

## **Terms of Reference**

### **Design and Delivery of Training and Coaching Sessions for Women Necessity and Opportunity Entrepreneurs - Under the Framework of "AMALI: Empowered Women and Youth for Resilient Communities - West Bank" Project**

#### **1. About BWF:**

The Business Women Forum (BWF) is a national non-profit organization established in 2006, to promote and empower the role of businesswomen and entrepreneurs as leaders in the Palestinian economy through advocacy, influence to create an enabling environment for women in Palestine. BWF works through a comprehensive methodology through provision of business development packages including capacity building, coaching, consultancy and technical support necessary for their business, enhancing access to markets, financing and knowledge, in addition to networking with local, regional and global institutions and organizations.

BWF has developed a holistic business development approach based on the cumulative experience of BWF over the 15 years working on supporting women owned businesses and women entrepreneurs from different sectors and backgrounds. The holistic demand driven business development approach includes: capacity building & skill development program , one-on-one coaching and mentoring, on the job training, developing competitive products, branding and creation of creative designs, providing seed funding, access to information, access to finance, and marketing (identification of local marketing channels, developing marketing strategies, creating and participating at local, regional and international networking platforms and enhancing access to export chains). In addition, BWF introduces role models, women champions and advocates for women's issues at all levels. This holistic approach contributed to enhancing sustainability of businesses and access to economic opportunities through job creation and income generation, thus, promoted women's potential leaders and agents of change.

#### **2. Background and General Information about "AMALI: Empowered Women and Youth for Resilient Communities - West Bank" Project:**

**"AMALI: Empowered Women and Youth for Resilient Communities – West Bank"** Project is a three-year initiative funded by the Austrian Development Agency (ADA) with support from the Austrian Development Cooperation (ADC). The project is implemented by CARE Palestine in cooperation with CARE Austria and in partnership with the Business Women Forum (BWF), Juzoor for Health and Social Development, and Birzeit University's Center for Continuing Education (CCE).

The project aims to strengthen the socio-economic resilience and empowerment of vulnerable women and youth in the West Bank, including individuals affected by gender-based violence (GBV) and persons with disabilities. As part of CARE Austria's Economic Empowerment Program, AMALI works to address the unique challenges facing women and youth in conflict-restricted markets while promoting innovative, market-driven approaches to entrepreneurship and business development. It also seeks to amplify women's decision-making power within households, communities, and at the national level.

Over its three-year duration, the project will enhance women's and youth's employability and entrepreneurial capacity, enabling them to participate more fully in the economy. The project's intended outcome is that **vulnerable women and youth will have successfully established, sustained, and/or expanded their businesses, contributing to more resilient communities across the West Bank.**

### **3. Purpose of the TOR:**

As part of the “AMALI: Empowered Women and Youth for Resilient Communities - West Bank” project, and under Output (1) “Necessity women and youth entrepreneurs are equipped to become self-employed and/or recover their businesses”; and Output (2) “Opportunity women and youth entrepreneurs have the ability to successfully grow their businesses in traditional and non-traditional sectors of the project”, the Business Women Forum (BWF) is seeking to contract a Business Service Provider (BSP) for the first cohort of women entrepreneurs under the project to design, plan, and deliver business-oriented training sessions for 50 women necessity entrepreneurs and 25 women opportunity entrepreneurs, as well as group and individualized coaching sessions. The training and coaching sessions will provide women necessity and opportunity entrepreneurs with the knowledge and skills needed to strengthen and sustain their businesses. These sessions are designed to be practical and inclusive, and relevant to the current challenges and opportunities in the Palestinian context while targeting different topics needed for women entrepreneurs. The training will aim to strengthen participants' business and technical skills necessary to support their journey toward economic empowerment and business resilience and success.

### **4. Target Audience, Definitions, and Training Topics:**

The target groups for this assignment include two categories of women entrepreneurs: necessity entrepreneurs and opportunity entrepreneurs.

#### **— 50 Women Necessity Entrepreneurs (Divided into 2 groups, one (25 participants) in the North of the West Bank, and one group (25 participants) in the South of the West Bank)**

**Necessity Entrepreneurs** are individuals who start micro-businesses due to economic necessity and a lack of alternative income sources. Often operating in the informal sector without registration or employees, they face heightened vulnerabilities due to limited access to financial resources, capital, skills, and markets. Despite these challenges, they seek to improve their financial stability.

