

TERMS OF REFERENCE (ToR)

Training of Trainers (ToT) Financial Literacy and Business

Sustainable Urban Integration for Displacement-Affected Communities (SUIDAC) – Gabiley

- **Project:** Sustainable Urban Integration for Displacement-Affected Communities (SUIDAC) – Gabiley
- **Funded by:** European Union (EU)
- **Implemented by:** Cities Alliance/UNOPS
- **Implementing Partner:** Gabiley Local Government
- **Duty Station:** Gabiley City, Somaliland
- **Contract Type:** Individual Consultant
- **Duration:** Approximately **August 29 – 30 October 2026 calendar** days total (including ToT delivery, cascade training supervision framework design, preparation, and final reporting).
- **Reporting To:** FSL Officer (Technical Lead for Livelihoods & SMEs) / SUIDAC Project Manager

1. Core Project Overview

The SUIDAC project, funded by the European Union (EU), implemented by Cities Alliance/UNOPS, and partnered with the Gabiley Local Government, aims to boost urban resilience, inclusive local economic development, and self-reliance for displacement-affected communities (DACs) and vulnerable host groups in Gabiley.

The Challenge

Rapid urbanization in Gabiley is bottlenecked by severe gaps in financial literacy and business management. This creates two main issues:

- **Stagnant City Growth:** A lack of sustainable businesses prevents market formalization, limits municipal revenue generation, and blocks commercial investment.
- **DAC Vulnerability:** Newly arrived IDPs, returnees, and refugees with minimal capital resort to highly volatile, informal micro-activities. Lacking skills in pricing, cost control, and bookkeeping, their ventures frequently collapse, trapping them in debt.

The Strategy & Objective (ToT & Cascade Approach)

To disrupt this cycle, the SUIDAC livelihood component will strengthen the business and financial management capacities of displacement-affected communities (DACs) and vulnerable Host Community enterprises through a structured Training of Trainers (ToT) and cascade training model. Gabiley Local Government intends to engage a qualified consultant to conduct five (5) distinct sets of training sessions.

Under each training set, the consultant will train 80 selected ToT participants representing eligible DACs and vulnerable Host Community enterprises. Following the ToT sessions, each of the 80 trained participants will be expected to provide cascade training to five (5) staff members within their respective enterprises or organizations. Accordingly, each training set is expected to reach 400 secondary beneficiaries (80 ToTs × 5 staff members).

This approach will promote sustainable knowledge transfer, strengthen local training capacity, expand the reach of business and financial literacy support, and equip participating enterprises with the knowledge and skills required to effectively manage and utilize project-supported revolving fund opportunities.

Target Participant Breakdown (ToT Cohort: 80 Members)

To ensure equitable delivery across localized migration pressures, the 80 ToT participants will mirror the target demographics of the wider community:

- **Gender Breakdown:** 48 females and 32 males.
- **Vulnerability Profiles:**
 - Host Community (Poor): 38 members
 - Internally Displaced Persons (IDPs): 28 members
 - Returnees: 12 members
 - Refugees: 1 member
 - Asylum Seekers: 1 member

2. Purpose of the Assignment

The core purpose of this consultancy is to equip core participants across 5 training sets (each comprising 80 ToTs) with advanced facilitation, entrepreneurship, business management, and financial literacy skills through a practical, results-oriented Training of Trainers (ToT) program. Each trained ToT participant will subsequently cascade the training to at least 5 business staff or enterprise workers, supported by **structured follow-up sessions** led by the consultant to ensure effective knowledge transfer, address implementation challenges, and verify workplace application.

Key Aims:

- **Contextualized ToT Curriculum:** Design and deliver an adult-learning framework tailored specifically to the local economic environment of Gabiley, preparing trainers to effectively teach low-literacy staff.
- **Profitability & Cost Control:** Train master participants on managing income, minimizing overhead, and controlling business costs to pass down to their staff.
- **Financial Decision-Making:** Build mastery in household/business budgeting, savings, proactive debt management, and basic bookkeeping for enterprise operations.

- **Enterprise Management & Cascade Readiness:** Equip trainers with practical business planning capabilities and clear pedagogical tools to train their 5 respective staff members.
- **Targeted Support:** Empower women- and youth-led enterprises (prioritizing the 48 female baseline) to adopt sound financial and managerial habits.
- **Fund Responsibility & Sustainability:** Ensure ToT participants and their staff develop the accountability required to responsibly use, track, and repay project-supported revolving funds.

