



## **Terms of reference for provision of business development, and entrepreneurship coaching to farmer service centers under the Farm to Market Alliance program.**

### **1. BACKGROUND**

#### **1.1. About NAFKA KILIMO**

NAFAKA KILIMO is a Tanzanian Non-governmental organization based in Iringa. The organization works with smallholder farmers and other agricultural sector stakeholders by offering technical assistance, training and Capacity organizations focusing on:

- i. Input suppliers (Seed, Fertilizers, Crop protection companies, agro-dealers and last mile Input suppliers);
- ii. Industry/Producer Organizations.
- iii. Small and medium Scale milling and Food Processing Enterprises.
- iv. Financial linkages with financial institutions (Banks, MFIs and alternative financing institutions) to facilitate access to agribusiness loans.

The organization's services are mainly focused to support smallholder farmers (SHFs) to access and expand markets for their agricultural products, facilitate connections with private actors, the government and donor agencies – which eventually impact positively on business growth at national, regional, and international level.

NAFAKA KILIMO is partnering with the World Food Programme (WFP) to implement the Farm to Market Alliance (FtMA) program in Iringa, Mbeya and Njombe regions.

#### **1.2. About FtMA**

The Farm to Market Alliance (FtMA) is a multi-stakeholder platform consisting of both the private and public sectors, which share a common mission and vision to strengthen the resilience of smallholder farmers by increasing their access to productivity-enhancing services and structuring their access to off-take markets. FtMA uses Farmer service centre (FSC) which is an innovative, farmer-aligned aggregator model that ensures sustainable service delivery at the last mile and the ability to aggregate farmer produce at the first mile. The FtMA FSC model bridges the service, knowledge, training and investment gap between farmers in communities, and private sector/public sector actors seeking to engage them. We work with our FSCs to build their capacities to deliver services to smallholders in rural communities. This is done through capacity strengthening—Business Development, Entrepreneurship, and Coaching, which teaches FSCs, both cooperatives and agripreneurs / SME's how best to approach the management of their commercial agricultural activities.



### 1.3. FtMA Geographical coverage and value chains

NAFAKA KILIMO is implementing FtMA in seven districts across three regions in the Southern Highlands of Tanzania. These include Kilolo, Mufindi and Iringa Rural in Iringa region; Wanging'ombe and Njombe DC in Njombe region; and Mbarali and Mbeya DC in Mbeya region. FtMA interventions focus on the Rice, Sunflower, Beans, Maize and Soybean value chains.

### 1.4. FtMA Beneficiaries:

Farmer Service Centers (FSCs) are the primary entry points to smallholder farmers under FtMA, connecting them to essential products, services, and markets. FSCs fall into three main categories:

- i. **MSME-led FCSs**, which include formal agro-dealers, mechanization providers, financial service agents, and off-takers operating as business hubs in rural areas;
- ii. **Individual entrepreneurs, Lead Farmers, and Village-Based Agricultural Advisers (VBAs)**, who act as last-mile distributors and advisers, offering inputs, GAP training, and linking farmers to buyers, either as licensed agro-dealers or commission agents; and
- iii. **Farmer Organizations** such as AMCOS and SACCOS, which aggregate inputs and outputs for their members and facilitate collective marketing. Through these FSCs, smallholder farmers access inputs, advisory services, mechanization, post-harvest solutions, financial products, digital tools, and structured market opportunities.

## 2. THE RATIONALE AND OBJECTIVES OF THE ASSIGNMENT

As part of its efforts to build a strong network of FSCs, FtMA seeks to engage a certified Service Provider (individual or firm) to deliver Business Development and Entrepreneurship Coaching (BDEC) services to FSCs across Iringa, Mbeya and Njombe. This assignment follows the recent business capacity assessment and will provide tailored training, coaching and mentorship to strengthen FSCs' operational and management capacities in four core areas: entrepreneurship and business management, marketing, financial management, and human resource management.

