

HUMAN DEVELOPMENT SERVICE DELIVERY PROJECT

Terms of Reference Consultancy for SVG-HDSD-CS-INDV-79

DEVELOPMENT OF TRAINING MANUALS FOR THE LIFE SKILLS COURSES FACILITATED UNDER THE YOUTH AND ADULT TRAINING AND EMPLOYMENT (YATE) PROGRAMME

FINANCIAL LITERACY AND INTRODUCTION TO ENTREPRENEURSHIP TRAINING

1. INTRODUCTION

1.1 The Government of St. Vincent and the Grenadines (GOSVG) has received funding from the World Bank (WB) towards the implementation of the Human Development Service Delivery (HDSD) Project. The HDSD project is designed to strengthen the quality of service delivery in education, improve the efficiency of social protection systems, and improve the effectiveness of labour market systems. The project is implemented by the Ministry of Finance, Economic Planning, Sustainable Development, and Information Technology (MoFEP). The other participating ministries are the Ministry of National Mobilization, Social Development, Family, Gender Affairs, Persons with Disabilities and Youth (MNOM); the Ministry of Agriculture, Forestry, Fisheries, Rural Transformation, Industry and Labour; and the Ministry of Education, National Reconciliation and Ecclesiastical Affairs (MoE).

1.2 The project is structured around the four following components:

- Component 1 - Strengthening Pedagogy for Basic and Special Needs Education
- Component 2 - Building Responsive Social Protection Service Delivery Systems
- Component 3 - Strengthening Labour Market Systems and Improving Skills Training of Poor and Vulnerable Populations
- Component 4 - Project Implementation, Monitoring and Evaluation

1.3 Under Component 3, the HDSD Project funds the execution of the Youth and Adult Training for Employment (YATE) Programme to provide relevant workforce training to poor and unemployed persons in need of training. This training is delivered under the auspices of the National Qualifications Department (NQD) of the MoE at private institutes as well as technical institutes in Barrouallie, Campden Park, Kingstown, and Georgetown; in a number of skill areas including inter alia, electrical installation, furniture construction and garment construction. In addition to the training in the skill areas, participants will receive life skills and entrepreneurship coaching.

1.4 Accordingly, the GOSVG has contracted Life Skills Coaches to deliver Career Coaching and Financial Literacy and Introduction to Entrepreneurship training to YATE participants. Financial Literacy which is facilitated for a minimum of eight (8) hours, primarily focusses on money management, why budgeting is important, and savings and investment. It is proposed that

additional training in Entrepreneurship be facilitated at scheduled intervals during the execution of technical training.

1.5 Although the YATE Programme has commenced training of its fourth cohort, a standard manual for the Life Skills training modules have not yet been developed. In light of the foregoing, the HDSD Project is desirous of contracting a consultant to develop standard Training Manuals for Financial Literacy and Introduction to Entrepreneurship training courses for participants under cohorts 5 and 6.

2. OBJECTIVES OF THE CONSULTANCY

2.1 The main objective of this consultancy is the development of Training Manuals inclusive of participant workbooks for the Financial Literacy and Introduction to Entrepreneurship training courses facilitated under the YATE Programme.

3. SCOPE OF WORK

The Consultant's scope of work is as follows:

3.1. Undertake desk research and analyse all existing training materials used for facilitation of Financial Literacy and Introduction to Entrepreneurship training courses. Where necessary, the desk review must be supplemented by interviews with key stakeholders facilitating and providing life skills training to participants.

3.2. Hold two focus groups with participants who have participated in Life Skills training for both Cohort 3 and 4 to receive their feedback.

3.3. Develop Training Manuals and Participant Workbooks for Financial Literacy and Introduction to Entrepreneurship training sessions in accordance with the training objectives of the YATE Programme. The manual should consider that the Financial Literacy and Entrepreneurship Training sessions will be conducted for a total of seventy (72) hours per cohort, over an agreed period. The manual should cover the following modules:

- a. **'Financial Literacy' to be facilitated eight (8) hours prior to the commencement of technical Training-**
 - i. Financial Literacy, Saving, Investment vs Expenditure. The importance of savings practices, saving to buy (what is the real cost of a hire purchase item), a purchase vs an investment. What does a loan cost?

- b. **'Introduction to Entrepreneurship' to be facilitated for four (4) hours during technical training-**
 - i. Are you an entrepreneur? Use of the Personal Entrepreneurship Characteristics (PECs). Looking at the 10 characteristics - Opportunity Seeking and Initiative; Persistence; Fulfilling Commitments; Demand for Efficiency and Quality; Taking Calculated Risks; Goal Setting; Information Seeking; Systematic Planning and

Monitoring; Persuasive and Good Networking skills, Independence and Self-confidence.

- c. **‘Entrepreneurship In Practice’ to be facilitated for an additional sixty (60) hours during/ after technical training and over a two (2) week period-**
 - i. Myths around Entrepreneurship; Is Business Ownership for you? Case Study. (This element will include presentations from young existing entrepreneurs and a personal assessment exercise by the participants).
 - ii. Preparation of a Business Plan; introduces participants to the concept and structure of a business plan. The session will also explore general importance and uses, framework(s) to be used, tips for writing an effective business plan, and a step-by-step guide. By the end of the training, participants will have developed a brief business plan on their startup idea.

