Enabling Income Generation for the Poor (EnInGeP)

Financed by Austrian Development Agency

Implemented by CARE International in the Balkans and ECIKS

Annex 1: Terms of References: Enhancing Functionalities of Biznesi Im (biznesi.rks-gov.net) Platform

1. Project Background

The private sector in Kosovo suffers from inability to create new jobs, lack of access to finance and BDS, low FDI inflows and gender norms which can prevent women and girls from reaching their full potential. Given the unequal distribution of economic opportunities, through facilitation and upscaling of market support functions, the project "Enabling Income Generation for the Poor" will address critical market constraints, igniting growth, narrowing disparities, and increasing the economic assets of the most vulnerable. This project distills lessons from ACCESS[1], to achieve an overall objective: contribute to a sustainable, resilient, and inclusive private sector development enabling inclusive job creation and income generation for the poor and vulnerable.

The interventions proposed will achieve the following outcomes:

- Development and modernization of the support system for MSME and future entrepreneurs in a gender-sensitive and socially inclusive manner by cooperating with and incentivizing relevant stakeholders (public, private and civil society) facilitated.
- Access to finance for innovative and entrepreneurial ideas in a gender-sensitive and socially inclusive manner (focus on inclusion and economic empowerment of vulnerable women and men) improved.
- Access to acceleration and digitalization services with a special focus on MSME led by vulnerable women and men facilitated.

The expected outputs are:

- Support service of KIESA for market development improved.
- Consultancy services of BCC standardized and regulated.
- Women's participation in the ICT sector increased through supporting Digi Women Cluster.
- Kosovo's Fund for Innovation and Technological Development (KFITD) established.
- MSMEs enabled to digitalize through targeted and upscaled Business Digitalization Services.
- Financial literacy of vulnerable population improved through the "Biznesi Im" Platform.
- MSMEs enabled to access digital services through the "Biznesi Im" Platform.
- Business Digitalization Services improved through certification of consultants from marginalized populations.

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[1] „Market Access and Business Digitalization Services for Kosovo Companies – ACCESS" is a private sector development project, predecessor to EnInGeP, funded by ADA, co-funded by GoK, and implemented by ECIKS (2019-2022).

The target groups of the proposed project are vulnerable young and marginalized women and men interested in entrepreneurial activities. The main beneficiaries consist of MIET, KIESA, BCC, DECK and vulnerable MSMEs. By introducing systemic change through the application of IMSD, we aim at creating/maintaining 300 jobs, and generating benefits that would accrue to more than 10,000 enterprises.

1.1 About ECIKS

ECIKS is a cutting-edge consultancy firm with exceptional local and international expertise in helping private and public organisations unlock their potentials to achieve objectives and increase performance. ECIKS delivers value to institutions and firms in Vienna, Berlin, Zurich, Bern, Tirana, Prishtina for over 20 years through an agile and dedicated team of professionals specializing in management consulting, business strategy, digitalization, foreign direct investment, private sector development, investment promotion, research and analysis, and human resources.

1.2 About CARE International

CARE's work in the Balkans started in 1993, when it provided humanitarian support to people affected by war. In the late 90-ties, CARE shifted its focus in the region from humanitarian post-war assistance and rehabilitation to socio-economic development, engaging in interventions directed at conflict prevention and peace-building, sustainable livelihoods, gender equality and the prevention of gender-based violence. CARE International in the Balkans places the quality of its program at the centre of its mission and has developed a regional strategy that encompasses two main program directions: Gender Equality and Social and Economic Inclusion.

2. Objective

The specific objective of this assignment is to enhance the portfolio of online business support services offered by Ministry of Trade and Industry – MIET, or Kosovo Enterprise and Investment Support Agency – KIESA respectively, for company founders, start-ups and established companies, through upscaling the digital support services and materials available in the Biznesi Im platform. The Biznesi Im platform has been launched within the ACCESS project in 2021 and offers different digital business support services and tools including an online business and financial plan, self-assessments, brochures and business-related templates. The platform is hosted on a public server made available by ASHI (Agjencia e Shoqërisë së Informacionit) and is accessible under biznesiim.rks-gov.net.

