Request For Proposal
Short-term Finance Career Orientation Initiative
For
The Ethiopian Academy of Finance (EAF)- National Bank of Ethiopia Under the SWIFT Program

Reference number: RFP-006-2026

Nov 2026

In front of UNISA Square

Akali Kality, Addis Ababa , Ethiopia

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1. Background

1.1 Strategic context

Ethiopia's financial sector is undergoing rapid structural, regulatory and technological transformation driven by market liberalization, digital innovation, capital-market development, evolving payment systems, expanding financial inclusion, regulatory modernization, emerging sustainable and green finance and greater private-sector participation. This increasingly diverse and knowledge-intensive sector is creating new career opportunities across banking, microfinance, central banking, insurance, capital markets, payments, fintech, digital finance, sustainable/green finance, regulation, supervision, compliance, risk, research and related services, while increasing demand for technical, digital, analytical and professional capabilities, adaptability and continuous learning.

At the same time, many young people transitioning from universities, colleges and Technical and Vocational Training (TVT) institutions face limited access to career information, employer exposure, structured career guidance and relevant workplace opportunities, while women and persons with disabilities face additional barriers to networks and progression. Against this backdrop, the EAF Short-Term Career Orientation Initiative (COI) is designed as a nationally coordinated career orientation, employability and talent-pipeline initiative that moves beyond one-off awareness activities to provide a structured pathway linking career awareness and profiling with career readiness, learning, industry engagement, internships and graduate-trainee opportunities, further professional development and employment-related opportunities. COI is not an employment placement or recruitment programme and does not guarantee employment; rather, it strengthens young people's ability to understand and navigate financial-sector career opportunities while reinforcing EAF as a national gateway to financial-sector learning and talent development. The Initiative will also strengthen collaboration among Ethiopian Academy of Finance (EAF), National Bank of Ethiopia (NBE), education institutions, employers, professional associations and youth-serving organizations to build a more informed, inclusive and future-ready talent pipeline for Ethiopia's transforming financial sector.

1.2. About the Ethiopian Academy of Finance (EAF)

EAF was established by the NBE as a national center for professional training, research, and capacity development for Ethiopia's financial sector. The institute supports the development of technical and professional competencies across banks, microfinance institutions, insurance companies, capital market actors, regulatory bodies such as NBE, Pension Administration Funds, and the Ethiopian Capital Market Authority, as well as other stakeholders such as payment instrument issuers, payment system operators, and Savings and Credit Cooperatives.

EAF delivers short-term courses, specialized training programs, and knowledge-sharing initiatives to strengthen the skills of financial sector professionals and support the evolving needs of the sector. In recent years, the institute has undertaken reforms to modernize its training approach, expand partnerships, and introduce structured, competency-based training pathways through specialized academies, positioning EAF as a growing center of excellence for financial sector literacy and knowledge in Ethiopia.

Recent reforms within EAF have focused on strengthening its organizational structure, governance arrangements, and training capabilities to enable the institute to deliver modern, competency-based financial sector training programs aligned with regulatory priorities and industry needs.

1.3. About the SWIFT Program

The SWIFT (Skilled Workforce for Innovation and Financial Sector Transformation) Program in Ethiopia is a partnership between the NBE and the Mastercard Foundation aimed at equipping, through the Ethiopian Academy of Finance, about 116,000 young people with market-relevant skills and capabilities that will enable them to drive inclusion, innovation, and transformation in the country's financial sector. The SWIFT Program targets young people, 70% of them women, who are either already employed or looking for employment in the financial sector and need upskilling and/or reskilling.

BKP Economic Advisors (BKP), an economic research and consulting firm based in Germany, is implementing this program through its project office in Ethiopia. Running for four years (2025–2029), the Program has the following five focus areas:

- Expanding, revising, and developing modern finance curricula and training modules for the finance sector.
- Establishing a training curricula-oriented research and knowledge hub to inform financial policy and practice in financial inclusion and industry innovation.
- Establishing online learning platforms and digital tools to make financial training accessible to young women, persons with disabilities and other groups facing barriers to participation and progression.
- Supporting NEWFin (Network of Ethiopia's Women in Finance) by providing targeted support for young women professionals.
- Upgrading EAF IT, curricular, and accreditation capabilities.

1.4 Strategic Opportunity and Positioning within the EAF Learning Ecosystem

EAF is being strengthened under SWIFT as Ethiopia's national center of excellence for financial-sector training, professional development, applied research, knowledge generation and workforce development. The COI will serve as an entry gateway for young people, enabling them to understand financial-sector careers, build career readiness, connect with employers and progress into the wider EAF learning ecosystem.

Stage	**Purpose**
Career Orientation	Build awareness of financial-sector careers, institutions, opportunities and expectations
Foundational Learning	Develop essential financial-sector knowledge and career-ready capabilities
Specialized / Sector-Specific Learning	Build capabilities in banking, microfinance, insurance, capital markets, central banking and related sectors

Advanced Professional Development	Progress through professional learning, certification, Continuous Professional Development (CPD) and career advancement

The core pathway is therefore Career Orientation, followed by Foundational Learning, Specialized/Sector-Specific Learning and Advanced Professional Development, providing a coherent progression from career awareness and readiness to professional skills development and longer-term career advancement.

2. General Information

2.1 The Organization

BKP Economic Advisors (BKP) is an economic research and consulting firm owned and managed by its five partners, and with a core staff of about thirty experts. The company was established in 2006 and is based in Munich and Berlin (Germany) with associates in Canada, Ethiopia, and Ghana. BKP is the lead implementer of the SWIFT Program

2.2 Chronological List of Proposal Events

The following calendar summarizes important dates in the solicitation process. Offerors must strictly follow these deadlines.

RFP transmitted	Nov 24, 2026
Deadline for written questions	Dec 7, 2026
Answers provided to questions/clarifications (estimated)	Dec 9, 2026
Proposal due date	Dec 18, 2026
Subcontract award (estimated)	January 15, 2027

The dates above may be modified at the sole discretion of BKP. Any changes will be communicated by e-mail to all prospective Offerors.

3. Offer or Proposal Preparation Instructions

3.1 Understanding

In responding to this RFP, Offerors accept full responsibility to understand the RFP in its entirety, and in detail, including making any inquiries to SWIFT Program/ BKP as necessary to gain such understanding. SWIFT Program/ BKP reserves the right to disqualify any vendor, subcontractor or service provider who illustrates less than such understanding. Such disqualification shall be at no fault, cost, or liability to SWIFT Program/ BKP.

3.2 Good Faith Statement

All information provided by SWIFT Program/ BKP in this RFP is offered in good faith. Individual items are subject to change at any time. SWIFT Program/ BKP makes no certification that any item is without error and is not responsible or liable for any use of the information or for any claims asserted there from.

3.3 Communication

All questions or clarifications regarding this RFP must be in writing and submitted to procurement@swiftethiopia.org. Questions and requests for clarification, and the responses thereto, will be circulated to all RFP recipients who have indicated an interest in this RFP.
Only written answers from SWIFT Program/ BKP will be considered official and carry weight in the RFP process and subsequent evaluation. Any answers received outside the official channel, whether received verbally or in writing, from employees or representatives of BKP, SWIFT or any other party, will not be considered official responses regarding this RFP.

3.3.1 Offeror Inquiries

Applicable terms and conditions herein shall govern communications between SWIFT Program/ BKP and Offerors in relation to this RFP . All questions related to this RFP are to be directed in writing to:

Name	EMAIL
Procurement and contracts team	procurement@swiftethiopia.org

3.4 Submission Instructions

Offers must be received via email by Dec 18, 2026. Offerors should send their offers by email to the email identified in Section 3.3.1, inclusive of one (1) email with the Offeror's technical proposal and a separate email with the Offeror's cost proposal (10 MB limit per email). No cost information should be provided in the technical proposal. Further details can be found in 3.4.1 formant/ content of the proposal and requirement
Offers must be on company letterhead with the company's contact name and address. The subject line of the offer transmission email must identify the RFP reference number RFP-006-2026 and the Offeror's name.

3.4.1 Format/Content of the proposal and Requirements

A. General requirements;
   - Proposal must be in the English language.
   - Be complete and submitted on company letterhead.
   - Must include contact name, email address, and telephone number for an authorized negotiator of the Offeror
   - Offerors must provide proof of legal registration under the laws of the country in which they operate.

B. Technical Proposal must include;
   - Organizational profile
   - Team composition and curricula vitae (CVs) of all proposed professionals who will be directly engaged in the assignment. CVs (maximum of 3 pages) must highlight sector-specific expertise, prior assignments in financial training, and relevant academic/professional certifications.
   - Proposed approach, methodology, and timeline.

