Terms of Reference (ToR)

Consultancy for the Documentation, Validation and Institutionalization of the TREPA/Cordaid Savings Group Model

Project: Transforming Eastern Province through Adaptation (TREPA)
Implementing Organization: Cordaid Rwanda
Output: 2.3-Enhanced Financial Inclusion and Access to Finance

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1. Background

1.1. About Cordaid

Cordaid is an international humanitarian and development organization headquartered in The Hague, the Netherlands, with more than a century of experience supporting communities affected by poverty, conflict, inequality, and climate change. Working in partnership with governments, civil society, the private sector, and local institutions, Cordaid promotes resilient communities through sustainable livelihoods, climate resilience, inclusive economic development, and institutional strengthening.

In Rwanda, Cordaid has been a long-standing development partner, working closely with the Government of Rwanda, development partners, financial institutions, farmer organizations, and private sector actors to advance climate resilience and financial inclusion. Its programmes focus on strengthening agricultural value chains, expanding access to climate-responsive financial services, supporting enterprise development, and improving the livelihoods of rural households.

Under the **Transforming Eastern Province through Adaptation (TREPA)** Project financed by the Green Climate Fund (GCF) and led by IUCN, **Cordaid is responsible for implementing Output 2.3; Enhanced Financial Inclusion and Access to Finance.** Through this output, Cordaid supports Savings Groups, farmer organizations, and financial institutions to strengthen financial literacy, mobilize savings, improve access to climate-sensitive financial products, and promote sustainable investments that enhance the resilience of vulnerable farming households.

As TREPA enters its final year of implementation, Cordaid seeks to document and validate the experience gained through its Savings Group intervention by consolidating the approaches, tools, implementation processes, lessons learned, and good practices developed throughout the project into a **comprehensive TREPA/Cordaid Savings Group Model** as it was **implemented through TREPA Project.** The validated model will serve as an institutional knowledge product to support organizational learning, promote consistency in future programming, and facilitate the replication and scaling of effective community-based financial inclusion approaches.

1.2. About the TREPA Project

The Transforming Eastern Province through Adaptation (TREPA) Project is a six-year climate adaptation programme financed by the Green Climate Fund (GCF) and implemented by the International Union for Conservation of Nature (IUCN) in partnership with Cordaid, CIFOR-ICRAF, Rwanda Forestry Authority (RFA), and World Vision Rwanda, in close collaboration with the Government of Rwanda. The project is implemented across the seven districts of Rwanda's Eastern Province: Bugesera, Gatsibo, Kayonza, Kirehe, Ngoma, Nyagatare, and Rwamagana.

TREPA was established to address the increasing vulnerability of Eastern Province to climate change, including prolonged droughts, declining agricultural productivity, land degradation, and increasing pressure on natural resources. These challenges continue to threaten the livelihoods of predominantly smallholder farming households whose livelihoods depend heavily on rain-fed agriculture. The project therefore adopts an integrated landscape restoration approach that combines ecosystem restoration, climate-smart agriculture, resilient market systems, and financial inclusion to strengthen the adaptive capacity of vulnerable communities.

The overall objective of TREPA is to contribute to a paradigm shift from degraded and climate-vulnerable landscapes towards resilient, productive, and sustainably managed landscapes that improve the livelihoods of smallholder farmers while enhancing their capacity to adapt to climate change. The project seeks to achieve this by integrating ecosystem restoration, climate-resilient agriculture, sustainable value chain development, improved access to finance, and strengthened institutional capacity into a comprehensive landscape restoration approach.

To achieve this objective, TREPA is structured around three mutually reinforcing components:

- Component 1: Restored landscapes that support climate-resilient agroecological systems and livelihoods.
- Component 2: Climate-resilient market development and supply chains that incentivize public and private investments in forests, rangelands, agroforestry, and sustainable agricultural enterprises.
- Component 3: Strengthened national and local institutional capacity and cross-sectoral coordination to mainstream climate resilience into land management and development planning.

