



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

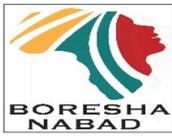
Document Release Date:
24th October 2025

Deadline for Submission of Bids:
7th November 2025

Time: 1630Hrs

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 Manderla 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.

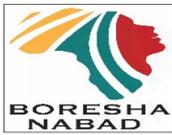
Rural Agency for Community Development (RACIDA) is a regional non-profit organization headquartered in Kenya. Founded in 2001 and with offices in Ethiopia, Somalia, and South Sudan, RACIDA implements development and relief programmes in food security and livelihoods, natural resource management, climate 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

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/consultant to mentor and coach 90 Village Savings and Loan groups members(Dollo Ado and Meygag of Suftu), 115 TVET graduates and 120 Livestock Common Interest Group (LCIG)members in Fikow, Sadey, Suftu, qurarey, and Dollo Ado in Dollo Ado and Bokolmayo woreda.

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.

Call for RFP Schedule

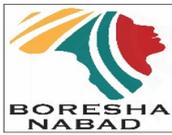
ACTIVITY	DATE	TIME
Request for Proposal date	24 th OCTOBER, 2025	N/A
Deadline for request for any clarifications from RACIDA procurement	30 th OCTOBER ,2025	Before 1630hrs
Last date on which clarifications are issued by RACIDA	3 rd NOVEMBER ,2025	By 1630hrs
Deadline for submission of RFP (receiving date, not sending date)	7 th November, 2025	By 1630hrs
Tender opening session by RACIDA	TBC	
Notification of award to the successful tenderer	TBC	

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:

- g. Review project documents, including market analysis and baseline reports, to understand participants' current capacities and gaps.



- h. Conduct in-person co-creation meeting to identify key training and mentorship areas.
- i. Develop performance improvement plans for the VSLAs and LCIGs which will be used to track change in their capacity.
- j. Provide on the job mentorship and support to these groups based on the individualized gaps identified
- k. 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-Eth, 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:

- a. Map formal financial institutions (FFIs) offering financial products relevant to VSLAs and LCIGs.
- b. 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
- c. Train participants on accessing and managing financial services, including loans, savings, and digital financial platforms

Monitoring and Evaluation:

- a. Monitor the VSLA during development of their fundable business plans and track participants' progress.
- b. 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:

- a. Needs assessment report for the 335 participants
- b. Training content and Samples of fundable business plans developed by the VSLA, TVET graduates and LCIG groups.
- c. Success snapshots, impact stories, or success stories highlighting outcomes from the mentorship

- and coaching sessions.
- d. Profiles or geo-maps of private sector actors identified for linkage purposes and a list of the linked participants.
 - e. 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.
 - f. 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 comprehensive and detailed final report that encompasses:

- a. **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:

- a. Number of participants who successfully developed fundable business plans.
- b. Number and nature of linkages established between VSLAs, LCIGs, TVET graduates and private sector actors or financial institutions.
- c. Documented impact stories or case studies demonstrating the transformation of participants' business ventures.
- d. 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:

- a. Samples of business plans developed by the VSLA, TVET graduate and LCIGs.
- b. Samples of financial business records kept by the VSLA, TVET graduate and the Small-scale business owners.
- c. 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	Expected deliverables	Indicative description tasks	Maximum expected timeframe
Phase One	Inception and needs assessment report	<ol style="list-style-type: none"> a. A comprehensive inception report b. A detailed implementation plan c. Needs assessment report for 335 participants d. Tailored training modules for the ToTs 	7 working days

Phase two	Interim Report	<p>a. Reports detailing trainings and mentorship sessions conducted, number of participants reached, number linked to financial institutions and market.</p> <p>b. Sample business plans developed</p> <p>c. Profiles or geo-maps of private sector actors identified for linkage purposes</p> <p>d. Documented critical success factors for BDS mentorship interventions in the context of the tri-border region.</p>	50 working days
Phase Three	Final Report	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.	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 60-days from the date of contract signing. This is subject to change based on the co-creation/kick-off meeting.

