

**TERMS OF REFERENCE FOR AZERBAIJANI NATIONAL
TRAINING CONSULTANTS (COMPANIES AND INDIVIDUALS)**

AccessBank Azerbaijan (ABA)

PROJECT: NON FINANCIAL SERVICES FOR URBAN AND RURAL SME

A. BACKGROUND

1. Access Bank Azerbaijan (“ABA” or “the Bank”) serves about 4,000 Small and Medium Enterprise (“SME”) clients out of which 3,000 are active borrowers (October 2015). ABA estimates that its Azerbaijan SME target market includes about 20,000 SMEs. While the majority of SME borrowing customers are concentrated in the capital and being served by 13 branches with SME departments, ABA also sees a large potential in rural towns, where it currently maintains 21 branches with SME departments. The majority of loans issued by the Bank have an amount below USD 200,000. ABA recognizes the important potential of SMEs as a client base.
2. A dedicated study commissioned by ABA highlighted significant need for non-financial services (“NFS”) in Azerbaijan and the absence of noteworthy market offer in that area. Therefore, ABA aims to invest in training and developing the entrepreneurial and financial skills of its current and potential SME clients, both in urban and rural areas, to support their business growth.
3. The training needs entail primarily general management, sales and marketing skills including recent trends in selling techniques, marketing tools and social media marketing, human resource management, financial analysis as well as local accounting and legal knowledge. Due to the currently difficult economic situation in the country special topics such as crisis management, efficiency enhancement programs and new sales channels are also in high demand. Target beneficiaries for the training are primarily business owners in Baku and regional centers in order to ensure that acquired knowledge leads to improved management of SMEs. Secondary target trainees are SME employees in specific business areas, for example sales skills.
4. Within the project of implementing NFS in the Bank ABA seeks input from experienced Azerbaijani national trainers and/or national training companies with track-record in designing training content and materials for SME as well as organizing and performing such trainings. The trainers or training providers will be contracted by the Bank and work in close collaboration with ABA project management and staff.

B. TASKS TO BE PERFORMED BY THE TRAINING PROVIDER

5. Project Preparation Phase:
 - 5.1. Agreement of training topics with the Bank, development of training materials and finalization after feed-back from ABA NFS team and management approval.
 - 5.2. Develop the training plan and curriculum including suggested lecturers, organization, methods and materials.

Pilot Testing Phase:

- 5.3. Organize and conduct pilot training seminars and workshops. The training will be tested in Baku before roll-out to other locations.
- 5.4. Carry out the training sessions as agreed and at the end of each training session get attendees' feedback on their satisfaction with the training, verify the relevance of the training and identify additional skills required.
- 5.5. Hold brief individual coaching sessions as follow-up to the general training sessions for such SME owners who have demonstrated strong interest and identified specific needs for improvement of their business.
- 5.6. Propose improvements and updates of the trainings based on participants' performance and feedback on a case-by-case basis as needed.
6. The project preparation and pilot testing phase is planned to take around 6 to 9 months with intermittent consultant assignments.
7. Training review and roll out phase:
 - 7.1. Conducting further training sessions in Baku and in rural centers according to the approved training plan and schedule.
 - 7.2. Develop and hold training sessions for employees of SME after approval of the NFS team.
 - 7.3. Quarterly report to the bank's project manager on training events (e.g. date, content, participants) and results (e.g. customer feedback in comprised form), including an analysis of the achievements and suggestions for improvements.
 - 7.4. Towards the end of the phase train bank-internal trainers and hand-over training concepts, methods, plans and materials to the bank.
8. This phase may require up to 12 months with intermittent consultant assignments.

C. REQUIRED REPORTING AND MATERIALS

9. The training consultants are required to deliver the following reports:
 - 10.1. One report at the end of each phase covering the activities undertaken, materials/ content/ technology developed, results achieved, and suggestions for the next phase or for further development and cooperation;
 - 10.2. Quarterly reports summarizing the status quo and current results of the project (compared against the plan), fulfilment of TOR and deliverables, and the main conclusions from the end-of-phase reports;
 - 10.3. Final report.
10. The consultant is required to hand-over all knowledge gained and materials (e-form and paper versions) developed during the project on a constant basis to the Bank and make sure the Bank is capable and able (physically and legally) of using the knowledge and materials further.