Within this framework, Cordaid leads the implementation of **Output 2.3 Enhanced Financial Inclusion and Access to Finance,** which focuses on strengthening inclusive financial systems that enable smallholder farmers, women, youth, producer organizations, and rural enterprises to invest in climate-resilient livelihoods. The output promotes financial education, Savings Group development, savings mobilization, linkages with formal financial institutions, climate-sensitive financial products development, small and medium enterprise development and digital financial innovations to improve financial inclusion and resilience among vulnerable rural households.

Since the beginning of implementation, the Savings Group intervention has become one of TREPA's flagship community-based financial inclusion approaches. Through continuous implementation, learning, adaptation, and collaboration with communities and partners, the project has generated extensive practical experience, implementation tools, facilitation methodologies, monitoring systems, innovations, and lessons learned that collectively represent a mature and well-tested approach to Savings Group programming.

As TREPA enters its final year of implementation, there is a strategic opportunity to systematically document, consolidate, and validate this implementation experience into a comprehensive TREPA/Cordaid Savings Group Model. The consultancy will document and organize the approaches, implementation standards, operational processes, lessons learned, innovations, and good practices that have evolved throughout the implementation of the project. The validated model will serve as an institutional knowledge product that preserves TREPA's implementation experience, strengthens organizational learning, promotes consistency in future programming, and provides a practical reference for replication and scaling by Cordaid and other development partners

1.3. Background to Output 2.3-Enhanced Financial Inclusion and Access to Finance

Output 2.3 of the **Transforming Eastern Province through Adaptation (TREPA)** Project seeks to strengthen the resilience of smallholder farmers by improving financial inclusion and facilitating sustainable investments in climate-resilient agricultural value chains. Recognizing that limited access to appropriate financial services is a major barrier to climate adaptation, the project supports inclusive financial systems that respond to the needs of farmers, women, youth, and producer organizations. The project addresses key constraints identified during project design, including limited financial literacy, inadequate access to agricultural finance, weak farmer organizations, and the lack of climate-responsive financial products.

To address these challenges, Cordaid has implemented a comprehensive financial inclusion approach that combines financial education, Savings Group formation and strengthening, savings mobilization, linkages to formal financial institutions, development of climate-sensitive financial products, digital agricultural credit assessment tools (A-CAT), and investment facilitation for climate-resilient enterprises. These interventions have strengthened collaboration between communities, producer organizations, financial institutions, government agencies, and private sector actors, contributing to improved access to finance and increased adoption of climate-smart agricultural practices.

Over the course of implementation, the TREPA Savings Group intervention has evolved into a well-established community-based financial inclusion approach. Through continuous implementation, learning, and adaptation, the project has generated valuable experience, practical tools, implementation processes, innovations, and lessons that have contributed to improved financial resilience, women's economic empowerment, enterprise development, and stronger linkages between rural communities and formal financial institutions.

As TREPA enters its final year of implementation, there is a strategic opportunity to consolidate and preserve this accumulated knowledge. Cordaid therefore seeks to document and validate the **TREPA/Cordaid Savings Group Model** by systematically capturing the intervention's implementation approach, methodologies, operational processes, tools, lessons learned, innovations, and best practices. The validated model will serve as an institutional knowledge product to support organizational learning, guide future programming, facilitate replication and scaling, and contribute to national efforts to strengthen community-based financial inclusion and climate resilience in Rwanda.

2. Consultancy Purpose

The purpose of this consultancy is to systematically **document, consolidate, and validate** the **TREPA/Cordaid Savings Group Model**, drawing on the knowledge, experience, and lessons generated through the implementation of **Output 2.3-Enhanced Financial Inclusion and Access to Finance** under the TREPA Project.

The consultancy will synthesize the project's implementation experience into a comprehensive institutional knowledge product that articulates the Savings Group approach, including its guiding principles, implementation methodology, operational processes, facilitation tools, governance structures, monitoring mechanisms, innovations, lessons learned, success factors, and recommendations for future application. The consultancy will also facilitate a participatory validation process with key stakeholders to ensure that the documented model reflects implementation realities, incorporates stakeholder perspectives, and meets acceptable technical standards.

