

Terms of reference (ToR) for the procurement of services below the EU threshold

CONFIDENTIAL

Strategic Support for the Sustainable Development, Scaling and Institutional Consolidation of WIDU.africa	Project number/ cost centre: G-012168
	Tender number

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0. List of abbreviations

AG	Commissioning party
AN	Contractor
AVB	General Terms and Conditions of Contract for supplying services and work
FK	Expert
FKT	Expert days
KZFK	Short-term expert
ToRs	Terms of reference

1. Context

WIDU.africa is a digital platform that promotes employment and income generation by supporting micro and small enterprises (MSEs) in ten African partner countries. It combines diaspora-investment-based grants, public co-financing and accompanying business coaching. The programme is implemented by GIZ on behalf of the German Federal Ministry for Economic Cooperation and Development (BMZ) and is co-financed by the European Union and the Gates Foundation.

WIDU.africa is currently in a phase of strategic further development and institutionalisation. In this context, institutionalisation refers to the structured evolution of WIDU's organisational, governance and financing framework to support long-term sustainability, increased partner ownership and expanded reach. This process is taking place against the background of the transition towards a multi-donor and multi-stakeholder platform, a gradual reduction of the BMZ financing share, increased political and institutional involvement of African partners and diaspora stakeholders as well as the introduction of new thematic priorities, in particular follow-on finance and green finance.

With increasing outreach, funding volume and stakeholder complexity, GIZ now requires external, highly qualified advisory support to strategically, structurally and conceptually underpin the further development and institutionalisation of WIDU.africa. The advisory services shall support GIZ in managing organisational change, strengthening governance and financing structures as well as positioning WIDU.africa as a sustainable, scalable and credible multi-donor and multi-stakeholder platform.

2. Tasks to be performed by the contractor

The contractor shall provide strategic advisory services to GIZ to support the further development and institutionalisation of WIDU.africa. The assignment is advisory in nature and explicitly excludes operational project implementation and decision-making authority on behalf of GIZ.

Advisory services are provided primarily to the WIDU team within GIZ. Services will be provided on a demand-driven basis over the contract period and are organised in three interlinked advisory modules. The prioritisation, sequencing and level of effort for individual modules will be agreed upon flexibly with GIZ depending on project phase and emerging needs.

Module 1: Change Management and Institutionalisation

The contractor shall provide strategic advisory support for the implementation and further refinement of the preferred institutionalisation model for WIDU.africa.

Key tasks include:

Governance framework: Preparation of governance options and decision papers on organisational structures, including roles, mandates and procedures for the WIDU.africa Advisory Board;

Regulatory and procedural implications (non-legal advisory): Structured analysis of relevant framework conditions and implications for roles and responsibilities of GIZ, donors and African partners as well as for internal procedures (e.g. procurement, grant-management), without providing legal advice;

Institutionalisation and change processes: Support to internal change management processes within the project (e.g. adaptation of procedures, interfaces and role definitions);

Partnerships and strategic positioning: Preparation of strategic and decision-making documents for engagement with BMZ, EU, Gates Foundation as well as other donors and governance bodies.

Organizational development: Development of options and recommendations for internal team structures and collaboration formats.

Module 2: Conceptual Development of WIDU and Operationalisation of Core Thematic Components

The contractor shall provide strategic and conceptual advice on the further development and positioning of WIDU.africa's core thematic components.

Key tasks include:

Market-based finance: Further development and strategic positioning of WIDU's market-based financing mechanism, facilitating access to concessional finance options for successful WIDU-supported enterprises beyond the grant phase. This includes:

Support to the preparation and structuring of cooperation models with commercial banks, development finance actors (e.g. KfW, EIB, AfDB) and local financial institutions;

Participation in and preparation of engagements and negotiations with financial institutions (e.g. preparation of briefing materials, analytical inputs, documentation of results);

Analysis and assessment of pilot approaches and cooperation models, including preparation of summaries and recommendations for scaling.

