

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

[CONFIDENTIALITY]

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**Project title:**

The Support Platform for Micro and Small Enterprises in Africa in Collaboration with the Diaspora in Europe – WIDU.africa

**Processing  
number/cost centre:**

**G-012168-003**

**Country:** Ghana

**Transaction number:****Subject of the tender procedure:**

Supporting Entrepreneurs in Ghana through Business Management Coaching for the GIZ Project WIDU.africa - The Support Platform for Micro and Small Enterprises in Africa in Collaboration with the Diaspora in Europe

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## **0. List of abbreviations**

BMZ	German Federal Ministry for Economic Cooperation and Development
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit
GTC	General Terms and Conditions of Contract for supplying services and work on behalf of the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH
KOMP	Cost per output monitoring and forecast
LoI	Letter of intent
MoU	Memorandum of Understanding
MSMEs	Micro, Small and Medium Enterprises
RMO	Risk Management Office
ToRs	Terms of reference

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## **1. Context**

This tender is part of the module “The Support Platform for Micro and Small Enterprises in Africa in Collaboration with the Diaspora in Europe” (**WIDU.africa**). WIDU.africa is a regional project which the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) is implementing on behalf of the German Federal Ministry for Economic Cooperation and Development (BMZ). The module started in 2019 and will run until August 2028. It aims to contribute to **improving the employment and income situation in Ghana** and other African countries (Senegal, Gambia, Mali, Cote d'Ivoire, Cameroon, Togo, Kenya, Ethiopia, Tunisia).

West Africa is a vibrant and fast-evolving region marked by significant socio-economic and environmental transitions. While rich in potential, it faces persistent challenges - most notably high youth unemployment, widespread informality, and the growing effects of climate change, all of which compound economic hardship and drive irregular migration. Harnessing the potential of the diaspora opens new avenues for development finance, innovation, and entrepreneurial growth.

Micro, small and medium sized enterprises (MSMEs) in Ghana contribute immensely to the economy through their business operations. They account for more than 90% of businesses and approximately 70% of the GDP. MSMEs form a great proportion of business creation, job creation, and contribute largely to Ghana's GDP, yet their growth potential is severely constrained by two interlinked challenges: restricted access to finance and limited managerial and technical capacity. The economy is strained by inflation, high interest rates, currency devaluation, debt restructuring and austerity. Moreover, informal employment exceeds 78%, with women disproportionately represented. In the year 2020, international migrants increased from 241,609 to 266,707 in 2024 (+10%). Remittances on the other hand, amounted to EUR 4 billion (2022).

A major weakness of MSMEs in Ghana lies in their limited managerial and technical capacity, which significantly constrains their competitiveness and long-term growth. Many MSME owners often operate businesses with little formal training in key areas such as financial management, strategic planning, marketing, and human resource management, leading to inefficiencies in operations and poor decision-making. On the technical side, low levels of skills and expertise reduce the ability of these enterprises to adopt modern technologies, improve production processes, and meet quality standards required to access larger or international markets.

This justifies the Action's integrated approach of combining diaspora-backed matching finance with structured coaching. The financing component addresses immediate liquidity and investment gaps, while the coaching ensures that enterprises can translate capital into sustainable growth strategies, bankable operations, and eventually access to mainstream finance.

The WIDU.africa project provides an online platform where applications are sent by the diaspora in Europe to support the businesses of family/friends through a remittance and a matching grant mechanism. The platform manages the entire process as well as the business coaching support where coaching reports are submitted and reviewed. After a successful application, the diaspora donor and entrepreneurs begin by making a private investment, which is verified through the platform. Upon successful verification, the project supplements this investment with grant funding.

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WIDU.africa uses two different instruments:

- The original WIDU Grant which aims to maximize the impact of diaspora remittances to Ghana. Members of the diaspora in Germany will identify and register individuals and businesses known to them in which they trust, see potential in and wish to support financially. Both partners (diaspora donor and entrepreneur) fill in information about the project/business to start or expand on the platform.
- The WIDU platform also offers “Thematic Calls”, which are an instrument that does not require a diaspora involvement and focuses on the support of specific businesses. These “Thematic Calls” are offered usually during specific time periods with advertisements on GIZ social media platforms inviting specific businesses to submit applications through the WIDU platform to be eligible for grant funding.

For both instruments, the entrepreneurs and their business projects will go through a verification process followed by technical support from local coaching organizations. A financial contribution by GIZ will then complement the contribution through the private investment made by the applicants. The businesses are typically small-sized companies (start-ups as well as existing micro or small businesses) with an idea to increase revenue and in turn, employment. The objective of the coaching is to enable micro and small businesses to grow sustainably and transition towards formalization, thereby strengthening their access to markets, finance, and long-term resilience.

The online platform WIDU.africa manages the application process, helps design the business project, sets goals and budgets and manages the capacity building activities. The business projects are monitored and evaluated through data collected directly from the beneficiaries, via the digital platform. The platform also provides information that helps the coaching organizations to coordinate and provide technical support to the businesses. The consultant will receive adequate training on how to effectively operate and manage activities on the platform.

