

Terms of reference (ToRs) for the procurement of services below the EU threshold

Consultancy for the Design and Implementation of a Business Development Program for Creators	Project number/ cost centre: G-018082-001
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0. List of abbreviations

AG	Commissioning party
AN	Contractor
AVB	General Terms and Conditions of Contract for supplying services and work
FK	Expert
FKT	Expert days
KZFK	Short-term expert
ToRs	Terms of reference

1. Context

The Private Sector and Innovation Promotion (PSInno) project is an innovation-driven project commissioned by the German Federal Ministry for Economic Cooperation and Development (BMZ) and implemented by Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH in cooperation with national partners in Ghana.

PSInno aims to strengthen Ghana's private sector competitiveness and innovation capacity by supporting the development and adoption of digital and technology-driven solutions across the digital and agri-business ecosystems. The programme contributes to inclusive economic transformation by enabling startups, SMEs, public institutions, and intermediary organisations to innovate, improve productivity, and create sustainable employment opportunities, with particular attention to young people, women, and actors in northern Ghana.

The project works across three interconnected areas: strengthening innovation ecosystems and institutional capacities; supporting agric SMEs and startups to develop and test technology-based products, services, and business models; and expanding digital competencies to improve employability and economic participation. Through targeted interventions, PSInno promotes science-to-business collaboration, technology transfer, and the introduction of innovation support mechanisms that connect research institutions, industry, and markets.

Ghana's creator economy has experienced remarkable growth over the past five years. Thousands of content creators across areas such as lifestyle, food, fashion, beauty, fitness, education, and entertainment verticals have built substantial followings on platforms like Instagram, TikTok, YouTube, and Facebook. These creators represent an emerging segment of Ghana's digital economy with potential for job creation and income generation.

Most creators currently monetize through platform advertising revenue, brand partnerships, and affiliate commissions. While these provide income, they share limitations. Platform monetization depends on algorithm changes beyond creators' control. Brand partnerships are episodic, creating income volatility. Affiliate commissions offer small percentages, limiting earning potential. More fundamentally, these approaches don't build enterprise value: if creators stop creating content, income stops. Yet creators possess critical business advantages traditional entrepreneurs lack: pre-validated audiences with demonstrated interest in specific topics, built-in distribution channels through existing platforms, and trust capital that have the potential to reduce customer acquisition costs.

However, creators face significant barriers transitioning to business ownership. Most lack experience in operations such as procurement, inventory management, fulfillment and customer service. They don't know how to validate business concepts before investing resources. They have limited access to startup capital and lack frameworks for matching business models to audience characteristics.

Existing entrepreneurship support programmes rarely address creators' specific needs. General training doesn't account for creators' unique position: they already have potential customers, they need to convert them. Traditional incubation focuses on technology startups, not creator-led consumer businesses. SME support assumes participants start from zero, not leveraging existing audience assets.

This consultancy addresses these gaps by designing a specialized programme helping creators transition from content monetization to business ownership, leveraging audiences as competitive advantages while building operational capabilities they lack.

1.1 Objective of the Consultancy

This consultancy will design and implement a programme that helps Ghanaian content creators build and launch income-generating businesses aligned with their content niches and audience characteristics. The focus is on practical implementation and rapid market validation rather than training alone, with rigorous measurement of actual business outcomes.

The programme will complement existing entrepreneurship support by addressing creators' specific implementation gap. Where other programmes build general capabilities, this intervention provides hands-on support helping creators validate concepts, establish operations, launch businesses that generate measurable results, and measure the growth of their businesses during and after the program.

The consultant will assess Ghana's creator economy landscape to understand existing support mechanisms and identify where this programme adds unique value. This assessment should inform programme design serving creators at different audience sizes and development stages.

Success will be measured by verifiable business outcomes: businesses launched and sustained, revenue generated, customers acquired, and jobs created through business growth.

1.2 Program Components

The programme consists of five phases delivered over approximately four months, with the first cohort targeted at participants in Accra to enable in-person workshops and hands-on support.

The consultant begins by assessing the creator economy landscape and mapping existing business development support infrastructure. This assessment leverages the consultant's existing networks within the business development space, including established relationships with suppliers, manufacturers, payment processors, fulfillment providers, e-commerce platforms, and operational service providers. The assessment identifies which resources are already accessible through existing partnerships and which gaps need to be addressed for creator-specific business models.

