

Terms of Reference (ToR)

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Engagement of a Technical Consultant/Agency for Enterprise Development Capacity Building, Enterprise Assessment, Business Plan Development and Enterprise Support System Strengthening for SHGs under the MPowered Plus Scale-Up Cluster Project.

1. About TUIF

Trickle Up India Foundation (TUIF) is a not-for-profit organization committed to enabling women and marginalized communities to move out of extreme poverty through sustainable livelihood promotion, enterprise development, financial inclusion, and social empowerment. By adopting evidence-based approaches and strengthening community institutions, TUIF works to build resilient livelihoods that enhance household income, improve agency, and create pathways for long-term economic security.

TUIF's programmes focus on strengthening women's economic participation by building their capacities, promoting entrepreneurship, facilitating market linkages, improving access to finance, and fostering collective enterprises. The organization believes that sustainable livelihood transformation requires not only financial investment but also continuous capacity building, technical handholding, institutional strengthening, and ecosystem development.

Recognizing that community institutions play a critical role in sustaining livelihood outcomes, TUIF promotes Self-Help Groups (SHGs), producer collectives, and community-based enterprise models as key platforms for inclusive economic development. Through strategic partnerships with government departments, civil society organizations, financial institutions, and private sector stakeholders, TUIF strives to create enabling ecosystems where rural women entrepreneurs can establish, strengthen, and scale their enterprises.

During the first year, the project plans to provide structured enterprise development support to 300 existing SHGs across the five project blocks. These SHGs are expected to be at different stages of enterprise readiness and development. The consultancy will therefore support the project to assess enterprise opportunities and readiness, identify viable enterprise options, and develop realistic and market-oriented business plans appropriate to the local context, resources, capabilities, and market potential of the SHGs.

2. Project Background and Context

The **MPowered Plus Scale-Up Cluster Project** is designed to build on the learning and achievements of the earlier MPowered scale up project initiative and deepen the economic empowerment of women by strengthening SHG-led enterprises through a structured and sustainable enterprise development approach. While the previous phase focused on initiating and nurturing women-led SHGs enterprises, the Cluster phase aims to strengthen existing SHGs enterprises, improve their business performance, and prepare them for long-term growth through market-oriented and cluster-based interventions.

The project aims to strengthen **women-led SHG enterprises** by enhancing their enterprise management and technical capacities, improving access to markets and business

development services, promoting value addition, and gradually facilitating the development of **sustainable enterprise clusters**. Recognizing that SHG enterprises are at different stages of maturity, the project will adopt a **phased and differentiated approach**, providing tailored support based on each enterprise's current needs, performance, capacity, and growth potential.

The first year will serve as a critical foundation-building phase, focusing on understanding the existing status and potential of SHG enterprises and strengthening the capacity of project teams to provide effective enterprise support. Key efforts will include developing **enterprise-specific growth roadmaps** and establishing practical tools and systems for enterprise assessment, business planning, mentoring, and regular business performance monitoring. These foundational processes will provide a structured basis for enterprise strengthening throughout the project period, while also identifying and preparing high-potential enterprises for their gradual transition towards **cluster-based development and collective growth**. To achieve these objectives, TUIF intends to engage a technically competent consultant/agency to provide specialized support in enterprise assessment, capacity building, enterprise business planning, and the development of practical enterprise management tools. The consultancy is expected to work closely with TUIF and implementing partners to establish a robust enterprise development support system that strengthens both the capacities of the project team and the quality of enterprise interventions across the project areas.

3. Purpose

The purpose of the consultancy is to establish a practical and scalable enterprise development support system for the first year of the MPowered Plus Scale-Up Cluster Project. The consultancy will: (i) strengthen the capacity of TUIF and implementing partner teams to support SHG-led enterprises; (ii) assess enterprise opportunities, readiness, performance, and growth potential of the identified SHGs; (iii) facilitate the development of realistic, market-oriented and financially viable business plans for the identified SHGs; and (iv) establish practical and standardized tools and processes for enterprise assessment, business planning, enterprise mentoring, business performance monitoring and periodic enterprise review, which can be used by the project team throughout the project implementation period.

