

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

CONFIDENTIAL

LOT 3 - Recruitment of service provider for implementation of SME Business Training & Coaching Loop (SME Loop) in Upper West & Savannah	Project number/ cost centre: G-018082-001
	Tender number

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List of abbreviations

Abbreviation	Meaning
BDS	Business Development Service
BMZ	German Federal Ministry for Economic Cooperation and Development
CEFE	Competency-based Economies through Formation of Enterprises/Entrepreneurs
EDP	Enterprise Development Plan
GEA	Ghana Enterprises Agency
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH
MEL	Monitoring, Evaluation and Learning
MoTAI	Ministry of Trade, Agribusiness and Industry
MQS	Minimum Quality Standards
PSInno	Private Sector and Innovation Promotion in Ghana
RBM	Results-Based Management
SME	Small and medium-sized enterprise
SME Loop	SME Business Training & Coaching Loop
ToC	Training of Coaches
ToT	Training of Trainers

1. Context

1.1 Project Brief

Project / programme	Private Sector and Innovation Promotion in Ghana (PSInno) Programme
Commissioning organisation	GIZ GmbH
Commissioned by	German Federal Ministry for Economic Cooperation and Development (BMZ)
Implementing partner	Ministry of Trade, Agribusiness and Industry (MoTAI)
Country	Ghana
Module objective	A competitive and employment-promoting economic development in selected sectors in Ghana is strengthened, particularly in the northern part of the country.
Relevant output	Output 2: The technical and entrepreneurial capacities of private sector actors in the agricultural and food sector in northern Ghana, particularly women and youth, are strengthened.
Assignment title	Implementation of SME Business Training & Coaching Loop (SME Loop) in Northern Region
Contract type	Consultancy service contract – LOT 3
Period of assignment	October 2026 to December 2027

1.2 Background and Rationale

Ghana has been growing at 4-5% per annum for years, but is creating too few sustainable, formal jobs, especially for its rapidly growing youth. According to the World Bank, the population is expected to rise to 45 million by 2040, with 58% of the population under 30 years old. Added to this are macroeconomic problems: high inflation rates, high national debt, and interest rates exceeding 30%. SMEs are the backbone of Ghana's economy, contributing 70% to our GDP and constituting 92% of businesses. Even though micro, small and medium-sized companies form the crust, they face significant challenges in their operations. It is only when companies become competitive, more environmentally sustainable, productive and innovative that they are able to create sustainable jobs, improve the employment situation and promote social inclusion.

PSInno supports private sector companies operating in the agribusiness and digital economy sectors strengthen their competitiveness and create employment-promoting opportunities for a sustainable economic development, especially in northern Ghana. The programme implementation is expected to impact job creation and improvement of working conditions, especially for women and youth. The private sector is expected to introduce product, service and process innovations in their operations to demonstrate an improvement in their competitiveness.

Specifically, within the agribusiness sector, PSInno strengthen the technical and entrepreneurial capacities of small and medium-sized enterprises (SMEs) in the agriculture and food sector in northern Ghana, particularly for women and youth. This is to be achieved through: supporting these SMEs to implement operational measures for business optimization, and building the entrepreneurial and technical skills of people involved in the value chain

The SME Business Training and Coaching Loop (SME Loop), one of the approaches being used to achieve this objective, is a standardised enterprise development instrument that links practical business training with structured individual coaching. It was developed by GIZ and is being implemented in more than 16 countries. The SME Loop has so far demonstrated a high degree of effectiveness in developing an entrepreneurial mind-set, enhancing business skills and management capacity, and has triggered remarkable impact in business development and job creation. By combining business training and individual coaching, the SME Loop supports various growth paths of SMEs. Training focuses on the three adult learning levels of mind-set, skills and knowledge development. Coaching aims at supporting participants in applying and implementing new skills to their own businesses, take ownership and link up with business partners and relevant service providers. Thereby, the support is customised to suit the needs and requirements of the individual enterprises.

The assignment will recruit capable local business development service (BDS) providers to deliver the SME Loop to growth-stage agribusiness SMEs in Northern region. The contracting approach is intended to combine local language and market knowledge, field-based coaching capacity, reliable monitoring, and adherence to the SME Loop Minimum Quality Standards.

The assignment is expected to contribute to enterprise competitiveness, business optimisation, innovation, job creation, utilisation of digital systems and solutions, and improved employment conditions. It will also generate evidence on business performance, entrepreneurial capacity, employment and operational measures that can contribute to PSInno's Results-Based Management.

