

Term of Reference (TOR)

Introduction to Entrepreneurship & Financial Literacy Training Sessions

Background

The Skills Training and Empowerment for Palestinian Youth – STEP is contributing to building adolescents and youth’ skills and education which are relevant to the new market opportunities through a play-based life-skills, career guidance, job readiness, and employability package.

The STEP Project targets vulnerable and school dropout adolescents and youth who will develop essential 21st-century skills such as critical thinking, problem-solving, creativity, and collaboration, while also addressing their specific learning needs and interests. Also, it will stem from a rights-based, integrated, child-centered approaches to reach Palestinian young people, aged 14 to 24 with a package that promotes their learning, upskilling their vocational training and accessing job opportunities.

The project will be implemented within 6 Palestinian camps in four localities: **North Lebanon:** Nahr El Bared, **South Lebanon:** Saida: Miyeh ou Miyeh and Ain El Hiloue, Tyre: Burj El Shemali, Rashidieh, and El Buss.

Objectives

The objective of this consultancy is to conduct two training sessions for “**Introduction to Entrepreneurship**” and “**Financial Literacy**” that are customized to empower vulnerable Palestinian youth who want to launch a new business or who already have an operating business.

Successful business ownership requires an entrepreneurial mindset, a grasp of strategic and business planning, finance and accounting, knowledge of legal requirements, management skills, expertise in sales and marketing. These training sessions are expected to help Palestinian youth with entrepreneurial business ideas understand the entrepreneurship process by guiding them to develop their business concept and plan.

On completion of this activity, all the beneficiaries will be able:

1. Outcomes for Introduction to Entrepreneurship:

- Develop the mindset and personal skills of a successful entrepreneur.
- Evaluate business potential.
- Develop a business model canvas.
- Develop a business plan.
- Understand key factors related to starting a business, including legal issues, insurance coverage needed, helpful technological skills, etc.
- Assess risk and feasibility.
- Filter, qualify, and drive potential customers to a business.
- Market and sell services and products.

2. Outcomes for Financial Literacy

- Importance of Financial Literacy for Entrepreneurs
- Master the basics of day-to-day accounting knowledge (invoices, receipts, statements of accounts).
- Create a Business Budget: Tools and Techniques.

- Setting SMART financial goals for the business
- Long-term financial planning
- Emergency fund management for business

Scope of work of the Training Expert

Under the overall supervision and guidance of Right To Play, the training provider will perform the following specific tasks:

- 1) Design **two** curricula for 75 youths aged 18-24. (25 youths from each sub-partner i.e., 25 Nahr El Bared, 25 Tyre, and 25 Saida)
 - 3-day Introduction to Entrepreneurship curriculum
 - 4-day Financial Literacy curriculum
- 2) Deliver both training courses over a period of two months *i.e., one day per week for each group.*
- 3) Deliver an end report on the delivered trainings.

Deliverable

- Training plans and modules are properly designed, documented, and delivered.
- The training will be delivered to 75 youth selected from STEP Sub-partners – 25 Palestinian youth from each sub-partner i.e., 25 Nabaa in Nahr El Bared, 25 WPA in Tyre, and 25 Nabaa in Saida.

Training Duration and Locations:

- The training sessions are expected to be completed during the months of February and March 2024.
- To complete a total of 21 days: 9 days for Introduction to Entrepreneurship and 12 days for Financial Literacy.
- Training Location (Venue and Catering Provided by Right to Play): Saida (for Nabaa 25 participants), Tripoli (for Nabaa 25 participants), Tyre (for WPA 25 participants)

Language Requirements

The working language for this service is Arabic and English, however, all reporting and communication shall be conducted in English unless otherwise stated. Being a hands-on training, the consultant should be able to communicate fluently in Arabic among the participants.

Minimum qualifications

The minimum qualifications and skills of the expert are:

Education

- Preferrable master's degree in career counseling, human resources, education, or other related fields.

Professional experience

- Minimum of 8 years of experience in developing financial literacy and business management training material and training of youth.
- Grounded knowledge, proven ability, and experience in providing entrepreneurship, and business skills training of (vulnerable) youth – including supporting the development of business plans by youth.

- **Strong Communication Skills:** The trainer should have excellent communication skills, including the ability to convey complex information in a clear and concise manner. The trainer should also be able to facilitate group discussions and encourage participation from all participants.
- **Ability to Develop Training Materials:** The trainer should be able to develop training materials such as presentations, handouts, and exercises that are engaging and effective. The trainer should also be able to customize training materials to meet the needs of specific groups, in particular Palestinian camps, and gatherings.
- **Strong knowledge of the business canvas model.**
- **Proven ability to provide technical advice and conduct capacity building in a complex context, in particular Palestinian camps, and gatherings.**
- **Extensive knowledge of Lebanese economic development, business management and job creation programs and development processes and institutions.**
- **Strong network of partners in the space of entrepreneurship within Lebanon, particularly the Palestinian context in Lebanon.**
- **Evaluation and Monitoring:** The trainer should have experience in evaluating the effectiveness of training sessions and monitoring the progress of participants. The trainer should be able to use evaluation tools such as surveys, questionnaires, and assessments to measure the impact of the training sessions on participants.
- **Cultural Competence:** The trainer should have a good understanding of cultural differences and be able to adapt training materials and delivery methods to meet the needs of participants from diverse backgrounds.
- **Demonstrate understanding of the Palestinian context in Lebanon.**
- **Proficiency in English and Arabic**

Budget consideration

The service provider shall provide a consultancy fee that includes all his / her costs for the stated number of days (see consultancy fees breakdown). The consultant's fees are subject to 7.5% withholding tax if he/she do not have an MOF number (Agreements will be registered in the MOF regardless of if the consultant has an MOF number or not)

Application Format

Prospective candidates are invited to submit the following:

- **Cover Letter** (explaining why you are the most qualified for this consultancy including previous experience undertaking similar assignment and when you will be available.)
- Most updated **Resume/CV**
- **Financial Proposal** – Indicate your overall budget – details in Annex I (*Please note that RTP will not be responsible for the consultant's accommodation and travel expenses outside the operational area.*)
- Provision of two **references**: the consultant must provide name, organization and contact details and a brief description of the most recent consultancies in a similar field. Each reference provided should be the client's responsible project administrator or a senior official of the client who is familiar with the consultant's performance and work.

