

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: 60 Working Days (January - March 2026)

Date of Publication: 9 December 2025

Deadline: 23 December 2025

Nature of assignment	Financial Literacy and Safe shelter Training Package Re-design and Advanced Financial Literacy Package Design
Duration	60 Working Days (January – March 2026)
Location	Project working districts - Sunsari, Udaypur, Saptari, Siraha and Dhanusha
Published Date	9 December 2025
End date of application submission	23 December 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 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.

3. 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	<ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 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).

4. 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 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.

5. 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 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 stakeholders like associations working with persons with disability, MFIs, BFIs, Nepal Rastra Bank (NRB), insurance companies and Nepal Insurance Authority (NIA)
- 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 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

6. 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 and design advanced financial literacy training package targeted at a demographic with limited formal education.

7. Key Deliverables

The following are the expected deliverables for this consultancy:

- Stakeholder consultation and desk review 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

8. 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 60 days that include: preparation, consultation, 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, frameworks, existing FLT package contents	Consolidated findings from desk reviews	7	Desk review

Activities	Output	Days required	Method
3. Stakeholder Consultations	Tools developed for gap identification	7	Meetings with Habitat Nepal, key stakeholders like NRB, MFIs, BFIs, insurance, NIA
5. Re-design Financial Literacy and Safe Shelter Training Package and Advanced Financial Literacy Training Package	Training Package Contents developed	25	Training Package development and designing
6. Presentation of draft Training Package	Draft Training Package shared, and feedback gathered	10	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 desk review and stakeholders' consultation	Final Training Package with report brief/summary completed	5	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		60	

9. Qualifications, Skills, and Experience

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

Technical Expertise: The team should have demonstrable adult education curriculum design/development experiences, demonstrated experience in carrying out training package design, designers with proven experience of developing art-work, and the team should have relevant subject matter knowledge and experience such as housing finance, financial literacy, safe shelter, awareness campaign.

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

Technical Proficiency: 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

10. Evaluation Criteria and Budget

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:

SN	Criteria	Score
1	Technical approach	
1.1	Area of expertise, team composition and the ability to provide the whole set of services required.	10 points
1.2	Key personnel have sufficient knowledge and experience to conduct the nature of the assignment	10 points
1.3	The firm/team have successfully conducted similar work in the past; samples of reference can attest to this	5 points
1.4	The proposal reflects the clear understanding of the assignment and is clearly articulated	20 points
1.5	The proposed methodology is clear and aligned with the intent of the assignment	10 points
1.6	The proposed methods integrate a quality management/control system	5 points
1.7	The proposed timeline is feasible and consistent in relation to the proposed method/s, activities, output and requirements of the assignment	5 points
1.8	The technical proposal aligns with the cross-cutting elements as mentioned	5 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 proportion to the lowest price, e.g.

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

The total budget for this assignment is NPR 7,50,000 (in words: Seven hundred and Fifty Thousand Only)

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

11. 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.

12. Support from Habitat Nepal

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

- 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.

13. 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.

14. 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.

15. 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.

16. 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 sealed envelope** with details of all relevant costs including but not limited to fees, travel, transport, accommodation and all applicable taxes.
- The entire proposal should be a maximum of seven (7) pages including the financial proposal. Proposals not meeting this requirement may not be considered.
- Confidentiality of Information: All documents and data collected will be treated as confidential and used solely to facilitate analysis.

17. Instructions to Submit the Proposal

Interested national reputed and qualified organizations/firms should submit their technical and financial proposal including testimonials/certificates in the form of hardcopies in a separate sealed/closed envelope.

Please send the sealed proposal to Administration Department at Habitat for Humanity Nepal, House No. 126, New Colony Marg, Dhobighat, Lalitpur, Nepal. Contact: +977 1 5421182, 5454976

For any queries contact the following email address info@habitatnepal.org

Application deadline: [23 December 2025]



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