

**Micro and Small Enterprises
Authority**

NATIONAL YOUTH OPPORTUNITIES TOWARDS ADVANCEMENT (NYOTA)

TERMS OF REFERENCE FOR CONSULTANCY SERVICES

**Delivery of Business Development Services (BDS) To Refugee Youth Selected to
Participate in NYOTA Component 2.1**

1. BACKGROUND

The Micro and Small Enterprises Authority (MSEA), with support from the World Bank through the National Youth Opportunities Towards Advancement (NYOTA) Project, is seeking the services of a **qualified Non-Governmental Organization (NGO) to design, pilot and deliver a comprehensive Business Development Services (BDS) package targeted at refugee youth in Kenya.**

Purpose of the Assignment

These Terms of Reference (ToR) outline the objectives, scope of work, roles, responsibilities and expected deliverables for the assignment. **The NGO** will support all stages of the program from curriculum assessment and development to training of trainers, mentorship, delivery of BDS sessions, quality assurance, and reporting in refugeeing counties where NYOTA is being implemented. The assignment will involve close coordination with MSEA, the World Bank team and relevant government and humanitarian partners and will require delivery of services in Kenyan project sites.

Participation is limited to NGOs due to the nature of the assignment, which requires established access, community presence, and safeguarding capacity in refugee settings. Eligible NGOs will be selected using the QCBS method.

2. INTRODUCTION

NYOTA is a US\$229 million project, which builds upon the Kenya Youth Employment and Opportunities Project (KYEOP) and focuses on establishing a foundation and systems for the sustained creation of opportunities for employment, earnings, and savings to improve economic empowerment among youth in all 47 counties. NYOTA leverages partnerships with private sector employers and counties to generate meaningful employment for a large number of vulnerable youths in Kenya.

NYOTA Project comprises of the following components:

- Component 1: Improving youth employability
- Component 2: Expanding employment opportunities
- Component 3: Supporting youth savings
- Component 4: Strengthening Youth Employment Systems, Capacity, and Project Management

This consultancy falls under Component 2. In particular, the focus is on Sub-component 2.1 - Support for Entrepreneurship - which provides tailored entrepreneurship support for youths, and for the purpose of this assignment refugee youth, to promote inclusive and sustainable livelihoods.

Component 2: Expanding Employment Opportunities

Under component 2 of the NYOTA project, the focus is on expanding employment opportunities through entrepreneurship development and support to social enterprises. The objective is to address key constraints and market failures that limit the participation of vulnerable youth in productive entrepreneurship. Beneficiaries include youth aged 18–29 with a Form Four level of education or below, with the age limit extended to 35 for Persons with Disabilities (PWDs). To support the Government of Kenya's plan to integrate service delivery and build self-reliance among refugees, NYOTA targets 5,000 refugee and 5,000 host community youth. To reach youth who are harder to serve, the component also partners with social enterprises that can provide tailored support through established business models.

Recognizing the multiple barriers refugees face in accessing entrepreneurship and financial services, NYOTA project, through this ToR, delivers an adapted package of support to help refugee community youth to build sustainable businesses in their communities.

a. Subcomponent 2.1: Support for Entrepreneurship

This sub-component is expected to benefit a total of 100,000 youth, including 5,000 from refugee communities and 5,000 from host communities residing in designated camps. The targeted refugee populations are in Kakuma Refugee Camp and Kalobeyei Settlement in Turkana County, as well as the Dadaab Refugee Complex in Garissa County.

Refugees are a priority target group under this subcomponent. They face interconnected challenges including geographic marginalization, limited economic infrastructure, constrained access to services, psychosocial needs, language and gender-related barriers that differ significantly from challenges faced by Kenyan youth in other counties. As a result, they may require specialized business development support. Ensuring the effective and equitable delivery of Component 2.1 therefore depends on adapting program design and delivery so that NYOTA's services are not only accessible but also responsive to the specific needs and constraints of refugees. This includes women, girls and persons with disabilities, who face compounded barriers to entrepreneurship and must be actively identified, supported and included throughout all stages of the program.

Under Subcomponent 2.1, NYOTA provides a **standard entrepreneurship package** to support youth at the national level. This includes:

- a) Business Start-up capital
- b) Childcare services for eligible female trainees.
- c) Business development services.
- d) Socio-emotional and business skills training.

e) Mentorship support

The Government will be responsible for delivering the Business Start-up Capital grant of Kshs 50,000, which will serve as seed capital for youth. The grant will be disbursed in two tranches of Kshs 25,000 each. Childcare support will be provided as an additional benefit for eligible female beneficiaries and managed by the NGO implementing BDS in refugee communities under this ToR.

