



Terms of Reference (TOR)
for
***Provision of Business Development Services (BDS) Mentorship and Coaching to TVET
Graduates, VSLA and LCIG Groups in Garse and kiliwaheri under BORESHA-
NABAD Programme***

Document Release Date: 25th September 2025

Deadline for Submission of Bids: 13th October 2025

Time: 5:00 PM EAT

Submission Method: Email

Disclaimer: RACIDA reserves the right to determine the structure of the process, the number of short-listed participants, the right to withdraw from the proposal process, the right to change this timetable at any time without notice, and reserves the right to withdraw this tender at any time, without prior notice and without liability to compensate and/or reimburse any party.



1. Background

RACIDA is a co-applicant with the Danish Refugee Council (DRC) and a consortium of partners in implementing the EU-funded **Building Opportunities for Resilience in the Horn of Africa (BORESHA-NABAD)** programme in the borderland areas of Kenya, Ethiopia, and Somalia, also known as the Mendera Triangle. The BORESHA-NABAD Programme aims to enhance the effectiveness of conflict prevention and mitigation, disaster risk reduction and management, and resilience-building in these borderland areas that are faced with multifaceted shocks such as drought, floods, conflicts, violence extremism, and diseases. The programme focuses on strengthening the resilience capacities of communities, government, and businesses using mixed approaches to help them withstand these shocks and stresses that also exacerbate conflict and violence extremism. BORESHA-NABAD is building on investments and lessons learned from the successful, Previous BORESHA programmes (Phases I, II, and III) to maximize impact.

The Programme through RACIDA being one of its Implementing partners seeks to empower communities, especially youth and women, by improving their capacity to engage in sustainable and resilient livelihoods. As part of its intervention strategy, BORESHA-NABAD is committed to fostering inclusive market systems and equipping youth and women with entrepreneurial skills necessary to navigate and thrive in dynamic market environments.

Rural Agency for Community Development (RACIDA) is a regional non-profit organization headquartered in Kenya. Founded in 2001 and with offices in Ethiopia, Somalia, and South Sudan, RACIDA implements development and relief programmes in food security and livelihoods, natural resource management, climate change, education, health and nutrition and governance, particularly in hard-to-reach sub-counties/districts/woredas. RACIDA aims to expand its capacity in disaster risk reduction and peacebuilding through DRC's technical support and experience. This will be achieved through research, training, and practical implementation, particularly in DRR and M&E database management. Collaborations with stakeholders in the table below will also expand RACIDA's networks.

BORESHA-NABAD Overall Goal

To enhance the effectiveness of conflict prevention and mitigation, disaster risk reduction and management, and resilience-building in cross-border communities.

Specific Objectives to Achieve Results:

- a) **Disaster risk reduction and conflict prevention capacities of cross-border stakeholders and communities are strengthened:** This first outcome focuses on building the capacity of community structures, fostering (horizontal) cross-border engagements, and testing their delivery and response capacity. This will be achieved with an integrated approach by linking different thematic interventions. Equally important will be to build on horizontal linkages (connections between communities and actors across borders) and establish vertical linkages (foster engagement between vulnerable groups/communities and government actors).
- b) **Peacebuilding is enhanced through stronger linkages between communities and local, national, and regional authorities:** This outcome focuses on ensuring the community-level efforts (Outcome I) are integrated into existing mechanisms and higher-level institutions. These linkages will ensure efforts are aligned with wider government priorities and help to achieve the programme's sustainability.
- c) **Women and youth in marginalized borderland communities have improved access to income generation opportunities:** This outcome focuses on improving access to



income generation opportunities for women and youth in marginalized borderland communities. Using a market systems approach, women and youth will be prioritized for activities such as expanding access to financial and business development services, accessing loans through formal and informal financial structures and provision of TVET training and apprentices in sectors with market demand.

- d) ***Borderland communities are better able to adapt their livelihoods to climate change and environmental degradation:*** This outcome focuses on improving the communities' adaptation to climate change and environmental degradation, including climate-smart livelihood activities.