The consultancy will adopt a participatory and field-based approach and will build the practical capacity of the project team through hands-on engagement during enterprise assessment, business planning, and field mentoring processes.

4. Objectives

Overall Objective

To strengthen the enterprise development support system of the MPowered Scale-Up Extension Project by building the technical capacities of project teams, assessing SHG enterprises, developing Enterprise Business Plans, and establishing practical tools and processes for enterprise strengthening.

The consultancy will specifically support enterprise assessment and business planning for 300 selected SHGs across the five project blocks.

The consultancy shall aim to:

1. Strengthen the technical knowledge and facilitation skills of TUIF and implementing partner field teams on enterprise development, enterprise business planning, enterprise mentoring, and business monitoring.
2. Assess the enterprise readiness, existing livelihood base, enterprise opportunities, market potential, business viability, governance and management capacities, and growth potential of the identified SHGs through a structured and participatory assessment process.
3. Identify viable market opportunities, value-addition possibilities, key constraints, input and service requirements, and potential pathways for collective or cluster-level enterprise development.
4. Develop practical, market-oriented and financially viable Enterprise Business Plans covering enterprise strengthening, production, markets, costing and pricing, working capital, risks and growth opportunities.
5. Design and develop practical tools and standardized formats for enterprise assessment, enterprise segmentation, business planning, enterprise mentoring, business performance monitoring, periodic enterprise review and identification of enterprises with potential for collective or cluster-level development.
6. Enable the project field team to apply standardized methodologies and tools for enterprise assessment, business planning, mentoring, and business monitoring through structured on-the-job learning and technical handholding during the consultancy period.

5. Scope of Work

The consultant/agency will provide technical support to TUIF for strengthening the enterprise development component of the MPowered Scale-Up Extension Project during its first year of implementation. The consultancy will support the project in building the technical capacities of the project team, assessing the current status and enterprise potential of SHG enterprises, and developing practical Enterprise Business Plans and management tools to strengthen enterprise performance and guide future enterprise development interventions.

The assignment shall cover the assessment and business planning process for 300 selected SHGs across five project blocks in Odisha and Jharkhand. The SHGs will be assessed and segmented based on enterprise performance, readiness, market opportunities and growth potential. An indicative mix of 60% high-performing, 30% medium-performing and 10% low-performing SHGs may guide the selection process, subject to validation through the assessment.

The consultancy will be implemented in close collaboration with TUIF, implementing partners, and the project field team across the project locations in Odisha and Jharkhand. The assignment is expected to adopt a participatory, field-based, and evidence-driven approach that ensures practical learning, knowledge transfer, and sustainable use of the tools and methodologies developed under the consultancy. The assessment and business planning process shall include, wherever relevant, consultations with market actors, buyers, input suppliers and other relevant stakeholders to validate key business assumptions

Component I Technical Assignment I: Enterprise Development Capacity Building and Technical Strengthening

Purpose of the Assignment

To strengthen the technical knowledge, practical skills, and facilitation capacities of TUIF and implementing partner field teams to effectively support women-led SHG enterprises through enterprise development, business planning, enterprise mentoring, and business monitoring.

Scope of Work

The consultant/agency shall design and deliver a competency-based capacity-building programme that equips the project team with the knowledge, practical skills, and tools required to assess, mentor, monitor, and strengthen SHG enterprises. The assignment should combine classroom learning with practical application and provide standardized training resources that can be used by the project team throughout the implementation period.

Key Deliverables

The consultant/agency shall be responsible for delivering, at a minimum:

- Inception Report, including a detailed work plan and training approach.
- Training Need Assessment (rapid assessment, if required) and finalization of the training curriculum.
- Four-day competency-based Training of Trainers (ToT) for TUIF and implementing partner field teams.
- Training manual, facilitator guide, participant handbook, presentations, practical exercises, and reference materials.
- Practical tools and job aids, including an enterprise assessment checklist, enterprise mentoring checklist, business performance monitoring format, enterprise review format and action tracker to support enterprise mentoring and business monitoring.
- Pre- and post-training assessment report, including participant feedback and recommendations.
- Final Training Completion Report documenting the training process, outcomes, lessons learned, and recommendations for strengthening enterprise development support.

