

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

CONFIDENTIAL

Development and Implementation of the advanced Investigations, Intelligence and Interview Techniques Training Programme for the Investigations Department (INVE) of the Zambia Revenue Authority (ZRA)	Project number/ cost centre: G-012050-001 Tender number 10037491
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0. List of abbreviations

BMZ	German Federal Ministry for Economic Cooperation and Development
CO	Cabinet Office
INVE	Criminal Investigations Unit
DEC	Drug Enforcement Commission
FATF	Financial Action Task Force
FIC	Financial Intelligence Centre
GFG	Good Financial Governance
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit
GRZ	Government of the Republic of Zambia
HR	Human Resources
IFF	Illicit Financial Flows
INVE	Investigations Department
LEA	Law Enforcement Agency
MoFNP	Ministry of Finance and National Planning
OECD	Organisation for Economic Co-operation and Development
PFM	Public Financial Management
ToRs	Terms of reference
UNCAC	United Nations Convention against Corruption
VAT	Value Added Tax
WCO	World Customs Organisation
ZIALE	Zambia Institute of Advanced Legal Education
ZRA	Zambia Revenue Authority

1. Context

The Good Financial Governance IV Programme

The Multi-Donor Project “Strengthening Good Financial Governance in Zambia IV” (GFG IV) is jointly co-financed by the German Federal Ministry for Economic Cooperation and Development (BMZ) and the European Union. It is implemented by the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ). The project’s duration is from 01.07.2023 to 30.06.2027.

GFG IV aims to support the Government of the Republic of Zambia (GRZ) to implement its planned public financial management (PFM) reforms aimed at restoring fiscal sustainability and improving efficiency and effectiveness of public resource allocation, and spending, for better public service delivery. The objective of the project is to strengthen public financial management in Zambia. To achieve this objective, the project focuses on 3 main intervention areas – (1) improving budget credibility, (2) strengthening domestic resource mobilization, including tax policy and tax administration, as well as (3) increasing GRZ’s capability to steer and implement comprehensive cross-cutting PFM reforms and processes. These main intervention areas are addressed via six outputs. Output 3 aims at enhancing the Ministry of Finance and National Planning’s (MoFNP) capacities to design equitable tax policies in a more effective, efficient, gender sensitive and equitable manner. More information about the programme can be found on the GFG website.

The main partner organisations of GFG IV are the Ministry of Finance and National Planning (MoFNP), the Zambia Revenue Authority (ZRA), the Zambia Public Procurement Authority (ZPPA) and Cabinet Office (CO).

Background of the Investigation Department of the Zambia Revenue Authority

The Criminal Investigations Department (INVE) within the Zambia Revenue Authority (ZRA) is a specialized unit focused on enforcing tax legislation, investigating complex tax, customs and revenue-related offences, including illicit financial flows, organized economic crime and related predicate offences.

The investigation department was strengthened significantly in late 2023 under a new operating model aimed at intensifying the fight against tax evasion. As of December 2023, ZRA established a specialized Financial Crimes Unit within the Investigations Department. This move aimed to enhance the authority’s ability to act on reports from the Financial Intelligence Centre (FIC).

ZRA has invested in training its investigators through partners like the Zambia Institute of Advanced Legal Education (ZIALE) to ensure staff possess expertise in both tax law and criminal investigation. By late 2025, ZRA increased the staff capacity in the investigation department to address more complex cases of corruption and tax fraud.

The department acts on intelligence from the FIC, assessing billions in taxes from cases involving suspected money laundering, tax evasion, and fraudulent activities. The investigators carry out forensic audits, raids, and seizures on companies suspected of under-declaration of goods, non-disclosure of sales, and Value Added Tax (VAT) fraud. In addition, the department includes an internal affairs unit aimed at identifying misconduct and corruption within the ZRA itself to ensure integrity, a key focus under the current management.

They work closely with the Economic and Financial Crimes Court to prosecute cases, often resulting in significant tax recovery.

Following the introduction of the Good Financial Governance (GFG) Programme, the mandate and operational responsibilities of the Investigation Department of the Zambia Revenue Authority (ZRA) have expanded significantly in both scope and complexity. The Programme has strengthened domestic revenue mobilization initiatives and resulted in a marked increase in the volume of intelligence reports, financial data, and cross-border transaction information requiring systematic analysis, prioritization, and investigative follow-up.

In recent years, the Investigation Department has handled a growing caseload involving complex tax fraud, customs offences, illicit financial flows, and organized economic crime. Internal assessments indicate that over 60% of investigation cases involve medium to high-risk profiles, with a smaller proportion of cases accounting for the largest revenue exposure and enforcement impact. However, the absence of a fully institutionalized, risk-based case classification and prioritization framework has constrained the Department's ability to consistently focus investigative resources on high-impact cases. This has, in some instances, resulted in extended case timelines and sub-optimal utilization of specialized investigative skills.

