: Entry of preliminary data (Borrower, Sector, Country, Estimated Amount, Type of financing).
 - Screening (Eligibility): Eligibility validation workflow (Exclusion criteria checklist, preliminary KYC compliance).
 - Mandate Letter: Generation and tracking of mandate signatures.
- **Appraisal and Evaluation**
 - Appraisal File: Centralisation of all documents (Feasibility studies, Business Plan, Borrower's financial statements, Environmental and Social Impact Assessment - ESIA).
 - Financial Analysis: Integrated or interfaced tool for project financial modelling (Calculation of IRR, NPV, DSCR, LLCR).
 - Risk Analysis: Scoring grid for the project and the counterparty.
 - Financing Structuring: Definition of tranches, rates (fixed/variable), margin, tenor/duration, grace period, fees (arrangement, commitment).
 - Credit Committees:
 - Committee scheduling.
 - Automatic generation of the Committee Presentation Memo.
 - Management of committee minutes and decision notifications (Approved, Adjourned, Rejected).
- **Legal Management and Implementation (Contracting)**
 - Financing Agreements: Assisted drafting of loan/grant agreements based on templates.
 - Conditions Precedent: Checklist of conditions to be met before the first disbursement (Guarantees received, Insurance, Legal opinion). System block as long as conditions are not validated.
 - Security and Guarantees: Detailed recording of guarantees (Mortgages, Pledges, Sureties), valuation, and tracking of expiration dates.
- **Trade Finance Management**
 - Managed Products: Full lifecycle management of instruments:
 - Documentary Credits (Import/Export) / Letters of Credit (LCs).
 - Stand-by Letters of Credit (SBLC).

- Bank Guarantees (Bid bonds, Performance bonds, Advance payment guarantees).
 - Documentary collections.
 - Transactional Workflow:
 - Issuance, Advising/Notification, Confirmation, and Amendment of instruments.
 - Document management and verification of discrepancies.
 - Payments, Negotiations, and Acceptances.
 - Fee Management: Automatic calculation and invoicing of specific fees (Opening fee, risk fee, amendment fee, document handling fee, extension fee).
 - Tracking of Signature Commitments: Real-time impact on counterparty credit lines (Off-Balance Sheet).
- **Financial Loan Management and Collection**
 - Disbursements:
 - Entry of Disbursement Requests (DR) by the client.
 - Project budget control (Line by line: Civil works, Equipment, etc.).
 - Generation of payment orders (SWIFT MT103/202) to Core Banking.
 - Direct payment to suppliers or reimbursement to the borrower.
 - Schedules: Automatic calculation of amortization tables (Principal + Interest + Fees). Management of grace periods.
 - Invoicing: Automatic generation of maturity notices and interest invoices.
 - Repayments: Matching/Reconciliation of received collections. Management of prepayments (with or without penalties).
 - Arrears Management:
 - Automatic detection of delays (Aging report).
 - Calculation of late penalties.
 - Loan classification workflow (Performing -> Doubtful -> Compromised) according to prudential rules (BCEAO/Internal standards).
 - **Operational Treasury and Dealing Room (Front & Middle Office)**
 - Management of Mobilized Resources (EBID Borrowings):
 - Tracking of credit lines obtained from partners (World Bank, AfDB, Exim Banks, etc.).

- Modeling of repayment conditions from EBID to its lenders (Rates, Currencies, Schedules).
 - Tracking of "Covenants" linked to borrowed resources.
 - Special funds management.
 - Provident fund management.
 - Liquidity and Investment Management:
 - Real-time tracking of multi-currency cash position (Nostro/Vostro).
 - Management of cash surpluses: Term Deposits (TDs), Securities, Bonds.
 - Cash-flow forecasting based on the pipeline of project disbursements and expected repayments.
 - Foreign Exchange Operations (Forex):
 - Spot and Forward currency buying/selling.
 - Management of FX positions and calculation of FX gains/losses (realized and unrealized).
 - Asset-Liability Management (ALM - Level 1):
 - Visualization of liquidity and interest rate gaps between resources (Liabilities) and uses (Assets/Loans).
- **Supervision and Portfolio Monitoring**
 - Physical Monitoring:
 - Planning of field supervision missions.
 - Entry of mission reports (Physical progress rate vs Disbursement rate).
 - Photos and geolocation of sites.
 - Covenant Monitoring: Automatic alerts if the borrower does not respect financial ratios (e.g., Debt/Equity) or legal covenants.
 - Lender/Donor Reporting: If the Bank co-finances or manages external credit lines (e.g., World Bank Line, AfDB), generation of specific reports required by these lenders.
 - **Social and Environmental Impact Evaluation (Development)**
 - Results Matrix: Definition of logical and physical project performance indicators (KPIs) (e.g., Number of jobs created, Km of paved road, MW of energy produced).
 - Data Collection: Periodic entry of achievements or field supervision data.