Expected Outputs

- Strengthened technical capacity of the project team on enterprise development and business management.
- Improved understanding of enterprise assessment, business planning, financial planning, mentoring, and monitoring.
- Standardized learning materials and practical reference resources available for future use by the project team.

Component II Technical Assignment II: Enterprise Assessment and Enterprise Business Planning

Purpose of the Assignment

To assess the status and growth potential of SHG enterprises and facilitate the development of practical Enterprise Business Plans and enterprise management tools that will guide enterprise strengthening under the MPowered Scale-Up Extension Project.

Scope of Work

The consultant/agency shall conduct a structured assessment of all 300 SHGs across all five blocks and facilitate the preparation of one enterprise business plan for each identified SHG, unless otherwise agreed by TUIF, based on the findings of the enterprise assessments, analyse enterprise performance and business potential, facilitate the preparation of Enterprise Business Plans, and develop practical tools for enterprise assessment, business planning, mentoring, and business monitoring. The assignment shall be implemented in close collaboration with the project field team to strengthen their practical capacity and ensure effective application of the tools and methodologies beyond the consultancy period.

Key Deliverables

The consultant/agency shall be responsible for delivering, at a minimum:

- Inception Report outlining the assessment methodology, work plan, and implementation schedule.
- Enterprise Assessment Framework, tools, and data collection formats.
- Comprehensive assessment of SHG enterprises across the project locations, including analysis of enterprise status, enterprise health, business performance, governance, market orientation, and growth potential.
- Enterprise Assessment Report with key findings, enterprise gaps, opportunities, and recommendations.
- Minimum five (05) structured technical mentorship days during field implementation, covering practical application of enterprise assessment, business planning, market analysis, financial viability and monitoring tools.
- Enterprise Business Plans for SHG enterprises, developed in consultation with TUIF, implementing partners, and the project field team.
- Standardized tools and formats for enterprise assessment, enterprise business planning, enterprise mentoring, and business monitoring.
- Orientation and technical handholding of the project field team on the application of the developed tools and Enterprise Business Plans.
- Final Consultancy Report documenting the assessment process, key findings, business planning outcomes, tools developed, lessons learned, and recommendations for enterprise strengthening.

Expected Outputs

- A clear understanding of the current enterprise status and development needs of SHG enterprises.
- Practical Enterprise Business Plans to guide enterprise strengthening and growth.
- Standardized enterprise management tools integrated into project implementation.
- Enhanced capacity of the project field team to support enterprise strengthening using the developed tools and business planning approach.
- A categorized/segmented profile of the 300 SHGs based on enterprise readiness and growth potential, identifying appropriate pathways for basic enterprise development, enterprise strengthening, growth or future cluster-level development.
- **Optional value addition:** A simple, shared digital monitoring dashboard/template for tracking implementation and periodic review of the 300 Enterprise Business Plans, subject to feasibility, usefulness, and mutual agreement with TUIF. The consultant/agency may propose a practical and low-maintenance format, with orientation to the relevant project team where applicable.

8. Duration of Consultancy

The consultancy shall be completed within **three (03) months** from the date of signing of the contract.

The consultant/agency shall submit a detailed work plan and implementation schedule during the inception phase for approval by TUIF. The two technical components will be implemented in a sequenced manner. The core capacity-building programme, including the four-day ToT, will be completed within the first four weeks, followed by enterprise assessment and business planning. Need-based technical mentoring may continue during field implementation.

