



TERMS OF REFERENCE

Financial Literacy Toolkit and Training of Trainers (ToT)

Assignment Title: Agency/Project Name:	Financial Literacy Resource Development UNCDF/Women's Economic and Financial Inclusion Project
Location:	Myanmar with travel to Yangon, Kayin, Mon, Kayah, Northern Shan and Kachin
Starting Date:	December 2019
Duration:	December 2019 – December 2020 (190 days)
Type of Contract:	Professional Contract

1) GENERAL BACKGROUND

About UNCDF

UNCDF makes public and private finance work for the poor in the world's 47 least developed countries. With its capital mandate and instruments, UNCDF offers "last mile" finance models that unlock public and private resources, especially at the domestic level, to reduce poverty and support local economic development. UNCDF's financing models work through two channels: financial inclusion that expands the opportunities for individuals, households, and small businesses to participate in the local economy, providing them with the tools they need to climb out of poverty and manage their financial lives; and by showing how localized investments — through fiscal decentralization, innovative municipal finance, and structured project finance — can drive public and private funding that underpins local economic expansion and sustainable development. By strengthening how finance works for poor people at the household, small enterprise, and local infrastructure levels, UNCDF contributes to SDG 1 on eradicating poverty and SDG 17 on the means of implementation. By identifying those market segments where innovative financing models can have transformational impact in helping to reach the last mile and address exclusion and inequalities of access, UNCDF contributes to a number of different SDGs.

In the fulfillment of its mandate, UNCDF Myanmar is implementing the Women's Economic and Financial Inclusion Project (WEFIP); One of the aims of the project is to increase financial inclusion through the implementation of financial literacy trainings. UNCDF Myanmar is seeking an experienced local contractor to produce and deliver a financial literacy toolkit in the states of Kachin, Kayin, Kayah, Mon, and Shan.

2) OBJECTIVES OF THE ASSIGNMENT

Project Rationale and Objective

The Women's Economic and Financial Inclusion Project (WEFIP) is a three-year project and aims to increase 200,000 women and girls' awareness of, access to, and use of agency over appropriate financial products and services responsibly provided by diverse and sustainable service providers in a well-regulated environment with a focus on conflict-affected areas of Myanmar.

The project will act to strengthen the supply side, demand side, and enabling environment and the socio-cultural context to improve financial access, usage and agency for women and girls, and will work closely with a broad range of financial service providers to design gender smart products for financial inclusion and increase access to finance for women MSMEs. This will contribute to more inclusive financial markets that drive women's and girls' economic empowerment and participation in the whole of Myanmar with a focus on conflict-affected and/or post-conflicts areas of the country (i.e., Kachin, Kayin, Kayah, Mon, Northern Shan).

In achieving the outcome of greater financial inclusion of women, the project recognizes that financial inclusion begins with improving financial literacy and awareness, which is particularly challenging in conflict and post conflict areas. Consequently, the project will improve financial literacy through the development of relevant, appropriate training materials in Myanmar language and through using these materials to conduct a training of trainers programme to encourage uptake of the materials and to increase financial literacy at the community level.

3) SCOPE OF WORK

UNCDF is looking for applications from a company to work with UNCDF technical staff to research and develop a financial literacy toolkit, in the Myanmar language. The toolkit developer should also have a good command of the English language and be able to provide the outline of the materials in English. The toolkit is expected to include up to nine modules on financial literacy and all relevant teaching aids and curriculum so that the materials can be used by others for teaching purposes. UNCDF expects the company to also incorporate participatory learning methods and examples within the toolkit and to also include digital tools for financial literacy, working closely with UNCDF partners who are creating digital financial literacy tools. The financial literacy trainings should be delivered in project locations in Kachin, Kayin, Kayah, Mon and Northern Shan over a minimum of a 5-month period, with up to 20 training sessions delivered. The consultancy should include the following:

Phase 1: Development of a financial literacy toolkit that combines what already exists locally in Myanmar with best practices in financial literacy training practices from other regions and includes both traditional and digital financial literacy delivery components. The contractor/company will receive a current mapping of such resources that has already been completed by UNCDF, and is expected to review and add to this resource of resources available in local languages. The toolkit will be piloted and adjusted based on user feedback before finalization.