3. SPECIFIC ASSIGNMENT AND OBJECTIVES OF CONSULTANCY

The consultancy will be responsible for the design and delivery of a **standardized Business Development Services (BDS)** package targeting 5,000 youth from refugee communities. The scope of work shall be output-based and limited to the activities explicitly defined in this ToR. Any additional tasks shall require prior written approval of the Client (MSEA). The BDS intervention will be adapted to the specific socio-economic realities, cultural dynamics, and constraints of displacement-affected settings. The package will incorporate short term training, proactive business networking opportunities and a structured mentorship program. Separate contracts are covering the same package delivered to NYOTA Kenyan youth participants. More details on each standard intervention are provided below.

Business Development Services

The Consultant shall design and deliver a practical BDS package with clearly defined modules, duration, number of sessions, and expected outputs as specified in the Deliverables tailored to refugee community youth in Dadaab and Kakuma with a particular focus on social emotional and business skills training, as well as mentorship. All training and mentorship outputs shall be measurable, verifiable, and auditable, including number of trainees, attendance, completion rates, and session content delivered.

(i) Social Emotional and Business Skills Training

The Consultancy will deliver a face-to-face training program that builds entrepreneurial mindset, resilience and core business competencies as a prerequisite input to BDS and financing pathways. The services will include one-to-one and small-group coaching to identify viable opportunities; refine business models; strengthen pricing and cash flow; and navigate permits and Know Your Customer (KYC)/ID variations in coordination with relevant authorities and providers.¹ The training should integrate socio-emotional skills (e.g., personal initiative, goal setting, problem solving, stress management) with practical business skills (e.g., bookkeeping, costing, customer service, marketing) to start turning

¹ In refugee-hosting areas, this includes navigating which documents are accepted (e.g., national ID, refugee ID card, UNHCR certificates), when “tiered” or “humanitarian” KYC applies, and what limits or conditions attach to each option.

their business ideas into reality, fostering a business mind-set and cultivate a resilient attitude in the event of unforeseen business outcomes.²

Given the isolation of Dadaab and Kakuma, the Consultant will proactively broker linkages to local value chains, markets, fairs, cooperatives, and savings groups, and pilot data-light digital channels where feasible (e.g., e-commerce, mobile marketplaces) to expand economic opportunities and strengthen sustainable livelihoods. The package will embed business networking opportunities to foster peer learning, social cohesion and collaboration through structured forums, exhibitions and cooperative linkages, enabling participants to showcase products, exchange experiences, and build supportive networks. Delivery must be multilingual and adapted for low literacy using pictorial tools, role plays and local cases, with flexible scheduling, gender-sensitive facilitation and childcare support provided to ensure accessibility, engagement, and meaningful participation.

NYOTA prioritizes the inclusion of persons with disabilities (PWDs) as a distinct target group. The NGO / Service Provider will utilize their hands-on experience delivering inclusive entrepreneurship or livelihoods programming for PWDs in refugee settings to adapt business training materials and venues for participants with mobility, visual, hearing or cognitive impairments. The NGO/Service Provider will support PWDs to access finance, markets and business formalization pathways, as well as coordinating with community and development actors in the camp settings to facilitate referrals to assistive and complementary business support services where needed.

The consultant will adopt a trauma-informed approach to create safe, respectful learning environments using culturally sensitive and non-triggering materials, and building trust through consistency and transparency so participants feel secure and supported. Facilitators will be trained to recognize signs of distress and refer participants to appropriate support services, ensuring emotional well-being. Emphasis will be placed on empowerment, choice, emotional safety, and resilience, particularly for vulnerable groups such as girls and young women who may have experienced gender-based violence or displacement-related trauma, helping them regain confidence and agency. Gender-transformative messaging will be embedded throughout training and implementation to address household-level and cultural constraints, enabling refugee youth to process past challenges and envision a collaborative, entrepreneurial future. For women and girls, the NGO will embed gender-transformative approaches throughout delivery, actively addressing household-level and cultural constraints that limit participation in entrepreneurship and ensuring that all activities are designed to be safe, accessible, and empowering for female participants.

(ii) Mentorship

² <https://documents.worldbank.org/en/publication/documents-reports/documentdetail/099062723122022646/p1738140add0780be087530b5abc9c56dc4>

The mentorship sessions will support youth beneficiaries through guidance and sharing of hands-on experience from mentors in their respective lines of business. Mentorship should encourage pairing of refugee youth with mentors from within refugee settings to foster learning. Pairings should deliberately promote inclusion and cohesion, with women-only cohorts and female mentors assigned to female participants where appropriate. Dedicated mentorship pairings will also be arranged for participants with disabilities, prioritizing mentors who have themselves navigated entrepreneurship with a disability or who have demonstrated cultural competence and sensitivity in working with PWDs.