Deliverable	Payment	Timeline
Inception Report, ToT needs assessment report, detailed work plan and tailored training manuals	30% of contract value upon approval of the deliverable	One week upon signing the contract
Interim report	<p>40% of the contract value upon submission and approval of:</p> <ul style="list-style-type: none"> • Reports detailing trainings and mentorship sessions conducted, number of participants reached with mentorship, number linked to financial institutions and market. • Sample business plans developed for the groups and individuals in those groups • Profiles or geo-maps of private sector actors identified for linkage purposes • Documented critical success factors in the report for BDS mentorship interventions 	Eleven weeks upon signing of the Contract

	in the context of the tri-border region	
Final Report	30% upon approval of final Report <ul style="list-style-type: none"> A detailed final report incorporating critical success factors for BDS mentorship interventions in the context of the tri-border region, report highlighting achievements, challenges, and recommendations for future interventions Samples of the business plans as annexes 	Twelve 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. Hs/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:

- d. Proven track record in providing Business Development Services (BDS) to community groups, youth, and women in similar contexts.
- e. Demonstrated 5 years of experience in delivering similar assignment
- f. Demonstrated experience in market systems development and value chain integration.
- g. A multidisciplinary team with diverse expertise, including business planning, financial management, marketing, and entrepreneurship.
- h. Experience in conducting needs assessments, designing training programs, and providing mentorship and coaching services.
- i. Familiarity with the socio-economic dynamics of Ethiopia and the broader borderlands region or greater Mandera triangle
- j. Strong organizational capacity, including resources and tools to deliver high-quality training and

- mentorship.
- k. Evidence of previous successful engagements with similar projects
- l. Capacity to manage and deploy field teams effectively to project locations.
- m. 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 Ethiopia’s BORESHA Project 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.

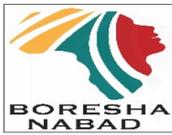
11. Submission Criteria

The firm should submit a detailed technical proposal and financial proposal to RACIDA email address; procurement@racida.org. by 1630hrs on 7th November 2025

12. Evaluation of bids

Evaluation of bids will be in three phases as

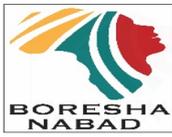
Evaluation Type	Max Score	Remarks
Mandatory requirements	N/A	Bidder must pass all criteria to proceed to Technical evaluation
Technical Evaluation	80	Bidder must score at least 70-marks to proceed to financial evaluation
Financial Evaluation	20	All responsive bidders are graded using formula (F =20(LQA/BQA)
Totals	100	Award will be based on highest combined responsive score



Mandatory Eligibility Requirement
Must submit CV(s) of Key Personnel
Must Submit relevant certification of Key personnel (Degree/Diploma/Professional Membership Certificates)
Must submit a certificate of Incorporation/ Business Registration/Business Permit
Company CR12
Must submit a certificate of Tax Compliance
Must submit at least 3-referenciable proof of past works done
The firm should not have been sanctioned or blacklisted by any government or institution (fill in declaration of compliance form below)
Pricing Matrix
Signed RACIDA Declaration of Compliance.

Technical Evaluation criteria

Evaluation Criteria	Max Score
Technical Experience: The consultant/ consultant’s team has proven experience of working on similar assignments in Ethiopia and or cross border Regions of Mandera. (Provide; qualification and experience of project lead & mentors, proof of at least 3-past performance, understanding of context, etc)	20
Technical Capacity: Demonstrated technical capability to complete the consultancy services. (Provide; technical write-up covering scope & understanding of TOR, roles of each technical personnel, certification/registration of trainer/institution by relevant body e.g NITA).	20
Methodology & Approach: Demonstrate in your technical proposal that your methodologies and approaches are suitable for meeting the requirements and key components of the TOR. (Provide; practical methodology that cover inception/mentorship/reporting, structured/comprehensive frameworks for BDS, stakeholder approach at all levels, utilization of appropriate BDS models e.g. ILO,)	20
Work Plan: Detailed work plan with realistic timelines and progress/learning/mentorship tracking plans	10
Financial proposal with competitive & detailed breakdown of cost centers (logistics, trave, ...) including alignment to phased structures	10
Total	80



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

13. Proposal Validity Period

The tender validity period should be 90-calender days from the date of RFP closure.