### 2.1. Objectives of the assignment

The overall objective of this assignment is to engage a qualified Service Provider to deliver Business Development and Entrepreneurship Coaching (BDEC) aimed at strengthening the business, financial, operational, leadership and market-readiness capacities of 97 Farmer Service Centres (FSCs) including Agrodealers, AMCOS, Farmer Organizations and VBAs to enable them to operate as more efficient, compliant and commercially oriented agribusiness enterprises.

**The specific objectives of the assignment are to:**

- a. Strengthen the core business, leadership and management capacities of all 97 FSCs, including business planning, budgeting, financial management, marketing, purchasing and sales, customer management, and understanding of the enabling business environment.



- b. Provide specialized technical training and coaching to agro-dealers on product knowledge, safe handling and disposal of regulated agrochemicals, inventory and warehouse management, credit management, and compliance with relevant regulatory authorities (TFRA, TOSCI, TPHPA).
- c. Deliver a hands-on, practical BDEC model that leverages industry experts including financial institutions, digital solution providers, input suppliers, and commodity buyers, to provide real-world guidance, exposure and practical learning opportunities for FSCs.
- d. Build the capacity of FSCs to improve their market readiness by strengthening their skills in identifying business leads, engaging buyers and suppliers, understanding contract terms, managing commercial relationships and improving operational and record-keeping practices.

### **3. SCOPE OF WORK**

The Service Provider (SP) will be responsible for designing and delivering a comprehensive Business Development and Entrepreneurship Coaching (BDEC) programme for **97 FSCs**. The scope of work includes training, coaching, technical support, and facilitation to strengthen FSC business performance, compliance, operational efficiency, and market readiness. The SP shall undertake the following key tasks:

#### ***3.1. Design and Deliver a Tailored BDEC Programme***

- 3.2.1 Develop a customized capacity-building programme informed by the FSC Business Capacity Assessment Tool (BCAT) and business tier categorization.
- 3.2.2 Tailor training content to the needs of specific FSC categories (Agrodealers, AMCOS, Farmer Organizations, VBAs) and business tiers.
- 3.2.3 Use practical, adult-learning methodologies such as workshops, coaching, clinics, peer learning, and real-case exercises to enhance business decision-making and entrepreneurial skills.
- 3.2.4 Build FSC capacity on core BDEC areas including leadership, governance, business planning, budgeting, financial management, marketing, purchasing, sales, customer management and operational efficiency.

#### ***3.2 FSC Capacity for Market Engagement and Commercialization***

The SP shall support FSCs to improve their ability to identify, pursue and sustain profitable market opportunities by providing training and coaching on:

- 3.2.5 Market strategy development and organizational readiness for commercialization.
- 3.2.6 Commodity standards, pricing principles and market-based aggregation models.
- 3.2.7 Understanding value addition opportunities across inputs and outputs.



- 3.2.8 Market intelligence, customer segmentation, competition analysis and demand forecasting.
- 3.2.9 Effective engagement with farmers, cooperatives and suppliers to strengthen supply and marketing relationships.

### **3.3 Provide Technical Support on Input and Output Market Systems**

The SP shall strengthening FSCs participation in input and output markets by:

- 3.3.1 Providing technical training on specific value chains nodes i.e. seeds, fertilizer, crop protection products, and selected commodities.
- 3.3.2 Building FSC skills in input sourcing, purchasing strategies, sales planning, pricing and product diversification.
- 3.3.3 Enhancing FSC communication, branding and visibility to attract customers and partnerships.
- 3.3.4 Coaching FSCs on negotiation skills and structuring mutually beneficial commercial relationships.
- 3.3.5 Facilitating identification of market linkages and introducing digital solutions that support procurement, sales, tracking and communication.

### **3.4 Enhance FSC Financial Management and Access to Finance**

The SP shall strengthen FSC financial capabilities by:

- 3.4.1 Providing coaching to FSC leadership (CEOs/Managers) on financial responsibility and decision-making.
- 3.4.2 Supporting FSCs to improve financial planning, budgeting, record-keeping, transaction formalization and financial reporting.
- 3.4.3 Building capacity on internal financial management systems, including savings schemes and working-capital management.
- 3.4.4 Enhancing FSC understanding of financial products, bank loans, creditworthiness and responsible lending.
- 3.4.5 Supporting FSCs to develop bankable business plans tailored for financing and investment readiness.