The validated TREPA/Cordaid Savings Group Model will serve as an institutional reference for Cordaid and its partners, supporting organizational learning, improving consistency in future programme implementation, informing policy dialogue, and facilitating the replication and scaling of effective community-based financial inclusion approaches within Rwanda and beyond.

3. Objectives of the Consultancy

3.1 General Objective

To document, package, and validate the TREPA/Cordaid Savings Group Model by consolidating the implementation experience, methodologies, tools, innovations, and lessons learned from the TREPA Savings Group intervention into a comprehensive institutional knowledge product that supports organizational learning, informs future programming, and facilitates the replication and scaling of effective community-based financial inclusion approaches.

3.2 Specific Objectives

The consultancy shall pursue the following specific objectives:

1. **Document and consolidate** the implementation experience of the TREPA Savings Group intervention, including its guiding principles, implementation methodology, operational processes, governance structures, facilitation approaches, monitoring systems, and institutional arrangements.
2. **Identify and synthesize** the key innovations, good practices, success factors, challenges, lessons learned, and recommendations that have emerged throughout the implementation of the Savings Group intervention under TREPA.
3. **Review and compile** the existing tools, manuals, training materials, monitoring instruments, standard operating procedures, and other technical resources developed and used throughout the implementation of the Savings Group intervention.
4. **Develop a comprehensive draft TREPA/Cordaid Savings Group Model** by systematically documenting and packaging the accumulated implementation knowledge into a coherent institutional reference that accurately reflects the project's established approach.
5. **Facilitate a participatory validation process** involving Cordaid, implementing partners, government institutions, financial institutions, and other relevant stakeholders to review, refine, and validate the draft Savings Group Model.
6. **Incorporate stakeholder feedback** and produce a final, publication-ready **TREPA/Cordaid Savings Group Model** that serves as an institutional knowledge product to support organizational learning, future programme implementation, and the replication and scaling of effective Savings Group approaches.

4. Scope of Work

The Consultant/Firm shall be responsible for documenting, consolidating, validating, and packaging the **TREPA/Cordaid Savings Group Model** by systematically capturing the knowledge, implementation experience, methodologies, operational processes, tools, innovations, lessons learned, and good practices generated through the implementation of the Savings Group intervention under **Output 2.3-Enhanced Financial Inclusion and Access to Finance**.

The assignment shall build on existing project documentation, field experience, and stakeholder knowledge to produce a comprehensive institutional knowledge package that accurately reflects the Savings Group approach implemented by Cordaid under the TREPA Project. The

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Consultant/Firm shall adopt a participatory approach involving Cordaid staff, implementing partners, Savings Group members, Savings Group Ambassadors (SGAs), financial institutions, local authorities, and other relevant stakeholders to ensure that the documented model is evidence-based, technically sound, practical, and widely owned.

Specifically, the Consultant/Firm shall undertake the following tasks:

4.1 Inception and Assignment Planning

The Consultant/Firm shall:

- Review all relevant project documents, including the Project Document, implementation reports, monitoring and evaluation reports, operational manuals, training materials, learning products, communication materials, and other relevant reference documents.
- Conduct inception meetings with Cordaid and key stakeholders to clarify the assignment objectives, scope, methodology, deliverables, and implementation schedule.
- Prepare and submit an Inception Report outlining the proposed methodology, work plan, stakeholder consultation strategy, data collection tools, quality assurance mechanisms, ethical considerations, risk mitigation measures, and implementation timeline.

4.2 Review and Documentation of the TREPA Savings Group Approach

The Consultant/Firm shall:

- Conduct a comprehensive review of the Savings Group intervention implemented under TREPA from project inception to the current implementation stage.
- Document the complete implementation pathway, including community mobilization, group formation, governance, financial education, savings mobilization, internal lending, linkage to formal financial institutions, graduation, and sustainability mechanisms.
- Review and document the operational procedures, facilitation methodologies, implementation tools, governance structures, institutional arrangements, monitoring systems, supervision mechanisms, and quality assurance processes used throughout implementation.
- Assess the integration of cross-cutting themes, including gender equality, youth inclusion, social inclusion, climate resilience, environmental sustainability, and livelihoods within the Savings Group approach.