1.3 The SME Loop Approach and Mandatory Implementation Sequence

The SME Loop approach is based on four main pillars, namely:

- Selection of participants, which includes a call for applications; evaluation of entrepreneurial skills and training needs; enrolment in programme
- Training
- Coaching
- Facilitating access to financial and other services

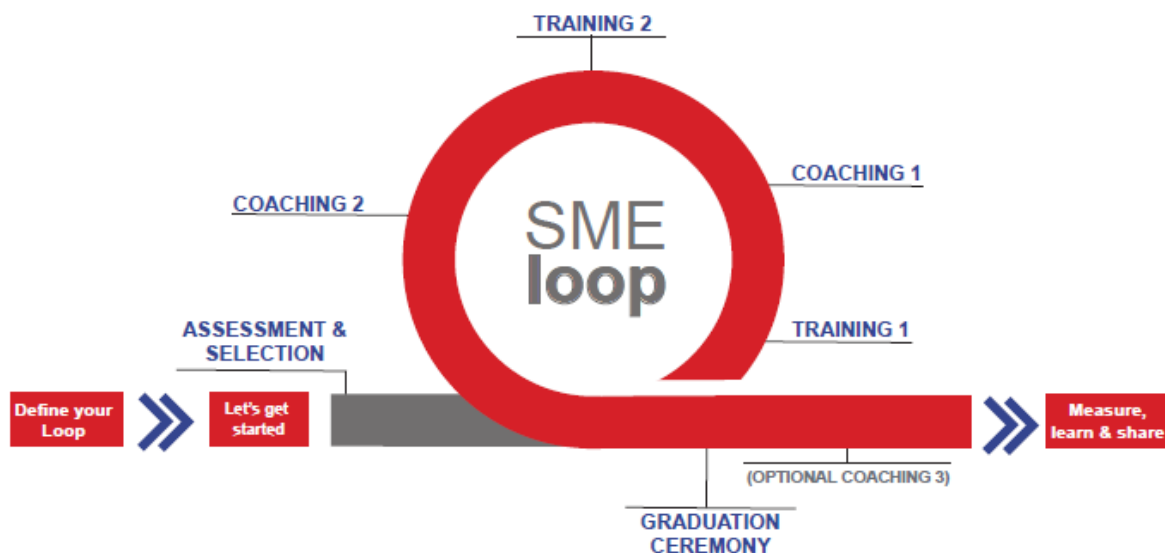


Figure 1: The SME Loop approach

The approach is designed for existing enterprises to identify business development strategies, to plan the strategy implementation and to improve the business performance. The SME Loop enables the enterprise to identify their business strengths and weaknesses; to switch those strengths into business improvement strategies while treating the weaknesses; to make use of those identified business development opportunities; to overcome and handle the business threats and to become more competitive.

The SME Loop approach has been implemented in Ghana since 2019, in urban, peri-urban and rural areas. Over 800 MSMEs have been targeted across Ghana, including interventions in northern Ghana: Wa, Damongo, Tamale and Bolgatanga. During this phase of implementation under PSInno, the implementation shall focus on **growth-oriented SMEs in urban and peri-urban areas**. The key criterion is the location of the respective coaches, which should be in tandem with the locations stated in this assignment.

The contractor shall implement the SME Loop, in line with a successful implementation logic, as a linked process of: assessment and selection, training, coaching, business improvement planning, measurement and learning. The contractor shall not alter the standard methodology, approved training materials or data collection tools without prior written approval from GIZ.

Step	SME Loop phase	Minimum requirement
1	Mobilisation, assessment and selection	Call for applications; outreach; assessment; enterprise verification; transparent scoring; GIZ validation of final list.

Step	SME Loop phase	Minimum requirement
2	Mandatory orientation / capacity development	Ensure the proposed staff participate in GIZ-arranged or GIZ-approved ToT and ToC events before delivery begins.
3	Baseline and diagnostics	Complete entrepreneur and business profiles, baseline and employment survey, and business diagnostic using approved tools.
4	Training 1 - Business Analysis	Deliver a three-day participatory training. Training batches shall be sized so that facilitation, participation and coaching integration are practical; no batch should exceed 24 enterprises without GIZ approval.
5	Coaching Cycle 1 - Strategy Formulation	Provide at least four documented individual coaching visits per SME within the approved Phase 1 window. Agree the EDP during the first two visits.
6	Training 2 - Business Improvement Planning	Deliver a three-day participatory training focused on practical business improvement planning, finance and relevant business linkages.
7	Coaching Cycle 2 - Business Improvement and Linkages Development	Provide at least nine documented individual coaching visits per SME within the approved Phase 2 window. Use the EDP to guide implementation, linkage development and evidence generation.
8	Graduation, review and learning	Conduct the graduation event; administer the six-month review and 12-month review surveys; participate in the end-of-cohort evaluation, submit completion reporting and agreed success stories.

1.4 Objective of the Services

The objective is to engage a qualified BDS provider, responsible for LOT 3: Upper West & Savannah, to recruit eligible SMEs and implement the full SME Loop cycle in line with the approved standard methodology, monitoring tools and quality requirements.

1.5 LOT Structure and Geographic Coverage

LOT	Region(s)	Indicative service areas	Target SMEs	Minimum inclusion requirement
LOT 2	Upper West & Savannah	Sissala East & West; Wa-Jirapa; Lawra-Nandom; Bole; Buie	60	24 women-owned; 12 youth-owned
TOTAL			60	Minimum 24 women-owned; 12 youth-owned

1.6 Target Beneficiaries and SME Eligibility

The primary target group comprises growth-stage, for-profit agribusiness SMEs located within LOT 3. Eligible enterprise types may include input dealers, aggregators, processors, livestock and poultry enterprises, agri-service providers, wholesalers, retailers and online agri-businesses.

