

## Terms of Reference (ToR)

### Establish Savings and Credit Cooperatives (SACCO), facilitate Cash Transfer, and provide Business Development Services (BDS) to Returned Migrants in Addis Ababa City Administration

## ► Summary

Summary	
<b>Project Title</b>	Provision of essential services, protection, social and economic empowerment to support the reintegration of returned migrants in Addis Ababa
<b>Project Objective</b>	Contribute towards sustainable reintegration of returned migrants in Addis Ababa City, with a focus on health and socio-economic well-being
<b>Terms of Reference Title</b>	Establish Savings and Credit Cooperatives (SACCO), facilitate Cash Transfer, and provided Business Development Support (BDS) Services to Returned Migrants in Addis Ababa City Administration
<b>Objectives of the Terms of Reference</b>	Ensure the sustainable reintegration of 700 returned migrant workers into the labour market in Addis Ababa City through establishing SACCO, facilitating revolving loanable fund and providing relevant BDS support. d. In addition, 123 vulnerable returned migrants will be provided with cash transfer to supplement their income for a defined period.
<b>Specific Objectives</b>	<p>This term of reference is developed to select an implementing partner to:</p> <ul style="list-style-type: none"><li>► Establish a Saving and Credit Cooperative (SACCO) in Addis Ababa for 700 returned migrants trained on SIYB covering "Generate Your Business Idea," "Start Your Business," "Life Skills," and "Financial Education" by the ILO to instil a saving culture in e them and to provide them with access to microloans.</li><li>► Facilitate cash transfer for 123 vulnerable returned migrants to sustain their immediate financial needs while they are supported to reintegrate into the labour market.</li><li>► Provide Business Development Services (BDS) that includes development of business plan, guiding them on registering their business, business establishment, financial management, marketing their product or service, and facilitate access to finance through the SACCO or other means.</li><li>► Provide tailored improve your business (IYB) training using ILO manual for beneficiaries that have already established a business</li><li>► Provide one to one ongoing coaching and mentoring support for a period of 5 months to enhance business sustainability for 700 returnees.</li></ul>
<b>Locations</b>	Addis Ababa City Administration, Ethiopia
<b>Timeframe</b>	11 March to 30 July 2025

## ► 1. Background

---

Ethiopia is a significant hub for migration, characterized by substantial outward and inward flows. With a population exceeding 107 million, of which 71% are under the age of 30, the country faces immense pressure to generate productive employment opportunities. Recently, the number of forcibly returned migrants has surged dramatically, with over 352,000 Ethiopians returning from Saudi Arabia and approximately 110,007 returning from various regions between September 2023 to 25 June 2024. These returnees frequently encounter severe challenges, including health issues, unemployment, and social stigma, with women disproportionately affected due to existing gender inequalities.

In response to these challenges, the Ethiopian government has continued to provide immediate assistance to facilitate the return of returned migrants. However, substantial gaps remain in providing comprehensive social and economic reintegration into the labour market. Assessments conducted by the International Labour Organization (ILO) have highlighted critical barriers, such as limited job opportunities, lack of financial support, inadequate training, and insufficient access to essential services. The absence of these services exacerbates the vulnerabilities of returnees, potentially leading to heightened risks of remigration, trafficking, and smuggling. Recognizing the urgent need for effective reintegration strategies, the ILO underscores the importance of supporting the successful re-integration of returned migrants into both the labour market and society.

.

To address these challenges, the International Labour Organization (ILO), in partnership with UN-Habitat and the World Health Organization (WHO), has initiated a joint project titled "Provision of essential services, protection, social and economic empowerment to support the reintegration of returned migrants in Addis Ababa". This project is funded by the Multi-Partner Trust Fund (MPTF) and aims to contribute towards sustainable reintegration of returned migrants in Addis Ababa City, with a focus on health and socio-economic well-being. As part of this initiative, ILO has identified and provided various services to 700 recently returned migrants within the Addis Ababa city administration, partnering with a selected implementing partner.