Green & digital transformation: Preparation of concept notes for the integration of green finance approaches and green business coaching within WIDU, including identification of relevant thematic calls and alignment with international and European frameworks;

Women's economic empowerment: Development of strategic guidance to strengthen the integration of gender-responsive approaches across WIDU project logic. This includes identifying barriers and opportunities for women-led enterprises, proposing gender-sensitive design options, and aligning WIDU approaches with relevant international frameworks and donor priorities.

Migration-related aspects: Development of concept notes and strategic options to further leverage the migration-development nexus within WIDU, including the role of diaspora engagement, transnational investment dynamics and potential contributions to broader migration policy objectives. This includes positioning WIDU within relevant policy debates and identifying opportunities for scaling and partnerships.

Health and nutrition-related outcomes: Preparation of analytical and strategic inputs on how WIDU-supported enterprises can contribute to improved health and nutrition outcomes. This includes identifying relevant sectors, value chains and business models as well as developing options for integrating these aspects into project design and thematic priorities.

Module 3: Strategic Backstopping and Reporting

The contractor shall provide strategic backstopping to GIZ in programme steering, reporting and the systematic use of knowledge and data

Key tasks include:

Reporting and political communication: Preparation of inputs, briefing notes and draft sections for reporting formats and political communication with BMZ, the EU and Gates Foundation, including support to the preparation of selected steering and strategy documents;

Knowledge synthesis and learning:

Development of structured synthesis products (e.g. lessons learned briefs, thematic summaries, internal knowledge products) to inform strategic decision-making and the sustainable scaling of the WIDU approach;

Identification of opportunities to further use monitoring and evaluation data (including external evaluations) for programme improvements and scaling;

Integration of digital knowledge management tools and AI-assisted analytics to enhance data accessibility, synthesis, and decision-making, ensuring alignment with GDPR and internal GIZ data policies;

Development of recommendations for strengthening learning loops and knowledge use within the programme.

Certain milestones, as laid out in the table below, are to be achieved during the contract term:

Milestones/process steps/partial services	Deadline/place/person responsible
Inception phase completed	Month 1 (September 2026): The contractor establishes the analytical and strategic foundation for the assignment. This includes (i) a review of existing governance structures, institutionalisation status, multi-stakeholder arrangements and thematic core components, and (ii) the definition of a demand-driven advisory workplan with the WIDU team, incl. indicative allocation of resources across modules and formats of delivery.
Advisory inputs to change management and institutionalisation (Module 1)	Continuous, with key deliverables at agreed milestones: Provision of strategic advice contributing to (i) the refinement of governance and organisational structures (including Advisory Board arrangements); (ii) analysis of legal and regulatory framework conditions; and (iii) support to internal change processes.
Conceptual inputs to core thematic components (Module 2)	Continuous, aligned with project priorities: Development of strategic concepts and options for (i) market-based access-to-finance models and engagement with financial institutions and development finance actors; (ii) strategic

	guidance notes or concept inputs covering thematic priorities like women's economic empowerment, migration-related aspects, health and nutrition (iii) integration of green and digital transformation approaches.
Strategic backstopping and reporting delivered (Module 3)	Continuous throughout the contract period: Regular (e.g. quarterly or as required) inputs to programme steering and reporting. This includes (i) support to donor reporting and communication (BMZ, EU, Gates Foundation), and (ii) analytical inputs on the use of monitoring and evaluation data, including recommendations for strengthening learning decision-making processes.

Period of assignment: from September 2026 until 31 October 2028.

3. Concept

In the tender, the tenderer is required to show *how* the objectives defined in Chapter 2 (Tasks to be performed) are to be achieved, if applicable under consideration of further method-related requirements (technical-methodological concept). In addition, the tenderer must describe the project management system for service provision.

Note: The numbers in parentheses correspond to the lines of the technical assessment grid.

Technical-methodological concept

Strategy (1.1): The tenderer is required to consider the tasks to be performed with reference to the objectives of the services put out to tender (see Chapter 1 Context) (1.1.1). Following this, the tenderer presents and justifies the explicit strategy with which it intends to provide the services for which it is responsible (see Chapter 2 Tasks to be performed) (1.1.2).