Based on this assessment, the consultant designs a three-month programme providing differentiated support based on creator readiness and audience characteristics. The programme emphasizes practical business building over theoretical training, with creators working alongside experienced business practitioners who have personally built and scaled businesses. The curriculum includes dedicated training on monetization strategy, pricing psychology, content-to-conversion methodologies, etc. The programme must be heavily weighted toward implementation, ie hands-on coaching and support with tailored workshops delivered either in-person, online or hybrid, based on delivery modes that yields best outcomes.

The consultant recruits approximately 15 content creators across different verticals and audience sizes, ensuring representation of women creators and young entrepreneurs. Selection focuses on creators who meet eligibility criteria regardless of specific business model category to allow for a diverse cohort unified by readiness and commitment.

Programme delivery proceeds with the full cohort working together while receiving individualized support matched to their specific business concepts. The programme begins with thorough diagnostics, followed by intensive workshops, then extended implementation where the team works directly with creators to validate concepts, establish operations, and

launch businesses. Creators must meet progressive revenue targets throughout the programme, with validation grants (€1,500-€3,000 depending on business model complexity) available only to those who successfully validate market demand. Implementation includes weekly check-ins, troubleshooting support, peer learning, etc.

Throughout the programme and for at least six months afterward, the consultant tracks business results, documents improvements with evidence and produces detailed case studies demonstrating what worked and why.

1.3 Target Beneficiaries:

This programme will work with content creators across different audience sizes and development stages, recognizing that different creator profiles face different challenges and need different support.

Specific audience size thresholds (follower counts) will be determined during the Creator Economy Assessment (Work Package 1) and finalized during Programme Design (Work Package 2) based on market analysis and content vertical characteristics. However, audience size and engagement quality will be key selection criteria to ensure participants have sufficient reach to validate business concepts.

Participants should have been creating content consistently with demonstrated audience engagement through comments, messages, and interaction metrics. The creator must participate personally throughout the programme and commit to attending in-person sessions in Accra. Creators must commit to implementing at least one validated business concept during the programme period.

2. Tasks to be performed by the contractor

The consultant is responsible for providing the following work packages:

Work Package 1: Creator Economy Assessment

Before designing the programme, the consultant must understand both the ecosystem of existing creator support and the specific business-building challenges facing Ghanaian content creators.

The ecosystem assessment should map what's already available to creators in Ghana. Which organizations support creator monetization? What do they focus on? How do they deliver support? What outcomes have they achieved? This isn't about criticizing existing efforts but understanding where gaps exist and where this programme adds unique value.

The assessment should also leverage the consultant's existing business development networks and partnerships. What operational infrastructure already exists that creators can access, ie suppliers, manufacturers, payment processors, fulfillment providers, legal support, regulatory compliance guidance. The contractor should document their established relationships and identify how these can serve creator-led businesses.

Specifically, the consultant should identify which monetization challenges are already well-served by existing programmes, what kinds of business-building support are missing, which creator segments may be underserved, and what existing programmes don't provide in terms of practical business validation and operational setup.

The deliverables should be submitted to GIZ for review and approval before the consultant proceeds to programme design.

Deliverables:

- Ecosystem Analysis Report documenting existing creator support programmes, consultant's existing operational infrastructure and partnerships, identified gaps, and strategic positioning recommendations
- Creator Assessment Report covering business-building challenges by creator profile, digital/business readiness analysis, differentiated needs across audience sizes, and data-driven recommendations for audience size criteria by content vertical
- Presentation to GIZ summarizing findings and recommendations including proposed audience size criteria
- Revised assessment incorporating GIZ feedback

Approval from GIZ required before proceeding to Work Package 2.

Work Package 2: Programme Design

Based on the approved assessment, the consultant will design a practical, three-month programme to be delivered in Accra. The design should reflect clear understanding that creators have limited time juggling content creation with business building, and need to see validated results before full commitment.

The programme structure should recognize different creators need different support while working together as a cohort. The design should explain how the programme provides appropriate individualized support to each participant while leveraging peer learning and collective momentum.

