

TERMS OF REFERENCE FOR

PROVISION OF CONSULTANCY SERVICES FOR CENTRAL BANK OF SOMALIA'S ENTERPRISE DIGITAL GOVERNANCE AND TRANSFORMATION PROGRAMME

1. Background

As part of the SPRING Project, under Component 2: Deepening Financial Sector Reforms and Strengthening Institutional Capacity, the Ministry of Finance intends to apply part of the proceeds of the World Bank financing to strengthen governance frameworks, digital infrastructure management, and institutional capacity within key financial sector institutions, including the Central Bank of Somalia (CBS).

The Central Bank of Somalia (CBS) is undertaking a broad institutional modernization program to strengthen governance, operational resilience, and strategic alignment of national financial infrastructure alongside its internal digital capabilities. With support from the World Bank and development partners, CBS has made significant progress in modernizing Somalia's financial sector, including the successful launch of the National Payment System (NPS).

While payment system reforms represent an important milestone, sustainable financial sector development requires strong institutional governance, modern digital infrastructure, and robust technology management frameworks. Building on recent advancements, CBS aims to further strengthen its internal frameworks for IT governance, enterprise architecture, data management, and emerging technologies to ensure that digital initiatives are implemented securely, efficiently, and in alignment with international best practices.

Given the scale and complexity of ongoing digital transformation initiatives, CBS recognizes the need for a coherent enterprise-wide digital governance and operating model that ensures clear architectural direction, disciplined prioritization of digital investments, effective risk management, and sustainable institutional capacity.

To support this objective, CBS seeks to engage a qualified consulting firm to design, implement, and institutionalize an integrated Enterprise Digital Governance and Transformation Framework, which will guide how digital initiatives across the institution are planned, governed, implemented, and sustained.

This assignment directly contributes to the objectives of **SPRING Project Component 2** by strengthening institutional capacity, improving governance of

digital systems, and enhancing the resilience and effectiveness of Somalia's financial sector infrastructure.

2. Purpose of the Assignment

The purpose of this assignment is to engage a qualified consulting firm ("Consultant") to **design, implement, and support initial institutionalization** of an integrated set of capabilities and frameworks at CBS covering:

1. A COBIT 2019–based IT governance assessment and framework design across the Bank's IT processes, including gap analysis, target-state definition, and supporting governance documentation.
2. A Digital Transformation Strategy and roadmap.
3. A TOGAF-aligned Enterprise Architecture function and artifacts.
4. An enterprise Data Governance Framework.
5. An AI Governance Framework and operating model.
6. Capacity building across all workstreams.

By completion, CBS will have:

- **Strengthened IT Governance:** A COBIT 2019–aligned IT governance framework designed and documented, with clearly defined target-state processes and controls benchmarked against Maturity Level 3 (Defined) capability across relevant processes.
- **Enterprise Architecture Function:** An institutionalized EA function with approved governance structures, architecture principles and standards, a functioning architecture repository, and documented baseline and target architectures guiding IT investments.
- **Digital Transformation Roadmap:** A Digital Transformation Strategy document endorsed by leadership, with a 5-year roadmap of prioritized digital initiatives (with quick wins and flagship projects identified) that align with CBS's mandate and Somalia's national financial sector development goals.
- **Data Governance:** A formal Data Governance Framework in operation – including policies for data quality, metadata management, classification and security, defined data ownership/stewardship roles, and processes for data lifecycle management – thereby improving the reliability and security of CBS's data assets.
- **AI Governance:** An operational AI governance framework and model suitable for a central bank, with committees or roles assigned to oversee AI use, and procedures to ensure any AI solutions are subject to risk assessment, ethical safeguards, ongoing monitoring for bias or drift, and alignment with regulatory expectations.

3. Specific Objectives

To achieve the above, the Consultant will work closely with CBS to accomplish the following specific objectives:

1. **COBIT Maturity and Gap Assessment:** Conduct a comprehensive baseline assessment of CBS's current IT governance maturity against the full range of



