

EXPRESSION OF INTEREST BUSINESS COACHING CONTRACT CONSULTANCY FIRMS REQUIRED

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).

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 Action's integrated approach of combining diaspora-backed matching finance with structured coaching. The financing component addresses immediate liquidity and investment gaps, while 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.

To achieve its objective, the project uses two instruments namely;

The Original WIDU Grant (OWG) 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

Thematic Calls is an instrument that does not require diaspora involvement and focuses on the support of specific businesses usually during specific time periods with advertisements on GIZ social media platforms.

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 project requires the services of a consulting firm with presence in Ghana well vest in providing business coaching to businesses across the country (rural and urban). The business sites are in urban areas 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. The implementation of the contract will mainly be to provide 1:1 coaching at various business sites for entrepreneurs located across the region. The coordination and allocation of the businesses is via the WIDU platform.

The aim of the contract is to potentially assist these businesses increase revenue and in turn create employment. The objective of coaching ensures that enterprises can translate capital into sustainable growth strategies, bankable operations, and eventually access to mainstream finance.

The contractor will contribute by providing expert services to achieve the following overall objectives of the project:

- Improving the employment and income situation in Ghana through funding and business coaching.
- Increased diaspora and private investments in the creation or growth of formal and informal businesses in Ghana, including green, circular and low-carbon enterprises.

The project is undertaking the following activities for which the contractor will provide short-term experts (see section 4 of ToRs '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.

Key activities to be executed by the contractor:

- 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 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 1st quarter) during the period of the contract. The specific dates for this workshop will be discussed and agreed with the contractor.

Characteristics of the main three (3) coaching sessions are outlined under 2.2 of the ToRs.

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

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). As the business site depends on the selection of the entrepreneur by the diaspora member, the exact business location cannot be foreseen.

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 cross-cutting activities. Additionally outlined under 2.2 of the ToRs is some Cross-Cutting Activities relevant to achieving the objectives.

Experience and Qualifications of the Consultancy firm:

The firm must demonstrate experience through at least two verified reference projects primarily focused on delivering business coaching services to MSMEs. These projects should encompass work with entrepreneurs in both the formal and informal sectors, with an emphasis on supporting sustainable business scaling.

Please refer to the 'Personnel' section of the Terms of Reference (ToR) for detailed requirements regarding the qualifications and experience necessary for the personnel involved in this project.

Interested consultancy firms with proven experience in this area of work are kindly requested to express their interest in the above-mentioned project.

How to apply

Please submit an expression of interest with the following **3 sets** of documents

a. Official letter expressing interest, including the following.

- ❖ Company profile
- ❖ Valid Tax Clearance Certificate
- ❖ Valid SSNIT Clearance Certificate
- ❖ Business Registration Certificate
- ❖ Declaration of Business Ownership by General Manager (3) (Inclusion of Form A for Sole Proprietorship or Form 3 for Limited Liability)
- ❖ VAT Registration Certificate
- ❖ other relevant supporting documents

b. Technical Proposal & CV/portfolio of the consultants (indicating the relevant experience and qualifications) – Two (2) Copies

c. Financial Proposal – Two (2) Copies

NOTE:

ALL PROSPECTIVE BIDDERS ARE REQUIRED TO PERFORM THEIR TAX OBLIGATIONS IN GHANA.

THE CURRENCY OF YOUR OFFER SHOULD BE IN GHANA CEDIS

Kindly visit the link for Terms of Reference and other documents to be used in preparing your Technical and Financial Proposals

Link- <https://www.giz.de/en/regions/africa/ghana/tenders>

The (a. Expression of Interest including required documents), (b. technical proposals + CV) (c. Financial Proposals) mentioned above should be sealed in Three (3) Separate Envelopes and enclosed in one Bigger envelop, marked as “7000014010/ G-012168-003/ Business Coaching Contract”

Submit to the following address:

The Procurement Unit,
GIZ Ghana Country Office
No. 7 Volta Street, Airport Residential Area, Accra
P.O. Box KA 9698,
Accra

To All Bidders:

- ❖ Bids must be submitted at the GIZ Ghana Country Office Reception.
- ❖ The deadline for submission is **09th July 2026** until **11:59 PM**.
- ❖ Documents should be submitted as early as possible before the deadline.
- ❖ Should the reception be closed, documents might exceptionally be dropped off at the guard's booth.
- ❖ The guards need to be told by the person submitting the documents that they are submitting tender documents.
- ❖ Always send a receipt with your documents stating the **Tender Number**.

This receipt will be signed by the receptionist or a guard (in case of exceptional drop-off at the guard's booth) to provide the bidder with proof of submission.

Please note that participating in a GIZ tendering process is free of charge for bidders.

At no phase of the process is the bidder required to make any payment to GIZ or to one of its employees.

Kindly Note by sending in your offer, you are agreeing to the **GIZ General Terms** and giving us consent to process your company data.

ONLY SHORTLISTED FIRMS WILL BE CONTACTED