Indicative Sequence of Deliverables and Timeline

Technical Assignment I: Enterprise Development Capacity Building and Technical Strengthening

Timeline	Key Deliverable
Week 1	Inception meeting with TUIF; review of project documents, proposal, DIP, and enterprise development strategy; conduct a rapid learning needs assessment of the project team; submit inception report and detailed work plan.
Week 2	Develop and submit the draft training curriculum, session plans, facilitator guide, participant handbook, presentations, practical exercises, and reference materials in English. Incorporate initial field observations and project-specific enterprise contexts into the training design.
Week 3	Review and finalize the training curriculum and materials based on TUIF feedback; translate the approved training materials into Odia and Hindi.
Week 4	Conduct a four-day Centralized Training of Trainers (ToT) for approximately 25 TUIF and implementing partner staff from all five project blocks; submit the training completion report, final training package, and recommendations for field application.
Weeks 5–12	Provide need-based technical mentoring and advisory support to the project team during field implementation, as required.

Technical Assignment II: Enterprise Assessment and Enterprise Business Planning

Timeline	Key Deliverable
Week 1	Inception meeting; review project documents; develop and submit the enterprise assessment framework, assessment methodology, tools, and detailed field implementation plan.
Week 2	Finalize assessment tools and commence field assessments in coordination with TUIF and implementing partners. Share initial field observations with the Assignment I team to strengthen the relevance of the training programme.
Weeks 3–6	Conduct enterprise assessments across project locations; analyse enterprise status, business performance, governance, market orientation, and enterprise potential; continue sharing key findings to inform ongoing technical support.

Timeline	Key Deliverable
Weeks 5–9	Facilitate the preparation of Enterprise Business Plans and develop standardized tools and formats for enterprise assessment, business planning, mentoring, and business monitoring in collaboration with the project team.
Week 9–10	Validation of draft Enterprise Business Plans with respective SHGs, project teams and, wherever feasible, relevant market actors
Weeks 10–11	Submit draft Enterprise Assessment Report, Enterprise Business Plans, enterprise management tools, and technical recommendations for review by TUIF.
Week 12	Conduct a Business Plan and Market Validation Review Workshop with TUIF and partner teams: incorporate agreed feedback, and submit the final Enterprise Business Plans, consultancy report and agreed tools/deliverables.

9. Geographical Coverage

The consultancy shall be implemented across the MPowered Scale-Up Extension Project in the states of **Odisha** and **Jharkhand**, covering five project blocks where TUIF, in partnership with local implementing organizations, is supporting women-led Self-Help Groups (SHGs) to strengthen and expand sustainable livelihood enterprises.

The assignment will cover diverse enterprise contexts, including both livestock and non-livestock livelihood interventions, requiring the consultant/agency to adopt context-specific approaches while ensuring a consistent enterprise development framework across all project locations. The consultant/agency is expected to undertake field visits, stakeholder consultations, enterprise assessments, capacity-building activities, and business planning exercises in close collaboration with TUIF, implementing partners, project field teams, Smart Sakhis, and participating SHGs.

The consultancy shall be implemented in the following project locations:

State	District	Block
Odisha	Rayagada	Ramnaguda
Odisha	Rayagada	Kalyansinghpur
Odisha	Kandhamal	Daringbadi
Jharkhand	Dumka	Raneshwar
Jharkhand	Dumka	Ramgarh

The consultant/agency shall be responsible for planning and coordinating field activities in consultation with TUIF to ensure effective stakeholder engagement, efficient field execution, and timely completion of all consultancy outputs within the agreed timeframe.

10. Reporting, Coordination and Governance

The consultant/agency shall work under the overall technical guidance and supervision of **Trickle Up India Foundation (TUIF)** and shall maintain close coordination with TUIF, implementing partners, and the project team throughout the consultancy period.

