



Terms of Reference for Provision of Financial Literacy Training to Coffee Cooperative Farmers

1. Background

HEKS/EPER (<https://en.heks.ch/>) in coordination with iGravity (<https://www.igravity.net/>), and MEACCE is supporting smallholder farmers in Mbale – Mt Elgon Region (Uganda) to enhance agroecological practices, improve food security, and increase resilience to climate change. The initiative, which is a component of the project “*MEACCE - Improving the food security and resilience of Ugandan coffee farmers*”, funded by SSNUP (Smallholder Safety Net Upscaling Programme), focuses on sustainable production within coffee plantations; integrating intercropping; kitchen gardening techniques, and improving post-harvest handling for better quality products. To scale up these practices, HEKS/EPER seeks to hire a qualified consultant(s) or consulting firm to develop and deliver a comprehensive financial literacy curriculum and provide technical backstopping throughout the capacity-building process.

2. Organizations Coordinating and overseeing the Assignment.

a. HEKS/EPER.

HEKS/EPER (Swiss Church Aid)- <https://en.heks.ch/> is an aid organization founded in 1946 by the Federation of Swiss Protestant Churches to champion the cause of a more humane and just world and life in dignity. HEKS/EPER operates towards more equitable, peaceful, resilient societies to facilitate systemic change in land and natural resources governance to overcome social, political and economic discrimination. HEKS/EPER has been operational in Uganda since 2018 and is part of the broader HEKS/EPER presence in the region, including South Sudan. The Uganda Country Office is located in Muyenga, Kampala.

b. MEACCE.

The Mount Elgon Agroforestry Coffee Cooperative Enterprise (MEACCE <https://mtelgoncoffee.com/>) is a farmer-owned cooperative representing 3,832 smallholder coffee farmers in Eastern Uganda. The cooperative's mission is to enhance the livelihoods of its members by promoting sustainable coffee farming while ensuring environmental protection and food security. MEACCE is committed to fair trade and organic certification, which enables its members to receive premium pricing for their coffee exports, primarily to Europe.

c. iGravity.

iGravity is Swiss advisory and investment firm driving impact through innovative finance and entrepreneurship. Since 2017, iGravity has partnered with public, philanthropic, and financial investors to design innovative financing solutions, empower high-impact enterprises, and create unique investment opportunities that generate both financial returns and meaningful social and environmental change. iGravity has offices in Zurich (Switzerland), Milan (Italy), Kampala (Uganda), and Nairobi (Kenya). iGravity currently implements

Balim Investments AG, a joint venture by HEKS/EPER, Somaha Foundation and iGravity, provides loan capital to SMEs across multiple countries in Sub-Saharan Africa (such as MEACCE), fostering rural resilience and vibrant local economies.

3. Overall Objective and Impact

The assignment aims to enhance food security and resilience among smallholder coffee farmers registered with MEACCE in Eastern Uganda. This will be achieved through improved post-harvest handling and value addition for food crops, the promotion of agroforestry practices and strengthening financial resilience. The intervention directly contributes to strengthening the financial resilience of the farmers through application of acquired knowledge in financial management.

4. Purpose and Scope of the Consultancy

The consultant/ company will implement a Technical Assistance (TA) intervention for MEACCE aimed at providing financial literacy training to farmers thus strengthening their overall financial



management and resilience skills. The overall objective is to enhance the financial literacy and business management skills of small holder coffee farmers to enable better financial decision-making, improved access to financial services, and increased household financial security. The targeted number is 1,200 farmers out of which 400 will be women and 400 will be youth.

The consultancy will focus on three core areas: improving financial knowledge, promoting financial management skills and enhancing farmer knowledge through participatory learning approaches and follow-on training.

Specifically, the consultant(s) will:

- Lead the design and delivery of capacity-building activities for small holder farmers, equipping them with practical skills in financial planning, management and decision making. These interventions aim to improve their ability to manage their financial resources and improve household resilience.
- Support the farmers' application of skills taught through the development and deployment of tools, etc among the farmers.
- Facilitate post- capacity building assessments to inform additional training efforts, thereby strengthening knowledge retention and adoption of financial management skills.
- Where practical, provide farmers with links to additional financial resources or opportunities to improve how they do business and/or manage their incomes.