Key services already offered to the 700 returnees through this project include the provision of relevant soft skills training namely the "Generate Your Business Idea," "Start Your Business," "Life Skills," and "Financial Education and business development services (BDS) for most of the returnees though there is still a need for continued BDS to ensure their business sustainability. These training sessions, delivered in partnership with

Women in Self Employment (WISE), were designed to equip returnees with the necessary skills to establish and manage their own businesses effectively. Following the training, beneficiaries were able to develop a bankable business plan and to date, 356 trained returnees have established business. To enhance the economic self-sufficiency of beneficiaries that have already established business and support those that require start-up capital to establish a new business, the project intends to support the establishment of a Savings and Credit Cooperative (SACCO), to facilitate access to finance.

Recognizing that cash transfers are also critical to address the immediate needs of the target beneficiaries, the project also intends to include provision of cash assistance. This financial support is aimed at helping returnees meet their basic needs, while also providing a foundation for establishing or expanding their businesses. Through these interventions, the ILO seeks to ensure that returnees not only survive but thrive and contribute positively to their communities. For businesses especially at micro level to thrive it is critical to provide BDS and mentoring support for the beneficiaries for a defined period of time.

Considering the above, the ILO is seeking to partner with a qualified implementing partner that have experience in providing BDS support as well as establishing and operationalizing SACCO. This partnership will play a crucial role in achieving the intended objective of the project, which is sustainably reintegrating returned migrant workers into the labour market. The selected implementing partner will be responsible for executing key activities that align with the project's objectives, while ensuring that the support provided is both effective and sustainable.

## ► 2. Objectives and expected results

---

### 2.1 Overall objectives

The overall objective of this ToR is to ensure the sustainable reintegration of 700 returned migrant workers in Addis Ababa City through establishing SACCO, facilitating revolving loanable fund and providing relevant BDS support with the intension of assisting them establish a sustainable livelihood. In addition, 123 vulnerable returned migrants will be provided with cash transfer to supplement their income for a defined period.

#### **Specific Objectives include:**

- Establish a Saving and Credit Cooperative (SACCO) in Addis Ababa for 700 returned migrants and instill a saving culture in them and provide them with access to microloans.

- Facilitate cash transfer for 123 vulnerable returned migrants to sustain their immediate financial needs while they are supported to reintegrate in to the labor market.
- Provide Business Development Services (BDS) that includes development of business plan, guiding them on registering their businesses, business establishment, financial management, marketing their product or services, and facilitate access to finance through the SACCO or other means.
- Provide tailored improve your business (IYB) training using ILO manual for beneficiaries that have already established a business and startups/new businesses.
- Provide one to one ongoing coaching and mentoring support for a period of 5 months to enhance business sustainability for 700 returnees.

## **2.2 Target beneficiaries**

The primary beneficiaries of this project will be 700 returned migrants residing in Addis Ababa that have taken the ILO and WISE training and BDS support. Specific attention will be given to vulnerable groups, including women and those with special needs.

## **2.3 Expected results**

- Returnees SACCO established, by returnees from the 700 beneficiaries that is interested to establish and manage SACCO, and promote a culture of saving and financial management.
- 123 vulnerable returned migrants from Addis Ababa city administration, identified per prior determined criteria, received a cash transfer of USD 150 each for their immediate reintegration needs.
- Participants in BDS programs complete training sessions, resulting in improved business management skills, financial literacy and marketing
- One to one BDS support provided resulted in the establishment or expansion of businesses for beneficiaries.
- At least 50% of returned migrants accessing microloans reported successful business establishment or expansion within the project period.
- Improved social cohesion as returned migrants successfully reintegrate into their communities through income-generating activities.

## **2.4 Scope of work and methodology**

The implementing partner will play a crucial role in executing the project through various activities designed to meet the objectives outlined above. This partnership is vital for ensuring that returned migrants receive comprehensive support that addresses their immediate needs and fosters long-term economic stability. By implementing these activities, the partner will not only facilitate the establishment of SACCOs but also

empower beneficiaries through cash transfers and tailored business development services. This multifaceted approach aims to enhance the socio-economic reintegration of returned migrants, ensuring they can build sustainable livelihoods.