Please send your technical proposal (including CV, years of experience, cover letter) and your financial proposal (signed and Stamped) to the below email address. lbprocurement@righttoplay.com

Clearly stating the subject: **"Application of Introduction to Entrepreneurship & Financial Literacy Training sessions"**

For inquiries kindly send your questions clearly before the below deadline to the following email addresses:

- Mariam Zaytoun – Logistics Officer (mzaytoun@righttoplay.com)- (8:00 AM to 4:00 PM)
- Kevork Dersarkissian – Logistics Coordinator (kdersarkissian@righttoplay.com)- (8:00 AM to 4:00 PM)

Deadline to submit TOR: **14/02/2024.**

NB. Only qualified individuals will be contacted for this assignment.

Annex I

Description	Career Guidance sessions	Job Readiness sessions
Design syllabi	Yes	Yes
Design 2-day trainings	Yes	Yes
Deliver 3 times the 2-day training (in North, South, and Beirut)	Yes	Yes
Deliver end report	Yes	

Annex II

Activity Description on Delivering ToT on Career Guidance and Job readiness sessions.

Provide vulnerable and school dropout adolescents and youth with support and guidance to acquire the skills, knowledge, and mindsets needed to thrive in today's fast-paced, interconnected world. By channeling them into one of the two designed tracks according to their age group, we can ensure that they receive age-appropriate instruction and support.

Right To Play will be implementing their Play based Life skills approach using structured play and interactive games to teach adolescents and youth essential life skills under RTP's Life skills umbrella of *Myself, My Social Interaction with Others, and My Role in the Community*. This approach is grounded in the belief that play is a fundamental human right and a powerful tool for promoting positive social and emotional development.

The provision of life skills is also intended to support the adolescents and youth to adjust to new realities and develop coping mechanisms, as well as maintain hope for the future. During Pathway I "Career guidance and Job Readiness", the adolescents and youth will be receiving 10 sessions as follows:

- **Adolescents aged 14 -17 years** will be attending 10 sessions of career guidance and life skills. These 10 sessions will allow the adolescents to make more informed decisions around their career path and introducing professions that align with their preferences and field they would like to pursue employability in. The 10 sessions will be divided as follows:
 - **Session 1:** Intro + code of conduct + definition of FICCRA project journey
 - **Session 2:** RTP Play based Life skills | **Myself:** Self-confidence, Self-awareness, Managing emotions.
 - **Session 3:** RTP Play based Life skills | **My Social Interaction with Others:** Communication, Respect for similarities, & Differences, Managing negative interactions.
 - **Session 4:** RTP Play based Life skills | **My Role in the Community:** Self-efficacy.
 - **Session 5 to 10:** Career guidance on 6 professions (*identified based on STEP project and preferences of Palestinian adolescents*).
 - 1) Health care
 - 2) Solar panels and electricity
 - 3) Hospitality / cooking
 - 4) Social worker / Early childhood educator
 - 5) Fine Arts: Photography, Graphic design, etc.
 - 6) Business management: marketing, human resources, entrepreneurship, etc.

- **The Youth aged 18-24 years** will be attending 10 session of Job readiness and life-skills sessions. The 10 sessions are crucial for the personal and professional development of youth. The sessions will provide opportunities for skill development, career exploration, and networking that can help prepare youth for success in the workforce. By participating in job readiness sessions, youth can build valuable skills such as communication, teamwork, and problem-solving, as well as gain insights into their interests, strengths, and values. They can also learn how to create effective resumes and cover letters, prepare for interviews, and make a positive impression on potential employers. The 10 sessions will be divided as follows:
 - **Session 1:** Intro + code of conduct + definition of FICCRA project journey
 - **Session 2:** RTP Play based Life skills | **Myself:** Self-confidence, Self-awareness, Managing emotions.
 - **Session 3:** RTP Play based Life skills | **My Social Interaction with Others:** Communication, Respect for similarities, & Differences, Managing negative interactions.

- **Session 4:** RTP Play based Life skills | **My Role in the Community:** Self-efficacy.
- **Session 5 to 10:** Job readiness to help youth develop the skills and knowledge they need to succeed in the workplace.
 - 1) **Develop interviewing skills:** Conduct mock interviews and provide feedback to help them improve their skills.
 - 2) **Financial literacy:** Teach the youth about budgeting, saving, and investing. This will help them manage their finances and make smart financial decisions as they begin their careers.
 - 3) **Career planning:** Help the youth create a career plan that aligns with their interests, skills, and values.
 - 4) **Time management and work etiquette:** Provide practical skills and strategies to promote workplace etiquette and time management, and to emphasize the importance of professionalism and productivity in the workplace.
 - 5) **Job search strategies:** Teach the youth how to effectively search for jobs online and through other channels.
 - 6) **Introduction to Entrepreneurship:** introduce youth to the know-how of creating, developing, and managing a new business venture.