



Terms of Reference

TOR Title	Implementation Agreement to conduct trainings on Financial Education Trainings		
Country	Lebanon	Project Code	108868
Duration	From 12/03/2024	to	12/09/2024
Pillar:	Skills		
Objective:	Improving living conditions and resilience of refugees displaced by the Syrian crisis and vulnerable hosting communities in Lebanon		
Output:	Output 1.1 Employment-related services provided to vulnerable households, including households benefiting from social assistance and social services interventions		
Activity / BL	05.04.02 - Deliver soft skills and market-based skills trainings according to identified needs		

PROJECT BACKGROUND

1. General Background

With funding from the European Union, the International Labour Organization (ILO) is implementing ENABLE programme focusing on providing livelihoods opportunities to enhance the economic capacity of the most vulnerable and marginalized communities residing in targeted areas. The programme will provide integrated employment services, short-term employment opportunities and trainings, which will reduce dependency on social assistance for the extremely poor and vulnerable, contributing towards social cohesion. The program activities will be implemented in Beirut (Karantina and Burj Hammoud), Mount Lebanon (Damour), Akkar (Tall Maayan), Tripoli and the South.

ASSIGNMENT BACKGROUND AND OBJECTIVES

1. Financial Education Component Background

In order to promote financial inclusion of refugees and hosting communities, the ENABLE programme is providing vulnerable beneficiaries with training on Financial Education (FE).

The objective of the financial education training component is to equip beneficiaries with theoretical and management skills in finance to help them make informed financial decisions, both in their households and potentially in their businesses. This component is particularly important to create linkages between social protection and employment activation for vulnerable population. The financial education trainings will strengthen the behaviour of targeted beneficiaries which will eventually achieve lasting change in targeted groups' financial behaviours.

Under ENABLE, 2 groups of beneficiaries will receive the financial education trainings:

1. The first targeted group, comprising 300 vulnerable individuals receiving social protection, will undergo two full days of training by ILO certified financial education trainers on setting financial goals, managing money wisely, and understanding financial products.
2. The second targeted group, consisting of 160 potential entrepreneurs who attended Generate Your Business (GYB) and Start Your Business (SYB) training packages in February 2024, will receive five full days of training. These latter will cover modules including setting financial goals, managing money wisely, understanding financial products, utilizing credit facilities, avoiding over indebtedness, choosing means of payment, understanding risks and most importantly establishing good relations with financial institutions. These trainings will be facilitated by ILO certified financial education trainers



Since 2006, the ILO Global Programme on Financial Education has been implemented worldwide to assist disadvantaged and underserved populations in making informed financial choices and change their financial behaviour for a better future. It is a holistic programme addressing worldwide limited financial literacy levels, through national policy dialogue and capacity building at all levels. The training manual and booklet were adapted to Lebanon's context with funding from PROSPECTS Lebanon programme to meet the specific needs of refugees and host communities in Lebanon. The adapted curriculum includes several modules based on the needs identified with the Lebanese and Syrian refugee communities including setting financial goals at household level, managing money wisely and learning about different saving techniques and products.

SPECIFIC OBJECTIVES

The specific objectives of this TOR are to:

- Facilitate the coordination and implementation of a 5 day financial education trainings for 160 beneficiaries in coordination with the ILO and ILO Financial Education certified trainers in **Beirut (Karantina and Burj Hammoud), Mount Lebanon (Damour), Akkar (Tall Maayan), Tripoli and South.** The already selected 160 beneficiaries are potential entrepreneurs who were already enrolled in the Generate Your Business Idea (GYB) training and Start Your Business (SYB) training.
- Train 160 existing potential entrepreneurs from refugee and host community on financial education (5 full training days)
- Outreach and train 300 vulnerable beneficiaries from refugee and host community in line with ENABLE target criteria on financial education (2 full training days)
- Facilitate the coordination and implementation for a 2 day financial education trainings for 300 vulnerable beneficiaries in coordination with the ILO and ILO Financial Education certified trainers in **Beirut (Karantina and Burj Hammoud), Mount Lebanon (Damour), Akkar (Tall Maayan), Tripoli and South.**
- Identify potential access to finance interventions (financial services) for the 160 potential entrepreneurs to start their businesses in line with ILO standards.