## **Major Activities to be Performed by the Implementing Partner**

### **1. Establishment of Savings and Credit Cooperatives (SACCOs)**

The establishment and operationalization of Savings and Credit Cooperative (SACCO) is a pivotal component of this assignment, aimed at empowering returned migrants in Addis Ababa by fostering a culture of saving and providing access to credit. This initiative will encourage members to save regularly and will offer micro-loans, enabling them to establish new businesses or expand existing ones, contributing to their economic self-sufficiency. Additionally, the SACCO will serve as a community hub where returned migrants can share experiences, access resources, and receive peer support, fostering a sense of belonging and collaboration. To achieve these objectives, the implementing partner will undertake the following interventions:

- **Organize Awareness-Raising Workshops and Conduct Needs Assessments**  
The implementing partner will organize awareness-raising workshops for all 700 targeted returned migrants that have taken the ILO and WISE training and BDS support to educate them about the benefits of SACCO, the importance of a savings culture, and financial literacy. Outreach campaigns will be conducted to attract members and highlight the benefits of joining the SACCO, including access to credit and savings incentives. Simultaneously, the partner will identify the specific needs and preferences of returned migrants regarding savings and credit services by engaging with them to understand their financial needs, business aspirations, and challenges.
- **Assessing the Financial Landscape for SACCO Development**  
A very brief assessment of the existing financial landscape will also be conducted to identify gaps that the SACCO can address.
  - Gathering information on current financial services available to returned migrants, including savings options, loan availability, and interest rates.
  - Engaging with local financial institutions like Siinqee Bank, Micro Finance and existing SACCOs who have experience working on potential and returned migrants, to understand their experiences, needs and challenges.
  - Analyze the collected data to pinpoint specific areas where financial services are lacking or inadequate, focusing on barriers to address unmet needs.

Based on the findings, develop actionable recommendations for the SACCO to tailor its services effectively, ensuring they meet the financial needs of returned migrants.

- **Facilitate the Establishment and operationalization of SACCO and Develop Governance Structures**

In collaboration with relevant government organizations in the Addis Ababa city administration, particularly the Cooperative Promotion Office, the implementing partner will assist in forming groups of returned migrants interested in establishing SACCO, ensuring inclusivity and representation. This includes supporting the legal registration of the cooperative in accordance with Ethiopian regulations. Community assessments will be conducted to identify potential members, and the implementing partner will facilitate the formation of SACCO and provide the following assistance:

- Facilitate the registration and legal compliance,
- Assist in the establishment of a governance structures, including the establishment of a board of directors and committees responsible for various functions such as finance, membership, and outreach. The governance structure will be designed to be inclusive and representative of the diverse backgrounds of the returned migrants.
- Develop bylaws with comprehensive guidelines outlining operations, membership criteria, saving and loan policies, and conflict resolution mechanisms. The implementing partner will also assist in the approval of the bylaw by the assembly.
- Support the legalization process, including the opening of a bank account for the established SACCO in a bank.

- **Provision of training to elected leaders.** The implementing partner will deliver training on cooperative leadership and management to the elected leaders.

Topics will include the following:

- Cooperatives: Meaning, Essence, Types, Challenges
- Leadership – Meaning, Concepts, Skills
- Management – Meaning, Functions, Skills
- Team Building – Techniques
- Leading Cooperative Meetings: Agenda Setting, Running Meetings, Keeping Minutes
- Conflict Resolution
- Time Management
- Problem Solving and Decision Making,
- Monitoring, Evaluation and Learning
- Saving and Credit Cooperatives – Structure, Basic Policies and Procedures, Measuring Effectiveness

- The Cooperative Proclamation – Principles, Membership, Rights and Obligations
- Documentation

At the end of the training leaders will draw their plans for the establishment of the revolving fund and their operation for 12 months.

- **Establishment of a revolving fund.** The implementing partner will support the SACCO in establishing a revolving fund scheme. This will involve obtaining an initial revolving loanable fund from the ILO USD 110,000, which requires the SACCO to match 10% (USD 11,000) of the fund amount. To facilitate this, the partner will work in partnership with the SACCO union to ensure the necessary resources and expertise are available.

