

Terms of reference

Business development of 46 women-owned microbusinesses

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0. List of abbreviations

AKWOS	Association of Kigali Women in Sports
BDA	Business Development Advisors
FCLLO	Family Circle Love Labs Organization
IGI	Impanuro Girls Initiative
OSO	Our Sister Opportunities
RDB	Rwanda Development Board
RWN	Rwanda Women's Network
SME	Small- and medium-sized enterprises
WCOS	Women-led civil society organizations

1. Context

The Kvinna till Kvinna Foundation is a Swedish non-profit organization dedicated to empowering women in conflict-affected areas by enhancing their power and influence. The foundation's approach emphasizes strong local ownership and long-term support.

Currently, Kvinna till Kvinna Foundation Rwanda is implementing a GIZ-funded women's economic empowerment project titled "Advancing Women's Inclusion in Business." This initiative aims to strengthen women's economic participation in Rwanda, focusing on improving working conditions for female employees in the private sector and enhancing the competitiveness of women-led small and medium enterprises (SMEs).

A key outcome of the project is to enhance the competitiveness of women-led microbusinesses. To achieve this, Kvinna till Kvinna will collaborate with five women-led civil society organizations (WCOSOs) across Ten districts, targeting 46 groups of women with varying levels of existing business activities.

The five partner WCOSOs are:

1. Our Sister Opportunities (OSO)
2. Rwanda Women's Network (RWN)
3. Impanuro Girls Initiative (IGI)
4. Family Circle Love Labs Organization (FCLLO)
5. Association of Kigali Women in Sports (AKWOS)

The 46 groups were selected in coordination with the WCOSOs and local authorities, primarily based on vulnerability criteria such as poverty, disability, HIV status, single-headed households, and young motherhood. Many members of these groups are already involved in other Kvinna till Kvinna-funded projects that focus on issues like sexual and gender-based violence prevention and sexual and reproductive health rights.

A comprehensive needs assessment focused on business development was conducted for these groups, involving interviews, site visits, and document reviews to produce detailed reports for each business activity. These reports provide key information, identified growth barriers and opportunities, and offered targeted recommendations for addressing challenges and leveraging opportunities. Based on the findings, training curricula were developed covering five key business topics, including detailed agendas, learning objectives, and teaching strategies. Recommendations for one-on-one business development support for each of the groups were also made.

The 46 groups vary significantly in terms of business maturity and scale. While some have established businesses and cooperatives, others engage in limited or nascent economic activities. Additionally, some savings groups function solely as savings entities without joint economic activities, operating primarily out of necessity or for community support. This diversity posed challenges in designing a training program that would meet all participants' needs. Therefore, the decision was made to focus on groups actively engaged in joint economic activities that can reasonably be classified as "microbusinesses" and that have the highest potential for growth. For simplicity, this target group will be referred to as "microbusinesses" hereafter.

Kvinna till Kvinna is planning a comprehensive capacity-building program for representatives of the 46 microbusinesses. This program will include trainings, one-on-one demand-oriented coaching and assistance, and a centralized business competition in Kigali with small-scale in-kind support as prizes.

The training and support will largely be delivered where the 46 microbusinesses are based:

No	District	Sector	Associated WCSOs	# of women's groups / "microbusinesses"	# of participants	Training location (see Chapter 5.3)
1	Musanze	Muhoza	AKWOS	3	13	AKWOS will arrange
2	Musanze	Gacaca	RWN	2	13	RWN will arrange
3	Rubavu	Rubavu or Rugerero	AKWOS and RWN	4 from AKWOS 1 from RWN	18	AKWOS will arrange
4	Gakenke	Gakenke	OSO	9 from OSO	20	OSO will arrange
5	Gakenke	Gakenke	OSO	7 from OSO	17	OSO will arrange
6	Gasabo	Nyamirambo	IGI	6 from IGI	19	IGI will arrange
7	Rwamagana	Kigabiro	RWN	5 from RWN	16	<i>To be arranged by contractor</i>
8	Bugesera	Nyamata	RWN and IGI	3 from RWN 1 from IGI	18	RWN will arrange
9	Huye	Huye	FCLLO and IGI	2 from FCLLO 3 IGI	20	<i>To be arranged by contractor</i>
Total				46	154	

The trainings will also be attended by local business development advisors (BDA), who are residents of the local sectors where the microbusinesses are based, and part of a scheme by the Rwanda Development Board (RDB). As BDAs are based locally, BDAs will be present to form support relationships with the microbusinesses in the long-term. Including them in the trainings, will support sustaining the work started.