Expected Results

The immediate objective of this service is to deliver Financial Education trainings developed by the ILO to targeted beneficiaries. ILO will coordinate with the MFI to provide the list of trainers selected for this assignment along with their preferred location.

The expected results of this Implementation Agreement will be:

- i. Outreaching to trainees in line with ILO's criteria and standards in the selected locations that will receive 2 full days of financial education trainings.



- ii. Support in implementing 12 FE training (2 days/training) conducted in line with ILO's standards (25 trainees per workshop), noting that the service provider will only be in charge of the logistical support and will not be involved in the technical monitoring of trainings.
- iii. Support in implementing 8 FE trainings (5 days/training) for potential existing entrepreneurs conducted in line with ILO's standards (20 trainees per workshop), noting that the service provider will only be in charge of the logistical support and will not be involved in the technical monitoring of trainings.
- iv. Identify potential access to finance interventions for the 160 potential entrepreneurs to start their businesses in line with ILO standards
- v. 2 progress reports submitted to the ILO in close coordination with the ILO ENABLE Team.
- vi. One final implementation/evaluation report on the training outcome and lessons learned for further expansion of the training methodology and potential financial services. (A template for reporting will be provided by ILO in advance).

SCOPE OF WORK AND METHODOLOGY

Based on the above, ILO is seeking a micro-finance institution (MFI) to lead on the following:

- Outreach for more than 300 vulnerable beneficiaries, preferably benefiting from social assistance (50% Refugee and 50% host community/ 30% women/ 3% PWD/ between 18 and 55 years old) who are interested in attending a 2 day-training on financial education. The targeted areas for these trainings are Tall Maayan (Akkar), Tripoli, Karantina, Bourj Hammoud, Damour and South (Saida and other areas to be determined).
- Facilitate the coordination and implementation of the above-mentioned trainings in the selected areas for 300 beneficiaries.
- Contact the 160 potential entrepreneurs who were already involved in GYB and SYB trainings and invite them to the 5 days FE training.
- Facilitate the coordination and implementation of the above-mentioned trainings in the selected areas for 160 beneficiaries.

Below are the detailed expected activities that the MFI will undertake:

A. Support with the promotion of trainings and filter/enrollment of participants

This activity consists in assisting with the outreach and filter/enrollment of participants for the training. The MFI is expected to reach out to eligible participants to create a database of potential participants in the selected areas. The MFI will assist the project in promoting the trainings, to increase uptake of participants for the first targeted group of trainees. This will include using their social media outlets, promotion within youth center networks and SDCs and referrals from other local and international organizations working in the areas. Use of flyers, banners, and info sessions to promote the trainings where the MFI is actively engaged within the above districts/governorates is also needed. Once the applications are collected, the MFI will then filter and select the final lists based on the above criteria in close coordination with ENABLE team.

In order to complete this activity, this will entail the following:

- Develop a database for interested and eligible candidates that captures their basic information and socio-economic info among others.
- Support with the announcement/promotion of FE, when/where needed, and fill assessments for beneficiaries.
- Collaborate with trainers to review the application forms to filter/select applicants in line with the set criteria.

B. Preparation and delivery of the ILO's FE trainings

Indicatively **8 training courses** (35-hour training provided in 5 full days) **for 160 beneficiaries** and **12 training courses** (15-hour training provided in 2 full days) **for 300 beneficiaries** should be scheduled to take place to reach the overall target. ENABLE expects to deliver the 8 training courses for the second targeted group (160 beneficiaries) in the first month of implementation. As for the first targeted group (300 beneficiaries), an equal distribution of training activities throughout the implementation agreement period. This involves the preparation of stationary items, rental of suitable training venues, catering service, transportation of trainers and trainees to the training venue. Towards this end, MFI is expected to prepare a workplan including a methodological note outlining the overall training plan and the process to be followed.

- **For the training material**, the trainers will provide the needed soft copies of manuals, pre/post knowledge surveys and evaluation forms to be printed by the MFI (around 150 pages in Arabic).
- **For the stationary**, and per each training course the MFI should supply the trainers with all needed items to facilitate the training workshop including the standard following list:

Main stationary needed to cover each FE training	Quantity
Set of markers (4 colours each)	5
Flip charts papers	3
Set of Coloured stickers (4 colours each medium sizes)	4
Colored post-it note: small and medium sizes	4
Adhesive tape	3
Ruler 50 cm	5
Pack A4 papers	1
Scissors	1
Certificate (template provided by ILO)	1 per participant
Pens + pencils	1 per participant
Folder and A4 note pad	1 per participant

The training venue to be used for delivery of the planned workshops should be at least 100m2 in space. Each room should be prepared with the following requirements to ensure proper training delivery:

Main Equipment in each training hall	Quantity request for quotations
Table for trainees (round shape)	5
Chairs	1per participant

Proper functioning AC or heating system to ensure moderate room temperature throughout the training hours	1
Rectangle tables outside the hall for placing coffee break and/or lunch	4
table rectangle shape for trainers to place items	2
Wall screen	1
Video projector	1
wall or blackboard to hang Flip charts	2
Printer for emergency printing	1
Flip chart stands	2

- **For the transport of the training participants to the training venues**, ILO/ENABLE doesn't follow the practice of paying/reimbursing participants a transport fee. However, it is an acceptable option to arrange transport buses for group of participants.
- **For the catering services**, the MFI should contract a good quality catering company that is able to meet all training catering needs. It is established that FE trainings that require more than 6 hours/day will need one lunch break and one coffee break per training day.
- **For the FE certified trainers**, the MFI should coordinate with ILO/ENABLE team to identify the noting that these latter will require daily subsistence allowance in addition to their daily fees.

Across all training courses, the implementing partner needs **to ensure proper visibility of ILO's ENABLE programme** and acknowledge the donor's funding. The MFI is expected to procure roll-up banners, folders and other visibility materials that should be used in all training courses. Capturing high-quality photos that showcase the participants' engagement and learning experiences is essential and to be shared with ENABLE team. Furthermore, considering the power of visual storytelling, the partner is encouraged to create a short video and rushes that provides an overview of the training courses. This video can include testimonials from participants, snippets of their financial education journeys, and the practical skills they have acquired.

In order to complete this activity, this will entail the following:

- Prepare a training plan with clear dates and schedules and share with ENABLE team for approval.
- Contracting of trainers
- Logistics preparation/contracting venues, stationary, catering, training material, transport if any, etc.
- Coordinate with ENABLE for final selected trainees list based on filtering conducted.
- Conduct the trainings based on the scheduled plans and adjust as needed.

C. Follow-up, documentation, M&E and reporting

The implementing partner will put in place a monitoring/evaluation system to collect all needed documentations/information from the trainees/trainers about the training workshops then relay it to ILO/ENABLE team. The documents needed will include the following:

Documents	Time for submission
Excel database of potential beneficiaries in the targeted communities	one week before course kick off
Excel List of final selected/enrolled trainees for ENABLE clearance	One day after selection

List of all trainers who will conduct trainings each month and copy of training agenda of each course	one week before course kick off
Signed daily attendance sheet for trainees using the template provided by the ILO	one week after course completion
Signed daily attendance sheet for trainers using the template provided by the ILO	one week after course completion
Copies of ID for each training course participant that are aligned with the signed attendance sheet	one week after course completion
Excel List of each final course participants who completed the training –aligned with signed attendance sheet	one week after course completion
Proper photos taken of training courses and trainees	one week after course completion
Copies of training evaluation forms and reports prepared by the trainers	2 weeks after course completion

