**TERMS OF REFERENCE FOR CONSULTANCY SERVICES FOR DEVELOPING TRAINING MANUAL ON FINANCIAL EDUCATION AND BUSINESS LITERACY (FEBL) TRAINING AND CONDUCT OF TOT FOR FACILITATORS**

**22 December 2023**

1. **Background**

Currently, the Ministry of Agriculture and Livestock (MoAL) is implementing the Commercial Agriculture & Resilient Livelihoods Enhancement Program (CARLEP) in six Dzongkhags of S/Jongkhar, P/gatshel, Trashigang and T/Yangtse, Mongar & Lhuentse. Approximately 28,000 households from 70 Gewogs 5000 HH are directly benefited by the project.

A key objective of the project is to facilitate the transformation of rural agricultural economies from subsistence to a market-driven productive sector through promoting climate smart approaches to agriculture and strengthening local institutions and communities.

Thus, in order to ensure effective knowledge on household finances, managing a farm as a business and managing a group enterprise by youth, Farmers Groups and Aggregators the Financial Literacy training is essential. Therefore, the project is seeking proposals from reputable and qualified firms that possess competent professionals to develop training manual on financial education and business literacy.

1. **Objectives**

The principal objective of the assignment are to:

1. Develop a Financial Education and Business Literacy (FEBL) training manual and resource materials covering financial literacy, household finance, managing a farm as a business and and managing a group enterprise or producer organizations.
2. Conduct ToT training for FEBL facilitators selected from the producers groups or communities.
3. **Scope of Work**

The scope of work for the consultant includes, but not limited, to the following activities:

* Study relevant documents (Financial Education & Business Skills Training Manual, Financial Education and Business Skills Guidelines).
* Collection of relevant photographs/making relevant sketches and drawing.
* Finalize the course content of Financial Education & Business Literacy Training Manual’s pedagogical aspects with special focus on Adult Education.
* Develop FEBL training manual covering essentials of financial literacy including digital and household economy; Group management and governance; Farming as a household business including record keeping, basic numeracy and use of a calculator including digital literacy to finance and agriculture; commercialization and market-led production plan; managing a group enterprise, collective marketing, inputs/service arrangement, negotiation skills and incorporate a module on group saving schemes and its investment.
* Develop ToT Facilitators Manual both Dzongkha and English version that will guide Facilitator in delivering FEBL training at community level in effective manner.
* Include illustrative relevant pictures/drawings both colour and black & white in the manual using professional artist for better clarity and understanding of the content among the participants.
* Consultation with the relevant professionals in relative disciplines, and RAMCO/OPM team as and where required
* Proofread and editing of the manuals in meeting language/word consistency and simplicity to enhance quality, better clarity and understanding of the product.
* Presentation and Orientation of the prepared manual to Office of the Programme Management (OPM) and Regional Agriculture Marketing & Cooperatives (RAMCO) for feedback and suggestions
* Submit final draft (both hard copy and soft copy) of 2 sets Manuals (Resource Manual and ToT Facilitators Manual) along with orginal pictures or art.
1. **Qualification and experience of the firm**

The firm should have the following key personnel with qualifications as detailed below:

* Master’s in Business Adminstration or Financial Management with a minimum of 5 years experience in relevant discipline.
* Proven Experience in developing training and resource manuals with special focus on business and financial Skills.
* Visual artist with minimum of 5 years experience.
1. **Duration of the assignment**

The duration of the assignment shall be undertaken in a maximum of 3 months, including submission of the final FEBL manual and ToT facilitator’s manual.

1. **Selection of Consultant and Payment Terms**

The Consultant will be selected based on PRR 2023; Chapter 7: Procurement of Consultancy services using Quality and Cost Based Selection (QCBS) method.

The Consultant shall clearly indicate the fee for consultancy services when submitting the technical proposal and financial proposal.

**Payments to the consultant shall be done as follows:**

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| Deliverables | Acceptance criteria | Due date | Payment |
| Receive Expression of Interests (EoI) for shortlisting |  | Within 7 days from announcement (EoI) | NA |
| Received proposal as per the request for proposal | Review and approval by IFAD, CARLEP, RAMCO | Within 14 days  | NA |
| Evaluation and selection of the best evaluated Consultant | Review and approval by IFAD, CARLEP, RAMCO |  | 20 % |
| Submission of the draft FEBL manual and ToT Facilitator’s manual | Review and approval by IFAD, CARLEP, RAMCO | Within 45 days RFP | 50 % |
| Submission of final FEBL manual including sketches, drawing and pictures. | Review and approval by IFAD, CARLEP, RAMCO | Within 7 days | 20% |
| ToT to the FEBL Facilitators |  | Within 7 days after submission of final manual | 10 %  |