

Terms of Reference (ToR)

Financial Literacy and Safe Shelter Training Package Re-design and Advanced Financial Literacy Package Design

(Short-term consultancy services)

Project: Housing Opportunities and Microfinance Empowerment Solutions (HOMES) Nepal

Duration: 90 Working Days (18 November 2025 – 18 February 2026)

Date of Publication: 14 October 2025

Deadline: 02 November 2025

Nature of assignment	Financial Literacy and Safe shelter Training Package Re-design and Advanced Financial Literacy Package Design
Duration	90 Working Days (18 November 2025 – 18 February 2026)
Location	Saptari, Udyapur and Sunsari
Published Date	14 October 2025
End date of application submission	02 November 2025

1. About Habitat for Humanity Nepal

Habitat for Humanity Nepal is an international non-governmental organization that is driven by the vision that everyone deserves a decent place to live. Our partnership with communities, governments, private sector including entrepreneurs and financial institutions, youth networks, and academia, allows us to serve low-income families by improving habitability, tenure security, access to basic services and affordability of housing solutions. Our integrated programming serves to benefit 2.7 million people over the next three years, through direct and incremental construction, affordable housing finance, affordable construction technologies and services, and evidence-based policy advocacy for housing adequacy as a fundamental right. Responding to the root causes of inequity in the housing ecosystem, Habitat Nepal leads with a systems-strengthening approach, facilitating development of inclusive housing markets, removing key policy barriers and empowering communities through people-centered approaches, for a stronger and more equitable housing ecosystem.

2. Background

From June 1, 2025, Habitat for Humanity Great Britain (Habitat GB), Habitat Nepal and its NGO partner Sahara Nepal are implementing the project: HOMES Nepal – Housing Opportunities and Microfinance Empowerment Solutions in Nepal with funding support from Jersey Overseas Aid (JOA). The 45 months project is aiming to improve financial security, housing adequacy and economic prosperity for low-income families, with a special focus on reaching women, persons with disability and marginalized groups.

Habitat Nepal is seeking to recruit an experienced consultant/firm to re-design financial literacy and safe shelter training package and design advanced financial literacy training package targeted at a demographic with limited formal education. The package will include, but is not limited to, a participants' book, trainers' manual and IEC materials.

The designed materials should be in Nepali language with practical examples and pictures which are appropriate in local context of project area. The consultant will also be responsible for translating Nepali version of participant book and trainers' manual into English.

This Terms of Reference (TOR) defines the work to be carried out by an external consultant/firm. It provides a brief outline of the project and specifies the scope of work.

Project Information

Project Title	HOMES Nepal – Housing Opportunities and Microfinance Empowerment Solutions in Nepal
Project Summary	The project's overall goal is to improve financial security , housing adequacy and economic prosperity for low-income families. With a special focus on reaching women, persons with disability and marginalized groups. By the end of the project, the project will i) Scale best practices for women's financial literacy and pilot advance digital financial literacy training. ii) Refine and scale new financial products such as housing green energy loans in existing areas with current MFI partnership. iii) Pilot micro housing insurance product for low-income families. iv) Facilitate wider access to affordable HMF loans in new areas with five new partner MFIs.
Project Goal	Low-income households have improved economic resilience and safer housing through enhanced knowledge and access to financial services in Nepal.
Project Objective	The objective of the project is to improve financial security, housing adequacy and economic prosperity for low-income families, with a special focus on reaching women, persons with disability and marginalised groups.
Project Outcomes	1) Target communities have improved financial security, safer housing and enhanced prosperity. 2) Financial institutions and service providers increase their institutional capacity to offer client-centric financial products and services. 3) Low-income families increased access & capabilities to make informed choices of financial products for housing improvements and risk financing through HMF loans, HGE loans, and HMI policies.
Project Outputs	1) Financial literacy training classes for 8,000 individuals (70% women, 5% PwD) will increase knowledge and skills. 2) Advanced financial literacy classes for 2,000 individuals (70% women, 5% PwD) 3) Women to increase knowledge and capacity to access and use microfinance loans and insurance products. 4) 50,000 reached through community events and social media campaigns, 65% will be women and 5% will be people with disabilities
Location	The project will be implemented in five districts across two provinces: Koshi province: Sunsari and Udayapur districts Madhesh Province: Siraha, Saptari and Dhanusha districts
Project Period	1 June 2025 – 28 February 2029 (45 months)
Implementing Partners	Habitat for Humanity Nepal and Sahara Nepal with support from Habitat for Humanity Great Britain (Habitat GB).