#### **Proposed Training topics:**

- Practical financial literacy and budgeting, with a focus on applying simple digital financial tools  
Business resilience and continuity, including practical risk management and business continuity planning, and psychosocial wellbeing and resilience; with tailored sessions for entrepreneurs with disabilities if needed (such as sign language interpretation, adapted training materials, accessible venue, etc.).
- Practical training on digital tools and social media, and simple AI-enabled applications (such as automated content generation or design tools) to support business recovery and

growth, focusing on applied skills (including basics of promoting) to achieve growth, focusing on applied skills (including basics of promoting) to achieve business growth at minimal cost.

- Basics of customer experience and traditional (offline) marketing
- Basic introduction to ESG (Environmental, Social, and Governance) principles and how small enterprises can adopt socially and environmentally responsible practices

#### — **25 Women Opportunity Entrepreneurs (one group in Ramallah)**

**Opportunity Entrepreneurs** are individuals who choose to start or grow a business because they have identified a viable market opportunity, rather than out of necessity. They generally have more resources, networks, and business readiness compared to necessity entrepreneurs, but still face barriers to scaling, diversifying, or entering higher-value markets.

#### **Proposed Training topics:**

- Practical business growth planning, including marketing strategies, customer relationship management, financial management skills, strategic planning, crisis management, and how to prepare contingency plans.
- Advanced e-commerce training to enhance digital marketing and online sales capabilities, including a dedicated AI session on practical tools that can be used to optimize marketing and sales performance.
- Access to finance sessions on available financial tools and proposal preparation, including both traditional finance and digital financial services (such as loans, grants, and investment opportunities).
- ESG-focused training introducing tools and frameworks to integrate ESG into business models, especially for those entering green and non-traditional sectors.
- Individual consultations with green industry experts for a small number of selected businesses (around 2–3). The selection will follow the ESG-focused training and will be based on participants' interest, readiness, the nature of their businesses, and other agreed criteria, to encourage practical application of sustainable business strategies.

### **5. Scope of Work and Main Deliverables**

The selected BSP will be responsible for the following key deliverables and tasks:

1. Designing and Delivering of Training Sessions for Women Necessity and Opportunity Entrepreneurs, based on the topics listed in section 4:
  - **Training Sessions Design:** The BSP will first conduct a rapid needs assessment to ensure that the training topics and methodologies are appropriately tailored to participants' contexts. The BSP will design a comprehensive plan and training materials for the topics stated in section 4: Target Audience, Definitions, and Training Topics. The BSP can propose additional topics based on expertise and emerging needs upon completing the needs assessment. Training materials must be developed and customized accordingly, and should include session outlines, presentations, handouts, exercises, and case studies that allow for practical application of skills.

- **Session Delivery:** The BSP will deliver all training sessions, ensuring that each session is interactive, engaging, and productive. Sessions should actively engage participants through group discussions, case analysis, role plays, scenario-based exercises, and other methodologies that foster applied learning. The BSP is expected to adapt content and methods to different learning styles and to ensure that participants are provided with meaningful opportunities to apply knowledge and shall conduct regular evaluation and follow up during the delivery process of the training, to measure the impact of the training. Furthermore, trainers delivering the sessions in the North of the West Bank must be based in the North, and trainers delivering sessions in the South and in Ramallah must be based locally in those areas. **This requirement is essential** to guarantee efficiency of program delivery.
- 2. Linkages with green industry experts to encourage sustainable business strategies (2–3 selected businesses (Opportunity Entrepreneurs) will receive individual consultations with experts for practical application)
- 3. Coaching Session Delivery: The selected BSP will conduct individualized and group coaching sessions with the entrepreneurs from both categories (Necessity and Opportunity). These sessions will either take place in-person or virtually, depending on the location and preference of the trainer and entrepreneurs. The coaching will provide personalized feedback, guidance, and strategies to optimize the entrepreneur's approach and effectiveness.
- 4. Training and Coaching Monitoring and Evaluation: Pre- and post-training assessments, participant satisfaction surveys, and impact evaluations must be conducted to measure progress in knowledge, skills, and business performance. The BSP is expected to submit a progress report for every 50 hours of training and coaching conducted and a comprehensive final report detailing training outcomes, challenges, and recommendations.

**Starting Date:** The assignment is expected to start in October 2025. Schedule will be confirmed later with the winning BSP.

