

Terms of Reference

Position Title:	Consultant(s)/ Consulting firm to deliver comprehensive support for financial/ digital solution access for EMW-focused MSMEs/ cooperatives/ producer groups
Location:	Yen Bai Province and online (via Microsoft Teams, Zoom, etc.), with flexibility based on actual needs
Period of Assignment:	September 2025 – January 2026
Reporting To:	Project Coordinator/GEWEE Focal
Project:	SMEs Promote Resilience, Inclusion, and Innovative Transformation (SPRINT)
Activity Code:	1213.3

1. Background

SMEs Promote Resilience, Inclusion, and Innovative Transformation (SPRINT) is funded by Global Affairs Canada (GAC), with an implementation period from 2024-2029. The SPRINT is implemented in Yen Bai province and managed by Cowater International.

Cowater International is a leading global development consulting company founded in 1985. Headquartered in Ottawa, Cowater International has successfully delivered a portfolio of over 2,500 projects and assignments in more than 95 countries. Cowater works with governments, private sector actors, and communities to implement projects that support socio-economic development, institutional strengthening, environmental improvements, and advancing equal opportunities for all.

(Website: <https://www.cowater.com/en/home/>)

• Introduction of SPRINT Project:

The goal of the SPRINT: Enhanced socio-economic well-being of Ethnic Minority Women (EMW) through clean growth in the agriculture sector in Yen Bai province of Vietnam.

SPRINT's two main outcomes aim to: (i) Improved performance of EMW-focused MSMEs, cooperatives, and producers in gender-responsive and climate-resilient value chains in the agriculture sector; (ii) Increased influence of EMW in clean economic growth in the agriculture sector.

With the overarching objective of enhanced socio-economic wellbeing of EMW through clean growth in the agriculture sector in Yen Bai, SPRINT targets the following two main outcomes of working with 20,000 women, especially EMW working in Micro, Small, and Medium Enterprises (MSMEs), cooperatives, and producer groups within agri-food values chains; through awareness raising and application of low carbon and resilience agriculture production, renewal and efficient energy; raising awareness around gender-specific barriers; and innovation for clean, adaptive and inclusive growth (e-commerce platforms; Clean Growth Challenge Grant; learning events and knowledge dissemination).

The SPRINT project targets five districts (Mu Cang Chai, Tram Tau, Luc Yen, Van Yen, Van Chan) and Yen Bai City in Yen Bai Province. The main project stakeholders are Yen Bai Provincial People

Committee (PPC), Provincial Cooperative Alliance (PCA), Women Union (WU), Department of Agriculture and Environment (DAE), Department of Industry and Trade (DOIT).

The SPRINT project's direct beneficiaries are ethnic minority women (EMW)-focused MSMEs, cooperatives, and producer groups working in the agricultural sector.

To achieve these objectives, the project provides training and capacity-building activities, focusing on financial literacy, gender-responsive business practices, and clean growth strategies for MSMEs/coops/ producer groups owned by women/EMW/or with many female workers/or with many ethnic minority households, focusing on project prioritized value chains: chayote, tea, bamboo shoots, indigenous apple, cinnamon, and sticky rice.

2. Purpose of the Consultancy

To contribute to:

- **Intermediate Outcome 1200:** Increased influence of EMW in clean economic growth in the agriculture sector.
- **Immediate Outcome 1210:** Improved business capacity of EMW-focused MSMEs/coops/producers in business development, management, and building market linkages in agriculture.

This consultancy is specifically designed to support the implementation of Activity 1213: Identify market-appropriate and gender-responsive financial and/or digital solutions for EMW, through the following sub-activity:

- **Sub-Activity 1213.3:** Supporting improved access and connectivity of EMW to financial service providers and/or digital solutions

This consultancy will deliver a comprehensive and innovative package of technical assistance to:

- Identify, connect and support the implementation of at least 02 market-relevant, gender-responsive financial and digital solutions tailored for EMW-focused MSMEs, cooperatives, and producer groups in Yen Bai province and focusing on the project prioritized value chains: tea, cinnamon, bamboo shoots, indigenous apples, chayote, and sticky rice, ensure that at least 250 EMW benefit from these solutions
- Set up and facilitate an interactive booth at SPRINT CONNECT to connect MSMEs, cooperatives, and producer groups with financial and digital service providers through 1-1 consultation and/or live demos such as e-payments and livestream sales, interactive tools to support digital transformation in business operations, etc.

