

Issued on: 18-09-2022

To

Ms./Mr.

Individual Consultant/Consultancy firm

Subject: **Letter of Invitation for "Developing training Materials for CMSME's.**

Dear Madam/Sir,

BRAC, the largest international development organization, prioritizes skills training and employment for youth to be the current focus area of work in Bangladesh and worldwide. The organization launched "BRAC Skills Development Programme (SDP)" in 2015 with an aim to create an inclusive and sustainable economic development for the youth in addition to creating decent employment opportunities. The training programmes are both in apprenticeships and institution-based model along with enterprise development support, focusing particularly on decent job creation in the economic growth sectors. SDP currently has over ten different initiatives in both the formal and informal sectors across 46 districts in Bangladesh. It is important to note that SDP works with the overall development of the skills ecosystem by addressing micro, meso and macro level challenges.

Cottage, Micro, Small and Medium Enterprises (CMSME) sector is a lifeline for the Bangladesh economy, contributing to 25% of the GDP and creating 7.8 m Direct Employment. Due to Covid-19, CMSME have been scaling down and temporarily closing. Most firms face uncertainty in their financial outlooks. According to IFC (2020), of the 500 firms they surveyed, 83% reported financial distress. Many CMSMEs do not maintain any financial records, for which they are unable to access finance. The overall objective of this project is to support the recovery of COVID-19 adversely impacted cottage and micro enterprises (CME) through financial literacy and better money management training

For this reason, we are looking for a suitable consultant/ consultancy firm to serve the purpose.

Here we are enclosing the ToR for the consultancy service. We are looking forward to receive (i) CV/ Profile of the Individual mentioning the required experiences as per the attached ToR (ii) a technical proposal describing the methodology (iii) a budget for the assignment

RFP No: BPD/2022/RFP-2082

Closing Date & Time: 02-10-2022 02:30 PM (Dhaka Local Time)

Please submit the Proposal on **02-10-2022 02:30 PM (Dhaka Local Time)** in **tender.brac.net**. Any offer via email or hard copy is treated as non-responsiveness.

"Women entrepreneur are very much encouraged to participate".

Payment Condition:

Mode of payment will follow the below conditions :

The Consultant/Consulting firm will receive an amount agreed through contract. **BRAC will bear only food and accommodation cost related to the activity of the consultant/consulting firm. Any other additional costs (i.e., transport, Airfare.) will not be beared by BRAC.** The total agreed amount will be paid to the Consultant/Consulting firm in the following manner:

Delivarables	Payment %
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BRAC
BRAC CENTRE
75 Mohakhali
Dhaka 1212

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Acknowledgement with submission of action plan and timeline.	20%
Two (2) FGD's and KII's findings and after competency selection for four (4) training modules.	
Deliver "1 st module", final module including presentation slide, trainer guide and learner handout.	20%
Deliver "2 nd and 3 rd Module" final modules including presentation slide, trainer guide and learner handout.	40%
Deliver "4 th Module" final modules including presentation slide, trainer guide and learner handout. After submission of all four modules and providing ToT on the developed training materials successfully, submit final report.	20%

The calculation for 10 percent tax and 15 percent vat

(Core Value*1.15)/.90, Please calculate the value as per this formula. If any confusion please call Reazul Amin (01708498677)

Payment would be made to the Consultant/Consultancy firm after acceptance/recommendation by the programme through an automatic Bank transfer directly into any scheduled Bank in Bangladesh in favour of consultant.

For payment, consultant has to submit an invoice duly describing the agreed accomplishment.

It is noted that the Firm must fill up their accounts information as per instruction i) Account name ii) A/C number iii) Bank name iv) Branch name v) E-mail address vi) Routing Number.

Payments will be subject to deduction of VAT & Tax at source as per Govt. Rule. (If applicable).

Payment will be disbursed within 30 to 60 days after vetting by Programme.

Consultant/Consultancy Firm must submit 13 digits new BIN, Trade license (Applicable for firm) & TIN (applicable for both firm & Individual) with proposal and Mushok 6.3 (Applicable for firm) and Income tax certificate 2021-22 (applicable for both firm &

Individual)with invoice. Please note: Invoice date and Mushak 6.3 date must be the same.).

You are requested to affix 10Tk stamp on the bill.

Please provide team composition details with consultant's name and role for this project.

CV's are required for the consultants who will work from the Consultancy Firm

For approval of your account during the supplier registration process, and for any other clarification, please contact MD. Reazul Amin (Deputy Manager, 01740284030 & reazul.amin@brac.net

Thanking you

Sincerely

Moinuddin Islam

Senior Manager

BRAC Procurement Department

BRAC Head Office

BRAC Centre, Ground Floor

75 Mohakhali

Dhaka 1212, Bangladesh

STANDARD REQUEST FOR PROPOSALS (RFP) DOCUMENTS

Section 4: Financial Submission Form (BPD 5-15)

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To:
BRAC Procurement Department
BRAC Head Office
BRAC Centre, Ground Floor
75, Mohakhali, Dhaka 1212

Date:

Ladies/Gentlemen:

We agree to be bound by the **Letter of Invitation** and we hereby submit our attached Financial Proposal for the sum of:

<insert currency and amount in both, words and figures>

The amount is including of local taxes & vat.

We confirm that our Proposal shall remain valid, from the closing date, for the period stated in the RFP.

Our Financial Proposal is binding upon us and shall be subject to any modifications resulting from Contract negotiations, up to expiration of the validity period of the Proposal.

Commissions and gratuities paid or to be paid by us to agents relating to this Proposal and Contract execution, if we are awarded the Contract, are listed below:

Name and Address of Agents/Recipient	Amount and Currency	Purpose of Commission or Gratuity

We understand you are not bound to accept any or all Proposals you receive..

Yours sincerely,

Authorized Signature:

Name and Title of Signatory:

Name of Firm:

Address:

Firm's Seal or Stamp:

Terms of Reference (ToR)

Developing training Materials for CMSME's

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A. Background

BRAC, the largest international development organization, prioritizes skills training and employment for youth to be the current focus area of work in Bangladesh and worldwide. The organization launched "BRAC Skills Development Programme (SDP)" in 2015 with an aim to create an inclusive and sustainable economic development for the youth in addition to creating decent employment opportunities. The training programmes are both in apprenticeships and institution-based model along with enterprise development support, focusing particularly on decent job creation in the economic growth sectors. SDP currently has over ten different initiatives in both the formal and informal sectors across 46 districts in Bangladesh. It is important to note that SDP works with the overall development of the skills ecosystem by addressing micro, meso and macro level challenges.

Cottage, Micro, Small and Medium Enterprises (CMSME) sector is a lifeline for the Bangladesh economy, contributing to 25% of the GDP and creating 7.8 m Direct Employment. Due to Covid-19, CMSME have been scaling down and temporarily closing. Most firms face uncertainty in their financial outlooks. According to IFC (2020), of the 500 firms they surveyed, 83% reported financial distress. Many CMSMEs do not maintain any financial records, for which they are unable to access finance. The overall objective of this project is to support the recovery of COVID-19 adversely impacted cottage and micro enterprises (CME) through financial literacy and better money management training

Outcome:

- **Outcome 1:** Direct beneficiaries who struggled with daily money management who have now increased their money management knowledge and are better managing their money day to day.
- **Outcome 2:** Direct beneficiaries who struggled with financial planning who now have a financial plan in place for the future.
- **Outcome 3:** Direct beneficiaries who were experiencing debt issues who have now reduced their debt levels
- **Outcome 4:** Direct beneficiaries who are experiencing challenges that impact their ability to manage money well (e.g. age), who have now become more informed consumers of financial products and/ or are better able to avoid becoming the victims of financial crime.
- **Outcome 5:** Direct beneficiaries who were not managing money (e.g. young people) who can now demonstrate that they have the skills, knowledge and confidence to manage money

Output:

Output 1 is related to Outcome 1, 2, 3 and 5

- 1.1. 360 (80% of 450) of the CME owners have increased knowledge through receiving training on daily money management.
- 1.2. 270 (60% of 450) of the CME owners will practice daily money management in their business.
- 2.1. 360 (80% of 450) of the CME owners have increased knowledge through receiving training on Financial Planning.
- 2.2. 270 (60% of 450) of the CME owners will practice financial planning in their business.
- 3.1. 360 (80% of 450) of the CME owners have increased knowledge through receiving training on Debt Management.
- 3.2. 45 (10% of 450) of the CME owners will reduce their debt by 15%.
- 5.1. 360 (80% of 450) of the CME owners have increased knowledge and confidence through receiving training on daily money management.
- 5.2. 270 (60% of 450) of the CME owners will demonstrate knowledge and confidence in daily money management in their business.

Output 2 is related to Outcome 4

- 4.1. 360 (80% of 450) of the CME owners have increased knowledge through receiving training on Financial product.
- 4.2. 45 (10% of 450) of the CME owners will received new loan from different financial institutes.

B.Objectives of the Assignment:

The main objective of this assignment is to support BRAC SDP to develop four individuals' trainings modules to support 450 CMSME's owners on Money Management, Financial Planning, Debt Management and Financial Products through different materials development. These trainings will ensure better financial literacy and money management for CMSME owners and workers. The brief overview of the objectives is -

- Conduct TNA to understand the needs and demands of targeted beneficiaries for their business recoveries and improvements.
- Develop training and training materials considering the CMSME's financial literacy skills and knowledge through money management and financial planning. Reducing CMSME owner's debt through debt management training. Knowledge of financial products through training on financial products.
- Develop capacity of the project staffs through providing ToT on the developed training materials.