- COBIT 2019 governance and management objectives. Determine current capability levels for each relevant process or domain and identify gaps against a defined target state benchmarked at Maturity Level 3 (Defined).
2. **COBIT Target-State design and roadmap:** Design a COBIT 2019–aligned target-state IT governance framework for CBS and develop a prioritized roadmap outlining the recommended sequencing, dependencies, and prerequisites for CBS-led operationalization of the framework. The roadmap shall describe required processes, practices, and governance structures without responsibility for execution or adoption.
 3. **Policy and process design:** Review existing IT governance policies, frameworks, and procedures, and develop or update COBIT 2019–aligned governance documentation, including policies, process definitions, standard operating procedures (SOPs), roles and responsibilities (RACI matrices), key performance indicators (KPIs), and reporting templates. All documentation shall be tailored to CBS’s institutional context and aligned with good international practice.
 4. **Enterprise Architecture (EA) Establishment:** Design and establish a sustainable enterprise architecture function following TOGAF principles. Define EA governance structure, EA process and methodology, and integrate EA practices into project planning and IT governance.
 5. **Baseline and Target Architectures:** Develop baseline (“as-is”) architecture views and target (“to-be”) architecture for the Bank across multiple domains – business architecture, data/information architecture, application systems, technology infrastructure, integration, and security architecture. Identify gaps between as-is and to-be states.
 6. **Digital transformation strategy:** Formulate a Digital Transformation Strategy document for CBS that articulates a vision and roadmap for leveraging technology to improve central banking services and internal efficiency. This strategy should include a vision and mission for digital transformation, strategic objectives and pillars, prioritized initiatives (with consideration of quick wins vs. long-term projects), and a high-level investment plan for the next 5 years. It must also align with national objectives such as financial inclusion, payments modernization, and institutional resilience.
 7. **Data governance framework:** Develop and institutionalize a Data Governance Framework for CBS. This includes defining data governance roles (e.g. Data Owners in business units, Data Stewards, a Data Governance Council), establishing data quality management processes, metadata management and data cataloguing, data classification and information security controls for data, as well as policies for data privacy and sharing.
 8. **AI Governance Framework:** Develop an AI Governance Framework and operating model tailored to CBS. This will set out the policies, ethical principles, and procedures for any use of Artificial Intelligence or Machine Learning in the Bank’s processes. It should define how AI initiatives are proposed, evaluated, and approved, and what controls must be in place. Specific objectives include establishing an AI risk assessment process, defining human oversight requirements, bias and fairness checks, model validation and monitoring procedures, and an incident management protocol for AI systems.
 9. **Integration of Frameworks:** Ensure that the AI governance and data governance frameworks are integrated into the broader IT governance (COBIT) and EA processes. For example, update COBIT processes to include controls for AI systems, and include data governance standards in the enterprise



architecture requirements. The goal is to create a holistic governance system where these components reinforce each other rather than operate in silos. The Consultant shall deliver an Integrated Governance Operating Model illustrating how COBIT governance structures, Enterprise Architecture governance, Data Governance Council, and AI Governance oversight mechanisms interact. This shall include reporting lines, escalation paths, decision rights, and committee interdependencies to prevent siloed operation.

10. **Capacity Building and Knowledge Transfer:** Deliver structured capacity building to CBS staff throughout the assignment. A key objective is to mentor and train designated CBS counterparts in each workstream (IT governance, EA, data, AI, etc.), transfer knowledge of the developed frameworks, and equip them to sustain and continue improving these initiatives beyond the consultancy. This includes formal training sessions, hands-on workshops, on-the-job mentoring, and the creation of knowledge materials (guidelines, manuals, training docs).

4. Scope of Work

4.1. Workstream A: COBIT 2019 Assessment, Target Operating Model Design, and Initial Operationalization

Under this workstream, the Consultant shall assess CBS's current IT governance arrangements against COBIT 2019 and design a comprehensive, COBIT-aligned IT governance framework, including supporting documentation and implementation guidance.

The scope of work includes the following tasks:

- **COBIT maturity and gap assessment:** Conduct a baseline assessment of CBS's IT governance and management practices against the full set of COBIT 2019 governance and management objectives. The assessment shall cover relevant domains including Evaluate, Direct and Monitor (EDM); Align, Plan and Organize (APO); Build, Acquire and Implement (BAI); Deliver, Service and Support (DSS); and Monitor, Evaluate and Assess (MEA). The Consultant shall determine current capability levels, identify gaps, and benchmark these against a defined target state aligned to Maturity Level 3 (Defined). Findings shall be documented in an assessment report, supported by evidence, scoring rationale, and management-level observations.
- **COBIT Target-state framework design:** Design a COBIT 2019-aligned target-state IT governance framework for CBS. This shall include identification of applicable COBIT objectives, recommended governance and management practices, and articulation of how these practices should be structured within CBS's institutional context. The framework shall define governance intent, control objectives, and expected outcomes, without responsibility for operational execution.
- **Process definition and documentation:** For the applicable COBIT 2019 objectives, develop process definitions describing the intended purpose, scope, inputs and outputs, key activities and workflows, roles



