

EXPRESSION OF INTEREST

REQUEST FOR EXPRESSION OF INTEREST FOR RECRUITMENT OF BUSINESS DEVELOPMENT SERVICE (BDS) PROVIDERS FOR THE IMPLEMENTATION OF THE SME BUSINESS TRAINING & COACHING LOOP (SME LOOP)

CONSULTANCY FIRMS REQUIRED

Background

The Private Sector and Innovation Promotion in Ghana (PSInno) Programme, funded by the German Federal Ministry for Economic Cooperation and Development (BMZ), is implemented by GIZ in partnership with the Ministry of Trade, Agribusiness and Industry (MoTAI). The programme seeks to strengthen competitive and employment-promoting economic development in selected sectors in Ghana, with particular focus on northern Ghana.

PSInno supports growth-oriented enterprises, especially in agricultural and food value chains, innovation, and the digital economy. In the agricultural and food sector, the programme works with commercial producers, agriculture-based small and medium-sized enterprises, service providers and other private sector actors to improve competitiveness, productivity, innovation, access to markets, and employment outcomes.

Under Output 2, PSInno focuses on strengthening the technical and entrepreneurial capacities of private sector actors in agricultural and food value chains in northern Ghana, particularly women and young people.

As part of this intervention, GIZ seeks to recruit qualified Business Development Service (BDS) providers to implement the SME Business Training & Coaching Loop (SME Loop) across selected locations in northern Ghana.

Context of the Consultancy

The SME Business Training & Coaching Loop is a structured enterprise development approach that combines practical business training with individualised enterprise coaching. The approach supports growth-oriented SMEs to analyse their businesses, identify bottlenecks, develop business improvement strategies, strengthen financial and operational management, and implement practical optimisation measures.

The SME Loop includes enterprise mobilisation and selection, diagnostics, business analysis, strategy formulation, business improvement planning and linkages development, monitoring and reporting, and a graduation process.

This procurement is divided into three separate LOTs. Each LOT has its own **geographic coverage, SME target, and separate Terms of Reference.**

Bidders are therefore required to carefully review the LOT-specific ToR before deciding which LOT or LOTs to apply for.

Objective of the Assignment

The objective of this assignment is to recruit experienced and qualified BDS providers to implement the SME Loop for growth-oriented agribusiness SMEs in northern Ghana.

Specifically, the selected BDS providers will be expected to:

- Mobilise, screen and support the selection of eligible SMEs.
- Conduct SME diagnostics, baseline data collection and enterprise profiling.
- Deliver SME Loop Training 1 and Training 2 using approved materials and methodologies.
- Provide structured enterprise coaching to participating SMEs.
- Support SMEs to develop and implement Enterprise Development Plans.
- Collect and submit high-quality monitoring data using approved tools, including KoBo where applicable.
- Support reporting on business optimisation, employment, gender, youth, climate and inclusion-related results.
- Contribute to strengthening the local BDS ecosystem in the assigned LOT.

LOT Structure

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.

LOT	Geographic Coverage	Target Locations	Indicative Target SMEs
LOT 1	North East & Upper East Regions	Nalerigu-Gambaga; Walewale; Navrongo-Paga; Bolgatanga	50
LOT 2	Northern Region	Sagnarigu; Tamale Metro; Savelugu; Yendi	60
LOT 3	Upper West & Savannah Regions	Sissala East & West; Wa-Jirapa; Lawra-Nandom; Bole; Buipe	60

Bidders are strongly advised to **review and understand the full ToR for each LOT before preparing their proposal.** The ToR provides detailed information on the scope of work, implementation requirements, staffing requirements, deliverables, reporting obligations, timelines, evaluation criteria and payment milestones.

Scope of Services

The selected BDS provider for each LOT will be responsible for implementing the SME Loop in the assigned locations. The scope of services will include, but will not be limited to:

- SME mobilisation, outreach and application support.
- Verification and documentation of eligible SMEs.
- Enterprise profiling, business diagnostics and baseline data collection.
- Delivery of Training 1: Business Analysis.
- Delivery of Coaching Cycle 1: Strategy Formulation.
- Delivery of Training 2: Business Improvement Planning.
- Delivery of Coaching Cycle 2: Business Improvement and Linkages Development.
- Support to SMEs to prepare, refine and implement Enterprise Development Plans.
- Monthly data collection on SME performance, including operating-account information where required.
- KoBo-based or other approved digital data collection and submission.
- Preparation of training reports, coaching reports, monthly progress reports and final completion reports.
- Support to review surveys, employment surveys and verification of business optimisation measures for both mid-term (6-month) and end line (12 month).
- Participation in coordination, review and learning meetings with GIZ.
- Support to graduation and documentation of results, success stories and lessons learned.

