



Terms of Reference (ToR) To Develop a Business Plan

June 2024

1. Introduction

National Association for Women's Action in Development (NAWAD) is a voluntary non-governmental women's organization that was initiated by a group of women in 2009 who were inspired to promote justice for women and girls under discrimination, lacking a voice, access to resources, experiencing gender-based violence and the heavy burden that comes with taking care of their families. NAWAD is committed to promote a stable and peaceful society where women and girls enjoy equal rights with men and boys in the different spheres of life. The organization focuses on the family and the crucial role women play in their families, communities and the development of Uganda as a nation especially in agriculture while "putting women at the forefront" in all interventions. NAWAD continues to work towards uplifting the socio-economic status of women and girls at the grassroots in Uganda.

Women smallholder farmers (WSHFs) in Uganda play a vital role in the production, processing, and marketing of agricultural commodities, but are ultimately challenged by the recurring reality of limited access to and control over important resources, limited participation in value chains, inadequate access to financial resources, and limited access to agricultural extension services, among others. These inequalities do not only severely curtail women smallholder farmers from achieving their full productive potentials and market participation, but also have negative repercussions for overall agricultural output and growth.

2. Project description.

In July 2024, NAWAD received funding from USAID/Uganda Civil Society Strengthening Activity (CSSA) to implement a project Women's financial inclusion as a scale up on the previous efforts of improving access to extension services and enhanced women engagement in PDM to transform production and productivity since 2022 in Mbarara and Rubirizi districts. NAWAD will increase access to and use of PDM loans for 1500 SHFs through community meetings, PDM camps and practical learning sessions; increase access to processing technologies for value addition and markets by WSHFs through technical support and exposure visits for the Bunenero business enterprise group and financial literacy training. This will result into improved access to the Parish Development Model (PDM) Pillar 1 and 3 services and strengthened capacity of women smallholder farmers in financial literacy thus improved women's economic power and increased household income.

Rationale

NAWAD seeks the services of a consultant with a deep understanding and experience in the business field and financial services in Uganda, coupled with proven expertise in business planning and strategy, to develop a business plan for the Bunenero grain milling initiative that will guide the kick starting and running of a sustainable milling business.

3. Overall Objective

The overall objective of this assignment is to **develop a business plan for the Bunenero milling initiative** in Mbarara that will provide guidance and support to the group in market research, financial analysis, risk assessment and mitigation measures. The consultant will develop tools that can be used to assess start-up costs, operating expenses, and revenue projections and orient NAWAD staff on the business plan. This business plan will ensure increased revenue and sustainability of the Bunenero grain milling initiative.

4. Specific Objectives

- The specific objectives of this assignment are:
- To assess the current physical, financial and market status of the Bunenero milling initiative.
- To assess risks, challenges and provide mitigation measures for the factors assessed.
- Develop tools that can be used to assess start-up costs, operating expenses, and revenue projections.
- To develop the most effective and sustainable business plan for the Bunenero Milling Initiative.

5. Activities

In the implementation of this assignment, the consultant will carry out the following activities:

- a) Organize and have a meeting brief with NAWAD Team to discuss the expectations of this assignment.
- b) Plan and visit the initiative physically to assess the market and financial status of the milling initiative and speak with the members of the Bunenero women farmers group.
- c) Assess the business environment and make a market survey of competitors and business opportunities within and around the milling initiative.
- d) Report on the findings of the assessment.
- e) Develop the most suitable business plan for Bunenero Milling Initiative in line with the project objective.
- f) Develop different tools that can be used at different managerial levels to assess costs, expenses and incomes for the initiative.
- g) Facilitate a meeting with NAWAD staff to discuss and review the draft business plan before it is finalized.
- h) Orient the NAWAD team on how to use the different tools developed for them to train the Bunenero group on the same.

5.1. Deliverables/Outputs

- A technical and financial proposal in response to this request for proposals.
- A brief to discuss the expectations of NAWAD on this assignment.
- A report detailing the proposed implementation criteria and budget for this assignment as discussed in the brief.
- A report on the findings of the physical visit to the initiative, the market survey and assessment of the milling initiative that will inform the development of a business plan.
- A business plan for the Bunenero milling initiative that details the Situational Analysis, Market Analysis, Growth strategy, Competitor analysis, Industry analysis, sales and Marketing strategy, Business development / partnership strategy, Product strategy, Technology, Competitive strategy, Marketing plan, Financial plan, and Business processes and operations plan.
- A validation meeting to discuss the draft business plan before it is finalized.
- Final meeting to hand over the approved business plan document.

6. Duration

The assignment is expected to take 15 days and the final product is to be delivered in 30 calendar days after signing of the contract.

7. Payment Modalities

- The consultant will receive payment on completion of the following milestones
- 40% on presentation of the brief Report, and completion, submission and approval of the draft business plan
- 60% after completion, submission and approval of the final Bunenero Milling Initiative Business Plan.

8. Application Procedure

- a) Qualified and interested consultants are hereby requested to apply by submitting their proposals to nawad@nawad.co.ug not later than July 15, 2024, by 5:00pm. The application should contain the following:
- b) A technical proposal with brief description of no more than 4 pages of why the consultant/firm is the most suitable for the assignment, with details of previous work of a similar nature that the consultant has conducted. It should give a detailed clear methodology, on how the consultant/firm will approach and complete the assignment.
- c) The technical proposal should also contain personnel CVs, indicating education background/professional qualifications, past experiences, as well as the contact details (email

and telephone numbers) of the Consultants to perform this assignment. A detailed description of the Consultants' experience should also be provided and at least three (3) professional references.

- d) Financial Proposal that indicates the daily fee. The Consultant shall also submit a proposed budget for the consultancy indicating their daily fees and this shall be discussed and agreed upon between the Consultant and the NAWAD team before the actual work commences.

9. Evaluation criteria

- a) The Consultant will be evaluated against a combination of technical and financial criteria (combined scoring method). Maximum score is 100% out of which technical criteria equals 80% and financial criteria equals 20%.
- b) The technical evaluation will include the following:
- c) The consultant's education and experience in successfully conducting work of a similar nature -15%
- d) Extensive expertise, knowledge, and experience of the financial services market in Uganda and intimate knowledge of the structure and operating mechanism of group owned business enterprises – 20%
- e) Extensive expertise and experience in market research and business planning for a group owned business initiative – 20%
- f) Overall Methodology – 30%
- g) The financial evaluation will be based on the proposed budget for the completion of assignment – 15%.

10. General circumstances

- a) The Consultant shall complete the assignment set out in these Terms of Reference for this contract with due diligence, efficiency and economy, in accordance with generally accepted professional techniques and practices.
- b) The Consultant must respect the impartiality and independence of NAWAD and in connection with this contract must neither seek nor accept instructions from anyone other than NAWAD.
- c) During the term of this contract the Consultant must refrain from any conduct that would adversely reflect on NAWAD and must not engage in any activity that is incompatible with the administrative instructions, policies and procedures of NAWAD.
- d) The Consultant must exercise the utmost discretion in all matters relating to this contract.
- e) Penalties for under performance: Payment of fees to the Consultant under this contract, including each installment, is subject to the Consultant's full and complete performance of his or her obligations under this contract regarding such payment to NAWAD's satisfaction.