

## 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: Animated Video Transcript and Supporting Brochure for the Cash Flow Master Class Tool

### 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<sup>1</sup>, 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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<sup>1</sup> „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](http://biznesiim.rks-gov.net).

EnInGeP is developing a Cash Flow Master Class Tool, that will be available only for registered users of the Biznesi Im platform. It will consist of three main parts: 1. Animated video; 2. Supporting Brochure and Online Test. The user will be allowed to take an Online Test after viewing the Online Video and will use the Supporting Brochure to prepare for the test. The user that successfully complete the test, will obtain a class completion certificate.

The specific objective of this assignment will be achieved through:

- a) Development of a narrative / transcript for the Cash Flow Master Class Tool in Albanian language

The Animated Video will serve as the primary educational content, covering various cash flow topics crucial for SMEs. It will break down complex cash flow concepts into accessible segments while using real-life business examples. The animated video shall be of max. 5-minute duration.

Proposed topics include:

- Introduction to Cash Flow
  - Components of Cash Flow Statement
  - Cash Inflows vs. Outflows
  - Forecasting Cash Flow
  - Managing Receivables and Payables
  - Importance of Working Capital
  - Cash Flow Ratios and Analysis
  - Strategies for Improving Cash Flow
  - Case Studies on Successful Cash Flow Management
- b) Development of the text for the Supporting Brochure in Albanian language

The Supporting Brochure will have to cover in more detail the topics presented in the transcript and build a basis literature for user willing to undertake the Online Test. The topics explained in the Supporting Brochure should be explained through real-life business examples. The Supporting Brochure shall not contain more than 10 pages.

### 3. Main Activities

The Finance Expert (“Contractor”) will perform the following activities:

1. Develop transcript for the Animated Video of max. 5 Minute duration time in Albanian language using real-life business examples.
2. Develop the text for the Supporting Brochure of max. 10 Pages in the Albanian language using real-life business examples.
3. Work with the Information Technology & Web Development Company to explain the transcript and examples while producing the animated video.

### 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;
- Transcript for the Animated Video of max. 5 Minute duration time in Albanian language using real-life business examples;
- Text for the Supporting Brochure of max. 10 Pages in the Albanian language using real-life business examples;
- Final report for the whole duration of the project;

## 5. Qualification requirements

For this assignment, Finance Expert will be hired. The Finance Expert must have at least the following minimum requirements:

- University degree (at least B.A.) in Finance, Economics or related field;
- Have a proven work experience as a Financial Specialist, Financial Analyst or relevant role, with at least 5 (five) years relevant experience in the area. Experience in SME empowerment would be an asset;
- Have experience in training users in public or private institutions in the area of finances gained through at least 2 (two) projects;
- Have a detailed understanding of financial and accounting principles in Kosovo – certification as accountant and/or auditor would be an asset;
- Have strong writing skills with an attention to detail;
- Have an ability to present and explain financial topics and financial plans
- Have capacity to communicate and implement projects using English as official language.

## 6. Timetable

The duration of the assignment is from 1 July 2024 till 31 July 2024.

## 7. Management

The Finance Expert will report in written to the Team Leader and Intervention Manager in accordance to foreseen milestones in the work plan. The Finance Expert will furthermore be obliged to provide specific reports upon demand.

The Finance Expert will hold regular reporting meetings with the Intervention Manager to progressively present the development of the transcript for the Animated Video and text for the Supporting Brochure.

## 8. Work acceptance

The work under this assignment will be considered as completed once all deliverables as foreseen by the ToR have been successfully completed and EnInGeP has explicitly accepted the deliverables in written.

## 9. Commencement of Services:

The date for commencement of services is: 1 July 2024.

## 10. Application process

The candidate is expected to submit the following documents:

- **FINANCIAL OFFER:** The financial offer shall include the number of days required for the assignment and the fee per working day excluding VAT. The total budget available for this assignment is 1,500 Euro.
- **CV**

- **At least two references** for similar services

Offers should be submitted electronically through email [office@eciks.com](mailto:office@eciks.com), no later than 27 June 2024 at 16:00 hour. Interested parties can submit questions related to ToR until 25 June 2024 to [office@eciks.com](mailto:office@eciks.com).

### 11. Evaluation Criteria

The applications received will be evaluated according to the following evaluation criteria:

1. Financial Offer	50%
2. Professional capacity	25%
3. Past experience	25%