Mentors will reinforce training content, facilitate market access in consultation with MSEA, help troubleshoot business challenges, and refer mentees to BDS as needed. Mentors shall meet minimum qualification requirements defined in Section 9 and shall be evaluated based on verifiable criteria, and well versed with the realities of doing business in camp settings or in displacement-related contexts. Mentorship must be delivered in relevant languages (such as Somali, Arabic, and Swahili) using visual and audio materials to accommodate varying literacy levels. Training of Trainers (ToT) approach should target mentors who are from refugee communities or have significant cultural competence.

The NGO will develop a mentorship guide following these guidelines to be used by mentors to offer guidance and strategic advice to targeted youth by sharing industry insights that can help the youth shape their business decisions, facilitate networking opportunities, keep the youth accountable and through knowledge transfer share their own experiences and lessons learned to help the youth avoid common mistakes in their entrepreneurial journey.

More specifically, the Consultancy will:

- Support BDS with structured mentorship led by trained refugees alumni. Mentors run small-group circles and moderate WhatsApp/SMS channels for troubleshooting, psychosocial encouragement, and service signposting. Provide basic safeguarding and referral training, with monthly supervision.
- Organize community business forums to showcase refugee youth products, fostering trust and inclusion. Facilitate participation of NYOTA youth in local business groups and communities in refugee settings.
- Enable women and caregivers' participation via family-sensitive schedules (modular, evening/weekend), on-site childcare, breastfeeding-friendly venues, and flexible catch-up. Track participation and outcomes by gender and caregiving status.
- Ensure full accessibility of all training and mentorship activities for persons with disabilities, including accessible venues, adapted materials (e.g., large print, pictorial tools, sign language support) and individualized scheduling where

required. Track enrolment, participation, and outcomes for PWDs as a distinct reporting category.

- Link training with access to basic services (food, housing, safety, legal aid) through NGOs and UN agencies partnerships, and to finance (e.g., SACCOs, microgrants) and digital marketplaces (e.g., Jamii Biashara model).
- Advocate for refugee-friendly policies to facilitate refugee-friendly permits, microenterprise licenses, and practical KYC/ID pathways. Deliver co-hosted clinics, “how-to” notes, and direct application support.
- Train beneficiaries in psychosocial first aid and safe disclosure, and integrate brief resilience, stress management, and conflict resolution modules. Establish mental health referral pathways and routine well-being check-ins.
- Ensure safe spaces and non-discrimination with sensitive grievance channels, private check-ins, and GBV/child protection/mental health referrals. Grievance mechanisms must be accessible to persons with disabilities, including those with communication impairments, and must be safe and confidential for women and girls who may wish to report gender-based concerns.
- Extend reach via data-light digital channels (SMS micro-lessons, WhatsApp groups, radio) with zero/low-data micro-modules and phone office hours to share content with those unable to attend in person.
- Provide tailored support for at-risk groups (unaccompanied youth, young mothers, persons with disabilities) through dedicated cohorts, accessible venues/materials, mobility support where needed and targeted mentoring.
- Build sustainability by training refugee peer trainers and business champions to co-deliver with supervision, certification, and alumni-led circles that continue post-program. Women and persons with disabilities are encouraged to participate as peer trainers and business champions.
- Establish feedback loops (post-module pulse checks, quarterly consultations, “You Said/We Did” updates) and iterate curriculum and delivery accordingly.

The Consultancy shall ensure quality and relevance of all deliverables by:

- Conducting an upfront contextual assessment to confirm the relevance and required adaptations of all proposed interventions to refugee community settings prior to any rollout.
- Mapping existing curricula and services (government, humanitarian, and development actors), examining delivery modalities, and identifying legal/administrative, linguistic, cultural, gender, disability and accessibility considerations specific to displacement-affected contexts.
- Using the assessment findings to tailor, sequence, or exclude activities to ensure effectiveness, inclusion, safeguarding, and sustainability.

- Documenting the training and follow-up visits through attendance registers, reports, photographs, and videos, ensuring appropriate consent and data protection protocols are followed.
- Developing and submitting concise reports on interventions provided to youth beneficiaries under the entrepreneurship support package, using reporting formats and modalities to be agreed with MSEA during Inception.

The Consulting firm shall not commence implementation until the contextual assessment and proposed adaptations have been approved by MSEA and, where applicable, the World Bank.