The specific objective of this assignment will be achieved through:

1. Development of the Cash Flow Master Class Tool

    a) Development of a Cash Flow Master Class Tool as a new functionality of the Biznesi Im platform, in order to:
        1. allow start-ups and companies from Kosovo after registration in the Biznesi Im platform to undertake the Cash Flow Master Class (consisting of an Animated Video, Supporting Brochure and Online Test) with portal guidance, to store the test results and successful completion of the class, and receive per email or download in pdf format the certificate of completion / attendance;
        2. allow public users to see the Cash Flow Master Class Tool in the list of available online tools;

3. allow Admin users to dynamically create Classes, by adding Animated Videos and Supporting Brochures and building the Online Test Forms consisting of multi format questions, descriptions and dependency logic for point assignment and result evaluation;
4. allow Admin users to change templates of certificates of completion / attendance including visuals and text fields;
5. collect/analyze data (using Google Analytics and internal reporting tools) and provide reports for tracking the number of users using the Cash Flow Master Class or other E-Learning Classes;

b) Programming the tool with an intuitive and user-friendly interface and in a multi-language framework allowing for Admin users to add new languages by simply translating the list of terms for a specific language;

2. Development of the Company Legal Form Assessment Tool

a) Development of a Company Legal Form Assessment Tool as a new functionality of the Biznesi Im platform, in order to:
1. allow registered and unregistered users to access the Company Legal Form Assessment Tool (consisting of Self-assessment Form and Report with recommendations) on the Biznesi Im platform and generate self-assessment results;
2. allow Admin staff to dynamically create sections, fields, description and dependency logic of self-assessment questionnaires / forms;
3. allow registered users to store or receive self-assessment results per email in pdf and un-registered users to print out the results or save them in pdf;
4. collect/analyze data (using Google Analytics and internal reporting tools) and provide reports for tracking the number of users using the Company Legal Form Assessment Tool.

b) Programming the tool with an intuitive and user-friendly interface and in a multi-language framework allowing for Admin users to add new languages by simply translating the list of terms for a specific language;

3. Development of the Kosovo Grants and Support Hub Tool

a) Development of a Kosovo Grants and Support Hub as a new functionality / section of the Biznesi Im platform, in order to:
1. allow registered and unregistered users to check/filter for available support services and grants provided in a tabular form;
2. allow Admin staff to add new services/grants through the backend;
3. allow donors/ministries/BSO to provide information on support services and grants through a dedicated online form;
4. allow registered users to create alerts for services / grants for specific business field;
5. collect/analyze data (using Google Analytics and internal reporting tools) and provide reports for tracking the number of users using / visiting the Kosovo Grants and Support Hub section on the Biznesi Im platform.

b) Programming the section with an intuitive and user-friendly interface and in a multi-language framework allowing for Admin users to add new languages by simply translating the list of terms for a specific language;

4. Development of the SME FinanceNavigator Tool

a) Development of a SME FinanceNavigator Tool as a new functionality of the Biznesi Im platform, in order to:
   1. allow registered users to access the SME FinanceNavigator Tool (consisting of Initial Assessment Form, Available Finance Instruments Form, Requirements Form and Report with recommendations) on the Biznesi Im platform and generate reports;
   2. allow Admin staff to dynamically create sections, fields, description and dependency logic of SME FinanceNavigator Forms;
   3. allow registered users to store or receive result reports per email in pdf and / or print out the results reports or save them in pdf;
   4. collect/analyze data (using Google Analytics and internal reporting tools) and provide reports for tracking the number of users using the SME FinanceNavigator Tool.

b) Programming the tool with an intuitive and user-friendly interface and in a multi-language framework allowing for Admin users to add new languages by simply translating the list of terms for a specific language;

5. Development of Registration and Post Webinar Functionalities

a) Development of a Registration and Post Webinar Functionalities of the Biznesi Im platform, in order to:
   1. allow registered and unregistered users to register for a webinar through a button on the webinar page, receive registration email with webinar link, receive reminder about the webinar and receive a certificate of attendance after successful attendance;
   2. allow Admin staff to dynamically create registration form, add the registration form link to the webinar page, view the list of registrants, chose from the list the registrants which will receive the attendance certificate;
   3. allow Admin staff to change details of the attendance certificate i.e. background and text details;
   4. collect/analyze data and provide reports for tracking the number of number of registrations disaggregated per webinar braked down according to fields of the registration form.

b) Programming the functionalities with an intuitive and user-friendly interface and in a multi-language framework allowing for Admin users to add new languages by simply translating the list of terms for a specific language;

3. Main Activities

Information Technology & Web Development Company ("Contractor") will perform the following activities:

1. Development of the Cash Flow Master Class Tool:

1. Develop the Animated Video of max. 5 Minute duration time according to the narrative / transcript provided by EnInGeP.
2. Design the Supporting Brochure according to the Corporate Identity of the Biznesi Im platform and text provided by EnInGeP.
3. Develop the front and back end of the Cash Flow Master Class Tool with following functionalities and roles:

a) Role: Administrator
   a. create a Class consisting of ID, name, description, Animated Video, Supporting Brochure and Online Test Form:
      1. Online Test Form shall be dynamically buildable by adding multi format questions (for example text fields, drop downs, multiple-choice, multiple-choice grid, text fields grid, etc), description of how to fill the fields/questions and dependency logic for point assignment and result evaluation;
      2. The administrator shall have the opportunity to attach Supporting Brochures in pdf format so that registered users attending the Class can download them.
   b. The administrator shall have access to a reporting section where detailed reports on number of users using the tool based on different disaggregation criteria available in the Biznesi Im platform are displayed.

b) Role: User:
   a. users (registered or unregistered) shall have the possibility to view the tool in the list of available tools in the platform;
   b. in order to access the Cash Flow Master Class Tool, the user will have to get registered.
   c. the user shall start the tool by choosing it from the list. The user shall view the Animated Video until the end in order to be able to access the Oline Test. If the Online Test is successfully completed (based on predefined points assigned in point a) the user shall have the possibility to receive per email or download in pdf format the certificate of completion / attendance.
   d. The user shall have the possibility to quit the Class and finalized it later. The progress achieved shall be saved.
   e. The user shall have a view with the list of Classes completed and be able to download the related certificate of completion / attendance or reattend the Class.

2. Development of the Company Legal Form Assessment Tool

1. Develop the front and back end of the Company Legal Form Assessment Tool with following functionalities and roles:

c) Role: Administrator
   a. shall have the possibility to create an info page about the self-assessment

b. shall have the possibility to dynamically create 4 (four) different types of self-assessment parts to be displayed as separate steps of the self-assessment tool:

1. Initial assessment form with the possibility to dynamically add text and numerical questions / inputs (with answering options as dropdown and/or single choice) with description (examples business field, ownership structure, available resources, planned number of staff and growth projections);

2. Form for choosing the company legal form with the possibility to add different legal forms with several sections including title and description (examples of titles liability, taxation, governance, etc);

3. Legal form advantages and disadvantages – including the possibility to add a list of advantages and disadvantages for the chosen legal form in step 2. In addition, the admin user shall be able to set the conditional logic to display proposals of further legal forms with advantages and disadvantages based on the inputs obtained in the step 1;

4. Registration and next steps form – with the possibility to add sections including titles and description for registering the legal form, contacts to relevant institutions and templates of documents for each step /section;

d) Role: User

a. shall have the possibility to access the self-assessment on the platform and view the info on self-assessment;

b. shall be able undertake the self-assessment by filling providing the information / inputs in the 4 steps and submitting the self-assessment;

c. shall be able to view on the last page the self-assessment report that will include advantages and disadvantages of the legal form, liability, taxation and governance aspects of the legal form, registration steps including template links and the list of institutions. The user will have the possibility to download the last page in pdf (structured) or send it to own email if registered;

d. The registered users shall have in their account the list of the self-assessment forms completed and the link to download the report pdf;

3. Development of the Kosovo Grants and Support Hub Tool

1. Develop the Kosovo Grants and Support Hub section within the Biznesi Im platform with following functionalities and roles:

a) Role: Administrator

a. shall have the possibility to add new services/grants through the backend consisting of following fields (not limited to) Service / Grant name, name and details of the institution offering the Service / Grant, description of the Service / Grant, eligibility criteria (business type, employees, size, ownership), business field (chosen from dropdown, the list defined in the backend), business development goals (chosen from dropdown, the list defined in the backend), deadlines (start, end date), documents required (list with links), link to the Service / Grant webpage, tags (chosen from dropdown, the list defined in the backend) and other fields identified during implementation;

b. shall have the possibility to populate all required lists / drop down fields;

c. shall have the possibility to approve submission from data feeding institutions;

b) Role: User

a. shall have the possibility to access Kosovo Grants and Support Hub section on the Biznesi Im platform and view the available Services / Grants;

b. shall be able to filter / search the list according free keywords, business field, business development goals, company type, company size and ownership, and tags – values in the filter to be selected from dropdown if defined as lists in the backend;

c. The registered users shall have the possibility to register for alerts and receive new Services / Grants in tabular form per email every 7 days;

c) Role: Data feeding institution

a. shall have the possibility to submit new services/grants through the backend. These new entries need to be approved by Admin user before being published.

4. Development of the SME FinanceNavigator Tool

1. Developing the front and back end of the SME FinanceNavigator Tool with following functionalities and roles:

a) Role: Administrator

a. shall have the possibility to create an info page about the SME FinanceNavigator;

b. shall have the possibility to add new financial instruments consisting of following fields: name of the instrument, offering institutions, description of the instrument, requirements (in terms of company legal form, years in business, collateral, business field, etc), required document (presented as a list), contacts of the institution providing the instrument.

c. shall have the possibility to dynamically create 3 (three) different types of self-assessment parts to be displayed as separate steps of the self-assessment:
1. Initial assessment form with the possibility to dynamically add text and numerical questions / inputs (with answering options as dropdown and/or single choice) with description (examples business field, legal form, ownership structure, years in business, revenue / profits for last years, available collaterals (value));
2. Available finance instruments form – displaying the financial instruments that match with the inputs of the initial assessment form. The conditional logic to be set by Admin staff;
3. Requirements form – displaying the details of the financial instruments chosen in the step 2;

b) Role: User

a. shall have the possibility to access the SME FinanceNavigator tool;

b. shall be able undertake the SME FinanceNavigator by filling providing the information / inputs in the 3 steps and submitting the self-assessment;

    c.   shall be able to view on the last page of the SME FinanceNavigator a report that will include list of available financial instruments and details of the chosen financial instrument;

    d.   The registered users shall have in their account backend the link to download the report pdf;

5. Development of Registration and Post Webinar Functionalities

1. Develop the Registration and Post Webinar Functionalities within the Biznesi Im platform with following functionalities and roles:

a)   Role: Administrator

    a.   shall have the possibility to dynamically create registration forms containing text, single choice, dropdown and checkbox fields;

    b.   shall have the possibility to add the registration form link to the webinar page;

    c.   shall have the possibility to view the list of registrants for a specific webinar;

    d.   shall have the possibility to choose from the list the registrants which will receive the attendance certificate;

    e.   shall have the possibility to populate all required lists / drop down fields;

    f.   shall have the possibility to change the content of the registration confirmation email, reminder email and certificate sending email;

    g.   shall have the possibility to choose when the reminder email will be sent;

    h.   shall have the possibility to change the details of the attendance certificate i.e. background and text details;

b)   Role: User

    a.   shall have the possibility register for a webinar through a button on the webinar page;

    b.   shall have the possibility to receive registration email with webinar link to the email address provided during registration;

    c.   shall have the possibility to receive reminder about the webinar;

    d.   shall have the possibility to receive a certificate of attendance after successful attendance;

6. Develop following general functionalities

a)   Programming the tools/functionalities and their integral parts using modern technologies and multi-language framework allowing for Admin staff;

    a.   to add new languages by simply translating the list of terms for a specific language;

b)   Programming the tools/functionalities and their integral parts using latest SEO and html standards achieving high scores in google page speed insights;

c)   Designing the tools/functionalities in line with the design of the Biznesi Im platform;

d)   Developing social media sharing functionalities for the selected content;

e) Enable tracking in Google analytics (define events and other tracking elements) to track click and usage of the new tools/functionalities;

7. Installation

a) Install the new tool on the ASHI server;

8. Training and remote support

a) Provide training according to different user roles and functionalities;

b) Provide remote support services starting end of development and until 30.06.2026.

9.Maintenance

a) Provide database and application maintenance service until 30.06.2026.
b) Update/upgrade tools and functionalities directly in ASHI infrastructure

4. Description of Deliverables

The outputs will comprise of:

- Minutes of meeting for the initial meeting with EnInGeP to clarify every single detail of ToR;
- Work plan for the whole duration of the assignment approved by EnInGeP;
- Reports according to the proposed and accepted milestone development schedule;
- Minutes of meeting for the bi-weekly reporting meetings with EnInGeP;
- A fully working Cash Flow Master Class Tool with functionalities, front and back end according to ToR (tested and published);
- A fully working Legal Form Self-assessment Tool with functionalities, front and back end according to ToR (tested and published);
- A fully working Kosovo Grants and Support Hub section with functionalities, front and back end according to ToR (tested and published);
- A fully working SME FinanceNavigator Tool with functionalities, front and back end according to ToR (tested and published);
- A fully working Registration and Post Webinar Functionalities, front and back end according to ToR (tested and published);
- A final report for the whole duration of the project;
- A hand over document (signed by both parties) including CD or USB Stick or online link with source code of all functionalities developed under this ToR.

