

ENGAGEMENT OF VSLA CONSULTANT FOR TRAINING AND ESTABLISHMENT OF VILLAGE SAVINGS AND LOAN ASSOCIATIONS (VSLAs) FOR CRSV SURVIVORS.

Project Title: Interim Reparative Measures (IRM) for Survivors of Conflict-Related Sexual Violence in Borno State.

Duration: One (1) Month

Locations: Maiduguri Metropolitan Council (MMC), Monguno and Gwoza LGAs, Borno State

Position/Assignment: VSLA Consultant

Remuneration: Base on Budget

BACKGROUND

Future Resilience and Development Foundation (FRAD) is a non-governmental organization registered with the Corporate Affairs Commission (CAC) in 2019 to address the needs of vulnerable populations across thematic areas of Education, Protection, Health/Nutrition, WASH/Environment, Governance/Peacebuilding, and Early Recovery/Livelihoods.

In November 2024, FRAD Foundation signed an agreement to implement the GSF Interim Reparative Measures (IRM) project in Borno State. The project targets survivors of Conflict-Related Sexual Violence (CRSV) across Maiduguri Metropolitan Council (MMC), Monguno and Gwoza LGAs of Borno State.

As part of the project, CRSV survivors have received Financial IRM to enable them to establish small-scale businesses and/or strengthen income-generating activities. To promote the sustainability of these investments beyond the project lifecycle, FRAD intends to support survivors to join existing Village Savings and Loan Associations (VSLAs) and establish survivor-led groups where appropriate.

VSLAs will provide survivors with a community-based platform for savings mobilization, access to small loans, financial management, mutual support and collective problem-solving. The groups are also expected to contribute to strengthening survivors' economic resilience and supporting the continued growth and sustainability of their livelihood activities.

The project therefore requires the services of a qualified and experienced VSLA consultant to provide technical support for the training, formation and strengthening of VSLA groups across the three project locations.

The consultant will be responsible for delivering the VSLA training, facilitating group formation and governance, providing practical guidance on savings and loan management, and procuring the required VSLA training materials and kits.

OBJECTIVES

The objectives of the consultancy are to:

1. To strengthen the knowledge and practical skills of survivors on the principles, structures and operations of VSLAs.
2. To facilitate the establishment and/or strengthening of sustainable survivor-led VSLA groups in MMC, Monguno and Gwoza.
3. To strengthen survivors' capacity in savings mobilization, loan management, financial literacy, record-keeping, and financial accountability.

4. To strengthen VSLA governance and leadership through appropriate group structures, constitutions, roles and responsibilities.
5. To ensure that the VSLA groups have the knowledge, tools and systems required to continue operating beyond the project implementation period.

SCOPE OF WORK

The consultant will support FRAD in planning and delivering VSLA training for CRSV survivors across MMC, Monguno, and Gwoza. This will include developing the training plan and materials, sensitizing participants, supporting VSLA group formation or strengthening, and providing training on governance, leadership, group constitutions, savings and loans, financial management, record-keeping, conflict resolution, group cohesion, and sustainability.

The consultant will also conduct practical VSLA simulations to enable participants to independently manage meetings, savings, loans, records, and group finances. In addition, the consultant will procure four (4) VSLA sets; two for MMC, one for Monguno, and one for Gwoza, using the standardized VSLA grouping materials and specifications. The kits will contain essential VSLA operational materials, and the consultant will submit sample of the proposed items and costs to FRAD for approval before procurement.

OWNERSHIP AND CUSTODY OF PROCURED MATERIALS

All VSLA kits, materials, equipment and other items procured under this consultancy using project funds shall remain the property of FRAD Foundation.

FRAD will determine the appropriate use, allocation and custody arrangements for the VSLA materials following the completion of the consultancy.

DELIVERABLES

The selected consultant will be responsible for delivering the following:

1. Detailed VSLA training plan and methodology approved by FRAD.
2. VSLA training materials/manuals adapted to the context and needs of the target participants.
3. VSLA training sessions conducted for selected survivors and relevant FRAD project staff.
4. VSLA groups established and/or strengthened in MMC, Monguno and Gwoza.
5. Group leadership structures established, with roles and responsibilities clearly defined.
6. Group constitutions/rules developed and adopted by the respective groups.
7. Practical training on savings, loans, financial management and record-keeping completed.
8. Four (4) VSLA sets/kits procured, comprising: Two (2) sets for MMC; (1) set each for Monguno; and Gwoza.
9. Handover of all procured materials to FRAD Foundation for custody and accountability.
10. Final consultancy report documenting

DURATION

The consultancy will be implemented over a period of one (1) month from the date of commencement of the assignment.