MSEA invites eligible NGOs to undertake this assignment. Interested NGOs should provide information demonstrating that they have the required qualifications and relevant experience to perform the services.

4. SCOPE OF WORK

The objective shall be achieved through the following activities:

(a) Selection and customization of existing BDS Curriculum

Conduct rapid assessment of existing local and global best practice BDS curricula as well as mentorship, socio-emotional and business skills programmes appropriate for the targeted youths in refugee communities.

Develop BDS Package

Based on the above findings, develop an appropriate curriculum to suit the needs of target youth. The package will include training which will be experiential, interactive, and get into the specific businesses of the beneficiaries, including socio-emotional skills, such as taking initiative and goal setting. In addition, the Consultant will develop a mentorship guide that will be used by mentors during sessions with youths.

The content of the BDS package should be simple and practical drawing case studies and practical experience in relevant businesses in order to instill confidence to the targeted youth. Applicants are encouraged to propose how the BDS package will:

- Adapt content to the realities of youth in refugee settings including barriers to finance, market access and business formalization. This must include specific adaptations for women and girls, addressing gender-specific household, cultural and safety barriers that limit participation in entrepreneurship and persons with disabilities, addressing physical, communicative and informational accessibility barriers.
- Integrate socio-emotional and life skills (e.g. resilience, initiative, teamwork, goal setting) alongside technical business training.

- Ensure experiential and interactive learning approaches that relate directly to participants' business contexts. Approaches must be adapted for participants with varying levels of literacy, mobility, and sensory ability, and must include women-centred case studies and role models to foster entrepreneurial confidence among female participants.
- Embed mentorship and peer-to-peer support mechanisms to sustain learning beyond training. Peer pairings should be deliberate in promoting cohesion and cooperation among refugee youth as well as inclusion across gender and disability lines.
- Include robust quality assurance including incorporating lessons and recommendations presented to refine the package. This includes feedback from women participants and persons with disabilities as distinct voices.

(b) Training of Trainers

The consultant will hire and train trainers based on the developed curriculum for ToT to be approved by MSEA. Training of Trainers (ToT) should include facilitators who are from refugee settings or have significant cultural competence. The training will incorporate the code of conduct and minimum training standards for trainers to ensure that they are ready to engage with targeted beneficiaries. The Consultant will also identify and train the trainers and share the training programme to be used to train youth. The selected trainers will include a mix of men, women and persons with disabilities and aim to ensure gender balance. Trainers will be equipped to recognize and respond to gender-specific barriers, apply gender-transformative facilitation approaches and handle disclosures of gender-based violence with appropriate sensitivity and referral protocols. All trainers must also be equipped to deliver inclusive, accessible programming to better support participants with disabilities.

(c) Recruitment and Training of Mentors

Mentors will be recruited by the NGOs as per recruitment guidelines shared and approved by MSEA. The final list and profiles of recruited mentors will be shared to MSEA for concurrence and approval. The NGO will train mentors including the content of the Mentorship Guide and ensure they are ready to engage with targeted beneficiaries. The NGO will also train the mentors on reporting requirements as per MSEA standards.

Recruitment will also prioritize female mentors, who will be assigned to female participants where appropriate, to provide relatable guidance and foster the confidence of women entrepreneurs. Mentor recruitment will deliberately seek to include individuals with lived experience of disability or with demonstrated competence in supporting entrepreneurs with disabilities.

(d) Coordinate Logistics of Classroom training and Mentorship Sessions

The NGO will organize logistics of the training, explore innovative, interactive and tailored content for the youth beneficiaries, and conduct the actual training and subsequent mentorship sessions for youth beneficiaries. The NGO will be responsible for all costs relating to the development and customization of the curriculum, costs of undertaking the pilot exercise, transport and upkeep of trainees during training, hiring accessible venues, payment of trainers, payments to sign language interpreters and other assisting personnel, refreshments, trainers' manuals, training materials, hand-outs as appropriate. In addition, the NGO will be responsible for costs associated with mentorship including development of mentorship guides, payment to mentors and transport costs incurred during mentorship visits. Training venues must be safe, accessible, and women-friendly, including breastfeeding-friendly spaces and private areas where women can raise concerns confidentially. Childcare through stipend (which is mandatory during classroom training to allow women to participate) will be provided by the NGO implementing BDS in refugee community settings under this ToR.

(e) Delivery of the BDS Program

The NGOs will implement the BDS package to cover all the targeted interventions. The package will include tailor-made training as specified above.