14. Modification and Withdrawal of Proposal

The bidder may withdraw/modify its proposal any time after the proposal's submission and before the closing of bids submission by providing a written and signed notice of the withdrawal/modification. No proposal may be modified/withdrawn after the closing date for submission of RFP.

No proposal may be withdrawn in the interval between the closing date for submission of RFP and the expiration of the proposal 90 days validity.

15. Amendment of the RFP

RACIDA may, at any time before the closing date for submission of RFP, for any reason, whether on its own initiative or in response to a clarification requested by a (prospective) bidder, modify the RFP by written amendment.

Amendments could, inter alia, include modification of the RFP scope or requirements, the project timeline expectations and/or extension of the closing date for submission of RFP. This will be updated on the RACIDA website documents to be downloaded.

Note: Each bidder who downloads the tender document should notify the procurement entity at procurement@racida.org to facilitate ease of communication on RFP changes

16. Clarification of Proposals

RACIDA may, at its discretion, ask any bidder for clarification of any part of its bid proposal. The request for clarification and the response shall be in writing. No change in price or substance of the proposal shall be sought, offered, or permitted during this exchange.

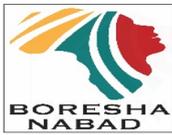
17. Disclaimer

This RFP is published for the information of any qualified and prospective bidder only and does not constitute the Award or an offer by Rural Agency for Community Development (RACIDA) to transact with any party for this service nor does it also constitute a commitment or obligation on the part of RACIDA to procure the concession service.

RACIDA will not be responsible for any costs or expenses incurred by any interested party in connection with any response to this Invitation to this RFP) and/or the preparation or submission in response to an inquiry.

RACIDA is not bound to consider or shortlist any qualified and prospective bidder(s) and reserves the right to annul the selection process at any time without any liabilities and thereof.

1. FORM OF TENDERER



The Procurement Committee,
 Rural Agency for Community Development and Assistance - RACIDA
 Email Address: procurement@racida.org
 Mandera Office: Malka-suftu Road Next to Granada Hotel
 or
 Nairobi Office : Kinduruma Road, Top Plaza Ground Floor unit 9-12

RFP: Provision of Business Development Services (BDS) Mentorship and Coaching to TVET Graduates, VSLA and LCIG Groups

In accordance with the Instructions to Tenderers, Conditions of Contract, Specifications and Bills of Quantities for the execution of the above-named Works, we, the undersigned offer to rehabilitate and complete such Works and remedy any defects therein for the sum of:

KES. *[Amount in figures]*

KES.....

..... *[Amount in words]*

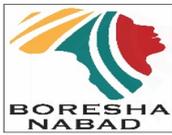
We undertake, if our tender is accepted, to commence the works as soon as is reasonably possible after the receipt of the management’s notice to commence, and to complete the whole of the works comprised in the Contract within the time stated in the Conditions of Contract.

1. We agree to abide by this tender for a period of 90 days from the date of the tender opening and shall remain binding upon us and may be accepted at any time before the expiry of that period.
2. Unless and until a formal Agreement is prepared and executed this tender together with your written acceptance thereof, shall constitute a binding Contract between us.
3. We understand that you are not bound to accept the lowest or any tender you may receive.

Dated this day of20.....

Signaturein the capacity of

duly authorized to sign tenders for and on behalf of:



.....[Name of Tenderer]

.....[Address of Tenderer]

PIN No.