- and responsibilities (including RACI matrices), performance indicators, and indicative evidence requirements. Standardised templates and artefacts may be developed to support future CBS-led implementation (e.g. risk registers, project portfolio templates, change logs, reporting dashboards), without introducing or running live operational processes.
- **Segregation of Duties (SoD):** The Consultant shall design and document a formal Segregation of Duties (SoD) framework for key IT governance processes, including but not limited to Access Management, Change Management, Incident Management, Vendor Management, and Privileged Access. Deliverables shall include:
 - An SoD matrix defining incompatible roles
 - Conflict identification mechanisms
 - SoD review and approval procedures
 - Periodic SoD review template and reporting mechanism
 - **Policy and procedure development:** Review existing CBS ICT-related policies, procedures, and plans, and develop or update COBIT-aligned governance documentation as required. This may include IT governance policies, portfolio and programme management guidelines, IT risk management frameworks, information security policies, incident management procedures, business continuity and disaster recovery documentation, change management policies, and IT asset management guidelines. The objective is to ensure policy completeness and alignment with COBIT 2019 and international good practice, not enforcement or operational rollout.
 - **Governance structures and roles design:** Design proposed IT governance structures aligned to COBIT 2019, including recommended committees (e.g. IT Governance Committee, IT Steering Committee), decision rights, escalation paths, and terms of reference. Where such structures already exist, provide recommendations for alignment with COBIT governance principles. The Consultant shall define governance models and reporting constructs, without assuming responsibility for convening or operating these structures.
 - **Performance measurement framework:** Define a COBIT-aligned performance measurement framework, including proposed key performance indicators (KPIs), monitoring metrics, and reporting formats to support CBS oversight of IT value delivery, risk management, and performance. Baseline measurement approaches and indicative target benchmarks shall be proposed, without responsibility for ongoing measurement or monitoring.
 - **Continuous Improvement and reassessment approach:** Design a structured approach for CBS to periodically reassess IT governance maturity and drive continuous improvement over time. This shall include recommended reassessment cycles, improvement planning mechanisms, and governance review processes, aligned to COBIT 2019 performance management guidance.
 - **Audit and assurance enablement:** Develop an indicative evidence model outlining the types of artefacts, records, and documentation that CBS would be expected to maintain to demonstrate alignment with COBIT 2019 practices for internal assurance, audit, or regulatory review

capture current interactions, pain points, and satisfaction levels across touchpoints.

- ④ **Gap analysis:** Based on the findings of the current state assessment, the consultant shall conduct a structured gap analysis to identify deficiencies and opportunities for improvement. This analysis will focus on gaps in the domains below:
 - Technology architecture
 - Technology adoption culture and digital skills
 - Business processes
 - Cloud computing
 - RegTech and SupTech
 - Customer experience
- ④ **Future state definition:** Leveraging insights from the current state assessment and gap analysis, the consultant will define a desired future state which will involve the activities below:
 - **Benchmarking** - Perform an in-depth benchmarking study to identify best practices and innovations from leading central banks globally. This will involve organizing site visits for a designated CBS team to select central banks recognized for their advanced digitization efforts. Informed by benchmarking outcomes and identified gaps, the consultant will articulate a desired future state aimed at positioning CBS as a world-class central bank with cutting-edge digital capabilities.
 - **To-Be process development** – Design and document optimized To-Be process flows for all departments within CBS, incorporating solutions to address identified gaps and enhance efficiency, automation, and integration.
 - **To-Be customer journey maps** – Develop To-Be customer journey maps that reflect improved service delivery, enhanced user experience, and streamlined interactions, aligned with the proposed future digital ecosystem.
- ④ **Digital Transformation Roadmap formulation and strategic initiatives identification:** The consultant will outline strategic initiatives aligned with the defined future state and formulate a detailed 5-year strategy and implementation roadmap. This roadmap will categorise initiatives into short term (year 1), medium term (years 2–3), and longer term (years 4–5) phases, including major milestones, high-level sequencing rationale, required investments and resource allocations to inform budgeting and planning. Additional activities in this phase will include:
 - **Vision and guiding principles:** In consultation with CBS leadership, define a clear vision and mission for digital transformation at CBS. Formulate guiding principles that will steer digital initiatives (e.g. “user-centric design”, “interoperability and integration”, “compliance with international standards”, etc.), ensuring alignment and coherence across projects.



- **Strategic objectives and pillars:** Define the strategic objectives for CBS's digital transformation and organize them into strategic pillars or themes e.g. Digital financing architecture.
- **Initiative Prioritization:** Identify, evaluate and prioritise a portfolio of digital transformation initiatives considering interdependencies, resource constraints, and a high-level impact vs. effort analysis. The consultant shall highlight flagship programs (large initiatives with transformative impact) and quick wins (smaller low-effort projects delivering rapid value).
- **Alignment with National and Sectoral Plans:** Ensure the strategy aligns with Somalia's national plans and the broader financial sector modernization agenda, such as financial inclusion, payments modernization, and resilience as outlined by government or development partners. In addition, align with ongoing World Bank or donor-supported projects to prevent overlap and leverage synergies.
- **Governance and Change Management:** Propose a robust governance framework for overseeing the digital transformation, such as establishing a dedicated Digital Transformation Steering Committee or using the existing IT Steering Committee. Include recommendations for change management strategies to facilitate adoption, including training, communication, and cultural shifts.
- **Key Performance Indicators (KPIs):** Propose measurable KPIs aligned with strategic objectives to monitor progress and outcomes. These might include metrics such as percentage of services digitized, user adoption rates of new systems, reduction in processing time for key workflows, uptime of critical systems, cybersecurity incident frequency, etc.
- **Drafting and Validation:** Prepare a comprehensive Digital Transformation Strategy document, including an executive summary, situational analysis, strategic framework (vision, principles, objectives), roadmap with initiatives, and implementation considerations. Facilitate workshops or presentations with CBS executives and stakeholders to validate and refine the strategy. Incorporate feedback and obtain formal approval of the strategy by CBS management (and Board if required).