**GIZ - WIDU.africa seeks the services of two (2) organizations (consulting firms) with geographical location and expertise in Ghana to provide coaching and business growth support with up to 3400 coaching days equally divided between the two organizations between August 2026 to August 2028 to support entrepreneurs in Ghana.**

## **2. Tasks to be performed by the contractor**

### **2.1 Term**

The expected term of the contract for services must be specified in the ‘Special terms and conditions of contract’. The definitive term and service delivery period are set out in the contract award notification.

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## **2.2 Objectives, indicators, work packages, milestones**

The contractor will contribute by providing expert services to achieving the following overall objectives and output indicators of the project:

*Overall objective:* Improving the employment and income situation in Ghana through funding and business coaching.

*Specific Objective:* Increased diaspora and private investments in the creation or growth of formal and informal businesses in Ghana, including green, circular and low-carbon enterprises.

- Specific objective indicator 1: Number of jobs created/sustained (disaggregated by sex, age)
- Specific objective indicator 2: Number of MSMEs applying sustainable consumption and production practices, including the percentage of those that are women-led
- Specific objective indicator 3: Supported entrepreneurs - at least 50% of whom are women - confirming, on an evaluation scale from 1–5, that their entrepreneurial skills improved through coaching (disaggregated by sex, age)
- Specific objective indicator 4: Number of young people supported (disaggregated by sex, age)

**Output 1:** Improved access to financing for small and micro-entrepreneurs

**Output indicators:**

- 1.1. Volume of private investments and diaspora remittances mobilised through this intervention.
- 1.2. Number of demand-oriented, thematic, and sector-specific financing instruments offered on the WIDU.africa platform.

**Output 2:** Improved access to high-quality training on entrepreneurial skills for entrepreneurs in Ghana.

**Output indicators:**

- 2.1 Number of businesses receiving coaching (disaggregated by sex, age, and ownership type: male-/female-led), including coaching on sustainable consumption and production practices.
- 2.2 Number of implemented trainings on relevant topics for entrepreneurship support organisations.

**Output 3:** Structured access for WIDU entrepreneurs to follow-on technical and financial opportunities within the local entrepreneurial ecosystem.

**Output indicators:**

- 3.1 A graduation instrument for WIDU entrepreneurs established on the platform (custom indicator).

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3.2 Number of entrepreneurs referred to further technical and financial opportunities after graduating from WIDU.

## **Activities**

The project is undertaking the following activities for which the contractor will provide short-term experts (see section 4 'Personnel'). The tasks mentioned will be delivered by the contractor based on individual requests mainly through the assigning of business projects via the WIDU.africa platform during the duration of the contract. The following is an outline based on the general project planning. Additional requests might come up depending on the development in the sector and unforeseen requests of the key stakeholders and partners of the project. It is expected of the tenderer to be able to react with flexibility and additional short-term experts, if needed.

The tenderer should have **comprehensive coverage of short term experts in all regions in Ghana** aimed at strategically deploying business coaches, with a focus on allocating resources proportionally based on the number of projects in each region, prioritizing Greater Accra, Ashanti, and Bono regions due to their higher project activity, while also extending coaching support to regions with fewer projects, such as Oti and Upper West. The tenderer will decide the allocation of coaches as well as transportation budget to flexibly react to coaching demand in all regions in Ghana within the required timeframe (see section 3.4.1 Operational Plan). The business sites are in urban as well as rural areas. As the business site depends on the selection of the entrepreneur by the diaspora member, the exact business location cannot be foreseen.

### **Activities linked to Output 2**

- 1:1 in person coaching at the business site of the MSMEs. This entails targeted coaching based on individual entrepreneur's needs in addition to an effective business coaching tool which will be discussed and agreed between GIZ and the contractor. The coaching sessions required will vary depending on the status of projects already running in the pipeline. The service provider is expected to respond flexibly to the required coaching demands each month.
- Technical support via telephone or messenger apps for 'quick fix' technical questions between the coaching visits. The contractor will provide day-to-day support to the individual business projects and act as a coach to help ensure success of the business projects as well as structured follow-up to ensure responsible accountability of grants.
- After each coaching visit, the coach is required to submit a report (see annex for a copy of the reporting template) on the WIDU.africa platform no later than **7 days after the project becomes eligible for the visit.**
- For some business projects, a **supplementary visit** is required. A supplementary visit is an additional visit outside the three coaching sessions indicated below, mainly aimed at unblocking stalled projects on the platform. In an instance where a supplementary

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visit is required, this will only be implemented with prior agreement with GIZ, and within the existing planned budget and allocated days.

- Participation in Training of Coaches (TOC) workshop which will be organized by GIZ once every year (within the 1<sup>st</sup> quarter) during the period of the contract. The specific dates for this workshop will be discussed and agreed with the contractor.

#### **Characteristics of the coaching:**

- **The first session (1 day)** will take place as soon as the project proposal has been approved through the WIDU.africa platform by GIZ. It shall focus on discussing and compiling a business model canvas for each business project as well as conducting a risk management analysis and providing management advice. Based on the business model canvas, the risk management analysis and further coaching needs derived, the coach identifies milestones for executing the business project. A report on the first coaching visit should be submitted to the WIDU team no later than 7 days after the project has been approved for the visit.

