Business Women Forum -Palestine
منتدى سيدات الأعمال - فلسطين

“INSPIRE WOMEN” Programme

TERMS OF REFERENCE

Design and Delivery of Activities

Business Diagnostics, Financial Management and Digital Financial Tools; Financial Literacy Capacity Building; and Strategic Advisory Support for Women-Led MSMEs

1. About BWF

The Business Women Forum - Palestine (BWF) is a national non-profit organization established in 2006 to promote and empower businesswomen and women entrepreneurs as leaders in the Palestinian economy. BWF supports women through business development services that include capacity building, coaching, consultancy, technical assistance, access to markets, access to finance, knowledge exchange, and networking with local, regional, and international institutions.

BWF applies a holistic and demand-driven business development approach informed by its cumulative experience in supporting women-owned businesses and women entrepreneurs from different sectors and backgrounds. The organization has supported more than 10,000 Palestinian women, including women-led MSMEs, professionals, entrepreneurs, and graduates.

2. Background and General Information about the INSPIRE WOMEN Programme

Business Women Forum - Palestine is implementing the INSPIRE WOMEN programme from 15 July 2026 to 30 April 2027. The programme is designed as a pilot integrated support model for women-led businesses in the West Bank, with a pathway for future scale-up.

Women-led MSMEs in the West Bank face barriers to business growth, including limited access to growth capital, mobility restrictions, unequal access to commercial lending, collateral requirements that may not recognize proven business performance, and limited exposure to regional business networks and advanced business practices.

The programme addresses these barriers through business diagnostics, advanced financial management and digital financial tools training, financial literacy capacity building, strategic advisory support, green finance readiness, and regional networking. This Terms of Reference is limited to Pillars 1, 2, and 3 as presented in this ToR below.

3. Purpose of the ToR

BWF seeks to contract a qualified Business Service Provider (BSP) of team of experts to design, organize, deliver, document, and report on the activities under Pillars 1, 2, and 3. The assignment shall strengthen the business performance, financial management, digital financial practices, financial literacy, growth planning, and financing readiness of participating women-led MSMEs.

The three pillars shall be implemented as distinct assignment components. Each pillar has its own target group, activities, deliverables, implementation schedule, and financial proposal subtotal.

4. Target Groups and Assignment Components

Pillar	Target Group	Main Focus	Implementation Period
Pillar 1	40 women-led MSMEs	Business diagnostics, financial management and growth training, and procurement, provision, training, and adoption of digital financial tools	15 Sep-6 Dec 2026
Pillar 2	100 women-led MSMEs	Financial literacy capacity building through four sessions across the West Bank	31 Aug-5 Oct 2026
Pillar 3	20 selected women-led MSMEs from the Pillar 1.	Business success showcase, one-on-one advisory, peer learning, and ongoing advisory support	13 Dec-30 Apr 2027

5. Service Provider Responsibilities and General Implementation Requirements

The selected service provider shall be responsible for the complete preparation and implementation of the assignment, subject to BWF's review and approval of key tools, schedules, and deliverables. **The service provider shall**:

- Prepare a detailed inception note and implementation schedule aligned with the dates stated under each pillar and submit them to BWF for approval.
- Take full responsibility for participant attendance coordination, activity logistics where required, online platforms, materials, equipment, and activity documentation. All related costs must be included in the financial proposal.
- Coordinate with BWF only for beneficiary lists, required approvals, programme oversight, and access facilitation; operational delivery remains the responsibility of the service provider.
- Use practical, participatory, and business-oriented delivery methods appropriate to women-led MSMEs.
- Prepare all diagnostic, training, assessment, satisfaction, advisory, and reporting tools and obtain BWF approval before use.
- Apply pre- and post-assessments, participant satisfaction tools, and appropriate follow-up tools to measure progress and usefulness of the support.
- Submit the required activity reports, progress documentation, and consolidated final report covering activities, outputs, participant feedback, outcomes, challenges, lessons learned, and recommendations.

PILLAR 1: 40 Women-Led MSMEs Strengthen Business Performance through Business Diagnostics, Financial Management Training, and Digital Financial Tools Adoption

1. Objective and Expected Outputs

Pillar 1 aims to strengthen the business performance, growth readiness, financial health, capital readiness, financial management, and digital financial practices of 40 women-led MSMEs.

- 40 individual structured business diagnostic reports produced, including tailored recommendations.
- 40 women-led MSMEs complete group training on the approved financial management, investment readiness, growth planning, and digital financial tools topics.
- 12 training days delivered.
- 20 selected MSMEs receive an approved digital financial management tool, including any required licenses or subscriptions, and receive practical training and hands-on support to integrate and use the tool in their business operations.

