

TOR FOR BUSINESS DEVELOPMENT AND FINANCIAL LITERACY TRAINING.

1.	Title of Consultancy	TERMS OF REFERENCE TO PROVIDE BUSINESS DEVELOPMENT AND FINANCIAL LITERACY TRAINING FOR REVOLVING FUND GROUPS-SUPPORT FOR MARKETS & TRADING
2.	SCI Contracting Office	Save the Children Somalia Country Office
3.	Period of Lead facilitator	The assignment will be 10 days inclusive of repotting
4.	Consultant type required	Firm
5.	Responsibility for Logistics arrangements and Costs	Save the Children will pay the consult fee in a lump sum and will not reimburse any incurred costs during the assignment. The lead facilitator will cover their own logistical arrangements and costs, including food, accommodation, local transport and all costs associated with the training, such as printing materials, training supplies, venue rental, and any necessary equipment.
6.	Taxation Provisions	The consultant shall be responsible for all Taxes arising from the consultancy in line with the local Tax regulations applicable at the SCI contracting office named above.
7.	Security requirements	Consultant will comply with standard of Save the Children Security procedures, including the completion of SCI online security training prior to travel to Somalia.
8.	Qualification and Experience	<p>The following are the minimum requirements for the Consultant Firm to be considered for carrying out the assignment.</p> <ul style="list-style-type: none"> • Batchelor degree in Business Administration, Economics, Finance, Entrepreneurship, or a related field. • Minimum 5 years of experience in business development, entrepreneurship, and financial literacy training. • Proven experience working with revolving fund groups, VSLAs, cooperatives, MSMEs, women, and youth groups. • Strong knowledge of business planning, financial management, savings and credit, bookkeeping, marketing, and enterprise development. • Demonstrated experience in developing and delivering participatory adult-learning training programs. • Experience designing training materials and tools suitable for low-literacy participants. • Strong facilitation, coaching, mentoring, and communication skills. • Previous experience with NGOs, INGOs, UN agencies, or donor-funded livelihood and economic empowerment projects.

		<ul style="list-style-type: none"> • Familiarity with local market systems and business opportunities in Somalia or similar contexts. • Experience conducting training assessments and preparing comprehensive training reports. • Fluency in Somali and English, with the ability to deliver training in Somali. • Understanding of gender, safeguarding, social inclusion, and working with vulnerable groups. • Strong organizational, analytical, and report-writing skills. • Ability to provide references and evidence of similar assignments completed.
	Evaluation Criteria	<p>Essential Criteria:</p> <ul style="list-style-type: none"> • Valid Registration license from Ministry of Commerce-FGS • Valid Tax Compliance Certificate from Ministry of Finance-FGS with good standing of Q2 2026 <p>Technical/Capability Evaluation): 70%</p> <ul style="list-style-type: none"> • Technical Proposal demonstrating understanding of the assignment, training methodology, participatory adult-learning approach, coaching and mentoring strategy, and approach for delivering business development, entrepreneurship, and financial literacy training to revolving fund groups, VSLAs, cooperatives, MSMEs, women, and youth groups. (30%). • Relevant Experience in Similar Assignments: Proven experience in conducting business development, entrepreneurship, financial literacy, enterprise development, savings and credit, bookkeeping, marketing, and livelihood-related training programmes, particularly with INGOs, UN agencies, or donor-funded projects. (15%) • Qualifications and Capacity of Proposed Personnel: Academic qualifications, facilitation skills, coaching and mentoring experience, communication skills, and experience delivering training in Somali and English. (10%) • Training Materials and Tools: Submission of sample training materials, curricula, tools, or previous deliverables demonstrating experience in designing practical and low-literacy-friendly training resources (10%) • Updated company profile, key personnel profiles, evidence of similar assignments completed, and minimum three references. (5%) <p>Commercial Evaluation): 30%</p> <ul style="list-style-type: none"> • Detailed and reasonable financial proposal with budget breakdown. (30%). <p>Overall rating out of 100%.</p>
10.	Background	<p>Save the Children International (SCI) is a non-governmental organization whose mission is to inspire breakthroughs in the way the world treats children and to achieve immediate and lasting change in children’s lives worldwide. SCI has been operational in Somalia since 1951. Save the Children (SC) and its partners Gargaar Relief and Development Organization,</p> <p>DANIDA LOT CIV project is aimed at increasing the capacity of the projects aims to strengthen the livelihoods and economic resilience of vulnerable farming households through support to farming groups and revolving fund initiatives. Farming groups and revolving fund groups are important community structures that promote agricultural production, savings culture, access to</p>

small loans, entrepreneurship, and income generation opportunities. These groups contribute significantly to improving food security, household income, and community resilience, particularly among women and youth.