BDAs will also support the microbusinesses apply to the business competition, which will be judged by an impartial panel. The panel will evaluate proposals on a set of pre-defined criteria and award the best business plan developed during the implementation of this project.

2. Tasks to be performed by the contractor

2.1. Term

Period of assignment: 12 months (expected from 15.12.2024 until 15.12.2025)

2.2 Objectives, indicators, work packages, milestones

The contractor is responsible for achieving the objectives described in this document.

The contractor will be responsible for achieving the following indicator:

- 23 out of 46 supported microbusinesses demonstrate improved marketability. Marketability is considered improved when a microbusiness confirms one of the following events with a specific example (Examples mentioned by the companies during the surveys are qualitatively analyzed to ensure that a notable improvement has been achieved):
 - i) Employees/members better qualified for their tasks and responsibilities
 - ii) More efficient supply chain management
 - iii) Participation in SME purchasing/sales cooperatives to create economies of scale
 - iv) Product innovation/product diversification
 - v) Product or sustainability certification
 - vi) Applied for financing
 - vii) New customer inquiries

The goal of the assignment is to strengthen the capacities of the 46 microbusinesses through trainings and one-on-one assistance of their representatives and prepare them for active participation in a business competition, where they may win requested equipment, materials, technical support, or other services for their further development.

The contractor will implement the following work packages:

1. Implementation of trainings
2. Implementation of demand-oriented one-on-one support
3. Technical support of business competition

Work package 1: Implementation of trainings

The contractor is responsible for:

- Reviewing the results of the needs assessment of the 46 microbusinesses, including microbusinesses profiles, developed training curricula for the five topics of interest, as well as recommendations for coaching for each microbusiness.
- Creation/adaption of interactive and informative training materials for the five recommended trainings topics, including presentations, take-home handouts for participants, homework assignments, and interactive materials (e.g. case studies, group exercises, homework assignments, etc.), to enhance understanding and practical application.
- Creation and implementation of pre- and post-knowledge tests for participants for each topic.
- Printing training handouts for participants.

- Implementing trainings in Kinyarwanda language for 9 groups of participants in different districts on the following five topics:
 - Module 1: The business model canvas and business planning
 - Module 2: Financial literacy (covering savings and sources of finance)
 - Module 3: Financial management (record keeping, simple statements, inventory management)
 - Module 4: Sales and marketing (seeking, satisfying, and managing customer relationships, pricing, customer management, sales contracts)
 - Module 5: Doing business in Rwanda (business registration options, taxation and legal obligations, product certification)
- Ensuring each topic is covered over a period of two full days. **(9 training groups x 5 topics x 2 training days per topic = total of 90 training days)**.
- Implementing the trainings in the locations where the 9 groups of participants are based.
- Coordinating and agreeing on scheduling together with Kvinna till Kvinna's partnered WCSOs. Where preferred, trainings should be scheduled on non-consecutive days to allow the target group sufficient time for absorption and allow them to balance their obligations.
- Arranging facilities and conference packages for the trainings for some locations (see Chapter 5.3 for details)
- Documentation of training days (delivery of signed participants lists as well as 1-2 high quality photos per training days)
- Training for participants must be provided in Kinyarwanda.
- The contractor should plan for a maximum of 80 roundtrips to perform the trainings for the 8 groups outside of Kigali:

Destination	Number of groups (outside Kigali)	Roundtrips	Travel days	Training days	Overnights	Per diems (for travel and training days)
Rubavu and Huye	2	20	1 day per roundtrip (total of 20 days)	1 day per roundtrip (total of 20 days)	2 nights per roundtrip (total of 40 nights)	2 per diems per roundtrip (total of 40 per diems)
Musanze, Gakenke, Bugesera, Rwamagana	8	80	0.5 day per roundtrip (total of 40 days)	1 day per roundtrip (total of 80 days)	1 night per roundtrip (total of 80 nights)	1.5 per diems per roundtrip (total of 120 per diems)
Total	10	100	60	100	120	160

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Work package 2: Implementation of demand-oriented one-on-one support

Based on recommendations in the needs assessment, interests/demands of the microbusinesses, and observations of the contractor during trainings, the contractor is responsible for:

- Coordinating requests of microbusinesses for one-on-one support and matching needs of the microbusinesses with the most relevant experts.
- Delivery of demand-based, one-on-one coaching, concrete assistance and technical inputs/works for the 46 microbusinesses. This includes, but is not limited to, the following services tailored to each business's needs:
 - Supporting the application of training content
 - Supporting development and refinement of business plans
 - Supporting addressing of identified gaps and challenges in the businesses
 - Facilitation of market linkages for the microbusiness
 - Accompanying meetings to loan officers/suppliers/buyers
 - Accompanying networking events

