Land Investment for Transformation (LIFT) Programme
Terms of Reference

Request for a Consultancy Service
For provision of training of trainer programme on Business plan appraisal and Saving mobilization skills to MFIs and service providers

1. Introduction

The Land Investment for Transformation (LIFT) programme is a 6.5 years DFID funded programme that aims to improve the incomes of the rural poor and to enhance economic growth. The programme works to achieve its objective through second level land certification (SLLC), improved rural land administration, and the development of the rural land market system through its economic empowerment unit (EEU). The SLLC aims to achieve 14 million parcels in 140 woredas for approximately 6.1 million households in Oromia, Amhara, SNNP and Tigray regions. The EEU, on the other hand, performs interventions aimed at accelerating the impact of SLLC on poor farmers by improving rural land market systems. The unit's interventions focus on access to finance, rural land rental and conservation agriculture which are implemented using the market for the poor (M4P) approach.

Within access to finance, the EEU team is implementing a portfolio of interventions targeting different constraints affecting the poor. This includes working with several MFI partners to develop, pilot and roll out new products that improve access to credit and non-credit financial services for rural farmers, allowing them to make larger, more effective agricultural investments.

LIFT is working in collaboration with AEMFI to promote, deepen and sustain the gains realized through the intervention. The objective of the partnership with AEMFI is to build the capacity of local technical service providers. Hence, through the partnership LIFT will provide training of trainers programmes in selected thematic areas related to the SLLC linked loan, including business plan and saving mobilization skills for MFIs.

2. Background to the assignment

LIFT has previously provided a three days training to its partner MFIs on business planning and saving skills. The training has been provided to the head office and branch staff of the MFIs that launched the SLLC linked loan. The objective of the training was to enable partners to develop sound business planning while delivering this novel product which is different from the group loan which dominated the rural financing for the past two decades. In addition, the training targeted enhancing the saving mobilization skills of staff by introducing them to practical approaches, ideas and tools to enable them mobilize savings in better way. Partners who participated in the programmes appreciated the value addition that was accrued to their staff and institution. Besides, the various qualitative assessments carried out by LIFT also found that the trained staff improved their skill in the areas they were trained in. However, as the branches and institutions implementing the new individual loan product expand it is crucial to continuously provide training in the aforementioned areas. There is therefore strong demand from the financial service providers, however only few local service providers currently have the required knowledge to conduct the training. Accordingly, LIFT entered into a partnership agreement with AEMFI to build the technical capacity of the local training providers through ToT programmes on selected core areas it accumulated knowledge and experience. The training of trainers for business plan and saving mobilization skills for MFIs is one of the topics AEMFI/LIFT agreed to provide to local service providers and partner MFIs. The training is supposed to supplement core training and technical support initiatives by enhancing the impact and effectiveness of trainers, in line with the "train the trainers" paradigm. A local consultant (individual or firm) will be selected by LIFT/AEMFI.

3. Objective

The aim of this training workshop is to provide ToT to local technical service providers working in the area of inclusive finance and for LIFT partner MFIs' staff who are the resource person for internal trainings in their respective institutions. The ToTs will introduce trainees to the range of methodologies and techniques that can help them understand and internalize business plan appraisal and saving mobilization, with high-impact and memorable learning experience.

Emphasis is on developing and applying active learning methodologies such as exercises and simulations to reinforce learning. The training shall be highly participatory and practical, focusing on techniques, tools and tips of training management, with participants themselves also designing, delivering and critiquing presentations. Application of the experiential learning cycle shall be utilized to ensure that participants understand business planning and saving mobilization by providing practical tools.

The training is also expected to not only develop participants technical abilities and skills in the appraisal and evaluation of clients' business plan but also equip them with the knowledge and skills on the various techniques for effective saving mobilizations by MFIs. Moreover, while framing the course within the context of SLLC linked loan services, the consultant is expected to enable ToT participants appreciate the critical importance of delivering high-quality, client centred financial services to rural residents.

4. Materials to be utilized and Timeline

4.1 Materials utilized:

- The consultant is supposed to use and modify LIFT training modules and include other relevant materials as required such as:
    - Visual aids (PowerPoint, video, others);
    - Printed materials (workshop book/handbooks/manual and handouts);
    - Exercise materials.