The tenderer is required to present the actors relevant for the services for which it is responsible and describe the **cooperation (1.2)** with them.

The tenderer is required to present and explain its approach to **steering** the measures with the project partners (1.3.1) and its contribution to the **results-based monitoring system** (1.3.2).

The tenderer is required to describe the key **processes** for the services for which it is responsible and create an **operational plan** or schedule (1.4.1) that describes how the services according to Chapter 2 (Tasks to be performed by the contractor) are to be provided. In particular, the tenderer is required to describe the necessary work steps and, if applicable, take account of the milestones and **contributions** of other actors (partner contributions) in accordance with Chapter 2 (Tasks to be performed) (1.4.2).

The tenderer is required to describe its contribution to knowledge management for the partner (1.5.1) and GIZ and to promote scaling-up effects (1.5.2) under **learning and innovation**.

Project management of the contractor (1.6)

The tenderer is required to explain its approach for coordination with the GIZ project. In particular, the project management requirements specified in Chapter 2 (Tasks to be performed by the contractor) must be explained in detail.

The tenderer is required to draw up a **personnel assignment plan** with explanatory notes that lists all the experts proposed in the tender; the plan includes information on assignment dates (duration and expert days) and locations of the individual members of the team complete with the allocation of work steps as set out in the schedule.

The tenderer is required to describe its backstopping concept. The following services are part of the standard backstopping package, which (like ancillary personnel costs) must be factored into the fee schedules of the staff listed in the tender in accordance with Section 3.1 of the GIZ AVB:

- Service-delivery control
- Managing adaptations to changing conditions
- Ensuring the flow of information between the tenderer and GIZ
- Assuming personnel responsibility for the contractor's experts
- Process-oriented steering for implementation of the commission
- Securing the administrative conclusion of the project

4. Personnel concept

The tenderer is required to provide personnel who are suited to filling the positions described, on the basis of their CVs (see Chapter 7), the range of tasks involved and the required qualifications.

The below specified qualifications represent the requirements to reach the maximum number of points in the technical assessment.

Team leader

Tasks of the team leader

- Overall responsibility for the advisory packages of the contractor (quality and deadlines)
- Coordinating and ensuring communication with GIZ, partners and others involved in the project
- Personnel management, in particular identifying the need for specialized short-term assignments within the available budget, as well as planning and steering assignments and supporting local and international short-term experts
- Strategic Steering: Advising the project team on change management and the operationalization of new governance structures.
- Regular reporting in accordance with deadlines and quality assurance of all strategic deliverables

Qualifications of the team leader

- Education/training (2.1.1): university degree (German 'Diplom'/Master) in Development Economics, Business Administration, Public Policy, Law, Social Sciences or an equivalent degree

- Language (2.1.2): C2-level language proficiency in German and C1-level language proficiency in English; Knowledge of French is considered an asset
- General professional experience (2.1.3): 10 years of professional experience in the advisory/consulting roles
- Specific professional experience (2.1.4): 7 years in organisational development and/or institutional transformation processes and/or change management in complex programmes or organisations and/or private sector development and/or access to finance
- Leadership/management experience (2.1.5): 7 years of management/leadership experience as project team leader or manager in a company
- Regional experience (2.1.6): 5 years of experience in projects in Africa
- Development cooperation (DC) experience (2.1.7): 7 years of experience in DC projects, specifically in multi-donor and/or multi-stakeholder contexts
- Other (2.1.8): Proven experience in change management and institutional transformation processes.

Short-term expert pool with minimum 3, maximum 6 members

For the technical assessment, an average of the qualifications of all specified members of the expert pool is calculated. Please send a CV for each pool member (see below Chapter 7 Requirements on the format of the bid) for the assessment.