In addition, the consultants will develop a comprehensive mentorship guide to be delivered over the course of six months covering sessions to be facilitated by independent mentors. The guide will provide a structured approach to mentorship, ensuring that the mentors can effectively support and empower young entrepreneurs as they develop their skills and ventures. The guide will typically reinforce the topics covered during the BDS classroom session.

A half-day information/networking session will be held on the last day of 2nd BDS session to provide information on topics to be agreed upon with MSEA. This session will jointly be facilitated by the Consultant and MSEA. In particular, the consultancy should consider the key guidelines and critical factors outlined for curriculum development.

1. Training Program Design

- **Targeted Skills:** Proposals must outline training modules covering:
 - Core business skills (e.g., financial literacy, record keeping, marketing)
 - Entrepreneurial mindset (e.g., resilience, innovation, opportunity identification)
 - Soft skills (e.g., communication, emotional intelligence, teamwork)
 - Digital literacy and online business tools (e.g., e-commerce, social media marketing)
- **Duration & Format:**
 - Short-term, modular training (e.g., 2–4 weeks)
 - Delivery (in-person preferably)

- Language accessibility (Swahili and English as well as other languages based on refugees nationalities)
- **Curriculum Relevance:**
 - Must be adapted to local market realities and refugee contexts
 - Must embed gender-transformative content and delivery approaches throughout, ensuring that women and girls are not only included but actively supported to overcome structural barriers to entrepreneurship.
 - Must include specific adaptations for persons with disabilities across all content areas and delivery formats.

The BDS package will be offered to all selected youth beneficiaries and shall be a compulsory requirement to access business start-up capital.

2. Participant Engagement & Inclusivity:

- Clear strategy for engaging refugee youth, fostering integration and social cohesion
- Gender-sensitive approach (e.g., childcare support, women-focused modules)
- Disability inclusion

3. Mentorship & Post-Training Support

- **Mentorship Program:**
 - Structured mentorship pairing with local entrepreneurs or professionals
 - Minimum of 4 mentorship sessions over 4 months of post-training engagement
 - Dedicated mentorship pathways for women, girls and persons with disabilities, with tracking of participation and outcomes as distinct reporting categories
- **Follow-Up Support:**
 - Business plan refinement
 - Legal registration assistance
 - Linkages to finance (e.g., SACCOs, microgrants)
 - Access to digital marketplaces (e.g., Jamii Biashara model)
 - Targeted follow-up support for women entrepreneurs, including linkages to women-led cooperatives, women-focused savings groups, and gender-responsive financial products
 - Referral pathways for persons with disabilities to relevant support services active in the camp settings

4. Business Networking & Market Linkages

- **Networking Events:**
 - At least one business fair or networking event per cohort
 - Engagement with local cooperatives and/or business associations

- Networking events must be designed to be accessible, safe and welcoming for women participants, including consideration of timing, location and facilitation approach
- **Market Access:**
 - Strategies to connect youth to local and national markets
 - Use of digital platforms to showcase products/services

5. Feedback Mechanisms:

- Regular participant feedback loops
- Adaptive learning built into program design
- Feedback mechanisms must be accessible to participants with disabilities, including those with communication or literacy impairments, and must be safe and confidential for women and girls who may wish to report gender-based concerns

6. Institutional Collaboration

- **Partnerships:**
 - Active coordination with community and development actors in Dadaab and Kakuma with established, inclusive service delivery across complementary areas - including rehabilitation, psychosocial support, livelihoods, and education - to ensure NYOTA participants, particularly the most vulnerable, receive holistic support beyond the classroom.
 - Collaboration with local government, UNHCR, NGOs, and private sector
 - Use of existing infrastructure (e.g., Livelihood Resource Centers)

7. Sustainability & Scalability

- **Exit Strategy:**
 - Plans for long-term sustainability of support (e.g., alumni networks, cooperatives)
- **Scalability**
 - Potential to replicate or expand the model in other counties

4.1 Implementation Modalities

Counties	No. of Beneficiaries
PROVISION OF BUSINESS DEVELOPMENT SERVICES (BDS)	
Turkana	2,500
PROVISION OF BUSINESS DEVELOPMENT SERVICES (BDS)	
Garissa	2,500

5. IMPLEMENTATION OF BDS ACTIVITIES AND EXPECTED TIMELINES

Below is a guide on activities and timelines for each cycle:

NO.	ACTIVITY	DURATION
1.	BDS Delivery Plan	One Week
2.	Selection and customization of existing BDS Curriculum	
3.	Development of BDS Program/package	One Week
4.	Pilot Test of BDS Program/package	
5.	Customizing of BDS program/package	One Week
6.	Finalize Trainers Manuals and Participants manuals	
7.	Training of Trainers	One Week
8.	Training of Mentors	
9.	Communication to the selected youth beneficiaries	One Week
10.	Logistics and arrangements	One Week
11.	1 st Classroom BDS Delivery	4 days (In one week)
12.	Mentorship sessions	4 months – at least 4 sessions 1st mentorship will be within the first month after first grants disbursement 2nd mentorship to take place within the second month after first grants disbursement 3rd mentorship to take place within the first month after the second grants disbursement 4th mentorship to take place within the 2nd month after the second disbursement
13.	2nd Classroom BDS Delivery	2 days
14.	Business information/networking session	1 day
15.	Reports	Two weeks

6. MSEA's OBLIGATIONS

1. Review and approve the BDS package and all the accompanying documents and reports to ensure they meet the expected standards.
2. Advise improvements to the developed BDS package at every stage of implementation.
3. Provide guidelines for recruitment of mentors and approve list of mentors recruited by NGOs.
4. Provide the list of youth beneficiaries with contact information.
5. Review and approve ToT curriculum to be used by BDS NGOs

6. Monitor and supervise implementation of BDS Program Delivery by the Consultants, including by conducting spot checks, and collecting information and feedback from beneficiaries. In addition, MSEA will monitor through the project dashboard, the satisfaction levels of beneficiaries and performance of service providers.
- Organize a lesson learned workshop after completion
 - Review and provide feedback on submitted reports
 - Review and approve payments based on deliverables.

7. DELIVERABLES /SPECIFIC OUTPUTS EXPECTED FROM CONSULTANT

1. Report on the identification and adaptation of the BDS curriculum with specific recommendations on the proposed curriculum and customization proposals.
2. BDS Delivery Plan including logistics for provision of training and mentoring sessions.
3. Developed BDS package including socio-emotional skills interventions, BDS Curriculum choice and structure of business mentoring sessions. The package must include a dedicated disability inclusion and gender equity annex.
4. Trainers' and Participants training manuals and business mentorship guide. Manuals must be available in accessible formats (e.g., large print, pictorial, audio) to support inclusion of participants with disabilities.
5. Report on Training of Trainers
6. Report on Training of Mentors
7. BDS training plans acceptable to MSEA.
8. Progress reports for each phase of the given interventions.
9. Final report upon completion of BDS implementation. The report will detail activities conducted, challenges encountered and lessons learned. It must include a section reflecting how gender-responsive and disability-inclusive practices were embedded throughout the program.
10. Quality Control and quality assurance
11. All deliverables shall be subject to review and written approval by MSEA prior to acceptance.
12. Each deliverable shall be linked to specific payment milestones and supported by verifiable evidence as defined in the Payment Schedule.

8. CALENDER OF ACTIVITIES

- The consultant will quote the cost per trainee based on all costs relating to BDS provision.
- The activities must be completed in 6 months from the date of commencement of training.

Payments shall be made against achievement and acceptance of deliverables and outputs as defined in this ToR and the Contract. A summary of the activities and corresponding outputs are highlighted in the table below:

Payment Benchmark	Item	Deliverables/Outputs	Payment Schedule and conditions of payment
PHASE 1	Inception and Progress Reports	1) BDS Delivery Plan 2) Selection and customization of existing BDS Curriculum 3) Develop BDS program/package 4) Pilot test BDS Programme and share report with experiences and lessons learned. 5) Finalize BDS Program based on Pilot and review. 6) Trainers' Manual and Participants manual 7) ToT program and logistics 8) Report on ToT 9) Mentors Guide 10) Training of mentors 11) Report on training of Mentors	15%
PHASE 2	Progress Reports	12) Communicate to the selected youth beneficiaries through telephone (text and follow-up calls) to inform them of the dates, venue and time of specific BDS interventions 13) Delivery of 1 st BDS 4days classroom training Report	15% To be paid per youth served, upon verification of delivery of the 1st BDS four-day classroom training, supported by a) an approved training programme of the beneficiaries.