- One-on-one training sessions on specific topics
 - Supporting the development of branding and marketing materials (e.g. translating ideas of the microbusinesses to marketing materials, posters, logos, etc.)
 - Supporting the development of marketing strategies
 - Setting up accounts on digital platforms (e.g. social media, e-commerce sites) and supporting content creation (e.g. photography support)
 - Supporting market research and identifying buyers
 - Delivery of adjusted templates for record keeping and financial planning
 - Identification of financing providers that meet the needs and capacity of the business
 - Supporting improvements in client relationship management (e.g. supporting set up of customer feedback loops)
 - Consulting on possible investments and technical capacity building needs for business improvement (e.g. product diversification or quality improvements)
 - Delivery of simple financial models
 - Supporting the development of legal documents for registration (e.g. cooperative founding documents)
 - Supporting organizational development (e.g. organizational charts, process maps, etc.)
 - Supporting actions for legal and regulatory compliance
 - Advising on options to contribute to social security
 - Supporting the setup of an efficient inventory management system
 - Research on product certification requirements
 - Matching with mentors
 - Assisting grant and loan proposal writing and development of required documentation (e.g. for the business competition organized by Kvinna till Kvinna)
 - Other services
- The support will be delivered in-person or remotely, depending on needs and demands of the microbusinesses. **(46 microbusinesses x approx. 10 support days per microbusiness = up to 460 days)**
 - Clearly documenting support given by each coach to each microbusinesses receiving the support services (monthly coaching reports, from start of coaching offer).
 - Coaching for microbusinesses must be provided in Kinyarwanda.
 - On-site one-on-one coaching will be provided on the premises of the microbusiness or the associated WCSO.
 - The contractor should plan for a maximum of 96 roundtrips for on-site support to the 40 microbusinesses outside of Kigali:

Destination	Number of microbusinesses (outside of Kigali)	Roundtrips	Travel days	On-site coaching and support days	Overnights	Per diems (for travel and training days)
Musanze	5	12	0.5 per roundtrip (total of 6 days)	3 per roundtrip (total of 36 days)	4 per roundtrip (total of 48 nights)	3.5 per roundtrip (total of 42)
Rubavu	5	12	1 per roundtrip (total of 12 days)	3 per roundtrip (total of 36 days)	4 per roundtrip (total of 48 nights)	4 per roundtrip (total of 48)
Gakenke	16	38	0.5 per roundtrip (total of 19 days)	3 per roundtrip (total of 114 days)	4 per roundtrip (total of 152 nights)	3.5 per roundtrip (total of 133)

Rwamagana	5	12	0.5 per roundtrip (total of 6 days)	3 per roundtrip (total of 36 days)	4 per roundtrip (total of 48 nights)	3.5 per roundtrip (total of 42)
Bugesera	4	10	0.5 per roundtrip (total of 5 days)	3 per roundtrip (total of 30 days)	4 per roundtrip (total of 40 nights)	3.5 per roundtrip (total of 35)
Huye	5	12	1 per roundtrip (total of 12 days)	3 per roundtrip (total of 36 days)	4 per roundtrip (total of 48 nights)	4 per roundtrip (total of 48)
Total	40	96	60	288	384	348

Work package 3: Support of business competition

After reviewing Kvinna till Kvinna's business competition concept and criteria, the contractor's team leader will be responsible for:

- Designing a detailed proposal template, which microbusinesses must use for the competition (in English and Kinyarwanda).
- Advising on the development of detailed selection criteria for evaluating microbusinesses proposals and creating an evaluation sheet, based on Kvinna till Kvinna's concept.
- Assessing microbusinesses proposals as a member of the impartial selection panel, which includes participating in a multi-day conference in Kigali where microbusinesses present their proposals, asking questions after presentations, advising Kvinna till Kvinna on the selection of winners, and completing the evaluation sheet.

Main milestones/deliverables	Deadline
Kickoff meeting with Kvinna till Kvinna.	1 week upon contract signature / estimate: 22.12.2024
Operational plan presented and agreed with Kvinna till Kvinna.	1 month upon contract signature / estimate: 15.01.2024
Delivery of training materials, including participant handouts, for each training topic.	2 months upon contract signature / estimate: 15.02.2024
Progress report 1 submitted.	4 months upon contract signature / estimate: 15.04.2024
Delivery of trainings completed.	6 months upon contract signature / estimate: 15.06.2025
Progress report 2 submitted.	8 months upon contract signature / estimate: 15.08.2025
Delivery of support to business competition completed.	8 months upon contract signature / estimate: 15.08.2025
Delivery of coaching and support completed (monthly coaching and support reports).	9 months upon contract signature / estimate: 15.09.2025
Final report submitted.	11 months upon contract signature / estimate: 15.11.2025

2.3 Project and knowledge management requirements

Requirements on the assignment of experts:

- The contractor is responsible for selecting, preparing, training and steering the experts assigned to carry out the advisory services.

Requirements on equipment and operating costs:

- The contractor makes the required equipment and consumables available and covers their operating and administrative costs.

Requirements on expenditure management and cost control:

- The contractor manages costs and expenditures, accounting processes and invoicing in line with Kvinna till Kvinna requirements.

Monitoring and reporting requirements:

Kvinna till Kvinna will provide Monitoring & Evaluation personnel to track the achievement of the indicator for which the contractor is responsible (including creation of relevant questionnaires, data collection and input, and data processing).

The contractor plays an active role in the results-based monitoring of the project. Regular monitoring activities must cover at least the following areas:

- Degree to which activities are implemented
- Degree to which the objectives and milestones listed in Chapter 2.2 of these ToRs have been achieved
- Results that have occurred in the contractor's sphere of responsibility

The contractor submits the following reports outlined in Chapter 2.2:

- **Progress reports** on the implementation status of the work packages after 4 and 8 months of implementation
- **Monthly coaching and support reports** on one-on-one coaching and support given to the microbusinesses, from start to end of coaching offer
- A **final report** incl. the degree of achievement of the results indicators (up to ten pages at the end of the assignment)

Backstopping requirements:

The contractor ensures appropriate backstopping. The following services form part of the standard backstopping package. These services – as well as the ancillary personnel costs – must be priced into the fee schedules of the staff listed in the tender:

- The contractor's responsibility for its own staff;
- Ensuring the flow of information between Kvinna till Kvinna and the contractor's field staff;
- Process-oriented technical and conceptual steering of the consulting services;
- Steering adaptations to changing framework conditions;
- Performance monitoring;
- Ensuring the administrative management of the project;
- Ensuring compliance with reporting requirements;
- Technical support by the contractor's staff for its personnel on the ground;
- Making local use of and sharing the lessons learned by the contractor with the Kvinna till Kvinna team.

2.4 Other requirements

Safeguards and gender measures with specific reference to services:

In order to promote gender equality and avoid or mitigate possible unintended negative impacts in its area of responsibility, the contractor should implement the following measures:

- Gender equality: Prevent negative impacts on gender equality in its area of responsibility

3. Technical-methodological concept

The tenderer is required to reflect on the objectives and terms of reference of the tender at hand and present a technical-methodological concept:

3.1 Interpretation of objectives (section 1.1 of the assessment grid)

The tenderer is required to interpret the objectives for which it is responsible. Simple repetition of the objectives formulated in Chapter 2 of the ToRs is not desired. Rather, the contractor is to describe and interpret the changes in the partner system that are to be directly achieved by the object of the tender procedure. The resulting positive impact on the partner system (section 1.1.1 of the assessment grid) should also be presented.

The contractor must undertake a critical examination of the ToRs (section 1.1.2 of the assessment grid), for example by:

- undertaking an assessment of the appropriateness of the personnel concept for implementing the scheduled tasks;
- providing an assessment of the results hypotheses for achieving the objectives and possible risks in implementation;
- making an assessment of the technical concept

3.2 Strategy (section 1.2 of the assessment grid)

The strategy for delivering the services in the tender is the core element of the technical-methodological concept. It is composed of the following elements:

- Procedure for achieving the objectives stated in Chapter 2 of these ToRs
- Development of partnerships with the relevant actors
- Approaches for leverage effects and measures for scaling-up
- Consideration of environmental and social compatibility requirements (including gender equality)
- Appropriate consideration of further requirements

3.3.1 Strategic approach to achieving the objectives mentioned in the ToRs (section 1.2.1 of the assessment grid)

The tenderer is required to describe and justify the approach it plans to adopt in order to achieve the milestones, objectives and results (see Chapter 2 of this ToR) for which it is responsible.

3.3.2 Building partnerships with the relevant actors (section 1.2.2 of the assessment grid)

The tenderer is required to develop and describe a strategy for developing the cooperation with the actors in the partner system who are relevant for the implementation of the services in the tender. The project partnerships already mentioned in section 1 must also be taken into account.

3.3 Project management (section 1.3 of the assessment grid)

In this section, the tenderer presents the operational plan for implementing the services in the tender, describes the procedure for coordination with Kvinna till Kvinna and the project partners, and explains its backstopping strategy and the monitoring procedure.

3.4.1 Operational plan (section 1.3.1 of the assessment grid)

The tenderer is required to draw up and explain an operational plan for implementing the strategy, including a plan for the assignment of all the experts included in the tender. The operational plan must include the assignment times (periods and expert days) and assignment locations of the individual experts, the milestones as presented in Chapter 2 and, in particular, describe all the necessary work stages in detail and in chronological order. The tenderer must define further milestones beyond those prescribed in Chapter 2 and map them out in the plan of operations.

3.4.2 Coordination with Kvinna till Kvinna (section 1.3.2 of the assessment grid)

In the tender, the tenderer is required to describe the procedure for coordinating with Kvinna till Kvinna.

3.4.3 Steering or coordination of measures with the relevant implementing partner (section 1.3.3 of the assessment grid)

In the tender, the tenderer is required to name the implementing partners relevant for implementing the services and to describe and explain the procedure for steering or coordinating the measures with them.

3.4.4 Monitoring (section 1.3.4 of the assessment grid)

In the tender, the tenderer is required to describe how it will regularly capture and document the status of completion of the tasks, the achievement of objectives, the results achieved and the risks in the area for which it is responsible in accordance with the specifications set out in Chapter 2.

4. Human Resources

The tenderer is required to provide 'experts' for the positions referred to and described in this Chapter on the basis of corresponding CVs. **The requirements on the format and content of the CVs are described in Chapter 6.**

When selecting personnel, the contractor must ensure that the team is well-balanced with respect to gender.

The qualifications mentioned below correspond to the requirements for achieving the highest number of points in the technical assessment.

‘One year of professional experience’ is therefore defined as a cumulative 12 expert months with at least 20 expert days per month.

Expert 1: Team leader

Tasks of Expert 1: Team leader

- Overall responsibility for the quality and deadlines of work packages of the contractor
- Implementation of work package 3
- Coordinating and ensuring communication with Kvinna till Kvinna, WCSOs, and others involved in the project
- Personnel management, in particular identifying the need for short-term assignments within the available budget, as well as planning and steering assignments and supporting short-term experts
- Regular reporting in accordance with deadlines

Qualifications of Expert 1: Team leader

Education/training (section 2.1.1 of the assessment grid):	University degree (Master's) in Business Administration
Language (section 2.1.2 of the assessment grid):	Knowledge of English, C2-level in the Common European Framework of Reference for Languages (<i>Note: 5/10 points awarded in assessment of 2.1.2 if fulfilled fully</i>) Knowledge of Kinyarwanda, C2-level in the Common European Framework of Reference for Languages (<i>Note: 5/10 points awarded in assessment of 2.1.2 if fulfilled fully</i>)
General professional experience (section 2.1.3 of the assessment grid):	8 years of professional experience in the business development sector for micro-, small- and medium-sized enterprises (MSME)
Specific professional experience (section 2.1.4 of the assessment grid):	5 years in designing, leading, and coordinating training/coaching programs for MSME
Leadership/management experience (section 2.1.5 of the assessment grid):	3 years of management/leadership experience as project team leader or manager in a company
Other (section 2.1.6 of the assessment grid):	1 reference project of 3 months implementing business competitions for MSME (<i>Note: 5/10 points awarded in assessment of 2.1.2 if fulfilled fully</i>)

Expert 2: Pool with minimum 2, maximum 3 members (“Business planning experts”)

Please send a CV for each pool member for the assessment. The tenderer must provide a clear overview of all proposed short-term experts and their individual qualifications.

For the technical assessment, an average of the qualifications of all specified members of the expert pool is calculated.

Tasks of Expert 2: Pool (“Business planning experts”)

- Implementation of module 1 trainings

- Implementation of coaching on topics related to module 1

Qualifications of Expert 2: Pool (“Business planning experts”)

Education/training (section 2.2.1 of the assessment grid):	All experts with university degree (Bachelor’s) in Business Administration
Language (section 2.2.2 of the assessment grid):	1 expert with knowledge of English, B2-level in the Common European Framework of Reference for Languages <i>(Note: 3/10 points awarded in assessment of 2.2.2 if fulfilled fully)</i> All experts with knowledge of Kinyarwanda, C2-level in the Common European Framework of Reference for Languages <i>(Note: 7/10 points awarded in assessment of 2.2.2 if fulfilled fully)</i>
General professional experience (section 2.2.3 of the assessment grid):	All experts with 5 years of professional experience as a trainer or coach for MSME
Specific professional experience (section 2.2.4 of the assessment grid):	All experts with 3 years of experience in implementing training/coaching programs for business planning and modelling for MSME in Rwanda

Expert 3: Pool with minimum 3, maximum 5 members (“Financial literacy & management experts”)

Please send a CV for each pool member for the assessment. The tenderer must provide a clear overview of all proposed short-term experts and their individual qualifications.

For the technical assessment, an average of the qualifications of all specified members of the expert pool is calculated.

Tasks of Expert 3: Pool (“Financial literacy & management experts”)

- Implementation of module 2 and 3 trainings
- Implementation of coaching on topics related to module 2 and 3

Qualifications of Expert 3: Pool (“Financial literacy & management experts”)

Education/training (section 2.3.1 of the assessment grid):	All experts with a university degree (Bachelor’s) in Business Administration, Accounting, or Finance
Language (section 2.3.2 of the assessment grid):	1 expert with knowledge of English, B2-level in the Common European Framework of Reference for Languages <i>(Note: 3/10 points awarded in assessment of 2.3.2 if fulfilled fully)</i> All experts with knowledge of Kinyarwanda, C2-level in the Common European Framework of Reference for Languages <i>(Note: 7/10 points awarded in assessment of 2.3.2 if fulfilled fully)</i>
General professional experience (section 2.3.3 of the assessment grid):	All experts with 5 years of professional experience as a trainer or coach for MSME
Specific professional experience (section 2.3.4 of the assessment grid):	All experts with 3 years of experience in implementing financial literacy and financial management training/coaching for MSME

	<p>in Rwanda (<i>Note: 3/10 points awarded in assessment of 2.3.4 if fulfilled fully</i>)</p> <p>Of all experts,</p> <ul style="list-style-type: none"> - 1 expert with 1 reference project of 3 months supporting the setting up accounting and financial management systems for microbusinesses, including relevant digital tools (<i>Note: 3/10 points awarded in assessment of 2.3.4 if fulfilled fully</i>) - 1 expert with 1 reference projects of 6 months supporting access to finance for microbusinesses in Rwanda (<i>Note: 2/10 points awarded in assessment of 2.3.4 if fulfilled fully</i>) - 1 expert with 1 reference project of 3 months supporting management of savings groups (<i>Note: 2/10 points awarded in assessment of 2.3.4 if fulfilled fully</i>)
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Expert 4: Pool with minimum 2, maximum 3 members (“Sales & marketing experts”)

Please send a CV for each pool member for the assessment. The tenderer must provide a clear overview of all proposed short-term experts and their individual qualifications.

For the technical assessment, an average of the qualifications of all specified members of the expert pool is calculated.

Tasks of Expert 4: Pool (“Sales & marketing experts”)

- Implementation of module 4 trainings
- Implementation of coaching on topics related to module 4

Qualifications of Expert 4: Pool (“Sales & marketing experts”)

Education/training (section 2.4.1 of the assessment grid):	All experts with university degree (Bachelor’s) in Business Administration or Marketing
Language (section 2.4.2 of the assessment grid):	<p>1 expert with knowledge of English, B2-level in the Common European Framework of Reference for Languages (<i>Note: 3/10 points awarded in assessment of 2.4.2 if fulfilled fully</i>)</p> <p>All experts with knowledge of Kinyarwanda, C2-level in the Common European Framework of Reference for Languages (<i>Note: 7/10 points awarded in assessment of 2.4.2 if fulfilled fully</i>)</p>
General professional experience (section 2.4.3 of the assessment grid):	All experts with 5 years of professional experience as a trainer or coach for MSME
Specific professional experience (section 2.4.4 of the assessment grid):	<p>All experts with 3 years of experience in implementing sales and marketing training/coaching for MSME in Rwanda (<i>Note: 5/10 points awarded in assessment of 2.4.4 if fulfilled fully</i>)</p> <p>Of all experts,</p> <ul style="list-style-type: none"> - 1 expert with 1 reference project of 3 months supporting microbusinesses set up online marketing channels (e.g. Instagram, Facebook, eCommerce)

	sites), including content creation support. <i>(Note: 5/10 points awarded in assessment of 2.4.4 if fulfilled fully)</i>
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Expert 5: Pool with minimum 2, maximum 3 members (“Business regulations experts”)

Please send a CV for each pool member for the assessment. The tenderer must provide a clear overview of all proposed short-term experts and their individual qualifications.