- Located within the assigned LOT and accessible for regular coaching visits.
- Agribusiness enterprise operating for profit and employing 6-49 workers.
- Business owner is available and willing to participate throughout the six-month SME Loop delivery period.
- Demonstrates basic literacy and readiness to use the SME Loop tools and participate in data collection.
- Not previously supported through the same SME Loop cycle [confirmation process to be provided by GIZ].
- Women-owned enterprises must account for at least 40% of selected SMEs. Youth-owned enterprises must account for at least 20%; the two groups may overlap.
- Persons with disabilities should be included where the eligibility requirements are met and reasonable accessibility measures can be provided.

2. Tasks to be Performed by the Contractor

The contractor shall provide all services necessary to LOT 3, manage the field team, coordinate with GIZ and MoTAI/GEA as directed, and achieve the deliverables described in this ToR. The contractor remains accountable for subcontracted or support personnel, if any.

Work package	Tasks	Principal outputs
WP 0: Mobilisation and inception	Nominate the contract focal point; confirm deployment of the Lead Trainer, Backup Trainer, coaches and Backstopper; attend ToT/ToC; submit an inception package that includes a detailed LOT workplan, recruitment plan, staffing deployment plan, data-management arrangements, safeguarding measures and risk management plan. The ToT and ToC is mandatory for all trainers and coaches proposed and validated by the contractor.	Approved inception package; final staff deployment list; participation in mandatory orientation.
WP 1: SME recruitment and selection	Implement transparent outreach; receive and assess applications; verify enterprise information through site visits; administer approved entrepreneur and business profile tools; apply eligibility and selection criteria; ensure inclusion targets; submit the candidate list and evidence to GIZ for validation. The bidder should propose an effective approach to validate the commitment of the entrepreneur and how to ensure that they have “skin in the game”. The GIZ team will provide a list of selection criteria to the bidder in order to identify suitable enterprises for the SME Loop. The proposed SMEs can then be invited to attend a half-day sensitization event in their respective locations.	SME recruitment and selection report; validated list of SMEs; selection records and disaggregated recruitment data.
WP 2: Baseline, diagnostic and EDP preparation	Administer baseline and employment survey instruments; complete business diagnostics and business profiles; establish or update operating-account data; support each selected SME to formulate an EDP by the end of the early Coaching 1 sessions.	Verified baseline and employment data; diagnostics and business profiles; EDPs for all active SMEs.
WP 3: Training delivery	Prepare and deliver Training 1 and Training 2 using the approved SME Loop curriculum and adult/experiential learning techniques, as delivered by the trainers. Ensure coaches participate in training delivery to gain a better understanding of the subject matters and establish clear links between training exercises and coaching goals. The bidder should propose an effective approach to conduct the trainings, either residential or non-residential. The bidder should indicate partnerships / collaborations with other relevant stakeholders that could be invited during the trainings, e.g. financial institutions, FDA, GSA, EPA, etc.	Training plans; participant lists; training reports; training feedback and action points.
WP 4: Coaching, linkages and business improvement	Provide the required coaching sessions; document each session in approved digital forms; support implementation of EDP actions; identify relevant finance, market, technology, quality or BDS linkages; capture operating-account data monthly. The coaches shall deliver a minimum of 4 coaching visits to the SMEs during the first coaching phase of about 2 months, and a minimum of 9 coaching visits during the second coaching phase of about three months.	Coaching records; updated EDPs; operating-account data; evidence of relevant linkages and operational measures.
WP 5: MEL, reporting and completion	Undertake data-quality checks; submit KoBo records; prepare monthly progress reports; participate in monthly coordination meetings; conduct 6-month review and employment survey during mid-term and end line (12 month); organise graduation; document success stories in accordance with consent requirements; submit final completion report.	Monthly progress reports; quality-assured KoBo data; review/employment survey results; end-of-coaching report; final mid-term completion report and final end line (12 month) completion report.

The BDS provider can provide a bid to work with 60 SMEs within the 2 service regions in LOT 3. All SMEs must be accessible by their respective coaches, without the need for overnight stays by the coach.

- Assign coaches per proposed area, with each coach working with **at least 5 SMEs and a maximum of 10 SMEs**, depending on his/her capacity, experience and skills. All coaches will be assessed by the PSInno team regarding their competencies.
- Assign two (2) trainers during the implementation, who will deliver the SME trainings. A trainer with a background in the CEFE methodology will be an asset.
- Provide a backstopper, with regards to quality assurance of the coaching process, monitoring data collection, quality and analysis, as well as reporting.
- Recruit and select eligible growth-stage agribusiness SMEs using approved selection tools and GIZ validation procedures. It is possible to either implement a sub-sectoral approach (e.g. only aggregators or agro-processors) or a mix of various agribusinesses from different sub-sectors.
- Conduct baseline, employment and business diagnostic activities; develop enterprise-specific Enterprise Development Plans (EDPs).
- Deliver Training 1: Business Analysis and Training 2: Business Improvement Planning using participatory and experiential learning methods.

- Provide structured coaching, monitor EDP implementation, identify service linkages and document results using approved KoBo Toolbox forms.
- Submit quality-assured reports and data that support programme monitoring, adaptive management and contract administration.
- Integrate gender equality, youth inclusion, disability inclusion where eligibility criteria are met, safeguarding, do-no-harm practices, and relevant climate-smart or circular-economy business measures.