- Include proof of successful completion of a similar project and a brief description, as well as place and year of implementation.
- If an Offeror anticipates issuing a subcontract for any part of this Statement of Work, they must disclose who is the anticipated recipient and the dollar value. Failure to disclose this in the proposal may result in either exclusion from competition or termination after award.
- Names, addresses, and telephone numbers of three business references, and approval to contact those references. BKP reserves the right to request and check additional references.
- Include a cover letter using the attached sample **(Annex 1)**
- Signed copy of Vendor/bidder Safeguarding Declaration **(Annex 2)**
- Signed copy of Eligibility & Due Diligence Checklist**(Annex 3)**

C. Financial proposals must include the proposed deliverables-based payment milestone schedule, as per the template provided in **Annex 5.**

Financial Submission Structure & Milestone Payments:

Offerors must submit their Financial Proposal in two complementary parts within Envelope B:

1. **Detailed Cost Breakdown (Inputs):** An itemized breakdown of key personnel daily rates, level of effort in staff-days, training/pilot logistics, digital media production, and direct expenses to demonstrate cost reasonableness.

    - A detailed, itemized budget inclusive of all required costs. Pricing must be in USD currency. Unit prices are required and in the case of discrepancies between unit price and total price, the unit price will be taken as reference basis in the evaluation. The Offeror must agree to keep these prices valid for a minimum of 60 calendar days.
    - Financial proposals must be submitted using the finical proposal template **(Annex 4)**
      Unit prices are required and in the case of discrepancies between unit price and total price, the unit price will be taken as reference basis in the evaluation.

2. **Deliverable-Based Payment Schedule (Outputs):** A milestone payment table linking the total proposed contract cost to specific, verifiable project deliverables, as per the template provided in **Annex 5.**

- Disbursements under the resulting lump-sum contract will be triggered exclusively upon formal technical review, verification, and written acceptance of designated milestone deliverables by the Program Management Team. Advance mobilization fees are not standard and, if approved, require an unconditional bank guarantee.

 Percentage Alignment: The sum of proposed milestone payment amounts across Milestones M1 to M11 must equal exactly 100% of the Offeror's Grand Total Financial Proposal in USD.

 No Front-Loading: Proposed milestone percentages shall reasonably reflect the level of effort and value of each deliverable and shall not be front-loaded

 Invoicing & Verification: Invoices must be accompanied by the approved deliverable and an official Certificate of Acceptance signed by BKP and EAF/NBE. Payment terms are 30 calendar days upon receipt of a valid tax invoice.

3.5 Selection Criteria

The evaluation of each response to this RFP will be based on its demonstrated competence, compliance, format, and organization. The purpose of this RFP is to identify those service providers that have the interest, capability, and financial strength to provide BKP with the service identified in the Scope of Work.

The evaluation of proposals received in response to this Request for Proposal (RFP) will be conducted through a transparent, competitive, and objective process to identify the most qualified and technically competent Service Provider (SP) capable of successfully delivering the assignment.

The selection process will consist of three stages:

Stage 1: Preliminary Eligibility and Mandatory Compliance Screening (Pass/Fail)

All proposals will first be reviewed against the mandatory eligibility, administrative, and submission requirements specified in this RFP. Only proposals that satisfy all applicable mandatory requirements will proceed to the technical evaluation.

Stage 2: Technical Evaluation (70%)

Proposals that pass the preliminary screening will undergo a detailed technical evaluation based on the evaluation criteria and scoring weights provided in Section 3.6. The assessment will consider the Offeror's institutional experience, technical approach and methodology, qualifications and experience of the proposed experts, implementation arrangements, and sustainability and knowledge-transfer strategy. Only Offerors achieving a minimum technical score of 49 points out of 70 (70% of the available technical points) will qualify for the financial evaluation.

Stage 3: Financial Evaluation (30%)

Financial proposals of technically qualified Offerors will be evaluated based on completeness, accuracy, cost reasonableness, competitiveness, and value for money. The lowest evaluated

financial proposal will receive the maximum financial score of 30 points. Other financial proposals will receive proportionate scores using the formula specified in Section 3.6. The final ranking will be based on the combined technical and financial scores, with a maximum possible score of 100 points.

BKP reserves the right to verify information submitted by Offerors, contact references, request clarifications, and conduct due diligence as necessary. Any material misrepresentation, false declaration, undisclosed conflict of interest, or failure to meet mandatory requirements may result in disqualification.

3.5.1 Mandatory Eligibility and Compliance Requirements (Pass/Fail)

Offerors must satisfy the following mandatory requirements to be considered eligible for further evaluation.

No.	Mandatory Requirement	Required Evidence / Verification	Assessment
1	Legal Registration	Valid certificate of registration or incorporation under the laws of the country in which the Offeror operates.	Pass/Fail
2	Valid Business License and Authorization	Valid business license and any legally required licenses, clearances, or approvals relevant to the services being offered.	Pass/Fail
3	Timely Submission	Proposal submitted to the designated email address before the specified submission deadline.	Pass/Fail
4	Proposal Language and Format	Proposal prepared in English, complete, and submitted on the Offeror's official letterhead with organizational contact details.	Pass/Fail
5	Authorized Representation	Cover letter signed by an authorized representative, including the name, title, email address, telephone number, and address of the Offeror.	Pass/Fail
6	Technical and Financial Proposal Separation	Technical and financial proposals submitted separately in accordance with the submission instructions. No financial information shall be included in the technical proposal.	Pass/Fail
7	Safeguarding Declaration	Completed and signed Vendor/Bidder Safeguarding Declaration (Annex 3).	Pass/Fail
8	Eligibility and Due Diligence	Completed and signed Eligibility and Due Diligence Checklist (Annex 4), including declarations on legal disputes, compliance issues, and conflicts of interest.	Pass/Fail

9	Technical Proposal Completeness	Submission of the required organizational profile, proposed methodology, implementation plan, team composition, CVs, relevant experience, and references.	Pass/Fail
10	Financial Proposal Completeness	Financial proposal submitted using the prescribed template in Annex 4, with detailed and itemized costs in USD.	Pass/Fail
11	Financial Offer Validity	Written confirmation that the proposed prices will remain valid for a minimum of 60 calendar days from the proposal submission deadline.	Pass/Fail
12	Subcontracting Disclosure	Disclosure of any proposed subcontracting arrangements, including the anticipated subcontractor's name, scope of services, and estimated financial value, where applicable.	Pass/Fail

Compliance and Disqualification Provisions:

• All mandatory requirements will be assessed on a Pass/Fail basis.

• An Offeror failing to satisfy any applicable mandatory requirement may be considered non-responsive and disqualified from further evaluation.

• Where an administrative omission is minor and does not affect the substance, integrity, or competitiveness of the proposal, BKP may, at its discretion, request clarification or supporting documentation.

• Any material false declaration, fraudulent information, or failure to disclose a material conflict of interest may result in disqualification.

• Offerors must disclose any actual, potential, or perceived conflict of interest involving BKP, the National Bank of Ethiopia, the Mastercard Foundation, or other parties associated with the assignment. Disclosed conflicts will be assessed to determine whether they can be appropriately mitigated.

• African-led, youth-led, and women-led organizational characteristics will be recorded for institutional and programmatic reporting purposes, as requested in Annex 3. They are not standalone mandatory eligibility requirements.

3.5.2 Technical Evaluation

Only Offerors passing the mandatory eligibility and compliance screening will proceed to the technical evaluation.

The technical assessment will focus on the Offeror's demonstrated capacity to design, develop, deliver, and institutionalize a comprehensive career orientation training program covering a comprehensive COI covering the required COI components and workstreams.

The evaluation will assess the following:

• Relevant institutional experience in career orientation, financial-sector capacity development, curriculum development, and delivery of comparable technical training assignments.

• Understanding of the assignment, quality and appropriateness of the proposed technical methodology, curriculum architecture, and implementation approach.

• Qualifications, relevant experience, and suitability of the proposed experts, including experts covering the required COI technical areas and workstreams.

• Practicality of the proposed implementation arrangements, work plan, quality assurance, and risk management measures.

• Effectiveness of the proposed Training of Trainers, knowledge-transfer, institutional strengthening, and sustainability arrangements.

The technical evaluation will be scored out of 70 points, as detailed in Section 3.6.

3.5.3 Financial Evaluation

Only Offerors obtaining at least 49 points out of the available 70 technical points will proceed to the financial evaluation.

The financial evaluation will assess the completeness, accuracy, competitiveness, and reasonableness of the proposed costs in relation to the scope, methodology, staffing, deliverables, and implementation requirements.

The financial proposal must cover all costs necessary to complete the assignment, including professional fees, training delivery, digital content development, travel, accommodation, logistics, other direct costs, and applicable taxes.

The financial score will be calculated using the formula provided in Section 3.6.

3.5.4 Final Ranking and Selection

The final evaluation score will be determined by adding the technical and financial scores.

The Offeror obtaining the highest combined score out of 100 points will be ranked first and may be invited to contract negotiations, subject to satisfactory due diligence and final approval by BKP.