5. Duration and Geographical Scope

The consultancy will run over a period of 15 weeks through a phased approach, from the date of the contract signing. Implementation will take place in Mbale at MEACCE offices

Proposed Timeline:

Period	Activities	Responsible	Comments
Weeks 1–2	Contract signing, kick-off meetings, and production of the Inception Report/detailed workplan	HEKS/EPER	Inception report approved by Project Team ¹
Weeks 3	Desk review/field visit, and identification of training and support needs	Consultants, MEACCE	
Weeks 4–6	Design of training modules	Consultants	Approval by Project Team
Weeks 7-8	Training	Consultants, MEACCE	
<i>Following training delivery, assessments and additional training shall be conducted after at least two months</i>			
Weeks 1 -2	Post- training assessment and additional support	Consultants, MEACCE	To inform additional efforts. Assessment completed after at least two months after training
Weeks 3- 5	Draft report production	Consultants	
Weeks 6-7	Feedback on the draft report and Finalization of the report	Consultants and Project Team	Final report approved by Project Team

6. Specific Tasks.

The assignment aims to train MEACCE smallholder farmers on financial literacy and management. The consultant/firm will undertake the following:

- Curriculum Development*
 - Design a context-specific curriculum grounded in best practices and a localized needs assessment.



- Cover key thematic areas, including, but not limited to:
 - Financial planning linked to coffee farming context and household level
 - Financial management
 - Basic small business management
 - Market awareness and risk management
 - Financial resources and digital tools
 - Access to Finance
 - Peer to peer learning and mentorship
- Ensure the curriculum reflects local knowledge, gender and inclusion dimensions, and market-oriented approaches.
- b. *Delivery of Training*
 - Conduct a participatory and experiential training based on curriculum developed
 - Apply adult-learning principles, practical sessions, and visual aids to enhance knowledge retention and skills transfer.
 - Promote gender equity, and youth engagement throughout the training process.
- c. *Technical Support*
 - Monitor and assess the effectiveness and quality of the farmer trainings through periodic farmer engagement and farmer feedback.
 - Recommend and implement curriculum adjustments to ensure relevance, inclusivity, and sustainability of the learning process.
 - Document implementation progress, lessons learned, and adaptive recommendations.

7. Methodology

The consultant(s) will submit a detailed Start-Up/Inception Report outlining the final methodology.

Core components shall include:

- a. Field-based needs assessment to identify knowledge gaps and adapt training content.
- b. Farmer training workplan
- b. Delivery of capacity building/trainings
- d. Use of structured monitoring tools and feedback loops for quality assurance.
- e. Implementation of targeted strategies to engage women-headed households and vulnerable groups in training activities.

8. Deliverables

- a. Inception Report and work plan within a week from signing the contract
- b. Curriculum for Financial Literacy Training
- c. Training Materials and associated Farmer support tools
- c. Training Implementation Reports
- d. End of the Consultancy Final Technical Report and Recommendations.

9. Profile of the Consultant

The consultant(s) or firm must have:

- a. Advanced degree in Microfinance, Agribusiness support, etc
- b. Proven experience in curriculum development and financial literacy training in rural agricultural contexts.
- d. Experience in participatory approaches and working with community-based actors.
- e. Strong understanding of climate-smart and agroecological farming.
- f. Excellent communication, reporting, and intercultural facilitation skills.

10. Reporting and Coordination

The consultant(s) will report to the Executive Director of MEACCE and the Country Director – HEKS/EPER.



The assignment will be coordinated directly with the MEACCE Technical Team and other partners including iGravity.

All deliverables must be approved by HEKS/EPER, MEACCE and iGravity (i.e. Project Team).

11. Application Requirements

Interested consultants are invited to submit their applications with the following;

- a. A technical proposal outlining understanding of the assignment, methodology, and work plan.
- b. Financial proposal (inclusive of all taxes and logistical costs).
- c. CV(s) of lead consultant and team members.
- d. Samples of relevant previous work.
- e. At least 2–3 references or recommendation letters
- f. Applications must be submitted to ugandaprocurement@heks-eper.org by the 11th September 2025 4pm CoB.

Approved by

Davide Naggi
HEKS/EPER Country Director

22.08.2025