TERMS OF REFERENCE
PROVIDING NON-FINANCIAL SERVICES TO WOMEN SMEs

1. Overview

The African Development Bank through the Affirmative Finance Action for Women in Africa (AFAWA) initiative with grant funds provided by the Women Entrepreneurs Finance Initiative (We-Fi) have extended a grant to Central Africa Building Society (CABS), which grant will be used to support diversification and growth of a sustainable and profitable Women SME portfolio. (WSME).

CABS is an established and strong brand name in the financial services market in Zimbabwe. CABS offers a diverse range of financial products and services. These are delivered through its large branch network across the country also linked to CABS on-line real time banking systems. CABS plays a huge role in creating a sustained and vibrant SME sector and has created a dedicated division -Business Banking to specifically look after the interests of this strategic segment. CABS believes that the economic transformation of Zimbabwe cannot be completed without the active participation of the Small, Medium and Micro Enterprises (SMME's) where women play a significant role.

2. Introduction

CABS seeks to recruit a consulting firm to deliver a Technical Assistance Programme whose overall objective will be to champion diversification and growth of a sustainable and profitable women SME portfolio. The consulting firm shall provide the following deliverables:

2.1 Provision of Non-Financial Services to WSMEs:

The consulting firm will initially need to conduct a gender mapping exercise to identify the key value chains in which women are more participatory. This will eventually support the design, & development of a Business Development Service Program (BDS). The BDS objective is to conduct a series of trainings for women SMEs, such as.

- Interactive experiential learning programs for women entrepreneurship to improve and grow their businesses.
- Business planning training and preparing loan propositions.
- Financial Literacy Awareness Raising campaigns.
- Organise workshop/Pitch events to improve access to information networks and mentorship.
- Establish a WSME academy at CABS to ensure continuous and sustainable non-financial services offering.

Moreover, the Technical Assistance will incorporate an 'Aftercare program" as a follow-on activity to encourage continued growth and support after training. This Aftercare program will collect information on key performing indicators that define the success and lessons learned of this program.

3. Expected Outcomes of the Assignment

i) Ensure WSME's have increased access to financial services.
ii) Ensure WSME's productivity and job creation capacity is increased.
iii) Enable improvement in overall capacity of WSMEs'.

4. Reporting and Deliverables

The Consultancy firm will work under the overall technical guidance and supervision of the CABS project management unit lead by the Project Manager/Head of Business Banking. The expected deliverables/ outputs are provided below:

i. **Inception Report and Work plan**
    - Consultants' methodology, approach, and targets to conduct assignment.

- Detailed timebound work plan: stating how the tasks will be assigned/ names of persons to execute the tasks.
- List of documents that will be used for reference.

ii. **Draft Report**:
- Data on the WSME landscape in Zimbabwe.
- Report on identified sectors and value chains in which WSMEs participate.
- Training plan on WSMEs business skills enhancement, financial literacy.
- Capacity development plans at CABS to deliver Non-Financial Services for WSME
- Planned Networking, mentorship, and pitch events.
- Training on Bankable WSME propositions

iii. Final Report
- A research study on the Women SME market landscape, funding gaps, opportunities, and strengths.
- Tool kits for WSMEs on how to access finance from CABS.
- Women SMEs bankable business proposals
- 1,000 WSMEs accessing training services at CABS.
- Enhanced capacity at CABS to provide non-financial services to WSMEs.
- After Care program: Post project evaluation-Lessons Learned and Recommendations

All the reports shall be submitted by the consulting firm to CABS to the attention of Mr. Tapiwa Rukara tapiwar@oldmutual.co.zw

5. Duration of Assignment

Nine (9) months, planned to start November 2023 up to July 2024

6. Qualifications and Core Competencies

The Consulting firm shall demonstrate appropriate qualifications and skills necessary for the assignment as described by, submitting information on their qualifications and experience (documentation, references of comparable assignments, availability of qualified staff). The following qualifications, experience and competencies shall be key:
- Solid experience of technical assistance in handling similar assignments as per schedule and quality standards
- Key experts, qualification, and competency in the assignment comprising Team Leader, WSME financial inclusion and Project Management Expert
- Extensive experience in Business Development Services/Programmes for Women SMEs sustainable growth.
- Experience with any of the following Multilateral Development Banks, Development Partners of Financial Institutions
- Ability to put together mixed teams and combining their areas of diversity and competence to ensure effective delivery of outputs.
- Knowledge Transfer i.e., Research, Training, Capacity Building and Case Studies. (Relevant to the approach and methodology).

7. Submission process and Selection Criteria

Applicants shall submit a cover letter with the Expression of Interest to CABS on the details provided below. The screening and selection procedure shall be in conformity with the Africa Development Bank's Rules and Procedure for the Use of Consulting Firms under projects financed by the Bank Group, available on the Bank Website at http://www.afdb.org. Please, note that interest expressed by consulting firms does not imply any obligation on the part of CABS to be included in the final shortlist and only short-listed candidates will be notified.

8. Selection Criteria

A shortlist of six qualified firms will be established at the end the request of expression of interest. The firms on the shortlist will be judged on the following criteria.

Criteria	Weight
Specific experience of the firm relevant to the assignment. i. Firms' relevant assignment (3) ii. Number of years and relevant experience (3) iii. Dealing with similar project and regional experience (4)	10
Adequacy and quality of the proposed methodology and workplan in respect to the Terms of Reference (ToRs). i. Clear understanding and articulation of the ToRs (5) ii. Technical approach and methodology of conducting the assignment with clear deliverables (15) iii. Detailed work plan/Gant Chart for the assignment (5) iv. Clear organisation structure and staffing for the execution of the assignment. (5)	30
Key experts, qualification, and competency in the assignment. a) Team Leader • Requisite academic qualifications (10) • Requisite experience (10) • Professional experience (10) b) WSME Financial Inclusion Expert • Requisite academic qualifications (4) • Requisite experience (3) • Professional experience (3) c) Project Management Expert • Requisite academic qualifications (4) • Requisite experience (3) • Professional experience (3)	50
Knowledge Transfer i.e., Research, Training, Capacity Building and Case Studies. (Relevant to the approach and methodology). i. Relevant training program (3) ii. Training approach and Methodology (3) iii. Qualification of experts/trainers (4)	10

9. Expressions of interest must be received electronically by email no later than **7th September 2023, 16:30 p.m.** Harare submitted to Tapiwa Rukara tapiwar@oldmutual.co.zw cc Chrispen Phiri chrispenphiri@cabs.co.zw and specifically mention: **"Non-Financial Services to WSMEs".**

10. The Location of this Assignment is Harare, Zimbabwe.

11. Client Input and Counterpart Personnel

The consultant will be expected to maintain regular contacts with the parties listed below, along with any other relevant contacts developed during the course of the assignment.

- The Head of Business Banking
- The Head of Corporate and Commercial Banking.

The consultant shall report directly to the Project Manager/ Head Business Banking. All communications and notices shall be directed to the following address:

Attn: Tapiwa Rukara
Head of Business Banking - Commercial Services
P.O BOX 2798 Harare

3 Northend Close Northridge Park
Harare Zimbabwe
Tel: +263 (242) 883823/33, +263 (242) 8677222445
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