Phase 2: Implementation of the financial literacy toolkit through ToT trainings targeting women's saving groups, cooperatives and informal education associations, and organizations working with vulnerable women in conflict and post-conflict areas with the aim of improving financial literacy. It is expected that a minimum of 20 ToT sessions will be conducted over a 6-month period.

Phase 3: Evaluation report which describes the applicability of the toolkit to users at the village level, user case examples and recommendations for effective partnerships for continued use of the materials.

All activities should be designed to foster collaboration and build an entrepreneurial ecosystem with NGOs, government and the private sector.

The training curricula, agendas, training materials, timing and other detailed technical requirements should consider specific gender needs (i.e. flexible time of day), with training activities taking place as close as possible to the project sites.

Deliverables (report and materials)

In cooperation with the UNCDF team, the company shall perform the following tasks and responsibilities:

Main tasks:

- **Conduct a desk review of existing financial literacy materials available in Myanmar language**, as well as an overview of existing materials available in English language that has been previously compiled by UNCDF. This should include both written resources, pictorial, apps and other tools including digital resources that are available for financial literacy. Where necessary, the desk review may be supplemented by interviews with key stakeholders providing financial literacy training.
- Develop a **financial literacy toolkit**, which includes resource materials, teaching aids, curriculum, interactive learning materials, digital resources and other relevant materials covering up to 9 different modules of financial inclusion topics prioritized to increase financial literacy among rural women
- Develop a specific **methodology** for the training, considering UNCDF's approach and recommendations;
- **Develop and design the training agenda and its modules and content from the financial literacy toolkit for a 35-hour course**, suggesting tools and methods that are suitable to the participants to use onwards in their organizations to reach rural women. The training materials and teaching should be delivered in Myanmar language. The training themes will be finalized together with the UNCDF team and may include, but are not limited to:
 - Personal financial management
 - Saving money effectively

- Managing risk
 - Wasting money
 - Borrowing money
 - Financial services and products (including insurance)
 - Digital and mobile money services
 - Client protection and fraud prevention
- **Conduct training of trainer's workshops** in collaboration with UNCDF's program partners on how to use the toolkit for improving women's financial literacy, for a minimum of 20 ToT sessions in project areas, including Kachin, Kayin, Mon, Kayah, Northern Shan and Yangon. Adapt the training content to the feedback from the participants and design a training-model that can be used by others for a Training of Trainers (ToT) approach. These sessions may vary in length and may need to be tailored to different audiences. Key target audience includes:
 - a. Teaching staff working at skills training and informal education institutes (5 sessions)
 - b. Organizations working with IDPs and involved in livelihood and skilled training programs (5 sessions)
 - c. Organizations working with women informal savings groups (5 sessions)
 - d. Cooperative staff (5 sessions)
 - Provide continuous support and information regarding the documentation and preparation of the training; review and adjust the curriculum according to the needs and expectations of the participants as well as lessons learned;
 - May be required to provide logistic support for the organization of the event;
 - Develop a training Manual based on the presentations and modules used during the workshops and other relevant material in order to replicate the training in other locations in the country;
 - List of trainees for each session in the required format;
 - Training report and evaluation result (for each session with recommendation for next sessions including trainees' list with detailed remarks for key improvements);
 - Upon completion of trainings, evaluate the effectiveness of the trainings and make recommendations for improvement and follow-up actions.

Other tasks:

1. Develop a consolidated final report on the toolkit and trainings, including eventual recommendations for the future;
2. Suggest suitable local venues, potential partners, and participants for the training, and suggest other user cases for the training materials

3. Provide any further required support in relationship to the effective promotion of the toolkit and training materials.

4) Institutional Arrangements

4.1 Reporting Line:

The company will work under direct supervision of the Project Lead and/or his designate, and in close collaboration with in-country teams.

4.2 Logistical arrangements

For local travel, the company is expected to arrange all domestic travel with prior approval of the project lead. Transportation costs and allowances will follow UNDP procurement guidelines.

The company is expected to use their own computers.

5) Payments

Payment to company will be made based on deliverables.