3. Objectives

The consultant shall achieve the following objectives:

- **Deliver Comprehensive ToT:** Improve the 80 participants' mastery of core financial literacy concepts (income, expenditure, savings, debt, pricing, profit) and training facilitation techniques.
- **Strengthen Business Management Competencies:** Train participants on advanced planning, costing, inventory management, bookkeeping, and cash flow management suitable for workplace replication.
- **Cascade Framework Design:** Develop a structured, monitored **Cascade Training Plan and Toolkit** so that each of the 80 members can successfully train their 5 business staff members.
- **Promote Inclusive Participation:** Ensure inclusive participation and training methodologies catering to women, youth, displacement-affected communities (IDPs, returnees, refugees, asylum seekers), and vulnerable host groups.

4. Scope of Work

The consultant shall undertake the following tasks:

A. Training Preparation (ToT Curriculum & Cascade Manual)

- **Map & Adapt:** Analyze local economic dynamics in Gabiye to design a simplified, high-impact ToT manual and a corresponding **Cascade Training Guide** that the 80 members can easily use to train their 5 staff members.
- **Develop Tools:** Create practical training exercises, local marketplace simulations, facilitator guides, multi-lingual handouts, and a **Cascade Monitoring Logbook** for tracking staff-level training.
- **Design Evaluations:** Formulate pre- and post-training assessment forms for both the 80 ToT members and the downstream staff they train.

B. Training Delivery & Cohort Management (80 Members)

Training Delivery Methodology and Structure

The consultant shall organize the 80 selected ToT participants into two manageable cohorts of 40 participants each to facilitate effective, interactive, and high-quality learning. The two cohorts

shall be trained over a total of four (4) training days, with each cohort receiving two (2) full days of training covering the selected business and financial literacy topics under this assignment.

The training shall apply the following approach:

- **Interactive and Adult-Learning Methodology:** Apply adult-learning principles (andragogy), emphasizing active participation, practical exercises, experiential learning, peer exchange, group discussions, problem-solving, and practical guidance on how to effectively train other adults.
- **Localized Content:** Use practical business cases, exercises, and real-life examples relevant to Somaliland's micro- and small-enterprise environment.
- **Language Facilitation:** Conduct the training and discussions primarily in Somali, using English only where necessary for technical terminology or reference materials.
- **Inclusive and Protective Learning Environment:** Ensure equal, safe, and meaningful participation of women, youth, persons with disabilities, and highly vulnerable displacement-affected groups.
- **Practical ToT Preparation:** In addition to the technical content, the training shall equip participants with practical facilitation skills to enable them to effectively deliver the subsequent cascade training to their selected staff or enterprise workers.

Cascade Training Framework and Supervision

The consultant shall develop and establish a clear cascade training framework for the **80 ToT participants** representing eligible DACs and vulnerable Host Community enterprises.

Each ToT participant will subsequently be responsible for conducting an internal training session for **at least five (5) staff members or enterprise workers**, resulting in a minimum anticipated reach of **400 downstream beneficiaries (80 ToTs × 5 staff members)**.

The consultant shall provide practical guidance to the ToTs on how to organize and deliver the cascade training, including:

- Preparation of training schedules and session plans;
- Identification and selection of eligible staff or enterprise workers;
- Appropriate delivery and facilitation methods;
- Participant registration and attendance tracking;
- Use of training and assessment materials;
- Documentation of training activities; and
- Post-training follow-up and reporting.

The five staff members should preferably be selected from the same enterprise represented by the ToT. Where an enterprise has fewer than five eligible staff members, the ToT may identify

additional eligible workers from a related or nearby enterprise, subject to approval by the Municipality/SUIDAC Project Team.

Minimum Staff Selection Criteria

Staff selected for the cascade training should:

1. Be currently working in, managing, or actively engaged with the enterprise represented by the ToT;
2. Be available and willing to participate in the training;
3. Have a direct role in the management, financial, operational, or business activities of the enterprise;
4. Preferably be able to apply the knowledge gained and contribute to improving the enterprise; and
5. Where applicable, give priority to DACs, vulnerable Host Community members, women, youth, and other eligible vulnerable groups.

The consultant shall develop and provide standardized tools for use by the 80 ToTs, including:

- Staff selection criteria;
- Participant registration forms;
- Attendance sheets;
- Pre- and post-training assessment tools;
- Cascade training plans and schedules;
- Training monitoring templates; and
- Participant evaluation and feedback forms.

Each ToT shall document the staff members trained and submit the completed attendance, registration, assessment, and monitoring records to the designated Municipality/SUIDAC focal point for verification and consolidation.

The consultant shall also establish a supervision and quality-assurance mechanism to monitor the cascade process, ensure consistency in training delivery, verify beneficiary participation, and support achievement and proper documentation of the 400 downstream staff/enterprise-worker target.

D. Assessment and Learning Evaluation

The consultant shall:

- Conduct individual **pre- and post-training assessments** for all 80 ToT participants;
- Assess participants' understanding of the selected business and financial literacy topics and their ability to facilitate cascade training;

- Document participant attendance, performance, learning progress, and cascade training plans; and
- Provide recommendations for strengthening the capacity of ToTs during the cascade phase.