**Capacity Building and Training.** The implementing partner will provide training for SACCO members on financial literacy, cooperative principles, and management skills to ensure effective participation and governance. Workshops will cover loan application processes and financial management, empowering members to make informed decisions. Robust financial management systems will be implemented to track savings, loans, and the overall financial health of the SACCO, ensuring transparency and accountability in financial reporting to build trust among members. The selected implementing partner will procure and provide physical facilities, such as office space, furniture, passbooks, and stationery, along with initial financial investment to help make the SACCO operational. The selected implementing partner will prepare a detailed plan outlining the types and quantities of items needed, along with associated costs.

- **Monitor and Evaluate Progress**  
A monitoring framework will be established to evaluate the SACCO's performance against set objectives. Data on member participation, loan disbursements, and financial growth will be collected and analysed to inform continuous improvement efforts.

## 2. Cash Transfer to Selected 123 Returned Migrants

In collaboration with the ILO project team, the established SACCOs, and relevant government agencies, the implementing partner will further develop selection criteria to identify the 123 vulnerable returned migrants eligible for cash transfers from the 700 trained returned migrants. The project steering committee will identify potential recipients in partnership with the selected implementing partner and disburse USD 150 in cash transfers to each selected individual (totalling USD 18,450) through the SACCO. Each returnee will receive the funds directly into their bank accounts. The implementing partner will also track how recipients utilize the cash transfers to ensure they fulfil their

intended purpose of supporting basic needs, establishing their own businesses, and facilitating reintegration.

### **3. Business Development Support (BDS) Services**

The selected implementing partner will undertake the following activities, not limited to this list:

- Provide targeted refresher training sessions on business establishment, financial management, and effective marketing strategies tailored to the needs of returned migrants.
- Support the development of business plan and registering of businesses.
- Establish an ongoing one to one mentoring and coaching program where experienced business development support service (BDS) providers provide guidance and support to returned migrants as they navigate the challenges of starting or expanding their businesses including SACCO requirements to access micro loan services.
- Facilitate linkages between returned migrants and SACCOs or other financial institutions to help them secure micro-loans for starting or expanding their businesses.
- Organize a business growth competition to incentivize innovation and growth among beneficiaries who have accessed micro-loans, providing recognition and rewards for successful business initiatives to motivate continuous improvement.
- Offer tailored Improve Your Business (IYB) training sessions based on ILO manual and based on the needs and interest of returnees who have already started or are operating existing businesses, focusing on strategies for growth and sustainability.
- Facilitate or support target returnees in gaining access to production and market spaces in collaboration with the ILO, UNHABITAT, the Addis Ababa Bureau of Labour and Skills, and the Workplace Development Administration Agency.
- Partner with the Ethiopian Employer Federation to support returned migrants who are interested in enhancing their skills through on-the-job training. This partnership will focus on identifying those returnees who are not interested to improve their existing or start their own businesses. By providing a comprehensive list of these target returnees, the implementing partner will facilitate their access to practical training opportunities that go beyond the skills which will be offered by the selected Technical and Vocational Education and Training (TVET) colleges.

### **4. Follow-up, Monitoring, Documentation, and Reporting**

The selected implementing partner will be responsible for establishing a robust framework for follow-up, monitoring, documentation, and reporting to ensure the effective implementation of the project. This framework will leverage a comprehensive Management Information System (MIS) and a monitoring and evaluation (M&E) system to track progress, assess outcomes, and document the experiences of beneficiaries. The following activities are expected to be conducted:



- Develop a robust monitoring framework to evaluate the effectiveness of SACCO and BDS services.
- Prepare a detailed report on the SACCO establishment and revolving loan progress including Loan Terms and Conditions, interest rates, repayment schedules, and financial projections for the evolution of the Fund.
- Develop a report on the cash transfer.
- Establish a feedback mechanism with the target beneficiaries by preparing and regularly distributing survey feedback forms to each beneficiary through the business support service providers every two months. Additionally, create a members-only Telegram group for those who can read and write to gather insights from beneficiaries regarding the services provided, challenges faced, and suggestions for improvement. This feedback will be crucial for ongoing project adjustments and enhancements.
- In collaboration with the established SACCO, excel list of disbursed loans using ILO template (gender, age, status, loan amount, target group, duration, loan type, economic sector, jobs created/sustained, etc.), to be submitted along with financial report as per the agreed reporting timeframe.
- In collaboration with the established SACCO, excel list of cash transfers received using ILO template (gender, age, status, target group, socio-economic characteristics, etc.), along with financial report as per the agreed reporting timeframe.
- Report on regular follow-up visits and assessments to monitor the progress of beneficiaries in utilizing loans and cash transfers effectively. This includes evaluating the impact of one-to-one Business Development Support (BDS) services on their business activities and overall integration into the community.
- Progress and final reports, including financial reports and case studies, to document the progress of the assignment, to be submitted as per the agreed reporting timeframe.

## 2.5 Deliverables

The selected implementing partner will be required to deliver the following outputs for this assignment:

- **Output 1:** A comprehensive and updated work plan for the delivery of the SACCO establishment, cash transfer, and Business Development Services (BDS), detailing all scheduled activities (to be submitted within 15 days following the signing of the agreement).
- **Output 2:** A report outlining the selected SACCO model, including its structure, governance, membership criteria, and operational procedures, along with financial projections for the sustainability of the SACCO. The report will also provide detail on the revolving loanable fund established for the beneficiaries (to be submitted one month following the signing of the agreement) and also case study on successful business.

- **Output 3:** A report detailing the cash transfer, including further refined selection criteria for target returnees, disbursement procedures, and monitoring mechanisms (to be submitted one month following the signing of the agreement)
- **Output 4:** A comprehensive list of clients (returned migrants from Addis Ababa city administration) who registered as member of the SACCO, received loans through the SACCO, and other various services, including different types of BDS support such as tailored "Improve Your Business" (IYB) training, facilitating work and marketing space, support in fulfilling requirements to access micro loan from SACCO, details of business growth competitions, and awards for existing and new enterprises. This list should include information such as name, ID number, gender, age, business type, loan amount, disbursement date , and outcomes (to be provided along with progress reports and the final report)
- **Output 5:** A list of 123 vulnerable returned migrants who received cash transfers, including sex-disaggregated data and socio-economic characteristics such as name, ID number, gender, age, and status (to be provided along with progress reports and the final report)
- **Output 6:** Progress narrative reports detailing the status of the project activities, including challenges faced and solutions implemented. These reports will be accompanied by financial reports and Excel sheets as detailed in Outputs 4, and 5(to be submitted two and five months following the signing of the agreement).
- **Output 7:** A comprehensive assessment report evaluating the SACCO's operational readiness and sustainability, along with a clear exit strategy outlining the final fate of the loanable fund. This report will ensure the implementing partner accountability in preparing the SACCO for independent functioning after project completion (to be submitted 5 months before the project concludes).
- **Output 8:** Two comprehensive final reports accompanied by a final financial report and Excel sheets as detailed in Outputs 4,5 and 6. One report will focus on the outcomes of the SACCO operations and revolving loanable fund, one-to-one BDS services and lessons learned, while the second will detail the cash transfer program (to be submitted 6 months following the signing of the agreement).
- **Output 9:** Biannual reports (every 6 months) on the performance of the established SACCO and revolving loanable fund, including an analysis of the impact on the beneficiaries and recommendations for future interventions (to be submitted for the next 5 years following the completion of the project based on the implementing partner's reporting template).
-

## 2.6 Sustainability and Exit Strategy

To ensure the long-term sustainability of the project interventions, particularly the Savings and Credit Cooperatives (SACCO) and the revolving micro loan service, the implementing partner will adopt a comprehensive approach:

### **Sustainability**

The project will be implemented in close collaboration with a project steering committee, chaired by the Addis Ababa city administration and including Bureau of Labour and Skill and Women and Social Affairs, Cooperative Promotion Agency and other relevant stakeholders. This partnership will facilitate shared ownership and accountability, ensuring that the BDS, SACCO and its services are integrated into existing local structures. Active participation from stakeholders including returned migrants will be emphasized throughout the design, implementation, monitoring, and evaluation phases. This inclusive approach will foster a sense of ownership and commitment to the sustainability of the SACCO.