4.3. Workstream C: TOGAF-Aligned Enterprise Architecture

In this workstream, the Consultant will establish an Enterprise Architecture (EA) practice within CBS, aligned to TOGAF (The Open Group Architecture Framework) standards. The scope includes:

- **EA Capability Setup:** Define and institute the mandate and operating model for enterprise architecture at CBS. This involves defining the role of the EA function, its placement in the organization (e.g. within the IT department or as a cross-cutting unit), and its responsibilities. Establish an EA governance structure such as an Architecture Review Board (ARB) or similar body that will review and approve architecture decisions and artifacts. Develop terms of reference for the ARB and identify its members (including key IT and business unit representatives).
- **Architecture Governance Operationalization Requirement:**
The Consultant shall support the formal establishment and operationalization of the Architecture Review Board (ARB). This shall include:
 - Development and approval of ARB Charter
 - Nomination and onboarding of ARB members
 - Facilitation of at least two (2) formal ARB sessions
 - Review of at least one active CBS project for architectural compliance
 - Production of documented ARB meeting minutes and decisions
- **EA Principles and Standards:** Develop a set of enterprise architecture principles that will guide all architecture and IT design decisions (for example, principles around interoperability, scalability, security, reuse of systems, cloud-first or not, etc.). These should align with industry best practices and CBS's strategic needs. Also develop EA standards and guidelines for each architecture domain (business, data, application, technology, security), possibly adapting from TOGAF reference models or other relevant standards. For instance, set standards for using certain data formats, integration methods (API standards), cybersecurity standards, etc., appropriate to CBS.
- **Architecture Governance Operationalization Requirement:**
 - The Consultant shall support the formal establishment and operationalization of the Architecture Review Board (ARB). This shall include:
 - Development and approval of ARB Charter
 - Nomination and onboarding of ARB members
 - Facilitation of at least two (2) formal ARB sessions
 - Review of at least one active CBS project for architectural compliance
 - Production of documented ARB meeting minutes and decisions
- **Architecture Framework and Methodology:** Customize the TOGAF ADM (Architecture Development Method) for CBS. Define how the Consultant (and CBS architects) will develop baseline and target architectures through TOGAF phases (Preliminary, Vision, Business



Architecture, Information Systems Architecture, Technology Architecture, Opportunities & Solutions, Migration Planning, etc.). Identify what architecture artifacts will be produced at each stage (e.g. business capability models, information/data flow diagrams, application interface catalog, technology infrastructure diagrams, etc.). Ensure this methodology is documented so that CBS can continue to use it for future architecture work.

- **Baseline Architecture Assessment:** Perform an Enterprise Architecture current state assessment. Document the baseline “as-is” architecture across the key domains:

- *Business Architecture:* Map the key business functions and processes of CBS (e.g. currency management, payments operations, banking and supervision.) and how they currently operate, including pain points or inefficiencies.
- *Data Architecture:* Document what critical data is used (e.g. banking data, financial statistics, etc.), data sources and flows, data storage solutions, and current data challenges (silos, quality issues).
- *Application Architecture:* List and describe existing application systems in use (e.g. core banking system, payment switch, SWIFT, ERP, reporting tools, etc.), their interconnections, and any duplications or gaps.
- *Technology Architecture:* Document the underlying IT infrastructure – networks, data centers, servers (on-premise or cloud), end-user devices, etc. – and assess capacity, resilience, and security of the current setup.
- *Security Architecture:* Review how security is currently implemented across these layers (identity management, access controls, encryption, etc.) and any known vulnerabilities.
- *Integration Architecture:* Assess integration mechanisms in place (are systems integrated via APIs, message queues, manual data exchange, etc.). Summarize the baseline architecture in appropriate diagrams and catalogs.

- **Target Architecture Development:** Based on CBS’s strategic goals (including the digital strategy from Workstream B) and using TOGAF methods, develop the target or future-state architecture for the same domains:

- Propose how business processes could be optimized or reengineered with technology (e.g. automation of certain workflows, new digital services for banks or the public).
- Design a target data architecture that includes centralized data repositories or data warehouse, a robust data integration platform, and data governance tools (aligned with the Data Governance framework in Workstream D).
- Propose a target application architecture – for instance, identify need for new systems (like a modern core banking system, data analytics platform, document management, etc.), decommissioning of legacy systems, and new integration

layers (like an enterprise service bus or API gateway) to enable data sharing.

- Define a target technology architecture, possibly leveraging cloud services where appropriate (considering security and country context), improving disaster recovery (DR) and business continuity capabilities, and upgrading network and hardware as needed.
- Enhance the security architecture by proposing advanced measures (e.g. Security Operations Center, identity and access management improvements, etc.). Ensure the target architecture is well-documented with TOGAF-aligned artifacts and addresses the gaps identified from the baseline.