In the event of a tie in the combined score, the Offeror with the higher technical score shall be ranked higher.

BKP reserves the right to seek clarification, conduct reference checks, negotiate with the highest-ranked Offeror, reject any or all proposals, or cancel the procurement process in accordance with the provisions of this RFP.

3.6 Evaluation Criteria

The evaluation of responsive proposals will be based on the following weighted criteria:

TECHNICAL EVALUATION – 70 POINTS

No.	Evaluation Category	Sub-Criteria	Maximum Points
1	Organizational Profile and Relevant Experience	Demonstrated organizational experience in career orientation, career guidance, employability, youth/workforce development and relevant financial-sector training or workforce-development assignments.	6
		Experience in designing and developing career orientation frameworks, programmes, tools, curricula, learning materials or related interventions.	4
		Experience implementing comparable programmes, including pilot testing, stakeholder engagement, programme evaluation and/or large-scale rollout.	3
		Demonstrated understanding of the Ethiopian education, skills development, employment and labour market context.	2
	Subtotal		15
2	Understanding of the Assignment and Technical Approach/Methodology	Demonstrated understanding of the objectives, scope, target groups, expected outputs and intended outcomes of the EAF Short-Term Career Orientation Initiative.	4
		Quality and appropriateness of the proposed design and development methodology, including the proposed COI framework, content, tools, learning materials and delivery approach.	6
		Quality of the proposed pilot implementation approach, including participant engagement, testing, feedback collection, assessment and identification of areas for improvement.	4
		Practical approach to incorporating pilot findings and stakeholder feedback into the refinement and finalization of the COI model and materials.	3

		Feasibility and scalability of the proposed national rollout strategy, including geographical coverage, stakeholder coordination, implementation arrangements and resource considerations.	5
		Consideration of gender, youth inclusion, accessibility and the needs of diverse target groups in the design and delivery of the initiative.	3
	Subtotal		25
3	Qualifications and Experience of the Proposed Team	Qualifications, relevant experience and leadership capacity of the Team Leader/Project Manager in managing comparable assignments.	4
		Qualifications and experience of experts in career guidance, career orientation, employability, labour market analysis, skills development or related fields.	4
		Qualifications and experience of experts in instructional design, curriculum/content development, learning methodologies or related areas.	3
		Adequacy and complementarity of the proposed team composition, allocation of responsibilities, level of effort and availability, including collective coverage of financial-sector expertise, digital/blended learning, MEL/KM, and GESI/safeguarding competencies required under the TOR.	4
	Subtotal		15
4	Implementation Work Plan, Monitoring, Evaluation and Quality Assurance	Realism and completeness of the proposed implementation work plan, including activities, sequencing, milestones, timelines and deliverables.	4
		Quality of the proposed monitoring, evaluation, learning and reporting framework, including indicators and mechanisms for measuring the effectiveness of the COI.	4
		Quality assurance, risk management and stakeholder coordination arrangements throughout design, development, pilot implementation and national rollout.	4
		Knowledge transfer, institutional capacity strengthening and sustainability arrangements to support continued implementation of the initiative.	3
	Subtotal		15
	TOTAL TECHNICAL SCORE		70

Technical Qualification Threshold: Only Offerors obtaining a minimum of 49 points out of 70 will qualify for the financial evaluation.

B. Financial Evaluation – 30 Points

The financial evaluation will assess the overall competitiveness, completeness, accuracy, and reasonableness of the financial proposal.

No.	Evaluation Category	Assessment Criteria	Weight
1	Financial Proposal and Cost Competitiveness	Completeness and accuracy of the itemized budget, including professional fees, training delivery costs, digital content development, and other direct/indirect costs.	Included in overall assessment
2	Cost Reasonableness and Value for Money	Reasonableness of proposed rates, quantities, level of effort, resource allocation, and overall cost in relation to the proposed methodology, deliverables, and assignment requirements.	Included in overall assessment
3	Financial Score	The lowest evaluated financial proposal will receive the maximum score of 30 points. Other proposals will be scored proportionately using the formula below.	30%

Financial Scoring Formula:

Financial Score = (Lowest Evaluated Financial Proposal / Offeror's Evaluated Financial Proposal) × 30

The financial evaluation will be based on the total evaluated financial proposal, excluding VAT and applicable taxes, with applicable taxes identified separately in accordance with Annex 4.

Any arithmetic discrepancies will be addressed using the submitted unit prices as the reference basis, consistent with the financial proposal instructions in Section 3.4.1.

C. Combined Technical and Financial Evaluation

The final evaluation score will be calculated as follows:

Total Evaluation Score = Technical Evaluation Score + Financial Evaluation Score

Evaluation Component	Maximum Score
Technical Evaluation	70 points
Financial Evaluation	30 points
Total Combined Score	100 points

The Offeror achieving the highest combined score will be ranked first, subject to satisfactory due diligence, negotiations, and final approval by BKP.

In the event of a tie in the combined score, the bidder with the higher technical score shall be ranked higher.

3.7 Selection and Notification

Offerors whom BKP determines to possess the capacity and past performance to compete for this RFP will be selected to move into the negotiation phase of the competition. Written notification will be provided via e-mail.

4. Terms of Reference

4.1 Objectives of the Assignment

About the Career Orientation Initiative (COI)

Vision

To establish Ethiopia's leading national platform for financial-sector career awareness, employability development and talent-pipeline creation, enabling young people to make informed career choices, build workplace readiness and access pathways to professional learning and career opportunities.

Goal

To establish a nationally coordinated, inclusive, research-informed and sustainable COI that prepares young people for careers in the financial sector, strengthens career readiness and

employability, connects participants with industry and professional learning opportunities, and reinforces EAF as a national gateway for financial-sector learning and talent development.

Target Participants

The primary Participants will include final-year university and college students, recent university graduates, TVT graduates, young job seekers, and recent hires and entry-level employees in the financial sector, with particular attention to young women, persons with disabilities and other groups facing barriers to participation and progression.

Secondary Participants and stakeholders will include young professionals seeking career transitions or further development; universities, colleges and TVT institutions; financial-sector employers and professional associations; EAF, NBE and programme partners; and development partners, youth organizations and career platforms that contribute to stronger career pathways, industry linkages and talent development.

Components

The COI will bring together the following strategic components to provide a coherent and market-responsive platform for career awareness, employability, industry engagement and progression into the wider EAF learning ecosystem.

Component	Core Purpose
Financial Sector Awareness	Introduce the financial-sector landscape in the context of the broader economy, key trends, regulatory bodies and ecosystem players, institutions, reforms and career opportunities.
Career Development and Employability	Build career planning, job-search, workplace and communication capabilities.
Professional and Soft Skills	Strengthen ethics, teamwork, leadership, professionalism and networking.
Digital and Future Skills	Develop digital literacy, online professionalism, responsible AI use and future-of-work capabilities.
Innovation and Entrepreneurship	Introduce innovation, entrepreneurship, fintech, green finance and emerging-sector opportunities.
Industry Engagement and Career Services	Connect participants with employers, coaching, mentoring, internship and graduate-trainee opportunities, career services and progression pathways.
Research, Labour Market Intelligence and Continuous Improvement	Keep the Initiative responsive to employer demand, participant needs and changes in the financial sector.

Together, these components position the COI as more than a career-awareness programme: it is a structured career development and talent-pipeline platform that connects young people with the financial-sector labour market and the wider EAF learning ecosystem.

4.2 Purpose and Objectives of the Assignment

The assignment will translate the COI strategic concept into a high-quality, nationally scalable and institutionally sustainable initiative. The Service Provider (SP) shall combine programme design with system building so that EAF can continue to operate, manage and improve the Initiative beyond the assignment period.

Overall Objective: To support EAF in establishing a nationally coordinated, inclusive and sustainable COI that responds to participant and labour-market needs, strengthens young people's career awareness, readiness and employability, connects them with financial-sector opportunities, and creates pathways to EAF learning, internships, employment and lifelong professional development, supported by the institutional capacity and partnerships needed for sustainable scale-up.

Specific Objectives: The COI will pursue four integrated objectives:

- Establish an evidence-based and market-responsive foundation through a rapid Training Needs Assessment (TNA), labour-market and stakeholder assessment to identify participant needs, employer expectations, career information gaps and delivery requirements, while supporting NBE/EAF alignment with relevant financial learning and literacy initiatives and identifying practical policy and institutional measures to strengthen the learning-to-work pathway.
- *Design and operationalize a coherent, competency-based learning and delivery system* through a modular curriculum, clear learning pathways, standardized trainer and participant materials, digital/blended resources and assessment tools contextualized to Ethiopia, supported by approximately 30 certified trainers/facilitators and early-delivery coaching and backstopping.
- Establish effective career services, industry linkages and progression mechanisms through career profiling, coaching, mentoring, employer engagement, internships and referrals; development of scalable career-services and employer-engagement arrangements; and design of the EAF Graduate/Talent Database specifications and interim participant-tracking arrangements for subsequent integration with EAF/SWIFT digital systems, subject to approval, consent and data-protection requirements.
- Institutionalize a sustainable and quality-assured COI within EAF by embedding QA, MEL, research, knowledge management, risk management and continuous improvement, while strengthening EAF capacity and ownership and integrating COI into its regular portfolio and wider learning ecosystem.