VAT CERTIFICATE No

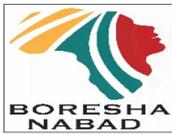
Witness:

Name

Address

Signature

2. STATEMENT OF COMPLIANCE



I confirm compliance with all clauses of the General Conditions, General Specifications and Particular Specifications in this tender.

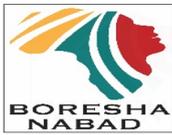
I confirm I have not made and will not make any payment to any person who can be perceived as an inducement to win this tender.

Signed: *for and on behalf of the Tenderer*.....

Date:

Official Rubber Stamp:

3. TENDER QUESTIONNAIRE



Please fill in block letters.

1. Full names of Tenderer:

.....

2. Full address of Tenderer to which tender correspondence is to be sent (unless an agent has been appointed below):

.....

3. Telephone number (s) of Tenderer:

.....

4. Telex/Fax Address of Tenderer:

.....

5. Name of Tenderer’s representative to be contacted on matters of the tender during the tender period:

.....

6. Details of Tenderer’s nominated agent (if any) to receive tender notices. This is essential if the Tenderer does not have his registered address in the country (name, address, telephone, telex):

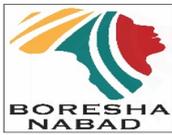
.....

.....

Signature of Tenderer

Make a copy and deliver to:
Procurement Office
Rural Agency for Community Development and Assistance -
RACIDA
Office: Nairobi/Mandera

6. DECLARATION FORM



To

Date

The Tenderer i.e. _____ (name and address) Declare the following:

- a) Has not been debarred from participating in public procurement.
- b) Has not been involved and will not be involved in corruption and fraudulent practices regarding public procurement

Title _____

Signature _____

Date _____

(To be signed by authorized representative and officially stamped)

ANNEX I: TECHNICAL PROPOSAL FORMAT

1. Introduction: description of the firm, the firm’s qualifications and statutory compliance
2. Background: Understanding of the project, context and requirements for services, Key questions

3. Proposed methodology - Indicate methods to be used for each indicator and highlight any areas where indicators may need adjustment. The targeted respondents should be indicated for each indicator. Proposed detailed questions should be indicated. Detailed sampling procedure needs to be indicated.
4. Firms experience in undertaking assignments of similar nature and experience from the geographical area for other major clients (Table with: Name of organization, name of assignment, duration of assignment (Dates), reference person contacts-
5. Proposed team composition (As per annex 3)-
6. Work plan (Gantt chart of activity and week of implementation)-

ANNEX II: BUDGET TEMPLATE

The consultant shall only quote for the items below and other costs deemed necessary:

Item	Unit	# of Units	Unit Cost (Ksh)	Total Cost (Ksh)
Consultancy Fee	Per Day			
Office Expenses (Printing, photocopy, binding, communications costs, etc.)	Per Item			
Logistics Breakdown				
Enumerator data collection cost				
Enumerator training Cost				
Grand Total, inclusive of KRA Tax				

ANNEX III: PROPOSED TEAM COMPOSITION

Name of Team	Qualifications	Years of	# of Days to	Role(s) Under
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Member		Experience Related to Consultancy	be engaged	This Assignment

Annex IV - Tasks & Timeframe

A detailed evaluation schedule is to be submitted by the selected consultant.

Tasks (to be amended as required)	Number of work days	Proposed dates including deadlines (to be revised by evaluation consultant, as required)
Development of evaluation inception report, including details evaluation methodology, tools (i.e., evaluation questions for stakeholders), and proposed evaluation schedule		
Desk review of project key documents		
Meeting with local partners		
Primary data collection		
Presentation and participatory analysis of findings (with participation of the local partner and other actors as relevant)		
Submission of the draft evaluation report (and other outputs) for feedback from the local partner		
Submission of the final report (and other outputs) based on the feedback received		
TOTAL DAYS		