**LEPL ENTERPRISE GEORGIA**

**Relief and Recovery for Micro, Small and Medium Enterprises Project**

**Project No: P173975**

**Loan No. 9239-GE**

**Terms of Reference**

**for**

**Business Diagnostic Analyst**

**Introduction**

Enterprise Georgia (EG), within the Relief and Recovery for Micro, Small and Medium Enterprises (MSMEs) Project supported by the World Bank (WB) intends to apply part of the loan proceeds for consulting services of Business Diagnostic Analyst (National Consultant).

The Project Development Objective for the Relief and Recovery for MSME operation is to provide relief to MSMEs and support their recovery, including by strengthening the enabling environment for access to finance.

**Project Description**

The Project will be implemented nationwide and will consist of four components:

Component 1 – Financial relief and recovery for MSMEs

Component 2 – Digital payments & financial infrastructure upgrading

Component 3 – Project management and Monitoring

Component 4 – Contingent Emergency Response Component

A substantial portion of the Project activities fall under Component 1. Component 1 will be implemented by EG, which is a governmental economic development agency operating under the Ministry of Economy and Sustainable Development of Georgia. It comprises of the following sub-components:

* *Sub-component 1.1* will provide micro-grants to finance working capital and fixed assets for micro and small firms.
* *Sub-component 1.2* will co-finance interest payments on loans underwritten by participating financial institutions (PFIs).
* *Sub-component 1.3* will provide partial credit guarantees for loans issued by PFIs.
* *Sub-component 1.4* will provide technical assistance for COVID-proofing and digitalization of MSMEs.

**Objectives of the assignment**

This subcomponent 1.4 finances: (i) Consulting services provided by selected consultants to firms to increase their resilience by providing consulting services and digital solutions to transform their managerial practices and digital capacity; (ii) Improving business skills of MSMEs through trainings by selected consultants to improve MSMEs’ business skills and facilitate the uptake of improved practices and digital solutions; and (iii) Providing information by EG to the MSMEs to access all business support-related information in one space. These services are provided through the Consulting Centers, modeled after the concept of Growth Hubs set up in the regions of Georgia.

In particular, the Business Diagnostic Analyst shall undertake detailed analysis of diagnostic test used for the consulting services, and based on findings shall propose improvements of the test, including through automation.

**Scope of works of the Business Diagnostic Analyst:**

The Business Diagnostic Analyst will have the following responsibilities and tasks:

The Analyst is responsible for assessing the diagnostic results of MSMEs and ensuring accurate evaluations to guide business support services under the Growth Hubs initiative. This includes reviewing diagnostic data, preparing detailed evaluation reports, and collaborating with business consultants to tailor recommendations. The manager will refine diagnostic tools, track the impact of support services, and provide insights to enhance MSME growth.

Business Diagnostic Analyst shall:

* Review business diagnostic tests to understand key needs and challenges.
* Analyze test results to find trends and areas for improvement.
* Work with business consultants to match test results with the right support.
* Provide guidance to business consultants on refining support strategies based on test outcomes.
* Make sure the business diagnostic tests are accurate and reflect real business situations and needs.
* Improve the testing process to ensure quality assessments.
* Present results and recommendations to the Growth Hubs management team for further decision-making.
* Regularly report key findings from the diagnostic tests and evaluations to the senior management.
* Suggest updates to improve the assessment tools.
* Ensure all assessments align with the goals of the Growth Hubs initiative.

**Qualification and Experience**

The candidate shall meet the following requirements:

* At least bachelors’ degree in business administration or economics or relevant;
* At least 3 years of experience in business support, SME projects, or business plan evaluation.
* Basic understanding of financial and non-financial needs of small businesses.
* Good skills in project management, data handling, and analysis.
* Familiarity with World Bank’s regulations and requirements (past experience of working under the World Bank financed operations would be an asset);
* General knowledge of MSME regulations in Georgia.
* Experience in reviewing grant applications is an advantage.
* Ability to think both strategically and practically.
* Strong communication and presentation skills.
* Good time management and organizational skills.
* Proficiency in Microsoft Word and Excel.
* Fluency in English (spoken and written) is desired.

*Note: EG reserves right to verify submitted references and use obtained information for evaluation purposes.*

**Reporting and Deliverables**

The Business Diagnostic Analyst shall perform the above-mentioned tasks continuously during the term of their assignment, to the satisfaction of the Client. The deliverables will include but are not limited to:

* Comprehensive evaluation of the diagnostic tests
* Regularly updated and refined diagnostic tools for Growth Hubs
* Detailed evaluation reports for MSMEs based on diagnostic tests
* Feedback reports on the quality and accuracy of diagnostic processes
* Recommendations for continuous improvement of the diagnostic and evaluation processes.

**Facilities and Services to be provided by the Client:**

The Client shall provide office area and facilities, office equipment and communication necessary to carry out the services. The Client shall also provide all necessary information and documents for that purposes.

**Duration and Estimated Budget:**

Consultant will be hired under the full time/time based one-year employment contract with the possibility of extension till the end of the project (June 2027). Extension of the Contract shall be subject to satisfactory performance and agreement of parties of the contract.

Estimated annual budget is 45 000 GEL including all applicable taxes, and it may be negotiated with the successful candidate, based on their experience.

The attention of interested Consultants is drawn to paragraph 3.14 “Conflict of Interest” of the World Bank’s Guidelines: World Bank’s “Procurement Regulations for IPF Borrower, July 2016, revised November 2017, revised August 2018 and revised November 2020”, setting forth the World Bank’s policy on conflict of interest. In addition, please refer to the following specific information on conflict of interest related to this assignment: The Consultant shall not receive any remuneration in connection with the assignment except as provided in the contract. The consultant and its affiliates shall not engage in consulting or other activities that conflict with the interest of the client under the contract. The contract shall include provisions limiting future engagement of the consultant for other services resulting from or directly related to the firm’s consulting services in accordance with the requirements of paragraphs 3.16, 3.17 and 3.18 of the Guidelines.

An individual consultant will be selected in accordance with the procedures set out in World Bank’s Guidelines: World Bank’s “Procurement Regulations for IPF Borrower, July 2016, revised November 2017, revised August 2018, revised November 2020 and revised September 2023”, “Selection of Individual Consultants”.