Deliverables	Deadline/Due Date	Payments
1. Briefing meeting with UNCDF; review and addition to existing financial literacy materials in Myanmar and ASEAN as complied by UNCDF; desk review of other financial literacy resources in use in Myanmar; Financial literacy toolkit contents list submitted with 4 modules complete (of 3 hours duration each in terms of teaching time), including recommended audio-visual and teaching supports	By Jan 1, 2020	15%
2. Financial literacy toolkit complete with content prepared for an additional 5 training modules (of 3-hour duration each), for a total of 9 modules, including recommended audio-visual and teaching supports	By Feb 15, 2020	10%
3. Pilot training on the financial literacy toolkit completed (1-week session), training agendas and draft evaluation questionnaires developed; summary report with recommendations for any revisions completed	By March 15, 2020	5%
4. Conduct 4 ToT sessions in project area	By April 30, 2020	13%
5. Conduct 4 ToT sessions in project area	By June 15, 2020	13%
6. Conduct 4 ToT sessions in project area	By July 15, 2020	13%
7. Conduct 4 ToT sessions in project area	By Aug 30, 2020	13%

8. Conduct 4 ToT sessions in project area	By Oct 15, 2020	13%
9. Summary report on ToT sessions; feedback and recommended revisions to the training materials; recommendations in terms of ongoing partnerships and delivery of the toolkit; presentation to UNCDF of final report and recommendations	By Nov 30, 2020	5%

The following supporting documents will serve as conditions for disbursement: (i) submission of an invoice and Certificate of Payment (COP); (ii) review, approval and written acceptance of each deliverable by the Project Lead and/or his/her designate; (iii) submission of a time-sheet and expenses with relevant supporting documentation; and (iv) an authorization of payment disbursement from a direct supervisor.

6) MINIMUM QUALIFICATIONS AND EXPERIENCE OF COMPANY

The vendor is expected to have the following skills and expertise:

Experience

- Must be local company registered in Myanmar with minimum of 2 years audited financial statements;
- Minimum 3 years experience and track record in curriculum development and training in Myanmar (experience of providing similar training(s) for CSOs in Kachin and Kayin/Mon is an asset)
- Knowledge of the national/regional situation and context;
- Prior work experience in financial sector or digital finance related work
- Prior experience working with vulnerable women or IDPs in Kachin, Kayin and Mon is an asset;
- Prior work experience with women's economic empowerment is an asset;

Language

Excellent writing and editing skills in English and Myanmar language.

Ability to communicate in any ethnic languages in Shan, Kachin, Kayah, Mon and Kayin is an asset.

Desired attributes:

Corporate Competencies:

- Demonstrates integrity by modeling the UN values and ethical standards
- Advocates and promotes the vision, mission and strategic goals of the UN Capital Development Fund.
- Displays cultural, gender, region, race, nationality and age sensitivity and adaptability.
- Treats all people fairly without favoritism.
- Demonstrates a results-oriented and "can-do" attitude.

Functional Competencies:

- **Result Orientation:** results driven, problem-solver with structuring and analytical capabilities, anticipates constraints in the delivery of services & identifies solutions & alternatives; demonstrates openness to change & ability to manage complexities and resolve problems; focus on impact and results; approaches work with energy and positive attitude, responds positively to constructive feedback.
- **Communication:** Strong verbal and oral communicator serving multiple functions and audiences as needed, strong analytical and writing skills and ability to communicate effectively to different audiences. Ability to network with partners on various levels.
- **Interpersonal skills:** strong ability to work in a multi-cultural environment and with diverse stakeholders (CSOs, INGOs, Fintech organizations, financial services providers) with sensitivity to diversity of opinions. Ability to develop creative solutions through participatory methods with various stakeholders.
- **Curriculum development and training experience** for diverse audiences, and capable to deliver trainings at village level and in IDP camps, if required. Experienced in producing concise reports and presentations, training modules and materials.

The vendor shall provide services during the project duration with the Key Personnel identified in this process. Staff may only be replaced for others of same or superior qualifications and experience with prior written authorization by UNCDF.