5. Qualification requirements

For this assignment, a professional Information Technology & Web Development Company will be hired. The company must have at least the following minimum requirements:

- Be an experienced IT company with a strong background in web development, multimedia, IT consultancy, and trainings, with at least 5 (five) years relevant experience in the area. Experience with investment and private sector promotion institutions would be an asset;
- Have experience in training users in public or private institutions in the area of information management and database entries & functionalities;
- Have a proven capacity in project management and reporting, gained through at least 2 projects. Experience with donor-funded projects would be an asset;
- Have a proven technical capacity and experience in successfully developing and running at least 2 similar systems/platforms;
- Have capacity to provide support throughout the whole duration of the project;
- Have capacity to communicate and implement projects using English as official language.

The Company's staff working on this assignment shall have:

- University degree (at least B.A.) in ICT or similar;
- Ability to use one or more online software development languages (PHP, HTML, CSS etc.);
- Expertise in current computer hardware and software;
- Experience in project management, reporting and database management;
- Ability to work in a team;
- Eye for detail and identifying problems, strong analytical and problem-solving skills;
- An understanding of business processes with analytical and commercial experience;
- Experience in trainings with very good communication and coaching/training skills;
- Excellent interpersonal and communication skills;
- Fluency in written and spoken Business English.

6. Timetable

The duration of the assignment is from **15 May 2024** till **30 August 2024**.

7. Management

The company needs to assign a contract manager serving as a responsible contact point throughout the whole duration of the assignment and will report in written to the Team Leader and Intervention Manager in accordance to foreseen milestone development schedule. The company will furthermore be obliged to provide specific reports upon demand.

The company will hold regular bi-weekly reporting meetings with the Intervention Manager to progressively present the development of the deliverables.

8. Work acceptance

The work under this assignment will be considered as completed once all functionalities as foreseen by the ToR have been successfully implemented and EnInGeP has explicitly accepted the deliverables in written. For this purpose, an acceptance test will be completed jointly by the Company and EnInGeP.

10. Application process

The companies are requested to submit the following documents:

TECHNICAL OFFER

The Technical Offer shall provide a description of the way the Company will meet the different tasks/requirements described in section 2 "Objective" and section 3 "Main activities", specifying in particular:

- Model/concept, functionalities and configuration of the tools described in 3. Main Activities (showing that the ToRs have been fully understood);
- Schedule of system development outputs with a very accurate project timeframe;
- Milestones with dates;
- The required input from EnInGeP;
- Testing and quality check procedures;
- Training schedule and content;
- Maintenance services;
- List of staff to be engaged.

Part of the technical offer should be:

- Company's portfolio included business registration certificate, VAT Certificate, Fiscal Certificate;
- Staff's CV that will be included in the project;
- At least 2 references for similar services.

FINANCIAL OFFER

The total budget available for this assignment is **14,000.00 Euro**.

The financial offer should be presented exempted from VAT and should be broken down into the following components:

a) Development of new tools/functionalities;

b) Testing
   1. Quality check procedures;
   2. Testing procedures.

c) Operational support and training
   1. Training of Admin staff according to different user roles and functionalities;
   2. Remote support services starting end of development.

d) Maintenance
   1. Tool maintenance service.

The Companies are expected to submit a separate technical and financial offer as described above.

Submission of the offers should be in hard copies at ECIKS office in Prishtina (Rruga B, Royal Mall, Kati 4, Nr. B17, 10000 Prishtina, +383 49 721284) or electronically through email office@eciks.com, no later than **Thursday, 09 May 2024 at 16:00 hour**.

Interested parties can submit questions related to ToR until **06 May 2024** to office@eciks.com.

11. Evaluation Criteria

The evaluation of the offers will be evaluated based of the cumulative analysis methodology. Technical weight 80% and Financial criteria weight 20%.

Only the bids obtaining a minimum of 70 points in the technical evaluation shall be considered for the financial evaluation. The evaluation criteria shall be as follow:

Criteria	Weight	Max point
Technical	**80%**	**100**
Model/concept, functionalities and configuration of the tools to be developed		40
Company's portfolio		10
CVs of staff		20
References for similar services		30
Financial	**20%**	**100**