



**TERMS OF REFERENCE (TOR) FOR PROVISION OF BUSINESS DEVELOPMENT
TRAINING AND SUPPORT FOR HEALTH ENTREPRENEURS AND INNOVATORS**

THE AFRICA COLLABORATIVE PROGRAMME(AHC)

February 2026

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1. Project Background

Under the Africa Health Collaborative (AHC) Program, Amref Health Africa seeks to support, build, and scale income-generating ventures led by health entrepreneurs and innovators with the aim of strengthening community health systems through the integration of business and entrepreneurial solutions that improve both livelihoods and health outcomes of the communities they serve.

Recognizing the unique health innovation challenges across Africa, the AHC program seeks to facilitate the provision of tailored business development services, investment readiness support, and strategic ecosystem linkages for high-potential health ventures, particularly those poised to create jobs and deliver sustainable healthcare improvements.

2. Objectives of the Consultancy

Amref Health Africa seeks a consultant to deliver tailored coaching, market linkage facilitation, and performance monitoring for health entrepreneurs under our Health innovation program, aiming to strengthen African-led health innovations, create jobs, and prepare ventures for scalable growth.

The innovators targeted include; Primary Healthcare workers and student/youth led innovators building micro and small enterprises and startup ventures.

3. Scope of Work

The Consultant will be expected to deliver the following:

A. Business Support & Incubation

- Offer one-on-one business coaching and mentorship for PHCWs and health entrepreneurs.
- Guide business formalization and registration processes where relevant.
- Support development of business profiles, and financial plans.

Scope of Mentorship includes but not limited to:

Business Foundations	<ul style="list-style-type: none"> • Establish baselines and introduce structured monitoring. • Review each model. • Document baseline revenue, jobs, and market context. • Set measurable goals with CHWs and other entrepreneurs • First mentorship session: introduce financial tracking templates
Financial literacy & management.	<ul style="list-style-type: none"> • Guide businesses on budgeting, bookkeeping, and savings. • Introduce risk assessment and debt management tools. • Assign weekly cash flow log practice. • Share case studies on successful CHWs and other entrepreneurs
Market Linkages & Business Development	<ul style="list-style-type: none"> • Support businesses to identify and grow customer base. • Map market gaps and opportunities. • Facilitate local B2B linkages. • Support in creating relevant marketing strategies
Growth & Investment Readiness	<ul style="list-style-type: none"> • Support development of simple business plans and investor pitches. • Assess revenue growth against baseline. • Explore financing options (microfinance, SACCOs, banks, partners). • Package social impact for funders.
Scale, Sustainability & Showcase	<ul style="list-style-type: none"> • Review 6-month progress against KPIs. • Encourage formalization (registration, tax compliance). • Prepare business for Market Day/ Showcase. • Create 12-month sustainability plan.

B. Market Linkages & Growth Support

- Identify and connect businesses to market opportunities in collaboration with Amref
- Link entrepreneurs with financial institutions for funding opportunities.

C. Monitoring, Evaluation & Learning (MEL)

- Establish baseline business data and performance tracking systems.
- Track and report on key agreed upon KPIs including but not limited to:
 - Business registered and running

- Jobs created (gender disaggregated)
- Revenue growth of supported businesses
- Market linkages and partnerships formed
- Collaborate with Amref MEL team to co-develop tools and contribute to quarterly learning sessions.

4. Responsibilities/deliverables

- Collaborate with Amref MEL team to co-develop tools and contribute to quarterly learning sessions.
- Provided ongoing business coaching support to targeted health entrepreneurs to facilitate the set-up and grow.
- Monthly mentorship reports summarizing support provided to entrepreneurs and their progress.
- Final report with progress against KPIs, success stories, challenges, and recommendations.
- The consultant will report to the AHC Lead at Amref Health Africa, Zambia and will work closely with the Amref Digital and Innovations and MEL team.

5. Expected Profile of the Consultant

The consultant/firm should have:

- Proven experience in business development training, entrepreneurship incubation, and mentorship.
- At least 5 years of experience working with MSMEs, informal sector entrepreneurs, social enterprises or startups
Familiarity with Zambia's entrepreneurship ecosystem and has strong community engagement experience
- Strong facilitation, communication, and documentation skills.

6. Time Frame

The consultancy will run for 12 months from the award date.

7. Submission of Proposal

Application Process

Interested candidates should submit:

1. Signed ToR
2. Biodata form.
3. CV highlighting relevant experience
4. Technical Proposal, including Sample of previous related work (training curriculum, facilitation reports, etc.)
5. Quotation

A. Final Submission to Amref

- Only electronic submissions will be accepted.
- Submission should be made through procurement.zambia@amref.org not later than 17:00hrs, 10th March, 2026.
- All clarifications and questions should be addressed to procurement.zambia@Amref.org not later than 12:00hrs, 3rd March, 2026.

Note: *Amref Health Africa Zambia may request for necessary and/or more information during the evaluation. Amref Health Africa Zambia will only contact the successful bidder (s) within the period of 2 weeks from the closing date of submission.*

B. Evaluation and award of Consultancy

Mandatory requirements

- Detailed proposal
- Financial Proposal
- CV of Key personnel
- Organization Profile (applicable for companies)
- Certificate of Incorporation (applicable for companies)
- TPIN Certificate
- Valid Tax Clearance Certificate
- Three written Recommendations from similar assignments
- Bank detail on a bank letter head
- Physical and official email address

Technical Proposal.

Each bidder shall submit a technical proposal addressing the services required how they will meet the Organization's requirements. The technical proposal will account for 70% of the total combined score. The proposal will be evaluated according to the following criteria:

- Understanding and interpretation of the TORs in their terms.
- Methodology to be used in undertaking the assignment.
- Time and activity schedule.
- Profile of the Consultant.
- Samples of similar work done.
- Qualifications of key personnel.

Financial Proposal

The financial proposal shall be evaluated according to the price structure proposed and will account for 30% of the total combined scoring.