E. Documentation and Reporting

The consultant shall maintain comprehensive documentation throughout the assignment, including:

- Daily attendance records for all ToT participants, strictly disaggregated by **sex, age, and beneficiary category** (Host Community, IDP, Returnee, Refugee, and Asylum Seeker);
- Training proceedings and qualitative narrative documentation;
- High-quality photographic documentation, where appropriate and with required consent;
- Pre- and post-training assessment results and consolidated score sheets;
- Cascade training plans and monitoring records;
- Documentation of staff/enterprise workers reached through the cascade training; and
- A final consultancy report presenting the ToT delivery, key results, lessons learned, challenges, recommendations, and the cascade framework established to support training of the **400 downstream staff/enterprise workers**.

5. Training Topics

The consultant is expected to cover, at minimum, the following topics for the 80 ToT members (ensuring they can teach them to their 5 staff members):

Financial Literacy Modules

- **Separation & Budgeting:** Teaching staff how to separate personal and business funds, alongside budgeting techniques optimized for volatile settings.
- **Debt & Savings:** Cultivating strong savings habits and promoting responsible borrowing to avoid predatory credit lines.
- **Local Financial Ecosystem and Digital Financial Services:** Understanding local financial institutions (MFIs) and responsibly using digital payment platforms (Zaad, e-Dahab) for secure transactions.
- **Bookkeeping & Pricing:** Tracking cash flow through simplified ledgers, calculating exact unit pricing, and monitoring net profits.

Business Management & Facilitation Modules

- **Mindset & Opportunity:** Cultivating an entrepreneurial mindset and identifying lean business opportunities within Gabiley City markets.

- **Planning & Compliance:** Developing simplified business models and navigating local registration paths.
- **Operations & Marketing:** Managing basic inventory, sourcing supplies, tracking stock turnover, and implementing hyper-local marketing and customer care strategies.
- **Risk & Continuity:** Building business ethics, trust networks, and risk management frameworks.
- **ToT Pedagogy & Teaching Skills:** Equipping the 80 business owners with basic adult-education, communication, and peer-training skills required to train their 5 staff members effectively.

6. Training Methodology

The consultant shall apply:

- **Learner-Centered Frameworks:** Participatory adult-learning principles (andragogy) optimized for mixed-literacy groups.
- **Experiential Learning:** Small group focus blocks, live business simulations, and storytelling rooted in local case studies.
- **Train-the-Trainer Simulations:** Practical micro-teaching sessions where ToT participants practice teaching core modules to peers to build confidence before training their 5 staff members.

7. Specific Roles and Engagement of DACs and Vulnerable Host Communities in the ToT and Cascade Process

To ensure that Displacement-Affected Communities (DACs) including IDPs, returnees, refugees, and asylum seekers alongside the poor Host Community (HC), are not merely passive beneficiaries but active drivers of economic resilience, their specific roles are integrated across the entire training lifecycle, Gabiley Municipality will provide overall coordination, facilitation, oversight, and quality assurance of the process.

A. Role in the 80 Core ToT Cohort (Master Trainees)

- **Active Leadership & Peer Champions:** Selected vulnerable HC and DAC members act as community champions within the 80-member ToT group, bridging cultural gaps and sharing real-world survival and adaptation strategies utilized in micro-enterprises.
- **Contextual Feedback Providers:** DAC and poor HC participants play a direct role in testing training modules, ensuring that financial literacy tools (such as coping with cash-flow shocks, informal debt traps, and irregular daily incomes) reflect their genuine economic realities.

- **Co-Facilitators of Peer Discussions:** During group exercises, DAC and poor HC entrepreneurs co-lead discussions on navigating local market barriers, municipal registration challenges, and accessing micro-loans.

B. Role in the Downstream Cascade Training (Reaching 400 Business Staff)

- **Direct Knowledge Multipliers:** Each of the 80 ToT members (comprising DAC and poor HC entrepreneurs) is mandated to train **at least 5 of their business staff or enterprise workers**, ensuring that marginalized workers within these micro-enterprises receive the exact same business and financial management skills.
- **Workplace Mentorship Models:** DAC and poor HC business owners act as mentors to their staff, establishing inclusive workplace cultures that prioritize financial transparency, shared savings, and joint problem-solving during economic crises.

C. Role of Gabiley Municipality

- **Coordination & Oversight:** Coordinate and oversee the ToT and cascade training in collaboration with the consultant.
- **Participant Verification:** Support the identification and verification of the 80 ToTs and 400 cascade-training beneficiaries.
- **Logistical Support:** Provide agreed logistics, including **venue, refreshments, stationery, and media/communication**.
- **Quality Assurance:** Monitor training delivery and ensure compliance with the approved methodology and targets.
- **Documentation & Reporting:** Review and consolidate attendance, participant records, monitoring tools, and training reports.
- **Stakeholder Engagement:** Facilitate coordination with relevant municipal departments, businesses, and community representatives.
- **Follow-up:** Support post-training follow-up and link participants with relevant municipal and business-support services.