2.1 Cross-Cutting Delivery Requirements

- Gender and youth: the contractor shall apply recruitment approaches that enable the minimum participation targets and ensure that schedules, venues and facilitation methods do not create avoidable barriers.
- Disability inclusion: the contractor shall identify accessibility requirements, use accessible venues where possible, and make budget provisions to enable the participation of eligible applicants with a disability and women with infants.
- Safeguarding and do no harm: all personnel shall comply with GIZ and applicable project safeguarding requirements, obtain informed consent for data and success stories, and report concerns through the designated channels.
- Climate-smart and circular economy: coaching and EDPs shall identify relevant business optimisation measures, including resource efficiency, sustainable packaging, renewable energy, waste reduction, quality systems or climate resilience, where appropriate to the enterprise.
- Data quality and confidentiality: personal and business data shall be collected only through approved tools, uploaded according to the schedule, checked by the Backstopper and handled in accordance with GIZ requirements.
- Sustainable implementation: use local coaching capacity, practical route planning and coordination with relevant local institutions to reduce unnecessary travel and strengthen the local BDS ecosystem.

2.2 Implementation Schedule

The schedule below is tentative until GIZ confirms the dates and detailed training calendar. The contractor must align its final operational workplan to the final calendar approved at inception.

Activity	Indicative period	Requirement
Engagement, contracting and mobilisation	September - October 2026	GIZ procurement leads engagement; contractor prepares for mobilisation after award.
ToT/ToC 1 and staff orientation	November 2026	Proposed personnel participate in the scheduled orientation/capacity development event.
SME outreach, application, assessment and validation	November 2026	Contractor executes recruitment and selection; GIZ validates final SME list.
ToT/ToC 2 / final delivery preparation	December 2026	Contractor makes required staff available and finalises delivery logistics.
Training 1 - Business Analysis	4-24 January 2027	Contractor delivers training in approved batches and submits training report.
Coaching Cycle 1; baseline and diagnostics	4 January-20 March 2027	Minimum four coaching visits per SME; baseline, employment and diagnostic data completed.
Training 2 - Business Improvement Planning	21 March-3 April 2027	Delivered after Coaching Cycle 1 in accordance with the approved calendar.
Coaching Cycle 2; monthly monitoring and review	4 April-30 June 2027	Minimum nine coaching visits per SME; monthly operating-account data; review/employment survey.
Graduation	July 2027	Graduation planning and completion events in assigned service areas.
Completion evaluation and final mid-term reporting	July 2027	Final completion report, results summary, lessons and close-out documentation.
End line (12 month) evaluation survey and reporting	December 2027	End line survey completion report, results summary.

2.3 Coordination, Reporting and Performance Standards

- The contractor shall nominate a single authorised focal point and attend monthly coordination meetings with GIZ and invited partners.
- The Backstopper shall conduct quality assurance of coaching implementation, KoBo data and reports before submission to GIZ.
- Monthly operating-account and coaching monitoring forms must be uploaded to the designated KoBo server no later than the fifth day of the following month, subject to any change by GIZ during inception meeting.
- The contractor shall maintain a completion rate of at least 90% of SMEs initially accepted into the assigned LOT, except where GIZ approves a justified replacement or withdrawal process.
- The contractor shall submit reports in the formats and by the due dates confirmed in the inception report and contract management calendar.
- GIZ retains the right to review data, conduct monitoring visits, validate selection and request correction of material data-quality or reporting deficiencies.

Period of assignment: from **21 October 2026 until 31 December 2027**.

3. Concept

3.1 Technical-Methodological Concept

The tenderer shall submit a technical concept that responds directly to the work packages in Section 2. It shall demonstrate an implementation approach that preserves the SME Loop methodology, meets the LOT-specific geographic requirements and is feasible within the roadmap. *Note: The numbers in parentheses correspond to the lines of the technical assessment grid*

Required concept element	What the tenderer must address
Strategy (1.1)	Demonstrate an understanding of the assignment, target SMEs, programme results logic, local agribusiness context and SME Loop sequencing.
Cooperation (1.2)	Describe outreach channels, screening, enterprise verification, transparent selection, GIZ validation, replacement procedures and inclusion measures (1.2.1). Describe the approach to call for applications, e.g. through business associations, Business Advisory Centers (BACs) / Business Resource Centers (BRCs), radio, social media, referrals, etc. (1.2.2)
Steering structure (1.3)	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)
Process (1.4)	Describe the key processes for the services for which it is responsible and create work plan. Describe how adult/experiential learning, business analysis, EDP formulation, coaching visits, intervision, business linkages and follow-up will be organised.
Learning and innovation (1.5)	Describe MEL and data flow from coach to backstopper to GIZ, quality assurance, KoBo use, documentation, data protection and correction processes. Include knowledge products that you will employ to document lessons learned regarding approach and impact.
Project management of the contractor (1.6)	Present the proposed staffing deployment, geographic routing, supervision, risk management, escalation pathways and monthly coordination approach. Backstopping strategy (include CV of backstopper) see 3.2 below
Sustainability and cross-cutting issues (further requirements 1.7)	Explain how the provider will operationalise gender, youth, disability inclusion, safeguarding, do no harm, climate-smart practices and circular economy relevance.

