



TECHNICAL ASSISTANCE ON LENDING TO SMALL AND MEDIUM SIZED ENTERPRISES (SMEs) PROGRAMME. TERMS OF REFERENCE

REQUEST FOR EXPRESSIONS OF INTEREST FOR A CONSULTING FIRM TO PROVIDE BUSINESS DEVELOPMENT SERVICES (BDS) TO SMEs.

The Development Bank of Zambia (DBZ) has received some funds from the African Development Bank (AfDB) towards the cost of Technical Assistance and on-lending to SMEs. The Development Bank of Zambia intends to apply part of the funds under the agreement for the engagement of a consulting firm to be able to provide Business Development Services to SMEs and DBZ.

OBJECTIVE

To support the growth and development of the DBZ Small and Medium Enterprises client base through the provision of Business Development Services directly and overtime transfer this capacity to DBZ.

SCOPE OF THE ASSIGNMENT

The Consultant shall address the specific gaps that prevent existing SMEs from accessing finance by upgrading and enhancing their capabilities through the provision of training and advisory services.

SPECIFIC TASKS

- Develop and implement effective business development support services for SMEs including but not limited to preparation of project proposals, project initiation, project implementation, project monitoring & evaluation and project closing;
- Train SMEs in general business skills such as financial management, business planning etc.;
- Training on approaches to raise capital, determining funding needs and management of credit facilities using a number of models such as monthly profit and loss accounts that build up in financial statements;
- Assist in the ongoing coaching of how to identify business opportunities, networking and development of social capital;
- Product development and pricing to ensure growth and sustainability of the gross profit margin of the SME;
- Assist in improving and embedding of corporate governance structures;

- Assist in the development of organization structures that includes succession planning and business continuity;
- Coaching on raising of funds, product development and pricing;
- Mentor and coach the SMEs to enhance organizational skills such as specialization;
- Prepare an SME Business Operating Manual to be used by the enterprises;
- Provide support to facilitate skills transfer to DBZ for continuity purposes; and
- Support strategic development of SMEs.

DURATION OF THE ASSIGNMENT

The assignment shall commence on a mutually agreed date after the signing of the contract for an initial period of 6 months and will be renewed annually based on performance and availability of funds.

REPORTING

The Consultant will work under the guidance of the Chief Investment Officer and shall be expected to produce Monthly Progress Reports for dissemination to Management highlighting progress made on the assignment.

QUALIFICATION REQUIREMENTS

The Consultant proposed to provide Business Development Services should have the following qualifications:

- Minimum of a Master's Degree in Economics, Banking, Finance, Business Administration, Development Studies or a related field;
- At least 5 years' experience in SMEs development and provision of business development support services;
- Experience working in donor funded projects;
- Experience in capacity building and skills transfer; and
- A Team Leader and Team Player with ability to work under strict timeframes.

The Development Bank of Zambia now invites eligible consulting firms to indicate their interest in the provision of Business Development Services to SMEs. Interested firms must provide information indicating that they are qualified to perform the services such as CVs, description of similar assignments conducted, experience in similar conditions, possession of adequate qualifications and appropriate skills etc.

Eligibility criteria, establishment of the short-list and the selection procedure shall be in accordance with the African Development Bank's 'Rules and Procedures for the use of Consultants' which could be accessed on the African Development Bank's website <http://www.afdb.org>.

The Development Bank of Zambia reserves the right to accept or reject all submissions at any time prior to the closing date without incurring any liabilities.

Interested consultants may obtain Terms of Reference (TORs) and further information from the Banks website at <http://www.dbz.co.zm> or at the address below during office hours:

The Head Human Resource, Procurement and Administration

Development Bank of Zambia

Development House,

Corner of Cha Cha Cha and Katondo Road,

P.O. Box 33955, Lusaka,

ZAMBIA

Telephone: +260 228576-77

E: Mail: ctbanda@dbz.co.zm

Copy: mfchilambi@dbz.co.zm

Appropriately bound, sealed Bids bold labeled **‘Expressions of Interest for The Provision of Business Development Services to SMEs’** must be deposited in the Tender Box situated at the Foyer, 5th Floor, Development House, Lusaka on or **before Friday, 3rd February, 2017 at 10:00hours** local time or sent to the e-mail addresses above. **LATE EXPRESSIONS OF INTEREST WILL NOT BE ACCEPTED.**