• **EA Repository and Tools:**

- Architecture Governance Operationalization Requirement:
- The Consultant shall support the formal establishment and operationalization of the Architecture Review Board (ARB). This shall include:
 - Development and approval of ARB Charter
 - Nomination and onboarding of ARB members
 - Facilitation of at least two (2) formal ARB sessions
 - Review of at least one active CBS project for architectural compliance
 - Production of documented ARB meeting minutes and decisions
 - Propose an approach for an EA repository (a place to store architecture models and documents). Provide templates or use open-source tools if available to help CBS maintain their architecture documentation.
- **Hands-On Coaching:** Throughout this workstream, provide hands-on coaching and mentoring to CBS's designated counterpart staff (e.g. an Enterprise Architect or IT architects in CBS). Conduct training workshops on EA concepts (TOGAF basics, architecture modeling techniques) and involve them in developing the artifacts. The aim is to leave CBS with an internal team capable of maintaining the EA function.

4.4. Workstream D: Data Governance

In this workstream, the Consultant will develop and implement a comprehensive Data Governance framework for CBS. The scope includes:

- **Assess the Current Data Governance Landscape:** - Conduct a detailed assessment of CBS's current data governance, including a review of the existing CBS's Data Governance related policies.
- **Data governance framework design:** Develop a formal Data Governance Framework document that outlines the vision, scope, and components of data governance at CBS. This should define how data governance will be carried out, including structures, processes, and policies. The framework must be aligned with international best practices, particularly the DAMA-DMBOK (Data Management Body of Knowledge) standards
- Key components to cover:

- **Data Governance Structure:** Propose establishment of a Data Governance Council or Committee at CBS, including representatives from key departments (IT, Banking Operations, Finance, Research/Statistics).
- **Roles and Decision Rights:** Define decision rights and responsibilities for data-related decisions. For example, who has authority to approve data standards, who resolves data quality issues, who can authorize access to sensitive data. Develop RACI matrices for data governance processes.
- **Policies and Standards:** Draft or update data management policies and standards
- **Data Lifecycle Processes:** Establish standard processes for key aspects of data management: data collection, storage, integration, backup, archival and disposal. Integrate these with COBIT IT processes (e.g. data backup processes align with IT continuity).
- **Data Quality Management:** Define procedures for monitoring and improving data quality.

4.5. Workstream E: AI Governance Framework and Operating Model

Under this workstream, the consultant will design an Artificial Intelligence (AI) Governance Framework and operating model suitable for the context of CBS. This framework will ensure that any use of AI/ML (Artificial Intelligence/Machine Learning) in CBS's activities is controlled, ethical, and effective. Key activities and components of the AI governance framework and operating include:

- **Readiness Assessment:** Assess CBS's current readiness for AI. Evaluate current uses (if any) of advanced analytics or automation in CBS to identify gaps and current maturity levels.
- **AI Governance Policy and Principles:** Develop an AI Governance Policy for CBS that outlines the Bank's commitment to responsible AI use.
- **AI Governance Operating Model:** Define how AI governance will function within CBS. This includes:
 - **Roles and Committees:** Propose the creation of an AI Governance Committee or designate an existing body such as IT governance or risk committees to oversee AI projects.
 - **Processes:** Outline the process by which AI use cases will be identified, evaluated, approved, and monitored.
 - **Integration with Existing Governance:** Ensure this AI governance process is integrated with COBIT 2019 and enterprise architecture standards.
 - **AI Lifecycle Controls:** Develop controls and guidelines for each stage of the AI/ML solution lifecycle:
 - **Model Development and Validation:** Define standards that models should be validated before deployment.

- **Risk Assessment:** Propose an AI risk assessment checklist to evaluate potential risks of any AI system – including cybersecurity risks, data privacy concerns, ethical issues, operational dependency risks, etc.
- **Human Oversight:** Define what level of human oversight or human-in-the-loop is required for AI decisions.
- **Deployment and Monitoring:** Establish protocols for deploying AI models into production.
- **Incident Response:** Define how to handle incidents or adverse events involving AI systems

4.6. Workstream F: Capacity building

Under this workstream, the consultant shall design and implement a targeted capacity building program to enhance CBS's internal expertise and organizational readiness in key areas, including Data Governance, COBIT 2019 implementation, AI Governance, Enterprise Architecture and Digital strategy. This program will empower staff to effectively support and sustain the programme, fostering a culture of continuous improvement and innovation. It will contain the following activities:

- **Current capacity assessment:** The consultant will evaluate the existing skills, knowledge, and competencies of CBS staff relevant to Data Governance, COBIT 2019, AI Governance, Enterprise Architecture and digital skills.
- **Gap analysis and needs identification:** Based on the assessment, the consultant will perform a detailed gap analysis to identify deficiencies in staff capabilities and provide recommendations.
- **Program design and development:** The consultant will create a comprehensive Capacity Building Plan, including customized training modules, resources, and delivery mechanisms.
- **Implementation and delivery:** Conduct training sessions for CBS management and staff on the different required concepts ensuring knowledge transfer and measurable outcomes.