Overall, an estimated total of **1249** visits are expected to be covered by the contractor **(a total of 625 per contracted organization)**.

- **The second session (1 day)** will take place after the private investment has been made (around 3 months after the first visit). This session shall focus on following up on overcoming the challenges identified during the first coaching, reaching the agreed milestones as well as verifying the use of funds based on the WIDU.africa platform investment plan (incl. photos and receipts). A report of the second coaching visit should be submitted to the WIDU team no later than 7 days after the project has been approved for the visit.

Overall, an estimated total of **1139** visits are expected to be covered by the contractor **(a total of 570 per contracted organization)**.

- **The third session (1 day)** shall take place 1 - 3 months after the grant of GIZ has been released and fully invested. The third session aims at verifying the use of the grant (incl. photos and receipts) and evaluating the business performance resulting from the coaching and investment intervention in terms of a) income generated, and b) jobs created. Furthermore, the coach should identify the needs of financial or technical support for the entrepreneur and refer the entrepreneur with suitable providers. A report of the third coaching visit should be submitted to the WIDU team no later than 7 days after the project had been approved for the visit.

Overall, an estimated total of **919** visits is expected to be covered by the contractor **(a total of 460 per contracted organization)**.

- **Supplementary day (0.5 day)** To be implemented with prior agreement from the project to unblock 'stuck' projects or further support promising projects. A report of



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the visit should be submitted to the WIDU team no later than 7 days after the supplementary coaching visit.

Overall, an estimated total of **93** visits is expected to be covered by the contractor (**a total of 47 per contracted organization**).

### ***Activities linked to Output 3***

**During the third session (1 day)** which shall take place 1 - 3 months after the grant of GIZ has been released and fully invested, the coach should identify the needs of financial or technical support for the entrepreneur and refer the entrepreneur to suitable providers.

### ***Activities linked to Output 1***

The contractor will not make a direct contribution to project activities undertaken but will provide the support needed when required by the project to contribute to its achievement through the cross-cutting activities.

### ***Cross-Cutting Activities***

- **Introduce the WIDU project and platform** to the entrepreneur, ensuring clarity on objectives, processes, and expected benefits.
- **Verify and document the identity and business location** of the entrepreneur, including the collection of references where necessary.
- **Provide clear guidance on the terms and conditions** of coaching and financial support offered through GIZ, ensuring entrepreneurs understand their rights and obligations.
- **Encourage entrepreneurs to adopt basic business formalization practices**, such as registration, bookkeeping, taxation, or opening a bank account, adapted to their stage and capacity.
- **Promote sustainable and inclusive business practices**, highlighting opportunities for “green” innovations and for women and youth entrepreneurs.
- **Provide practical recommendations** on how entrepreneurs can leverage their grant effectively to expand operations and improve long-term viability.
- **Respond to coaching-related enquiries** made via the platform in a timely and professional manner.
- **Document coaching sessions, progress, and impact** of the business project using the agreed system (including photos, receipts, and other evidence).
- **Identify and continuously update a list of entrepreneurs who do not adhere to standards or milestones**, as set forth by the WIDU.africa platform and coaching process. Coaches should track and report on dropouts, estimated at around 25%.
- **Use and adapt to digital tools** provided by the WIDU.africa team to enhance coaching delivery and interaction, in line with GIZ policies.

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- **Submit up-to-date monitoring data** to the WIDU.africa team according to agreed, indicators on WIDU platform, reporting timelines, and formats.

<b>Milestones for work package</b>	<b>Delivery period</b>
Onboarding and inception meeting (with Team Leader)	1 <sup>st</sup> week at start of the contract
Participation in Training of Coaches (TOC)	Within 1 <sup>st</sup> quarter each year during the contract period (first TOC at the start of the contract).
Complete 1 <sup>st</sup> coaching visits	9 months after the start of the contract
Complete 2 <sup>nd</sup> coaching visits	21 months after the start of the contract
Complete 3 <sup>rd</sup> coaching visits	By the end of the contract period
Complete supplementary coaching visits	As and when required
Submit coaching reports for all coaching visits	Within 7 days from when the business becomes eligible for a visit

## **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 coaching services.

### Requirements on materials and equipment and operating costs:

- The contractor equips the coaches with a reliable internet connection. Coaches should have various SIM cards to be able to connect flexibly.
- The contractor makes the required materials, 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 GIZ requirements.

### Monitoring and reporting requirements:

- 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, indicators and milestones listed in section 2.2 of these ToRs have been achieved

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- Results that have occurred in the contractor's sphere of responsibility
- Results that have occurred outside the contractor's direct sphere of responsibility

The WIDU.africa platform will serve as the main monitoring tool/system for activities outlined for this assignment. The contractor will be given access to this platform and provided with an interface where all businesses allocated for coaching can be monitored, and an interface for submitting coaching reports.

The contractor is required to ensure the businesses are coached within the period indicated in (section 2.2 under Characteristics of Coaching). The contractor is also required to use the platform to monitor all business projects assigned and provide the necessary assistance through calls and coaching visits to ensure they progress swiftly through the WIDU process.