Phase One: Desk review and inception report	Level of Effort	Timeframe	Location
Briefing meeting with UNCDF; review of existing financial literacy materials in Myanmar and ASEAN; desk review of other resources in terms of financial literacy in use in Myanmar	10 days	By Jan 1, 2020	Yangon
Financial literacy toolkit contents list submitted with 4 modules complete (of 3 hours duration each in terms of teaching time), including recommended audio-visual and teaching supports	18 days	By Jan 30, 2020	Yangon
Financial literacy toolkit complete with content prepared for an additional 5 training modules (of 3-hour duration each), for a total of 9 modules, including recommended audio-visual and teaching supports	20 days	By Feb 15, 2020	Yangon
Pilot training on the financial literacy toolkit completed (1-week session), training agendas and draft evaluation questionnaires developed; summary report with recommendations for any revisions completed	10 days	By Mar 15, 2020	Yangon
Phase Two: Conduct ToT training			

Conduct 4 ToT sessions in project area*	25 days	Mar 2020 – Oct 2020 Training is conducted by a minimum team of 2 and maximum of 4 consultants (may be simultaneously conducted)	Kachin
Conduct 4 ToT sessions in project area*	25 days		Kayah
Conduct 4 ToT sessions in project area*	25 days		Mon
Conduct 4 ToT sessions in project area*	25 days		Kayin
Conduct 4 ToT sessions in project area*	25 days		N. Shan
Phase Three: Evaluation and report writing			
Summary report on ToT sessions; feedback and recommended revisions to the training materials; recommendations in terms of ongoing partnerships and delivery of the toolkit; presentation to UNCDF of final report and recommendations	7 days	Nov 2020	Remotely
Estimated total days for the contract	190		

The contract may be extended until all training of trainer's modules are conducted.

8) Budget

Company should provide a reasonable budget for each phase, which includes all anticipated expenses, including staffing, overhead, travel, and training costs, together with an all-inclusive daily rate for all consultants involved in the project. The publication costs of the toolkit will be covered by UNCDF, and all materials created under this ToR will remain the property of UNCDF.

9) Deadline for Submission

Company should submit the technical proposal and budget by November 7, 2019 05:00 PM Yangon Time, outlining how they meet the required qualifications and why they are the best vendor for this assignment. CVs of consultant(s) who would be involved in the delivery of the program is required, together with 2 references from previous clients (organization or individual).

10) Application submission process and criteria for selection

The application submission process - *both financial and technical* is included in this ToR.

Interested company(ies) must submit the following documents/information to demonstrate their qualifications. Proposers who shall not submit below mentioned documents/information will not be considered for further evaluation.

- Company/Team Profile
- CVs of Staff / Consultants
- Technical approach to project design and implementation plan
- Relevant experience designing or delivering relevant programming
- Relevant experience in Myanmar, with specific mention of relevant work in Kachin, Kayah, Mon and Kayin State
- List of trainings currently or previously provided
- Proposed training design and methodology to achieve the project outcome in line with best practices in business development and the rural context of the project
- Proposed budget, including staffing, training materials, overhead, travel, and costs for category I and cost for category II
- Sample of training reports
- 2 reference letters from similar assignments

Applicants shall bear all costs related to proposal preparation and submission. The proposal prepared by the B and all other related correspondence shall be in English. The proposal should attach all required legal evidence, including evidence of legal registration.

The proposals with supporting documents should be submitted by **7 November 2019 at 17:00 hrs Yangon time**.

If you wish to send hard copy of the proposal, please send it in a sealed envelope clearly labelled:

Team Leader, Programme Support Unit

Address – UNDP Yangon Office, No.6 Nat Mauk Street, Bahan Township, Yangon, Myanmar

Criteria for selecting the best offer

Upon the advertisement of the Procurement Notice, qualified companies are expected to submit both the Technical and Financial Proposals. Accordingly, the contractors/companies will be evaluated based on Cumulative Analysis as per the following conditions:

- Having received the highest score out of a pre-determined set of weighted technical and financial criteria specific to the solicitation. In this regard, the respective weight of the proposals is:
 - a. Technical Criteria weight is 70%
 - b. Financial Criteria weight is 30%

Confidentiality and proprietary interests

The company shall not either during the term or after termination of the assignment, disclose any proprietary or confidential information related to the consultancy or the Government without prior written consent. Proprietary interests on all materials and documents prepared by the company under the assignment shall become and remain properties of the UNCDF. This assignment will be administrated by UNCDF hence UNCDF rules, policies and procedures will apply.