4.3 Stakeholder Consultation and Knowledge Capture

The Consultant/Firm shall:

- Conduct consultations with Cordaid staff, Savings Group members, Savings Group Ambassadors (SGAs), financial institutions, local government authorities, implementing partners, and other relevant stakeholders.
- Capture institutional knowledge, implementation experiences, innovations, good practices, lessons learned, success factors, implementation challenges, and recommendations for future programming.
- Validate findings through triangulation of documentary evidence, stakeholder consultations, and field observations.

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4.4 Documentation and Packaging of the TREPA/Cordaid Savings Group Model

Using the evidence gathered, the Consultant/Firm shall document and package the **TREPA/Cordaid Savings Group Model** as a comprehensive institutional knowledge product that reflects the established Savings Group approach implemented under the TREPA Project.
The model shall include, but not be limited to:

- Philosophy, vision, and guiding principles of the TREPA/Cordaid Savings Group approach.
- Implementation framework and Savings Group lifecycle.
- Community mobilization and group formation processes.
- Governance and leadership structures.
- Roles and responsibilities of facilitators, Savings Group Ambassadors (SGAs), community leaders, financial institutions, and other stakeholders.
- Financial education and capacity strengthening approaches.
- Savings, internal lending, financial management, and record-keeping systems.
- Linkages with formal financial institutions, producer organizations, and market actors.
- Integration of gender equality, youth inclusion, climate resilience, environmental sustainability, and social inclusion.
- Monitoring, supervision, learning, documentation, and quality assurance mechanisms.
- Sustainability, graduation, institutionalization, and scaling pathways.
- Key innovations, good practices, lessons learned, success factors, implementation challenges, and recommendations.

To facilitate institutionalization and future implementation, the Consultant/Firm shall develop the following **TREPA/Cordaid Savings Group Institutional Package**:

a) Comprehensive TREPA/Cordaid Savings Group Model Manual

A comprehensive institutional reference documenting the conceptual framework, implementation methodology, operational standards, implementation processes, governance structures, institutional arrangements, innovations, lessons learned, and recommendations for future programming.

b) Savings Group Practitioner's Guide

A concise operational guide translating the institutional model into practical implementation steps for project staff, implementing partners, community facilitators, and practitioners.

c) Trainer's Guide

A standardized facilitator's manual providing:

- Learning objectives and expected competencies.
- Session plans and facilitation notes.
- Training methodologies and facilitation techniques.
- Practical exercises and simulations.
- Case studies and group work.
- Participant assessment tools.
- Facilitator quality assurance guidance.

d) Participant (Trainee) Handbook

A user-friendly learning manual covering:

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- Core concepts of the TREPA/Cordaid Savings Group approach.
- Group formation and governance.
- Financial education modules.
- Savings and internal lending procedures.
- Record keeping and financial management.
- Leadership and conflict management.
- Linkages to formal financial institutions.
- Climate resilience, gender equality, and social inclusion.
- Practical exercises and reference materials.

e) Training Toolkit

A complete package of training resources including:

- PowerPoint presentation modules.
- Facilitator job aids.
- Case studies.
- Practical exercises.
- Group discussion guides.
- Participant handouts.
- Pre- and post-training assessment tools.
- Training evaluation forms.
- Sample training agenda.

f) Savings Group Implementation Toolkit

A standardized package of operational tools and templates including:

- Community mobilization checklist.
- Savings Group formation checklist.
- Group constitution/by-laws template.
- Member registration forms.
- Attendance register.
- Savings ledger.
- Loan register.
- Cash book.
- Meeting minutes template.
- Financial reporting templates.
- Monitoring and supervision checklists.
- Savings Group performance assessment tool.
- Graduation assessment tool.
- Facilitator supervision checklist.

g) Digital Resource Package

Provide all approved deliverables in editable and publication-ready formats, including Microsoft Word, PowerPoint, Excel, and original graphic design files, together with high quality photographs, illustrations, icons, and other source materials developed during the assignment. The package shall enable Cordaid to update, adapt, reproduce, and reuse the materials for future programming and capacity-building initiatives.