4.3 Deliverables

Expected Results and Strategic Targets

The Initiative is expected to generate individual, institutional and sector-level results, with the SP contributing to the following targets and end-states. Employment outcomes will remain influenced by labour-market conditions and employer decisions and therefore will not be treated as outcomes fully attributable to the Initiative.

Result Area	Three-Year Target / Expected End-State
Rapid TNA and Labour-Market Assessment	1 validated rapid TNA/labour-market assessment
Curriculum and Learning Package	1 standardized competency-based curriculum and complete learning package
Trainer Capacity	Approximately 30 certified COI trainers/facilitators
Pilot Delivery	10 pilot events reaching approximately 2,000 participants
National Rollout	Approximately 70 rollout events reaching approximately 14,000 participants, within 80 total events/16,000 participants.
Participant Reach and Inclusion	Approximately 16,000 participants, with around 70% women
Geographic Coverage	Addis Ababa and selected regional hubs/cities, with progressive expansion
Graduate/Talent System	EAF Graduate/Talent Database data model, system specifications, workflows and operating procedures, together with an interim registration and participant-tracking arrangement, designed for subsequent integration with the SWIFT Digital Learning Ecosystem and related EAF digital systems, subject to approval, participant consent and data-protection requirements.
Employer and Career Services Network	Operational and sustainable career-services and employer-engagement model, including career profiling, coaching, mentoring, internship/graduate-trainee mechanisms and referral pathways integrated into the learner journey.
Institutionalization	COI embedded within EAF's regular portfolio by April 2029

The expected outcomes include improved understanding of financial-sector careers and pathways; stronger youth and graduate readiness for employment; stronger university/TVT–industry linkages; increased access to professional networks, internships and career opportunities; improved inclusion of young women and persons with disabilities; and stronger EAF visibility and capability as a national financial-sector career and learning gateway.

4.4 Scope of Work

Scope of Work and Workstreams

The assignment comprises six integrated workstreams covering the COI's design, development, career services, trainer preparation, pilot delivery, national rollout and institutionalization. MEL/KM, QA, Gender Equality and Social Inclusion (GESI) and safeguarding, environmental and climate considerations, digital delivery, risk management, stakeholder engagement, knowledge transfer and sustainability shall be embedded across all workstreams. The workstreams will follow a clear sequence of diagnosis, design, development, preparation, piloting, refinement, scale-up and institutionalization, with systems, tools and knowledge progressively transferred to EAF.

Workstream	Core Focus
i. Inception, Diagnostic, Ecosystem Mapping and Stakeholder Engagement	Inception, rapid TNA, labour-market and stakeholder assessment, career-pathway mapping, policy/stakeholder engagement and validation.

ii. Curriculum and Learning Architecture	Competency-based curriculum, learning pathways, participant profiles and links to the wider EAF learning ecosystem.
iii. Learning Materials and Digital Resources	Trainer and participant materials, assessments, practical learning resources and digital/blended learning content.
iv. Career Services, Employer Engagement and Talent Pipeline	Career profiling, planning, coaching, mentoring, employer engagement, internships, referrals, participant/graduate tracking, alumni and CPD, supported by a sustainable EAF career-services operating model.
v. Trainer Assessment, ToT and Capacity Building	Trainer assessment, ToT and certification of approximately 30 trainers/facilitators, with performance QA, continuous development, early-delivery support and progressive knowledge transfer to EAF.
vi. Pilot Delivery, Refinement and National Rollout Support	Pilot implementation and evaluation, refinement of the Initiative, and technical support for national rollout through readiness, QA, MEL, backstopping and adaptive learning.

Workstreams, Key Activities and Core Deliverables

The assignment shall be implemented through six integrated workstreams that progress from diagnosis and design through curriculum and materials development, career services and employer engagement, trainer preparation, pilot delivery and refinement, and national rollout and institutionalization. The SP shall ensure that all activities and outputs are mutually consistent, practical, evidence-based and aligned with the agreed COI strategic direction and wider EAF learning ecosystem.

Workstream 1 – Inception, Diagnostic, Ecosystem Mapping and Stakeholder Engagement

This workstream will establish the evidence, stakeholder and institutional foundation for the Initiative by validating its strategic direction, assessing participant and employer needs, mapping career pathways and delivery conditions, and identifying relevant policy and partnership opportunities to strengthen the learning-to-work pathway.

Key activities shall include:

- Conduct inception to confirm governance, communication, decision-making, approvals and working arrangements.
- Review the COI Concept Note, Executive Concept Brief, indicative work plan, EAF training architecture and relevant career and learning resources.
- Develop a stakeholder map and engagement matrix covering key public, education, industry, professional, youth and development stakeholders.
- Conduct a rapid TNA and labour-market assessment using mixed methods, including desk review, employer and participant consultations, focus groups and targeted surveys.
- Map priority financial-sector career pathways, entry-level job families, employer expectations and barriers to employment transitions.
- Assess delivery conditions and inclusion barriers, including regional access, language, digital connectivity, accessibility, social norms, mobility, care responsibilities and access to professional networks.
- Facilitate stakeholder consultation and validation to inform curriculum, targeting, partnerships and implementation arrangements.

- Support EAF/NBE to identify practical policy and partnership measures that strengthen employer recognition, internships, graduate-trainee opportunities, mentoring and the broader learning-to-work pathway, and prepare a concise policy note where appropriate.

Core deliverables:

- Inception Report and validated implementation work plan.
- Stakeholder map and engagement matrix.
- Rapid TNA, labour-market and career ecosystem assessment.
- Priority career pathways and entry-level job-family map.
- Stakeholder validation and partnership recommendations.
- Policy-enabling recommendations and, where required, a concise policy note for NBE consideration.

Workstream 2 – Curriculum and Learning Architecture

This workstream will translate the validated evidence into a coherent, competency-based and modular learning architecture that responds to different participant profiles and creates clear progression into the wider EAF learning ecosystem.

Key activities shall include:

- Develop a competency framework and modular learning architecture based on the validated TNA and labour-market findings.
- Define participant profiles and appropriate learning pathways for final-year students, graduates, TVT graduates, job seekers and early-career participants.
- Develop approximately 12–15 standardized modules, or an equivalent modular structure, subject to TNA validation.
- Integrate practical gender and inclusion considerations across the curriculum, using inclusive career scenarios and examples that avoid gender stereotypes and help participants navigate barriers to financial-sector careers.
- Integrate sustainable finance and environmental awareness as a light cross-cutting thread within existing modules (rather than a stand-alone module, unless justified by the TNA), introducing green/sustainable finance, environmental and social (E&S) risk management, climate related risk and emerging green-finance career opportunities in the Ethiopian context.
- Establish clear referral and progression points into the EAF Banking, Microfinance, Insurance, Central Banking, Capital Markets and Leadership Academies, Specialized Short-Term Training, CPD and other relevant offers.
- Define learning outcomes, sequencing, duration, delivery modality, prerequisites and assessment approaches for each module.
- Define participant attendance, completion, assessment, remediation requirements where applicable, and certification/recognition arrangements, including clear criteria for successful completion.
- Establish a curriculum review mechanism informed by employer feedback, labour-market intelligence, participant feedback and graduate tracer findings.

Indicative/Potential Course Families and Areas

Course Family	**Illustrative Areas**

i. Financial Sector Awareness	Financial-sector landscape, institutions, reforms and career pathways
ii. Career Planning and Employability	Career planning, self-assessment, job search, CVs, interviews and workplace readiness
iii. Digital Career Readiness	Digital skills, online professionalism, responsible AI, future of work and LinkedIn/professional networking
iv. Financial Sector Knowledge	Banking, microfinance, insurance, central banking, capital markets, fintech and digital finance
v. Professional and Ethical Development	Ethics and integrity, communication, networking, teamwork, inclusion and gender
vi. Innovation and Future Skills	Innovation, entrepreneurship, emerging trends, green/ESG themes, cybersecurity awareness and analytics
vii. EAF Learning and Career Opportunities	EAF learning offers, coaching and mentoring, internships, employment pathways and CPD

The curriculum shall remain competency-based, modular, participant-centerd and adaptable, while maintaining a nationally consistent core. Cross-cutting themes shall include gender equality and women's economic empowerment, youth employability and entrepreneurship, digital transformation and digital financial services, responsible AI, financial inclusion, climate/green finance and sustainability, ethics and integrity, leadership and teamwork, and innovation, resilience, adaptability and lifelong learning.