3. Objective

The objectives of the assignment are:

- To redesign the course contents of the existing financial literacy participants' book and Training of Trainers Manual, including safe shelter contents, based on the findings from the field assessments, stakeholder consultations, review of key strategies and policies, and discussions with Habitat Nepal.
- To design advanced financial literacy package in accordance with the key strategies, NRB's Financial Literacy Guidelines and Frameworks, and discussions with Habitat Nepal.

4. Scope of Work

The consultant will be responsible for designing financial literacy and safe shelter training package in close coordination with Habitat Nepal and key stakeholders. Key responsibilities include:

- Conduct field assessment for gap identification on financial and housing literacy knowledge among clients served in **JOA- phase I project and Safe Housing Project**, Saptari, Udyapur and Sunsari.
- Conduct a review of key strategies and policies to ensure alignment of the Financial Literacy Training Package, including:
 - JOA's Financial Inclusion Strategy
 - Habitat for Humanity's Global Strategy
 - Nepal's Financial Sector Development Strategy (2022–2026)
 - NRB's Financial Inclusion Policy, 2024
 - NRB's Financial Literacy Guidelines and Framework
- Consultation with local government, associations working with persons with disability, MFIs, BFIs and NRB.
- Designing Financial Literacy and Safe Shelter Training Package:
 - Re-design the course contents of the existing financial literacy participants' book and Training of Trainers Manual to address housing finance, green loans and insurance, including safe shelter contents, based on the findings from the field assessments, stakeholder consultations, review of key strategies and policies, and discussions with Habitat Nepal.
 - Design advanced financial literacy package in accordance with the key strategies, NRB's Financial Literacy Guidelines and Frameworks, and discussions with Habitat Nepal.
 - The Financial Literacy and Safe Shelter Training and Advanced Financial Literacy Training content and format should be inclusive and accessible to persons with diverse disabilities by incorporating simple Nepali language, visual aids such as illustrations and images aligned with adult learning methods, and by engaging associations/organizations working with persons with disabilities throughout the development process.
 - Design and develop participant's book with appropriate examples, pictures with and game features. (Special focus on women with limited knowledge and persons with disability)
 - Design and develop trainer's manual using adult learning principles with session delivery instructions and game features.
 - Design and develop appropriate posters and consumer education materials with key messages.
- Translate participant's book and trainer's manual into English language.
- Submit draft version of materials/book to Habitat Nepal for review and feedback.
- Incorporate feedback/comments from Habitat Nepal, if any.
- Submit final training package to Habitat Nepal (one copy e-version and one copy

printed version)

The consultant should focus on, but not limited to, the following content and considerations while designing and developing the pictures:

- Simple language
- Relevant examples
- Appropriate pictures as well as relevant game features
- Clear instruction and stepwise activity for session delivery
- Relevant to rural context, especially to low-income household women, men and persons with disability

5. Methodology

Based on the objectives and scope of work, the consultant/firm should propose an appropriate methodology to re-design the financial literacy and safe shelter training package, design advanced financial literacy training package targeted at a demographic with limited formal education and determine the sample size needed to conduct a field assessment for gap identification on financial and housing literacy knowledge among clients served. The total number of clients served was 3000 in the JOA-Phase I project and Safe Housing Project across Saptari, Udyapur, and Sunsari districts.