3.4. Create Training Manuals which:

3.4.1. Allow for interactive sessions and should include but are not limited to– goal setting, budget preparation, business mapping and other relevant work sheets.

3.4.2. Provide options for delivery of content to allow for diversity of the participants, providing the facilitators with an opportunity to vary presenting information.

3.4.3. Are inclusive – gender and disability – sensitive.

3.5. Share the proposed contents of the training manuals and workbooks with the HDSD Project Coordinator, YATE Project Officer and other key stakeholders for review and comments.

3.6. After the review, the consultant will adjust and develop the final Manuals for use by Life Skills Trainers and Participants.

3.7. Facilitate training sessions to contracted Life Skills Trainers on the use of the manuals to ensure effective use during the facilitation of training sessions.

4. DELIVERABLES

4.1. Submission of the outline for one (1) Training Manual for Financial Literacy and Introduction to Entrepreneurship.

4.2 Submission and approval of one (1) Draft Training Manual along with accompanying Participant Workbooks for Financial Literacy and Introduction to Entrepreneurship Training sessions.

4.3 Facilitation of a training session on the use of the training manuals for Financial Literacy and Introduction to Entrepreneurship to Life Skills Trainers, and the submission of a report on training outcomes. Part of the training should include a pilot testing of the training manual, given that the sessions will also be used to validate the content of the Training Manual.

4.4 Final Training Manuals for Financial Literacy and Introduction to Entrepreneurship. Submissions should be based on the findings, outcomes and validation of content derived from the facilitation of the training sessions.

5. CHARACTERISTICS OF THE CONSULTANT

Type of Consultancy:	Individual
Procurement Method:	Individual Consultant Selection
Length and Duration:	The consultant will be contracted for a period eight (8) weeks
Place of work:	St. Vincent and the Grenadines
Qualifications and experience:	<p>The Consultant shall at a minimum, possess the following qualifications and experience:</p> <ul style="list-style-type: none"> • A minimum of an undergraduate degree or teaching certification in Business or a related field. • At least five years’ demonstrated experience in delivering financial literacy and entrepreneurship training, business development courses and workshops for vulnerable populations. • Experience with the creation of manuals and participant workbooks similar to this assignment, a sample of which should be submitted for review. • At least three years’ experience working with vulnerable groups including youths and unemployed/underemployed adults in SVG. • Demonstrable experience with the conceptual frameworks and basic academic theory for entrepreneurial skills. • A proven track record of implementing experiential training, with demonstrated results in increasing employability skills for youth and vulnerable groups, including women and persons with disabilities.

Assets and Capabilities	<ul style="list-style-type: none"> • A Master’s Degree in Education, Social Work, or a related field. • Experience in the delivery of Trainer of Trainer workshops either face to face or virtually. • Experience in dealing with different public institutions, local authorities, civil society, international and national cooperation agencies who provide support to micro and small enterprises.
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6. INPUTS BY THE CLIENT

6.1 The YATE Project Officer and HDSO Project Coordinator will provide the consultant with all relevant documentation and resources to facilitate the completion of the consultancy.

7. REPORTING/ SUPERVISION

7.1. The Project Coordinator of the HDSO Project (under the aegis of the MoFEP) will have general oversight of the consultant’s work.

7.2 The Consultant will coordinate and work closely with the YATE Project Officer, YATE Field Officer and NQD to carry out the functions under these TORs.

7.3 All deliverables shall be submitted to the NQD and the Project Coordinator for review and approval.

8. COMPENSATION

8.1 The Consultant will be paid a fixed rate commensurate with the services provided.

8.2 Payment shall be broken down as follows:

Deliverable		Payment
i.	Submission and approval of outline of Training Manual for Financial Literacy and Introduction to Entrepreneurship Training.	20%
ii.	Submission and approval of one (1) Training Manual along with accompanying Participant Workbooks for Financial Literacy and Introduction to Entrepreneurship Training sessions. The consultant must submit one (1) electronic copy and two (2) hard copies of the document.	30%

iv.	Facilitation of a training session on the use of the training manual for Financial Literacy and Introduction to Entrepreneurship to Life Skills Trainers, and the submission of a report on training outcomes. Part of the training should include a pilot testing of the training manual, given that the sessions will also be used to validate the content of the Training Manual.	25%
v.	Final Training Manuals for Financial Literacy and Introduction to Entrepreneurship and Career Coaching. Submissions should be based on the findings, outcomes and validation of content derived from the facilitation of the training sessions.	25%

9. TERMINATION

9.1 The Client may terminate the consultancy with prior written notice to the Consultant if the Consultant does not remedy a failure in the performance of his/her obligations under the Contract; if the Consultant, has engaged in corrupt, fraudulent, collusive, coercive, or obstructive practices in performing the Contract.

9.2 The Consultant may terminate the consultancy with prior written notice, if the Client shall fail to perform any of its agreed obligations to the consultant.

10. CONFIDENTIALITY

10.1 The consultant shall maintain full confidentiality of all documentation and discretion in the dissemination of results. The consultant may not utilise, without prior approval from the HDSD Project Coordinator, MoE, MoFEP, or any other related Ministry or Agency, the manuals, reports, or any other inputs of outputs related to this consultancy.