Learning shall use a practical mix of interactive workshops, case studies, role plays, career scenarios, practical exercises, employer sessions, workplace exposure, blended/digital resources, coaching, mentoring and action planning.

Core deliverables:

- Competency framework and participant profiles.
- Learning pathways and curriculum architecture.
- Standardized curriculum comprising approximately 12–15 modules.
- Module outlines, learning outcomes, sequencing, duration and assessment framework.
- Participant Assessment, Completion and Certification/Recognition Framework.
- EAF pathway and referral framework.
- Curriculum review and updating mechanism.

Workstream 3 – Learning Materials and Digital Resources

This workstream will convert the approved curriculum into a complete, practical and reusable learning package suitable for face-to-face, blended and digital delivery and adaptable to the Ethiopian financial-sector context.

Key activities shall include:

- Develop complete trainer and participant learning packages, including session plans, guides, presentations, learning materials and assessment tools.
- Integrate practical exercises, inclusive career scenarios, employer cases and workplace examples using relevant Ethiopian content and avoiding gender stereotypes.

- Include practical Ethiopian of sustainable and climate-related finance (e.g., financing for renewable energy, climate-smart agriculture or resource-efficient SMEs) and basic E&S risk considerations in relevant cases and scenarios.
- Develop accessible digital and blended learning resources compatible with EAF's emerging digital learning architecture and appropriate for persons with disabilities.
- Integrate responsible AI use, digital professionalism, privacy and information-verification considerations where relevant.
- Provide standardized templates and editable source files to enable EAF to maintain and update the materials.
- Adopt digital-first approach to distributing materials to reduce printing and waste, while providing printed or offline alternatives where connectivity or accessibility needs require.

Core deliverables:

- Complete facilitator/trainer guides.
- Participant learning materials and presentation decks.
- Assessment and learning-check tools.
- Case studies, exercises, scenarios and other practical resources.
- Digital/blended learning resources.
- Editable master files and standardized templates.

Workstream 4 – Career Services, Employer Engagement and Talent Pipeline

This workstream will establish career services and the learning-to-work pathway as an integral part of the COI. Design will commence from Month 4, with core career-services and participant-journey arrangements sufficiently developed for pilot testing from Month 5 and progressively operationalized and refined through Month 8. The pilot will test the full learner journey, from career orientation and profiling through career planning, coaching, mentoring and industry exposure to internships, employment-related opportunities, further learning, alumni engagement and CPD..

Key activities shall include:

- Develop an integrated career-services and learning-to-work model covering registration and profiling, career guidance and planning, coaching, mentoring, job-search support and professional networking.
- Develop standardized participant journey and operating procedures covering registration, selection, onboarding, participation, assessment, progression/referral, completion and follow-up.
- Define clear referral and progression pathways from COI into Foundational Learning, sector-specific academies, Specialized Short-Term Training, CPD and other relevant EAF opportunities.
- Establish an employer engagement model covering financial-sector employers and structured opportunities such as employer panels, guest sessions, workplace exposure, career fairs and networking.
- Develop a scalable mentoring model defining mentor profiles, selection criteria, roles, engagement frequency and modalities, quality standards, group and/or individual mentoring arrangements, indicative mentor-to-participant ratios, participant feedback and proportionate mentoring records. COI trainers may also serve as mentors where appropriately qualified and assigned.

- Develop an internship and graduate-trainee framework covering eligibility and matching, duration and modality, paid/unpaid arrangements where applicable, learning objectives, responsibilities, supervision, safeguarding, assessment and reporting. EAF shall retain institutional ownership of the framework, while host organizations verify participation and completion.
- Establish minimum safeguarding and safe-programming requirements for employers, mentors, internship hosts and other participant-facing partners, including due diligence, codes of conduct, confidential reporting/referral mechanisms and response arrangements.
- Design the Graduate/Talent Database data model, specifications and procedures for integration with EAF/SWIFT digital systems, and establish an appropriate interim registration and participant-tracking solution pending full integration.
- Establish participant progression, graduate-tracking, alumni and CPD mechanisms covering further EAF learning, internships, graduate-trainee programmes and employment-related opportunities.

Learning-to-Work Stage	**Illustrative Support**
Career Orientation & Profiling	Financial-sector awareness, career pathways, registration, consent, interests and skills profiling
Career Planning & Learning	Career action plans, job-search strategies, COI learning and referral into relevant EAF learning
Coaching, Mentoring & Industry Exposure	Career coaching, mentoring, employer panels, guest sessions, workplace visits and career fairs
Internship, Employment & Further Learning	Internship/graduate-trainee matching, employment-related referrals, certification and progression into EAF professional learning
Alumni & CPD	Graduate tracking, alumni engagement and continuous professional development

The career-services model shall be designed for long-term EAF sustainability. The SP shall propose a realistic tiered operating model distinguishing scalable universal services from more intensive targeted services and defining staffing, governance, digital enablement, employer-relationship management, resource requirements and phased transfer to EAF.

Core deliverables:

- Integrated Career Services and Learning-to-Work Model, including profiling, coaching, mentoring and action-planning tools.
- Participant journey and operating procedures.
- EAF referral and progression framework.
- Employer engagement and partnership framework.
- Mentoring and internship/graduate-trainee frameworks, including safeguarding and operating requirements.
- EAF Career Services Operating and Sustainability Model, including staffing, systems, partnership-management arrangements, resource/cost implications and post-SWIFT institutionalization pathway.
- Graduate/Talent Database specifications and interim registration/tracking procedures.
- Participant progression, graduate-tracking, alumni and CPD framework.

The career-services model shall be developed before and tested during the pilot to refine profiling, career planning, coaching, mentoring, industry engagement and referral mechanisms alongside the curriculum and delivery model. The Graduate/Talent Database shall support pathway management and graduate tracking and shall not guarantee employment or replace fair, merit-based recruitment.

Workstream 5 – Trainer Assessment, ToT and Capacity Building

This workstream will establish a competent, certified and nationally deployable pool of approximately 30 COI trainers/facilitators while strengthening EAF systems to manage, develop and sustain the trainer pool and maintain the curriculum beyond the assignment. The approach shall combine trainer assessment, practical Training of Trainers (ToT), certification, coaching, early-delivery support and systematic knowledge transfer, with attention to gender balance, regional coverage, youth engagement and digital delivery capability.

Key activities shall include:

- Develop trainer competency standards and assessment tools covering sector knowledge, facilitation, youth engagement, communication, digital delivery, assessment, GESI and safeguarding.
- Assess the existing EAF trainer pool and identify additional trainers required for national and regional delivery.
- Develop and deliver a practical ToT programme for approximately 30 trainers/facilitators using micro-teaching, observation, peer review and coaching.
- Establish trainer certification, refresher training, performance review and renewal/re-certification arrangements.
- Where trainers also undertake mentoring roles, assess relevant mentoring competencies and clearly define the associated responsibilities, level of effort and costs.
- Provide technical backstopping during the pilot and early rollout while progressively transferring trainer management, QA and curriculum-maintenance responsibilities to EAF.

Capability Area	Minimum Focus
Content & Sector Awareness	Ethiopia's financial-sector landscape, relevant career pathways and employer expectations
Facilitation & Youth Engagement	Adult-learning methods, participatory facilitation, session management, career guidance and practical support for young participants
Mentoring & Career Support	Basic mentoring principles, mentor roles and boundaries, goal setting, structured mentor–participant engagement, feedback, referral and appropriate record-keeping
Digital Delivery	Blended learning, digital tools and online facilitation
Assessment	Learning checks, participant feedback and outcome-oriented assessment
GESI & Safeguarding	Inclusive facilitation, accessibility, safe participation, professional boundaries and referral awareness
Knowledge Transfer & Institutional Capacity	Documentation of tools, standards, templates and SOPs; coaching of EAF staff and trainers; editable master files and structured digital

	handover; mechanisms for ongoing trainer development, mentoring support and curriculum maintenance

Core deliverables:

- Trainer Competency and Assessment Framework, including mentoring competencies where relevant.
- Trainer Assessment Report and Recommended Trainer Pool.
- ToT Package and Delivery, including certification of approximately 30 trainers/facilitators.
- Trainer Certification and Continuous Development Framework.
- Trainer Performance and QA Tools, including coaching and early-delivery support.
- Knowledge-Transfer and Handover Package, including trainer-management, curriculum-maintenance and mentoring-role arrangements.

The SP shall embed trainer development and knowledge transfer across the design, pilot and early rollout phases, enabling EAF to progressively assume ownership of trainer management, curriculum maintenance, QA and ongoing COI delivery after the assignment.

Workstream 6 – Pilot Delivery, Refinement and National Rollout Support

Pilot Delivery and Refinement

The pilot phase will serve as the Initiative's quality and learning laboratory, validating the curriculum, materials, trainers, participant journey, delivery arrangements, quality standards and MEL tools before national delivery. Approximately 10 pilot events reaching 2,000 participants will be implemented across representative locations and participant groups agreed with EAF.