		(Training program, beneficiaries signed attendance sheets, transport signed sheet, child care signed sheet, trainers signed sheet)	b) signed beneficiary attendance sheets, c) List of trainer(s) and service providers indicating amounts payable to the trainer(s) and service providers. d) Schedule signed by youth beneficiary recipient evidencing payment to the beneficiaries for transport reimbursement and child-care services e) Schedule signed by trainer(s) and service providers evidencing payment to the trainer(s) and service providers or unequivocal instructions by the Consultant duly stamped by the Bank instructing the Bank to deduct and remit payment to the trainer(s) and service providers f) submission of the training report, g) confirmation of all beneficiaries having received work books.
Phase 3	Progress Reports	14) Delivery of 1 st and 2 nd mentorship sessions Report	15% To be paid per beneficiary served, upon verification of 1st and 2nd mentorship sessions. supported by a) Reports showing individual visits and content, signed and corroborated by beneficiary b) Verification of the mentoring personnel used as being the same.

			c) Schedule signed by trainer(s) evidencing payment to the trainer(s) or unequivocal instructions by the Consultant duly stamped by the Bank instructing the Bank to deduct and remit payment to the trainer(s)
Phase 4	Progress Reports	15) Delivery of 2nd BDS classroom training Report (Training program, beneficiaries signed attendance sheets, transport signed sheet, child care signed sheet, trainers signed sheet)	15% a) -To be paid per youth served, upon verification of delivery of the 2nd BDS 2-day classroom training, supported by an approved training programme, beneficiaries' b) signed beneficiary attendance sheets, c) Trainer and service provider lists d) List of trainer(s) and service providers indicating amounts payable to the trainer(s) and service providers e) Schedule signed by youth beneficiary recipient evidencing payment to the beneficiaries for transport reimbursement and child-care services f) Schedule signed by trainer(s) and service providers evidencing payment to the trainer(s) and service providers or unequivocal instructions by the Consultant duly stamped by the Bank instructing the Bank to deduct and remit payment

			to the trainer(s) and service providers g) submission of the training report,
Phase 5	Final Reports	16) Delivery of 3 rd and 4 th mentorship sessions 17) Final report on implementation of BDS	40% -To be paid per beneficiary served, upon verification of 1 st and 2 nd mentorship sessions. a) Reports showing individual visits and content, signed and corroborated by beneficiary b) Verification of the training personnel used as being the same. c) Schedule signed by trainer(s) evidencing payment to the trainer(s) or unequivocal instructions by the Consultant duly stamped by the Bank instructing the Bank to deduct and remit payment to the trainer(s) - Submission of Final report.
		TOTAL	100%

9. MINIMUM QUALIFICATIONS AND EXPERIENCE

1. The NGO

MSEA is seeking to engage NGOs with a proven, on-the-ground presence in Dadaab and Kakuma and a demonstrated commitment to working alongside persons with disabilities and other vulnerable populations - including refugees, women and youth - in situations of poverty, exclusion and displacement. The ideal organizations will operate as independent and impartial actors, combining direct service delivery with an inclusive livelihoods mandate, and have established complementary programming across areas such as rehabilitation, psychosocial support and entrepreneurship that can be leveraged to deliver integrated, holistic support to NYOTA participants.

The Consultants (NGOs) interested in providing Business Development Services will have:

1. Minimum of 8 years' relevant experience and technical capacity to provide Business Development Services or livelihoods interventions in refugees settings.
2. Undertaken a minimum of two assignments of similar nature in the past five years including experience in similar environments (e.g., refugee, humanitarian, or low-resource settings); experience in Kenya is an advantage (2018 to present) in refugee settings.
 - a. Demonstration of having developed or customized BDS curriculum or livelihoods development to the contextual and methodological needs of refugee community beneficiaries.
3. Established experience working with impact evaluation specialists and evidence of results based on rigorous impact evaluation is an added advantage.
4. The NGO must exhibit the necessary resources, experience, and staff in the refugees' counties.
5. Have a digital platform or have ability to develop one that is accessible to all where youth attendance and participation can be tracked
6. Have a network of qualified & experienced trainers and mentors in refugee settings.
7. Experience in the following:
 - Providing psychosocial support to entrepreneurs
 - Utilizing trauma-informed approaches to foster entrepreneurial confidence and agency
 - Developing and implementing gender transformative interventions that address how gender differences affect youth entrepreneurship
 - Delivering disability-inclusive programming in humanitarian or displacement-affected settings, including reasonable accommodation, accessible venue management and referral coordination
8. Capacity to design and deliver contextualized, practical, and inclusive content in low-resource and multicultural environments such as refugee community settings and/or fragile humanitarian contexts.
9. Experience working collaboratively with refugee-serving organizations, business groups and government partners.

2. Key Staff

The following are the proposed minimum qualifications and experience of key staff in the assignment:

(a) Team Leader

- Holder of a Master's degree in a relevant discipline
- At least eight (8) years' experience in entrepreneurship programs
- At least five years' experience in business/entrepreneurship training and/or livelihoods programs involving refugees' communities:
- Demonstrate an understanding of the Kenyan context of micro and small enterprises particularly in refugee settings;
- Demonstrated understanding of gender-responsive and disability-inclusive program design in humanitarian or displacement-affected contexts.
- Ability/capacity to coordinate and supervise teams in participating Counties;
- Proficiency in written and spoken English and Kiswahili;
- The Team Leader's availability should be for the whole duration of the assignment.