5. Expected deliverables

The Consultant is expected to produce the following key deliverables during the assignment. All reports and documents will be in **English**:

11. **Inception Report and work plan:** An inception report delivered within the first few weeks of the project, summarizing initial findings, a refined approach/methodology, detailed work plan, and timeline for all activities and deliverables across the five workstreams.
12. **COBIT 2019 Maturity and gap assessment report:** A detailed report documenting the results of the COBIT 2019 baseline maturity and gap assessment. The report shall include the assessed current-state capability level for each applicable COBIT 2019 governance and management objective, assessment methodology, stakeholder inputs, and a summary of key gaps against a defined target-state benchmark (indicatively aligned to Maturity Level



3 – Defined). The report should serve as a baseline reference for CBS to measure future improvements.

13. **COBIT 2019 Target-State framework and enablement package:** A consolidated set of deliverables supporting CBS-led adoption of COBIT 2019, including:
 - a) **COBIT 2019 Target-State roadmap:** A prioritised and phased roadmap outlining recommended sequencing, dependencies, and indicative responsibilities for CBS to progress toward the defined COBIT 2019 target state.
 - b) **COBIT-Aligned IT governance documentation:** A complete set of COBIT 2019-aligned governance artefacts developed or updated under the assignment, including IT governance policies, process definitions, standard operating procedures (SOPs), roles and responsibilities (RACI matrices), key performance indicators (KPIs), reporting templates, and related governance tools. These artefacts shall be designed to enable CBS implementation and operationalisation.
 - c) The COBIT Target-State Roadmap must include:
 - Prioritization rationale for processes
 - Interdependency mapping between processes
 - Phased timeline
 - Defined CBS ownership for each process
 - Estimated internal resource requirements
 - Governance checkpoint milestones
14. **COBIT Implementation Completion Report:** A closing report and presentation summarizing the COBIT 2019 assessment and framework design activities undertaken under the assignment. The report shall confirm completion of the assessment, target-state design, documentation, and roadmap deliverables, and shall outline residual gaps, dependencies, and recommendations for the implementation.
15. **Digital Transformation Strategy Document and Roadmap:** The finalized Digital Transformation Strategy for CBS, covering vision, principles, strategic objectives, initiative portfolio, and 5-year roadmap. It should include an executive summary for senior leadership. Any accompanying analysis (current state assessment findings, SWOT analysis, etc.) should be provided in appendices or separate background reports.
16. **Enterprise Architecture Framework & Artifacts:** A set of deliverables for the EA work, including:
 - a. An **EA Governance Charter** or manual describing the EA function, principles, governance structure, and methodology (how CBS will do architecture going forward).
 - b. Baseline Architecture Report – documentation (diagrams and descriptions) of the current state across business, data, application, technology, and security domains.
 - c. Target Architecture Report – documentation of the desired future state architectures for those domains.
 - d. EA Repository or Toolkit – an initial repository (even if in simple form like a SharePoint structure or a set of files) containing all architecture



artifacts produced, organized for future maintenance; plus, any templates for continuing the EA function.

17. Data Governance Framework & Implementation Plan: Deliverables for data governance including:

- a. A detailed Data Governance Assessment Report The Data Governance Framework document (policy, roles, processes, standards).
- b. Any specific policies created or updated (Data Classification Policy, Data Privacy Policy, Data Quality Policy).
- c. Data Governance implementation plan detailing how the framework will be rolled out (e.g. phases, responsible persons, etc.).

18. AI Governance Framework & Operating Model Documentation: Deliverables for AI governance (Objective 8) including:

- a. The AI Governance Framework document (covering policy, principles, operating model, processes).
- b. Any procedural guidelines or checklists (for AI risk assessment, model validation, monitoring, etc.).
- c. Charter or TOR for the AI Governance Committee (or equivalent) and defined roles.
- d. Training materials or awareness materials on AI governance for CBS.

19. Capacity building plan: This plan will define how CBS will develop the skills, knowledge, governance capabilities, and institutional ownership required to successfully implement and sustain the transformation initiatives.

20. Monthly Progress Reports: Short progress reports submitted every month, outlining activities completed, progress against the work plan, interim results, issues encountered, and plans for the next period. These reports ensure continuous communication and allow CBS and stakeholders to track the assignment's progress.

21. Final Report and Project Completion Report: A comprehensive final report at the conclusion of the assignment summarizing all work done, achievements versus objectives, key findings, recommendations for next steps, and an evaluation of remaining gaps or risks. This should also include an executive summary highlighting the value delivered. The final report should serve as a reference for CBS to continue efforts post-consultancy. A closing presentation to the CBS Steering Committee (and possibly World Bank or other funders) should accompany this, highlighting outcomes and sustainability plans.

6. Consultant qualifications and team requirements

Prospective consulting firms (Consultants) must demonstrate that they have the experience and capacity to successfully execute this complex, multi-faceted assignment. The requirements are as follows:

a. Firm experience and qualifications:

- The firm should have a notable presence in Sub-Saharan Africa with at least **15 years of experience** in the field of IT consulting, specifically in areas of IT



governance, enterprise architecture, and technology risk management (with a track record in the financial sector, ideally central banks or commercial banks).