Key activities shall include:

- Establish pilot-readiness criteria covering trainers, venues, technology, materials, participant communication, accessibility, safeguarding and MEL requirements.
- Develop and implement the pilot plan for approximately 10 events/2,000 participants, including transparent eligibility, selection, prioritization and outreach criteria informed by the TNA and agreed with EAF/SWIFT. Selection procedures and decisions shall be documented and auditable, with clear roles and accountability arrangements. EAF/NBE, universities/TVTs and relevant partners shall lead or facilitate participant mobilization.
- Establish a standardized participant orientation/onboarding process covering the COI purpose and pathways, participant expectations, safeguarding, consent/data use, completion requirements and EAF progression opportunities.
- Define event logistics and delivery requirements, including venues, transport, refreshments, technology, printing, accommodation, accessibility and safe-participation measures and proportionate green-event practices, with responsibilities, budget provisions and cost-sharing arrangements agreed with EAF/SWIFT.
- Apply standardized quality controls and MEL before, during and after each event, including readiness checks, observation, learning assessment, attendance, feedback, issue tracking, referrals and follow-up.
- Assess pilot performance and participant experience, document lessons, and refine the curriculum, materials, trainer practice, participant support and delivery systems.
- Produce a formal Pilot Evaluation and National Delivery Readiness and Scale-up Recommendation.

Pilot Delivery Stage	Minimum Requirements
Before the Event	Trainer/readiness checks; venue and technology readiness; accessible materials; participant communication; safeguarding
During the Event	Standard session plans; participant engagement; observation and learning checks; issue tracking; employer interaction where relevant
After the Event	Attendance verification; feedback and learning assessment; issue resolution; lessons learned; referrals and follow-up

Pilot Deliverables

- Pilot Readiness and QA Framework.
- Pilot Implementation Plan and delivery of approximately 10 events/2,000 participants.
- Pilot Monitoring, Assessment and Feedback Results.
- Pilot Evaluation and Lessons-Learned Report.
- Refined curriculum, materials and delivery tools.
- National Delivery Readiness and Scale-up Recommendation.

National Rollout Support

Following successful pilot validation, national delivery will be led by EAF/SWIFT, with an overall target of approximately 70 rollout events reaching 14,000 participants, forming part of the total 80 COI events/16,000 participants target. The SP will provide technical and quality support, not full national implementation, focusing on rollout readiness, trainer support, QA, MEL and adaptive learning.

Key activities shall include:

Support rollout readiness and consistent application of the validated delivery model, curriculum, materials, quality standards, MEL tools, and agreed GESI, accessibility, safeguarding and green-event measures.

- Provide trainer backstopping, coaching and selected delivery accompaniment.
- Conduct risk- and performance-based quality monitoring across selected events, locations and delivery teams agreed with EAF.
- Support MEL and implementation learning, identify quality or performance gaps, and recommend corrective actions and refinements.

National Rollout Support Deliverables

National Rollout Readiness and Support Plan, including applicable GESI, accessibility, safeguarding, green-event and QA requirements.

- Trainer backstopping and selected delivery-support records/reports.
- Quality Monitoring and MEL Reports for supported rollout activities.
- Implementation Learning and Improvement Recommendations, including updated delivery tools and quality standards where required.

The extent of direct SP accompaniment during national rollout shall be defined in the approved implementation plan and limited to selected events and/or locations agreed with EAF. The SP shall not be responsible for full-scale national delivery, participant mobilization or routine event implementation unless specifically agreed and budgeted. QA shall cover trainer readiness and performance, adherence to approved curriculum and materials, participant engagement, safeguarding and accessibility, assessment and feedback, and compliance with agreed delivery standards. SP intervention may be triggered by significant quality gaps, weak participant outcomes, trainer-performance issues, implementation risks or requests from EAF/SWIFT. The RFP and Budget Instructions shall specify the expected level of effort and/or number of rollout events requiring direct SP support.

Guiding Principles, Quality Standards and Cross-Cutting Requirements

The Initiative shall be designed and delivered according to practical, market-responsive and quality-assured standards, benchmarked against relevant international good practice while being adapted to Ethiopian realities and aligned with NBE and EAF priorities. These principles shall apply across the full Initiative lifecycle and shall be embedded in all workstreams.

Principle / Requirement	**Application to the Initiative**
Demand-driven and Evidence-based	Use labour-market evidence, TNA, employer input, participant feedback and research to shape and continuously improve the Initiative.
Youth-centerd and Industry-linked	Respond to young people's needs and connect them with employers through practical exposure, mentoring, networking, internships and career pathways.
Competency-based and Practical	Focus on practical competencies, employability and workplace readiness through cases, scenarios, role plays, exercises and workplace-based learning.
Inclusive and Gender-responsive	Remove gendered and other participation barriers; ensure accessible, safe and non-discriminatory design and delivery; provide reasonable accommodation for persons with disabilities; and support at least 70% women's participation, with practical measures informed by the TNA and participant needs.
Digital, Blended and Adaptive	Combine face-to-face, digital and self-directed learning; use appropriate AI and digital tools responsibly; and adapt content as the financial sector evolves.
Safe and Responsible	Apply safeguarding, confidentiality, consent, minimum-data and appropriate access-control measures, supported by a participant code of conduct and accessible complaints, grievance and appeal procedures.
Environmentally Responsible and Climate-aware	Build participants' awareness of sustainable/green finance and climate-related risk as part of financial-sector careers: apply proportionate, resource-efficient delivery (digital-first materials, green-event practices, travel minimization and basic venue health and safety) and comply with applicable national requirements.

Quality-assured and Sustainable	Apply standardized tools, readiness checks, observation, assessment and feedback, while building EAF ownership, trainer capacity, curriculum maintenance and institutional sustainability.
Certification and Professional Standards	Establish appropriate trainer certification and, where relevant, renewal/re-certification arrangements benchmarked against applicable national and international standards.
Learning and Knowledge Transfer	Document good practices, lessons and tools and progressively transfer systems, knowledge and management capability to EAF.
Partnership and Peer Learning	Promote relevant study visits, institutional exchanges and peer learning opportunities with EAF/NBE/SWIFT agreement.

The delivery approach shall prioritize practical, experiential and market-oriented learning, with appropriate integration of employer engagement, coaching, mentoring, digital learning and workplace exposure. Environmental responsibility, GESI, safeguarding, risk management and sustainability shall be treated as core implementation requirements rather than stand-alone activities.

Monitoring, Evaluation, Learning and Knowledge Management (MEL/KM)

MEL/KM shall function as an integrated management, QA and continuous improvement system aligned with the SWIFT MEL Framework and relevant EAF systems. The SP shall establish standardized tools for registration, attendance, assessment, feedback and participant progression, supported by an agreed dashboard or reporting mechanism. During inception, the SP shall agree with EAF/SWIFT the mandatory SWIFT indicators and reporting requirements, including definitions, disaggregation, data sources, reporting frequency, participant counting and completion rules, baseline/end-line measurement, and pilot success/readiness criteria. These requirements shall take precedence over any supplementary indicators proposed by the SP.

MEL/KM Domain	**Illustrative Indicators / Measures**
Reach and Inclusion	Events and participants reached; women; persons with disabilities, where lawful and appropriate
Learning and Career Readiness	Baseline and post-intervention career readiness/confidence where feasible; learning gains; completion; assessment results; career action plans; skills profiles; job-search capability
Industry Engagement	Employer participation; mentoring; guest sessions; workplace exposure; internships; employer partnerships
Pathway Progression	Referrals to EAF learning; academy participation; internships; graduate-trainee opportunities; employment-related progression
Participant Experience	Satisfaction; relevance; accessibility; complaints/issues and resolution
Institutional Performance and Sustainability	Trainer pool; curriculum maintenance; QA compliance; database integration readiness; partnerships; EAF ownership and integration into regular services

Registration and reporting shall support unique participant identification and deduplication across COI and other EAF/SWIFT-supported interventions, in line with the SWIFT MEL Framework.

Progression into subsequent EAF learning shall be tracked separately from unique participant reach.

Data shall be appropriately disaggregated by sex and relevant inclusion characteristics, where lawful and appropriate. Findings shall be reviewed periodically to inform improvements in content, outreach, delivery, partnerships and participant pathways. The SP shall maintain version control, lessons learned, stakeholder feedback, curriculum revisions, good practices and transition documentation, and hand over key tools, outputs and knowledge products to EAF in editable formats to support continued use, adaptation and scale-up.