2. Objective of the Consultancy

1. To support this goal and provide a trainings model that leaves a lasting impact, the project under RACIDA Implementing Partner intends to engage a qualified Business Development Services (BDS) firm to mentor and coach 90 Village Savings and Loan groups members, 125 TVET graduates and 120 Livestock Common Interest Group (LCIG) members in Fikow, Burabor, Maygag, Khalicha/Mado, Garse and Kiliwaheri in Mandera County.

The proposed firm will play the role of a “growth partner” and empower Village Savings and Loan Association (VSLA), TVET Graduates and LCIG groups by building their entrepreneurial and business management capacities. Building on lessons learned from previous BORESHA phases and emphasizing value for money, BORESHA-NABAD will offer these groups one-two months of on-the-job mentorship and coaching provided by an experienced BDS firm to achieve greater impact and sustainability. In contrast to traditional short-term boardroom training sessions that have minimal impact and last only three days, this comprehensive coaching and mentorship approach of embedding BDS firms as a “growth partner” among these groups aims to:

- a. Develop and implement comprehensive business plans tailored to their businesses.
- b. Access structured markets and value chains for their products and services.
- c. Improve operational efficiency through innovative technologies and effective management practices.
- d. Enhance their business acumen to navigate market dynamics and improve competitiveness.
- e. Establish sustainable production and marketing models for business growth and scalability.
- f. Improve access to financial services including savings and credit.

By introducing this BDS firm to the project areas, there will be an increased demand for such services in the borderland regions, fostering business relationship linkages between the BDS providers, VSLA and LCIG stakeholders and enabling direct engagement among them based on service demand. Additionally, this model will create a behavioral shift among the implementing partners on how such trainings are conducted in such contexts.

3. Scope of Work and Methodology

The consultant will provide tailored mentorship and coaching services to enhance the entrepreneurial capacity of VSLA, TVET graduates and LCIG groups. The scope of work includes:

Inception Phase:

- a. Review project documents, including market analysis and baseline reports, to understand participants'



current capacities and gaps.

- b. Conduct in-person co-creation meeting to identify key training and mentorship areas.
- c. Develop performance improvement plans for the VSLAs and LCIGs which will be used to track change in their capacity.
- d. Provide on the job mentorship and support to these groups based on the individualized gaps identified
- e. Submit an inception report detailing the methodology, work plan, performance improvement plan and tailored training modules.

Training and Mentorship Phase:

This consultancy will implement a structured mentorship program to enhance the business skills and financial management capabilities of targeted participants.

The consultant is expected to work with at least three Coaches, that have experience delivering BDS mentorship and coaching at the boarder lands. The Coaches will cascade the mentorship sessions to 210 participants through an onsite mentorship program.

The mentorship sessions will be conducted at the participants' business premises or homes, ensuring accessibility and convenience. Each mentor will engage with their assigned participants three to four times over a two-month period, dedicating approximately two to four hours per session.

The training and mentorship activity are meant to support participants to develop and pitch business plans to a selected panel from RACIDA-Kenya, under the guidance of the BORESHA-NABAD Program Management Unit (PMU). As this will be a competitive process, the BDS mentorship sessions will play a crucial role in preparing participants, equipping them with the skills and confidence needed to develop fundable business plans that will guide grant material support to VSLA and LCIGs.

Access to Finance:

Mentors will also be expected to:

- Map formal financial institutions (FFIs) offering financial products relevant to VSLAs and LCIGs.
- Facilitate engagements with FFIs to identify realistic financial products aligned to the participants' needs and facilitate linkage of the VSLA and LCIGs to the FFI
- Train participants on accessing and managing financial services, including loans, savings, and digital financial platforms

Monitoring and Evaluation:

- Monitor the VSLA during development of their fundable business plans and track participants' progress.
- Provide periodic progress reports highlighting key achievements, challenges, and lessons learned.

4. Deliverables

Based on the detailed scope of work outlined for the assessment, the key deliverables for the consultant or consultancy firm conducting the assignment include:

Inception Report:

A comprehensive inception report, Coaches needs assessment report outlining the findings from the need's assessment, detailed work plan, along with tailored training modules for the Coaches.



