

TERMS OF REFERENCE

Consulting services for the launch of a new financial product focused on recycling and the delivery of a practical training session on recycling and sustainable product design

1.0 INTRODUCTION

German Sparkassenstiftung Eastern Africa (DSIK) supports the sustainability and institutional strengthening among financial institutions and actors in the cooperative sector in East Africa. As part of its collaboration with SAME KAYA SACCOS, DSIK is supporting the development and launch of a new sustainable recycling financial product.

2.0 PROJECT BACKGROUND

SAME KAYA SACCOS is committed to promoting sustainable income opportunities for its members through innovative financial services. In light of the growing interest in recycling and the circular economy, the SACCOS aims to develop a new financial product that supports members in recycling-related business activities.

At the same time, SAME KAYA's staff will expand their knowledge of recycling, the circular economy, and sustainable product design so they can provide targeted advice and guidance to members in the future. To support this initiative, the organization is seeking a consultant to oversee the development and launch of the financial product and to conduct hands-on training for the team.

3.0 OBJECTIVE

SAME KAYA SACCOS intends to expand its range of financial services for members by introducing an innovative financial product in the field of recycling and the circular economy. The planned product is designed to help members establish or expand income-generating activities in the recycling sector while contributing to environmental protection and the sustainable use of resources.

To support this initiative, SAME KAYA is seeking a qualified consultant to assist the institution with the design, development, and market launch of the new financial product. In addition, the consultant will conduct practical training for the SAME KAYA team on the topics of recycling, the circular economy, and sustainable product design to strengthen the staff's technical expertise in this area.

The project's expected completion date is within a maximum of 6 weeks from the date the contract is signed. 15 business days are estimated as paid workdays.

4.0 SCOPE OF WORK

4.1 Development of a Recycling Financial Product

- Conducting an analysis of market potential in the recycling and circular economy sectors.
- Identifying financing needs and business opportunities for members in the recycling sector.
- Developing a needs-based financial product, including:
 - product concept,
 - target audience definition,
 - loan and financing terms,
 - risk assessment,

- operational and implementation model.
- Formulation of recommendations for the marketing and launch of the product.
- Support in developing relevant processes, guidelines, and tools for practical implementation.
- Presentation of the product concept to SAME KAYA's management and relevant staff.

4.2 Practical training on recycling and sustainable product design

- Development of a training concept and corresponding training materials.
- Conducting an interactive and hands-on training session for SAME KAYA employees.
- Providing basic and advanced knowledge on:
 - recycling and waste management,
 - circular economy,
 - value creation potential in the recycling sector,
 - sustainable product design,
 - opportunities to promote sustainable business models through financial services.
- Conducting hands-on exercises and demonstrations on material recycling and the development of sustainable products.
- Documenting the training results and providing the training materials used.

5.0 KEY DELIVERABLES

The expected deliverables in this assignment are:

- 1) Analysis report assessing market opportunities and financing needs in the recycling sector.
- 2) Detailed financial product concept for SAME KAYA, including product specifications, an implementation plan, and a risk assessment.
- 3) Recommendations for the launch and marketing of the new financial product.
- 4) Training concept and materials on recycling and sustainable product design.
- 5) Conducting a hands-on training session for SAME KAYA employees.
- 6) Final report summarizing the activities carried out, key findings, training outcomes, and recommendations for further implementation.
- 7) Presentation of the results and recommendations to SAME KAYA management.

6.0 QUALIFICATIONS AND EXPERIENCE

The consultant should possess:

Education

- Bachelor's degree in business administration, finance, environmental management, sustainability, engineering, development economics, or a comparable field.

Professional Experience

- At least three years of relevant professional experience in the development of financial products, particularly for microfinance institutions or financial service providers.
- Proven experience advising financial institutions on product development and market launch.
- Practical knowledge in the areas of recycling and circular economy.
- Experience in designing and implementing training programs.

- Experience working with micro, small, and medium-sized enterprises (MSMEs) or member organizations is an asset.
- Experience in similar projects in East Africa or comparable contexts is desirable.

Technical Competencies

- In-depth knowledge of microfinance and credit products.
- Understanding of sustainable business models and green finance.
- Knowledge in the areas of recycling, circular economy, and sustainable product design.
- Excellent analytical, communication, and facilitation skills.
- Ability to develop practical and actionable recommendations.

Language Skills

- Very good written and spoken English.
- Knowledge of Kiswahili is required.

7.0 MODE OF APPLICATION

Interested consultants shall submit technical and financial proposals outlining their methodology, timeline and cost structure.

The consultant's daily rate shall be fully inclusive of all professional services and personal travel-related costs, including local/inter-city transport, accommodation, and per diems. No separate travel reimbursements will be provided to the consultant.

Proposals should provide, among other things, a breakdown of costs, and the bidders must be able to provide Electronic Fiscal Device Receipts (EFDs). The proposals should be accompanied by a sample EFD receipt for TZS100 issued under TIN 135719129, the Company Profile (for firms), CV, Address (PO Box), Phone Number, Email Address, Physical Address, and a list of both previous and current Corporate Customers.

The proposals should be submitted via e-mail no later than 15th October 2026 at 17:00 (EAT) to office.tanzania@sparkassenstiftung.de with a copy to Jennifer.Sisila@sparkassenstiftung.de.

Applicants who have not received a response by 22nd October 2026 should consider their application unsuccessful.

For any enquiry you may contact: Ms. Jennifer Sisila E-Mail: Jennifer.Sisila@sparkassenstiftung.de.