The consultant/agency shall:

- Report to the designated TUIF focal person for overall coordination and management of the consultancy.
- Work closely with TUIF, implementing partners, Business Coordinators, Field Coordinators, and other relevant stakeholders to ensure effective implementation of the assignment.
- Participate in inception, progress review, and final review meetings, and present key findings, progress updates, and deliverables as required.
- Submit all reports, training materials, tools, Enterprise Business Plans, and other deliverables to TUIF for review and approval as per the agreed timeline.
- Incorporate feedback received from TUIF and submit revised deliverables for final approval.
- Ensure that all outputs are of high technical quality and aligned with the objectives and implementation priorities of the MPowered Scale-Up Extension Project.

11. Roles and Responsibilities

11.1 Trickle Up India Foundation (TUIF)

TUIF shall:

- Provide overall technical guidance and oversight.
- Share relevant project documents and information.
- Facilitate coordination with implementing partners and project stakeholders.
- Review and approve deliverables and provide timely feedback.

11.2 Consultant/Agency

The consultant/agency shall:

- Execute the consultancy in accordance with the approved work plan and timelines.
- Deploy a qualified technical team to deliver both assignments.
- Ensure the quality and timely submission of all agreed deliverables.
- Work closely with TUIF and implementing partners throughout the consultancy.
- Maintain confidentiality and adhere to professional and ethical standards.

11.3 Implementing Partners

The implementing partners shall:

- Facilitate coordination with field teams, Smart Sakhis, and SHGs.
- Support field visits, training, and stakeholder consultations.
- Ensure participation of project staff in consultancy activities.
- Provide relevant field-level information and logistical support, as required.

12. Eligibility Criteria and Required Qualifications

12.1 Organizational Eligibility

The consultant/agency shall:

- Be a legally registered consulting firm, technical agency, institution, or organization with demonstrated experience in enterprise development and entrepreneurship promotion.
- Have proven experience in designing and delivering consultancy assignments on enterprise development, business planning, enterprise assessment, and capacity building for SHGs, producer groups, women-led enterprises, or community-based institutions.
- Demonstrate experience in developing practical business planning tools, enterprise management systems, training modules, and technical resource materials.
- Have adequate technical and operational capacity to undertake both assignments concurrently and complete the consultancy within the stipulated timeline.

12.2 Technical Team and Expertise

The consultant/agency shall propose a multidisciplinary team with relevant expertise to successfully deliver both assignments.

The proposed **Team Leader/Lead Consultant** should have:

- **15–20 years of professional experience** in enterprise development, entrepreneurship promotion, business development services, or livelihood promotion.
- A **Postgraduate degree** in Business Administration, Rural Management, Entrepreneurship Development, Agriculture, Economics, Development Studies, or a related discipline.
- Demonstrated experience in leading similar consultancy assignments involving enterprise assessment, business planning, enterprise mentoring, and capacity building.
- Proven experience in designing and facilitating Training of Trainers (ToT) and developing practical learning resources for field teams.

The proposed technical team should collectively possess expertise in:

- Enterprise development and entrepreneurship promotion.
- Enterprise assessment and business diagnostics.
- Business planning and financial planning.
- Capacity building and adult learning methodologies.
- Enterprise mentoring and business monitoring.

13. Proposal Submission Guidelines

Interested agencies/Consultants are invited to submit both a **Technical Proposal** and a **Financial Proposal** in response to this Terms of Reference (ToR).

13.1 Technical Proposal

The Technical Proposal should include, but not be limited to, the following:

- Organizational profile and relevant experience.
- Understanding of the assignment and the proposed approach.
- Detailed methodology and implementation plan for both assignments.
- Proposed work plan and timeline.

- Composition of the proposed technical team, including CVs of key professionals.
- Details of at least **one or two similar assignments** successfully completed, with client references (where available).
- Any additional information demonstrating the consultant/agency's technical capability to undertake the assignment.

13.2 Financial Proposal

The Financial Proposal shall include a detailed cost breakdown covering all costs associated with the consultancy, including:

- Professional fees.
- Travel and field expenses.
- Training and workshop costs.
- Translation, documentation, and report preparation.
- Applicable taxes and statutory charges.
- Any other incidental costs required to complete the assignment.

The financial proposal shall be submitted in **Indian Rupees (INR)**, inclusive of all applicable taxes.

