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Terms of Reference (ToR)

For Entrepreneurship Development Training of SKBBL

Sana Kisan Bikas Laghubitta Bittiyasanstha Ltd. (SKBBL)
January, 2025

1. BACKGROUND

Sana Kisan Bikas Laghubitta Bittiyasanstha Ltd. (SKBBL) Kathmandu, is planning to conduct Entrepreneurship Development Program based on the Start and Improve Your Business (SIYB) model. SKBBL has 12 branches across the country, with coverage by SFACLs in all districts except Humla. Its main objective is wholesale lending to Partner Cooperatives & Microfinance Institutions. If the entrepreneurial capacity of cooperative members is increased, their income levels will rise, and leading to an improvement in their living standards. The Plan is prepared to conduct Entrepreneurship Development Training, targeting to the potential agri-entrepreneurs base on the SIYB model.

2. TRAINING OBJECTIVE

The proposed training aims to strengthen the capacity of the Small Farmer participants in selecting the appropriate business, understanding the Marketing of their products, and preparing their business plan. By the end of the training, participants will be able to:

- Understand about entrepreneurship program.
- Select a suitable business.
- Gain knowledge of how to market their products.
- Prepare their own business plans.
- Be equipped with tools for business expansion.
- Receive follow up services.

3. SCOPE OF THE TRAINING PROGRAM:

- The Entrepreneurship Development Expert/Trainer (EDE) will be the Coordinator of the Training program.
- The EDE will select potential SFACLs in coordination of Branch Offices (BOs).
- The EDE will conduct the orientation program, Training of Potential Entrepreneurs (TOPE), Training of Starting Entrepreneurs (TOSE), Training of Existing Entrepreneurs (TOEE) & Training of Growing Entrepreneurs (TOGE) for Entrepreneurship Development Program.
- The EDE will be accountable for & reporting the progress to the Institutional Development Department (IDD) Chief.
- The EDE has sole responsibility to operate & achieve the goal & target in time.
- The EDE will work under the IDD and will closely coordinate with Branch Managers to implement the program in target group.
- Submit reports after conducting training (orientation program, TOPE/TOSE & TOEE/TOGE).
- Submit follow up or monthly progress report,
- Create profile of enterprises started and scaled up by entrepreneurs.
- Prepare the participants' directory.
- Submit business plan of different enterprises.

4. PARTICIPANTS SELECTION METHOD

- The EDE will select the potential SFACLs in coordination of Branch Offices (BOs).
- The Rural Enterprise Financing (REF) credit potentiality may be used as a basis for selecting SFACLs.
- The BO will invite the targeted SFACLs to participate in orientation program for the potential entrepreneur among their members.
- The EDE will conduct the orientation program and select the eligible participants for Training of Potential Entrepreneurs (TOPE) & Training of Starting Entrepreneurs (TOSE).
- Eligible participants from TOPE & TOSE training will be selected for the Training of Existing Entrepreneur (TOEE) & Training of Growing Entrepreneurs (TOGE).

5. EXPECTED TRAINING OUTCOMES

Expected outcomes from the Entrepreneurship Program are as follows:

Program	ID	Particulars						
		Quantity	Participants per program	Total participants	Days per program	Days for travel and reporting	Total days required	Traveling Times of Expert
Entrepreneurship Orientation Program	A	25	50	1250	1	1.5	62.5	3
Entrepreneurship Development Training (TOPE and TOSE)	B	15	25	375	7	2	135	5
Enterprise Scale up Training (TOEE and TOGE)	C	6	25	150	5	3	48	2
Enterprise Started and scaled up	D			150				
Employment Generation	E			375				

A total of 375 participants will be selected from Program ID - A to participate in Program ID - B. Of these, 150 participants who have initiated a business after completing Program ID - B will qualify for Program ID - C. Additionally, all participants who complete Program ID - C will be able to run the business successfully.

6. METHODOLOGY

Participatory and action oriented methods will be used in conducting the training sessions. The SIYB game, group exercises, presentations with visual aids, discussions, and other methods, will also be intensively used to enhance greater learning of participants.

7. RESOURCE PERSONS

Regarding the resource person, one Master Trainer and other Co-trainer will involve the whole program. EDE will play the role of Master trainer & a BO staff will take part as Co-trainer.

8. MODULE WISE OBJECTIVES

The training program is based on the internationally implemented syllabus of the International Labour Organization's (ILO) "Start and Improve Your Business" (SIYB) training package. Certain content and sequences have been adapted to align with the specific needs of SKBBL and incorporate insights from our own experiences.

The following are module wise objectives of the proposed Entrepreneurship Development training.

A. Entrepreneurship Orientation program Module:

At the end of this module, the participants will be able to have greater understanding on entrepreneurial scope, importance of the entrepreneurship program and they will motivate towards participate in the Entrepreneurship development training. Finally, this orientation program will help to select the potential participants for the Entrepreneurship Development Training (TOPE, TOSE). Course content is given in annex-1 and participants selection form given in annex-2.

B. Entrepreneurship Development Training (TOPE/TOSE) Module:

At the end of this module, the participants will be able to gain knowledge and skills on basic business cycle, relation between demand and supply through game method. Participants will able to identify and select suitable business, techniques to market their products and prepare their business plan by themselves. This module requires 7 full days to complete each training. Course content is given in annex-3 and follow-up form is given in annex-4.

C. Enterprise scale up Training (TOEE/TOGE) Module:

Only business started persons and already participated in TOPE, TOSE training will be participants of this module. At the end of this module, the participants will be able to gain practical knowledge and skills on reaching to customers and integrated business management. This module covers the business scale up techniques such as productivity increase techniques, sales maximization, and basic book keeping system. This module requires 5 full days to complete each training.

9. OPERATION MODALITY:

The program will be conducted under Institutional Development Department (IDD). The EDE will be accountable & reporting the progress to IDD Chief.

The EDE will be the Coordinator of the program. He has sole responsibility to operate & achieve the goal & target in time. The EDE will work under the IDD and he also will closely coordinate with Branch Managers to implement the program in target group.

10. DELIVERABLES

- Reports (orientation program, TOPE/TOSE & TOEE/TOGE),
- Follow up report or monthly progress report,
- Profile of Enterprise Started and scaled up Entrepreneurs,
- Participants' directory, &
- Business Plan of different enterprises.

12. QUALIFICATIONS, SPECIFIC PROFESSIONAL EXPERIENCES, AGE BAR AND OTHER FACILITIES:

SN	Particulars	Entrepreneurship Development Expert/Trainer (EDE)
1	Minimum Qualification	Must have a Master Degree in any subject
2	Experiences	1. Five Years of experience in facilitating Entrepreneurship Development Training, 2. Must have a Master Trainer Certificate in Start and Improve Your Business(SIYB).
3	Age Limit	Not exceeding 60 Years
6	Works to do	Attached TOR
7	Tenure of Service	One Year
8	Types of Service	Expert/Trainer