For the technical assessment, an average of the qualifications of all specified members of the expert pool is calculated.

Tasks Expert 5: Pool (“Business regulations experts”)

- Implementation of module 5 training
- Implementation of coaching on topics related to module 5

Qualifications of Expert 5: Pool (“Business regulations experts”)

Education/training (section 2.5.1 of the assessment grid):	All experts with university degree (Bachelor’s) in Business Administration or Commercial Law
Language (section 2.5.2 of the assessment grid):	1 expert with knowledge of English, B2-level in the Common European Framework of Reference for Languages <i>(Note: 3/10 points awarded in assessment of 2.5.2 if fulfilled fully)</i> All experts with knowledge of Kinyarwanda, C2-level in the Common European Framework of Reference for Languages <i>(Note: 7/10 points awarded in assessment of 2.5.2 if fulfilled fully)</i>
General professional experience (section 2.5.3 of the assessment grid):	All experts with 5 years of professional experience as a trainer or coach for MSME
Specific professional experience (section 2.5.4 of the assessment grid):	All experts with 3 years in implementing training/coaching for MSME on business regulations and compliance in Rwanda <i>(Note: 4/10 points awarded in assessment of 2.5.4 if fulfilled fully)</i> Of all experts, <ul style="list-style-type: none"> - 1 expert with 1 reference project of 3 month advising businesses on taxation and social security. <i>(Note: 2/10 points awarded in assessment of 2.5.4 if fulfilled fully)</i> - 1 expert with 1 reference project of 3 month advising businesses on RSB product certifications. <i>(Note: 2/10 points awarded in assessment of 2.5.4 if fulfilled fully)</i> - 1 expert with 1 reference project of 3 months supporting microbusinesses to register as cooperatives, sole proprietorships, and limited liability companies. <i>(Note: 2/10 points awarded in assessment of 2.5.4 if fulfilled fully)</i>

The tenderer must assign all the proposed experts to the required qualifications and clearly present them in a separate table preceding the CVs. The summary presentation must mention only qualifications that are actually indicated in the CVs. Professional

experience must be evidenced by meaningful references in the CVs. It is advisable to make explicit reference to each example of professional experience.

Soft skills of team members

In addition to their specialist qualifications, all team members are also expected to have the following qualifications:

- Team skills
- Initiative
- Communication skills
- Sociocultural and intercultural skills
- Efficient partner- and client-oriented working methods
- Interdisciplinary thinking

Soft skills are not evaluated.

5. Costing requirements

In your tender, please do not deviate from the specification of quantities required in these ToRs (the number of experts and expert days, the budget specified in the price schedule). This is part of the competitive tender and is used to ensure that the tenders can be compared objectively. Please note: only services that were commissioned by Kvinna till Kvinna and rendered by the contractor will be remunerated. We would also like to point out that it may not be necessary to make use of the total number of proposed expert days.

5.1 Assignment of experts

The number of expert days corresponds to full working days (1 expert day = 8 hours of work).

Fee days	Number of experts	Number of days per expert	Total	Comments
Expert 1: Team leader	1	Up to 50	Up to 50	Work package 1: 15 days Work package 2: 25 days Work package 3: 10 days
Expert 2: Pool ("Business planning experts")	Min. 2, max. 3 experts	N/A	Up to 137	Work package 1: 5 days preparation + 18 days for implementation of trainings (module 1) + 10 travel days to travel to businesses outside of Kigali Work package 2: 92 coaching days + 12 travel days to travel to businesses outside of Kigali
Expert 3: Pool ("Financial literacy & management experts")	Min. 3, max. 5 experts	N/A	Up to 274	Work package 1: 10 days training preparation + 36 days for implementation of trainings (module 2 and 3) + 20 travel days to travel to businesses outside of Kigali

				Work package 2: 184 coaching days + 24 travel days to travel to businesses outside of Kigali
Expert 4: Pool (“Sales & marketing experts”)	Min. 2, max. 3 experts	N/A	Up to 137	Work package 1: 5 days training preparation + 18 days for implementation of trainings (module 4) + 10 travel days to travel to businesses outside of Kigali Work package 2: 92 coaching days+ 12 travel days to travel to businesses outside of Kigali
Expert 5: Pool (“Business regulations experts”)	Min. 2, max. 3 experts	N/A	Up to 137	Work package 1: 5 days training preparation + 18 days for implementation of trainings (module 5) + 10 travel days to travel to businesses outside of Kigali Work package 2: 92 coaching days+ 12 travel days to travel to businesses outside of Kigali

Note on travel days:

- Roundtrip travel time from Kigali to Musanze or Gakenke or Rwamagana or Bugesera will be compensated with max. 0.5 days per roundtrip.
- Roundtrip Travel time from Kigali to Rubavu or Huye will be compensated with max. 1 days per roundtrip.