- Identify Risks: Determine the risks associated with the project and propose strategies to mitigate them
- Completion Report: Generation of the project completion report comparing initial objectives to achieved results (Effectiveness, Efficiency, Impact, Sustainability).
- **Co-financing and Syndication**
 - Banking Pool Management: Role of the Bank (Arranger, Agent, Participant).
 - Flow Distribution: Automatic calculation of the risk share and financial flows (disbursements/repayments) accruing to each pool participant.
- **Dashboards:**
 - Consolidated by project, sector, country, or donor , FX position, and Trade Finance exposure, etc.

DOMAIN 5: PHYSICAL SECURITY

- **Access Control:**
 - Management of employee and visitor badges.
 - Definition of access profiles (authorised zones, schedules).
 - Access logs/history.
- **Visitor Management:**
 - Registration at reception (ID scan).
 - Visitor badge printing and host notification.
- **Regional Security:**
 - Database of emergency contacts by country.
 - Mass alert sending system (SMS/Email) in case of crisis.
 - Electronic logbook for security incidents.

DOMAIN 6: LEGAL MANAGEMENT

- **Contract Management:**
 - Library of contract templates.
 - Collaborative drafting and validation.
 - Integrated electronic signature.
 - Tracking of deadlines (renewals, notice periods).

- **Litigation Management:**
 - Litigation files (Plaintiffs/Defendants).
 - Tracking of legal proceedings and hearing schedules.
 - Tracking of legal fees and risk provisions.
- **Collateral/Guarantee Management:**
 - Tracking of real and personal security interests (Mortgages, Pledges).
 - Alerts on the validity and valuation of guarantees.

DOMAIN 7: RISK MANAGEMENT

- **Risk Mapping:**
 - Identification of risks (Operational, Credit, Market, Liquidity).
 - Evaluation matrix (Impact x Probability).
 - Tracking of mitigation plans.
- **Incident Management:**
 - Operational incident reporting form.
 - Loss analysis and validation workflow.
- **Key Risk Indicators (KRI):**
 - Dashboards for monitoring tolerance thresholds.

DOMAIN 8: INTERNAL AUDIT

- **Audit activities management:**
 - Definition of the audit plan (for example: Financial audit, Operation Audit, IT Audit).
 - Development of the risk-based annual audit plan.
 - Execution: Electronic working papers, evidence documentation.
 - Automated generation of audit reports.
- **Recommendation Tracking:**
 - Centralized database of recommendations.
 - Follow-up workflow: Automatic reminders to auditees, entry of action plans, validation of implementation.
 - Management Dashboard for tracking recommendations.

DOMAIN 9: LOGISTICS AND GENERAL SERVICES

- **Fleet Management:**
 - Complete vehicle record.
 - Reservation schedule and driver assignments.
 - Maintenance tracking (alerts for oil changes, technical inspections, insurance).
 - Fuel consumption tracking.
- **Travel and Mission Management:**
 - Mission Order (MO) request workflow.
 - Booking module (Ticketing, Hotels) connected to agencies.
 - Automatic calculation of mission expenses and Per Diems based on zone and grade/rank.
- **Purchasing and Inventory:**
 - Internal purchase requisitions.
 - Supplier tender/bidding management.
 - Orders and Receipts.
 - Inventory management (office supplies, consumables): entries, exits, stocktakes, minimum stock alerts.

DOMAIN 10: INCIDENT MANAGEMENT

- **Service Desk (Helpdesk):**
 - User portal for ticket creation (Incidents / Service Requests).
 - Knowledge Base (FAQ) for self-help/troubleshooting.
 - Technician console: Prioritisation, assignment, SLA tracking.
- **Asset Management (IT):**
 - Automatic hardware and software inventory.
 - IT asset lifecycle tracking (Purchase -> Assignment -> Decommissioning/Disposal).

DOMAIN 11: TRANSLATION ASSISTANCE

- **Request Management:**
 - Submission portal for documents to be translated with workflow.
 - Estimation of costs (if using external translators) and deadlines.
- **Linguistic Tools:**
 - Translation knowledge base to reuse existing translations – AI led with a proven LLM model.
 - Management of Bank-specific terminological glossaries.

DOMAIN 12: OTHER MODULES

- Cafeteria management
- Meeting room management
- Facilities maintenance requests.
- Enterprise Relationship and Party Management
 - Customer and partner relationship management CRM
 - Central party and counterparty master
 - Relationship hierarchy and ownership
 - Interaction and engagement history
 - KYC and due diligence workflows
- Analytics and Data
 - Enterprise reporting and dashboards
 - Business intelligence and analytics
 - Lakehouse
 - Master data management
 - Insight Management with AI capabilities
- Automation and Digital Enablement
 - Workflow automation
 - AI-assisted document processing
 - Predictive analytics and alerts
 - Intelligent search and assistants