11. If required, the consultant shall perform training of Bank staff and training-of-trainers during the hand-over process or anytime during the assignment, as required by the Bank.
12. The Bank requires the signing of relevant intellectual-property-rights (“IPR”) and non-disclosure agreements (“NDA”) with the training consultant. The IPR agreement will outline that the exclusive right for the use of all information and materials developed by the training consultant under the project belong to the Bank. The NDA entails that trainers and training providing companies will hold all information relating to the seminars’ content and participants in confidence and will not divulge or disclose such information, or make such information available to any person or entity, except as agreed otherwise between the parties.

D. PROFILE OF THE CONSULTANTS

13. The consultant should be preferably a training company offering several experienced trainers (one general contract) or individual consultants-trainers (contracted separately). The providers need to have and be able to prove relevant working experience in Azerbaijan and track-record in developing customized training materials for SME business owners, in all or at least several of the following areas: (i) enterprise planning and management, (ii) HR, (iii) marketing and sales including social media marketing and other new sales channels, (iv) crisis management and efficiency enhancement programs, (v) Agro production, processing and logistics, (vi) basic skills for successful micro business development and (vii) training SME/ Agro-SME employees in sales skills and other relevant business areas.
14. Each individual consultant should have relevant professional experience in training and measuring training impact. Preference will be given to providers residing in Azerbaijan and/or in fluent command of Azeri language.

E. IMPLEMENTATION

15. For all consulting contracts output based lump sum contracts will be used.
16. The implementation of this project is expected to commence in May 2016. The consulting services will be carried out through intermittent inputs as requested by ABA for completion by May 2017. A project and contract extension might be proposed by the bank.

F. CONSULTANT SELECTION PROCESS AND CRITERIA

17. ABA will select the consultant/s based on EOI through a shortlisting process as set out in the TA letter agreement between ADB and ABA. ABA will negotiate the contract/s with the first ranked bidder/s.
18. Consultants are requested to file their Expression of Interest (“EOI”) for implementing the training component of the NFS project, as outlined in these TOR, in English or Russian language. In order to determine the capability and experience of consulting firms and/or individual consultants, the information submitted should include the following:

19. For training companies only

- 19.1. Brief overview of the firm or group of firms including company profile, organization and staffing;
- 19.2. Details of similar experience of firm or group of firms and related assignments undertaken in the previous five years, including information on contract value, contracting entity/client, project location/country, duration (mm/yy to mm/yy), expert months provided, main activities and objectives;

20. For both training companies and individual trainers/consultants

- 20.1. CVs of key experts who are foreseen to carry out the assignment detailing qualifications, experience in similar assignments, particularly assignments undertaken in the previous five years, including information on contracting entity/client, project location/country, duration (mm/yy to mm/yy), expert months provided, assignment budget, main activities, objectives;
- 20.2. Brief description of the approach and a draft work plan for implementation of this assignment;
- 20.3. Financial proposal indicating the output-based lump sum for implementing the project as outlined in these TOR as well as applicable travel and side costs; applicable taxes have to be indicated separately.

21. The above information should not exceed 15 pages, excluding CVs.

22. The filing can be made via ADB's consultant management system (online platform) or directly with the Bank per e-mail via the following address: training-consultant@accessbank.az or per standard mail to the following address:

AccessBank
NFS team
Mr. Aga Agayev
Tbilisi ave.3
AZ 1065 Baku, Azerbaijan

23. The deadline for filing the EOI for individual training consultants is 2 April 2016. The deadline for filing the EOI for training companies is 17 April 2016. Proposals received by the Bank after that date might not be considered in the selection process.

24. The Bank will select the suitable candidate/s (both companies and individual consultants) based on (i) profile and experience in developing and conducting training programs for SME in Azerbaijan, the Caucasus region or similar environments, (ii) individual trainer's CV (relevant knowledge and training experience), as well as the (iii) technical and (iv) financial proposal.