4.2 Timeline

The training will be conducted during the third week of February 2020 and will take place at the AEMFI training hall. It is a 3-day training and the number of participants is expected to be at least 30 persons.

5. Scope of Work

Training of trainers will be provided to selected participants from the local technical service providers and LIFT's partner MFIs. The assignment consists of three phases set out in the table below. The intended consultant is expected to coordinate and deliver the ToT with AEMFI.

Table 1. Key technical assistance activities

Inception Phase	• Quick review of existing materials developed by LIFT to evaluate whether they adequately cover the objectives of the course and reflects the latest policy and practice of Government of Ethiopia, national bank; and the microfinance sector in general.
	• Update LIFT business plan appraisal and saving mobilization materials as needed.
	• Submit and confirm the reviewed training materials are in line with LIFT's standards and can actualize the intended result. The consultant is required to get an approval from LIFT and AEMFI.
Training Phase	• Deliver the ToT and ensure understanding and internalization.
Wrap-up Phase	• Submission of training materials post training incorporating any changes made based on actual delivery of the training. • Submit an evaluation report upon completion of the training and identify problem areas and make suggestions for improvement. The report should analyse and assess participant evaluations;

	• The report should assess the workshop's overall success in meeting objectives and is considered an essential part of evaluating the curriculum and adult learning approaches.
	• Write-up and present a post-delivery assessment, including any relevant recommendations, to the LIFT team.

6. Outputs/deliverables

The fees under this consultancy contract will be paid based on completion of agreed deliverables. An indication of these deliverables and a sample payment schedule is presented in the table below.

Table 2. Payment schedule against delivery

No.	Deliverables	Payment
1.	Submission and approval of inception report including the approach planned to be used for the assignment	20%
2.	Submission and approval of draft customized training materials, slides, handouts and exercises on business plan appraisal and saving mobilizations for MFIs	20%
3.	Completion of the roll-out of ToT on SLLC linked business plan appraisal and saving mobilization using the materials developed	30%
4.	Delivery and presentation of a post implementation report to the LIFT team. Delivery of all finalized training materials to LIFT	30%

7. Competencies and Qualifications Requirements

- Demonstrated experience designing training of trainer programmes and workshops for financial service providers and their staff. Experience delivering trainings to MFIs will be an advantage.
- Demonstrated experience in providing technical assistance on business plan development in general while having strong understanding and skills on business plan development and appraisal within the context of rural financial service provision.
- Previous experience building the capacity of financial institutions to enhance their business plan development, appraisal and saving mobilization skills.
- Good understanding of the financial sector in Ethiopia, including its regulatory environment and operational challenges. An in-depth understanding of local MFIs is an advantage.
- Ability to engage effectively with staff at different levels of an organization (from senior management to regional/branch staff).
- Ability to articulate ideas in a clear and accurate manner including the ability to prepare excellent written documents and reports in English.
- Ability to work under tight deadlines, establish priorities and plan, coordinate own work plan.

8. Selection Criteria

Applicants will be assessed against their capacity, technical and financial proposal to carry out the assignment.

9. Application Procedures

The LIFT programme welcomes proposals from national service providers.
Technical proposals should consist of no more than 5 pages (excluding annexes) and contain the following:

- Understanding of the assignment
- Approach and methodology for implementation
- Competencies/previous experience
- Indicative work plan
- Organizational details
- CVs of the proposed team

Financial proposals should break down total fees and expenses relating to the assignment.
Provision of Company Legal Requirements

- Valid Trade License
- Valid and certified Tax Registration Certificate

10. Submission and Requests for Clarification

Please submit proposal documents in softcopy (with all pages stamped and scanned) to Umer.Mohammed@liftethiopia.com For further clarifications please email specifying the subject of the application to Solyana.Amsalu@liftethiopia.com; Bethlehem.Girma@liftethiopia.com; and Umer.Mohammed@liftethiopia.com.

11. Deadline

The deadline for submitting proposals is January 29, 2020