2. Activities and Main Deliverables

Activity 1: Structured Business Diagnostics for 40 Women-Led MSMEs

- Prepare or refine the structured diagnostic tool and scoring methodology for BWF approval.
- Conduct structured diagnostics covering business performance, growth readiness, financial health, and capital readiness.
- Complete the diagnostic process for all 40 participating MSMEs.
- Prepare and submit 40 individual diagnostic reports with tailored recommendations and a consolidated diagnostic summary.
- Implementation period: 15 Sep 2026- 6 Oct 2026.

Activity 2: Group Training for 40 Women-Led MSMEs

- Deliver 12 training days for the 40 MSMEs.
- Cover financial analysis, investment readiness, financial forecasting, growth planning, and adoption of digital financial tools.
- Provide practical training materials, templates, and exercises linked to participating businesses.
- Conduct pre- and post-assessments and participant satisfaction assessments.
- Submit a training report covering attendance, assessment results, participant feedback, outputs, and recommendations.
- Implementation period: 7 Oct 2026-5 Nov 2026.

Activity 3: Procurement, Provision, and Training on Digital Financial Tools

- Assess the practical digital financial management needs of the 20 selected MSMEs and propose appropriate tools for BWF approval.
- Procure and provide the approved digital financial tools, including any required licenses, subscriptions, accounts, or setup packages, for 20 selected MSMEs.
- Install, configure, or activate the tools as required and provide practical training to the supported MSMEs on their use.
- Provide hands-on technical support to integrate the tools into business operations and financial management processes.
- Document the tools provided, licenses or subscriptions handed over, training delivered, and practical changes made by each supported MSME.
- Submit a digital tools procurement, training, and adoption report.
- Implementation period: 8 Nov 2026-6 Dec 2026.

PILLAR 2: 100 Women-Led MSMEs Complete Financial Literacy Capacity Building

1. Objective and Expected Outputs

Pillar 2 aims to strengthen the financial literacy of 100 women-led MSMEs from BWF's wider network through four capacity-building sessions delivered across the North, Central, and South of West Bank.

- Four financial literacy capacity-building sessions delivered.
- 100 women-led MSMEs complete the financial literacy sessions.
- The four sessions are geographically distributed across the North, Central, and South of West Bank according to the spatial distribution and concentration of selected beneficiaries.
- Pre- and post-assessment results, participant feedback, and a consolidated financial literacy training report are submitted.

2. Activities and Main Deliverables

Activity 1: Financial Literacy Capacity-Building Sessions

- Organize and deliver four financial literacy capacity-building sessions for 100 women-led MSMEs.
- Prepare and provide the session materials required for delivery, subject to BWF approval.
- Conduct pre- and post-assessments and participant satisfaction assessments.
- Document participant attendance, completion, feedback, assessment results, and activity outputs.
- Submit a consolidated report covering all four sessions, including geographic distribution, results, challenges, and recommendations.
- Implementation period: 15 Sep 2026 - 5 Oct 2026.

PILLAR 3: Women-Led MSMEs Receive Strategic Advisory Support and Develop Financing Plans with Inclusive and Sustainable Elements

1. Objective and Expected Outputs

Pillar 3 aims to provide strategic advisory and business support to women-led MSMEs, with a focus on business growth challenges, expansion planning, peer learning, and the development of financing plans containing inclusive and sustainable elements. Pillar 3 shall begin after completion of Pillar 1 activities.

- One interactive women's business success showcase delivered, featuring top-performing MSMEs.
- 20 MSMEs receive one-on-one advisory support through two sessions of two hours per MSME.
- At least 10 MSMEs develop financing plans for business expansion containing inclusive and sustainable elements.
- One peer learning roundtable delivered for 20 participants.
- Continuous advisory access maintained through a dedicated WhatsApp or other agreed communication group throughout the Pillar 3 implementation period.
- A consolidated Pillar 3 report is submitted covering all showcase, advisory, roundtable, and ongoing support sessions and their results.

2. Activities and Main Deliverables

Activity 1: Inspiring Women Business Success Showcase

- Plan and deliver one interactive session featuring top-performing women-led MSMEs.
- Facilitate practical learning and exchange around business success, resilience, and growth experience.
- Document participant attendance, feedback, key lessons, and follow-up recommendations.
- Implementation period: 13 Dec 2027-23 Dec 2026.