However, the contractor is required to use its own monitoring tool as a second alternative to keep track of activities and provide reports when required for all the business projects assigned via the WIDU.africa platform. The monitoring tool should consider (business name, business projects number, coach assigned, location of the business, type of visit, status of the business, etc.) and any other relevant information as and when required.

The contractor reports to GIZ as follows:

Instead of the reporting language stipulated in GIZ's General Terms and Conditions of Contract (German), the contractor provides the following reports in the following language: English.

- Interim report(s) on **30.11.2026; 30.06.2027; 31.01.2028**
- Final report on **30.08.2028**

The interim report(s) and the final report should provide information about the progress made towards objectives in each of the monitoring areas specified above.

GIZ will provide access to Microsoft Teams to better coordinate this assignment. The service provider is required to maintain access.

**Requirements for company-wide learning, knowledge and innovation:**

- Contributions to conferences: Training of coaches (TOC) which will be organized by GIZ and any other conferences which might come up during the implementation of this assignment of which specific inputs might be required.
- The contractor's experts are actively involved in GIZ's knowledge sharing lessons learnt during coaching activities.
- The contractor provides support in implementing a project evaluation with special emphasis on ensuring the effectiveness of the knowledge management process.
- (Virtual) debriefing with the commissioning WIDU.africa team and the responsible Competence Centre of the GIZ Sectoral Department at the end of the contract term as well as submission (in a single package) of the materials developed and interim and final reports to the Competence Centre.

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**Backstopping requirements:**

The contractor ensures appropriate backstopping. The following services form part of the standard backstopping package. In accordance with GIZ's General Terms and Conditions for supplying services and work on behalf of the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH, 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 GIZ 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 GIZ team.

The following additional backstopping services should be offered:

- Introduce the WIDU project and the platform;
- Check and document the identity of the entrepreneur as well as business location (incl. gathering potentially needed references by beneficiaries);
- Provide guidance and information on terms and conditions of the coaching and financial support by GIZ;
- Respond to coaching-related enquiries made via the platform;
- Document coaching, progress, and impact of the business project based on a system to be agreed between GIZ and the service provider (incl. photos, receipts, etc.);
- Compile and, on an ongoing basis, update a list of business project owners that do not adhere to the standards and milestones set forth by the WIDU platform and in the coaching sessions (the dropout rate of project business owners who do not complete the three coaching sessions is estimated at 25%);
- Adapt to digital tools put in place by the WIDU.africa team to enhance coaching and interaction according to the GIZ policies.

## **2.4 Data protection and information security**

The provisions on data protection and information security of the current version of GIZ's General Terms and Conditions of Contract (section 1.10 Data protection) apply.

Personal data will be processed on behalf of the GIZ. Therefore, an agreement on "Outsourcing of data processing (AuV)" will be concluded with the contractor in accordance with Art. 28 GDPR. For this purpose, the technical and organisational measures (TOM) for compliance with the data protection requirements must be outlined prior to conclusion of the

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contract. If the contractor has already been audited by GIZ in the past, an update in accordance with GDPR must nevertheless be sent. After a positive check, the contract is concluded with the AuV attachment.

## **2.5 Other requirements**

Gender measures with specific reference to services:

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:
  - A significant share of WIDU's target group are female entrepreneurs. The bidder should bring an understanding of gender topics and expertise for a gender transformative business coaching.
  - Adopt gender inclusive coaching approach that engages men and families, work life balance and provides social support to serve as effective ways of supporting women continued engagement in businesses.
  - Introduce entrepreneurs (women owned businesses) to key gender focal networks during coaching activities.

The contractor's staffing profile should be balanced in terms of gender and age.

## **3. Technical-methodological concept**

In this section, the tenderer is required to reflect on the objectives and terms of reference of the tender at hand, describe the partner system and its processes in the area of responsibility and present the technical-methodological concept for completing the tasks listed in section 2 and achieving the set objectives. In addition, the tenderer must describe the design of the project management process.

### **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 section 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), by:

- Undertaking an assessment of the appropriateness of the personnel concept (*section 4*) 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.

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### **3.2 Processes and actors in the partner system (section 1.2 of the assessment grid)**

Processes describe actions or sets of tasks that are necessary to render specific services in a sector or in the cooperation/partner system. Specific actors are given responsibility for determining and implementing these actions and sets of tasks in line with the regulations. Actors are usually institutions such as ministries, local governments, associations and chambers, non-governmental organisations, companies in a sector or individual businesses, universities or banks, but may also be individuals (e.g. a person with higher decision-making authority).

The tenderer is required to describe, using existing documents where possible the processes in the sector or partner system that are relevant to the services put out to tender (section 1.2.1 of the assessment grid).

The tenderer is required to present the actors (partners and others) who are relevant for the tender in the form of a map of actors. As far as possible, it should list the actors by name. Their mandates as well as strengths, weaknesses and interests with respect to the services put out to tender are also to be briefly presented (section 1.2.2 of the assessment grid).