3. Expected Result

- **Initial outreach and support through SPRINT CONNECT event:** At least 15 MSMEs/coops/producers owned by women/EMW/or with many female workers are identified and engaged to assess their needs and potential for adopting digital and financial solutions
- **Select high-potential entities for connection with appropriate solutions:** Based on initial outreach and assessments of needs and readiness, selected MSMEs/cooperatives/producer groups will be connected to at least two financial and/or digital solutions tailored to their specific conditions and operational contexts
- **Collaborate in implementation and expand effective participation:** Among the connected entities, at least two MSMEs/ cooperatives/ producer groups owned by women/EMW/or with many female workers, will receive intensive support to enhance their

access to financial and/or digital solutions. At least 250 ethnic minority women will directly benefit from these solutions.

4. Specific Tasks and Deliverables

Note: Deliverables submitted by the consultant will be in Vietnamese

No.	Specific Task	Detailed Description	Deliverable (s)	Timeline
1	Facilitate initial outreach and support through SPRINT CONNECT	<ul style="list-style-type: none"> - Facilitate initial outreach and support by operating an interactive booth at SPRINT CONNECT event to engage at least 15 MSMEs/ coops/ producer groups owned by women/EMW/or with many female workers - Conduct rapid assessments on needs and readiness for digital/financial solutions through one-on-one engagement and thematic demonstrations (e.g.: livestreaming, e-payments, ...) 	<ul style="list-style-type: none"> - Stakeholder mapping and participant database of at least 15 MSMEs/coops/ producers - Summary of needs/applicability assessment results - At least 02 gender-responsive digital/financial solutions identified and introduced to potential users 	09/2025
2	Select and connect high-potential entities to adopt identified solutions	<ul style="list-style-type: none"> - Based on assessment results, shortlist high-potential groups and match them with suitable digital/financial solutions - From the list above, facilitate a transparent and inclusive selection process to identify at least 2 MSMEs/ coops/ producer groups for in-depth support 	<ul style="list-style-type: none"> - Shortlist of high-potential entities and matching records with selected solutions - Orientation session materials and participant list for high-potential entities - Selection criteria and scoring result of at least 2 appropriate MSMEs/ cooperatives/ producer groups 	09/2025
3	Support the uptake of identified solutions	<ul style="list-style-type: none"> - Deliver tailored coaching and technical support (online via Microsoft Teams, Zoom, etc. and/or in-person) to help EMW-focused MSMEs/coops/ producer groups apply digital and financial solutions, and strengthen capacity in digital 	<ul style="list-style-type: none"> - Customized support plans for at least 2 MSMEs/ coops/producer groups - Summary report on solution implementation and 250 EMW individuals benefiting 	10/2025 – 01/2026

		marketing, financial literacy, and online business - Facilitate linkages with relevant service providers, including those offering e-payment systems, logistics, etc...		
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5. Consultant Qualifications

Criteria	Required
Education	A university degree in communications, marketing, business, digital media, gender studies, development studies, or a related field. A master's degree is preferred.
Experience	<ul style="list-style-type: none"> - Minimum 5 years of relevant professional experience in digital communication, social media management and MSME/ coops/ producer groups development or market linkage - Demonstrated experience working with ethnic minority communities, women's economic empowerment initiatives, or One Commune One Product (OCOP) programs in Vietnam is a strong asset. - Proven track record in providing financial/ digital solutions for MSME/ coops/ producer groups, preferred for those with EMW focus
Technical Skills	<ul style="list-style-type: none"> - Strong expertise in digital marketing, content creation (livestreaming, short-form videos, graphics) - Knowledge of digital and financial tools relevant to MSMEs/cooperatives (e.g., mobile banking, e-commerce platforms, inventory management) - Ability to coach and mentor diverse stakeholder groups in both in-person and remote settings - Proficiency in monitoring engagement and performance analytics on social media
Language	<ul style="list-style-type: none"> - Fluency in Vietnamese is required. - Working proficiency in English is preferred, particularly for reporting and documentation purposes.

6. Application Process

Competitive tendering will be applied. Interested consultant (s) are invited to submit the following with the subject line: **[Consultancy Application _ Sub Activity 1213.3 _ Consultant (s)/ Company Name]** to procurement@sprint-vietnam.com by 17.00pm on 31st July 2025:

- Letter of interest
- Consultant CVs
- Technical proposal and financial proposal

- Examples of previous similar work (optional but recommended)

Note: The financial proposal should be developed based on the above-mentioned scope of work and requirements and is encouraged not to exceed 86,000,000 VND (all applicable taxes included). This amount excludes travel/accommodation expenses for the consultant(s), if incurred during field visits. Equipment for demonstrations will be provided by the project and is not included in the mentioned budget.

Cowater is committed to providing equal opportunities for all applicants. Women, people with disability, and people from minority groups are strongly encouraged to apply. We thank you for your interest in building a better tomorrow with Cowater International.