Risk Management and Mitigation

The SP shall maintain a live risk register, regularly reviewed with EAF, with prompt escalation of material issues. Key risks include weak stakeholder alignment; limited employer engagement and internship/graduate opportunities; GESI and safeguarding risks involving employers, mentors and internship hosts; uneven regional access; low participation of women and persons with disabilities; outdated curriculum; trainer-performance gaps; data/privacy and digital-system risks; pilot-readiness gaps; environmental footprint of events and over-dependence on the SP.

Mitigation measures shall include early stakeholder engagement and clear governance; structured employer partnerships; partner due diligence, safeguarding requirements, codes of conduct and accessible reporting/referral mechanisms; inclusive regional and blended delivery; continuous labour-market feedback and curriculum review; trainer QA and coaching; appropriate data protection and system coordination; pilot-readiness checks and backstopping; and systematic knowledge transfer and EAF ownership.

Intellectual Property, Data Protection and Confidentiality

All original outputs produced under the assignment, including curricula, materials, assessments, digital resources, database specifications, reports and templates, shall, unless otherwise provided in the contract, be owned by the SWIFT Programme with full rights for institutional use, adaptation and updating. Third-party materials shall be appropriately licensed and attributed. Participant and stakeholder data shall be collected only for agreed purposes, with appropriate consent and protection through secure access, storage, sharing, retention and disposal arrangements, in accordance with applicable laws and institutional requirements.

Indicative Implementation Schedule and Deliverables

The SP assignment shall run from contract signature through April 2029, comprising two phases. Phase 1 – Design, Development and Pilot (through Month 9): the SP will lead technical design, diagnostics, curriculum and materials development, career-services and employer-engagement systems, trainer preparation, pilot delivery, QA/MEL and refinement. Where urgent programme needs arise, selected priority COI courses/modules may be fast-tracked for development and early delivery from Month 3 onward, based on emerging TNA findings and subject to minimum curriculum, trainer-readiness, quality, safeguarding and MEL requirements agreed with EAF/NBE/SWIFT. Phase 2 – National Rollout Support and Institutionalization (Month 10–April 2029): EAF/SWIFT will lead national delivery, while the SP provides agreed technical assistance, trainer backstopping, QA, MEL, selected delivery support and institutionalization assistance, with

responsibilities progressively transferred to EAF. Deliverables shall be submitted in editable source and appropriate word/PDF/multimedia formats and reviewed through the agreed EAF/NBE/SWIFT process.

No.	Key Deliverable / Milestone	Indicative Timing
1	Inception Report, stakeholder map and detailed work plan	Month 1
2	Rapid TNA, labour-market and career ecosystem assessment	Month 2
3	Competency framework, learning pathways and curriculum	Months 3–4
4	Fast-tracked development and early delivery of selected priority COI courses/modules, including essential learning materials, trainer readiness, basic QA/MEL and rapid participant feedback	Months 3–4
5	Complete learning package and digital/blended resources	Month 4
6	Career services, employer engagement and learning-to-work package	Months 4–8
7	Trainer assessment, ToT and certified trainer pool (approx. 30)	Months 4–5
8	Pilot delivery, evaluation and refinement – 10 events/ approx. 2,000 participants	Months 5–8
9	National delivery readiness and rollout support plan	Month 9
10	National rollout and institutionalization support	Month 10–April 2029
11	Final Completion, Institutionalization and Handover Report	April 2029

Fast-tracked delivery shall focus only on selected priority modules that can be responsibly prepared for early implementation. It shall not replace the full curriculum-development, ToT or formal pilot process. Lessons and participant feedback from the fast-tracked delivery shall inform refinement of the complete learning package, trainer preparation and subsequent pilot delivery.

Annex: Implementation Arrangements and SP Requirements

A. SP Requirements and Team Composition

The SP shall demonstrate strong and verifiable experience in career orientation, employability, youth workforce development and financial-sector learning, preferably in Ethiopia, Africa or comparable emerging-market contexts. The SP shall have the institutional capacity to manage the Initiative across research, curriculum and learning design, career services, employer engagement, digital learning, trainer development, pilot delivery, MEL and institutional strengthening.

The proposed team shall be multidisciplinary and collectively cover the following roles:

Role	Minimum Profile / Key Responsibility
Team Leader / Career Development Specialist	Advanced degree and at least 10 years relevant experience in programme leadership, career development, employability and stakeholder management.
Financial Sector / Industry Expert	Advanced degree or equivalent and at least 8 years financial-sector or financial-services training/industry experience, with strong knowledge of the Ethiopian context preferred.

Curriculum & Learning Design Specialist	Advanced degree and at least 8 years experience in competency-based curriculum, youth/adult learning, assessment and digital/blended learning design.
Labour Market / Research Specialist	Advanced degree and at least 7 years experience in TNA, labour-market research, employer studies, surveys, skills analysis and evidence-based programme design.
Career Services / Employer Engagement Specialist	At least 7 years experience in career services, employability, employer engagement, internships, graduate management and/or talent-pipeline systems.
Digital Learning Specialist	At least 6 years experience in digital/blended learning, multimedia learning resources, Learning Management System (LMS) and learning-technology implementation.
MEL / Knowledge Management Specialist	At least 6 years experience in results measurement, learning assessment, data, MEL and knowledge management.
GESI / Safeguarding Specialist	At least 5 years experience in gender equality, disability inclusion, safeguarding and youth protection. Familiarity with environmental and social (E&S) standards and event health-and-safety requirements is an advantage.

The team shall demonstrate experience in stakeholder engagement, national or multi-location programme delivery, QA and institutional capacity building**.** Ethiopian/local expertise shall be substantively integrated into the team, while international or Global South experience is desirable where it adds value in benchmarking, specialist expertise or instructional quality.

The SP shall also demonstrate relevant organizational experience in comparable assignments involving youth career development, employability, financial-sector workforce development, labour-market intelligence, employer engagement, digital learning and institutional strengthening**.**

B. Governance, Coordination and Reporting Arrangements

The Initiative shall operate under clear institutional roles, with EAF ownership and programme leadership, NBE strategic oversight, SWIFT technical and implementation support, and SP responsibility for the agreed technical scope and implementation support.

Institution / Actor	**Primary Responsibility**
NBE	Strategic oversight, policy guidance and coordination with relevant NBE Directorates.
EAF	Programme leadership, coordination, QA, stakeholder convening, national delivery and institutional sustainability.
SWIFT Programme	Technical and implementation support, MEL/QA support and coordination within agreed programme arrangements.
Service Provider	Technical design, development, capacity building, pilot delivery, agreed rollout support, reporting and knowledge transfer.
Technical Working Group	Technical review, guidance, validation and stakeholder coordination, as established.

Universities / TVT Institutions	Participant outreach, institutional coordination and career-service linkages.
Financial-Sector Employers	Industry input, guest sessions, mentoring, internships and recruitment-related engagement.
Other Partners	Technical, professional, digital, research and resource support, as agreed.

Participant Recruitment, Mobilization and Event Logistics: Consistent with the operational requirements under Section 6.6.1, the SP shall design participant targeting, selection and outreach mechanisms, including transparent eligibility and prioritization criteria informed by the TNA and agreed with EAF/SWIFT, and provide technical support for mobilization. EAF/NBE, universities/TVTs and relevant partners shall lead or facilitate participant mobilization under agreed arrangements; the SP shall not assume primary responsibility for large-scale recruitment.

The SP shall also define event logistics and delivery requirements, including venues, participant transport, refreshments, technology, printing, accessibility, accommodation and other necessary arrangements. Institutional responsibilities, cost-sharing and implementation arrangements shall be agreed with EAF/SWIFT and reflected in the approved implementation plan and budget.

Reporting Requirements

The SP shall provide:

- Inception Report and detailed implementation work plan
- Monthly progress updates during active implementation
- Quarterly performance reports aligned with agreed results and indicators
- Pilot Evaluation Report and programme refinement plan
- Annual performance and learning review inputs
- Updated risk and issue register
- Final Completion, Institutionalization and Handover Report

C. Core Implementation Requirements

The SP shall ensure that implementation:

- Follows the agreed sequence of Diagnosis, Design, Development, Establishment of Career Services and Employer Pathways, Trainer Preparation, Pilot, Refinement, Scale-up and Institutionalization.
- maintains clear linkages between career orientation, EAF learning pathways, career services, internships and employment;
- aligns with relevant NBE financial education, financial literacy and consumer protection initiatives, with appropriate coordination across relevant NBE Directorates;
- Supports development and appropriate use of EAF Graduate/Talent Database specifications and graduate-tracking mechanisms, aligned with the SWIFT Digital Learning Ecosystem;
- applies inclusive, gender-responsive, accessible, safe and learner-centerd approaches throughout the Initiative;
- integrate environmental sustainability proportionately, through sustainable-finance awareness in content and resource efficient, low-footprint delivery practices.

- uses digital, blended and appropriate AI-enabled approaches where they improve access, learning and efficiency;
- integrates research, labour-market intelligence, participant feedback and MEL into continuous programme improvement;
- ensures all curricula, learning materials, tools, systems and other outputs are fully documented and transferred to EAF for continued use, adaptation, scaling and institutionalization.