The implementing partner will conduct training workshops to enhance the financial literacy and management skills of SACCO members and leadership staff. Training will cover topics such as financial management, loan processing, and customer service, empowering them to effectively manage the SACCO independently.

The project will work towards mainstreaming SACCO operations into the regular monitoring and evaluation frameworks of local government offices. By aligning the SACCO's objectives with local development goals, the initiative will gain institutional support even in the absence of external funding. Furthermore, a robust monitoring and evaluation (M&E) system will be established to track the performance and impact of the SACCO and BDS. Regular field missions and evaluation meetings will be conducted to assess progress, identify challenges, and adapt strategies as necessary. Monthly meetings will provide a platform for collective reflection and decision-making.

### **Phase-Out Strategy**

As the SACCO becomes operational and begins to generate income from its activities, the project will implement a gradual phase-out strategy. This will involve reducing the dependency on ILO funding while ensuring that the SACCO has established a stable operational framework.

The ILO-provided revolving loanable fund will be managed by the SACCO itself, with clear guidelines established for loan disbursement and repayment. The implementing partner will assist the SACCO in developing policies to ensure responsible lending and effective fund management. Before the project concludes, a comprehensive assessment will be conducted to evaluate the SACCO's operational readiness and sustainability. This

assessment will inform the final handover process, ensuring that the SACCO is equipped to continue functioning independently. The implementing partner will develop an exit strategy that outlines the final fate of the loanable fund, including:

- Ensuring that the fund is fully integrated into the SACCO's financial products
- Establishing a reserve fund to mitigate risks and ensure liquidity
- Providing ongoing support through mentorship or advisory services, if necessary, for a defined 5 years period post-phase-out.

## **2.7 Eligibility**

To qualify as the selected implementing partner for this project, applicants must meet the following eligibility criteria:

- ▶ Must be a registered NGO in Ethiopia with proven experience in financial services, cooperative management, and training programs
- ▶ Have office presence or operations in Addis Ababa City Administration
- ▶ Proven experience in establishing and managing SACCOs, providing financial literacy, entrepreneurship training, and BDS services
- ▶ Familiarity with the socio-economic context of returned migrants in Ethiopia particularly in Addis Ababa City Administration
- ▶ Knowledge of relevant legal and regulatory frameworks governing SACCOs and microfinance in Ethiopia
- ▶ Experience in working collaboratively with government agencies, local authorities, and community stakeholders
- ▶ Ability to engage and mobilize community members, particularly returned migrants, in the design and implementation of financial services
- ▶ Understanding of the socio-economic context and challenges faced by returned migrants in Addis Ababa.
- ▶ Availability of qualified personnel with relevant skills and experience to implement the project activities effectively
- ▶ Be in existence for at least 5 years

## **2.8 Supervision and logistical arrangements**

All activities within the scope of this Terms of Reference will be carried out under the overall supervision the ILO BRMM Chief Technical Adviser and Technical Officer, and with the technical support and supervision from the National Project Coordinator in the ILO Country Office Addis Ababa. Other relevant colleagues from ILO and stakeholders may monitor the activities under this assignment and do required cross-checks to verify the reports/updates submitted by the partner.

Deliverables shall be submitted in line with the requirements explained in this Terms of Reference in a timely manner, in concordance with the planned deadlines between the

ILO and selected implementing partner. All deliverables of this Terms of Reference are subject to the approval of the ILO.

Regular meetings and reporting will be conducted to monitor progress and ensure alignment with project objectives. The selected implementing partner will be responsible for all logistical arrangements related to the implementation of the activities.

## **2.9 Timeline**

This assignment will be implemented over a period of 6 months from the date of the agreement signature, including the preparation phase. This assignment should be implemented between February and July 2025.

## **2.10 Payment Schedule**

The total value of the Agreement will be paid by the ILO to the selected implementing partner as follows:

First Payment: Up to 30% (not more than USD 30,000) of the total agreement amount shall be made upon completion of and submission of comprehensive and updated work plan for the delivery of this intervention, in which all activities need to be scheduled- 15th March 2025.