4.5 Validation of the TREPA/Cordaid Savings Group Model

The Consultant/Firm shall:

- Benchmark the documented model against nationally and internationally recognized Savings Group methodologies and good practices.
- Organize and facilitate a national validation workshop involving Cordaid, relevant government institutions, financial institutions, implementing partners, and other stakeholders.
- Present the draft model and implementation package.
- Facilitate technical discussions and document stakeholder feedback.
- Revise the model and all accompanying materials based on agreed recommendations.

4.6 Finalization and Submission

The Consultant/Firm shall:

- Revise all outputs until they receive written approval from Cordaid.
- Produce publication-ready versions of all approved deliverables.
- Submit all deliverables in both editable and PDF formats.
- Submit all source files, datasets, photographs, graphics, illustrations, presentations, templates, and supporting documentation developed during the consultancy.
- Transfer all intellectual property and associated materials to Cordaid upon completion of the assignment.

5. Expected Deliverables

The Consultant/Firm shall produce and submit the following deliverables:

No.	Deliverable	Description
1	**Inception Report**	A detailed inception report outlining the consultancy methodology, work plan, stakeholder consultation strategy, data collection tools, quality assurance measures, ethical considerations, risk mitigation measures, and implementation schedule.
2	**Assessment and Documentation Report**	A report documenting the findings from the desk review, stakeholder consultations, field visits, and analysis of the TREPA Savings Group intervention, including implementation processes, operational approaches, innovations, lessons learned, challenges, and recommendations.
3	**Draft TREPA/Cordaid Savings Group Model**	A comprehensive draft institutional model documenting the philosophy, implementation framework, operational standards, implementation cycle, governance arrangements, financial education approach, monitoring systems, sustainability mechanisms, and institutional learning generated through the TREPA Savings Group intervention.
4	**TREPA/Cordaid Savings Group Institutional Package**	A complete institutional package comprising: 1. Comprehensive TREPA/Cordaid Savings Group Model Manual; 2. Savings Group Practitioner's Guide; 3. Trainer's Guide; 4. Participant (Trainee) Handbook; 5. Training Toolkit (PowerPoint presentations, facilitator notes, practical exercises, case studies, assessment tools, training agenda, participant handouts);Savings Group Implementation Toolkit (templates, registers, checklists, monitoring tools, supervision tools and graduation assessment tools.

5	**Validation Workshop**	Organization and facilitation of one national stakeholder validation workshop, including presentation of the draft model, facilitation of discussions, workshop proceedings, participant list, photographs, and a validation report summarizing comments and agreed recommendations.
6	**Final TREPA/Cordaid Savings Group Model**	A revised, publication-ready TREPA/Cordaid Savings Group Model and Institutional Package incorporating comments from Cordaid and stakeholders during the validation process.
7	**Digital Resource Package**	All approved deliverables submitted in editable and publication-ready formats, including Microsoft Word, PowerPoint, Excel, PDF, and original design files together with all templates, illustrations, graphics, photographs, and other materials produced during the assignment.
8	**Training of Trainers (ToT)**	Facilitate Training of Trainers (ToT) for designated Cordaid staff and selected implementing partners on the application of the TREPA/Cordaid Savings Group Institutional Package. The deliverable shall include the training agenda, facilitator presentations, participant materials, attendance list, training report, and recommendations for institutional rollout. Cordaid shall provide the venue and cover participant-related logistical costs, including accommodation (where applicable), meals and refreshments, transport, and per diem.
9	**Final Consultancy Report**	A concise completion report summarizing the assignment undertaken, methodology applied, activities conducted, produced, stakeholder engagement, key findings, lessons learned, recommendations, and handover of all consultancy outputs to Cordaid.

6. Duration

The consultancy is expected to be completed within 40 calendar days counted from contract signature date.