In addition, the tenderer is required to describe the interaction between the actors mentioned above. This can consist of a description of the specific collaboration between individual actors in the processes listed above, of the dependencies or conflicts between the actors and their consequences or of existing dialogue and communication formats (section 1.2.3 of the assessment grid).

### **3.3 Strategy (section 1.3 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 section 2.2 of these ToRs
- Development of partnerships with the relevant actors in the area of the assignment
- Approaches for leverage effects and measures for scaling-up
- Appropriate consideration of further requirements

#### **3.3.1 Strategic approach to achieving the objectives mentioned in the ToRs** (section 1.3.1 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 section 2) for which it is responsible.

The tenderer is expected to describe the strategic approach to tasks formulated in section 2, describe the implementation strategy with a description of important activities or lines of action.

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### **3.3.2 Building partnerships with the relevant actors**

(section 1.3.2 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.

### **3.3.3 Approaches for leverage effects and measures for scaling-up**

(section 1.3.3 of the assessment grid)

The tenderer is required to state whether there are promising approaches for leverage effects beyond the measures mentioned in section 2 (for example through targeted measures in the field of 'knowledge management') and to describe them. In doing so, the tenderer is required to present and explain measures that promote both horizontal and vertical scaling-up.

### **3.3.4 Consideration of environmental and social compatibility requirements**

(section 1.3.4 of the assessment grid)

#### **Gender equality**

The tenderer is required to outline in the tender how it can prevent negative impacts on gender equality in its area of responsibility and how it can contribute to improving gender equality through corresponding measures (see also relevant requirements in section 2.5).

### **3.4 Project management**

(section 1.4 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 GIZ or the project and the project partners, and explains its monitoring procedure.

#### **3.4.1 Operational plan**

(section 1.4.1 of the assessment grid)

The tenderer is required to draw up and explain an operational plan for implementing the strategy described in section 3.3, 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 section 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 section 2 and map them out in the plan of operations.

#### **3.4.2 Coordination with GIZ or the commissioning project**

(section 1.4.2 of the assessment grid)

In the tender, the tenderer is required to describe the procedure for coordinating with GIZ or with the commissioning project.



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### **3.4.3 Steering or coordination of measures with the relevant implementing partner** (section 1.4.3 of the assessment grid)

– Not applicable –

### **3.4.4 Monitoring** (section 1.4.4 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 section 2.

In the tender, the tenderer is also required to describe how it can ensure that the requirements resulting from the monitoring system of the project or the partner are met (see section 2). In doing so, the tenderer is required to describe how the information that is relevant for monitoring is collected and in what form and at what intervals monitoring data are updated.

### **3.5 Further requirements** (section 1.5 of the assessment grid)

– Not applicable –

## **4. Personnel**

The tenderer is required to provide ‘experts’ for the positions referred to and described (scope of tasks and qualifications) in this section based on the corresponding CVs. **The requirements on the format and content of the CVs are described in section 6.**

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

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 18 expert days per month, provided no diverging definition is specified for individual qualifications.

#### **Expert 1: Team Leader** (section 2.1 of the assessment grid)

This position is a key expert. A statement of availability for this expert must be attached to the tender as an annex.

#### Tasks of expert 1: (Team Leader)

- **Serve as focal person for the assignment**, providing overall coordination, quality assurance, and acting as the main liaison between the coaching team and GIZ.



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**Transaction number:**

- **Manage and oversee the coaching process**, ensuring that coaching sessions are delivered consistently, effectively, and in line with project objectives.
- **Ensure coherence and complementarity** of the contractor's services with other interventions delivered by the project at local and national levels, avoiding duplication and leveraging synergies.
- **Integrate cross-cutting themes** (e.g., gender equality, inclusion, and environmental sustainability) systematically into coaching and reporting.
- **Provide staff management and technical guidance** to the pool of business coaches, supporting them in delivering high-quality coaching and resolving operational challenges.
- **Ensure monitoring and documentation** of coaching activities, progress, and outcomes, in line with agreed systems and formats (including data quality checks).
- **Prepare and submit regular reports** in accordance with deadlines, including lessons learned and recommendations for improving coaching approaches.
- **Review Coaching reports** together with Administration and Finance Expert before submitting to the WIDU platform ensuring completeness in accordance with agreed template (see annex)
- **Check and ensure the responsible use of funds**, including financial planning and reporting, in close consultation with GIZ.
- **Facilitate capacity building and continuous learning** among coaches, through periodic training, peer-learning sessions, or knowledge exchange.
- **Contribute to knowledge management**, compiling best practices and success stories from the coaching process to inform project communication and scaling.
- **Support risk management** by identifying challenges (e.g., high dropout rates, weak business formalization) and proposing mitigation measures.
- **Participate in project-related communication and visibility activities**, including participation in events, workshops, or media engagements organized by GIZ or partner organizations to present the WIDU coaching system and share experiences from implementation.