- Proven track record of previous similar experiences working in any of the scope areas with at least 3 Central Banks in Africa within the last 10 years, with at least one within Eastern Africa.
- **Proven Delivery of implementation:** The firm must show verifiable track record *implementing* governance frameworks and IT transformation programs from at least two large-scale institutions (central banks, financial regulators, Tier-1 commercial banks, or major public-sector bodies) from the East African region each with annual operating income of at least USD 100 million or total assets exceeding USD 1 billion. The firm must provide references or case studies for at least three similar projects where the firm took a central bank through COBIT-based IT governance implementation or EA establishment, or digital transformation program execution.
- **COBIT 2019 Implementation:** Experience in **COBIT 2019** (or COBIT 5) implementation is essential. The firm should cite at least one specific engagement where COBIT frameworks were implemented and ideally have certified COBIT professionals on staff.
- **Enterprise Architecture (TOGAF):** The firm should have experience setting up Enterprise Architecture practices aligned with TOGAF or a similar framework. It should have delivered at least two projects establishing EA for comparable institutions.
- **Digital transformation strategy:** The firm should have experience in formulating a digital transformation strategy or IT strategy for at least two Central banks or large financial institutions.
- **Data and AI Governance:** Show evidence of experience in data governance (e.g. developing data management frameworks for organizations, preferably in financial institutions where data quality and governance are critical). Additionally, demonstrate experience or thought leadership in AI governance or model risk management – for example, the firm might highlight a project developing AI or analytics governance in a bank, or have experts familiar with emerging AI ethical guidelines.
- **Banking/Financial Sector Knowledge:** Given the central bank context, the firm should have familiarity with banking operations and regulatory environments.
- The Firm must demonstrate organizational capacity to deliver a large-scale, multi-workstream IT governance and digital transformation program by providing evidence of its organizational size and resource depth.

b. Key experts and personnel:

The proposal must include a team of **Key Experts** with the following roles and minimum qualifications. (One expert may fulfill more than one role if appropriately



qualified, but the proposal should cover all skill areas.) The CVs of these Key Experts will be evaluated in the proposal:

Key Experts and Team Composition

Team Leader

The Team Leader shall have overall responsibility for the management, coordination, and quality assurance of the assignment. The Team Leader will serve as the primary point of contact with CBS, ensure integration across all workstreams, and provide strategic oversight, without being required to act as a subject-matter specialist in any single domain.

Qualifications:

- Master's degree in information technology, Computer Science, Information Systems, AI, Business, Economics or related field:
- Minimum of **20 years' experience** leading complex, multi-disciplinary technology or digital governance assignments at a global scale, preferably within the financial sector or public institutions.
- Mandatory **CGEIT certification**
- Must hold one or more of the following certificates: **CISA or CISM**.
- Demonstrated experience managing large-scale advisory or framework-design engagements involving multiple technical domains (e.g. IT governance, enterprise architecture, data, digital transformation).
- Strong programme management, stakeholder engagement, and quality assurance capabilities.
- Excellent written and verbal communication skills, with experience engaging senior executives and steering committees.

COBIT 2019 Specialist / IT Governance Expert

This expert shall lead the COBIT 2019 maturity assessment and the design of the COBIT-aligned IT governance framework under Workstream A. They will also oversee the IT governance framework design, process definition, capability uplift, and integration with EA, Digital Transformation, Data Governance, and AI Governance workstreams.

Qualifications:

- Masters' degree in Information Technology, Information Systems, Artificial Intelligence, Computer Science, or a related discipline.
- Minimum of **15 years' experience** in implementing IT governance programmes including: IT risk management, IT Project management, governance of enterprise IT, IT strategy roles, and related domains.
- Mandatory **COBIT 2019 or COBIT 5 certification**
- Must hold one or more of the following certifications: **CISA, CISM, or CRISC**.



- Must hold ISO 27001:2022 lead implementer certification.
- Proven experience conducting COBIT maturity and gap assessments, IT process reviews, and designing governance frameworks for financial institutions or similarly regulated organisations.
- Demonstrated ability to develop and operationalise governance policies, process documentation, KPIs, and control frameworks.
- Proven track record leading cross-workstream integration, ensuring the COBIT 2019 governance system is designed and operated in concert with Enterprise Architecture (EA), Digital Transformation, Data Governance, AI Governance, and Cybersecurity frameworks

COBIT Assessor / IT Audit Specialist

This expert shall support the COBIT maturity and gap assessment activities and ensure alignment with audit and assurance expectations.

Qualifications:

- Bachelor's degree in Information Technology, Finance, Accounting, or a related field.
- Minimum of **8 years' experience** in IT governance, IT audit, IT risk, or compliance functions.
- Mandatory **COBIT 2019 or COBIT 5 certification**
- Must hold one or more of the following certifications: **CISA, CISM or CRISC**.
- Must hold ISO 27001: 2022 lead implementer certification.
- Demonstrated experience developing governance processes aligned to COBIT, ITIL, ISO, or similar frameworks.
- Experience performing IT governance or process maturity assessments in banking or financial sector environments.
- Experience supporting evidence modelling and audit-readiness assessments.
- Experience in large financial institutions or government organizations is an advantage.

