

Advans Tunisie – DFC (Development Finance Corporation)

Terms of reference of the NGO's Specialized in coaching program

Advans Tunisia

Advans Tunisia is a microfinance institution committed to the economic empowerment of Tunisian micro, small, and medium entrepreneurs, and farmers, often excluded from the traditional financial system, by offering tailored financial services to support the development of their microbusinesses.

Advans Tunisia is the 8th subsidiary of the international microfinance Advans Group, created in 2005 with the support of multilateral development finance investors (AFD, IFC, FMO, EIB, KfW, and BII). Advans Tunisie was created in 2013 as a limited liability company with a share capital of \$7.7 million USD and was registered as a microfinance institution with the Tunisian Ministry of Finance in 2015. Since then, Advans has significantly grown its capacity to a total of 470 staff and expanded its network to 19 branches, many in rural and semi-rural zones.

As of September 30, 2022, Advans Tunisia served more than 22,000 entrepreneurs and farmers including more than 6,154 women, with a loan portfolio of 125 million of TND (\$41 million USD). The MFI has disbursed a total of 521,294,918 TND (\$172,007,298 USD) in its 7 years of operations.

Advans Tunisia promotes the financial, economic, and social inclusion of vulnerable populations and small economic players, in a responsible, sustainable, and human manner.

Coaching Program

The objective of the remote coaching program is to support 1,800 entrepreneurs in 2.5 years (900 entrepreneurs per year) in rural areas whose activities have been heavily impacted by an unprecedented economic and political crisis, further exacerbated by the global health crisis of the past two years. These entrepreneurs will receive support in the form of an individualized coaching program that will diagnose their business situation and develop an action plan to increase their growth and long-term sustainability.

Training will be offered remotely using digital tools and a dedicated digital platform to centralize all the interactions with the coaches and the clients. As Advans Tunisie has already worked on this kind of program with USAID /Tunisia JOBS in 2021, it will capitalize on its experience to launch and promote the package.

As the design and deployment of this project cannot be done entirely by Advans Tunisie itself, and the institution requires an additional external support. Advans Tunisie will associate with a NGO to benefit from its technical expertise to better serve vulnerable entrepreneurs by making non-financial services adapted to their needs accessible.

Mission of the NGO Specialized in coaching program

The duration of the program is from November 2022 to April 2025.

The first year, the NGO will have to coach only 900 entrepreneurs from March 2023 until August 2023 and 900 entrepreneurs from March 2024 to October 2024.

The coaching program is composed in 5 main phases (the NGO support is expected on phase 2 to 5):

i) Onboarding (Deploy the coaching program)

Advans Tunisia will identify the most vulnerable clients of its portfolio which were strongly impacted by the crisis and at high-risk of repayment default. The eligible beneficiaries will then be contacted by Advans Tunisia's call center to explain them the details of the program and onboard them to facilitate the contact between them and the coaches who will ensure the training.

ii) Diagnosis of the business situation (products and services offer, digital marketing strategy)

The diagnosis phase is key: coaches will help entrepreneurs identify weaknesses and threats that their business is facing, as well as the needs in terms of business management, in order to establish a tailored action plan for each entrepreneur on that basis.

iii) Definition of an action plan

Coaches will help entrepreneurs to establish a tailored action plan based on the diagnosis phase to help them strengthen their business resilience to external shocks. The coach will help the client to identify priority actions that can be carried out in the short term.

As the program targets the most vulnerable clients from Advans' portfolio, beneficiaries will mostly be populations in underserved rural areas and women. It should be noted that it will be essential to have an adapted approach for these segments of clients, considering their lack of financial and business literacy.

iv) Follow-up sessions to coach and support in the implementation of the action

v) Evaluation

The web platform Wikiflow will be used by the coaches to monitor clients' progress. The Wikiflow platform generates unique digitalized and interactive files of people - projects - companies, securely fed by all stakeholders during its journey.

Qualifications required

The NGO should respond to the following criteria:

- + Experience in coaching microenterprises especially those located in underserved regions on financial and business education
- + Experience in remote coaching program
- + Examples of similar coaching programs to be listed and presented
- + Has the capacity to coach 900 entrepreneurs per year for the duration of the program
- + At least 2 recommendations

- The submission of the financial offer should include only the coaching program for 900 entrepreneurs.
- The submission file must be sent to the following email address: ilahami@advanstunisie.com and this no later than 15/12/2022 at 00:00 p.m. (Tunis time)