Qualifications of expert 1: Team Leader

Education/training (section 2.1.1 of the assessment grid):	Master's degree in project management, economics, finance or business administration
Language (section 2.1.2 of the assessment grid):	Knowledge of English C1-level in the Common European Framework of Reference for Languages
General professional experience (section 2.1.3 of the assessment grid):	10 years of professional experience in the field of private sector development / MSME promotion
Specific professional experience (section 2.1.4 of the assessment grid):	5 years of professional experience in coaching, mentoring and advising startups or MSME (6 out of 10 points) 4 years of experience in collaboration with Ghana's business support ecosystem (incubators, accelerators, financial institutions, associations, etc.) (2 out of 10 points) 1 year of experience in coaching, mentoring or advising MSME on greening practices or sustainable business models (2 out of 10 points)

**Subject of the tender procedure:**

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Leadership/management experience (section 2.1.5 of the assessment grid):	5 years of leadership/management experience as project team leader or manager in a company or other organisation (6 out of 10 points) 3 years of experience in managing a pool of at least 15 coaches (2 out of 10 points) 2 years of experience in financial management of development cooperation projects (2 out of 10 points)
International professional experience outside the country/region of assignment (section 2.1.6 of the assessment grid):	2 years of professional experience <i>outside</i> Ghana
Professional experience in the country/ region of assignment (2.1.7 of the assessment grid):	5 years of professional experience in Ghana
Experience in the field of development cooperation (section 2.1.8 of the assessment grid):	5 years of experience in working in international development cooperation projects (7 out of 10 points) 1 years of experience in working with GIZ (3 out of 10 points)
Other (section 2.1.9 of the assessment grid):	2 years of experience in promoting women's economic empowerment / coaching, mentoring or advising women-led MSME

**Expert 2: Administration and Finance Expert** (section 2.2 of the assessment grid)

Tasks of expert 2

- **Provide project backstopping support**, working closely with the Team Leader to ensure smooth day-to-day operations of the assignment.
- **Oversee financial management of the project budget**, including budget planning, expenditure monitoring, and financial reporting in line with GIZ requirements.
- **Ensure compliance with administrative and financial procedures**, maintaining proper documentation and audit readiness.
- **Monitor and ensure the quality and completeness of coaching reports** submitted by coaches via the WIDU platform, supporting data accuracy and consistency.
- **Coordinate logistics and administrative processes** (e.g., scheduling, documentation, communication with stakeholders, workshop or training arrangements).
- **Support internal knowledge management**, ensuring records, contracts, and reports are systematically stored and accessible.
- **Deputize for the Team Leader when required**, ensuring continuity of project management and communication with GIZ and other stakeholders.
- **Contribute to monitoring and reporting processes**, by consolidating financial and administrative data for progress reports.
- **Facilitate communication between coaches, the Team Leader, and the WIDU.africa team**, ensuring timely flow of information.
- **Identify administrative or financial risks** (e.g., delays, inconsistencies, irregularities) and propose corrective measures.

**Subject of the tender procedure:**

**Transaction number:**

**Qualifications of expert 2.**

Education/training (section 2.2.1 of the assessment grid):	Master's degree in business administration, finance or a related field
Language (section 2.2.2 of the assessment grid):	Knowledge of English C1-level in the Common European Framework of Reference for Languages
General professional experience (section 2.2.3 of the assessment grid):	5 years of professional experience in project finance management
Specific professional experience (section 2.2.4 of the assessment grid):	3 years of professional experience in contract management, of which 2 years in the management of contracts within the sector of international development cooperation
Leadership/management experience (section 2.2.5 of the assessment grid):	2 years of professional experience in project management (6 out of 10 points) 2 years of experience as project deputy team leader or deputy manager in a project, company or organization (2 out of 10 points) 2 years of disciplinary leadership of at least 4 persons (2 out of 10 points)
International professional experience outside the country/region of assignment (section 2.2.6 of the assessment grid):	– Not applicable –
Professional experience in the country/ region of assignment (2.2.7 of the assessment grid):	3 years of professional experience in Ghana
Experience in the field of development cooperation (section 2.2.8 of the assessment grid):	4 years of experience in development cooperation projects
Other (section 2.2.9 of the assessment grid):	– Not applicable –

**Expert 3: Pool 1 ‘Coaches’ with 20 experts** (section 2.3 of the assessment grid)

In derogation from the number of experts mentioned above, **3** CVs must be added to the tender. The ability of the tenderer to offer the pool of experts required here is assessed solely on the basis of these exemplary CVs.

The actual number of coaches assigned from the pool may differ from the number of coaches required in section 4 of the Terms of Reference. For coaches not named in the tender, GIZ must confirm before the assignment that their qualifications are equivalent to those of the short-term experts proposed in the tender. It is also possible to add or reduce the number of coaches with approval from GIZ.

**Tasks of the expert pool**

**Coaching Delivery**

**Subject of the tender procedure:**

**Transaction number:**



- **Conduct tailored business coaching** for assigned entrepreneurs/business projects, focusing on growth, sustainability, and steps towards formalization.
- **Provide process-oriented coaching** on business management and development (e.g., record-keeping, financial literacy, customer relations, marketing, and compliance with legal/regulatory requirements).
- **Guide entrepreneurs in adopting practical business formalization practices**, such as registration, taxation, opening bank accounts, or setting up bookkeeping systems.
- **Promote inclusive and sustainable business practices**, with a focus on green solutions and women/youth empowerment.