D. Acronyms and Definitions

Acronym / Term	Definition
COI	Career Orientation Initiative
EAF	Ethiopian Academy of Finance
NBE	National Bank of Ethiopia
SWIFT	Skilled Workforce for Innovation and Financial Sector Transformation
SP	Service Provider
TNA	Training Needs Assessment
ToT	Training of Trainers
MEL/KM	Monitoring, Evaluation, Learning and Knowledge Management
QA	Quality Assurance
GESI	Gender Equality and Social Inclusion
E&S	Environmental and Social
ESG	Environmental, Social and Governance
TVT/TVET	Technical and Vocational Training / Technical and Vocational Education and Training
CPD	Continuous Professional Development
Graduate/Talent Database	Database specifications and operating procedures for recording participant profiles, skills/interests, learning participation, progression, referrals and internship/employment-related status, aligned for integration with the SWIFT Digital Learning Ecosystem and subject to consent and applicable data-protection requirements.
Learning-to-Work Pathway	The structured progression from career awareness and profiling through career planning, learning, coaching, industry exposure, internships, employment-related opportunities and further professional development.
National Rollout	The broader implementation of the validated COI model across Addis Ababa and selected regional locations, led by EAF/SWIFT with agreed technical support from the SP.
Green-Event Practices	Simple, proportionate measures to reduce the environmental footprint of COI events, such as digital registration and materials, reduced printing and single-use plastics, waste segregation and minimizing participant travel, alongside basic venue health and safety.
Pilot	A limited initial implementation used to test, assess and refine the COI model before wider national delivery.

5. Organizational Requirements

5.1 License, Clearance, and Approvals

The Offeror must already possess all legally required licenses, clearances, and/or approvals to provide the services requested by the Scope of Work. If the Offeror is lacking any of those items, time to secure them should be included and specified in the proposed project timeline.

6. Additional Terms & Conditions

6.1 Non-Disclosure Agreement

Any subcontract issued by BKP will contain either a Non-Disclosure Agreement or provisions covering the disclosure of information while completing the Scope of Work.

6.2 Intellectual Property

All accepted Responses shall become the property of BKP and will not be returned.

6.3 Offerors' Responses

All accepted Responses shall become the property of BKP and will not be returned.

6.4 Partial Award

BKP reserves the right to accept all or part of the Offer when making the award.

6.5 Liability

BKP reserves the right to accept or reject any quotation or stop the procurement process at any time, without assigning any reason or liability. BKP shall not be liable to any Offeror, person, or entity for any losses, expenses, costs, claims, or damages of any kind:

- Arising out of, by reason of, or attributable to, the Offeror responding to this RFP; or
- As a result of the use of any information, error, or omission contained in this RFP document or provided during the RFP process.

6.6 No Collusion

Collusion is strictly prohibited. Collusion is defined as an agreement or compact, written or oral, between two or more parties with the goal of limiting fair and open competition by deceiving, misleading, or defrauding a third party.

6.7 General Terms

BKP will only consider responsive Offers from responsible offerors for award. All procurement will be subject to BKP contractual terms and conditions, and contingent on the availability of client funding.

6.8 Entire RFP

This RFP, any addenda to it, and any attached schedules, constitute the entire RFP.

BKP has zero tolerance for fraud. Fraud is any act or omission that intentionally misleads, or attempts to mislead, to obtain a benefit or to avoid an obligation. Any violation, or attempted violation, should be brought to the attention of BKP management, at ethics@bkp-advisors.com.

Annexes

Annex 1: Cover Letter

[Offeror: Insert date]

NAM

TITLE

Request for Proposal Reference: RFP-006-2026

Subject: [Offeror: Insert name of your organization] technical and cost proposals

Dear NAME:

[Offeror: Insert name of your organization] is pleased to submit its proposal in regard to the above-referenced request for proposals. For this purpose, we are pleased to provide the information below:

Name of Organization's Representative: _____

Name of Offeror: _____

Type of Organization: _____

Address: _____

Telephone: _____

E-mail: _____

Sincerely yours,

_____

Signature

[Offeror: Insert name of your organization's representative]

[Offeror: Insert name of your organization]

Annex 2: Vendor/bidder Safeguarding Declaration

Procurement Reference No: **RFP-006-2026**

Vendor/ Bidder Name: _____

I hereby declare that the organization has zero tolerance for abuse, exploitation, or harassment of children, youth, or vulnerable individuals and agrees to comply with safeguarding policies and applicable Ethiopian laws.

Authorized Representative Name: _____

Title: _____

Signature: _____

Date: _____

Annex 3: Eligibility & Due Diligence

All applicants must complete and submit the following declaration. Failure to do so may result in disqualification.

Criteria	Response (check one or more where applicable)	Supporting Document(s)
Is your organization legally registered in its country of operation?	☐ Yes ☐ No	Certificate of registration
Is your organization African-led, youth-led (under 35), or women-led? (Select all that apply)	☐ African-led ☐ Youth-led ☐ Women-led ☐ None	Short justification (max 1 paragraph)
Does your organization have an active safeguarding policy in place (especially for youth and vulnerable populations)?	☐ Yes ☐ No	If yes please attach Policy or if no please state short explanation
Have you or your key personnel been involved in any legal disputes, investigations, or compliance issues in the past 5 years?	☐ Yes ☐ No	If yes, please explain
Does your organization have any existing or perceived conflict of interest with the National Bank of Ethiopia or Mastercard Foundation?	☐ Yes ☐ No	If yes, please explain
Do you agree to comply with Mastercard Foundation's safeguarding standards and any applicable local legal frameworks?	☐ Yes ☐ No	—

Signature:
Name: _____
Title: _____
Date: _____
Organization: _____

Annex 4: Financial Proposal Template

1. Summary of Financial Proposal (Grand Total)

Item	Amount (USD)
Subtotal – Professional Fees	
Subtotal – Training Delivery Costs	
Subtotal – Digital Content Costs	
Subtotal – Other Direct/ Indirect Costs	
Total Cost (Excl. VAT & Taxes)	
VAT / Applicable Taxes	
Grand Total (Incl. Taxes)	

2. Professional Fees (Tot, Curriculum preparation

Position	Role	Daily Rate (USD)	Estimated Number of Days	Total Rate
Position 1				
Position 2				
Position 3				
Position …				
Total Professional Fees				

3. Training Delivery Costs

Description of Training Delivery Costs	Unit of measurement	Quantity	Unit price in USD	Total Price in USD
Total Training Delivery Costs				

4. Digital Content Costs

Description of Digital Content Direct cost	Unit of measurement	Quantity	Unit price in USD	Total Price in USD
Total Digital Content Direct cost				

5. Other Direct/ Indirect Costs

Description of Direct/Indirect cost	Unit of measurement	Quantity	Unit price in USD	Total Price in USD
Total other direct/indirect cost				

Annex 5:
Proposed Payment Schedule – To Be Completed by Bidders

No.	Key Deliverable / Milestone	Indicative Timing	Payment % (Bidder to Propose)	Proposed Amount (USD)
1	Inception Report, Stakeholder Mapping and Detailed Work Plan	M1 – Contract Signing + 30 Days (Day 30)	Bidder to propose	Bidder to propose
2	Rapid Training Needs Assessment (TNA) and Labour Market & Career Ecosystem Assessment	M1 + 30 Days (Day 60)	Bidder to propose	Bidder to propose
3	Competency Framework, Learning Pathways and Curriculum Development	M1 + 75 Days (Day 75)	Bidder to propose	Bidder to propose
4	Fast-Tracked Development and Early Delivery of Priority COI Courses/Modules	M1 + 75–90 Days (Day 75–90)	Bidder to propose	Bidder to propose
5	Complete Learning Package and Digital/Blended Learning Resources	M1 + 120 Days (Day 120)	Bidder to propose	Bidder to propose
6	Career Services, Employer Engagement and Learning-to-Work Package	M1 + 120–225 Days (Day 120–225)	Bidder to propose	Bidder to propose
7	Trainer Assessment, Training of Trainers (ToT) and Certified Trainer Pool	M1 + 120–150 Days (Day 120–150)	Bidder to propose	Bidder to propose
8	Pilot Delivery, Evaluation and Refinement Report	M1 + 150–225 Days (Day 150–225)	Bidder to propose	Bidder to propose
9	National Delivery Readiness and Rollout Support Plan	M1 + 255 Days	Bidder to propose	Bidder to propose
10	National Rollout and Institutionalization Support	M1 + 285 Days – April 2029	Bidder to propose	Bidder to propose
11	Final Completion, Institutionalization and Handover Report	April 2029	Bidder to propose	Bidder to propose
	TOTAL		**100%**	**Total Financial Proposal**

END OF SECTION