Interim Reports:

A detailing the training conducted and mentorship sessions delivered, including:

- Needs assessment report for the 210 participants
- Training content and Samples of fundable business plans developed by the VSLA and LCIG groups.
- Success snapshots, impact stories, or success stories highlighting outcomes from the mentorship and coaching sessions.
- Profiles or geo-maps of private sector actors identified for linkage purposes and a list of the linked participants.
- A comprehensive list of participants reached, areas of mentorship along with progress updates on mentorship activities. These reports should be submitted to the RACIDA and PMU for review and approval.
- Identification and documentation of critical success factors for Business Development Services (BDS) mentorship interventions within the context of the tri-border region.

Final Report:

a. A comprehensive and detailed final report that encompasses:

- **Critical Success Factors:** An in-depth analysis of the key elements contributing to the success of BDS mentorship interventions, tailored specifically to the socio-economic dynamics of the tri-border region.
- **Achievements:** A clear presentation of tangible outcomes achieved, such as:
 - Number of participants who successfully developed fundable business plans.
 - Number and nature of linkages established between VSLAs and Small-Scale business owners, and private sector actors or financial institutions.
 - Documented impact stories or case studies demonstrating the transformation of participants' business ventures.
 - Enhanced skills and knowledge demonstrated by participants in business management, marketing, and financial practices.
- **Challenges:** An honest account of the challenges faced during the mentorship and training phases, including logistical, cultural, or systemic barriers, and how these were addressed or mitigated.
- **Recommendations:** Strategic insights and actionable recommendations for enhancing future interventions. These may include scaling up successful strategies, addressing identified gaps, and fostering sustainable partnerships.

The report should also include supporting annexes, such as:

- Samples of business plans developed by the VSLA, TVET graduate and LCIGs.
- Samples of financial business records kept by the VSLA, TVET graduate and the Small-scale business owners.
- Geomaps of the mapped out private sector actors at the borderlands for strengthened linkages and partnership with the VSLA, TVET graduate and Small-scale business owners.



Phase One

Expected deliverables-

Inception and needs assessment report

Indicative description tasks

- a. A comprehensive inception report
- b. A detailed implementation plan
- c. Needs assessment report for 335 participants
- d. Tailored training modules for the ToTs

Maximum expected timeframe- 7 working days

Phase two

Interim Report

- a. Reports detailing trainings and mentorship sessions conducted, number of participants reached, number linked to financial institutions and market.
- b. Sample business plans developed
- c. Profiles or geo-maps of private sector actors identified for linkage purposes
- d. Documented critical success factors for BDS mentorship interventions in the context of the tri-border region.

Maximum expected timeframe- 50 working days

Phase Three

Final Report

- a. Reports detailing trainings and mentorship sessions conducted, number of participants reached, number linked to financial institutions and market.
- b. Sample business plans developed
- c. Profiles or geo-maps of private sector actors identified for linkage purposes
- d. Documented critical success factors for BDS mentorship interventions in the context of the tri-border region.

A detailed final report incorporating critical success factors for BDS mentorship interventions in the context of the tri-border region, Results from the market and financial linkages, outline on business plans developed. Highlight achievements, challenges, and recommendations for future interventions.

Maximum expected timeframe- 3 working days

5. Duration

The total expected duration to complete the assignment will be no more than 60 working days. The consultant shall be prepared to complete the assignment no later than 30th November 2025. This is subject to change based on the co-creation/kick-off meeting.

Deliverable

Inception Report, ToT needs assessment report, detailed work plan and tailored training manuals

Timeline- One week upon signing the contract.



Interim report

Fourteen weeks upon signing of the Contract

Final Report

Eighteen weeks upon signing of the contract

6. Proposed Composition of the Team

The team composition will be agreed upon in detail during the co-creation/kick-off meeting. However, firms are advised to propose the desired team needed to achieve the objectives of this consultancy. However, we expect to have the Project manager/team Leader, Field supervisors and Coaches/mentors.

a) Project Manager/ Team Leader (Full time)