Furthermore, the evolving nature of financial and economic crime—characterized using complex corporate structures, digital transactions, trade-based money laundering techniques, and cross-border concealment mechanisms—has increased the technical demands placed on investigators. While intelligence is generated from multiple internal and external sources, gaps remain in the application of advanced intelligence-led investigation methodologies, including structured intelligence analysis, proactive case targeting, investigative planning, and strategic interviewing techniques aligned with evidentiary requirements.

In this context, GIZ supports the Investigation Department of the Zambia Revenue Authority with a specialized consultancy strengthening its investigative effectiveness through the introduction of advanced intelligence-led investigation methodologies and targeted capacity-building interventions.

Objective of the Assignment

The overall objective of this assignment is the development of a specialised training in intelligence analysis, investigative planning, and interview techniques. The consultancy will further support alignment with international standards and best practices promoted by the OECD, FATF, WCO, and UNCAC, thereby enhancing the Department's capacity to deliver timely, high-quality, and impact-driven investigation outcomes under the GFG Programme.

2. Tasks to be performed by the contractor

Under the overall supervision of the INVE and GIZ, and in **close coordination** with the consultant who is responsible for the assignment “**Diagnostic of the Investigations Department (INVE) of ZRA**” the consultant shall support the Zambia Revenue Authority (ZRA) and specifically the following target groups

- **INVE operational investigators**
(application of advanced investigation, intelligence and interview techniques in live cases)
- **INVE supervisors and team leaders**
(case prioritization, investigative planning, quality assurance, and performance oversight)
- **INVE senior management**
(strategic use of intelligence, resource allocation, inter-agency coordination, and institutionalization of best practices)
- **Selected officers from relevant ZRA departments**, where appropriate
(to strengthen coordination, information sharing and integrated investigation approaches)

and shall serve as the main resource person for the tasks and provide the technical and strategic advice as outlined below:

- 2.1 Prepare an **inception report** detailing among other things, the work to be undertaken, the methodology and work plan as well as a stakeholder engagement plan and data collection tools.

Output: Inception Report

- 2.2 Conduct a comprehensive needs and capacity assessment **in addition** to the overall diagnostic of the INVE together with the ESAMI certified training needs assessor **from the HR department at ZRA covering:**

- Current investigative, intelligence and interviewing practices
- Skills gaps at operational, supervisory and strategic levels
- Use of intelligence in case selection and prioritization
- Inter-agency cooperation (e.g. FIC, DEC, Police, DPP)
- Legal, procedural and evidentiary challenges in investigations

reviewing relevant **laws, policies and operational manuals**, including but not limited to:

- Revenue laws and regulations
- Criminal Procedure Code
- Evidence-related legislation
- AML/CFT framework
- Data protection and human rights considerations

Produce a Needs and Capacity Assessment Report with:

- Clear problem statement
- Gap analysis

- Priority capacity development areas
- Recommendations for the training programme design
- Complementing the INVE Diagnostic Report

Output: Needs and capacity Assessment Report (validated by ZRA and GIZ) in addition and complementing the Diagnostic INVE report

2.3 Design a **competency-based advanced training curriculum** tailored to INVE, covering at minimum:

General

- Advanced criminal investigation methodologies
 - Intelligence-led investigations and case prioritisation
 - Financial investigations and asset tracing
 - "Follow the money" techniques to focus on tracking illicit financial flows (IFFs) to uncover criminal networks, secure prosecutions, and recover assets
 - Cryptocurrencies /virtual assets
 - Interview and interrogation techniques (including suspect and witness interviews)
 - Evidence handling, documentation and case building
 - Inter-agency cooperation and information sharing
 - Ethics, integrity, human rights and data protection.
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- Aligned with international standards (FATF, OECD, WCO, UNCAC)
 - Contextualized to Zambian legislation and institutional realities
 - Gender-sensitive and compliant with cross-cutting GIZ requirement

Output: Detailed training curriculum tailored to INVE

2.4 Development of relevant **training materials** such as:

- Training modules and session plans
- Participant manuals and facilitator guides
- Case studies based on realistic revenue and financial crime scenarios
- Practical exercises and simulations

Ensure Capacity Transfer and Sustainability through the implementation of a Training of Trainers (ToT) component to ensure sustainability within ZRA.

Output: Training materials (manuals, guides, case studies) including Train of Trainer materials and overview of trained internal trainers as well as a sustainability and integration plan

2.5 **Implement** the developed Training Programme through

- In-person workshops and practical sessions
- Case simulations and group exercises
- Applied interviewing and intelligence analysis exercises
- Apply adult learning and experiential training methodologies, ensuring a strong practical focus.
- Facilitate participation of INVE officers across relevant functions and levels.

Output: Report about conducted training sessions including attendance lists and training documentation

2.6 Ensure **monitoring, evaluation and reporting** through:

- Develop and apply simple pre- and post-training assessment tools to measure knowledge and skills acquisition.
- Document lessons learned and recommendations for improvement.

Submit reports in line with GIZ requirements, including:

- Inception Report
- Interim Progress Report(s)
- Final Completion Report

Output: Assessment results and final report with conclusion and recommendations

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

Note: Any adjustments to the timeline shall be agreed upon in writing between GIZ and ZRA.