6. Key Deliverables

The following are the expected deliverables for this consultancy:

- Field assessment report with recommended course of contents and theme
- Draft version of participant's book and trainers' manual
- Draft version of cover page for participant book and trainers' manual
- Draft version of art pictures (posters)
- English translation copy of participant's book and trainer's manual
- Final financial literacy and safe shelter training package

7. Workplan and indicative timeline

The re-designing of financial literacy and safe shelter training package, advanced financial literacy training package designing, developing and translating process and finalization will take a maximum of 90 days that include: preparation, field assessment, artwork, writing, and translation into English.

Activities	Output	Days required	Method
1. Coordination and planning meetings with Habitat for Humanity Nepal to understand ToR better after contract signing	Inception report with final methodology and work plan	5	Meeting with Habitat Nepal

2. Desk Review of key strategies, policies and frameworks	Consolidated findings from desk reviews	5	Desk review
3. Survey Tools development and review	Tools developed for gap identification	5	Meetings with Habitat Nepal, desk review, Kobo programming
4. Training for Data Collection, Data Collection on field and stakeholders' consultation. Presentation of the findings and recommendations.	Enumerators trained, data collected from the field and key stakeholders consulted.	25	Theoretical and practical training, pilot testing, in-person data collection, meetings with stakeholders and Habitat Nepal
5. Re-design Financial Literacy and Safe Shelter Training Package and Advanced Financial Literacy Training Package	Training Package Contents developed	30	Training Package development and designing
6. Presentation of draft Training Package	Draft Training Package shared, and feedback gathered	7	Meeting with Habitat Nepal and partners, if applicable
7. Finalization of draft Training Package with report brief/summary of the desk review, findings from the assessment and stakeholders' consultation	Final Training Package with report brief/summary completed	12	Training Package development and designing, Report writing
10. Submission of final training package with the report brief/summary	Final training package with the report brief/summary submitted	1	Training Package and reports submission
Total working days		90	

8. Qualifications, Skills, and Experience

Habitat Nepal is looking for a recognized firm/individuals having the following qualifications:

Technical Expertise: Have demonstrable adult education curriculum design/development experiences, demonstrated experience in carrying out training package design, developing and art-work, and have relevant subject matter knowledge and experience such as housing finance, financial literacy, safe shelter, awareness campaign

Survey and Evaluation Experience: Proven competency in designing and implementing surveys, including analysis and reporting on outcomes and impacts.

Knowledge of Local Context: Familiar with socio-cultural and economic situation of rural communities in Nepal and good understanding of posters/pictures and training curriculum

Ethics and Methodology: Proven experience in applying ethical standards in data collection, processing, and analysis.

Technical Proficiency: Excellent computer skills with high proficiency in Microsoft Word and Excel; practical experience with information management and analysis software such as Kobo, ODK, SPSS, or equivalent; practical experience in designing IEC materials and artwork.

Team Coordination: Demonstrated ability to coordinate effectively with diverse teams.

Communication Skills: High-quality writing, reporting, and interpersonal communication skills.

Language Proficiency: Professional fluency in spoken and written English and Nepali, with advanced English writing skills mandatory for concise and impactful communication. Good interpretation skills of pictures with text message

9. Evaluation Criteria

Scoring of criteria evaluations:

S.N.	Summary of proposal evaluation	Score weightage (%)
1	Technical Evaluation Criteria ¹	70%
2	Financial Evaluation Criteria	30%
	TOTAL SCROE	100%

Proponents shall submit in the Technical Proposal all information and support documentation required to perform a complete evaluation of the proposal according to the criteria described in the table below:

S.N.	Criteria	Score
1	Technical approach	
1.1	Completeness of response (proposed elements of the assignment as per TOR; ability of the firm/candidate to provide the whole set of services required).	10 points
1.2	The project timeframe complies with the deadline of the TOR. The sequence of activities and the planning is logical and realistic and promise efficient implementation of the project.	10 points
1.3	Demonstrable experience in carrying out designing and developing training packages such as participant's book, trainer's manual and poster/picture, IEC materials.	15 points
1.4	Proven experience in artwork.	10 points
1.5	Relevant experiences of proposed experts/team members (training package development, subject matter knowledge and experience such as housing finance, financial literacy, awareness campaign).	25 points
	TOTAL SCORE IN TECHNICAL PROPOSAL	70 points
2	TOTAL SCORE IN FINANCIAL PROPOSAL	30 points