### **3.5 Build FSC Understanding of the Enabling Environment and Compliance**

The SP shall strengthen FSC competencies in navigating the agricultural business environment through:



- 3.5.1 Training on key government policies, tax regimes, regulatory requirements and roles of regulatory authorities (e.g., TFRA, TOSCI, TPHPA).
- 3.5.2 Facilitating FSC access to and use of digital platforms for market information and business communication.
- 3.5.3 Supporting FSCs to establish and manage simple market information centres or systems where applicable.
- 3.5.4 Building capacity on sourcing, analyzing and using market intelligence and digital tools.
- 3.5.5 Strengthening FSC participation in sector platforms, associations, and networks.
- 3.5.6 Promoting ethical business practices, transparency and accountability in business transactions.

### **3.6 Strengthen Leadership and Human Resource Management**

The SP shall provide targeted coaching to improve FSC leadership and institutional capacity by addressing:

1. Management team competencies and decision-making.
2. Staff skills, performance, roles and responsibilities.
3. Organizational dependency on founders or single individuals.
4. Staff development, recruitment, and retention practices.
- 5. Facilitate Learning, Knowledge Sharing and Documentation**
6. The SP shall:
7. Document implementation processes, success stories, challenges, and lessons emerging from the BDEC programme.
8. Facilitate structured learning sessions that enable FSCs to share knowledge, innovations and best practices.
9. Produce clear documentation and summaries for NK/FtMA to enhance institutional learning and improve future programming.

## **4. EXPECTED DELIVERABLES**

The Service Provider (SP) shall deliver the following outputs within the assignment period:

### **4.1 Inception Phase Deliverables**

- a. Inception Report including:
  - Detailed workplan and delivery schedule
  - Proposed training methodology and tools
  - Team composition and roles
  - Updated training/mentorship approach tailored to FSC tiers



- b. Revised BDEC Curriculum and Training Materials aligned with the needs of Agrodealers, AMCOS, FOs and VBAs.
- c. FSC Capacity Gap Mapping synthesized from BCAT and preliminary consultations (no fresh diagnostics required unless needed to refine content).

#### **4.2 Training and Coaching Deliverables**

- a. Delivery of Tailored Training Sessions covering the agreed BDEC thematic areas (business management, financial literacy, marketing, purchasing/sales, leadership, market intelligence, input/output market systems, and enabling environment).
- b. Technical Training Sessions for Agrodealers on regulated inputs, safe handling, inventory management and compliance requirements.
- c. Coaching and Mentorship Sessions delivered to all assigned FSCs, with attendance lists and session summaries.
- d. Development or Updating of Business Plans for participating FSCs (simple business plans aligned with programme guidance).
- e. Practical Clinics or Business Forums facilitated with industry stakeholders (buyers, financial institutions, digital service providers, suppliers, regulators).

#### **4.3 Tools, Systems and Practical Outputs**

- i. Provision of Practical Tools and Templates including:
  - Business planning templates
  - Financial tracking tools
  - Sales and procurement planning templates
  - Negotiation guidance tools
  - Market linkage and networking tools
- ii. Introduction of Digital Tools related to market information, basic inventory tracking or communication (awareness and demonstration only).

#### **4.4 Knowledge Sharing and Documentation**

- iii. Mid-term Progress Update summarizing sessions delivered, participation and emerging lessons.
- iv. Case Studies, Success Stories and Learning Notes capturing best practices and challenges.
- v. Final BDEC Implementation Report including:
  - Summary of activities delivered
  - Training and coaching outputs
  - Summary of tools and business plans developed
  - Challenges observed and recommendations



- Lessons learned for NK/FtMA
- vi. FSC Knowledge Sharing Session facilitated to disseminate key learnings, experiences and innovations.