Second Payment: 35% of the total agreement amount) shall be made up on submission of output 2, 3, 4 , 5 and a progress report as stated in output 6. The report will include proof that it disbursed cash transfer of USD 18,450.00 for 123 returned migrants, and costs associated with provision of BDS services. The report will also be accompanied with a financial progress report and two lists as stated in output 4 and 5 – 25th April 2025.

Third Payment: 30% of the total agreement amount) shall be made up on submission of output 4 and a progress report as stated in output 6. The report will include proof that it disbursed micro-loans to returned migrants including established SACCO matched amount that will detail the process undertaken to disburse the. The report will also be accompanied with a financial progress report and lists as stated in output 4, i.e a comprehensive list of clients (returned migrants from Addis Ababa city administration) who registered as member of the SACCO, received loans through the SACCO, and other various services, including different types of BDS support – 25th May 2025.

Final (Fourth) Payment: 5% of the total agreement amount) shall be disbursed upon submission of two comprehensive final reports as outlined in Output 8. This includes a one-to-one BDS service, proof of disbursement for all matched micro-loan amounts (USD 110,000.00) and USD 18450.00 in cash transfers for 123 returned migrants. Additionally, a compiled list of all clients who received loans through the established SACCO for returned migrants, as well as a list of clients who benefited from the cash transfers (as specified in Outputs 4, 5 and 6), must be provided. The selected Implementing partner will also share the final financial report – 30 July 2025.

## ► 3. Requirements for application to the call for proposals

---

Interested implementing partner organizations are required to submit their applications, which will include technical and financial proposals to apply using the format below.

### 3.1 Technical Proposal

The technical proposal should be prepared in accordance with this ToR and using the following structure:

- Organization's profile demonstrating the required capacity as well as the organization's local presence and activities in Addis Ababa city administration, summarizing the implementing partner organization's experience including mobilizing returned migrants, SACCO establishment and management, BDS provision, etc
- Detailed description of relevant past works and assignments related to SACCO establishment, creating access to micro loan services, cash transfer, BDS service provision, evidence of previous work with returned migrants or similar projects in Addis Ababa city administration
- Summary of the proposed methodology, implementation plan and M&E.
- Detailed work plan with a timetable related to the different activities.
- CVs or profiles of key personnel who will be involved in the implementation of the project demonstrating their capacity to conduct the assignment
- Copies of relevant supporting documents or credentials demonstrating previous relevant experience
- Foreseen challenges during the implementation of the project and mitigation methods.

The Technical Proposals will be evaluated in accordance with the following criteria, as indicated below.

Description of Technical Evaluation	Score
Relevant Experience in establishing and managing SACCO or similar financial institutions and in providing Business Development Support (BDS) services, particularly in the context of supporting returned migrants	20%
Availability of qualified staff, training materials, and other resources to effectively deliver the proposed activities	10%
Clarity and feasibility of the proposed methodology or technical approach for SACCO establishment, cash transfer, Business Development Support (BDS) services, capacity building, financial management, and target returnee engagement strategies	20%

Quality and robustness of the proposed monitoring and evaluation (M&E) framework, including how project performance and outcomes will be measured	20%
Quality of the proposed strategy for ensuring the long-term sustainability of project interventions, particularly the SACCO and revolving loan service	10%
Evidence of established partnerships effectively with relevant stakeholders, including government agencies, local authorities, SACCO unions and returned migrant members	10%
Strong field presence in Addis Ababa city administration	5%
Previous experience working with the international bilateral donors	5%
<b>Maximum points</b>	<b>100%</b>
<b>Minimum acceptable score for the proposal to be considered for financial evaluation</b>	<b>70%</b>

## ► 4. Application submission

---

Interested applicants that meet the eligibility requirements should submit their detailed technical proposal and financial proposal to [addis\\_procurement@ilo.org](mailto:addis_procurement@ilo.org).

All applications must be submitted by 3 March 2025. Late submissions will not be considered.