The financial proposal should include detailed breakdown of all listed tasks and deliverables. The maximum number of points will be allotted to the lowest price proposal that is opened and compared among those invited bidders who obtain the **threshold points (50 points)** in the evaluation of the technical component. All other financial proposals will receive points in inverse

¹ If necessary, Habitat Nepal will call all bidders for presentations on their technical approaches.

proportion to the lowest price, e.g.

$$\text{Score for proposal A} = \frac{\text{Max score for financial proposal} \times \text{price of lowest priced proposal}}{\text{Price of proposal A}}$$

10. Coordination and supervision

Under the supervision of the Program Director, the consultant will work closely with Habitat Nepal's HOMES Project Manager and HOMES Project teams. The consultants will be required to undergo a session on Habitat's Safeguarding policies as part of the onboarding process.

11. Support from Habitat Nepal

Habitat Nepal will provide following documents and support to the consultant to complete the impact assessment:

- JOA's Financial Inclusion Strategy
- Habitat for Humanity's Global Strategy
- HOMES Project proposal approved by JOA.
- Project log frame
- Project theory of change
- Previous project financial literacy training package
- Previous project financial literacy awareness raising guidelines.
- Previous project various IEC and mass media materials developed for project implementation.
- Communicate and coordinate with implementing partner Sahara Nepal, MFIs and the consultant.
- Review tools/guide/questionnaire and provide feedback.
- Review draft training packages and provide feedback.

12. Mode of Payment

Of the total approved budget, 40% will be released after submission of inception report, 40% will be paid after submission of the draft training package and 20% will be released after the final training package has been reviewed, submitted and approved.

13. Ethical Standards

In accordance with its foundational mission principles, Habitat for Humanity Nepal is committed to the highest ethical standards and opposes all forms of discrimination, exploitation, and abuse. We intend to create and maintain a work and living environment that is safe, productive, and respectful for our colleagues and for all we serve. We require that all staff and representatives (consultants, contractors, vendors/suppliers, interns, volunteers, agents, and implementing partner organizations) take seriously their ethical responsibilities to Safeguarding (Child Protection, Prevention of Sexual Exploitation Harassment, and Abuse) our intended beneficiaries, their communities (especially children), and all those with whom we work. Abiding with the organization, the consultancy service has responsibilities to maintain an environment that prevents harassment, sexual exploitation, and abuse, safeguards the rights.

14. Copyright

Copyright for the documents will remain with Habitat Nepal national office and includes the right to distribute the material or parts of it to the Local Government and other partners in Nepal and abroad.

15. Application Requirements

- A Technical Proposal detailing the interpretation of the TOR and work schedule. The technical proposal should at a minimum include the following information in your interpretation of the TOR:
 - Detailed work plan and methodology.
 - Key deliverables.
 - A capability statement demonstrating how applicants meet the required qualifications and competencies, along with one sample from previous work similar to this assignment.
 - Two reference details from former clients.
- A copy of organization/institution registration certificate.
- A copy of the latest tax clearance certificate.
- PAN/VAT registration document and the number.
- Copies of Curriculum Vitae (CV) of the key team members (as an annex)
- **Signed and stamped copy of financial proposal in a separate file** with details of all relevant costs including but not limited to fees, travel, transport, accommodation and all applicable taxes.
- Confidentiality of Information: All documents and data collected will be treated as confidential and used solely to facilitate analysis.

16. Instructions to Submit the Proposal

Interested reputed and qualified organizations/firms should submit their technical and financial proposal including testimonials/certificates.

Please write “**FLT Package Re-design**” in the subject line of the email and submit the proposal no later than 02 November 2025 at procurement@habitatnepal.org

For any queries contact the following email address [\[info@habitatnepal.org\]](mailto:info@habitatnepal.org)

Application deadline: [02 November 2025]



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