

Terms of Reference (ToR) – Expert Trainers for Learning & Development Program Delivery (Ninewa)

Date of issue: January 13, 2026

Closing date of ToR: January 22, 2026

1. About Shedo

Shedo is the next-generation Social Enterprise & NGO, which connects, equips, and champions women leaders across Iraq & KRI, and the international community working here. Think of SHEDO as a two-motor vehicle: the NGO engine powers community outreach and advocacy; the social-enterprise engine earns revenue through L&D, network services, consulting, and data dashboards. Both run on the same fuel—women's untapped potential.

Before we kept meeting brilliant women who “just needed a runway,” SHEDO now builds that runway end-to-end: A to Z project delivery that starts with needs diagnosis and ends with measurable social and economic returns—no hand-offs, no cold chains, just seamless impact.

2. Introduction to the Project & Call for Expert Trainers

Building Modern Economy Inclusion for Women MSMEs in Iraq Program is implemented by Shedo as part of SPACE (Strengthening Participation, Peaceful Coexistence and Equality in Iraq). SPACE is funded by the German Federal Ministry for Economic Cooperation and Development (BMZ) and supported by the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH.

The project's objective is to strengthen the economic participation of women in Federal Iraq by improving their access to formal financial services (access to finance/A2F). We will achieve this through a dual strategy of building women's financial capabilities and co-designing better, more transparent lending tools with Iraqi financial institutions.

Shedo is seeking **Expert Trainers based in Ninewa (Mosul)** to deliver our specialized Learning & Development (L&D) block focused on **Loans, Financial Literacy, and Financial Digital Tools**.

3. Objectives of the Assignment

Shedo has already developed the core curriculum and training materials. The objective of this assignment is for the Expert Trainer to **deliver** these materials effectively to women-led/owned MSMEs. The trainer will bridge the gap between technical financial concepts and practical application for business owners.

4. Scope of Work

The Expert Trainer will be responsible for:

1. **Onboarding & ToT:** Undergo a mandatory internal Training of Trainers (ToT) to master Shedo's existing curriculum on Financial Digital Tools & Literacy.

2. **Offline Delivery (In-Person):** Facilitate full-day workshops in Ninewa (Mosul) for women entrepreneurs.
3. **Online Delivery (Virtual):** Conduct follow-up or specific technical sessions online (2.5 hours per session).
4. **Quality & Practical Approach:** Deliver training with an **outcome-oriented mindset**, moving beyond theory to ensure participants gain practical, applicable skills for their businesses.
5. **Coordination & Communication:** Maintain regular, proactive communication with the Shedo project team regarding schedules, logistics, and any immediate issues raised by participants.
6. **Administrative & Branding Compliance:**
 - Ensure all training materials and presentations strictly adhere to **Shedo and GIZ visibility and branding guidelines**.
 - Maintain accurate, signed **daily attendance sheets** and submit them immediately after sessions.
7. **Assessment:** Administer pre- and post-training assessments (provided by Shedo) to measure knowledge retention.
8. **Reporting:** Submit a brief "Trainer's Report" after each block, documenting attendance, engagement levels, participant feedback.

5. Period of Assignment & Logistics

- **Implementation Window:** The specific training block is expected to be delivered between **February 2026 and April 2026**.
- **Estimated Effort:** Each trainer is expected to provide services for approximately **7-8 working days** total (including ToT, 4-5 offline delivery days, and 3 online sessions).
- **Location:** Offline sessions will be held in Ninewa (Mosul). Online sessions will be remote.

6. Required Qualifications & Eligibility Criteria

- **Essential:** Deep knowledge of the Iraqi banking sector, financial literacy for MSMEs, loan application processes, and digital payment tools. Proven field expertise in working within finance field is a bonus.
- **Essential:** Proven experience training women entrepreneurs or MSMEs.
- **Essential:** Ability to explain complex financial terms in simple, practical Arabic; strong communication and facilitation skills; strong knowledge of modern outcome-oriented and practical tools for L&D delivery.
- **Essential:** Proficiency in using Zoom/Google Meet for online training.
- **Desirable:** Previous experience with GIZ or international donor-funded projects.
- **Desirable:** Strong communication and facilitation skills.

