1. About Bright Future

A Bright Future of Afghanistan program is a part of the Addressing Root Cause Fund (ARC) by the Ministry of Foreign Affairs of the Netherlands for the Youth of Afghanistan. The program aims to inspire the youth, to remain in their country, by matching jobseekers with employers, doing business incubation, support already existing (M)SMEs and make a contribution to the wider business ecosystem.

The program is designed to serve the youth of urban Kabul in the years 2017-2021. A consortium has been formed that includes Cordaid as the lead organization, Bayat Foundation, Crosswise Works and Hamida Barmaki Organization for the rule of law to carry out specific assignments and responsibilities.

The program serves in 5 outcome pathways (PW), namely, i) Employment ii) Business Incubation iii) Business Acceleration iv) Strengthened Ecosystem v) rule of law. The consortium partners have distributed the responsibilities as per their specialties. Besides other responsibilities of Cordaid in the programme, Cordaid is also responsible to implement the Pathway 3: Business Acceleration (PW3) intervention of Bright Future.

2. This TOR

Cordaid aims to directly implement the component ‘Business Acceleration’ through its own supervision and resources at the Cordaid Enterprise Academy. This TOR is developed by Cordaid’s Private Sector Development (PSD) department to define the scope of work to recruit Business Development Service and Finance consultants (Individuals) for PW3 for the year 2020.

The TOR will cover the scope of work of two (2) Business Development Service Consultants and one (1) Finance expert/consultant. The consultants will be required to serve the Small and Medium Enterprises enrolled for receiving supports from Bright Future in Business Development, product revision and development, branding, communication strategy building and execution with the aim to boost SME performance and enhance in sales to finally result in job creation.

Bright Future will set specific achievable and measurable outcomes mutually with the BDS and Finance consultants at the time of agreement setting.

The roles and responsibilities of Business Development Service Consultant and Finance Consultant under this TOR are reflected below.
- **Roles of Business Development Services** (2 consultants to be hired)

  Study the assessment reports of the SMEs, analyze their situations and crucial needs, prepare plans for Coaching and Mentoring, receive the agreement of Cordaid’s PSD department and the SMEs. Implement the planned activities

  a. Assist the SMEs to conduct their surveys and market needs, help the SMEs improve their products and services as per the demand and assessments.
  b. Assist the SMEs in planning, design pricing and cost structures, help the SMEs in improving their hierarchy for efficiency.
  c. Guide the key staff including the owner of SMEs on how to do the work professionally in Business Development.
  d. Support the SMEs in doing improved Marketing, Business Development, Sales, Delivery, Feedbacking, Customer Services, Customer Care, Improvement
  e. Provide coaching and on-job post-training supports to the trained employees of the SMEs.
  f. Develop or revise/improve business plans of the SMEs so that they are enabled to scale-up to the next levels.

- **Role of Finance and Bookkeeping** (1 consultant to be hired)

  Conduct an assessment of the book-keeping and accounting system of the SMEs. For each SME, propose a system meeting their accounting/bookkeeping needs, assist them in building procedures, templates and a system that can fulfill their bookkeeping needs. The activities can be considered as

  a. Analysis of their available systems vs their needs. Work mutually to find out improved ways and systems for their bookkeeping needs. Document and propose the new system to Cordaid and respective SME for implementation.
  b. On the job training and coaching for the key staff of all the SMEs on finance system, bookkeeping, reporting and booking using standard systems and templates.
  c. Assist the SMEs to install and start using the revised or new bookkeeping systems either in Quick-book system, excel or any other commercial software.
  d. Assist the SME and the BDS experts to build the financial plan to incorporate into the main business plans that will be revised by the BDS experts/consultants.

3. **Details and Duration of the Training and Consultation Assignment**

In the above listed 2 areas, Bright Future is looking forward to hire 3 expert consultants in Business Development Services activities and in Finance/Bookkeeping.

- Business Development Services Consultants – 2 experts
- Finance and Bookkeeping – 1 expert

Bright Future is going to deploy junior business consultants for the SMEs. These trainings are going under a deep and advanced business consulting training by a globally renowned organization. The BDS and Finance consultant will supervise and work closely with the junior consultants. Each business will receive a junior consultant, some smaller businesses may share junior consultant.
Bright Future’s PSD experts will provide a deep orientation session, training and onboarding procedure for the BDS and Finance Consultants. Questions will be answered to enable the consultants to start and lead the process.

**Job Requirement of Business Development Services Trainer and Expert (Consultant)**

Almost all supported SMEs have challenges and difficulties in building new products, revising their existing products, reaching out to their markets, planning and boosting their sales. Bright Future and Cordaid’s PSD is planning to intervene a good number of hours in training, coaching, establishing, developing systems, revising pricing, develop communication materials and strategy etc. for the SMEs to enable them to gain the most out of their existing businesses as well as be able to establish their new lines of products or branches. This effort will lead the SMEs to have a revised and more realistic business plans at the end of the track.

The plan is to hire 2 experts in BDS, each person responsible for all the planned BDS services of 50% of the SMEs (7 SMEs for each expert). The experts will be required to train in classroom mutually, coach the businesses at their sites and end up by handing over a very much realistic revised Business Plans. The number of days for Business Development Services interventions is estimated in the below table.