Proposed standard technical proposal evaluation criteria

Upon the advertisement of the Procurement Notice, qualified companies are expected to submit both the Technical and Financial Proposals. Accordingly, the contractors/companies will be evaluated based on Cumulative Analysis as per the following conditions:

- Having received the highest score out of a pre-determined set of weighted technical and financial criteria specific to the solicitation. In this regard, the respective weight of the proposals is:
 - c. Technical Criteria weight is 70%
 - d. Financial Criteria weight is 30%

Technical Proposal Evaluation: Education and qualifications	
Must be a local company registered in Myanmar with minimum of 2 years audited financial statements;	10
At least 3 years of demonstrated technical experience in designing training curriculum and delivering training. Priority will be given to those with experience in training at the community level for rural women	20
Relevant technical experience in financial literacy and digital finance	15
Knowledge of the national/regional situation and context for financial inclusion	15
Excellent command, spoken and written, of English and Myanmar languages.	10
Total	70

Proposed standard technical proposal evaluation criteria

Summary of Technical Proposal Evaluation Forms		Score	Weight
1	Expertise of Firm / Organization	30%	300
2	Proposed Methodology, Approach and Implementation Plan	40%	400
3	Management Structure and Key Personnel	30%	300
Total		100	1000

Technical Proposal Evaluation (FORM I) Expertise of the Firm / Organization		Points Obtainable
1.1	Reputation of Organization (Credibility / Reliability), including years of previous experience in conducting work of a similar nature. - Work for UNDP/ major multilateral/ or bilateral programmes - 2 references	80
1.2	- Registered organization legally entitled to work in Myanmar - Size of the organization - Strength of firm in terms of providing management support	80

	- availability of at least 2 years of audited financial statements available	
1.3	<ul style="list-style-type: none"> - Specialized knowledge in developing financial literacy tools for women and girls in rural parts of Myanmar - Specialized experience relating to vulnerable women /IDPs - 3 years minimum experience in conducting similar assignments, including specifically in designing training curriculum and delivering training. - relevant experience in the project geographic areas (Kachin, N. Shan, Kayah, Mon or Kayin states) or in conflict or post conflict areas of Myanmar 	140
Sub total		300
Technical Proposal Evaluation (FORM II) Proposed methodology, approach and implementation plan		
2.1	To what degree does the Proposer understand the task?	50
2.2	Have the important aspects of the task been addressed in sufficient detail?	75
2.3	Is the scope of task well defined and does it correspond to the TOR?	100
2.4	Is the methodology well explained and meets the ToR requirements?	100
2.5	Is the presentation clear? Is the sequence of actions and the planning logical, realistic and promise efficient delivery of the task?	75
Sub total		400
Technical Proposal Evaluation (FORM III) Management structure and key personnel		
3.1	Lead Trainer and Curriculum Developer	
	Master's degree or bachelors degree with equivalent experience) in education, business management, finance, education, economics or related field or a combination of bachelor's degree and minimum of 5 years of relevant experience.	35
	a minimum of 3 years of demonstrated experience in training and curriculum development	45
	proven experience in financial inclusion and digital financial services	35
	proven track record of working in conflict affected /fragile states	20
	Proven experience in women's economic empowerment	20
	knowledge of the national/regional situation and context	10
	excellent command of spoken and written English and Myanmar languages. Ability to communicate in the local ethnic areas in Kachin, Kayah, Kayin or Mon is an asset.	15

Sub total		180
3.2	Assistant Trainer	
	bachelors degree with equivalent experience in education, business administration, economics, finance and/or related fields	25
	At least 3 years of demonstrated experience in training and curriculum development	
	at least 3 years of demonstrated experience in leading development and implementation of financial literacy development tools	25
	proven track record of working in conflict affected /fragile states	20
	proven experience in women's economic empowerment	20
	knowledge of the national/regional situation and context	20
	excellent command of Burmese and English in speaking and writings. Ability to communicate in the local ethnic areas in Kachin, Kayah, Kayin or Mon is an asset.	10
Sub total		120
Total 3.1 and 3.2		300

Only candidates obtaining a minimum 70% mark in the technical evaluation will be considered eligible for financial evaluation.