

Terms of Reference

Position title: Financial Education Consultant

Organization Aflatoun

Location Remote

Job type Consultancy

Timeline September 2022- June2023

The Organization

Aflatoun International is a non-profit organization, which offers social, financial & entrepreneurship education to children and young people worldwide, empowering them to make a positive change for a more equitable world. Aflatoun creates high-quality curricula for different age groups, which are contextualized to local needs and circumstances, and are implemented by over 300 partner organizations in 101 countries. Aflatoun programmes inspire children to discover their talents and put them to use, to stand up for their rights and those of their communities through active learning and problem solving. They learn how to save, how to budget, and how to set up social and financial enterprises that benefit themselves, their families and their communities. Aflatoun has been recognized globally (Brookings, Harvard, HundrEd, Million Lives Club) for its high-impact, low-cost model, which has shown to be effective in changing behaviors of participants across the globe.

By using a social franchise model, Aflatoun transfers curricular content, monitoring and evaluation tools, and training capacity to partner organisations, helping them enhance their existing expertise and create an efficient learning ecosystem. Aflatoun’s programmes follow an active-learning, participant-centered methodology, which combines social and financial education (SFE) through engaging participants, educators, government institutions and civil society organisations.

We are currently looking for a knowledgeable Financial Education Consultant.

Purpose of the consultancy

The objective of the consultancy is to develop an e-learning course on Financial Competencies for small-scale entrepreneurs/SMEs, young entrepreneurs, or entrepreneurs to be. It involves mapping and analysis of competencies and existing material, development of a course outline and framework with progression for competencies for beginning, mid and experienced entrepreneurs followed by the development of the learning resources that will be part of the e-learning course. The course content needs to be developed for the main target audience for the course, young and would-be entrepreneurs including a specific focus on women entrepreneurs. The project is funded by the European Union and implemented by a consortium of partners.

Deliverables (including dates)

Deliverable Summary		Timeline
D1	Literature review and mapping of existing financial literacy curricula, courses, and toolkits for SMEs. The objective of this review and mapping exercise is to examine available	September

	financial literacy materials catered to women and entrepreneurs, in both the formal and informal sector	
D2	<p>Design of course framework and outline based on Financial Competencies for SMEs. This will stem from the literature review and delineation of competencies to be covered under the three suggested topic areas of: Choice and Use of Financial Services, Financial and Business Management and Planning, and Risk and Insurance. The competency framework will be related to the progression levels of:</p> <ul style="list-style-type: none"> • Basic / informal: includes very basic competences that owners and managers of micro and small businesses should possess. • Starting up / becoming formal: includes the competences that potential entrepreneurs should have if they want to start a formal business and during the start-up phase. • Growing: includes competences related to managing a business beyond the start-up stage and making it grow, including doing business abroad and hiring employees. • Closing: includes competences related to the sale, liquidation, succession or bankruptcy of a business. <p>The outline describing the syllabus to be covered in the courses across the identified modules of sub-topics, learning objectives, as well as planned learning activities including interactive events and assessments.</p>	September - December
D3	Development of course content for the 4 progression levels of the Financial Literacy for SMEs course. The content of the courses developed from the outline through designing the learning activities and planning the user experience	December - June

Required Skills & Qualifications

- 2-4+ years of relevant work experience in development of curricula and educational resources
- Expert knowledge and understanding of financial education and business finance
- Experience in developing education materials for eLearning courses
- Excellent communication (English language) and stakeholder management skills
- Contextual understanding of and experience working in European Union preferred
- Graduate/Postgraduate in a relevant field (Finance, Development studies, Education etc.)
- Understanding of woman's entrepreneurship
- Interest in organizing live sessions and networking events
- Experience for facilitating discussions and teaching courses

Hiring details

The position is for a Consultancy. We offer a dynamic and pleasant multicultural working

environment.

Due to the nature of Aflatoun's work with children around the world, specific attention is drawn towards Aflatoun's Child Protection Policy and its Policy on the Protection of Sexual Exploitation and Abuse (PSEA). These two policies are required to be signed by consultants and forms part of the consultancy contract. The applicant commits to zero tolerance towards sexual exploitation and abuse. An additional written test may be required.

Reaction

Please send your CV/proposals **by September 16th, 2022** to sarah@afatoun.org

If you have any questions, please send them by email to:

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