Digital Transformation Expert

This expert shall lead Workstream B and be responsible for the development of the comprehensive Digital Transformation Strategy for CBS.

Qualifications:

- Master's degree in computer science, Business, Engineering, Information Systems, or a related field.



- Bachelor's degree in computer science, Engineering, Information Systems, or a related field.
- Relevant certification in project management and change management (PRINCE 2 Agile/ PMP and Certified Change Management Practitioner).
- Minimum of **15 years' experience** in digital strategy development, business process re-engineering, or change management, preferably in financial sector. Experience in digital transformation for a central bank is an added advantage.
- Membership of a relevant professional body (ISACA/ PMI).

Cyber Security Expert

This expert shall support Workstream B and be responsible for the cyber security strategy development as part of the comprehensive Digital Transformation Strategy for CBS.

Qualifications:

- Bachelor's degree in computer science, Engineering, Information Systems, or a related field.
- Relevant certification in cyber security (CEH/CISM/CISSP)
- Minimum of **8 years' experience** in cyber security strategy development in the financial sector. Experience in cyber security strategy development for a central bank is an added advantage.
- Membership of a relevant professional body.

Enterprise Architecture Expert (TOGAF Certified)

This expert shall lead Workstream C and be responsible for the design of the TOGAF-aligned enterprise architecture framework and artefacts.

Qualifications:

- Master's degree in computer science, Engineering, Information Systems, or a related field.
- Bachelor's degree in computer science, Engineering, Information Systems, or a related field.
- Minimum of **10 years' experience** in enterprise or solution architecture design.
- Mandatory **TOGAF 9 or TOGAF 10 certification**.
- Demonstrated experience developing enterprise and solution architectures for financial institutions or complex organisations. Experience in enterprise architecture for a central bank within Africa is an added advantage
- Familiarity with architecture modelling standards and tools (e.g. ArchiMate) is desirable.



- Experience establishing enterprise architecture governance structures, such as Architecture Review Boards (ARB), is an advantage.
- Ability to align enterprise architecture outputs with IT governance, data governance, and emerging technology considerations.

Data Governance Specialist

This expert shall lead Workstream D and be responsible for the design of the Data Governance Framework.

Qualifications:

- Masters degree in Information Management, Data Science, Computer Science, or a related discipline.
- Minimum of **5 years' experience** in data management, analytics, or information governance roles, including at least **3 years focused on data governance or data quality**.
- Experience in similar projects using data governance frameworks (e.g. DAMA-DMBOK).
- Experience designing or implementing data governance or data quality frameworks within financial or regulated environments in at least 2 projects
- Familiarity with regulatory data requirements

AI Governance / Emerging Technology Specialist

This expert shall lead Workstream E and be responsible for the design of the AI Governance Framework and operating model.

Qualifications:

- Bachelor's degree in Computer Science, Data Science, Artificial Intelligence, or a related field.
- Minimum of **7 years' experience** in advanced analytics, AI/ML, or emerging technology initiatives.
- At least **2–3 years of experience** focused on AI governance, AI ethics, model risk management, or responsible AI practices.
- Familiarity with emerging AI governance frameworks and principles (e.g. OECD AI Principles, EU AI regulatory frameworks).
- Experience in the financial sector, particularly in model development, validation, or oversight, is highly desirable.
- Relevant certifications in AI/ML or risk management (e.g. PRM, FRM) are an advantage.

Supporting Staff (Non-Key Experts)

The Consultant may propose additional supporting staff, such as business analysts, researchers, or coordination support personnel, to support delivery of the

assignment. These resources should be commensurate with the scope of work and clearly reflected in the proposed work plan and financial proposal.

c. Methodology

The methodology will be evaluated as a scored criterion and must include, at a minimum, it must include the following artifacts:

- Consultant should demonstrate tools and assets they have used to deliver similar assignments.
- A COBIT 2019 capability assessment covering relevant governance and management objectives, including current-state and target capability levels, gaps, and prioritized improvement roadmap.
- A digital transformation strategy and roadmap document containing the vision, prioritised initiatives, governance model, proposed KPIs, monitoring framework and detailed roadmap covering all pillars defined in the scope of work under Workstream B.
- A TOGAF-aligned enterprise architecture model, including baseline, target, and transition architectures across business, data, application, security and technology domains.
- A data governance operating model encompassing data ownership, stewardship, quality management, as the foundational framework to design a customized engagement delivery approach for CBS. Demonstrate current state assessment tool capabilities.
- An illustrative AI governance foundational framework that will form a basis for designing CBS' framework.
- A phased implementation roadmap with measurable outcomes, dependencies, and governance checkpoints.

7. Duration

- **Duration of Assignment:** The total duration of the consultancy is estimated at **12 months** from the start date (contract signing). All activities, including final reporting, must be completed within this period. The work is expected to start by **[expected start month/year] (exact date to be confirmed in contract)**.