## **5. PROPOSED METHODOLOGY**

The Service Provider (SP) shall apply a practical, field-oriented and highly participatory methodology that reflects the operational realities of FSCs in rural Tanzania. All core training and coaching activities will be delivered face-to-face, recognizing the limited digital connectivity and varying literacy levels among FSCs. The approach will emphasize learning-by-doing, using real business cases, practical exercises, demonstrations and peer learning to ensure that FSCs can immediately apply the skills gained to improve their daily operations.

Training will be delivered through district-based workshops tailored to the needs of Agrodealers, AMCOS, Farmer Organizations and VBAs, and structured around key BDEC areas including business planning, financial management, marketing, purchasing/sales, governance, market intelligence and regulatory compliance. In addition to workshops, the SP will conduct on-site coaching visits to each FSC to provide individualized, practical support on issues such as business plan refinement, record keeping, inventory management, customer engagement, and market readiness. Coaching may involve collaboration with industry actors, including suppliers, buyers, financial institutions and regulatory authorities, and may be complemented by study visits to high-performing businesses or sector actors.

The SP will further facilitate business clinics and market engagement forums that bring together commodity buyers, financial service providers, digital innovators and other market actors to expose FSCs to real-world market requirements and opportunities. A structured mentorship component will be established whereby local mentors are identified, paired with FSCs and supported to guide them over a defined period, helping them strengthen business decision-making, customer management and long-term business sustainability. Peer learning will be integrated throughout the programme to enable FSCs to exchange experiences, innovations and practical lessons.

Digital tools will be used only as supplementary channels, limited to WhatsApp communications, sharing of templates and brief instructional content, rather than as a primary delivery method. Throughout implementation, the SP will ensure quality assurance through qualified trainers, session evaluations, regular reporting, documentation of lessons and continuous coordination with NK/FtMA to adjust the approach as needed.



## **6. IMPLEMENTATION MODALITIES AND REQUIRED INPUTS OF RESPECTIVE KEY INSTITUTIONS**

### **a. NAFKA KILIMO**

Is responsible for overall coordination of the Contract. Other key institution is the FtMA Tanzania, which monitors the implementation at program level and is responsible for Programme oversight.

### **b. The Service Provider**

The SP shall manage all the planning and implementation of the service contract including staffing, for the entire duration of the contract. The SP shall prepare work plan and budgets which will be presented to NAFKA Kilimo and FtMA for review and approval. The SP is expected to be innovative and versatile in delivering the knowledge and skills to the FSCs. Whereas the modes are not limited to the below stated implementation models, the SP shall undertake the following:

### **c. Trainings**

Time framed trainings with consideration to the location and nature of business. Classroom and onsite training will be preferred so as to encourage knowledge and experience sharing among the FSCs. Within their professional delivery framework, the trainers will be required to do a pre and post training assessment that will examine the capacity levels before and after the training sessions. This will create feedback mechanism scenarios between the two parties.

### **d. Coaching**

The SP will undertake coaching of FSCs in collaboration with NK staff as a follow-up to the trainings outcomes and panel discussions in building their business strengths. The SP will be required to help the FSCs understand the depth of their enterprises and markets. The SP will enhance the FSCs capacities to evaluate their businesses' present situation, identify opportunities and areas where growth can be most successfully implemented, and create a strategized and planned scheme of action (do the things they say they are going to do).

### **e. Mentoring**

The SP is expected to identify the right character of the mentors with knowledge on business nurturing processes to help the FSCs maintain knowledge capital. The SP will categorically state how mentoring will be undertaken with innovative value addition approaches. Some of the expected outputs include strengthened business aspirations and effective business communication and enhanced business linkages.

### **f. Treatment of the FSC Categories**

The SP will consider a capacity building plan for the FSC cohort based on the conditions stipulated under section 2.0 (subsection 2.1) and the entirety of section 3.0 (Scope of Work) along with the deliverables. The SP is expected to carry the capacity building task for the FSCs beginning **December 2025 to mid-February 2026.**



**g. WFP-FtMA**

The FtMA Programme will provide technical supports to facilitate NAFKA Kilimo and the Service Provider to perform the required services as per the Contract. FtMA will also monitor the IP (Nafaka Kilimo) and backstop on areas needed under the task in question.

**h. Payment Terms for the Assignment**

- Nafaka Kilimo will **pay 40% upon signing of the TOR** with the successful BDS Service Provider.
- **20% midway (with phase 1 tasks achieved, training/coaching and draft reports submitted).**
- **40% will be paid upon submission** of approved final report.

**i. Service Provider's Reporting Obligation**

The Service Provider shall report the progress (technical narrative and Financial) of the contracted activities on weekly time basis to the Nafaka Kilimo. In line with expected deliverables, the Service Provider shall prepare an inception report and interim and completion report as scheduled in deliverables as indicated in the item **4.0**.

**j. Time Frame of the Assignment and Location**

The duration of the assignment is 3 months. The implementation will take place in the following districts: Kilolo, Iringa, Mufindi, Wanging'ombe, Njombe, Mbarali and Mbeya DC. The expected commencement of the assignment is **15<sup>th</sup> December 2025 and expected to be completed on 27<sup>th</sup> March 2026** for the **beneficiary FSCs**.

**k. Monitoring and Evaluation**

The monitoring and evaluation for the BDEC shall be conducted from the end of February 2026 to mid-March 2026. The SP will invite and introduce to Nafaka Kilimo external monitoring and evaluation individual or firm with reputable credentials in the M & E and share an outline plan for the respective task.

**7. MINIMUM QUALIFICATIONS AND EXPERIENCE**

**Area of specialization of BDS provider(s):**

The program is looking for a competent BDS firm that can timely implement the task and has the following qualifications:

- a. At least 5 years of experience as a registered business service provider;
- b. Track record of BDS service provision to MSMEs/Industries preferably agriculture related MSMEs including Agrodealers, cooperatives (AMCOS/ farmer groups and associations)
- c. Demonstrated experience in BDS support to Agri financing MSMEs/industries is preferred targeting emerging, mid growth to mature Agrodealers and cooperatives.
- d. Demonstrated knowledge and experience related to SMEs, private sector, and entrepreneurship development in Tanzania



- e. Ability/experience serving both women and men clients including youths;
- f. Demonstrated understanding of Tanzanian socio-economic and geographical context;
- g. Has well-built network with industrial actors and policy regulation institutions from both private and public sectors e.g. Banks, TRA, SIDO, TOSCI, TFRA, TPHPA and TOSCI

## 8. PROPOSAL STRUCTURE

The proposal should be no more than 10 pages for general concepts and 5 pages for annexes. The proposal should include the following:

- a. **Technical proposal** detailing BDEC approach or model explicitly explaining how training, coaching and mentoring for the targeted FSCs will be undertaken by category methodology and expected outputs as well as the delivery structure and timeline/timeframe. **A sample of curriculum should be shared.**
- b. The Proposal should include a detailed training/ coaching and mentorship assessment plan and the tools.
- c. Relevant BDEC/BDS provision credentials, references and CVs of the core team. The SP should provide as annexes, three (3) recent references from organizations for which a similar assignment has been undertaken OR SMEs that have benefited from BDS in a transformational way and can refer the firm.
- d. **Financial proposal (phase 1 and phase 2):** which should be presented in excel spreadsheet.
- e. Audited financial statements at least for the past one year, to be sent as attachment.
- f. Registration certificate **that** will be sent as an attachment.
- g. Tax certificate of conformity (**Tanzania Regulatory Authority**) -most recent financial year that will also be sent as attachment.

## 9. Rights of Data Ownership

The ownership of all reports, research, data, intellectual property, and work products developed or used under this agreement rests with NAFKA KILIMO and must be delivered or returned to NAFKA KILIMO upon request at the conclusion of the Agreement. The Consultancy firm agrees not to publish or make use of any such materials without the prior approval in the writing by NAFKA KILIMO.

## 10. How to apply

To Apply: Please complete and submit the above documents to [info@nafakakilimo.or.tz](mailto:info@nafakakilimo.or.tz) by **Friday, 9<sup>th</sup> December 2025**