7. Payment Terms

Payments shall be made upon satisfactory completion and written approval of the respective deliverables by Cordaid, in accordance with the following schedule:

Milestone	Deliverables	Payment
1. Inception and Assessment Phase	Approval of the Inception Report (Deliverable 1) and Assessment and Documentation Report (Deliverable 2).	30%
2. Draft Model Development and Validation Phase	Submission of the Draft TREPA/Cordaid Savings Group Model (Deliverable 3), TREPA/Cordaid Savings Group Institutional Package (Deliverable 4), successful facilitation of the Validation Workshop (Deliverable 5), and Training of Trainers (ToT) (Deliverable 8).	40%
3. Finalization and Handover Phase	Submission and approval of the Final TREPA/Cordaid Savings Group Model (Deliverable 6), Digital Resource Package (Deliverable 7), and Final Consultancy Report (Deliverable 9).	30%
	Total	100%

8. Required Qualifications of the Consulting Firm

The assignment shall be undertaken by a legally registered consulting firm with demonstrated expertise in **Savings Groups, SG methodology, financial inclusion, knowledge management, institutional documentation, organizational learning, and capacity development**.

The consulting firm shall meet the following minimum requirements:

- Be a legally registered consulting firm, research institution, capacity development organization, or other legally recognized entity with demonstrated experience in assignments of a similar nature.
- Have a minimum of **five (5) years** of **proven experience** in Savings Groups, financial inclusion, community-based finance, institutional documentation, knowledge management, or organizational learning.
- Demonstrate proven experience in documenting and consolidating implementation experience into institutional manuals, operational guidelines, training curricula, toolkits, or other knowledge products for donor-funded programmes.
- Have demonstrated experience in designing and facilitating stakeholder consultations, validation workshops, and capacity-building initiatives.
- Demonstrate technical experience in one or more of the following areas:
  - ✓ Savings Groups and Community-Based Finance;
  - ✓ Financial Inclusion;
  - ✓ Rural Development;
  - ✓ Agriculture and Climate-Resilient Livelihoods;
  - ✓ Adult Learning and Capacity Development;
  - ✓ Knowledge Management and Organizational Learning.
- Demonstrate experience working with international development organizations, government institutions, NGOs, or donor-funded programmes.
- Experience in working on projects funded by the Green Climate Fund (GCF), IUCN, IFAD, the World Bank, UN agencies, or similar development partners will be considered an added advantage.
- Possess strong technical writing, analytical, facilitation, curriculum development, and institutional documentation capabilities.

8.1. Key Personnel

The consulting firm shall propose a multidisciplinary team with the technical expertise required to successfully undertake the assignment.

At a minimum, the proposed team shall include:

Position	Minimum Qualifications and Experience	Primary Role
Team Leader / Savings Group and Financial Inclusion Specialist	Master's degree in Rural Development, Development Studies, Microfinance, Agricultural Economics, Community Development, Economics. Minimum **10 years** of professional experience in Savings Groups, financial inclusion, community development, and donor-funded programmes. Demonstrated	Provide overall technical leadership, coordinate the assignment, oversee quality assurance, lead the documentation of the TREPA/Cordaid Savings Group Model, facilitate stakeholder consultations, and

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	experience documenting implementation models, operational manuals, and institutional knowledge products.	ensure timely delivery of all outputs.
Knowledge Management and Institutional Learning Specialist	Master's degree in Knowledge Management, Development Studies, Monitoring and Evaluation, Organizational Development, Social Sciences, or related field. Minimum **7 years** of experience in organizational learning, documentation, manual development, knowledge products, and institutionalization processes.	Lead the documentation, synthesis, and packaging of implementation knowledge, lessons learned, operational processes, and institutional guidance into the TREPA/Cordaid Savings Group Institutional Package.
Training and Capacity Development Specialist	Bachelor's degree (Master's preferred) in Education, Adult Learning, Community Development, Rural Development, Organizational Development, or related field. Minimum **7 years** of experience in curriculum development, training material design, facilitation, and Training of Trainers (ToT) for development programmes.	Lead the development of the Trainer's Guide, Participant Handbook, Training Toolkit, facilitate the Training of Trainers, and ensure all learning materials are practical and user-friendly.

