

## **ToR for financial training Consultant For the LIFFT-Cashew Project: Senegal, The Gambia and Guinea-Bissau (SeGaBi)**

### **1. Context and justification**

Shelter For Life International (SFL) is implementing a six-year program (2017-2025) in Senegal, The Gambia, and Guinea-Bissau (sometimes referred to as (SeGaBi) in support of its theory of change. The original objective of the program was to develop and improve the value chain linkages needed to support an integrated regional trade network for the cashew value chain.

The revised objective of the program is to improve cashew production, processing and trade in local and international markets. The program is implemented through four components.

Cashew is an important agricultural product for the local economy. Cooperatives are key players in the production and marketing of this product. However, it is necessary to implement training in financial education to enable cooperatives to have good management skills with regard to the funds mobilized for the cashew nut campaign.

This ToR is to hire a consultant firm to draft loan manual and application, to develop training module and train the cooperative's members in Senegal, The Gambia and Guinea Bissau

### **2. Purpose and Objectives of the financing training**

The LIFFT Cashew Project has significantly surpassed one of its original objectives, to support local cooperatives in Senegal, Gambia and Guinea-Bissau (SiGaBi) to boost cashew production and marketing. The establishment and support of 24 cooperatives, (8 in Senegal, 3 in The Gambia, and 13 in Guinea-Bissau) and three national federations (one per country), expanded and enabled isolated farmers to work together to significantly increase household income. The method and improvements will continue beyond the lifetime of the project, as responsibility remains within the cooperatives and federations themselves. The method was simple; generating revolving loans.

An initial grant of \$120,000 was given to the three federations across the three countries in 2023. Over the three following annual loan cycles, the federations disbursed micro-credit, to support the members in small-scale cashew trading and marketing. This financial mechanism has proven highly effective in strengthening the cooperatives' capacity to participate in the cashew market.

This training aims to strengthen the financial education skills of cooperative/federation members in order to improve their access to financing.

The training of top managers of federations/cooperatives is responsible for supervising applications to be submitted, the organization's financial resources, and monitoring financial transactions.

In the long term, the objectives of financial management will be to ensure a good understanding of the processes of financial institutions so that they can apply without difficulty to banks and microfinance institutions./lenders

### 3. Expected results

The expected results are:

- The loan manual drafted
- The loan application drafted
- The training module drafted
- The federation and cooperatives managers have been trained

### 4. Consultant Scope of Work:

The consultant firm will draft a loan manual For the use of revolving fund, develop an application to monitor the loan, develop training modules and train the federation leaders.

#### **a) Draft a loan manual of procedures of the miro-credit for the SeGaBi federation.**

A loan manual will be drafted. This manual will included the following points.

- Process to implement the loan,
- Loan risk manager
- Loan application
- The due diligences
- Draft tools and template (request, due diligence, etc.)
- Financial analyze and risk management procedures
- Loan implementation (amount, schedule, terms and conditions),
- Recovery procedures
- Tools to follow the repayment flow

#### **b) Development an application to monitor the micro credit**

- Loan simulation tool
- Develop a loan monitoring application

#### **c) Develop training modules**

The firms will develop training modules as:

- Loan management (loan process, due diligences, collateral management, etc)
- Loan financial analyze
- Loan risk management analyze
- Financial education and savings strategy
- Etc.

#### **d) Training for the federation and cooperatives in SeGaBi zone**

The consultant firm will train the cooperatives/federations leader in financial education, management of loan and savings. The financial education training sessions will be organized with trainers and the top management of the cooperatives. It should be noted that this training will be provided by the consultancy firm trainers. Interactive discussions will also take place between the trainers and the

Federation and cooperatives management team who will be trained. On session will be organized by country and the duration of each training will be three days.

- Training session for the Senegalese federation and cooperatives
- Training session for the Gambia's federation and cooperatives
- Training session for the Guinea's federation and cooperatives

## 5. Consultancy Deliverables

- **First report.** The inception report with the planning
- **Second report.** The second report included the draft of the loan manual and the modules
- **Final report.** The training report in SeGabi zone with the participants list

## 6. Consultant Qualifications, Level of Effort Cost and Work Schedule

### 6.1 Consultant Qualifications

The firm consultant should have the following qualifications:

- Experience in the financial training
- Certificates and attestation in financial training
- Backgrounds in financial training with the financial institutions
- Link with the financial institutions

### 6.2 Level of Consultant Effort et Schedule

The consultant/agency must estimate the time required to accomplish the mission. as well as the estimated cost in terms of the consultant's daily rate multiplied by the estimated number of days. The final level of effort and cost will be determined when the contract and work plan are finalized.

The following schedule outlines the training schedule. Please note that the consultant is required to provide regular updates to SFL, both in writing and during remote meetings (preferably via Microsoft Teams):

Monitoring and Data Analysis Study Activity	Length of Time	Date
Recruitment of the Consultant	1 week	August 1 <sup>st</sup> to 7 <sup>th</sup> , 2025
Finalizing Contract and Workplan	1 week	August 7 <sup>th</sup> to 11 <sup>th</sup> 2025
Draft manual and module	2 weeks	August 11 <sup>th</sup> to 25 <sup>th</sup> , 2025
Training session	2 weeks	September 1 <sup>st</sup> to 15 <sup>th</sup> , 2025
Final report	1 weeks	September 15 <sup>th</sup> to 20 <sup>th</sup> , 2025

## 7. Consultant Responsibilities

### 7.1 SFL's responsibilities:

- Provide information and relevant project documents about program objectives, operations and beneficiaries, expectations about the training, and any other information.
- Provide input and feedback on loan manual and module training
- Specify reporting requirements in terms of progress.
- Invite the cooperatives members during the training
- Give a meeting room for the training
- Mobilize and designate individuals within the organization to lead and manage the process.
- Assist in coordinating logistics based on proposed activities
- Assist in coordinating stakeholders to participate in the training and within each country.

### 7.2 Consultant responsibilities:

- Draft the loan manual
- Develop the loan application
- Draft the training modules
- Lead all consulting activities.
- Ensure that training is conducted according to plan and meets deadlines and deliverables within the allotted time frame.
- Report any issues encountered and provide feedback on the training, flagging any potential issues that need to be raised for decision-making at another level.
- Draft the loan manual and training module.
- Train members of the federation and cooperatives in Senegal and The Gambia. The training will be three (03) days per country.
- Produce a weekly update on the mission.
- Delery Certificate issued to participants at the end of the training course

## 8. Submission requirements:

The consultant's submission requirements include:

- A registration document and other administrative documents
- A technical proposal with the consultant firm experiences
- A provisional work plan (to be finalized during the start-up phase);
- A detailed budget, including all costs and expenses related to the study, such as the consultant's fees, travel expenses, and any other related costs. (Please note that the LIFFT-Cashew project will provide office space for the consultant);

**Submission deadline: Monday, August 25<sup>th</sup>, 2025**

- Please note that all documents must be submitted in English to [liffccashewinfo@shelter.org](mailto:liffccashewinfo@shelter.org)