Eligibility:

- Legally operating **individual trainer/educational expert/facilitator**.
- Submission of a **CV and brief profile** is required.

7. Evaluation Criteria

The evaluation will use a 60/40 split:

Technical Proposal (60%)

- Relevant experience in Learning & Development Program design, facilitation, and delivery.
- Quality and relevance of the CV(s) and Learning & Development Program experience.
- Demonstrated ability to deliver/facilitate Learning & Development Program materials and curricula.
- Experience in administering pre- and post-Learning & Development Program assessments and documenting Learning & Development Program activities.

Financial Proposal (40%)

- Total financial offer and overall cost reasonableness.

8. Proposal Response Requirements

a) Technical Proposal:

- A CV of the trainer.
- Filled out Application Form under Annex A and attached as Word template.
- Examples or descriptions of Learning & Development Program programs or materials previously developed/delivered.

b) Financial Proposal:

- A clear financial offer in IQD covering all services described in this ToR.
- The financial offer must include all related costs, including preparation, delivery, travel.

9. Submission Details

Kindly send us all your questions & requests for clarifications if applicable **no later than 5:00 PM (Baghdad Time) on January 18, 2026.**

- All proposals must be submitted by email no later than **5:00 PM (Baghdad Time) on January 22, 2026.**
- Please send your complete proposal to: procurement@shedoiq.org
- The email subject line must be: **"ToR – Expert Trainer for L&D Delivery - Building Modern Economy Inclusion (BMEI)"**

10. Compliance

This procurement is part of a GIZ-funded project and will be managed in accordance with Shedo and GIZ procurement guidelines. All bidders must comply with Shedo's Anti-Corruption & Anti-Fraud Policy. The selected vendor will be subject to mandatory UN/EU/OFAC sanctions screening as required by Shedo's AML/CTF policy.

11. Annex A. Application Form

Expert Trainers for Learning & Development Program Design & Delivery

Please complete all sections of this form and submit it as a Word or PDF document. Do not exceed the word limits.

All technical responses must be based on the vendor's independent analysis and professional judgment. Use of artificial intelligence (AI) cannot substitute the vendor's own analysis or professional input.

Section 1: Applicant Information

Full Name (Individual / Organization):	
Primary Contact Email:	
Primary Phone Number:	
Address:	

Section 2: Technical Qualifications

1. Relevant Experience (max 500 words)

Briefly describe your experience in designing and delivering Learning & Development Program programs, including facilitation of workshops and development of Learning & Development Program materials.

2. Technical Questions (Max 200 words per answer)

- Q1:** Describe your experience training MSMEs on Financial Literacy (P&L, cashflow, etc.) or/and Digital Finance tools (e.g., loans, e-wallets, banking). Please provide your answer below.
- Q2:** Since Shedo provides the materials, how do you ensure you keep participants engaged during a 6-hour offline workshop? Please provide your answer below.
- Q3:** Are you comfortable delivering training via Zoom/Google Meet? Please mention one challenge of online training and how you overcome it. Please provide your answer below.

Section 3: Financial Proposal

Service Type	Duration	Estimated Qty	Unit Price (IQD)	Total Price (IQD)
Offline Training Day (In-person delivery in Ninewa (Mosul))	1 Day (7-8 Hours)	5 Days		
Online Training Session (Virtual delivery via Zoom/Meet)	1 Session (3 Hours)	3 Sessions		
			GRAND TOTAL:	0

Note: The quantities (5 Days / 3 Sessions) are for evaluation purposes only. Actual quantities will be determined by the project schedule.

Section 4: Professional References

Please provide two (2) professional references from previous Learning & Development Program or facilitation assignments.

Reference 1 (Name, Title, Org):

Email or Phone:

Reference 2 (Name, Title, Org):

Email or Phone: