

TERMS OF REFERENCE

TO DEVELOP STUDY CIRCLE MATERIALS ON ENTREPRENEURSHIP FOR MICRO AND SMALL ENTERPRISES

1. INTRODUCTION

Civic Forum on Housing and Habitat – Zambia (CFHHZ) is a national non-governmental organization dedicated to advancing rights related to adequate housing and access to essential services through evidence-based advocacy and community-driven approaches. With operations covering seven provinces, CFHHZ emphasizes inclusive development, secure land tenure, economic empowerment, climate resilience, and environmental sustainability.

CFHHZ collaborates with We Effect Zambia and ChildFund Zambia as a consortium partner in the Women Empowerment and Micro Small Enterprise Support (WEMSES) project,. This partnership initiative, funded by the European Union (EU) and the Common Market for Eastern and Southern Africa (COMESA) under the Lusaka Transmission Distribution Rehabilitation Project (LTDRP) from June 2023, aims to enhance economic empowerment and foster social cohesion among women and youth benefiting from subsidized electricity connections in the peri-urban Lusaka communities.

As part of its implementation strategy, the project utilizes Study Circle methodologies to promote peer learning, critical reflection, and community-led initiatives. This assignment is focused on the development of study circle materials on entrepreneurship, including business plan development utilizing rights-based frameworks, and the evolving needs of communities.

2. PROJECT BACKGROUND

The WEMSES project focuses on economic empowerment and social transformation, aiming to enhance social cohesion and equality among beneficiaries. It is spearheaded by We Effect Zambia, in collaboration with ChildFund and CFHHZ. This initiative falls under the Lusaka Transmission Distribution Rehabilitation Project (LTDRP), which commenced in June 2023. The project beneficiaries are drawn from various communities in Lusaka, including Mtendere East, Chainda, John Howard, Chawama, Kamanga, Garden, Mandevu, and Ngwerere.

2.a OVERALL OBJECTIVE:

To enhance access to complementary services, including business management training and credit facilities, for women benefiting from subsidized electricity connections in the targeted areas.

2.b SPECIFIC OBJECTIVES:

- 1) Strengthen resilient women- and youth-owned businesses to ensure the continuous delivery of quality empowerment services.
- 2) Promote gender-responsive, transformative, sustainable, and rights-based empowerment services that foster entrepreneurship among women and youth.

3. OBJECTIVES OF THE CONSULTANCY

3.(i)DEVELOP STUDY CIRCLE MATERIALS ON ENTREPRENEURSHIP, INCLUDING BUSINESS PLANNING AND DEVELOPMENT

3 (ii) MATERIAL GOALS: The materials will equip individuals and micro and small-scale businesses to navigate a dynamic economic landscape successfully. They will empower beneficiaries to ideate and generate and start viable businesses and manage their enterprises effectively, with **particular emphasis on entrepreneurship, practical business planning, management and development skills.**

The deliverables will include:

- 1) Comprehensive curricula
- 2) Detailed lesson plans and facilitator guides
- 3) Workbooks and case studies
- 4) Assessment tools

3.(iii) SPECIFIC OBJECTIVES FOR STUDY MATERIALS:

Objective 1: Develop Entrepreneurship and Business Management Competencies

- Equip learners with the entrepreneurial mindset necessary for identifying opportunities.
- Provide practical knowledge of key business functions, including financial management, marketing, operations, and human resource management.
- Support the establishment, management, and growth of sustainable micro and small enterprises.

Objective 2: Enhance Business Planning and Enterprise Development Skills

- Strengthen learners' capacity to generate viable business ideas.
- Guide learners in developing comprehensive SME business plans, which include:
 - Executive summaries
 - Market analysis
 - Product and service descriptions
 - Operational planning
 - Financial projections

- Enable learners to effectively start, grow, and sustain enterprises in the long term.

Study circle material should engender;

- Integration of Theory and Practice:** Combine theoretical knowledge with practical applications to help beneficiaries identify opportunities and develop self-reliance.
- Focus on Problem-Solving:** Design training materials that cultivate analytical and problem-solving skills through real-world business challenges.
- Encouragement of Innovative Thinking:** Foster creative thinking and the ability to identify new business opportunities.
- Enhancement of Adaptability and Resilience:** Enable beneficiaries to manage stress and navigate changing business environments.
- Practicality:** Ensure materials provide practical tools and techniques for business management.
- Skill-Focused:** Develop competencies in strategic planning, problem-solving, and financial analysis.
- Comprehensive Coverage:** Address marketing, finance, operations, records management, and strategic planning.
- Adaptability:** Ensure materials are suitable for different learning environments and literacy levels.
- Engagement:** Incorporate interactive activities that promote critical thinking and an entrepreneurial mindset.

4. LANGUAGE

All materials will be developed in English.

5. Validation Process

- Facilitate (or support) stakeholder validation processes for revised materials.
- Incorporate feedback and insights from CFHHZ and consortium partners.

6. EXPECTED DELIVERABLES

- Inception Report (within 5 days)
- Gap Analysis Report (10 days)
- Revised Study Circle Materials on GBV (6 days)
- Validation Report (5 days)
- Final Assignment Report (5 days)

5. DURATION AND TIMING

The assignment will span 31 days from the date of contract signing.

6. QUALIFICATIONS AND EXPERIENCE OF THE CONSULTANT(S)

- An advanced degree in business, economics, finance, or a related field demonstrating relevant experience for the assignment and reference for similar works undertaken.

- ii. Social development qualifications will be an added advantage
- iii. A minimum of seven (7) years' experience in developing educational materials.
- iv. Expertise in thematic areas relevant to women empowerment and micro and small enterprise support.
- v. Demonstrated experience in business plan development, entrepreneurship, and business management.
- vi. Strong analytical, writing, and communication skills.
- vii. Excellent command of written and spoken English.

7. REMUNERATION AND LOGISTICS

Payment Terms

- 30% – Inception Report
- 40% – Draft materials
- 30% – Final deliverables

8. EVALUATION AND SELECTION CRITERIA

The evaluation will be conducted in line with CFHHZ procurement principles, ensuring transparency, fairness, and value for money.

8.1 Evaluation Structure

Component	Maximum Score
Technical Proposal	80 points
Financial Proposal	20 points
Total	100 points

8.2 Technical Evaluation (80 Points)

Criteria	Max Points
Understanding of the assignment	15
Methodology and approach	25
Relevant experience	15
Qualifications of personnel	10
Previous similar work	10
Participatory approaches	5

Criteria	Max Points
Total	80

Minimum Pass Mark: 60/80 (75%)

8.3 Financial Evaluation (20 Points)

Formula:

Financial Score = (Lowest Price / Bid Price) × 20

8.4 Final Score

Final Score = Technical Score + Financial Score

Contract awarded to highest scoring bidder.

8.5 Additional Provisions

- CFHHZ may request clarifications
- Non-compliant proposals will be rejected
- Conflict of interest will lead to disqualification
- Tie-breaker: highest technical score

9. APPLICATION PROCEDURES

Interested consultants should submit the following:

- A cover letter summarizing suitability and qualifications.
- A list of relevant assignments or sample outputs.
- CVs of team members showing clearly level of experience in enterprise development and facilitating and training communities on enterprise development.
- A technical and financial proposal, including an indicative work plan.
- A company profile and compliance documents, if applicable.
- Any additional supporting materials.

Submission Reference: Women Empowerment and Micro and Small Enterprise Support Study Material Development for Entrepreneurship.

Documents clearly indicating the reference should be submitted before close of business on **24th July 2026** to: info@civicforum.org.zm or physically delivered to:

The Procurement Unit,
Civic Forum on Housing and Habitat – Zambia,
Plot 11037, Off Benakale Road,
Northmead,
Lusaka.