Activity 2: One-on-One Strategic Advisory Sessions

- Deliver two advisory sessions of two hours each for each of 20 MSMEs, equivalent to 80 advisory hours in total.
- Focus advisory support on specific growth challenges, expansion planning, financing readiness, and practical next steps.
- Support at least 10 MSMEs in developing financing plans for business expansion containing inclusive and sustainable elements.
- Maintain individual advisory records and document agreed actions and follow-up needs.
- Implementation period: 24 Dec 2026-24 Jan 2027.

Activity 3: Peer Learning Roundtable

- Facilitate one one-day peer learning roundtable for 20 participants.
- Enable experience exchange, collaborative problem-solving, and reflection on the implementation of growth and financing plans.

- Document participant attendance, discussion outcomes, lessons learned, and recommendations.
- Implementation period: 25 Jan 2027-10 Feb 2027.

Activity 4: Ongoing Advisory and Digital Support Channel

- Maintain a dedicated WhatsApp or other agreed communication group for consultations and ongoing advisory support.
- Respond to beneficiary consultations and document recurring support needs, responses, and follow-up actions.
- Include the support provided through the communication channel in the consolidated Pillar 3 report.
- Implementation period: 13 Dec 2026-30 April 2027.

Pillar 3 Reporting Requirement

- Submit one consolidated report covering the business success showcase, all one-on-one advisory sessions, the financing plans developed, the peer learning roundtable, the ongoing support channel, participant feedback, outcomes, challenges, lessons learned, and recommendations.

6. Monitoring, Evaluation, and Reporting Deliverables

- Inception note and detailed implementation schedule covering Pillars 1, 2, and 3.
- Approved diagnostic, training, assessment, satisfaction, advisory, and activity documentation tools relevant to the assignment.
- Forty individual business diagnostic reports and one consolidated diagnostic summary.
- Pillar 1 group training report covering the 12 training days, including pre- and post-assessment results and participant feedback.
- Digital financial tools procurement, handover, training, and adoption report for the 20 selected MSMEs, including a record of tools, licenses, subscriptions, and setup provided.
- Pillar 2 consolidated financial literacy report covering all four sessions, geographic distribution, attendance, pre- and post-assessment results, participant feedback, outputs, and recommendations.
- Advisory records for 20 MSMEs and at least 10 completed financing plans under Pillar 3.
- Pillar 3 consolidated report covering the showcase, advisory sessions, financing plans, peer learning roundtable, ongoing support channel, participant feedback, outcomes, challenges, lessons learned, and recommendations.
- Brief progress report following completion of each pillar component.
- Consolidated final report describing all activities, outputs, participant feedback, outcomes, challenges, lessons learned, and recommendations.

7. Starting Date, Duration, and Duty Station

Starting date: The assignment activities are expected to commence on 15 September 2026, subject to contract signature and BWF confirmation.

Assignment period: Activities under this ToR run through 30 April 2027. Each pillar and activity shall follow the specific dates stated in this ToR.

Duty station and delivery locations: The West Bank. Financial literacy sessions under Pillar 2 shall cover the North, Central, and South of West Bank, with session locations determined according to the spatial distribution of beneficiaries. Exact venues and participant groupings will be provided by BWF. Online delivery or support may be used where mobility restrictions require it and BWF approves the modality.

8. Payment Terms

- Payments shall be linked to the completion, submission, and BWF acceptance of the agreed deliverables.
- Each pillar shall have a separate financial subtotal and may be invoiced according to the payment schedule agreed in the contract.
- The final payment shall be released after completion of all contracted deliverables and acceptance of the consolidated final report by BWF.
- Applicants shall include all costs required to implement the assignment, including preparation, expert time, participant coordination, travel and transportation, materials, online platforms, equipment, digital tool procurement and licenses, documentation, and reporting.
- All prices must be quoted in Euro (€). The INSPIRE WOMEN project is tax-exempt; therefore, the financial proposal shall be submitted exclusive of VAT and any other applicable taxes, in accordance with BWF's tax-exemption procedures and required documentation.

9. Application Process

Interested applicants shall submit a technical proposal and a financial proposal in two separates, clearly labeled, sealed envelopes. Both sealed envelopes shall be placed together in one outer package for submission.