3.2 Project Management of the Contractor

The tenderer shall provide a personnel assignment plan and an operational workplan by service area. The plan shall show team members, roles, periods of availability, location, supervision arrangements and how coaching coverage will remain uninterrupted during absences. The Backstopper is responsible for delivery control, information flow, quality assurance, data management and timely reporting. These backstopping services shall be priced within the tenderer's financial proposal.

Personnel concept

The contractor shall provide sufficient qualified personnel to implement the SME Loop in the assigned LOT in accordance with the approved methodology, workplan, quality standards, reporting requirements and GIZ instructions.

The qualifications specified below represent the requirements for obtaining the maximum number of points in the technical assessment. Tenderers may propose additional support staff where justified, but this shall not reduce the accountability of the required key personnel. All proposed personnel must be available for the full duration of their assignment.

The contractor shall assign key experts and other experts. Key experts are experts identified by name in the contract. Expert pool members shall be assessed based on the CVs submitted with the tender.

Team Lead

The contractor shall assign a **Team Lead / Contract Focal Point** who shall carry overall contractual accountability for the assignment. This role is mandatory and shall be identified by name in the tender. The Team Lead shall be separate from the Backstopper role.

Tasks of the Team Lead

The Team Lead / Contract Focal Point shall be responsible for:

- Serving as the main communication and coordination focal point between the contractor, GIZ and other relevant stakeholders.
- Ensuring that the contractor complies fully with the ToR, contract provisions, approved workplan and timelines, reporting obligations on agreed milestones and agreed quality standards.
- Ensuring that all personnel proposed for implementation are available, properly briefed and deployed according to the approved staffing plan.
- Managing contractor resources, including personnel deployment, logistics, field coordination, training schedules, coaching coverage and replacement arrangements where required.
- Ensuring that the implementation team has the required understanding of the SME Loop methodology, implementation sequence, quality requirements and reporting expectations.
- Overseeing implementation progress across all assigned locations within the LOT.
- Coordinating internal review and approval of reports and deliverables submitted by the contractor to GIZ, internal decision-making within the contractor's team and ensuring that issues requiring management attention are addressed promptly.
- Escalating contractual, operational, staffing, quality or delivery risks to GIZ in a timely and solution-oriented manner. This includes timely updates on implementation progress, delays, corrective actions and any changes that may affect delivery.
- Representing the contractor in review meetings, coordination meetings, validation sessions and other official engagements related to the assignment.

Qualifications of the Team Lead

Education/training (2.1.1): University degree, preferably Master's level or equivalent, in business administration, economics, agribusiness, development studies, project management, entrepreneurship, private sector development, social sciences or another field relevant to SME development and enterprise support.

Language (2.1.2): English at minimum C1 level. Working knowledge of at least one relevant local language in the assigned LOT is an advantage.

General professional experience (2.1.3): At least 10 years of professional experience in private sector development, SME promotion, agribusiness development, entrepreneurship support, business development services, employment promotion or related fields.

Specific professional experience (2.1.4): At least, 3 years of demonstrable experience implementing or managing SME Loop assignments. At least 7 years of experience in SME training, coaching systems, enterprise development, agribusiness support, value-chain development or business advisory programmes is required.

Leadership/management experience (2.1.5): At least 5 years of management or leadership experience as a team leader, contract focal point, project manager, programme coordinator, technical lead or equivalent role, including responsibility for personnel, work planning, quality control and client communication.

Regional experience (2.1.6): At least 5 years of experience in donor-funded or development cooperation projects in Ghana, especially in northern Ghana. Prior experience working with GIZ or BMZ-funded programmes is strongly preferred.

Key Expert 1: Lead Trainer

The Lead Trainer shall be responsible for the preparation and delivery of the SME Loop training components in the assigned LOT. This role is mandatory and shall be identified by name in the tender.

Tasks of Lead Trainer

The Lead Trainer shall be responsible for:

- Preparing and delivering Training 1: Business Analysis and Training 2: Business Improvement Planning using approved SME Loop materials.
- Ensuring that training delivery follows adult learning, experiential learning and participatory facilitation principles.
- Maintaining methodological fidelity to the SME Loop approach, including the link between business diagnostics, training, coaching and Enterprise Development Plans.
- Working closely with coaches before, during and after training to ensure that learning outcomes are translated into coaching actions.
- Ensuring that training sessions are accessible, inclusive, practical and appropriate for entrepreneurs with different literacy levels.
- Ensuring proper participant attendance tracking, feedback collection and training documentation.
- Supporting the Team Leader to prepare training reports and identify learning needs for follow-up coaching.

Qualifications of Lead Trainer

Education/training (2.2.1): University degree, preferably Master's level or equivalent, in business administration, entrepreneurship, economics, agribusiness, education, adult learning, development studies, agricultural economics, project management or another field relevant to SME development and training.

Language (2.2.2): English at minimum C1 level. Ability to facilitate or communicate in at least one relevant local language of the assigned LOT at minimum B2 level is strongly preferred.

General professional experience (2.2.3): At least 7 years of professional experience in SME development, entrepreneurship training, business advisory services, agribusiness development, private sector development or related fields.