The key expert proposed for the position of project Manager/ Team Leader must have A bachelor's degree in Agribusiness, Agricultural Economics, Business Management, Marketing, Economics, or a related field. The firm team lead should possess at least 5 years of demonstrated experience in business mentoring and coaching, especially for youth and women initiatives, knowledge of market systems development approaches, proven expertise in business planning, financial management, and marketing. He/She should possess strong interpersonal, communication, and facilitation skills. Should have experience working with community-based organizations and in cross-border contexts. Familiarity with the socio-economic dynamics of Mandera and the broader borderlands region. Knowledge of ILO start and improve your business (SIYB) and grow and expand your business (GEYB) and mentoring approaches

b) Coaches/ mentors

The coaches/ mentors responsible for providing technical support to the VSLA, TVET graduate and LCIG. They will have proven expertise in business planning, financial management, and marketing having experience delivering BDS mentorship and coaching at the triangle. They should possess strong interpersonal, communication, and facilitation skills. Should have experience working with private sector consulting firms or community-based organizations at the cross-border contexts. Familiarity with the socio-economic dynamics of Mandera and the broader borderlands region, preferably Somali speaking coaches are recommended.

7. Eligibility, qualification, and experience required (Firm)

The consulting firm should possess the following qualifications:

- a. Proven track record in providing Business Development Services (BDS) to community groups, youth, and women in similar contexts.
- b. Demonstrated 5 years of experience in delivering similar assignment
- c. Demonstrated experience in market systems development and value chain integration.
- d. A multidisciplinary team with diverse expertise, including business planning, financial management, marketing, and entrepreneurship.
- e. Experience in conducting needs assessments, designing training programs, and providing mentorship and coaching services.
- f. Familiarity with the socio-economic dynamics of Mandera and the broader borderlands region or having a team of coaches at the border land
- g. Strong organizational capacity, including resources and tools to deliver high-quality training and mentorship.
- h. Evidence of previous successful engagements with similar projects
- i. Capacity to manage and deploy field teams effectively to project locations.
- j. Established relationships with key market actors, financial institutions, and community stakeholders relevant to the project goals.



8. Technical supervision

The selected consultant/firm will work under the supervision of:

- RACIDA Kenya's BORESHA Programme Manager
- RACIDA's BORESHA programme lead
- Inclusive Markets Coordinator – BORESHA -NABAD Program

9. Location

The consultant/firm will be expected to travel and work within the Villages/Locations under outlined in the ToR

10. Travel

Travel will be required, and the consultant/firm will therefore be expected to arrange their own transportation, accommodation, insurance and food.

11. Submission process

The firm should submit a detailed technical proposal and financial proposal to RACIDA email address: procument@racida.org

12. Evaluation of bids

All bidders will be scored on a scale from 1 - 10 for each of the below criteria.

Evaluation criteria

The consultant/ consultant's team proven experience of working on similar assignments in Somalia and cross border Regions. (15%)

- The project lead has at least a degree in Economics, Agricultural Economics, Development Studies, or a related field.
- The firm should demonstrate 5 years of experience in delivering similar assignments.
- An understanding of cross-border value chains and issues, working experience providing BDS on resilience and livelihoods programming, and experience in areas close to the border.
- Excellent writing skills, good data presentation, cultural sensitivity, gender balance, and adherence to humanitarian principles.
- The consultant (or lead consultant in the case of a firm) has proof of at least 2 similar assignments done and reports shared.

Demonstrated technical capability to complete the consultancy services (25%)

- The technical proposal has a description of the consultant's understanding of the ToR in the consultant's own words,
- The consultant has adequate personnel necessary to complete the work on time with clear roles & responsibilities technical proposal's objectives and scope adequately meet the objectives and scope as set out in the ToR.

Demonstrate in your technical proposal that your methodologies and approaches are suitable for meeting the requirements and key components of the ToR. (50%)

- The proposed methodology brings out a structured and comprehensive framework for BDS, Access to finance and mentorship of the VSLA, TVET graduate and LCIGs.
- Appropriate approach to engage with stakeholders at different levels of the value chain, ensuring inclusive and participatory processes



- Demonstrated capacity to utilize appropriate BDS models including but not limited to the ILO grow model and the Canvas model.

Detailed work plan (10 %)

-Detailed work plan with realistic timelines and duration for the assignment **(10%)**

TOTAL 100%

RACIDA will conduct reference checks from at least 2 previous works as an additional mandatory requirement prior to contracting.