8. Deliverables

No.	Deliverable	Key Contents	Timeline	Primary Responsibility
1	Inception Report & Work Plan	Detailed timeline, cohort arrangement, cascade framework, and implementation methodology.	Week 1	Consultant; Municipality review/approval
2	ToT Curriculum & Cascade Package	Training agenda, manuals, presentations, facilitator guides, participant handouts,	Weeks 1–2	Consultant; Municipality input

		and Staff Training Toolkit for the 80 ToTs to train 5 staff each.		
3	Evaluation & Monitoring Toolkit	Pre/post assessments, attendance sheets, cascade tracking tools, and evaluation templates.	Week 2	Consultant; Municipality approval
4	ToT Training Delivery	Training of 80 selected ToT participants and practical preparation for cascade training.	Weeks 3-4	Consultant; Municipality support
5	Cascade Training & Monitoring	Each ToT trains at least 5 staff , reaching the target of 400 beneficiaries ; monitoring and documentation.	Weeks 5-7	ToTs; Consultant supervision; Municipality oversight
6	Administrative Records & Photos	Verified attendance, gender/social-status disaggregation, progress updates, and training photos.	Throughout the 2 months	Consultant/ToTs; Municipality verification
7	Final Consultancy Report	ToT implementation, evaluation results, lessons learned, and tracking framework for the 400 cascade beneficiaries.	Week 8	Consultant; Municipality/SUIDAC Project Manager approval

9. Required Qualifications and Experience

The individual consultant should possess:

- Master's degree in business administration, Finance, Economics, Entrepreneurship, Accounting, or a related field.
- Minimum 5 years' relevant experience in financial literacy, business development, SME support, entrepreneurship, and ToT delivery.
- Proven experience designing and delivering ToT and cascade training, preferably for adult and low-literacy learners.
- Experience working with SMEs, DACs/vulnerable communities, and donor-funded projects; EU/UNOPS experience is an advantage.
- Good knowledge of at least 3 years in Somaliland's financial services, microfinance, digital finance, and enterprise development.

- Ability to develop practical and simplified training materials and monitoring tools.
- Strong facilitation and communication skills, with capacity to train 80 ToTs and support the cascade training of 400 staff/enterprise workers.
- Relevant experience should be supported by CVs, contracts, completion certificates, or other verifiable evidence.

10. Evaluation Criteria and contracting modalities:

- Technical and Financial Evaluation

Only candidates who obtain a minimum score of 70 out of 100 points in the technical evaluation will proceed to the financial evaluation stage.

A. Technical Evaluation – 100 Points

Evaluation Criteria	Maximum Points
Academic Qualifications – relevance and level of academic qualifications	15
Relevant Professional Experience – experience in business development, financial literacy, SME development, and related areas	20
ToT and Cascade Training Experience – demonstrated experience designing and delivering ToT/cascade training programmes	20
Experience with DACs/Vulnerable Communities and Donor-Funded Projects	10
Technical Proposal & Methodology – understanding of the assignment, proposed approach, cascade framework, work plan, and quality assurance	25
Relevant Similar Assignments – evidence of successfully completed similar assignments within the last five years	10
Total	100

Minimum Technical Pass Mark: 70/100

- Financial Evaluation – 100 Points

Financial proposals will be evaluated only for candidates who achieve 70 points or above in the technical evaluation.

The financial score will be calculated using the following formula:

$$\text{Financial Score} = (\text{Lowest Evaluated Financial Proposal} \div \text{Candidate's Financial Proposal}) \times 100$$

Important: The financial proposal should contain only the consultant's professional fee/lump-sum consultancy fee. Costs for venue, refreshments, stationery, media/communication, and other agreed logistics will be covered by Gabiley Municipality.

Payment Schedule

First Payment	40%	Approval of the Inception Report and Work Plan , including the detailed implementation timeline, training methodology, and cascade framework.
Final Payment	60%	Completion and verification of the cascade training of at least 400 staff , submission of administrative records and monitoring documentation, and approval of the Final Consultant Report .

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12. Proposal Submission Requirements

- Proposals must be submitted by 30 August 2026 at 12:00 AM (EAT).
- Submit Technical and Financial Proposals separately in sealed envelopes, placed inside one outer sealed envelope bearing the consultant/firm's name.
- Include CVs of all proposed consultants and completion certificates or other evidence of similar previous assignments.
- Financial proposals should include only professional consultancy fees.
- Submission address: **Gabiley Municipality Headquarters, Wadajir Road (2nd Road), Gabiley City, Somaliland.**