Specific professional experience (2.2.4): At least 5 years of experience designing and delivering practical business training for MSMEs or SMEs; experience in SME Loop is an added advantage. Demonstrated experience in adult learning, experiential learning, prior participation in Training of Trainers / Coaches, CEFE training, SIYB training or comparable facilitation certification is an advantage. Financial literacy, business planning, business diagnostics, market analysis or similar enterprise development methodologies is required.

Leadership/management experience (2.2.5): At least 3 years of experience leading training teams, coordinating facilitators, mentoring trainers or managing training delivery for enterprise development programmes.

Regional experience (2.2.6): At least 3 years of experience delivering training or capacity development under donor-funded or development cooperation projects in Ghana, especially in northern Ghana.

Key Expert 2: Trainer 2

Trainer 2 shall provide continuity for training delivery and ensure that training activities are not disrupted due to the unavailability of the Lead Trainer. This role is mandatory and shall be identified by name in the tender.

Tasks of Trainer 2

Trainer 2 shall be responsible for:

- Supporting the Lead Trainer in preparing training materials, facilitation plans and practical exercises, as well as all internal training planning and reporting meetings.
- Co-facilitating selected sessions with the Lead Trainer, with the possibility of taking over training delivery if the Lead Trainer is unavailable, subject to prior communication with GIZ.
- Supporting training documentation, participant feedback collection and preparation of training reports.
- Ensuring consistency between training content, coaching follow-up and Enterprise Development Plans.
- Supporting inclusive facilitation, local language explanation and practical engagement with SMEs where necessary.

Qualifications of Key Expert 2

Education/training (2.3.1): University degree, preferably Bachelor's level or higher, in business administration, entrepreneurship, economics, agribusiness, education, development studies, project management or another relevant field.

Language (2.3.2): English at minimum B2 level. Ability to communicate effectively in at least one relevant local language of the assigned LOT at minimum B2 level is required.

General professional experience (2.3.3): At least 5 years of professional experience in SME development, entrepreneurship training, business advisory services, agribusiness development or private sector development. Prior experience in SME Loop is an added advantage. Demonstrated experience in adult learning, experiential learning, with prior participation in Training of Trainers / Coaches, CEFE training, SIYB training or comparable facilitation certification is an advantage. Financial literacy, business planning, business diagnostics, market analysis or similar enterprise development methodologies is required.

Specific professional experience (2.3.4): At least 3 years of experience delivering business training, coaching support, entrepreneurship facilitation, financial literacy training or similar enterprise development services.

Regional experience (2.3.7): Experience working under donor-funded projects, NGO programmes, government enterprise support initiatives or development cooperation assignments in Ghana, especially in northern Ghana is an advantage.

Key Expert 3: Backstopper

The contractor shall assign a Backstopper responsible for technical supervision, coaching quality assurance, monitoring, data quality control and reporting. This role is mandatory and shall be identified by name in the tender. The Backstopper shall be separate from the Team Lead.

Tasks of the Backstopper

The Backstopper shall be responsible for:

- Providing day-to-day technical supervision and backstopping support to trainers, coaches and field personnel.
- Ensuring that coaches understand and apply the SME Loop coaching approach, documentation requirements and quality standards.
- Monitoring the quality and consistency of coaching sessions across participating SMEs.
- Reviewing coach performance and supporting corrective actions where coaching quality, documentation or follow-up is weak.
- Ensuring that Enterprise Development Plans are properly developed, updated and used to guide coaching support.
- Ensuring that each SME receives the required number of documented coaching visits within the agreed implementation schedule.
- Supporting the organisation of coach review meetings, peer learning sessions, intervision and internal reflection sessions.
- Conducting data quality assurance and consistency checks on all submitted monitoring data.
- Managing KoBo Toolbox quality control, including checking completeness, accuracy, duplication, missing values, inconsistencies and submission timelines, before reporting to GIZ.
- Providing evidence-based updates to GIZ on coaching progress and data quality.

- Escalating technical, MEL, coaching, data, safeguarding or implementation issues to the Team Lead and GIZ as appropriate.
- Ensuring confidentiality, data protection and responsible handling of participant information.

Qualifications of the Backstopper

Education/training (2.4.1): University degree, preferably Master's level or equivalent, in monitoring and evaluation, statistics, economics, development studies, business administration, agribusiness, project management, social sciences, information systems or another field relevant to MEL, SME development and enterprise support.

Language (2.4.2): English at minimum C1 level. Working knowledge of at least one relevant local language in the assigned LOT is an advantage.

General professional experience (2.4.3): At least 7 years of professional experience in monitoring and evaluation, project backstopping, SME development, business advisory services, agribusiness development, private sector development or related fields.

Specific professional experience (2.4.4): At least 5 years of experience in MEL, data quality assurance, field monitoring, digital data collection, coaching supervision, enterprise diagnostics, SME support reporting or results-based programme implementation. Demonstrated competence with the SME Loop approach and implementation is required.

Leadership/management experience (2.4.5): At least 3 years of experience supervising field teams, coaches, enumerators, trainers, data collectors or implementation personnel.

Regional experience (2.4.6): At least 3 years of experience in donor-funded or development cooperation projects in Ghana, especially in northern Ghana is an advantage.