<table>
<thead>
<tr>
<th>Descriptions of Activities</th>
<th># of days for 14 SMEs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Understanding the situations of the SMEs, needs assessment and challenges, using scope assessment reports and business canvas</td>
<td>5-6</td>
</tr>
<tr>
<td>Preparing intervention plan for approval of SMEs and Cordaid</td>
<td>5</td>
</tr>
<tr>
<td>Training Curriculum Development</td>
<td>4</td>
</tr>
<tr>
<td>Training Curriculum implementation</td>
<td>10</td>
</tr>
<tr>
<td>Developing BDS tools</td>
<td>10</td>
</tr>
<tr>
<td>Developing/Revising Business Plans</td>
<td>14</td>
</tr>
<tr>
<td>Coaching the Business to operate on the revised plans</td>
<td>14</td>
</tr>
<tr>
<td><strong>Total # of days of work required</strong></td>
<td><strong>63</strong></td>
</tr>
</tbody>
</table>

The number of days is considered as working days only. Two (2) BDS Experts splitting the total # of days will require each BDS expert to work on an average of 31.5 working days. Both the BDS experts will be appreciated to co-work on some topics such as training of the key employees and owners. The whole assignment can be forecasted to complete in a matter of 1.5 – 2 Calendar months.

**Job Requirement of Finance Expert (Consultant)**

The activities are planned to be started 1st October 2020. Based on the scope assessments, almost all the SMEs require advancements in their bookkeeping systems and financial reporting. These SMEs require basic to middle level systems either in books, excel or QuickBooks. Given the smaller setups of majority of the SMEs and unavailability of computers, installing or using Excel and QuickBooks may not be adaptable by few, hence, the expert to come up with possible solutions.

<table>
<thead>
<tr>
<th>Descriptions of Activities</th>
<th># of days for 14 SMEs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Understanding the existing bookkeeping system, assessing the levels of skills and knowledge of the finance people, understanding the intention of SMEs to grow</td>
<td>6</td>
</tr>
<tr>
<td>Activity</td>
<td>Days</td>
</tr>
<tr>
<td>-------------------------------------------------------------------------</td>
<td>------</td>
</tr>
<tr>
<td>Preparing intervention plan for approval of SMEs and Cordaid.</td>
<td>7</td>
</tr>
<tr>
<td>Preparing new or revise existing system, prepare templates for report and accounting</td>
<td>10</td>
</tr>
<tr>
<td>Prepare Curriculum to train the staff of SMEs on using the new/revised system</td>
<td>3</td>
</tr>
<tr>
<td>Deliver Training</td>
<td>5</td>
</tr>
<tr>
<td>Coach the SME staff on using the new/revised system</td>
<td>10</td>
</tr>
<tr>
<td>Coach the SME staff and owner in financial planning, analysis of the financial reports etc.</td>
<td>5</td>
</tr>
<tr>
<td><strong>Total # of Days</strong></td>
<td><strong>46</strong></td>
</tr>
</tbody>
</table>

The intervention will include classroom trainings, in the business venue coaching and tracking (tracking will be conducted by Bright Future’s PW3 team). Tracking will be done to ensure SMEs are able to use, are using and providing financial reports to provide the owners/Executives insight to help in decision making.

4. **Assignment Period and Duration**

The Assignments will start from 1\textsuperscript{st} October 2020 and will last till end of 2020.

The interested and capable experts are required to propose their preferred methodology in their applications/proposals to Cordaid. Cordaid is slightly flexible to set the action plan mutually with the experts. The interested candidates are required to indicate the price per day (working day) while writing their applications or proposals.

Additional number of day/s can be provided for final report, follow up support (if required by the SMEs and upon the approval of Cordaid).

The applicants are not required to propose for the costs of training venue, stationary or other related expenses.

The experts will be required to work on Saturdays if required, accepted and suitable for SMEs.

5. **Terms of payment**

Cordaid can release payments upon request and invoice of the consultants. 5-10\% advance can be facilitated, as per the number of days planned, payment for 50\% and payment for 100\% after approval of the final report can be facilitated.

For individual consultants, a 7\% tax will be chargeable as per the Afghan taxation law. Consultants will receive bank cheques for their payments (net payments).

Cordaid will facilitate in
- Lunch, Refreshment
- Power, Chair/Table, Wifi, Stationary
- Due to limited number of vehicles, the individual are required to consider their own travel facilities (or taxi costs).
- No mobile expenses will be paid to consultants
- Printing facilities will be provided by Cordaid.

6. Qualifications and experience required

For Finance training and coaching
Master’s degree in business administration (finance majors) commerce, accounting disciplines etc., with 5 years of experience in training and building accounting systems of preferably private sector companies.

For Business Development Services Consultant
The consultants are required to have Masters’ degree in Business Administration (or relevant other fields) from renowned universities, with 5 years of relevant experience, i.e. trainings, Business Development Services, consultation and advisory in private sector.

The consultants with Bachelor’s Degree in Business Administration (or relevant other fields) from renowned university, with 7 years of experience in similar capacities.

The consultants will need to appear for interviews and recruitment process, they will be required to present their curriculums, presentations and samples of reports they have used or developed in their previous activities.

Female experts are highly encouraged to apply with the openness and ability to travel to SMEs in almost all the districts of Kabul city (only).

7. Submission Guidelines

Interested Candidates are required to prepare and send short proposals to reflect their understanding of the assignments, propose methodology of work they will use for implementing and cost/fee for each working days.

The proposal along with the CV should be emailed to caf-procurement@cordaid.org.

The last date of this announcement is 30 September 2020 (11:59 pm Afg time)

Interested candidates will agree to accept the Code of Conduct of Cordaid at all times of the assignment. Only the shortlisted applicants will receive emails/calls.