In order to complete this activity, this will entail the following:

- Establish a monitoring and evaluation framework including baseline and end line indicators to monitor progress against the targeted trainees.
- Collect data, photos and information on all training participants and trainings and report them back to ILO
- Take pictures of activities taking place. This task should be closely coordinated with ILO's communication team to ensure compliance with ILO's visibility standards.
- Provide monthly, progress and final reports to ILO on the progress of the project.

DELIVERABLES

The implementing partner is expected to fulfil the required tasks and execute the deliverables in the timeframe given below:

Deliverables	Indicative Deadline
Updated work plan for the intervention including implementation schedule, geographic spread, target beneficiaries, indicators, potential collaborations with suppliers/institutions, etc.	One week after contract signature
List of enrolled selected participants (using ILO's criteria) ¹	One week prior every training course
List and copy of IDs of 460 participants who completed/graduated from the training courses (name, ID #, gender, age, status, course completed, date, etc..)	One week upon completion of every workshop
Copies of training workshop reports	Two weeks upon completion of every workshop

¹ It is recommended out of experience to invite at least 25% more than the target number of graduated trainees, as this is the usual dropout rate from similar training courses.

Monthly reports on courses completion	Every 2 months
Pictures/ Short video/rushes documenting the training courses	3 days upon completion of every workshop
Final report	End of contract

All payments will be processed upon the satisfactory submission and project clearance on the deliverables and upon the submission of all the supporting documents, annexes, reports and invoices deemed necessary by the project

SELECTION CRITERIA OF IMPLEMENTING PARTNER

- **Only proposals received from registered micro-finance institutions operating in Lebanon will be considered.**
- The ILO invites technical and financial proposals **from qualified MFIs** having relevant experience in delivering similar training services as mentioned in this Terms of Reference (TOR). Technically responsive and financially viable organization/entity will be chosen following ILO's procurement rules/procedures on evaluation by ILO team of professionals.
- Cumulative Evaluation Method will be used for this procurement exercise and Contract will be awarded to highest scorer(s) in Cumulative analysis considering Technical and Financial Evaluation:

1. Technical Proposal (70%)

The Technical proposal will contain 70% weight, whereas Technical Evaluation passing score is 50%. **Any applying entity that scores less than 50% in Technical Evaluation shall not be considered for financial evaluation.**

The technical proposal is expected to be submitted by the bidders in the following structure:

1. Micro finance institution's profile demonstrating required capacity and local presence/activities in Beirut (Bourj Hammoud and Karantina), Akkar (Tall Maayan), Tripoli, Mount Lebanon (Damour), and South, summarizing past experience and works undertaken in providing trainings and works with refugee and host community.
1. Detailed description of relevant past works and assignments related to financial services (Trainings and other services)
2. Summary of the proposed methodology, implementation plan and M&E.
3. Detailed work plan with a timetable related to the different activities
4. CVs of Team leader and all staff involved in the project implementation demonstrating their capacity to conduct the assignment
5. Foreseen challenges during the implementation of the project and mitigation methods.

The Technical proposals will be evaluated in accordance with the criteria stated below:

	Description of Technical Evaluation	Score
1.	Relevant Experience of the MFI in the delivery of training workshops for large # of participants	10%
2.	Strong field presence in the targeted governorates/areas	10%
3.	Previous experience in financial education services	15%
4.	Clarity and soundness of the technical proposal (showing an understanding of the approach and of the role of the MFI)	20%
	Process of implementation (training plan, outreach strategy, suppliers, value add by the organization, etc...)	15%
6.	Human Resources proposed and committed for the assignment (qualification and experience) + detailed CV	20%
7.	Previous experience working with the UN	10%

Clarity of the proposal, provision of all required documentation, and innovative delivery are considered as a cross cutting measurement criteria

2. Financial Proposal (30%)

The financial proposal will contain 30% weight. The bidders shall complete the financial proposal using an excel sheet and submit both the Excel version and the Pdf version. The financial proposal shall demonstrate:

- **Activity costs per training**
- **Staffing costs (team leader, admin/fin support...)**
- **Overhead costs and other costs associated with the intervention (including travel, printing,)**
- **Logistics costs (workshops venue, catering, transportation ...)**

The financial proposal will be evaluated based on price reasonableness and overall cost.