**Duration:** This is a consultancy with a foreseen duration of 5 months, starting from the date of signing the contract.

**Duty Station:** Training for necessity entrepreneurs will be delivered in-person in the North and South of the West Bank, while training for opportunity entrepreneurs will be held in-person in Ramallah. Training delivery is expected to be one hundred percent in person, with hybrid methods used only when necessary to accommodate accessibility or logistical considerations.

Trainers delivering the sessions in the North of the West Bank must be based in the North, and trainers delivering sessions in the South and in Ramallah must be based locally in those areas as well.

## 6. **Payment**

- Payments will be scheduled based on submission of each progress report and receiving acceptance from BWF of the deliverables, and the final payment will be released once receiving the final report and completion of all deliverables and receiving approval from BWF.
- All BSPs should submit taxable invoice and valid tax deduction at source certificate; in case this was not possible, the income tax (10%) will be deducted from the total amount.
- Submission of time sheet or detailed reports for each phase.

## 7. Application Process

Interested BSPs should submit:

### a. Technical proposal including

- Detailed design and implementation process of the training and coaching sessions.
- Detailed description of the methodology, techniques, tools and consideration for each phase that will be utilized.
- The proposal must present the profiles and curricula vitae of the proposed trainers, clearly demonstrating subject-matter expertise and compliance with the requirement that trainers for the North group are based in the North, and trainers for the South and Ramallah groups are based locally in those areas.
- Sample of previous training materials, manuals, reports, or evaluation tools for similar topics previously developed and delivered.

### b. The Financial Proposal: *Financial proposal should be separated from technical proposal*

- The table below presents an indicative financial table for applicants to structure their cost proposals. BSPs are expected to indicate in details all the steps/ subtasks/ sub activities and required level of effort of the above-mentioned tasks for each phase, including any anticipated expenses for training materials creation and documentation, program coordination, etc.

Phase	Main Deliverable	Sub-Deliverables / Training Topics	Unit	Quantity	Unit (USD, VAT)	Cost excl.	Total (USD, VAT)	Cost excl.
1. Training Design and Preparation	Needs Assessment & Customization	Brief needs assessment and adaptation of materials to each group's context (necessity vs. opportunity entrepreneurs).	Lump sum	1				
	Development of Training Materials	Preparation of training materials, agendas, participant handouts, PowerPoint presentations, case studies, and practical exercises for all listed topics.	Training Topics	10				
Phase 1 Subtotal in USD excl. VAT								
2. Training and Coaching Delivery – Necessity Entrepreneurs (50	Financial Literacy and Budgeting (incl. digital tools)	one full training day (6 hrs/day) * two groups	Hour	12				
	Individual Coaching/Mentoring Support –	0.5 hr (30 minutes) per beneficiary * 50 beneficiaries = 25 hrs total	Hour	25				

<b>participants, North &amp; South West Bank)</b>	Financial Literacy and Budgeting					
	Business Resilience Strategies (with disability inclusion)	2 full training days (6 hrs/day) * two groups	Hour	24		
	Individual Coaching/Mentoring Support – Business Resilience	0.5 hr (30 minutes) per beneficiary * 50 beneficiaries = 25 hrs total	Hour	25		
	Digital Tools & social media for Business Recovery	2 full training days (6 hrs/day) * two groups	Hour	24		
	Individual Coaching/Mentoring Support – Digital Tools & Social Media	0.5 hr (30 minutes) per beneficiary * 50 beneficiaries = 25 hrs total	Hour	25		
	Customer Service & Traditional (Offline) Marketing	1 full training day (6 hrs/day) * two groups	Hour	12		
	Individual Coaching/Mentoring Support – Customer Service & Marketing	12 hrs, focused on projects that rely on traditional/direct “offline” marketing	Hour	12		
	Introduction to ESG Principles	1 full training day (6 hrs/day) * two groups	Hour	12		
	Individual Coaching/Mentoring Support – ESG Principles	0.5 hr (30 minutes) per beneficiary * 50 beneficiaries = 25 hrs total	Hour	25		
<b>Phase 2 Subtotal in USD excl. VAT</b>						