13.3 Submission of Proposal

Interested consultant(s)/agencies shall submit their Technical and Financial Proposals in separate sealed envelopes (or separate electronic files, as applicable), clearly marked "**Technical Proposal**" and "**Financial Proposal**", on or before the submission deadline specified below.

Late or incomplete proposals may not be considered.

Submission Deadline: 5:00 PM (IST), Thursday, 8th October 2026.

Submission Address: Trickle Up India Foundation (TUIF), 4/2 Orient Row, 2nd Floor, Park Circus, Kolkata – 700017, India. Phone: +91-33-4000-4776.

Email to: nbasista@trickleupindia.org and CC to ujena@trickleupindia.org & rbehera@trickleupindia.org

14. Payment Schedule

Payments shall be made upon satisfactory completion and acceptance of the agreed deliverables by TUIF, as per the following schedule:

Milestone	Deliverables	Payment
1	Submission and approval of the Inception Report, detailed work plan, and assessment methodology	20%
2	Completion of the Centralized Training of Trainers (ToT), submission of the final training package, and training completion report	30%

Milestone	Deliverables	Payment
3	Submission of the draft Enterprise Assessment Report, draft Enterprise Business Plans, and enterprise management tools	30%
4	Submission and approval of the Final Consultancy Report, finalized Enterprise Business Plans, tools, and all agreed deliverables	20%

Payments shall be released upon submission of the corresponding invoice and supporting documents, subject to satisfactory review and approval by TUIF.

15. Evaluation Criteria and Selection Process

Proposals will be evaluated based on both technical quality and financial competitiveness. Only technically responsive proposals will be considered for financial evaluation.

The evaluation shall be based on the following criteria:

Evaluation Criteria	Weightage
Understanding of the Assignment	10%
Methodology and Work Plan	20%
Enterprise Assessment and Business Planning Approach	15%
Qualifications and Experience of the Proposed Technical Team (Key Personnel)	15%
Capacity Building and Knowledge Transfer	10%
Relevant Experience	10%
Financial Proposal	20%
Total	100%

TUIF reserves the right to accept or reject any or all proposals without assigning any reason thereof.

16. Ethical Standards, Confidentiality and Intellectual Property

The consultant/agency shall maintain the highest standards of professional and ethical conduct throughout the consultancy.

All information, documents, data, reports, tools, training materials, and other outputs generated during the assignment shall be treated as confidential and shall not be disclosed or shared with any third party without prior written approval from TUIF.

All deliverables, including training modules, enterprise assessment tools, business plans, reports, and related materials developed under this consultancy, shall remain the intellectual property of Trickle Up India Foundation (TUIF). The consultant/agency shall not reproduce, publish, or use these materials for any purpose without prior written consent from TUIF.

The consultant/agency shall disclose any actual or potential conflict of interest that may affect the impartiality or quality of the assignment.

17. Quality Assurance and Validation

The consultant/agency shall establish an internal quality assurance mechanism to ensure technical consistency and accuracy of all assessments, analyses, business plans, training materials, and enterprise management tools.

Business plans shall be based on reasonable and verifiable assumptions and, wherever feasible, validated through consultations with SHG members, market actors, buyers, input suppliers, and relevant stakeholders.

All key assumptions relating to production, pricing, sales, costs, demand, and profitability shall be clearly documented.

18. Acceptance of Deliverables

All deliverables submitted under this consultancy shall be reviewed by TUIF against the agreed scope of work and quality standards.

Where required, the consultant/agency shall revise and resubmit the deliverables based on TUIF's feedback within the agreed timeframe. Final acceptance of each deliverable shall be subject to written approval by TUIF.

19. Disclaimer

TUIF reserves the right to modify, amend, or withdraw this Terms of Reference, wholly or in part, at any stage of the selection process without assigning any reason. Issuance of this ToR does not constitute a commitment by TUIF to award a contract or reimburse any costs incurred by applicants in preparing or submitting their proposals.