The three months should be structured with clear revenue milestones: Example, Week 1 for business diagnostics and business model selection. Weeks 2-3 for intensive in-person workshops in Accra covering validation methodologies, monetization strategy, pricing psychology, content-to-conversion techniques, and operational fundamentals. Weeks 4-8 for validation phase with minimum revenue target in commitments or minimum number of paying customers. Weeks 9-10 for launch phase targeting a specified amount in actual revenue. Weeks 11-12 for growth optimization targeting an increase in monthly revenue.

The programme design should finalize audience size criteria based on Work Package 1 findings, establishing clear minimum follower count thresholds for different content verticals.

During implementation, participating creators should receive weekly 1-on-1 coaching to review progress and solve problems, on-demand support through messaging when they encounter challenges, regular peer learning sessions where creators share experiences, and quality assurance to ensure validation is prioritised and operations are being established correctly. Participants should also have access to successful business practitioners for guidance on specific operational challenges.

The programme design should include detailed materials creators can actually use, example, clear, practical guides, templates and frameworks creators can adapt, curated directory of operational partners (leveraging the consultant's existing networks) with honest assessments of capabilities, costs, and limitations.

The design should explain exactly how business impact will be measured. What baseline data will be collected? How will validation success be verified? What evidence will confirm businesses are operational? How will revenue, customers, and jobs be tracked? The framework should include progressive revenue targets: validation threshold, launch milestone, growth target, and post-programme sustainability.

Beyond core business building, the programme design should incorporate complementary support in areas that strengthen creators' overall capacity and sustainability. This includes training on leveraging emerging technological tools such as AI-powered solutions. Based on assessment findings, the programme may also provide targeted content creation support where creators show gaps in areas like visual design, video editing, copywriting, or platform-specific optimization that could limit their business reach. The consultant should identify additional complementary support areas during the assessment phase that would enhance creator success, such as personal branding, time management for balancing content and business activities, or digital literacy in tools essential for creator-businesses. These complementary components should be integrated into the curriculum to ensure creators receive holistic support that addresses both business fundamentals and the unique operational realities of creator-led enterprises.

Deliverables:

- Programme Design Document and curriculum covering programme structure, support differentiation by creator readiness, week-by-week implementation plan with revenue milestones, finalized audience size criteria by content vertical, in-person delivery logistics in Accra, and support mechanisms
- Impact Measurement Framework detailing baseline data requirements, validation verification methods, progressive revenue targets, progress tracking protocols, and evidence gathering procedures
- Training and workshop materials including presentation slides, participants' resource materials, exercises, facilitator guides, etc.

Work Package 3: Creator Recruitment and Selection

The consultant will recruit approximately 15 content creators, in accordance with GIZ guidelines, for the first cohort to be hosted in Accra.

Recruitment should reach beyond obvious channels. Creator collectives and digital marketing agencies are clear partners, but the consultant should also work with brand partnership platforms, business associations, technology hubs, and use targeted social media advertising on platforms where creators are active. Recruitment materials should be honest about programme requirements, emphasizing this is about building real businesses with validation gates and revenue targets, not just receiving training. Materials should clearly state that the programme is targeted at creators in Accra and participants must commit to attending sessions.

The selection process should identify creators genuinely committed and ready to execute. The consultant should assess business orientation, time availability, and ability to participate in Accra-based sessions, evaluating against the finalized audience size criteria established in Work Package 2. The selection should ensure the target demographic mix is achieved while prioritizing creators most likely to validate concepts and launch sustainable businesses.

Deliverables:

- Recruitment Strategy Document outlining outreach channels, messaging approach, and timeline
- Recruitment Materials including programme brochure clearly stating Accra location and in-person requirements, application guide, promotional materials, and partner engagement presentations
- Application Portal and selection tools including assessment criteria based on finalized audience size thresholds and interview guides
- Marketing Materials: Programme brochure clearly articulating unique value proposition and in-person Accra delivery model, application guide, social media graphics, promotional video, application platform
- Applicant Database documenting all applications with evaluation scores and selection rationale
- Final Creator list with demographic breakdown showing women representation, youth representation, content vertical diversity, etc. Selection panel will constitute representation from GIZ and the consulting agency
- Recruitment Report summarizing outreach process, challenges encountered, and demographics achieved

All communication materials must be developed in accordance with GIZ's guidelines and with approval from the communications department of GIZ

Work Package 4: Programme Implementation

Implementation means delivering the three-month programme in Accra with in-person workshops and hands-on support, maintaining quality throughout, enforcing validation gates, and adapting when creators struggle.