Tasks of the short-term expert pool

- Technical Lead for Finance and private sector development (part of Module 2): Advisory support for the development and operationalisation of market-based financing mechanisms (Follow-on Finance), including cooperation models with commercial banks, local financial institutions and development finance institutions (DFIs) like KfW, EIB or AfDB as well as analytical support to related engagements and negotiations.
- Regulatory and governance frameworks (Module 1): Analysis of regulatory and procedural framework conditions for multi-donor fund management, governance arrangements and grant-making processes (non-legal advisory).
- Conceptual Development (Module 2): Development of concept inputs and strategic guidance for integrating core thematic priorities (including women's empowerment, migration-related aspects as well as health and nutrition) into WIDU instruments and approaches
- Green economy and sustainability: Advisory inputs for the integration of green finance approaches and green business models, ESG (Environmental, Social and Governance) criteria and sustainability-oriented coaching concepts.
- Strategic reporting and knowledge use (Module 3): Preparation and synthesis of programme results, impact and monitoring data and analytical inputs into strategic reporting and communication formats for donors and partners, including support to strategic positioning and decision-making.

Qualifications of the short-term expert pool

- Education/training (2.6.1): All experts with a university qualification (Bachelor degree or 'Diplom'/Master) in Finance, Economics, Business Administration, Law, Environmental Sciences, Data Science or an equivalent degree (10 points)
- Specialized experts may additionally have certifications or advanced training relevant to green finance, ESG standards, multi-donor fund management, gender, migration or health and nutrition
- Language (2.6.2): All experts with C1-level language proficiency in English (4 points); 1 expert with C1-level language proficiency in French (4 points); 1 expert with C2-level

language proficiency in German (2 points). Knowledge of German is considered an asset for advisory tasks related to BMZ-funded processes.

- General professional experience (2.6.3): All experts with 5 years of professional experience in their respective technical sectors (7 points); 1 senior expert with 8 years in the financial sector (3 points)
- Specific professional experience (2.6.4):
 - 1 expert with 5 years in MSME finance, blended finance or microfinance; experience in cooperation models with commercial banks, local financial institutions and DFI's
 - 2 experts with 3 years in legal or regulatory advisory, multi-donor governance arrangements or grant management processes
 - 1 expert with 3 years in Green Finance, ESG standards, sustainable business coaching or developing green business models
- Proven experience in data protection (GDPR-compliant), analytical reporting and/or strategic monitoring & evaluation (M&E)
- Regional experience (2.6.5): All experts with 3 years of experience in African contexts.
- Development cooperation (DC) experience (2.6.6): All experts with 2 years of experience in DC; 1 expert with experience in multi-donor funded projects (e.g., EU, BMZ).
- Other (2.6.7): All experts must demonstrate the ability to work in agile, digital project environments and possess strong interdisciplinary thinking skills.

The tenderer must provide a clear overview of all proposed short-term experts and their individual qualifications.

5. Costing requirements

Assignment of personnel and travel expenses

Per diem allowances are reimbursed as a lump sum up to the maximum amounts permissible under tax law for each country as set out in the country table in the circular from the German Federal Ministry of Finance on travel expense remuneration (downloadable from the [German Federal Ministry of Finance – tax treatment of travel expenses and allowances for international business travel as of 1 January 2026 \(GERMAN ONLY\)](#)).

Accommodation allowances are reimbursed as detailed in the specification of inputs below.

With special justification, additional Accommodation costs up to a reasonable amount can be reimbursed against evidence.

All business travel must be agreed in advance by the officer responsible for the project

Sustainability aspects for travel

GIZ has undertaken an obligation to reduce greenhouse gas emissions (CO₂ emissions) caused by travel. When preparing your tender, please incorporate options for reducing emissions, such as selecting the lowest-emission booking class (economy) and using means of transport, airlines and flight routes with a higher CO₂ efficiency. For short distances, travel by train (second class) or e-mobility should be the preferred option.

CO₂ emissions caused by air travel must be offset. GIZ specifies a budget for this, through which the carbon offsets can be settled against evidence.

There are many different providers in the market for emissions certificates, and they have different climate impact ambitions. The [Development and Climate Alliance \(German only\)](#)

has published a [list of standards \(German only\)](#). GIZ recommends using the standards specified there.

