

TERMS OF REFERENCE | BRAC UGANDA BANK LIMITED**CONSULTANCY SERVICES TO DEVELOP AND IMPLEMENT A BUSINESS MANAGEMENT TRAINING CURRICULUM FOR BRAC UGANDA BANK LIMITED CLIENTS AND SMALL SCALE WOMEN ENTREPRENEURS TO BE DELIVERED BOTH PHYSICALLY AND DIGITALLY****1. Summary**

The consultant/firm will develop and implement a business management training curriculum for BRAC Uganda Bank Limited clients and small scale women entrepreneurs to be delivered both physically and digitally.

2. Organizational Profile

BRAC Uganda Bank Ltd (BUBL) transformed into a Tier 2 bank on 25 April 2019, following a successful history as a leading microfinance service provider in Uganda. Its microfinance operations launched in 2006 with two core product offerings: microfinance group loans and small enterprise loans. Today, BUBL operates 32 branches and 126 satellite offices covering 84 out of 146 districts in Uganda. The Bank is operationally and financially self-sustaining with over 175,000 active borrowers as at December 2023. Upon transformation into a Tier 2 financial institution, BUBL was licensed to mobilize customer deposits and hold and operate savings accounts. 94% of BUBL's borrowers are women and 88% are served through satellite offices in rural areas while an estimated 41% of BUBL's customers live below \$3.20/day.

BUBL operates with the mission to provide financial services responsibly to populations living at the bottom of the pyramid, especially women living in rural and hard-to-reach areas.


BUBL is implementing the Women Economic Empowerment project aimed at fast-tracking the growth of small scale women entrepreneurs and their ability to manage their businesses. As part of the project, the bank seeks to build the financial literacy, digital literacy and business management skills of its existing and potential small scale women entrepreneurs to enable the clients grow their businesses.

3. Objective of the Consultancy

1. Development of a business management training curriculum based on a needs assessment
2. Piloting the curriculum and training of trainers to deliver the business management training
3. Development of a digital platform to delivery of the business management training to enable wide distribution of and access to the training curriculum through web, mobile, messenger, whatsapp, USSD, sms, IVR etc. and in common local languages.

4. Scope of Work

The specific scope of work for this assignment include the following:



1. The consultant will conduct a client-focused needs assessment of an appropriate curriculum for the target small scale women entrepreneurs through a variety of methodologies as needed, including focus group discussions and individual interviews in local languages/dialects. Research methodology (including indicative sample size) will be determined in consultation with BUBL.
2. Based on the need assessment report and human centered design process, the consultant will review/adapt existing curriculum content and develop new curriculum for various stages of the lifecycle of a small scale women entrepreneur from startup/new to bank micro-entrepreneurs to established women-owned SMEs.
3. Carry out a training of master trainers at BUBL who will facilitate the training sessions going forward.
4. Training selected BUBL staff in curriculum development and delivery.
5. Pilot-test the training curriculum with a selected sample of SSWEs and refine the curriculum based on the feedback from pilot-test.
6. Digitize the developed financial literacy and business management training modules for delivery through various channels accessible to SSWEs such as USSD, SMS, IVR, whatsapp, web etc. Develop dashboards and generate insights on the usage of digital channels by the target clients. Recommend marketing methodologies and incentives to drive adoption of digital financial literacy and business management training.
7. Translate the curriculum into at least 2 local languages common to the target audience.
8. Document lessons learned, outcomes and impacts of the intervention, contribute to generation and dissemination of knowledge gained from the project.
9. Share a final report containing a summary of the activity, project recommendations and lessons learned. Ensure structured handover of project documents, tools, templates and deliverables to BUBL management for proper implementation and conduct short training sessions, if necessary.

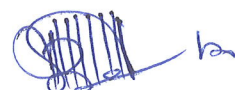
5. Deliverables and Key Timelines

The duration of the engagement is expected to be 3 months counted from contract signing and is expected to be completed by early Q1 2025. Activities should begin upon contract award. At the conclusion of the project, all deliverables must be handed over to BUBL management for implementation. Implementation support will run for a period of 2.5 years.

Key Deliverables;

1. Customized Business management Training Curriculum for SSWE
2. Digital learning platform
3. Translate the curriculum into at least 2 local languages common to the target audience.
4. Document lessons learned, outcomes and impacts of the intervention, contribute to generation and dissemination of knowledge gained from the project.
5. Share a final report containing a summary of the activity, project recommendations and lessons learned. Ensure structured handover of project documents, tools, templates and deliverables to BUBL management for proper implementation and conduct short training sessions, if necessary.





6. Qualification of the Consultant/Firm

- Experience in conducting client-centred research/market assessments in financial services for the bottom of the pyramid. Previous experience in similar work in East Africa that the firm is applying for is preferred but not required.
- Experience in design and delivery of financial literacy and business management training for small scale women entrepreneurs.
- Experience in design of digital learning platforms with functionalities including web, mobile, messenger, whatsapp, USSD, sms, IVR etc.
- Preferably have experience in HCD approach (or other client-centric methodologies) to understand the needs, behaviours, and to iteratively design product prototypes across the complete customer journey. Should have conducted at least 3 similar assignments within East Africa, Experience in Uganda will be an added advantage.
- Strong analytical, research, and writing skills with expertise in survey and qualitative research in the form of interviews and focus groups with low-income communities (in local languages)
- Proactive project management skills with strong attention to detail. Experience working under tight deadlines with a multilateral team across time zones and managing a rigorous schedule of data collection.
- Fluency in English required.

7. How to Apply

If you meet the above qualifications, please submit a technical proposal detailing your previous experience in conducting similar work, a proposed work plan with tentative timeline, a proposed budget, and CVs for the project team assigned to the project. The technical proposal should be no more than six pages (excluding profile, budget and CVs). The financial proposal should contain the technical requirements and tentative costs for any third party hardware and software that will be required to operationalise the project.

All proposals must be submitted by email to procurement_mfug@brac.net, diana.luutu@brac.net and kiseka.denis@brac.net no later than 14 August 2024 at 11.59pm East African Time (EAT). Any questions can be submitted to the same email address prior to the submission deadline.