Milestones/process steps/partial services	Deadline/place/person responsible
Kick-off meeting with INVE	First week after contract start
Submission of inception report	Within 1 months after contract starts
Submission of detailed training curriculum tailored to INVE	Within 2 nd and 3 rd months after contract starts
Submission of training materials (manuals, guides, case studies)	At least before the end of the 3 rd month after the contract start
Deliver the training and submit a report about conducted training sessions including attendance lists and training documentation	At least 1 months before the contract ends
Submit Assessment results and final report with conclusion and recommendations	At least 2 weeks before the contract ends
De-briefing meeting	At least 1 week before the contract ends

Period of assignment: from **01/09/2026 until 28/02/2027**.

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**.

4. Personnel concept

The tenderer is required to provide personnel who are suited to filling the positions described, based on 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.

Key expert

Tasks of key expert

- Overall responsibility for the advisory packages (quality and deadlines)
- Coordinating and ensuring communication with GIZ, partners and others involved in the project
- Regular reporting in accordance with deadlines
- Ensure confidentiality of all information accessed
- Delivering specific work packages as per ToR

Qualifications of key expert

- **Education/training (2.2.1):** Master's degree or equivalent in law, criminology, taxation or a related field
- **Language (2.2.2):** C2-level language proficiency in English
- **General professional experience (2.2.3):** 7 years of relevant professional experience with a background as a senior investigator, prosecutor, forensic analyst, or law enforcement instructor within national revenue authorities, specialized forensic accounting units, or international organizations focused on financial crime
- **Specific professional experience (2.2.4):**
 - 5 years' experience in capacity building, curriculum design expertise, and in-depth knowledge of investigation standards (e.g., misconduct, AML/CFT, digital forensic investigations) (7/10)
 - 5 years' experience in mentoring investigators, and creating interactive, and sometimes e-learning, materials (3/10)
- **Leadership/management experience (2.2.5):** 5 years of experience as project team leader or manager
- **Regional experience (2.2.6):** Experience working in 2 projects in African countries
- **Development Cooperation (DC) experience (2.2.7):** 2 years of work experience in or with development cooperation
- **Other (2.2.8):** Certification in forensic accounting and financial crime investigation

Soft skills

In addition to the specialist qualifications, the following qualifications are required:

- Team skills
- Initiative
- Communication skills
- Socio-cultural skills
- Efficient, partner- and client-focused working methods
- Interdisciplinary thinking

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 key expert	1	33	33	To be split between country of residence and country of assignment (Zambia) 2.1 : 2 expert days 2.2 : 6 expert days 2.3 : 4 expert days 2.4 : 5 expert days 2.5 : 12 expert days 2.6: 4 expert days
Travel expenses	Quantity	Number per expert	Total	Comments
Per-diem allowance in country of assignment If an on-site assignment takes place over the weekend, per diem allowances for weekends can be reimbursed between the fee days.	12	1	12	
Overnight allowance in country of assignment If an on-site assignment takes place over the weekend,	12	1	12	Overnight stays abroad: Note: Under the BMF travel expense regulations, overnight allowances not

overnight allowances for weekends can be reimbursed between the fee days.				<p>exceeding 100% of the lump sum amounts can be submitted for reimbursement against evidence. Up to 75% of the maximum rates specified in the travel expense regulations can be submitted for reimbursement on a lump-sum basis.</p> <p>Please indicate in the price schedule whether your offer is on a lump-sum basis or against evidence.</p>
Transport	Quantity	Number per expert	Total	Comments
International flights	1	1	1	1 return flight from origin to Zambia
CO₂ compensation for air travel	1	1	1	A fixed budget of EUR 256 is earmarked for settling carbon offsets against evidence.
Other travel expenses	1	1	1	A fixed budget of EUR 75 is earmarked for transport or visa costs
Other costs	Number	Price	Total	Comments
Flexible remuneration	1	3,499	3,499	<p>A budget of EUR 3,499 is foreseen for flexible remuneration. Please incorporate this budget into the price schedule.</p> <p>Use of the flexible remuneration item requires prior written approval from GIZ.</p>

6. Inputs of GIZ and ZRA

GIZ and ZRA are expected to make the following available:

GIZ will be responsible for the following tasks:

- Steering of the contract
- Participation in steering meetings and technical exchanges, as required
- Provision of venue and catering for any workshops required to implement the deliverables as outlined above.

ZRA will be responsible for the following tasks:

- Appointment of a key focal point from INVE/ZRA who must be copied in all communications
- Provision of a contact person for day-to-day communication with GIZ and the Consultants
- Availability of the ESAMI certified training needs assessor from the HR department of the ZRA
- Provision of relevant information and documentation to the Consultant when requested within 2 working days and ensure the approval and confidentiality requirements
- Ensuring the availability of relevant staff for meetings, workshops and trainings including regular bi-weekly meeting with management
- Organising consultations with selected partner institutions (e.g. FIC, DEC, Police, DPP), where appropriate
- Ensuring that feedback is provided to the Consultant on submissions within 10 working days.

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 English (language).

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.

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.