Before the programme formally starts, the consultant's team will conduct diagnostics of selected creators for clear understanding of their current audience characteristics, content approach, existing monetization, operational capabilities, time availability, and realistic business potential.

Creators should work on their actual audience analysis and business concepts during workshop time, not theoretical exercises. Dedicated modules must cover monetization strategy, pricing psychology and value-based pricing, content-to-conversion funnels, revenue model design, etc.

The implementation phase is where real value is created or lost. The consultant's team needs to stay engaged consistently, conducting weekly in-person or virtual check-ins with creators, responding quickly when validation experiments need troubleshooting, facilitating peer learning so creators help each other, and ensuring validation is rigorous. Validation grants (€1,500-€3,000 depending on business model complexity) are only disbursed to creators who successfully meet validation thresholds.

Deliverables:

- Business Diagnostic report of selected creators detailing current audience metrics, content approach, monetization sources, operational capabilities, baseline metrics, and selected business concepts

- Workshop Reports documenting each in-person training session with attendance, content covered, and participant feedback
- Mid-Programme Review Report assessing progress at cohort midpoint with validation outcomes and pivot documentation. Report should also include overall progress, validation success rates, revenue milestones achieved, common challenges, and support provided
- Programme Completion Report including retention data, validation success rates, businesses launched, initial revenue results, and validation grant disbursement

Work Package 5: Monitoring, Evaluation, and Impact Measurement

- Develop an M&E strategy plan: GIZ will provide the contractor an M&E framework, which should be considered when developing the M&E strategy plan. The plan must be approved by GIZ at the start of the project.
- Provide continuous monitoring reports: Regular reports that provide an update on the progress of the contractor's activities and the status of the events preparation.
- Submit final reports for each work package when each work package is completed.
- Develop a final evaluation report: A comprehensive report providing an overall assessment of the implementation of this contract. This report should provide evidence of the achievement of the contract objectives and indicators. The report will also include recommendations, lessons learned and a Scaling Proposal, ie how to replicate this program for a larger target.

Certain milestones, as laid out in the table below, are to be achieved during the contract term:

Milestones	Deadline
Technical Kick-off meeting	August 2026
Ecosystem and Creator Economy Assessment	August 2026
Programme Design	August 2026
Recruitment and Selection	August - September
Implementation	September - December 2026
Finalization and Reporting	Jan – Feb 2027

Period of assignment: from 1st August 2026 to 28th February, 2027

3. Concept

In the tender, the tenderer is required to show *how* the objectives defined in Chapter 2 (Tasks to be performed) are to be achieved, if applicable under consideration of further method-related requirements (technical-methodological concept). In addition, the tenderer must describe the project management system for service provision.

Note: The numbers in parentheses correspond to the lines of the technical assessment grid.

Technical-methodological concept

Strategy (1.1): The tenderer is required to consider the tasks to be performed with reference to the objectives of the services put out to tender (see Chapter 1 Context) (1.1.1). Following

this, the tenderer presents and justifies the explicit strategy with which it intends to provide the services for which it is responsible (see Chapter 2 Tasks to be performed) (1.1.2).

The tenderer is required to present the actors relevant for the services for which it is responsible and describe the **cooperation (1.2)** with them.

The tenderer is required to present and explain its approach to **steering** the measures with the project partners (1.3.1) and its contribution to the **results-based monitoring system** (1.3.2).

The tenderer is required to describe the key **processes** for the services for which it is responsible and create an **operational plan** or schedule (1.4.1) that describes how the services according to Chapter **Error! Reference source not found.** (Tasks to be performed by the contractor) are to be provided. In particular, the tenderer is required to describe the necessary work steps and, if applicable, take account of the milestones and **contributions** of other actors (partner contributions) in accordance with Chapter 2 (Tasks to be performed) (1.4.2).

The tenderer is required to describe its contribution to knowledge management for the partner (1.5.1) and GIZ and to promote scaling-up effects (1.5.2) under **learning and innovation**.

