ANNEX II: TERMS OF REFERENCE

Contents

1. BACKGROUND INFORMATION

1.1. Partner country

Republic of North Macedonia

1.2. Contracting authority

Roma Entrepreneurship Development Initiative REDI Skopje

1.3. Country background

North Macedonia is an EU candidate country undergoing structural reforms aimed at improving governance, economic resilience, and social inclusion. While the country has made progress in areas such as infrastructure and digitalization, stark socio-economic disparities remain—particularly for the Roma population, which faces persistent exclusion from the labour market and formal economic systems. Roma communities experience significantly higher levels of poverty and material deprivation compared to the general population, with limited access to quality education, employment opportunities, and financial services. Unemployment remains particularly high among Roma youth and women, compounded by low educational attainment and systemic discrimination. Despite national strategies promoting inclusion, Roma are underrepresented in active labour market measures and often lack access to business development services. Limited access to business development services: Previous initiatives highlighted that providing only capital or guarantees was not sufficient. Sustainable change requires an integrated model combining access to finance, technical assistance, and advocacy. Addressing these challenges requires a coordinated approach that combines access to finance, skills development, digital tools, and policy advocacy to support Roma entrepreneurship and long-term socio-economic integration.

1.4. Current situation in the sector

Since 2007, the European Commission, alongside the Council of Europe Development Bank (CEB) and other public social investors, have embraced the notion of enhancing the economic empowerment of vulnerable communities. Recognizing the importance of facilitating access to risk finance as a crucial factor in fostering growth within such communities, European institutions in partnership with civil society organizations have also been working to build partnerships with traditional financial institutions and government agencies to increase the availability of capital for underserved populations. In line with this goal and its own mission, with the first phase of the project EU Support to REDI: Advancing Roma Entrepreneurs in the Western Balkans, REDI has focused its efforts on enabling Roma entrepreneurs in the region to access the necessary financial resources and support them grow their businesses, through training, mentorship, and connections to financial institutions. These efforts are centred on key reform packages that align with the policy areas and targets of the EU Roma Strategic Framework for Equality, Inclusion and Participation 2020 - 2030 and major EU reform and investment plans, such as the Economic and Investment Plan for the Western Balkans (2021-2027), the New Growth Plan for the Western Balkans and the Green and Digital agendas. The efforts are also in line with the 2019 Declaration of Western Balkans Partners on Roma Integration within the EU Enlargement Process (also known as the Poznan Declaration), which set specific targets to increase the employment rate among Roma to at least 25 per cent and increase the employment rate of Roma in the public sector. Ministerial meetings following the Poznan Declaration underscored the importance of actively supporting Roma integration into formal economies and ensuring their inclusion in digital and green transformations. Employability constraints are the primary barriers faced by the Roma community. In addition to low educational attainment, they often lack access to vocational skills, on-the-job training, entrepreneurship programs, and microfinance schemes. Limited access to labor market information and networks, particularly in Roma settlements, hinders job matching. Restrictive labor laws limited flexible work options, and high labor taxes for low-wage and part-time workers also impact employability. Roma women face additional challenges due to negative labor market attitudes, despite similar job aspirations to men. Low availability of affordable childcare in the Western Balkans limits female labor participation, and social norms confining women to household roles further restrict their educational and employment opportunities. Employment rates among Roma in Western Balkans are alarmingly low, from 13 percent in Kosovo* to 22 percent in North Macedonia, far below those of non-Roma neighbours and national averages, and much lower than the EU28 average of 67.6 percent. These figures highlight the critical need to focus on integrating Roma into the labor market. According to the 2017 Regional Roma Survey, Roma face challenges with a low employment rate of 16.5% overall and 7.33% for women. The Covid-19 pandemic exacerbated their situation, worsened by inflation and energy crises, limiting economic opportunities. Roma are also underrepresented in the public sector. Traditional employment measures like public works and internships have shown limited success. In recent years, there has been a growing emphasis on sustainability and the transition towards a green and digital economy. However, there remains a critical need to ensure the inclusion of marginalized communities such as the Roma in this transition and that relevant socio-economic policies recognise specifically the challenges faced by Roma and ensure that Roma benefit from such policies. Effective green and digital transition policies and strategies have the potential to generate 700,000 new jobs in the EU by 2030 and unlock economic opportunities worth 4.5 trillion dollars. Furthermore, they could contribute significantly to reducing global greenhouse gas emissions by 40%.3 Involving Roma communities in these transitions not only addresses economic disparities but also empowers them to actively engage in and benefit from sustainable, environmentally friendly economic activities.

1.5. Related programmes and other donor activities

The "EU Support to REDI Phase II: Advancing Roma Entrepreneurs in the Western Balkans and Türkiye" project aligns with the Council of Europe's Roma Integration III initiative, creating valuable synergies that enhance the impact of both actions.

The Council of Europe's Roma Integration III program focuses on improving socio-economic conditions for Roma communities by supporting national governments in implementing effective inclusion policies. A key component of this initiative is to advocate for measures related to employment and green and digital skills, which complements REDI's mission to strengthen Roma entrepreneurship and financial inclusion.

The synergy between the two initiatives is in the following areas:

- Policy Alignment & Advocacy – Both programs work towards enhancing Roma access to employment and self-employment opportunities. REDI leverages insights from Roma Integration III's policy recommendations to advocate for stronger financial inclusion policies and institutional support for Roma entrepreneurs, and contributes to the Council of Europe's program by providing valuable insights from the field.
- Institutional Cooperation – REDI's collaboration with government ministries, employment agencies, and financial institutions aligns with Roma Integration III's efforts to improve public policy implementation in the Western Balkans. Joint participation at high level events help integrate Roma-specific business support measures into broader economic development strategies.
- Regional Impact & Knowledge Sharing – REDI and CoE Roma Integration III have opportunities to exchange best practices and research findings, particularly in areas related to Roma financial inclusion, entrepreneurship, and business networking.

By leveraging these synergies, REDI ensures that its activities complement broader Roma inclusion strategies, leading to more coordinated and sustainable economic empowerment efforts across the Western Balkans and Türkiye.

2. OBJECTIVES & EXPECTED OUTPUTS

2.1. Overall objective

The overall objective (Impact) to which this action contributes is :

General relevance

The primary goal of the Advancing Roma Entrepreneurs in the Western Balkans and Türkiye project is to deliver comprehensive, direct support to at least 3,000 Roma entrepreneurs and unemployed individuals across the Western Balkans and Türkiye. Within the project, REDI Regional Business Centers aim to empower Roma entrepreneurs and job seekers by providing essential resources, customized mentorship support, networking opportunities, and pathways to employment.

The REDI Business Centers are designed to serve as one-stop resource hubs that provide direct, hands-on support that will promote the growth, formalization, and sustainability of Roma businesses, ultimately enhancing the economic inclusion of Roma communities. Additionally, the centers will offer targeted training programs and expert guidance to help unemployed Roma start and sustain their businesses.

Objective of the Contract

The objective of this contract is to support and foster Roma entrepreneurship through programs of incubation, acceleration and growth programs. Programs will have two aspects, digitalization and business development and entrepreneurship.

The Expert for Business Digitalization plays a critical role in the initiative by integrating digital transformation strategies, e-commerce expansion, and use of e-platforms thus ensuring that Roma entrepreneurs are equipped with the skills and tools needed for the digital aspect of business.

The Expert for Entrepreneurship and Business Development plays a critical role in the initiative by integrating business planning, budgeting, business strategies, and access to finance, thus ensuring that Roma entrepreneurs are equipped with the skills and tools needed to compete in the modern economy.

The Experts will support Roma entrepreneurs coming from different stages of the business – start-ups, new businesses, as well as already established businesses that operate for more than 2 years.

Key Responsibilities and Expected Deliverables

Lot 1: **The Expert for Business Digitalization**

The primary objective of the Expert for Business Digitalization is to develop an online training curriculum for improving digitalization outcomes within Roma entrepreneurship, followed by the delivery of a pilot cycle of incubation, acceleration and growth program. The facilitator will provide support and guidance to Roma entrepreneurs throughout their entrepreneurial journey, from introducing digitalization to its implementation.

GROUP PROGRAMS FOR INCUBATION, ACCELERATION AND GROWTH

Recruited expert will be expected to develop curriculum, and deliver a series of in-person sessions from October 2025 to July 2027.

Explanation of the programs:

1.1 INCUBATION PROGRAM

Available to aspiring entrepreneurs and informal businesses, this program provides foundational training in 3 modules:

1. **Entrepreneurship and Financial Literacy** – Basics of business establishment, financial planning, and budgeting.

2. **Roma Digital Boost (Digital Marketing & E-Business)** – Training on building an online presence and leveraging digital tools for business growth.

3. **Business Model Canvas** – Developing a structured approach to business planning.

Relevant for the Business Digitalization is only the following program:

1. Roma Digital Boost (Digital Marketing & E-Business) – Training on building an online presence and leveraging digital tools for business growth.

Target per cycle: 20-30 aspiring entrepreneurs.

The program will consist of 3X 2.5hrs workshops/ sessions (4 cycles of 3 identical workshops/sessions that will be spread over 24 months).

Entrepreneurship and Roma Digital Boost programs will be certified.

At the end of the program, there will be an in-person ceremony awarding the certificates and networking opportunity with the Roma Business Club members and participants of Acceleration and Growth programs. They will also be eligible to become members of the Roma Business Club.

Objectives of the module:

1.1.1. MODULE 2: ROMA DIGITAL BOOST (DIGITAL MARKETING & E-BUSINESS) (3 SESSIONS-WORKSHOPS)

Objective of this module: To help Roma entrepreneurs develop an online presence and leverage digital tools for growth.

Session 1: Digital Marketing Basics

- Importance of branding and storytelling.
- Creating a strong business identity online.
- Social media marketing essentials (Facebook, Instagram, LinkedIn)

Session 2: E-Commerce & Website Development

- Setting up an online store.
- Managing an e-commerce business.

Session 3: Digital Advertising & Customer Engagement

- Google Ads and Facebook Ads basics.
- SEO and content marketing for organic growth.
- Customer relationship management and engagement strategies.

1.2 ACCELERATION PROGRAM: SCALING STARTUPS FOR GROWTH

Objective: The Acceleration Program is designed to support early-stage businesses (up to 2 years in operations) in refining their business models, strengthening digital presence, and securing investment or financial growth. Through 3 modules, the program focuses on digital expansion, e-business strategies, and accessing finance, ensuring participants develop a sustainable and competitive business.

Relevant for the Business Digitalization Expert is only digital expansion.

Target Participants: 10-20 startups.

Duration: 6 sessions-workshops (3 for each module) of 2.5 hrs. over 3 months. Total 24 workshops in 4 cycles over 24 months.

Prize and incentive for successful completion of the Acceleration program:

- Participants who attend at least 80% of the program will receive 3 individual expert sessions in the field of their choice from the offered list of experts.
- Will be eligible for grants application.
- Will be eligible to apply and attend our matchmaking events in the region.
- Will receive one on one mentorship advice on how to improve digital presence from Digital Marketing expert.
- They will also be eligible to join Roma Business Club.
- Will have access to networking opportunities.

1.2.1. MODULE 1: ROMA DIGITAL BOOST – DIGITAL MARKETING ADVANCED (3 SESSIONS-WORKSHOPS/ 4 CYCLES)

Objective: Help businesses establish a strong digital brand and increase customer engagement through strategic marketing.

Session 1: Building a Digital Brand & Social Media Marketing for Business Growth

- Defining brand identity and value proposition.
- Creating compelling brand messaging.
- Storytelling techniques for stronger customer connections.
- Leveraging Facebook, Instagram, and LinkedIn for targeted marketing.

Session 2: Paid Advertising (Google Ads & Facebook Ads)

- Basics of digital advertising.
- How to create effective ad campaigns on Google & Facebook.
- Developing content strategies that drive engagement.
- Using analytics to measure social media success.

Session 3: Growth Hacking & Measuring Success

- Techniques for scaling digital reach on a limited budget.
- Key performance indicators (KPIs) for tracking digital success.
- Best practices for engaging and retaining online customers.
- Setting up an email marketing campaign (tools & strategies).
- Collaborating with influencers to build credibility.
- Retargeting strategies to increase customer conversion.

1.2.2. MODULE 2: ROMA DIGITAL BOOST – E-BUSINESS & E-COMMERCE ADVANCED (3 SESSIONS-WORKSHOPS/ 4 CYCLES)

Objective: Equip businesses with online business capabilities, enabling them to scale operations efficiently.

Session 1: Using local government e-platforms for managing business

- What is e-certificate and e-signature
- How to use them for business purposes
- How to access e-tax platform

Session 2: E-invoices and factoring

- What is e-invoicing platform
- What are the pros and cons of using the e-invoicing platform
- What is factoring
- How to access it

Session 3: Advanced E-Business & E-Commerce for Growth

- Overview of e-commerce platforms
- Building an independent e-store vs. marketplace selling
- Handling customer complaints and feedback efficiently

Practical Exercise:
Participants will simulate creating and submitting e-invoices.
Case study: Comparing traditional payments vs. factoring solutions.

1.3. GROWTH PROGRAM

Objective: The Growth Program is designed to support established businesses (3+ years in operation) in their efforts to scale, expand to new markets, and optimize digital and financial strategies. This program provides a structured approach to business growth, helping entrepreneurs secure investment, expand operations, and enhance their digital presence while also offering customized expert guidance in critical business areas.

Target Participants: 5-10 established Roma-owned businesses members of Roma Business Club.
Duration: 3 joint training-workshops + 3 individual expert sessions over 3 months (total of 9 workshops and 9 individual expert sessions over 24 months).

Completion Incentives:

· Certificate of Completion
· Eligibility for grants application
· Networking opportunities

Training Modules (Joint workshops-Sessions)

Each workshop-session is interactive, with real-world case studies, Q&A discussions, and hands-on exercises where applicable.

1.3.3. SESSION 3: ADVANCED DIGITAL MARKETING & E-COMMERCE FOR GROWTH

Objective of the session: Strengthen businesses' digital presence and e-commerce capabilities to reach new customers and increase revenue through 3 workshops which needs to include the following topics:

· Leveraging Advanced Digital Marketing Strategies.
· Google Ads, Facebook Ads, and performance-based advertising.
· Customer retention strategies: email automation & loyalty programs.
· Expanding Sales Channels Through E-Commerce.
· Selling on Amazon, eBay, Shopify, and other platforms.
· Building a direct-to-consumer (DTC) strategy.
· Payment gateway integrations and cross-border e-commerce.
· Brand Positioning for Growth.
· Enhancing brand storytelling and reputation management.
· Managing online customer reviews and feedback.

Lot 2: Entrepreneurship and Business Development Expert

The primary objective of the Expert for Entrepreneurship and Business Development is to develop an online training curriculum for business development and entrepreneurship followed by the delivery of a pilot cycle of incubation, acceleration and growth program.

GROUP PROGRAMS FOR INCUBATION, ACCELERATION AND GROWTH

Recruited expert will be expected to develop curriculum, and deliver a series of workshops-sessions from October to December 2025.

Explanation of the programs:

1.1 INCUBATION PROGRAM

Available to aspiring entrepreneurs and informal businesses, this program provides foundational training in 3 modules:

1. Entrepreneurship and Financial Literacy – Basics of business establishment, financial planning, and budgeting.

2. Roma Digital Boost (Digital Marketing & E-Business) – Training on building an online presence and leveraging digital tools for business growth.

3. Business Model Canvas – Developing a structured approach to business planning.

Relevant for the Entrepreneurship and Business Development Expert are following programs:

1. Entrepreneurship and Financial Literacy – Basics of business establishment, financial planning, and budgeting, and
2. Business Model Canvas – Developing a structured approach to business planning.

Target per cycle: 20-30 aspiring entrepreneurs.

The program will consist of 7 x 2.5hrs workshops/sessions that will be spread over 3 months (total of 28 workshops/sessions in 4 cycles over the period of 24 months)

Entrepreneurship programs will be certified.

At the end of the program, there will be an in-person ceremony awarding the certificates and networking opportunity with the Roma Business Club members and participants of Acceleration and Growth programs. They will also be eligible to become members of the Roma Business Club.

Objectives of the module:

1.1.1. MODULE 1: ENTREPRENEURSHIP AND FINANCIAL LITERACY (3 WORKSHOPS/SESSIONS)

Objective of this module: Equip participants with the foundational knowledge to start and manage a business, including financial planning, budgeting, and compliance.

Session 1: Business Fundamentals

- Understanding different business types.
- Legal registration process and tax obligations.
- Basics of business planning.

Session 2: Financial Literacy & Budgeting

- Creating a financial plan and budget.
- Understanding direct and indirect costs in business.
- Calculating the break-even point.
- Managing cash flow and avoiding common financial mistakes.

Session 3: Accessing Finance and Grant Readiness

- Available funding sources for Roma entrepreneurs.
- Understanding taxation, bookkeeping, and legal aspects.
- How to prepare a business for grant applications.
- Building a sustainable financial model.

1.1.2. MODULE 3: BUSINESS MODEL CANVAS (4 WORKSHOPS/SESSIONS)

Objective: Provide a structured framework for developing business ideas and strategies.

Session 4: Understanding the Business Model Canvas

- Key components of the Business Model Canvas.
- Identifying customer segments and value propositions.
- Mapping out revenue streams and cost structures.

Session 5: Business Development & Competitive Analysis

- Analysing competitors and market positioning.
- Developing sustainable business models.
- Risk assessment and mitigation strategies.

Session 6: Pitching and Presentation Skills

- Creating a compelling business pitch.
- Communicating value to investors and partners.
- Practicing and refining business presentations.

Session 7: Business Strategy Development

- Defining a Clear Business Vision & Mission.
- Aligning business goals with market needs and customer expectations.
- Setting short-term and long-term objectives.

1.2 ACCELERATION PROGRAM: SCALING STARTUPS FOR GROWTH

Objective: The Acceleration Program is designed to support early-stage businesses (up to 2 years in operations) in refining their business models, strengthening digital presence, and securing investment or financial growth. Through 3 programs, the program focuses on digital expansion, e-business strategies, and accessing finance, ensuring participants develop a sustainable and competitive business.

Relevant for the Entrepreneurship and Business Development Expert is e-business strategies and accessing finance.

Target Participants: 10-20 startups.

Duration: 6 workshops/sessions of 2.5 hrs. over 3 months (Total of 24 workshops/sessions over 24 months)

1.2.1. MODULE 3: BUSINESS STRATEGY DEVELOPMENT (6 WORKSHOPS/SESSIONS)

Objective: Teach participants how to secure funding, attract investors, and manage finances and how to set objectives for long-term business success.

Session 1: Business Optimization

- Process mapping and streamlining daily operations (sales, inventory, logistics)
- Introduce Inventory & sales tracking tools (Excel/ Google Sheets)
- Basics of CRM
- Identify best-selling products/services and optimize offerings
- Review pricing for profit and market competitiveness
- Apply cost-cutting strategies (inventory, packaging, logistics)
- Product rationalization

Session 2: Understanding Business Finance & Investment Readiness

- What investors look for in startups.
- Key financial documents: Profit & Loss, Cash Flow, Balance Sheet.

Session 4: Grant Funding & Business Loans for Startups

- Available grants & loans for Roma entrepreneurs.
- How to write winning grant applications.
- Peer-to-peer lending and microfinance opportunities.

Session 5: Scaling Your Business, Financial Sustainability & Strategic Planning

- Long-term financial planning and investment strategies.
- Managing business risks.
- Choosing between organic growth vs. investment-driven expansion.
- Develop a Strategic Business Roadmap with actionable steps for the next 6-12 months.

Session 6: Business Etiquette

- Introduction to a business etiquette
- Body language and personal appearance
- Business written communication (email, texts, invoices)
- Professional response to clients comments
- Business presentation in larger groups

1.3. GROWTH PROGRAM

Objective: The Growth Program is designed to support established businesses (3+ years in operation) in their efforts to scale, expand to new markets, and optimize digital and financial strategies. This program provides a structured approach to business growth, helping entrepreneurs secure investment, expand operations, and enhance their digital presence while also offering customized expert guidance in critical business areas.

Target Participants: 5-10 established Roma-owned businesses members of Roma Business Club.
Duration: 3 training sessions + 3 individual expert sessions.

Completion Incentives:

· Certificate of Completion

· Eligibility for grants application
· Networking opportunities

Training Modules (Joint Sessions)

Each session is interactive, with real-world case studies, Q&A discussions, and hands-on exercises where applicable.

1.3.1. SESSION 1: INVESTMENT & ACCESS TO FINANCE

Objective of this session: Help businesses secure funding and investment opportunities to scale operations. Subjects to cover:

- Understanding Investment Readiness.
- When is the right time to seek investment?
- Investor expectations and how to prepare a compelling business case.
- Exploring Funding Options for Growth.
- Business loans, grants, and venture capital opportunities.
- Peer-to-peer lending and alternative financing.
- Financial Planning & Risk Management.
- Long-term financial sustainability strategies.
- Avoiding debt traps and maintaining healthy cash flow.

1.3.2. SESSION 2: BUSINESS EXPANSION

Objective of this session: Guide entrepreneurs in planning for long-term business growth and market expansion.

- Scaling vs. Expanding: Choosing the Right Growth Model.
- Organic vs. investment-driven expansion.
- Expanding product lines, locations, or market segments.
- Entering New Markets: Local & International.
- Market research and identifying expansion opportunities.

1.3.3. SESSION 3: STRATEGIC PLANNING

- Legal and regulatory considerations for export and cross-border trade.
- Partnering with distributors, retailers, and wholesalers.
- Optimizing Business Operations for Growth.
- Building scalable operational structures.
- Strengthening supply chain management and logistics.

2.2. Specific objective(s)

The specific objectives and outcomes of this contract are as follows:

- Specific objective (Outcome) 1 (LOT 1): Roma entrepreneurs enhance their digital capacity and competitiveness through tailored digitalization training and support. Improved knowledge in areas such as digital marketing, e-commerce, online branding, SEO, paid advertising, and digital customer engagement. Practical use of local e-government platforms, e-invoicing, and cross-border e-commerce tools. Specific objective (Outcome) 2 (LOT 2): Roma entrepreneurs gain foundational and advanced business development skills to successfully start, grow, and sustain their businesses.

2.3. Expected outputs to be achieved by the contractor

The expected outputs of this contract are as follows:

- Output 1 to Outcome 1 (LOT 1): Development of curriculum for digitalization aspect of incubation, acceleration and growth programs with 4 Modules as described above.

- Output 2 to Outcome 1 (LOT 1): Delivery of digitalization training modules and reports after training delivery as per instructions above.

- Output 1 to Outcome 2 (LOT 2): Development of curriculum for entrepreneurship and business development aspect of incubation, acceleration and growth programs with 5 Modules as described above.

- Output 2 to Outcome 2 (LOT 2): Delivery of entrepreneurship and business development training modules and reports after training delivery as per instructions above.

3. ASSUMPTIONS & RISKS

3.1. Assumptions underlying the project

Roma communities are willing to engage in formal entrepreneurship and digital transformation.

2. Roma entrepreneurs and job seekers are motivated to participate in training, mentorship, and formalization support if practical benefits (e.g., grants, business services) are available.

Trained experts and facilitators remain available and engaged across all stages of the program.

- Skilled personnel are retained for curriculum development, delivery, mentoring, and follow-up support.

The socio-political climate remains stable and conducive to project implementation.

- No significant changes in national or regional governance or policies that would restrict Roma participation or economic activity.

3.2. Risks

Risk	Likelihood	Impact	Mitigation Strategy
Low participation from Roma entrepreneurs due to distrust or lack of access	Medium	High	Strengthen outreach through Roma Business Clubs, peer-to-peer engagement, and use of Roma facilitators and mentors.
Digital divide and lack of infrastructure among target beneficiaries	Medium	Medium	Ensure flexible, mobile-friendly and offline materials; provide basic digital literacy sessions before advanced modules.

High dropout rates from training programs	Medium	Medium	Offer certification, financial incentives, and ongoing individual expert sessions to motivate consistent participation.
Inconsistent quality of mentoring or training delivery	Low	Medium	Apply quality control measures, develop clear curricula and deliverables, and introduce performance evaluations for experts.

4. SCOPE OF THE WORK

4.1. General

4.1.1. Description of the assignment

The Expert for Business Digitalization plays a critical role in the initiative by integrating digital transformation strategies, e-commerce expansion, and access to finance, thus ensuring that Roma entrepreneurs are equipped with the skills and tools needed to compete in the modern economy.

The Expert for Entrepreneurship and Business Development plays a critical role in the initiative by integrating business planning, budgeting, and business strategies, and access to finance, thus ensuring that Roma entrepreneurs are equipped with the skills and tools needed to compete in the modern economy.

The Experts will support Roma entrepreneurs coming from different stages of the business – start-ups, new businesses, as well as already established businesses that operate for more than 2 years.

Lot 1: The Expert for Business Digitalization

The primary objective of the Expert for Business Digitalization is to develop an online training curriculum for improving digitalization outcomes within Roma entrepreneurship, followed by the delivery of a pilot cycle of incubation, acceleration and growth program. The facilitator will provide support and guidance to Roma entrepreneurs throughout their entrepreneurial journey, from introducing digitalization to its implementation.

Lot 2: Entrepreneurship and Business Development Expert

The primary objective of the Expert for Entrepreneurship and Business Development is to develop an online training curriculum for business development and entrepreneurship followed by the delivery of a pilot cycle of incubation, acceleration and growth program.

4.1.2. Geographical area to be covered

North Macedonia with potential expansion of the activities into Albania and Kosovo.

4.1.3. Target groups

- Roma unemployed
- Roma entrepreneurs
- Roma youth
- Roma women

4.2. Specific work

LOT 1: Recruited expert will be expected to develop curriculum (October 2025), and deliver a series of online sessions from October to December 2025 expanding and repeat the same activities through 2026 and 2027 as explained previously.

Explanation of the programs:

INCUBATION PROGRAM

Available to aspiring entrepreneurs and informal businesses, this program provides foundational training in 3 modules:

1. Entrepreneurship and Financial Literacy – Basics of business establishment, financial planning, and budgeting.
2. Roma Digital Boost (Digital Marketing & E-Business) – Training on building an online presence and leveraging digital tools for business growth.
3. Business Model Canvas – Developing a structured approach to business planning.

Relevant for the Business Digitalization is only the following program:

Roma Digital Boost (Digital Marketing & E-Business) – Training on building an online presence and leveraging digital tools for business growth.

Target per cycle: 20-30 aspiring entrepreneurs.

During summer 2025, we will work on the pilot programs that will have less entrepreneurs involved.

Prize and incentive for successful completion of the Incubation program: Participants who attend at least 80% of the program and establish a company will receive 3 individual expert sessions in the field of their choice from the offered list of experts and three months of paid accounting services. This program is also a precondition for REDI grants that will be given in the autumn of 2025.

The program will consist of 3- 2.5hrs workshops/sessions that will be spread over 3 months in 4 cycles over 24 months of the project duration until August 2027.

Entrepreneurship and Roma Digital Boost programs will be certified.

At the end of the program, there will be an in-person ceremony awarding the certificates and networking opportunity with the Roma Business Club members and participants of Acceleration and Growth programs. They will also be eligible to become members of the Roma Business Club.

ACCELERATION PROGRAM: SCALING STARTUPS FOR GROWTH

Objective: The Acceleration Program is designed to support early-stage businesses (up to 2 years in operations) in refining their business models, strengthening digital presence, and securing investment or financial growth. Through 3 modules, the program focuses on digital expansion, e-business strategies, and accessing finance, ensuring participants develop a sustainable and competitive business.

Relevant for the Business Digitalization Expert is only digital expansion.

Target Participants: 10-20 startups.

Duration: 6 online workshops/sessions of 2.5 hrs. that will be spread over 3 months in 4 cycles over 24 months of the project duration until August 2027.

Prize and incentive for successful completion of the Acceleration program:

- Participants who attend at least 80% of the program will receive 3 individual expert sessions in the field of their choice from the offered list of experts.
- Will be eligible for grants application.
- Will be eligible to apply and attend our matchmaking events in the region.
- Will receive one on one mentorship advice on how to improve digital presence from Digital Marketing expert.
- They will also be eligible to join the Roma Business Club.
- Will have access to networking opportunities.

GROWTH PROGRAM

Objective: The Growth Program is designed to support established businesses (3+ years in operation) in their efforts to scale, expand to new markets, and optimize digital and financial strategies. This program provides a structured approach to business growth, helping entrepreneurs secure investment, expand operations, and enhance their digital presence while also offering customized expert guidance in critical business areas.

Target Participants: 5-10 established Roma-owned businesses members of Roma Business Club.

Duration: 3 joint training sessions + 3 individual expert sessions (3 cycles to be repeated over 24 months)

Completion Incentives:

- Certificate of Completion
- Eligibility for grants application
- Networking opportunities

Training Modules (Joint Sessions + individual mentorship sessions with experts)

Each session is interactive, with real-world case studies, Q&A discussions, and hands-on exercises where applicable.

SESSION 3: ADVANCED DIGITAL MARKETING & E-COMMERCE FOR GROWTH

Objective of the session: Strengthen businesses' digital presence and e-commerce capabilities to reach new customers and increase revenue.

- Leveraging Advanced Digital Marketing Strategies.
- Google Ads, Facebook Ads, and performance-based advertising.
- Customer retention strategies: email automation & loyalty programs.
- Expanding Sales Channels Through E-Commerce.
- Selling on Amazon, eBay, Shopify, and other platforms.
- Building a direct-to-consumer (DTC) strategy.
- Payment gateway integrations and cross-border e-commerce.
- Brand Positioning for Growth.
- Enhancing brand storytelling and reputation management.
- Managing online customer reviews and feedback.

LOT 2: Recruited expert will be expected to develop curriculum (October 2025) and deliver a series of workshops/sessions from October to December 2025, and repeatedly in 3 other cycles next 24 months.

Explanation of the programs:

INCUBATION PROGRAM

Available to aspiring entrepreneurs and informal businesses, this program provides foundational training in 3 modules:

1. Entrepreneurship and Financial Literacy – Basics of business establishment, financial planning, and budgeting.
2. Roma Digital Boost (Digital Marketing & E-Business) – Training on building an online presence and leveraging digital tools for business growth.
3. Business Model Canvas – Developing a structured approach to business planning.

Relevant for the Entrepreneurship and Business Development are following programs:

Entrepreneurship and Financial Literacy – Basics of business establishment, financial planning, and budgeting, and Business Model Canvas – Developing a structured approach to business planning.
Target per cycle: 20-30 aspiring entrepreneurs.

During summer 2025, we will work on the pilot programs that will have less entrepreneurs involved.

Prize and incentive for successful completion of the Incubation program: Participants who attend at least 80% of the program and establish a company will receive 3 individual expert sessions in the field of their choice from the offered list of experts and three months of paid accounting services. This program is also a precondition for REDI grants that will be given in the autumn of 2025.

The program will consist of 7x2.5hrs sessions that will be spread over 3 months and repeatedly in 3 other cycles next 24 months.

ACCELERATION PROGRAM: SCALING STARTUPS FOR GROWTH

Objective: The Acceleration Program is designed to support early-stage businesses (up to 2 years in operations) in refining their business models, strengthening digital presence, and securing investment or financial growth. Through 3 programs, the program focuses on digital expansion, e-business strategies, and accessing finance, ensuring participants develop a sustainable and competitive business.

Relevant for the Entrepreneurship and Business Development Expert is e-business strategies and accessing finance.

Target Participants: 10-20 startups.

Duration: 6 workshops/sessions of 2.5 hrs. over 3 months (repeated in 4 cycles over 24 months)

Prize and incentive for successful completion of the Acceleration program:

- Participants who attend at least 80% of the program will receive 3 individual expert sessions in the field of their choice from the offered list of experts.
- Will be eligible for grants application.
- Will be eligible to apply and attend our matchmaking events in the region.
- Will receive one on one mentorship advice on how to improve digital presence from Digital Marketing expert.
- They will also be eligible to join Roma Business Club.
- Will have access to networking opportunities.

GROWTH PROGRAM

Objective: The Growth Program is designed to support established businesses (3+ years in operation) in their efforts to scale, expand to new markets, and optimize digital and financial strategies. This program provides a structured approach to business growth, helping entrepreneurs secure investment, expand operations, and enhance their digital presence while also offering customized expert guidance in critical business areas.

Target Participants: 5-10 established Roma-owned businesses members of Roma Business Club.

Duration: 3 joint training sessions + 3 individual expert sessions (repeated in 3 cycles over 24 months)

Completion Incentives:

- Certificate of Completion
- Eligibility for grants application
- Networking opportunities

Training Modules (Joint Online Sessions)

Each session is interactive, with real-world case studies, Q&A discussions, and hands-on exercises where applicable.

4.3. Project management

4.3.1. Responsible body

Regional REDI Business Center in North Macedonia will be responsible for the implementation of this activities. <

4.3.2. Management structure

Contracted experts will report to the Regional Business Center Coordinator.

Regional Business Center Coordinator and Business Facilitators will support the Expert in the delivery of the online and in-person sessions.

Contracted experts are expected to provide a report on the delivery of each program and feedback on engagement of the trainees. The Expert is also expected to provide feedback and recommendations for improving the program after the pilot phase.

4.3.3. Facilities to be provided by the contracting authority

As agreed.

5. LOGISTICS AND TIMING

5.1. Location

Experts are expected to deliver online training session with potential option of delivering in person session in Belgrade and Niš-

5.2. Start date & period of implementation of tasks

The intended start date is October 2025 and the period of implementation of the contract will be 24 months from this date. Please see Articles 19.1 and 19.2 of the special conditions for the actual start date and period of implementation.

Based on development and pilot phase implementation, contracts might be extended for following cycles of implementation until August of 2027.

6. REQUIREMENTS

6.1. Staff

Note that civil servants and other staff of the public administration of the partner country, or of international/regional organisations based in the country, shall only be approved to work as experts if well justified. The justification should be submitted with the tender and shall include information on the added value the expert will bring as well as proof that the expert is seconded or on personal leave.

6.1.1. Key experts

For the implementation of the above described activities we do not require key experts but experts who are contracted for a specific period and specific activities as per instructions above.

Key experts are not required.

6.1.2. Other experts, support staff & backstopping

The costs for backstopping and support staff, as needed, are considered to be included in the tenderer's financial offer.

6.2. Office accommodation

The contracting authority could provide space in the office for the work of the experts if needed .

6.3. Facilities to be provided by the contractor

The contractor shall ensure that experts are adequately supported and equipped. In particular it must ensure that there is sufficient administrative, secretarial and interpreting provision to enable experts to concentrate on their primary responsibilities. It must also transfer funds as necessary to support their work under the contract and to ensure that its employees are paid regularly and in a timely fashion.

6.4. Equipment

No equipment is to be purchased on behalf of the contracting authority / partner country as part of this service contract or transferred to the contracting authority / partner country at the end of this contract. Any equipment related to this contract which is to be acquired by the partner country must be purchased by means of a separate supply tender procedure.

7. REPORTS

7.1. Reporting requirements

The contractor will submit the following reports in English in one original and one copies:

- Contracted Experts are expected to provide reports on delivery of each program and feedback on engagement of the trainees. Contracted Experts are also expected to provide feedback and recommendations for improving the program after the pilot phase.

7.2. Submission and approval of reports

The report referred to above must be submitted to the Regional Business Center Coordinator identified in the contract. The project manager and Regional Business Center Coordinator will be responsible for approving the reports.

8. MONITORING AND EVALUATION

8.1. Definition of indicators

Output 1: Developed curriculum in business digitalization. Indicator 1: Number of modules and sessions delivered with positive feedback from participants.
Output 2: Developed training curriculum in business development and entrepreneurship and
Indicator 2: Number of modules and sessions delivered with positive feedback from participants.

8.2. Special requirements

- Previous experience of working with vulnerable groups (with focus on Roma population) will be considered a strong advantage.
- University degree with relevant experience.
- LOT 1 Expert: A minimum of 5 years of experience in digitalization and marketing on social media.
- LOT 2 Expert: A minimum of 5 years of experience in business development, business strategy, budgeting, and planning, business consultancy, and business growth
- Excellent communication, interpersonal, and relationship-building skills.
- Proven experience in organizing community events and workshops.
- Proficiency in Microsoft Office Suite (Word, Excel, PowerPoint) and other relevant software
- Fluency in Macedonian and English is required. Romani language will be considered an asset.
- High level of empathy, cultural sensitivity, and commitment to community development.