TERMS OF REFERENCE (TOR)

Request for Proposals: Women-Led Entrepreneurship Training and Business Development Support

Activity: Support Women to Establish and Lead Local Businesses
Contract Type: Service Contract
Implementation Locations: Sulaimani, Halabja, and Raparin, Kurdistan Region of Iraq
Contract Duration: Six (6) months, from January 1 to June 30, 2027
Application Deadline: November 23, 2026, at 4:00 PM local time

1.Background

SEED is a non-governmental organization working to protect, empower, and support vulnerable individuals and communities in the Kurdistan Region of Iraq (KRI). Through its programs, SEED promotes individual well-being, community resilience, and opportunities for women and girls to participate meaningfully in their communities.

As part of its efforts to advance women's economic empowerment, SEED is seeking a qualified local service provider to deliver a practical entrepreneurship training and business development initiative targeting aspiring women entrepreneurs in Sulaimani, Halabja, and Raparin. Content used by the local services provider must already be tried and tested in the KRI.

The initiative aims to support **35 women** in developing viable business ideas and entrepreneurial skills, with the goal of enabling **at least 25 women to establish their own micro, small, and medium enterprises (MSMEs)** through training and individualized; pending successful graduation, SEED will provide microfunding support to participants.

The selected service provider will be responsible for delivering a structured, multi-week entrepreneurship program that supports participants in transforming their business ideas into realistic, income-generating enterprises.

2. Scope of Work

The selected service provider will work closely with SEED to implement the following activities:

A. Planning, Outreach, and Participant Selection

- Develop an implementation plan and adapt an existing entrepreneurship curriculum to the local context and participants' needs.

- Co-develop with SEED monitoring and evaluation tools to track progress towards output and outcomes indicators, in-line with SEED's program.
- Support outreach, screening, and selection of **35 women across Sulaimani, Halabja, and Raparin, using criteria agreed upon with SEED.**
- Prioritize women who demonstrate motivation, commitment, and existing entrepreneurial ideas.

B. Entrepreneurship Training and Business Development

- Deliver a practical, interactive, multi-week entrepreneurship training program.
- The training should cover identifying business opportunities, market research, customer profiling, business model development, product or service validation, pricing, financial feasibility, legal requirements, branding, marketing, and business planning.
- Provide individualized mentoring to support participants in developing viable business plans, financial projections, and practical 90-day business implementation plans.
- Use practical exercises and real-world examples that allow participants to progressively develop and refine their own business ideas.
- Manage attendance sheets, and the implementation of MEAL tools.

C. Business Pitching and MSME Establishment

- Organize a final business pitching event where participants present their business plans.
- Support the assessment of business proposals against agreed selection criteria.
- Provide technical assistance to selected participants in preparing for and utilizing microfunding to establish their businesses.
- Support the establishment of at least 25 women-led MSMEs and provide initial post-launch mentoring.

SEED will retain responsibility for final approval of microfunding recipients and oversight of funding arrangements. Any additional responsibilities related to microfunding administration will be defined during contracting.

D. Graduation, Follow-Up, and Networking

- Organize a graduation event in coordination with SEED, where SEED will cover direct event costs.
- Conduct follow-up with participants to monitor business establishment, operational challenges, and initial income generation.

- Facilitate networking and peer-learning opportunities and explore the potential establishment of participant-led women's entrepreneurship clubs, depending on interest.
- Document implementation progress, achievements, and lessons learned in line with all agreed on tools and procedures.

3. Expected Results and Deliverables

The assignment is expected to contribute to the following results:

Indicator	Target
Women participating in entrepreneurship training	35
Women-led MSMEs established with microfunding support	25
Participants demonstrating improved entrepreneurial skills and/or knowledge	At least 70%
Participants reporting income generated from their MSMEs	At least 25%

The selected service provider will be expected to submit the following deliverables:

Deliverable	Description
Inception and implementation plan	Training methodology, curriculum, timeline, staffing, MEAL tools, and participant selection approach
Participant selection and training	Enrollment of 35 women and delivery of the agreed training program, with attendance records and pre/post assessments
Business plans and pitching	Individual business plans, financial projections, and a final pitching event
MSME establishment support	Technical assistance and follow-up supporting the establishment of at least 25 women-led businesses
Graduation and final reporting	Graduation event and a final report documenting implementation, results, initial income generation, challenges, and lessons learned

The service provider **should collect relevant monitoring data, document progress, and verify results**. All deliverables must be completed within the agreed contract period.

4. Required Qualifications and Experience

Interested applicants should demonstrate:

- Proven experience in entrepreneurship training, business development, or business incubation, preferably focusing on women's economic empowerment.
- Experience delivering practical entrepreneurship curricula and individualized business mentoring.
- Knowledge of local economic opportunities and challenges faced by women entrepreneurs in the Kurdistan Region of Iraq.
- Operational capacity to reach and implement activities in Sulaimani, Halabja, and Raparin.
- Availability of qualified trainers and mentors with the ability to deliver activities in Sorani Kurdish, without the need for simultaneous translation.
- Experience supporting small business establishment, monitoring results, and providing post-training follow-up.

Preference will be given to applicants with an established entrepreneurship curriculum and demonstrated experience supporting women in launching income-generating businesses.

5. Proposal Submission Requirements

Interested and qualified applicants should submit:

A. Technical and Financial Proposal

Interested and qualified applicants are invited to submit a **technical and financial proposal** that includes the following:

- Brief organizational profile and relevant experience in entrepreneurship training, business development, and women's economic empowerment.
- Proposed training methodology, curriculum outline, and approach to supporting participants in developing and launching their businesses.
- Proposed implementation plan and timeline, covering participant outreach and selection, training, mentoring, business pitching, and post-launch support.
- Proposed oversight and implementing team composition, qualifications, and relevant experience.
- Examples of similar assignments or initiatives previously implemented.
- Proposed approach to monitoring results and promoting the sustainability of established businesses.

- **Detailed financial proposal**, including an itemized budget covering personnel, training delivery, materials, outreach, mentoring, business pitching, graduation, follow-up, and other relevant operational costs.

Microfunding allocations for participants **should be clearly distinguished from the service provider's fees and operational expenses.**

Submission Details

- **Email:** procurement@seedkurdistan.org
- **Subject:** Women-Led Entrepreneurship Training and Business Development Services / [Applicant Name]
- **Deadline:** November 23, 2026, at 4:00 PM local time

6. Evaluation and Selection Criteria

Proposals will be evaluated based on the following criteria:

Evaluation Criteria	Weight
Relevant experience in entrepreneurship and women's economic empowerment	25%
Quality and practicality of the proposed training methodology and curriculum	25%
Geographic coverage and implementation capacity	15%
Business mentoring, launch support, and sustainability approach	15%
Qualifications and experience of proposed personnel	10%
Financial proposal and value for money	10%
Total	**100%**

SEED reserves the right to request clarifications or additional information as part of the selection process.

7. Contract Duration and Conditions

The anticipated contract duration is **six (6) months, from January 1 to June 30, 2027**, subject to funding confirmation and completion of the procurement and contracting processes.

Applicants should propose a realistic implementation schedule that allows sufficient time for participant recruitment, multi-week training, business planning and pitching, microfunding support, business establishment, and initial post-launch monitoring.

Funding Contingency: The review of applications, selection of a service provider, and any subsequent contracting are contingent upon funding and internal approvals.

SEED reserves the right to amend, postpone, or cancel this procurement process. Costs incurred in preparing or submitting proposals will not be reimbursed.

The selected service provider will be required to comply with SEED's applicable procurement, safeguarding, confidentiality, and contractual requirements.