Project management of the contractor (1.6)

The tenderer is required to explain its approach for coordination with the GIZ project. In particular, the project management requirements specified in Chapter 2 (Tasks to be performed by the contractor) must be explained in detail.

The tenderer is required to draw up a **personnel assignment plan** with explanatory notes that lists all the experts proposed in the tender; the plan includes information on assignment dates (duration and expert days) and locations of the individual members of the team complete with the allocation of work steps as set out in the schedule.

4. Personnel concept

The tenderer is required to provide personnel who are suited to filling the positions described, on the basis of their CVs (**see Chapter 6**), the range of tasks involved and the required qualifications.

The below specified qualifications represent the requirements to reach the maximum number of points in the technical assessment.

Team leader

Tasks of the team leader

- Overall responsibility for the advisory packages of the contractor (quality and deadlines)
- Coordinating and ensuring communication with GIZ, partners 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 local and international short-term experts
- Regular reporting in accordance with deadlines

Qualifications of the team leader

- Education/training (2.1.1): Advanced University degree in Business Administration, Entrepreneurship, Management, Digital Economy, or related field
- Language (2.1.2): C1-level language proficiency in English
- General professional experience (2.1.3): 7-10 years' experience in entrepreneurship development, creator economy, business consulting, or competitiveness programmes
- Specific professional experience (2.1.4): 5-7 years of professional experience in managing business support or venture building programmes with documented business launch results
- Leadership/management experience (2.1.5): 5-7 years of management/leadership experience as project team leader or programme manager
- Regional experience (2.1.6): 5 years of experience in projects in Africa, of which 3 years in projects in Ghana
- Development cooperation (DC) experience (2.1.7): 3-5 years of experience in DC projects

Key expert 1: Business Development Specialist

Tasks of Business Development Specialist

- Co-lead creator economy ecosystem assessment, conduct audience and business diagnostics for creators, and develop tailored business models aligned with specific audience characteristics and content verticals
- Co-design programme curriculum, training materials and validation frameworks, including dedicated modules on monetization strategy, pricing psychology, and content-to-conversion techniques
- Deliver trainings and workshops on business model selection, validation methodologies, revenue targets, and operational fundamentals, and conduct weekly coaching sessions with creators on validation experiments, pricing decisions, launch preparation, etc.
- Ensure quality of validation by verifying evidence and enforcing revenue thresholds, develop M&E framework, collect and verify baseline and progress data, and conduct six-month follow-up assessments
- Prepare monthly progress reports, impact case studies, final evaluation report, and document validation patterns, operational challenges, solutions, and lessons learned

Qualifications of Business Development Specialists

- Education/training (2.2.1): Advanced degree in Business Administration, Entrepreneurship, Management, Marketing, or related field combining business and consumer market expertise
- Language (2.2.2): C1-level language proficiency in English
- General professional experience (2.2.3): 7-10 years combining business consulting, venture building, or entrepreneurship support experience
- Specific professional experience (2.2.4): 5-7 years conducting business model development and validation in consumer business contexts, with at least one business personally built from concept to sustained profitability (not just consulting),

demonstrating direct operational experience and documented business launch results. Experience in monitoring and evaluation of business outcomes preferred

- Regional experience (2.2.5): 5 years of experience in projects in Africa, of which 3 years working with entrepreneurs or creators in Ghana
- Development cooperation (DC) experience (2.2.6): 2-3 years of experience in DC projects

Key expert 2: Creator Technology & Content Specialist

Tasks of Creator Technology & Content Specialist

- Co-lead creator economy ecosystem assessment focusing on digital tools landscape, assess creators' content quality and technology usage during diagnostics, and identify improvement areas in content creation and digital capabilities
- Co-design programme curriculum with emphasis on AI-powered productivity tools, content creation technologies, and complementary support areas identified during assessment
- Deliver sessions on leveraging AI tools for content and business operations, content improvement techniques, platform optimization, and provide hands-on training on implementing technology solutions for efficiency gains
- Conduct weekly technology and content coaching sessions, troubleshoot tool implementation challenges, and support creators in improving content quality where gaps exist
- Document technology adoption patterns, content improvement outcomes, and where beneficial, connect creators with experienced practitioners for tactical guidance on content strategy and digital tools