9.1 Technical Proposal

- The technical proposal must be submitted in a separate closed envelope clearly labeled "Technical Proposal - INSPIRE WOMEN Pillars 1, 2, and 3".
- Understanding of the assignment and proposed approach for each of Pillars 1, 2, and 3.
- Detailed methodology, tools, and implementation process for the diagnostics, training, financial literacy sessions, digital tool procurement and training, showcase, advisory sessions, peer learning roundtable, and ongoing support channel.
- Detailed work plan aligned with the implementation dates in this ToR.
- Profiles and curricula vitae of the proposed experts, demonstrating relevant expertise in business diagnostics, financial management, digital financial tools, financial literacy, business advisory, and financing readiness.
- Evidence of previous experience delivering similar assignments for MSMEs and women entrepreneurs.
- Samples of relevant diagnostic tools, training materials, reports, or advisory outputs previously developed, where available.
- Quality assurance, monitoring, assessment, and reporting approach.

9.2 Financial Proposal

- The financial proposal must be submitted separately from the technical proposal in a closed envelope clearly labeled "Financial Proposal - INSPIRE WOMEN Pillars 1, 2, and 3".

- Applicants must complete the consolidated financial proposal template in Section 10.
- Each priced activity must include two alternative implementation prices: (a) face-to-face implementation and (b) online implementation.
- The face-to-face and online prices are alternative modality prices and shall not be added together. BWF may select the appropriate modality for each activity according to operational conditions.
- The proposal shall clearly state unit costs, total costs, and the subtotal for each pillar under each implementation modality.
- The proposal shall state the overall assignment total under each implementation modality as the sum of the three pillar subtotals.
- All prices must be quoted in Euro (€) and submitted exclusive of VAT and other taxes because the project is tax-exempt.

10. Consolidated Financial Proposal Template

Applicants shall complete both the face-to-face and online pricing columns for each activity. Prices must include all direct and indirect costs required to complete the activity and its related reporting deliverables. The two modality totals are alternatives and are not cumulative.

No.	Activity / Main Deliverable	Unit	Qty.	Face-to-Face Unit Cost (€)	Face-to-Face Total (€)	Online Unit Cost (€)	Online Total (€)
1.1	Structured business diagnostics and individual diagnostic reports for 40 women-led MSMEs	Diagnostic report	40				
1.2	Group training on financial analysis, investment readiness, forecasting, growth planning, and digital financial tools	Training day (6 hours/day)	12				
1.3	Procurement, Provision & Training – Digital Financial Tools	Supported MSME / tool package	20				
Pillar 1 Subtotal				-		-	
2.1	Financial literacy capacity-building sessions for 100 women-led MSMEs, geographically allocated according to beneficiary distribution	Session (5 Hours/Session)	4				
Pillar 2 Subtotal				-		-	
3.1	Interactive women's business success showcase featuring top-performing MSMEs	Session (6 Hours/Session)	1				
3.2	One-on-one strategic advisory for 20 MSMEs: 2 sessions × 2 hours per MSME	Advisory hour	80				
3.3	Peer learning roundtable for experience exchange and problem-solving (20 participants)	Day	1				
Pillar 3 Subtotal				-		-	
	Overall Assignment Total						

11. Application Submission

Applications shall be submitted according to the following details:

- Submission method and address:
  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.
- Submission deadline: No later than August 26, 2026, at 14:00 local time
- Outer package subject: "INSPIRE WOMEN - ToR for Pillars 1, 2, and 3".
- Late, unsealed, or incomplete submissions may not be considered.

12. Evaluation of Proposals

Proposals will be evaluated using a two-stage process. The technical proposal will carry 70% of the final score and the financial proposal will carry 30% of the final score.

12.1 Technical Evaluation

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

- Relevance, clarity, and depth of the proposed methodology for each pillar.
- Feasibility of the work plan and alignment with the required implementation dates and quantities.
- Qualifications and relevant experience of the proposed experts.
- Demonstrated experience with women-led MSMEs, financial management, financial literacy, digital financial tools, business diagnostics, advisory support, and financing readiness.
- Quality assurance, monitoring, evaluation, assessment, and reporting arrangements.
- Clarity and completeness of the proposed operational and logistical arrangements.
- BWF may request clarifications, interview proposed experts or request a presentation of the proposed methodology before final selection.

13. Other General Notes

- Price offers should be provided in Euro excluding VAT bearing in mind that this project is VAT exempted.
- All BSPs should submit taxable invoices and valid tax deduction at source certificate.
- BWF has the right to cancel the bid or change 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 to 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 it as a satisfactory report.
- The selected BSP should provide a final report within two weeks maximum after finalizing all the tasks mentioned in this ToR. The final report should include all the details of the assignment. The final payment will be released for the selected BSP after the submission of the final report and acceptance of BWF as a final satisfactory report.
- The financial proposal shall remain valid for a minimum period of 90 days from the date of submission.