The proposed team shall collectively demonstrate:

The proposed team shall collectively demonstrate:

- Proven experience implementing similar assignments for international development organizations, government institutions, NGOs, or donor-funded programmes.
- Demonstrated expertise in Savings Groups, financial inclusion, community development, or rural livelihoods.
- Experience in documenting institutional knowledge and developing operational manuals, training materials, toolkits, and other knowledge products.
- Strong facilitation, stakeholder engagement, analytical, technical writing, **and publication design/layout** skills.
- Fluency in English, with at least one team member fluent in Kinyarwanda.

9. Proposal Submission

Interested consulting firms shall submit **separate Technical and Financial Proposals**.

A. Technical Proposal

The Technical Proposal shall include:

- A cover letter signed by an authorized representative of the consulting firm.
- A technical proposal demonstrating the firm's understanding of the assignment, including the proposed approach to documenting, validating, and institutionalizing the TREPA/Cordaid Savings Group Model.
- A detailed methodology and implementation approach.
- A work plan and implementation schedule.
- Company profile, including legal registration details.

- Evidence of relevant experience in similar assignments, including at least **three (3)** comparable assignments completed within the last **five (5) years**.
- Curriculum Vitae (CVs) of the proposed key personnel, clearly indicating their qualifications and roles.
- At least **three (3)** references or completion certificates for similar assignments.

B. Financial Proposal

The Financial Proposal shall include:

- A detailed financial quotation, broken down by **deliverables**.
- Professional fees and all reimbursable costs required to complete the assignment, including field missions, consultant travel and accommodation, stakeholder consultations, publication preparation, taxes, and any other anticipated expenses. Costs related to **participant**'s logistics for the Validation Workshop and Training of Trainers (ToT), including venue, meals, refreshments, transport, accommodation (where applicable), and per diem, shall be covered directly by Cordaid and should not be included in the financial proposal.
- A proposed payment schedule linked to the agreed deliverables

10. Supervision

The assignment will be technically coordinated by the climate resilience MEL Coordinator, supervised by the TREPA Project Coordinator under the guidance of the Cordaid Programme Manager.

11. Evaluation Criteria

Proposals will be evaluated using a **Quality- and Cost-Based Selection (QCBS)** method, whereby the Technical Proposal carries **70%** of the total score and the Financial Proposal carries **30%**

11.1. Technical Evaluation

Evaluation Criteria	Maximum Score
Understanding of the assignment, including appreciation of the objectives, scope of work, expected deliverables, and institutionalization of the TREPA/Cordaid Savings Group Model	20
Proposed methodology and work plan, including the approach to documentation, stakeholder consultation, validation, quality assurance, and implementation schedule	30
Relevant experience of the consulting firm in similar assignments, including institutional documentation, knowledge management, development of operational manuals, training materials, toolkits, or other knowledge products for donor-funded programmes (supported by at least three completion certificates or references)	10
Qualifications and relevant experience of the proposed key personnel	10
Total Technical Score	70

Minimum Technical Qualifying Score: 45 out of 70%

Important to notes:

- Only firms that achieve the minimum technical score shall proceed to the financial evaluation.
- Professionalism and ethics during at any interaction with project beneficiaries and stakeholders are highly recommended.

11.2. Financial Proposal (30%)

12. Ethical Considerations

The consultant must comply with Cordaid's safeguarding, code of conduct, integrity, anti-corruption, anti-money laundering, child protection, environmental responsibility, and data protection policies throughout the assignment.

13. Confidentiality and Proprietary Rights

All deliverables, including the developed solutions, will become the property of Cordaid and its partners. The service provider must maintain strict confidentiality regarding any proprietary or sensitive information obtained during the assignment.

14. Right to Cease Advertisement

Cordaid reserves the right to withdraw or cease the advertisement for this consultancy at any time prior to the signing of a contract. This decision may be made at Cordaid's discretion and without obligation to provide reasons for such withdrawal. All interested firms will be promptly notified if the advertisement is cancelled.

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Interested consulting firms are invited to submit both **Technical and Financial Proposals** electronically *via email to* rwanda.procurement@cordaid.org *by 7th* ***August 2026****. Please use the subject line:* ***"Consultancy for the Documentation, Validation and Institutionalization of the TREPA/Cordaid Savings Group Model"***

Done in Kigali, on 31st August /2026
Approved by:

Patrick BIRASA
Country Manager