Despite their important role, many farming and revolving fund groups continue to face challenges related to limited business management skills, poor financial planning, weak record keeping systems, low market access, and inadequate understanding of savings and loan management. In addition, farmers often lack the capacity to transform farming activities into profitable and sustainable agribusiness enterprises. To address these challenges, the project intends to engage a qualified consultant or training firm to provide Business Development and Financial Literacy Training for farming groups. The training will strengthen participants' knowledge and practical skills in agribusiness management, entrepreneurship, financial literacy, savings and loan management, and market engagement to support sustainable livelihoods and economic growth.

Purpose of the Assignment

The purpose of this assignment is to build the capacity of farming groups participatory training on business development and financial literacy. The assignment seeks to improve participants' ability to manage farming activities as profitable businesses, strengthen financial management practices, promote accountability within revolving fund systems, and improve access to market opportunities.

Objectives of the Training

The training aims to strengthen participants' understanding of entrepreneurship, agribusiness development, and financial management practices. Specifically, the assignment seeks to improve participants' skills in business planning, budgeting, savings mobilization, bookkeeping, record keeping, marketing, customer relations, and profit management, strengthen participants' understanding of revolving fund principles, loan management, financial accountability, and investment planning and promote sustainable farming enterprises and improve the capacity of farming groups to engage effectively with local markets and value chains.

cope of Work

The selected consultant or training firm will be responsible for planning, organizing, and conducting the training sessions in collaboration with the project team. The consultant will prepare a detailed work plan, training agenda, and user-friendly training materials suitable for the literacy level and context of the participants. The training materials should include practical examples, case studies, and participatory exercises relevant to farming and small business development. the consultant will facilitate training sessions covering key topics related to business development and financial literacy. Business development topics should include entrepreneurship, agribusiness management, business idea generation, business planning, marketing strategies, customer care, market linkages, pricing, profit calculation, and risk management in farming businesses. Financial literacy topics should include savings culture, budgeting, household financial management, revolving fund principles, loan management, bookkeeping, financial record keeping, group financial accountability, and investment planning.

The consultant is expected to apply participatory adult-learning methodologies such as group discussions, practical exercises, demonstrations, role plays, and experience-sharing sessions to

ensure effective learning and participation. The training should be delivered in a language understood by participants, and translation into local language should be provided where necessary. the consultant will also conduct pre- and post-training assessments to measure participants' knowledge and progress. At the end of the assignment, recommendations should be provided for future mentoring, coaching, and follow-up support to strengthen the sustainability of farming businesses and revolving fund activities.

Activities	Timeframe(days)
<p>The following activities will be undertaken during the implementation of the Business Development and Financial Literacy Training for Farming Groups for Revolving Fund Groups:</p> <ol style="list-style-type: none"> 1. Identify and mobilize farming groups and revolving fund group participants from the target locations. 2. Carry out training needs assessment to identify gaps in business development, agribusiness management, and financial literacy among participants. 3. Develop and submit training workplan, agenda, and facilitation materials for approval by the project team. 4. Prepare practical and user-friendly training manuals and handouts suitable for the literacy level of participants. 	4 days
<p>Facilitate Business Development Training sessions covering:</p> <ul style="list-style-type: none"> • Entrepreneurship and agribusiness concepts • Business planning and management • Marketing and customer care • Market linkages and value chain development • Pricing and profit calculation • Risk management in farming businesses <p>Financial Literacy Training sessions covering:</p> <ul style="list-style-type: none"> ♦ Savings and budgeting, Revolving fund management ♦ Loan management and repayment, Bookkeeping and record keeping ♦ Household financial management, Group financial accountability and transparency 	6 days
Total of working days	10 days

Expected Deliverables

- ♦ Conduct practical exercises, group discussions, role plays, and case studies to enhance participants' understanding and participation.
- ♦ Conduct pre-training and post-training assessments to measure participants' knowledge and skills gained.
- ♦ Support participants in developing simple business plans and financial management practices for their farming and income-generating activities.

- ◆ Provide guidance and recommendations for strengthening revolving fund operations and sustainability.
- ◆ Document training attendance, participant feedback, lessons learned, and success stories during the training process.
- ◆ Submit a final training report summarizing activities conducted, achievements, challenges, lessons learned, participant performance, and recommendations for future support.