<b>3. Training and Coaching Delivery – Opportunity Entrepreneurs (25 participants, Ramallah)</b>	Business Growth Planning (incl. marketing & CRM)	2 full training days (6 hrs/day) * one group	Hour	12		
	Individual Coaching/Mentoring Support – Business Growth Planning	1 hr per beneficiary * 25 beneficiaries = 25 hrs total	Hour	25		
	E-Commerce and Online Sales	2 full training days (6 hrs/day) * one group	Hour	12		
	Individual Coaching/Mentoring Support – E-Commerce and Online Sales	1 hr per beneficiary * 25 beneficiaries = 25 hrs total	Hour	25		
	Access to Finance (tools & proposal preparation)	2 full training days (6 hrs/day) * one group	Hour	12		
	Individual Coaching/Mentoring Support – Access to Finance	1 hr per beneficiary * 25 beneficiaries = 25 hrs total	Hour	25		
	ESG Integration in Business Models	2 full training days (6 hrs/day) * one group	Hour	12		
	Individual Coaching/Mentoring Support – ESG Integration	1 hr per beneficiary * 25 beneficiaries = 25 hrs total	Hour	25		
<b>Phase 3 Subtotal in USD excl. VAT</b>						
<b>4. Specialized Expert Linkages</b>	Individual consultations with green industry experts for 2–3 selected businesses (based on ESG training outcomes).	2 full consultation days (6 hrs/day) per selected business (total of 12 hrs per beneficiary) * 3 beneficiaries	Hour	36		
<b>Phase 4 Subtotal in USD excl. VAT</b>						

<b>Total Cost in USD excl. VAT</b>	
------------------------------------	--

## 8. Application Submission

Proposals must be submitted in sealed envelopes (one technical and one financial) to the offices of the Business Women Forum in Al Bireh, Al Balou', Al Fare Building, second floor, no later than September 14, 2025, at 15:00 local time. Proposals received after the deadline will not be considered.

## 9. Evaluation of Proposals

Proposals will be assessed on the basis of quality and cost, with technical considerations carrying significant weight to ensure quality delivery.

- At least 5 years of proven experience in delivering business development training and coaching, expertise in women's economic empowerment, inclusive training, and micro/small business development. Experience in ESG, e-commerce, and digital skills training will be considered a strong asset.
- The evaluation will examine the relevance and depth of the proposed methodology, the appropriateness of the training design, and the feasibility of the implementation plan.
- The qualifications, expertise, and geographic location of the proposed trainers will be carefully reviewed to ensure contextual knowledge and effective delivery.
- Past experience and evidence of successful delivery of similar assignments will also form a key part of the evaluation.
- The financial proposal will be evaluated for clarity, detail, and cost-effectiveness.
- In order to assure quality, tenderers are required to demonstrate not only technical capacity but also a clear quality assurance mechanism within their proposal. This includes internal monitoring processes, detailed training methodologies, robust evaluation frameworks, and demonstrated ability to adapt content to diverse needs.
- Tenderers must also include references from previous clients and submit samples of training materials previously developed and delivered.
- The evaluation considers a percentage of 70% for the technical proposal and 30% for the financial proposals where only short-listed applicants based on the technical evaluation will be qualified for the financial evaluation.
- BWF reserves the right to request clarifications, conduct interviews with proposed trainers, or request a presentation of the methodology before making the final selection.

## Other General Notes:

- Price offers should be provided in USD excluding VAT bearing in mind that this project is VAT exempted.
- All BSPs should submit taxable invoice and valid tax deduction at source certificate, and company registration certificate (including authorized signatory details) and a copy of the ID for each authorized signatory.
- BWF has the right of cancelling the bid or changing any of the above-mentioned items.



- The bid Committee is not obligated to accept the lowest prices.
- Based on successful delivery, this bid might be extended for the selected BSP for another cohort.
- BWF has the right to split the bid on more than one applicant.
- All BSPs shall bear transportation and any additional costs, including providing training/coaching materials and printing.
- Training and coaching requirements should be approved by BWF in advance.
- The payment will be released after the consultant submits the needed and agreed upon reports and BWF approves accepts it as a satisfactory report.
- Please make sure to state on the envelope: "AMALI: Empowered Women and Youth for Resilient Communities – West Bank Project – Design and Delivery of Training and Coaching Sessions for Women Necessity and Opportunity Entrepreneurs".
- Safeguarding and Do No Harm: The selected BSP must comply with CARE's Safeguarding Policy, ensuring that all activities are delivered in a safe, respectful, and inclusive environment. Trainers are required to avoid any practices that could harm participants, and must strictly adhere to confidentiality, non-discrimination, and referral pathways in case of disclosures of GBV.