C.Scope of Work

The Consultant/Consulting firm will be responsible for **developing training materials** for Money Management, Financial Planning, Debt Management and Financial Products in line with the CMSME people's needs and demands for their business recoveries and sustainable development. The consultant/consulting firm will develop the training module based on findings from two (2) FGD's in Gazipur Sadar and Tongi. The Money Management training will cover the following areas but not limited to Monitor Income and Expense, Create a Budget, Control Spending, Put savings back in business, Payment Negotiation with Suppliers etc. The Financial Planning training will cover the following areas but not limited to Review strategic plan (More staff? More equipments? need to expand?, Develop financial goals, Building Savings, Setting Realistic financial goals, Costing, etc. Moreover, the Debt Management training will cover the areas including Effects of debt on profit, Strategies of debt reduction, Debt restructuring etc. Also, the Financial Products training will cover the following areas but not limited to Loan Sources, Required Documents to secure loan, Loan providers financial institutes, Bank account opening for business etc. The language of the materials will be in Bengali. The duration of the individual training will be 14 hours (2 days). The individual training will require three modules including a presentation module, a trainer guide and a participant's handout. In order to design these trainings and develop these modules, the consultant/consulting firm will conduct two (2) FGD's and KII's in two (2) separate areas to identify the targeted beneficiaries needs and demands. The consultant/consulting firm will be responsible for viewing the existing and relevant literature and available data's and gather necessary information's for materials development. The developed materials must be gender sensitive and inclusive in terms of contents and its delivery. The consultant/consulting firm will also be responsible for conducting review and validation workshop with relevant peoples, field test of the modules and providing necessary ToT to the project staffs to ensure efficient delivery of the content to the beneficiaries group.

D.Tasks of the Consultant/Consulting firm

1. Target Group analysis and identify their training needs on Money Management, Financial Planning, Debt Management and Financial Products through two(2) FGD's and KII's (at least two FGD's and KII's for 4 different training in Gazipur District including Tongi) and generate a report based on the findings
2. Conduct existing literature review, available data's and gather necessary information as per the TNA.
3. Design and develop four (4) individual presentation modules on Money Management, Financial Planning, Debt Management and Financial Products for the owner of CMSME's as per the TNA.
4. Develop four (4) individual trainer guides as per the developed presentation modules.
5. Develop four (4) individual handouts for participants according to the presentation modules.
6. Provide ToT to the project staffs on the four (4) individual training materials.

E.Tentative Timeline & Deliverables

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It is accepted that the contract assignment completion duration within the Feb, 2023.

Deliverables	Timeline (Tentative)
Submission of work plan with timeline	Oct 3
At least two 2 FGD's, KII's and survey findings sharing and content selection	Oct 10
Deliver final version of 1 st module including presentation module, trainer guide and participants handout	Oct 19
Provide trainer ToT to developed material	Oct 23,24,25
Deliver Final version of 2 nd module including presentation module, trainer guide and participants handout	Nov 15
Provide trainer ToT to developed material	Nov 27,28,29
Deliver final version of 3 rd module including presentation module, trainer guide and participants handout	Dec 15
Provide trainer ToT to developed material	Dec 27,28,29
Deliver Final version of 4 th module including presentation module, trainer guide and participants handout	Jan 29
Provide trainer ToT to developed material	Feb 7, 8, 9
Submission of final report including FGD's, KII's findings	Feb 20

F. Confidentiality and Non-transferability

The Intellectual property rights of the produced document will be kept with BRAC. Any data, information, documents, and other materials related to the work shall remain the property of BRAC and shall be kept confidential by the Consultant/Consulting firm. Consultant/Consulting firm will not be allowed to transfer or divulge any information to any other person or organization without prior approval of BRAC unless it is necessary by the laws in Bangladesh. He/she is also not be allowed to assign sub-contract, delegate, or otherwise transfer or dispose of any of its rights or obligation under this agreement. Any part of the document, therefore, cannot be sold, used, and reproduced in any manner without prior written approval of BRAC.

G. Administration and Coordination

The Consultant/Consulting firm shall be reportable to **Md. Saiful Islam, Sr. Officer, Project Coordination**, of BRAC's Skills Development Programme, Cell: +8801780390499; Email: saiful.islam7@brac.net. All communications should be made through email.

H. Schedule of payments

The Consultant/Consulting firm will receive an amount agreed through contract. **BRAC will bear only food and accommodation cost related to the activity of the consultant/consulting firm. Any other additional costs (i.e., transport, Airfare.) will not be beared by BRAC.** The total agreed amount will be paid to the

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- Account name
- A/C number
- Bank name
- Branch name
- Routing Number
- E-mail address

Tax and VAT will be deducted at source according to the government approved rules.

I.Termination

Both of the parties, either BRAC or the Consultant/Consulting firm can terminate this contract by giving a notice 15 working days earlier. Termination of the contract will make the payment invalid automatically.

J.Eligibility and the amount of the consultancy services.

Interested Consultant/Consulting firm with the following specific qualifications are requested to send technical proposal including their personal/team profiles with a financial proposal (necessary breakdown of expenditure as per key deliverables with a cover letter. The specific criteria are as follows.

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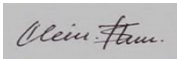
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- Graduate/ Master's degree in any discipline
- Applicants must have excellent report writing and presentation skills in Bangla,
- Applicants must have excellent oral and written fluency in both English and Bangla,
- Applicants must have at least 2 years' experience in working with the relevant field like financial literacy, informal marketplace development, information technology training and materials development, etc.
- Applicants must have at least 3 years' experience in modules and materials development.

Thanking You
For BRAC



MOINUDDIN ISLAM
Senior Manager, Procurement

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