Other (2.4.8): Strong competence in KoBo Toolbox, digital data collection, data cleaning, data validation, Excel-based reporting, field monitoring and report writing, results-based management, SME support, agribusiness or employment promotion is required. Experience with SME Loop coaching documentation, Enterprise Development Plans and GIZ reporting formats will be considered an advantage. The Backstopper must demonstrate attention to detail, confidentiality, strong analytical skills, coaching supervision capacity and ability to identify and correct data-quality issues before submission to GIZ.

Short-Term Expert Pool: SME Coaches

The contractor shall provide a short-term expert pool of SME coaches for the assigned LOT. The coach-to-SME ratio shall not exceed 1 coach to 10 SMEs. At least one of the proposed coaches must be a female. Coaches must be based close enough to the assigned service areas to provide regular in-person coaching without disrupting the implementation schedule.

For the technical assessment, the average qualifications of all proposed members of the coaching pool will be calculated. The tenderer must submit a CV for each proposed coach. The GIZ team will assess and validate each coach submitted by the bidder upon award of the assignment.

Tasks of the SME Coaches

The SME coaches shall be responsible for:

- Supporting SME mobilisation, outreach, application screening and verification.
- Supporting the administration of entrepreneur profiles, business profiles, baseline surveys, employment surveys and business diagnostics using approved tools.
- Participating in Training 1 and Training 2 to understand training content and support linkage between training and coaching.
- Providing documented coaching visits per SME during coaching cycles 1 and 2
- Supporting each SME to prepare an Enterprise Development Plan.
- Supporting SMEs to implement business optimisation actions, improve business records, identify operational bottlenecks and develop realistic improvement measures.
- Supporting SMEs to identify relevant linkages, including finance, markets, input suppliers, technology, quality standards, certification, digital tools and climate-smart business practices.
- Collecting relevant data using KoBo Collect or other approved tools, in line with project data needs.
- Reporting coaching progress, risks, attendance issues, safeguarding concerns and data-quality problems to the Backstopper.

- Participating in coach review meetings, peer learning and intervision sessions.
- Supporting graduation preparation, review surveys, employment surveys, success story documentation and final reporting where required.

Qualifications of the SME Coaches

Education/training (2.6.1): University qualification, preferably Bachelor's level or equivalent, in business administration, entrepreneurship, economics, agribusiness, agriculture, agricultural economics, development studies, accounting, marketing, project management or another field relevant to SME coaching and business development. Candidates with substantial practical business experience, recognised coaching certification or enterprise development experience may be considered where their experience clearly compensates for formal academic qualifications.

Language (2.6.2): All coaches must have English language proficiency at minimum B2 level. The coaching pool must provide adequate local language coverage for the assigned LOT, with coaches able to communicate effectively with SMEs in the relevant local languages to the service area.

General professional experience (2.6.3): Each coach should have at least 5 years of professional experience in SME development, business advisory services, entrepreneurship support, agribusiness, financial literacy, market development, enterprise coaching, business management or related fields.

Specific professional experience (2.6.4): Each coach should have at least 3 years of direct experience providing coaching, mentoring, business advisory, enterprise diagnostics, financial management support, business planning, market linkage support or agribusiness advisory services to MSMEs or SMEs. Prior experience with SME Loop, business diagnostics, Enterprise Development Plans development, digital (CAPI) data collection is an advantage.

Other (2.6.7): Coaches must demonstrate empathy, respect for SMEs, strong listening skills, confidentiality, reliability, digital data-collection capacity, and ability to submit accurate records on time. Coaches must be available to participate in GIZ-approved orientation, trainings and review meetings. Coaches must also demonstrate sensitivity to gender, youth inclusion, disability inclusion, safeguarding, do no harm, climate-smart enterprise development and local socio-cultural dynamics. No coach should be involved in a direct competition with any of the SMEs they are responsible for.

Soft Skills of Team Members

In addition to the specialist qualifications stated above, all team members must demonstrate the following soft skills:

- Strong team skills and willingness to work in an integrated delivery structure.
- Initiative and ability to solve practical field-level problems.
- Clear communication skills, including respectful communication with SMEs, GIZ, partners and local stakeholders.
- Socio-cultural sensitivity and ability to work effectively in northern Ghana's diverse local contexts.
- Efficient, partner-focused and client-focused working methods.
- Interdisciplinary thinking and ability to connect business development, agribusiness, finance, digital tools, gender inclusion and climate-smart practices.
- Reliability in meeting deadlines and following agreed reporting procedures.
- Professional integrity, confidentiality and respect for data protection requirements.
- Ability to work with women-led, youth-led and vulnerable enterprises in a respectful and non-discriminatory manner.
- Willingness to learn, receive feedback and participate in continuous quality improvement.

Personnel Availability, Substitution and Documentation

The tenderer must provide a clear overview of all proposed personnel and their individual qualifications. This shall include:

- CVs for the Team Leader, Backstopper, Lead Trainer, Backup Trainer and all proposed coaches.
- A staffing matrix showing role, name, location, language skills, assigned service area, expected level of effort and period of availability.
- A coach allocation plan demonstrating that the maximum coach-to-SME ratio of 1:10 will not be exceeded.
- Evidence that at least one coach per LOT is female.

- Confirmation that all proposed personnel are available for mandatory orientation, trainings and workshops, and implementation activities.
- Confirmation that no proposed personnel member is assigned to more than one LOT under this procurement.