#### Technical and Digital Support

- **Support entrepreneurs in effectively using the WIDU platform**, including profile management, uploading required documentation, and responding to system requirements.
- **Provide practical advice** on how entrepreneurs can leverage digital tools to strengthen their businesses (e.g., mobile money, digital marketing, or e-commerce).

#### Monitoring and Reporting

- **Verify and document the use of funds** by entrepreneurs through receipts, photos, and on-site validation, ensuring transparency and accountability.
- **Contribute to project monitoring and reporting**, including coaching documentation, progress tracking, and data collection in line with GIZ/WIDU standards.
- **Identify challenges faced by entrepreneurs** (e.g., difficulties in grant utilization, business stagnation, dropout risks) and propose solutions or escalate issues to the Coaching Coordinator.

#### Ongoing Support and Follow-up

- **Be available to provide continuous support and advice** to entrepreneurs beyond the scheduled coaching sessions (via phone, online, or in person where feasible).
- **Encourage long-term behaviour change**, motivating entrepreneurs to continue applying the tools, practices, and systems introduced during coaching.
- **Facilitate referrals to relevant institutions** (e.g., business registration services, financial institutions, or incubators) where additional support is needed.

#### Qualifications of the expert pool

Education/training (section 2.3.1 of the assessment grid):	All three experts with a university degree (bachelor or master) in project management, economics, finance, business administration or a related field
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**Subject of the tender procedure:**

**Transaction number:**

Language (section 2.3.2 of the assessment grid):	All three experts with knowledge of English C1-level in the Common European Framework of Reference for Languages
General professional experience (section 2.3.3 of the assessment grid):	All three experts with 4 years of professional experience in coaching, mentoring and advising MSMEs or startups in Ghana (6 out of 10 points) All three experts with 5 years of professional experience working in the private sector (4 out of 10 points)
Specific professional experience (section 2.3.4 of the assessment grid):	All three experts with 3 years of experience in collaboration with Ghana's business support ecosystem (incubators, accelerators, financial institutions, associations, etc.) (4 out of 10 points) All three experts with 2 years of experience in coaching and advising MSME on leveraging digital tools to strengthen their businesses (2 out of 10 points) All three experts with 2 years of experience in coaching and advising women-led MSME (2 out of 10 points) All three experts with 2 years of experience in coaching and advising MSME on greening practices or sustainable business models (2 out of 10 points)
Leadership/management experience (section 2.3.5 of the assessment grid):	– Not applicable –
International professional experience outside the country/region of assignment (section 2.3.6 of the assessment grid):	– Not applicable –
Professional experience in the country/ region of assignment (2.3.7 of the assessment grid):	All three experts with 3 years of professional experience in Ghana
Experience in the field of development cooperation (section 2.3.8 of the assessment grid):	All three experts with 1 years of experience in development cooperation projects
Other (section 2.3.9 of the assessment grid):	All three experts with 2 years of experience in monitoring and evaluation

**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

**Subject of the tender procedure:**

**Transaction number:**

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

Soft skills are not evaluated.

**Staff**

(section 2.11 of the assessment grid)

**presentation**

– Not applicable –

## **5. Costing requirements**

### **5.1 Assignment of experts**

In your tender, please do not deviate from the specification of quantities required in these ToRs (the number of experts and expert days). 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 GIZ 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.

The number of expert days corresponds to full working days.

<b>Expert</b>	Expert days in the country of residence /remote	Availability of expert in the country of assignment* in expert days	Expert days in total	Consecutive stay > 3 months (see General Terms and Conditions, section 3.3.2)
<b>Expert 1: Team Leader</b>	Not applicable	255	255	Yes/No
<b>Expert 2: Administration and Finance</b>	Not applicable	170	170	Yes/No
<b>Expert 3: Pool of coaches – Number of coaching visits</b>	Not applicable	1700	1700	Yes/No

**Subject of the tender procedure:**

**Transaction number:**

## **5.2 National administrative staff**

– Not applicable –

## **5.3 Travel expenses**

### **5.3.1 Travel – sustainability considerations**

– Not applicable –

### **5.3.2 Travel expense requirements**

The travel expenses must be costed as follows by the contractor:

<b>Travel expenses item</b>	<b>Quantity/budget</b>
Transport costs – Coaching visits (car travel, public transport)	<b>1700 coaching visits.</b> (Reasonably priced to cover standard local travel cost for each coaching visit)
Transport costs - (Team Leader)	Budget for <b>340</b> visits to cover monitoring and evaluation field visits to ensure quality of coaching
Transport cost (TOC)	<b>6 days</b> roundtrip for Training of Coaches Workshop (TOC). 2 days each year
Per-diem allowances (TOC)	<b>6 days</b> for Training of Coaches Workshop (TOC). 2 days each year
Accommodation allowances - (Team leader)	Budget for <b>170</b> to cover standard overnight accommodation need for monitoring and evaluation to ensure quality of coaching

Per-diem allowances are reimbursed as a lump sum up to the maximum amounts permissible under tax law in the country.

In addition, for the following items, reasonable costs can be settled against evidence up to the proposed amount.