Please note that this terms of reference specify that the MFI is required to provide 20 trainings; however, given the current circumstances in the country or any other reason, the actual number of trainings may be fewer than 20, in which case, the ILO will reimburse the MFI for the number of trainings successfully provided.

SUPERVISION AND LOGISTICAL ARRANGEMENTS

All activities within the scope of this Terms of Reference will be carried out under the overall supervision of the Skills and Enterprise officer in ENABLE and the overall guidance of ENABLE Chief Technical Advisor with support from the regional enterprise development specialist.

Deliverables shall be submitted in line with the requirements explained in this TOR within the deadlines. The deliverables are subject to the approval of the ILO.

TIME FRAME



This contract will be implemented over a period of around 6 months from the date of agreement signature - including the preparation phase. The Supplier is responsible for informing the Technical Officer in advance in case of any unforeseen delays or changes. The agreement is tentatively expected **to start by 12 March 2024 and end by 12 September 2024.**

PROPOSAL SUBMISSION PROCEDURE

The bidding IP must submit the proposed offer “**Technical and Financial Proposals**” in separate digital folders mentioning “**Technical Proposal**” and “**Financial Proposal**” on each digital folder so that the financial information could not be revealed before financial proposal opening. The two digital folders saved in one digital folder (zipped) with the title saved as the full name of the bidder, followed by the “SIYB ENABLE”, and date of submission.

Questions from potential bidders on any section of this TOR are welcome.

Please send relevant questions by **19 February 2024** to the following contacts of ILO:

Email: chaya@ilo.org; manja@ilo.org; bey-procurement@ilo.org

And cc: barroeta@ilo.org

The ILO will provide feedback on your queries by **21 February 2024**

The **deadline for submission of technical and financial proposals is 26 February 2024, 2:00 pm Beirut time,** to be scored according to the technical evaluation table mentioned above combined with the financial proposal.

Late applications will not be considered.

The proposals should be submitted by email addressed to:

Email: chaya@ilo.org; bey-procurement@ilo.org , manja@ilo.org

And cc: barroeta@ilo.org

PAYMENT SCHEDULE

According to the ILO policy, the payment of services is performed within one month at least after the complete delivery of required services. Payments will be performed via international bank transfer upon satisfactory submission of deliverables to the ILO as per the below schedule:

Instalment #	Milestones	Instalment
1	Upon signature of the Implementation Agreement,	15% of the total payment
2	Upon completion of 8 training courses with 160 graduated trainees at least and submission of relevant documentation and monthly reports and invoices to the satisfaction of the ILO.	35% of the total payment
3	Upon completion of 12 training courses with 300 graduated trainees at least and submission of relevant documentation and monthly reports and invoices to the satisfaction of the ILO.	40% of the total payment



4	Upon submission of the final technical and financial expenditure report and all deliverables, invoices and supporting documents deemed necessary by the project, to the satisfaction of ILO.	10% of the total payment
	TOTAL	100%

All data and information received from ILO for this assignment are to be treated confidentially and are only to be used in connection with the execution of these Terms of Reference (TOR). The contents of written materials obtained and used in this assignment may not be disclosed to any third parties without the express advance written authorization of the ILO. All intellectual property rights arising from the execution of these TOR are assigned to the International Labour Organization. The intellectual property rights of the materials modified through the assignment remains with the International Labour Organization.