Specification of inputs

Fee days	Number of experts	Number of days per expert	Total	Comments
Designation of TL	1	60	60	
Designation of short-term expert pool	3–6		125	Flexible deployment across modules (finance, governance, green, etc.)
Travel expenses	Quantity	Number per expert	Total	Comments
CO ₂ compensation for air travel	1	-	EUR 1.120	A fixed budget of EUR 1.120 is earmarked for settling carbon offsets against evidence.
Fixed travel budget	1	-	EUR 18.000	A budget is earmarked for travel to the following countries: Germany, Europe or African partner countries. Given the advisory and demand-driven nature of the assignment, the number, timing and location of travel activities cannot be fully specified in advance. Travel may include participation in selected events, workshops or stakeholder engagements. Wherever possible, virtual formats (e.g. online meetings, workshops) shall be prioritised. Required travel (e.g. for workshops, stakeholder meetings or selected engagements with financial institutions and partners) will be agreed on a case-by-case basis between the contractor and GIZ, depending on emerging needs during implementation. A fixed budget of EUR 18.000, covering all travel costs (flights, accommodation, per diem, local transport) is earmarked for settling travel expenses against evidence.

				You can find further information on the travel expense budget in the 'Price schedule' document. Please use the 'Explanations' column in the price schedule to break down the individual items. Settlement is possible only until the budget is depleted.
Other costs	Number	Price	Total	Comments
Flexible remuneration.	1	-	EUR 10.000	A budget of EUR 10.000 is foreseen for flexible remuneration. Please incorporate this budget into the price schedule. Use of the flexible remuneration item requires prior written approval from GIZ.
Workshops	1	-	EUR 10.000	The budget contains the following costs EUR 10.000 .

Workshops, events and trainings

The contractor implements the following workshops/study trips/training courses:

The contractor may be requested to support the design, preparation, facilitation and documentation of workshops, consultations and stakeholder events in the context of advisory processes (e.g. change management, governance development, engagement with partners).

This may include:

- development of agendas and facilitation concepts;
- preparation of presentation and materials;
- facilitation or moderation of sessions;
- and preparation of structured documentation (e.g. summaries, protocols, decision notes).

Travel and accommodation of participants will, unless otherwise agreed, not be part of the contractor's cost calculation. Travel costs of the contractor's experts are covered under the separate travel budget.

The number, format (virtual, hybrid, in-person), timing and location of such events will be defined in coordination with GIZ based on emerging needs during implementation.

Costs related to such events (e.g. travel, venue, logistics) will be planned and agreed in advance with GIZ within the allocated budget. For fully virtual events, no additional event-related costs (e.g. venue, catering) shall be incurred.

If an event is held in Germany or Belgium, compliance with the following minimum standards must be ensured:

Vegetarian/vegan catering
Fair trade products if from overseas
Venue is physically accessible

Public transport to the venue is possible
Venue uses green electricity and/or is energy-optimised

Please describe in your concept how you implement the minimum standards specified above.

6. Inputs of GIZ or other actors

GIZ and/or other actors are expected to make the following available:

- Visa costs for workshop participants

7. Requirements on the format of the tender

The structure of the tender must correspond to the structure of the ToR. In particular, the detailed structure of the concept (Chapter 3) should be organised in accordance with the positively weighted criteria in the assessment grid (not with zero). The tender must be legible (font size 11 or larger) and clearly formulated. It must be drawn up in German or English.

The complete tender must not exceed 10 pages (excluding CVs). If one of the maximum page lengths is exceeded, the content appearing after the cut-off point will not be included in the assessment. External content (e.g. links to websites) will also not be considered.

The CVs of the personnel proposed in accordance with Chapter 4 of the ToRs must be submitted using the format specified in the terms and conditions for application. The CVs shall not exceed 4 pages each. They must clearly show the position and job the proposed person held in the reference project and for how long. The CVs can also be submitted in German or English.

Please calculate your financial tender based exactly on the parameters specified in Chapter 5 Quantitative requirements. The contractor is not contractually entitled to use up the days, trips, workshops or budgets in full. The number of days, trips and workshops and the budgets will be contractually agreed as maximum limits. The specifications for pricing are defined in the price schedule.