Experience and Qualifications of Consultancy Firms

Interested consultancy firms must demonstrate strong technical, operational and administrative capacity to deliver the assignment. The following minimum requirements apply:

- Demonstrated experience implementing SME Loop.
- Proven experience in business development services, SME promotion, enterprise coaching, agribusiness development, entrepreneurship support or private sector development.
- Demonstrated experience working with growth-oriented SMEs, preferably in agricultural and food value chains.
- Strong understanding of the business environment in northern Ghana and the specific realities of women-led and youth-led enterprises.
- Demonstrated capacity to mobilize and deploy qualified staff, with the right qualifications.
- Demonstrated ability to manage field implementation across multiple districts or locations.
- Experience with monitoring, evaluation, reporting, data quality assurance and digital data collection.
- Experience applying gender, youth, disability inclusion, safeguarding and do-no-harm principles in enterprise support programmes.
- Experience working on GIZ-implemented or comparable donor-funded private sector development, agribusiness, employment promotion or economic development programmes will be an advantage.

NATIONAL COMPETITIVE TENDER



Implemented by:
giz Deutsche Gesellschaft
für Internationale
Zusammenarbeit (GIZ) GmbH

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CONSULTANCY FIRMS REQUIRED

Required Personnel

Bidders must propose a qualified implementation team for each LOT applied for. The team should include, at minimum:

- Team Lead
- Backstopper
- Lead Trainer
- Trainer 2
- SME Coaches

The proposed team must demonstrate the technical and practical capacity to implement the SME Loop methodology in the assigned LOT. Bidders must also demonstrate adequate local language coverage, field presence and mobility within the target locations.

How to apply

a. Commercial Qualification

Please send the following documents:

- Official letter expressing interest (LoI)
- Company profile
- Tax Clearance Certificate
- Business Registration Certificate
- Declaration of Business Ownership by General Manager (Inclusion of Form A for Sole Proprietorship or Form 3 for Limited Liability)
- VAT Registration Certificate
- SSNIT Clearance Certificate
- At least One (1) reference project in the technical field SME Loop
- One (1) reference project in Ghana
- other relevant supporting documents

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

c. Financial Proposal

PLEASE NOTE: THE CURRENCY OF YOUR OFFER SHOULD BE IN GHANA CEDIS

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

NOTE: Kindly Visit the link below for Terms of Reference and other documents to be used in preparing your Technical and Financial Proposals

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

Tender documents should be named according to the above in their respective folders (A- Commercial Qualification, B- Technical Proposal & CV/portfolio, and C- Financial Proposal) and put into another folder and Zip folder named as:

"Expression of Interest for:

"7000022779-LOT 1 / G-018082-001 / Service Providers for SME Loop"

"7000022780-LOT 2 / G-018082-001 / Service Providers for SME Loop"

"7000022781-LOT 3 / G-018082-001 / Service Providers for SME Loop"

This tender will be accepted **ONLY** via email (gh_quotation@giz.de)

- **Please note that failure to comply with the above instructions, as well as submission to other e-mail addresses than the one mentioned, will lead to the disqualification of the bid.**

Bidding Conditions to all Bidders

- The deadline for submission is **02.10.2026 until 11:59 PM.**
- GIZ is not responsible for the failure of electronic delivery of e-mail messages to the address provided, whether due to technological problems on the part of GIZ or the applicant
- This invitation to tender does not bind GIZ in any way. The contractual obligation of GIZ only begins with the signing of the contract with the successful bidder. Until the contract is signed, GIZ may either abandon or cancel the award procedure, without the candidates or bidders being entitled to claim any compensation.
- All costs associated with the preparation and submission of bidders are to be borne by the bidders and cannot be reimbursed.
- Financial bids should be valid for a period of three months from the date of submission
- Please consider your bid unsuccessful if you do not hear from us after four weeks from the deadline of submission.

"Please note that participating in a tendering process of GIZ 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 the consent to process your company data.

ONLY SHORTLISTED FIRMS WILL BE CONTACTED