5.2 Travel expenses

The specified lump sums (per-diem, accommodation, transport) are the amounts to be entered into the price schedule by the tenderer. Higher lump sums must not be included in the tender.

Travel expense item	Number/quantity	Lump sum up to	Comments
Per diem allowances (Travel <u>outside of Kigali</u>)	478 days	25.000 RWF / Total of 11.950.000 RWF	Up to 130 per diems for trainings. Up to 348 per diems for coaching.
Accommodation allowances (Travel <u>outside of Kigali</u>)	504 nights	50.000 RWF / Total of 25.200.000 RWF	Up to 120 overnights for trainings. Up to 384 overnights for coaching.
Transport costs (taxi, car, local public transport, <u>outside of Kigali</u>)	176 roundtrips from Kigali to other cities	30.000 RWF / Total of 5.280.000 RWF	Up to 80 roundtrips for trainings. Up to 96 roundtrips for coaching.

All business travel must be agreed in advance by Kvinna till Kvinna. Travel expenses must be kept as low as possible.

5.3 Workshops and trainings

Workshop budget: 19.222.000 RWF

The fixed, unalterable budget above is earmarked for workshop costs and entered in the price schedule. The budget includes the following costs relating to the planning and running of workshops:

- Full-day conference packages (venue, refreshments, technical systems hire) for the trainees only in Huye and Rwamagana
- Printing costs for training handouts
- Notebooks and stationery for trainees (unless already covered by the WCSOs or conference packages).
- Other costs relating to the workshops, not already separately covered by Kvinna till Kvinna or the WCSOs

The budget does not include the following costs, because they are covered by Kvinna till Kvinna or the WCSOs:

WCSOs will provide the following during the trainings, as separate budgets are provided for this:

- Childcare for the trainees
- Conference packages (venue, refreshments, notebooks and stationery, technical systems hire) for the trainees in all locations except Huye and Rwamagana
- Sign language interpretation for deaf participants

Kvinna till Kvinna will cover all workshop costs related to the business competition (work package 3).

The budget does not include the fees and travel expenses for the contractor's experts incurred in connection with the planning and running of the workshops. These are covered by the corresponding number of expert days and travel expenses (see sections 5.1 and 5.2 above).

6. Requirements on the format of the tender

6.1 Technical tender

The structure of the tender must correspond with the structure of the ToRs. It must be legible (for example Arial, font size 11 or larger) and clearly formulated. The tender must be written in English.

The technical-methodological concept of the tender (Chapter 3 of the ToRs) must not exceed 10 pages (not including the cover page, list of abbreviations, table of contents, brief introduction). Additional annexes not requested will not be assessed.

The CVs of the staff proposed in accordance with Chapter **Error! Reference source not found.** of the ToRs must not be more than four pages in length. The CVs must be submitted in English.

The CVs must clearly and unequivocally show what position the proposed person held, which tasks they performed and how long they worked during which period in the specified references. **The references contained in the CVs must therefore include the following information:**

- Name of the company/organisation/reference project in which the expert worked
- Position held and task(s) performed by the expert in the company/organisation/reference project
- Work outcomes or products produced by the expert, or expert's contribution to the completion of these outcomes and projects (if relevant)
- Duration of the expert's assignment in the company/organisation/reference project per calendar year in full-time expert days, weeks or months (for example: 2019: 2 months, 2020: 10 months, 2021: 1 month)
- Leadership experience/management: clear information on the reference projects or fixed positions within the company/organisation in which the requirements specified in section 4 were fulfilled (for example, period, number of persons for whom the expert had disciplinary responsibility, project budget) (if relevant)

In order to facilitate the assessment, we request that you number the references sequentially and provide only references that are clearly related to the object of this tender.

6.2 Financial tender

Please calculate your financial tender based exactly on the parameters specified in Chapter 5 and the provided financial offer template.

The contractor is not contractually entitled to use up the days, trips, workshops or budgets in full. The number of days, travels and workshops and the budgets will be contractually agreed as maximum limits. The specifications for pricing are defined in the financial proposal template.

Submission of Tenders

Interested candidates should submit tenders to Kvinna till Kvinna no later than 14th November by email to esperance.umulisa@kvinnatillkvinna.se

Contact

For questions, please contact annette.natukunda.mukiga@kvinnatillkvinna.se