(b) BDS Delivery Specialists (Master trainers) (Minimum 4)

In this context BDS delivery specialists will be in charge of delivery of BDS program. The NGO will be expected to assign BDS delivery Specialists and trainers to Kakuma, Kalobeyei and Dadaab Refugee Camps

Each specialist and trainer should be assigned an optimal number of youths to ensure effective training. The Specialist will work under the supervision of the overall team leader. The specialist will:

Be Holder of a Bachelor's degree in entrepreneurship, business management or related fields.

- Have a minimum of three (3) years specific experience and technical capacity in implementing BDS programs including business/entrepreneurship training.
- Have experience working with youth and vulnerable population in refugee settings.
- Have experience in delivering ToT, facilitated in multiple languages.
- Have experience in supporting early-stage businesses in the micro enterprise sector.
- Demonstrate an understanding of the local community context of micro and small enterprises.
- Have proficiency in written and spoken English and Kiswahili. Knowledge of the local languages used in Kenyan refugee settings (Swahili, Arabic, French) will be an added advantage.

Key Experts shall be evaluated based on qualifications and experience relevant to the assignment, in accordance with the RFP. Number of CVs to be submitted shall be

specified in the Request for Proposals (RFP). For purposes of proposal evaluation, the NGO is required to submit **four (4) CVs of the BDS Delivery Specialists** that will form part of the key experts team and will be evaluated.

a) Mentors (Minimum 2)

In this context, mentors will play a crucial role in guiding entrepreneurs and business professionals towards success.

They should have extensive experience in the business world, having successfully run their own businesses.

They need to possess deep knowledge in various aspects of business, including strategic planning, financial management, marketing, and operations.

They need to be excellent listeners, providing a safe space for mentees to share their challenges and ideas.

Beyond professional advice, mentors will provide emotional support, helping mentees stay motivated and resilient

They need to hold regular check-ins and progress reviews to ensure that mentees stay on track with their goals and make necessary adjustments to their plan.

Mentors must reflect the diversity of the participant group. The mentor cohort must include individuals with demonstrated experience or competence in supporting entrepreneurs with disabilities, and must ensure meaningful representation of female mentors who will be assigned to female participants.

- For purposes of proposal evaluation, the NGO is required to submit **two (2) CVs of the BDS mentors** that will form part of the key experts team and will be evaluated.

The Consultant shall be selected in accordance with the World Bank Procurement Regulations using Quality Cost Based Selection (QCBS) method. Detailed evaluation criteria and scoring methodology shall be specified in the Request for Proposals.

MSEA reserves the right to terminate contracts for non-performance or emergent capacity constraints of the training provider.

MSEA will aggregate the number of youths based on training cycles for counties per lot.

10. LOCATION

The BDS assignment will be carried out in Kakuma Refugee Camp and Kalobeyei Settlement in Turkana County, as well as the Dadaab Refugee Complex in Garissa County.

11. TIME FRAME AND DURATION

The contract duration shall be [insert specific duration, e.g., 6 months or X months], with any extension subject to satisfactory performance and mutual agreement. The Consultant shall be engaged for the full duration of the BDS implementation (June 2028). Progression from one phase of implementation to the next shall be subject to performance evaluation and shall be determined strictly on the basis of satisfactory performance and full compliance with all contractual, technical, and payment obligations. The contract type shall be a Lump-Sum Contract as defined under the WB Standard Procurement Documents for Consulting Services.

12.THE FRAMEWORK AWARD CRITERIA AND PROCEDURE FOR ISSUING LOCAL SERVICE ORDER (LSO)

- (a) The use of Framework Agreements and Local Service Orders (LSOs) shall comply with the World Bank Procurement Regulations. The selection of firms under the framework shall be conducted through a competitive process.
- (b) Once the combined evaluation report is completed, the consultants will be listed based on technical score and financial proposal within the Budget in descending order. The consultants who meet the minimum combined technical score will be awarded a framework agreement for the lot(s) applied for. In the circumstance the highest ranked NGO does not accept the award/or fail to perform the subject tender, the next ranked bidder may be considered for award.
- (c) Once the trainees are identified, Call-off orders shall be issued in accordance with the terms of the Framework Agreement and applicable procurement procedures.

13.REPORTING

The consultants shall report to the Chief Executive Officer, Micro and Small Enterprises Authority, or the designated Project Manager/ Contract Manager as specified in the Contract.