



## Request for Information's (RFI's) N°02/2023

### “Portfolio and Credit Process Audit”

#### 1. Presentation of BMICE

The Maghreb Bank for Investment and Foreign Trade (BMICE) was created in favor of a creation agreement signed by the member countries of the AMU on March 10, 1991 in Ras Lanouf in Libya, during the third ordinary session of the Council. This convention, which considers BMICE as the main lever for financing the AMU with a view to building an integrated and competitive Maghreb economic space, was not ratified by all the member states until eleven years later, April 23, 2002.

The creation agreement fixed in its article 5 the authorized capital at 500 million dollars, of which 150 million dollars subscribed equally by the five Member States, to be released in four equal parts (37.5 million dollars). Dollars), of which the first quarter when the bank was set up. More than thirteen years later, and in order to materialize the creation agreement, the five member states released the first quarter of the capital of BMICE, whose constitutive general assembly was held on December 21, 2015 in Tunis, its head office. . The constitutive assembly was also the occasion to adopt the legal statutes of the bank. The constitution phase, which spanned the years 2016 and 2017, was crowned by the effective and operational start of BMICE's financing activities at the beginning of 2018. To support its activities, the bank intends to ensure its presence in all the Maghreb countries. A first office in Nouakchott was therefore created.

BMICE aims to contribute to Maghreb integration, by intervening both in intra-Maghreb foreign trade financing operations, but also in those of productive investment projects of common interest aiming at Maghreb economic complementarity.

BMICE currently has a workforce of 35 employees, 25 of whom are international.

#### 2. Statement of the mission

In order to improve the Credit Process, BMICE intends to engage a Portfolio and Credit Process Risk Audit to be performed by a specialized firm.

#### 3. Duration of the mission

7. The Audit is scheduled for a period of Fifteen (15) days Wich will start at the End of September.

#### 4. Scope of the mission

The scope of the audit includes both organizational and operational levels.

The detailed scope will be defined in the terms of reference; which will be shared only with the pre-selected firms.

BMICE invites interested firms to provide the services described above. Interested consulting firms must produce information on their capacity and experience demonstrating that they are qualified for the services (documentation, reference of similar services, experience in comparable assignments, availability of qualified personnel, etc.). Design offices can form an association to increase their chances of qualification.

Interested Audit firms can obtain additional information by e-mail (E-mail: [procurment@bmice-maghreb.org](mailto:procurment@bmice-maghreb.org)).

Expressions of interest must be submitted in hard copy or by e-mail ([procurment@bmice-maghreb.org](mailto:procurment@bmice-maghreb.org)) to the address mentioned below, no later than **September 11, 2023 at 5 p.m** (Tunis-Tunisia time), and

Expressly mention, «Do not open, **Request for Information's (RFI's) N°02/2023**

The Maghreb Bank for Investment and Foreign Trade (BMICE), Rue de la Bourse, Lilia Building, Les Berges du Lac 2, 1053 Tunis. ”:

The eligibility criteria and the establishment of the shortlist will be in accordance with the rules and procedures of the Maghreb Bank for Investment and Foreign Trade (BMICE).

The ranking of firms will be based on the total number of references for similar tasks, their relevance and the experience and diplomas of the involved team.