Qualifications of Creator Technology & Content Specialist

- Education/training (2.3.1): Advanced degree in Digital Media, Communications, Computer Science, Information Technology, Marketing, or related field combining technology and creative content expertise
- Language (2.3.2): C1-level language proficiency in English
- General professional experience (2.3.3): 7-10 years in digital content creation, technology training, or digital transformation for creative professionals
- Specific professional experience (2.3.4): 5-7 years working with content creators, digital media professionals, or creative entrepreneurs on technology adoption and content optimization, with demonstrated expertise in AI tools and emerging technologies for content production. Hands-on experience as a content creator or managing creator-focused technology projects strongly preferred
- Regional experience (2.3.5): 5 years of experience in projects in Africa, of which 3 years working with digital creators or media professionals in Ghana
- Development cooperation (DC) experience (2.3.6): 2-3 years of experience in DC projects

5. Costing requirements

Assignment of personnel and travel expenses

Per-diem and overnight accommodation allowances are reimbursed as a lump sum up to the maximum amounts permissible under tax law for each country as set out in the country table in the circular from the German Federal Ministry of Finance on travel expense remuneration (downloadable at <https://www.bundesfinanzministerium.de>).

Accommodation costs which exceed this up to a reasonable amount and the cost of flights and other main forms of transport can be reimbursed against evidence

All business travel must be agreed in advance by the officer responsible for the project.

Sustainability aspects for travel

GIZ would like to reduce greenhouse gas emissions (CO₂ emissions) caused by travel. When preparing your tender, please incorporate options for reducing emissions, such as selecting the lowest-emission booking class (economy) and using means of transport, airlines and flight routes with a higher CO₂ efficiency. For short distances, travel by train (second class) or e-mobility should be the preferred option.

If they cannot be avoided, CO₂ emissions caused by air travel should be offset. GIZ specifies a budget for this, through which the carbon offsets can be settled against evidence.

There are many different providers in the market for emissions certificates, and they have different climate impact ambitions. The [Development and Climate Alliance \(German only\)](#) has published a [list of standards \(German only\)](#). GIZ recommends using the standards specified there.

Specification of inputs

Fee days	Number of experts	Number of days per expert	Total	Comments
Designation of Team Lead	1	25	25	
Designation of Business Development Specialist	1	40	40	
Designation of Creator Technology & Content Specialist	1	30	30	
Transport	Quantity	Number per experts / Persons	Total	Comments
Travel expenses (project staff)	3	30	90	Travel within the country of assignment for project staff
Other costs	Quantity	Price	Total	Comments
Training related costs:	1	€10,000	€10,000	Please calculate a budget for training related costs taking the following cost items into account:

				<ul style="list-style-type: none"> • Workshops • Internet data • Online platform subscription • Training materials • Other related costs
Subcontracts Grant for participants' business development	15	€ 3000	€ 45,000	Up-to €3,000 worth of business development support per participant
Flexible remuneration	1	€ 5000	€ 5000	A budget of EUR 5000 for foreseen flexible remuneration. Please incorporate this budget into the price schedule. <i>Use of the flexible remuneration item requires prior written approval from GIZ.</i>

6. Requirements on the format of the tender

The structure of the tender must correspond to the structure of the ToRs. In particular, the detailed structure of the concept (Chapter 3) should be organised in accordance with the positively weighted criteria in the assessment grid (not with zero). The tender must be legible (font size 11 or larger) and clearly formulated. It must be drawn up in English (language).

The complete tender must not exceed 10 pages (excluding CVs). If one of the maximum page lengths is exceeded, the content appearing after the cut-off point will not be included in the assessment. External content (e.g. links to websites) will also not be considered.

The CVs of the personnel proposed in accordance with Chapter 4 of the ToRs must be submitted using the format specified in the terms and conditions for application. The CVs shall not exceed 4 pages each. They must clearly show the position and job the proposed person held in the reference project and for how long. The CVs can also be submitted in English (language).

Please calculate your financial tender based exactly on the parameters specified in Chapter 5 Quantitative requirements. The contractor is not contractually entitled to use up the days, trips, workshops or budgets in full. The number of days, trips and workshops and the budgets will be contractually agreed as maximum limits. The specifications for pricing are defined in the price schedule.