TARGET PARTICIPANTS

The primary target participants are the 432 (MMC 177, Gwoza 121, Monguno 134) CRSV survivors who received financial IRM under the FRAD/GSF IRM project. Relevant FRAD project staff may also participate in the training to strengthen their capacity to provide subsequent mentoring and monitoring support to the established groups.

MANAGEMENT AND COORDINATION

1. The consultant will work under the overall supervision of the FRAD project team.
2. The consultant will coordinate closely with the designated project focal persons in MMC, Monguno and Gwoza.
3. The consultant will submit the training plan and proposed materials for review and approval before commencing the training.
4. The consultant will coordinate with FRAD before procuring the VSLA kits and materials.
5. FRAD will review and approve the proposed specifications and procurement costs before purchase.
6. Meetings will be held between the consultant and the FRAD project team to review progress and address challenges.
7. The consultant will immediately communicate any major implementation challenges that may affect the quality or timely completion of the assignment.
8. Following the consultancy, FRAD project staff will provide appropriate mentoring and monitoring support to the VSLA groups.

FINANCIAL ARRANGEMENTS

1. FRAD Foundation will provide support to cover both the consultant's consultancy fee and the procurement of the approved VSLA training materials and kits required for the assignment.
2. The consultant shall manage the approved amount in accordance with the agreed budget.
3. The total consultancy and procurement amount shall be subject to the agreed contractual terms, satisfactory completion of the assignment, submission of required deliverables, and compliance with FRAD's applicable financial and procurement procedures.

REPORTING AND ACCOUNTABILITY

The consultant will report to the designated FRAD project focal person and will submit a training plan, regular progress updates, and handover all training materials developed during/for the purpose of this training. Final consultancy report outlining activities, participants reached, groups established or strengthened, results, challenges, lessons learned, and recommendations. The consultant will also maintain confidentiality and secure handling of information relating to CRSV survivors.

SELECTION CRITERIA FOR THE VSLA CONSULTANT

The consultant will be selected based on the following criteria:

1. Relevant academic qualification in Development Studies, Economics, Business Administration, Finance, Accounting, Social Sciences or a related field.
2. Demonstrates vast experience in VSLA formation, training, and group strengthening.
3. Proven experience in savings, lending, financial literacy and community-based economic empowerment.
4. Experience working with women, and girls, GBV/CRSV survivors or other protection-sensitive groups.
5. Strong facilitation, communication and training skills.
6. Commitment to confidentiality, safeguarding, ethical standards and the Do No Harm principle.
7. Ability and willingness to work across MMC, Monguno and Gwoza during the one-month consultancy period.
8. Ability to submit a clear technical and financial proposal within the required timeframe.

CONSULTANT'S REQUIRED SUBMISSION

Interested consultants are expected to submit:

1. Updated CV/profile demonstrating relevant experience.
2. Technical proposal outlining understanding of the assignment.
3. Cover Letter
4. Proposed methodology for the VSLA training and group formation.
5. Proposed work plan for the one-month consultancy.
6. Financial proposal, including consultancy fees and the proposed cost of the four VSLA sets/kits.
7. Evidence of previous relevant VSLA trainings facilitated.
8. At least two relevant references from previous assignments, where available.

SAFEGUARDING AND CONFIDENTIALITY

The consultant must comply with FRAD's safeguarding, protection, and confidentiality requirements throughout the assignment. This includes respecting participants' dignity, privacy, autonomy, and voluntary participation; maintaining confidentiality; applying a survivor-centred, trauma-informed, and Do No Harm approach; ensuring a safe and inclusive training environment; and promptly reporting any safeguarding concerns through the appropriate FRAD mechanism. The training will focus on financial inclusion, savings, lending, governance, leadership, accountability, and sustainability, without collecting survivor testimonies or unnecessary CRSV-related information.

Application

Submit all items as listed in required submission section to consultancy-services@fradfoundation.org

Please note application will be reviewed on rolling basis due to project deliverable timeline.