- Flight costs



**Subject of the tender procedure:**

**Transaction number:**

- Transport costs
- Other travel expenses
- Accommodation

Travel cost for coaching visits would be settled against evidence that will be agreed between the contractor and GIZ.

**Note for contract manager (not to be deleted by the project):** When preparing the tender documentation, please select 'As per Terms of Reference' as the settlement instruction in the price schedule. The following note to tenderers should also be entered in the 'Notes' column in the price schedule: 'As per the Terms of Reference, the settlement method is determined by the level of accommodation allowances offered by the tenderer. Accordingly, the settlement method will be set by GIZ when the contract is awarded.' Before the contract is awarded, the contract manager must specify the settlement instruction ('Lump sum' or 'Against evidence') in the 'Notes' column in the price schedule, based on the tender.

**Note for the contract manager (not to be deleted by the project):** If expenses are higher due to the security situation, please specify a fixed accommodation allowance.

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All travel activities must be agreed in advance with the project manager. Travel expenses must be kept as low as possible.

**Note for the contract manager (not to be deleted by the project):** When preparing the tender documentation, please select 'As per Terms of Reference' as the settlement instruction in the price schedule. Please enter in the 'Notes' column from 'The item will be reimbursed ...' up to and including the third bullet point.

## **5.4 Materials and equipment**

Adequate budget should be allocated for IT equipment necessary to carry out the tasks within this assignment such as taking quality pictures/videos, and written reports which will be uploaded on the WIDU platform. The cost should cover all experts indicated in (Section 4).

## **5.5 Operating costs in the country of assignment**

GIZ provides the operating infrastructure):



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The GIZ project will provide **materials and frameworks**, which the service provider can use as guidance for coaching. GIZ will furthermore provide **digital and analogue tools** for the monitoring of the supported business projects and provide back stopping for the use of WIDU platform. This also includes an initial training (incl. training material) of two focal persons of the service provider in using the WIDU platform.

The business projects entitled to receive coaching are identified through the WIDU platform by GIZ. On a regular basis, the **GIZ team will submit to the service provider a list with names and contacts of selected business project owners**. The GIZ project will also carry out checks of the required exclusion list and handle the pay out of the investment contributions.

## **5.6 Workshops, education and training**

GIZ will organize a **training of coaches'** workshop (TOC) throughout the period:

- Beginning of the contract in **2026** (date will be agreed during the implementation of the assignment).
- Subsequently once each year **2027 and 2028** (dates will be agreed during the implementation of the assignment).

The consultant is required to provide adequate budget to cover travel cost and per diem for all experts. (See section 5.3.2)

The contractor is not responsible for the logistical organisation of the workshops and therefore the costs do not have to be specified.

## **5.7 Local contributions**

– Not applicable –

## **5.8 Other costs**

– Not applicable –

## **5.9 Flexible remuneration item**

– Not applicable –

## **6. Requirements on the format of the 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 technical tender must be written in English.

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The technical-methodological concept of the tender (section 3 of the ToRs) must not exceed 15 pages (not including the cover page, list of abbreviations, table of contents, brief introduction and CV for the backstopper). Additional annexes not requested will not be assessed. External content (e.g. links to websites) will also be disregarded.

The CVs of the staff proposed in accordance with section of the ToRs must be in the EU format and not more than four pages in length. The CVs can also 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)
- International professional experience/professional experience in the country of assignment: clear information on the reference projects or fixed positions in the company/organisation in which the requirements specified in section 4 were fulfilled (for example, actual duration of assignment on the ground in full-time expert days, weeks or months) (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.**

## **7. Options or follow-on contract**

### **7.1 Option to expand the service content/extend the contract term pursuant to section 132 (2) no. 1 German Act against Restraints of Competition (GWB)**

GIZ can exercise the following option if it wishes to expand the tendered services. This is described in detail below.

#### **Nature and scope:**

While retaining the overall character of the contract, there is a possibility of GIZ continuing to obtain the services specified in section 2 of these Terms of Reference and/or of expanding the contract to include further services of the same kind. The overall contract term must not exceed three times the original contract term, and the overall contract value must not exceed twice the

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original contract value. The possibility to exercise this option would only be on a need's basis during the implementation phase when it becomes necessary to achieve unforeseen indicators for the GIZ project.

**7.2 Option to procure materials and equipment pursuant to section 132 (2) no. 1 German Act against Restraints of Competition (GWB)**

– Not applicable –

**7.3 Follow-on contract pursuant to Section 14 (4) no. 9 German Ordinance on the Award of Public Contracts (VgV)**

Pursuant to Section 14 (4) no. 9 VgV, GIZ reserves the right to award a follow-on contract to the contractor in order to procure similar services.

**Scope of possible services:**

The term of the follow-on contract must not exceed twice that of the original contract, and the value of the follow-on contract must not exceed twice that of the original contract.

**Condition:** The above option is subject to GIZ receiving a commission from the commissioning party or the conclusion of an agreement for cofinancing of the measure. Any follow-on contract must be awarded within three years of the award date of the original contract.

A follow-on contract under 7.3 can be considered only as an alternative to the option in 7.1.

**8. Annexes**

Coaching Report Template