Any substitution of key personnel after contract award shall require prior written approval from GIZ. Replacement personnel must have qualifications equal to or better than the originally proposed personnel and must not compromise implementation quality, continuity or agreed timelines.

Costing requirements

The tenderer shall submit a financial proposal for the single LOT for which it applies. The financial proposal must cover all costs required to deliver the assigned services, including personnel, coaching mobility, data collection, communication, management, backstopping, reporting and other costs that are not explicitly confirmed as GIZ inputs. The tenderer shall price the activities in the GIZ-provided cost schedule.

- Provide a transparent cost breakdown in the format issued by GIZ Procurement, including personnel input, local travel, training and event costs, materials, communication/data, administration, taxes and any other relevant cost items.
- The tenderer shall ensure that staff input is sufficient for all minimum coaching visits, data collection, supervision, quality assurance and reporting. GIZ does not guarantee use of any maximum input or budget ceiling that may be stated in the final price schedule.
- The training approach, indicating the duration and schedule of the two SME trainings, whether 3 full days (residential) or 4-5 half days (non-residential) should be indicated. The proposal of cost-effective arrangements for the trainings is strongly encouraged, as this will enable the inclusion of a large number of SMEs for the Loop.
- The tenderer shall use practical, lower-emission local travel arrangements where possible and ensure that training or event venues are physically accessible.

5.1 Specification of inputs

Fee days	Number of experts	Number of days per expert	Total	Comments
Designation of Team Lead	1	8	8	In relation to assigned tasks
Designation of Lead Trainer	1	23	23	In relation to assigned tasks
Designation of Trainer 2	1	23	23	In relation to assigned tasks
Designation of Backstopper	1	55	55	In relation to assigned tasks
Designation of Coaches			358	Equivalent of full-time coach assignment for 60 SMEs
Transport	Quantity	Number per expert	Total	Comments
Travel expenses • Backstopper • Coaches				Estimate the transport and logistics required, broken down by area and frequency.
Other costs	Number	Price	Total	Comments
Flexible remuneration.				A budget of EUR is foreseen for flexible remuneration. and may include additional cost for people with disability and women with infants. Please incorporate this budget into the price schedule.

				Use of the flexible remuneration item requires prior written approval from GIZ.
Workshops - Sensitization event - 1st SME training - 2nd SME training - Graduation				Please calculate a budget for workshops taking the following cost items into account, where required : venue, refreshments / feeding, accommodation; broken down by proposed area and numbers
Procurement of materials and equipment				Where required, include costs for the procurement of training items specifically required for the SME Loop trainings
Communication				Estimate costs for communication and administration, where applicable

Workshops, events and trainings

The contractor implements the following workshops and events, in line with the tasks outlined and as budgeted for:

- Sensitization workshop, where required, for the proposed SMEs in their respective locations
- First and second SME trainings, either residential (3 days) or non-residential (4-5 half-days)
- Graduation event for the participating SMEs in their respective locations

All workshops and events should comply with the sustainable event management principles. All data collected should be in line with the EU General Data Protection Regulation (EU GDPR) and Ghana's Data Protection Act 2012 (Act 803).

All other workshop and event costs indicated in this assignment, specifically – **ToT / ToC 1 & 2** and the **evaluation event** will be borne by the GIZ team. The contractor is responsible for ensuring the required representatives, as communicated by the GIZ team, participate.

4. Inputs of GIZ or other actors

Actor	Expected input / responsibility
GIZ / PSInno	Final selection tools and validation requirements; approved SME Loop materials and MQS; KoBo forms and access procedures; contract management; technical guidance; validation of selection; monitoring; final acceptance of deliverables; arrangements for ToT/ToC as confirmed in the final implementation calendar. Provide logistics for the workshops, in line with the SME Loop requirements.
MoTAI and other invited partners	Participation in coordination, stakeholder engagement and technical guidance as directed by GIZ. Specific roles will be confirmed at inception.

5. Requirements on the format of the tender

The structure of the tender must correspond to the structure of the ToR. 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 and clearly formulated. It must be drawn up in English.

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.

Requirement	Specification
Language	English.
LOT application	Bidders may apply for one or more LOTs, provided they demonstrate sufficient technical, staffing, logistical and financial capacity for each LOT applied. Each LOT will be evaluated separately and may result in a separate contract. Bidders applying for more than one LOT must submit a separate technical and financial proposals for each LOT. Personnel proposed for one LOT should not be proposed for another LOT.

Requirement	Specification
Technical proposal	Required. Must follow the structure of Section 3 and include methodology, workplan, organisational profile, relevant references, personnel plan, CVs, risk approach and evidence of GIZ SME Loop experience.
Financial proposal	Required. Complete the GIZ price schedule and any requested declarations. Submit separately from the technical proposal in the format specified in the Invitation to Tender.
Company profile	Required, including legal status, core services, relevant experience, geographic presence and contact person.
CVs	Required for Team Lead, Lead Trainer, Backup Trainer, all proposed coaches and the Backstopper. Use the prescribed format; each CV should not exceed four pages.

6. Outsourced processing of personal data

The contractor will collect and process business and personal data through approved monitoring tools. The contractor shall comply with the data protection and information-security requirements communicated by GIZ, limit access to authorised personnel, use secure handling procedures and obtain appropriate consent where required.