Training date and duration

The assignment is expected to be implemented within a period of **10 working days** from the date of contract signing. The exact duration may vary depending on the number of participants, training locations, and logistical arrangements agreed upon with the project team. The proposed schedule for the assignment is as follows:

Activity	Duration
Introductory meetings and participant mobilization	1 Day
Training needs assessment and preparation of training materials	1 Day
Business Development Training Sessions	3Days
Financial Literacy Training Sessions	3 Days
Pre- and post-training assessments, evaluation, and reporting	2 Day

The training sessions will be conducted according to a detailed workplan and timetable approved by the project team before implementation. Daily training sessions are expected to combine both theoretical and practical learning activities to maximize participation and understanding among farming groups and revolving fund group members.

Reporting

The consultant will maintain daily contact with the SCI program team to manage monitoring of activities and closely follow how the consultant is conducting the assignment.

Timeframe

The consultancy work will last approximately 10 days including the training and reporting days. The days will start by the date the contract is signed.

Terms and Conditions

Consultancy fee: The consulting firm will come up with his/her own rate which will be subject to negotiation within the bounds of donor requirements and set standards of SC in Somalia the consultant is expected to estimate all relevant costs for the exercise including costs for daily rate of the lead facilitator, co-facilitator, venue, stationary and participant refreshment for the days of the training.

Code of conduct

Save the Children's work is based on deeply held values and principles of child safeguarding, and it is essential that our commitment to children's rights and humanitarian principles is supported and demonstrated by all members of staff and other people working for and with Save the Children. Save the Children's Code of Conduct sets out the standards to which all staff members must adhere, and the lead facilitator is bound to sign and abide by the Save the Children's Code of Conduct.

A contract will be signed by the lead facilitator firm/individual (s) before the commencement of the action. The contract will detail terms and conditions of service, aspects of inputs, and deliverables. Facilitator will be expected to treat as private and confidential any information disclosed to her/him or with which she/he may come into contact during her/his service. The Lead facilitator will not, therefore, disclose the same or any particulars thereof to any third party or publish it in any paper without the prior written consent of Save the Children. Any sensitive information (particularly concerning individual children) should be treated as confidential.

An agreement with a lead facilitator firm will be rendered void if Save the Children discovers any corrupt activities have taken place either during the sourcing, preparation, and implementation of the lead facilitator agreement.

Ethics And Child Safeguarding

The consultant firm is obliged to conduct the research in an ethical manner, making sure children are always safe. The consultant firm should seek the views of various stakeholders, including children. Efforts should be made to make the research process child-centered and sensitive to gender and inclusion. The consultant firm (s) must respect the rights and dignity of participants as well as comply with relevant ethical standards and SC's Child Safeguarding Policy and Code of Conduct. The research must ensure voluntary, safe, and non-discriminatory participation and a process of free and un-coerced consent. The informed consent of each person (including children) participating in data collection should be documented.

Application Procedure and Requirement

Interested candidates in this position are expected to provide the following documentation:

- A technical proposal with a detailed response to the TOR, with a specific focus on the scope of work, methodology, and timelines, and how the participation of the parents of the children with disabilities in the assignment will be ensured.
- Detail work plan with timelines to be shared.
- Firm/company profile on handling the related assignment if the consultant is firm.
- Personal CVs for individual consultants highlighting qualifications and experience.
- Contact details of referees which shall be organizations for whom you have conducted for similar assignments.
- Financial proposal indicating consultancy fee , the cost of the learning tour and other costs related to the assignment
- Contracts or reports of at least 2-3 previously conducted similar assignments.

Supplier Sustainability Policy and the included mandatory policies: [Click Here to Access](#)

HOW TO APPLY:

Applications can be submitted by either:

Electronic Submission via ProSave (Recommended)

- Submit your response in accordance with the guidance provided in the below document:



Bidding on a
Sourcing Event.pptx

- Bidders are encouraged to apply via Ariba system. Please request the Ariba link via email sending your company profile and Business registration certificate/CV. Please address your request to apply via ProSave to css.logistics@savethechildren.org

Electronic Submission via Protected Email box (Optional)

- Email should be addressed to southcentral.supplychain@savethechildren.org
- Note – this is a sealed tender box which will not be opened until the tender has closed. Therefore, do not send tender related questions to this email address as they will not be answered.

The subject of the email should be **“CONSULTANCY BUSINESS DEVELOPMENT AND FINANCIAL LITERACY TRAINING FOR REVOLVING FUND GROUPS-SUPPORT FOR MARKETS & TRADING.”**.

- – ‘Bidder Name’, ‘Date’.
- All attached documents should be clearly labelled so it is clear to understand what each file relates to.
- Emails should not exceed 15mb – if the file sizes are large, please split the submission into two emails.

Do not copy other SCI email addresses into the email when you submit it as this will invalidate your bid.

- **Your bid must be received, no later than 30th June 2026**
- **Application Submission address:** indicating “” as the subject.
- Bids must remain valid and open for consideration for a period of no less than **3 weeks**