# NATIONAL COMPETITIVE TENDER

german cooperation
DEUTSCHE ZUSAMMENARBEIT

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

## REQUEST FOR EXPRESSION OF INTEREST

# CONSULTANCY FOR BUSINESS MANAGEMENT COACHING

## CONSULTANCY FIRMS REQUIRED

**CONTEXT**

This tender forms part of the module "The Support Platform for Micro and Small Enterprises in Africa in Collaboration with the Diaspora in Europe" (WIDU.africa), implemented by the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH on behalf of the German Federal Ministry for Economic Cooperation and Development (BMZ). Launched in 2019 and scheduled to run until October 2028, WIDU.africa aims to improve employment and income opportunities in Ghana and nine other African countries: Cameroon, Côte d'Ivoire, Ethiopia, Kenya, Mali, Senegal, The Gambia, Togo and Tunisia.

Micro, small and medium-sized enterprises (MSMEs) are central to Ghana's economy, providing livelihoods and employment opportunities. Ghana Statistical Service's 2024 Integrated Business Establishment Survey recorded approximately 1.87 million establishments, of which 99.7% were micro, small or medium-sized and 90.4% were micro enterprises. Approximately 92.3% of establishments operated informally, highlighting the need for support adapted to small and informal businesses.

The growth of these enterprises is constrained by limited access to suitable finance and gaps in managerial and technical capacity. Women-owned businesses face additional barriers to accessing capital and productive assets. Entrepreneurs often require practical support in financial management, record keeping, business planning, marketing and daily operations. Depending on their sector, they may also need technical guidance to improve production processes, adopt appropriate technologies, meet quality standards and access new markets.

Ghana's diaspora offers an important source of finance, knowledge and business networks. Approximately 1.1 million Ghanaians lived abroad in 2024, while the National Development Planning Commission reported remittance inflows of approximately US$7.8 billion in 2025. These resources present opportunities to support productive investment in micro and small enterprises.

WIDU.africa combines grants with private investment and structured business coaching through two funding instruments:

- **Original WIDU Grant:** Members of the diaspora in participating European countries initiate applications to support entrepreneurs they know and wish to assist financially. The diaspora donor and entrepreneur jointly develop a business proposal through the WIDU platform and contribute their own funds towards the planned investment. A WIDU matching grant complements these contributions.
- **Thematic Calls:** These calls support defined groups of entrepreneurs or businesses according to specific thematic or geographical priorities, without requiring diaspora involvement. Applications are invited during designated periods, and eligibility criteria, private contribution requirements and grant conditions are set out in each call.

Both instruments support new and existing micro and small enterprises seeking to develop their businesses, increase income and create or sustain employment. Applications and proposed investments undergo verification in accordance with WIDU requirements. Local coaching organisations accompany entrepreneurs through the business development and investment process, helping them identify priorities, prepare realistic plans and budgets, implement investments and strengthen business practices. Where appropriate, coaching also supports steps towards formalisation and improved access to markets and further finance.

The WIDU digital platform (www.widu.africa) manages applications, business plans and budgets, investment documentation, grant processing and coaching reports. It also supports monitoring and evaluation through information submitted by entrepreneurs and coaches. The selected consulting firm will receive training on using the platform to coordinate, document and report on its activities.

Through this tender, GIZ seeks a consulting firm based in Ghana with relevant experience in business coaching and enterprise development to provide up to **600 coaching visits between December 2026 and May 2027**. The services shall provide practical guidance tailored to the needs of WIDU-supported entrepreneurs, enabling them to use financing effectively and improve the performance and sustainability of their businesses.

**Tasks to be performed by the contractor**

The contractor is responsible for providing the following services:

The service provider will facilitate coaching sessions for business projects registered on the WIDU platform. The tasks 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.

**How to apply**

a. **Commercial Qualification**

Please send the following documents:

- Official letter expressing interest (LoI)
- Company profile
- VALID 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
- VALID SSNIT Clearance Certificate

- **Additional commercial requirements (provide evidence for the following)**
- Submit at least **Three (3) Reference Projects** in the technical field of business coaching advising MSMEs – refer to page 7 (other requirements) in TOR for assessment criteria (NB: total commission value of the 3 projects should be at least **80,000 EUR or GHS 1,060,000.00 and must be clearly indicated**)
- Submit at least **Two (2) Reference Projects** in Ghana in the last 36 months before the date of publication of this tender.
- Company must have been operational for the **last 3years** and must submit at least **1 year audited financial record** within the same period.
- Submit average annual turnover for the last **three (3)** financial years **(average should be at least 50,000EUR or GHS 662,000)**
- Company should have an average of **Five (5)** employees and managers for the past three calendar years. (Relevant proof to be submitted for reference)
- 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 separate folders and all 3 into a Zip folder named as:**

**"10061967/ G-012168-010 / Business Management Coaching."**

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 **18.11.2026 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**