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1. BACKGROUND INFORMATION

1.1. Partner country

North Macedonia

1.2. Contracting authority

Roma Entrepreneurship Development Initiative Skopje (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 centered 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 limit 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 neighbors 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 is 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 Roma in this transition and that relevant socio-economic policies recognize specifically the challenges faced by Roma and ensure that Roma benefits 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 helps 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.

2.2. Specific objective(s)

Objective of the Contract

The objective of this contract is to support and foster Roma entrepreneurship through the enhancement of visibility and improvement of outreach for the REDI activities and project actions. Moreover, the Expert will be in charge of mapping Roma entrepreneurs and unemployed Roma in order to create a database of Roma entrepreneurs in need of support provided by REDI within the Project.

More specifically, the Expert will take action to strengthen REDI's operational presence and support the implementation of REDI's activities in Albania, facilitate outreach, local networking, and partnership-building with the Roma and Egyptian communities, institutions, MFIs, and other NGOs with the purpose of beneficiary enrolment actions in the project, and to contribute to the development of tailored financial and non-financial services for Roma and Egyptian (RE) entrepreneurs and jobseekers in collaboration with MFIs.

2.3. Expected outputs to be achieved by the contractor

The expected outputs of this contract are as follows:

Outcome 1: Effective REDI Service Delivery Provided in the field

- Output 1 to Outcome 1: 283 new beneficiaries received targeted support services (verifiable in the REDI CRM system)
- Output 2 to Outcome 1: 20 or more businesses transformed from informal to formal
- Output 3 to Outcome 1: at least 10 participants enrolled per relevant training cycle (Incubation, Acceleration, and Growth Programs)

Outcome 2: Beneficiaries Supported in the Granting and Microfinance Process

- Output 1 to Outcome 2: 100% of necessary documentation gathered from grant beneficiaries – Granting Implementation Support
- Output 2 to Outcome 2: 20+ micro and small businesses supported to apply for loans, with 50% success rate in application for access to finance

3. ASSUMPTIONS & RISKS

3.1. Assumptions underlying the project

- Roma and Egyptian community members in Albania are willing to engage with REDI activities and trust the support offered, enabling sustained participation in training, willingness in business formalization, and willingness in employment services participation.
- Relevant institutions, including microfinance institutions, local self-governments, and the National

Employment Agency of Albania, remain open to cooperation and continue providing access to financial products, active labor measures, and administrative services during the project period.

- The legal, economic, and policy environment in Albania remains sufficiently stable to allow business formalization, access to finance, and employment support activities to be implemented as planned within 12 months.

3.2. Risks

Risk	Likelihood	Impact	Mitigation Strategy
Low Outreach and Beneficiary Enrollment	Low	High	Combine in-person outreach with digital tools (social media, messaging apps) to widen reach. Monitor monthly enrollment progress via CRM and adapt outreach strategies early if targets are lagging.
Delays in Business Formalization and Access to Finance	Medium	Medium	Provide step-by-step guidance on formalization, using simplified checklists and templates. Coordinate early with MFIs and relevant institutions to clarify eligibility criteria and documentation requirements.
Incomplete Data and Low Quality, Monitoring, and Reporting	Low	Medium	Conduct monthly checks against KPI requirements before report submission. Keep organized digital records (consent forms, attendance lists, application proofs) aligned with REDI's M&E framework.

4. SCOPE OF THE WORK

4.1. General

4.1.1. Description of the assignment

This assignment will be implemented under a Global Price Contract, including strengthening REDI's operational presence in Albania by conducting outreach, mapping, and enrolling Roma and Egyptian entrepreneurs, potential entrepreneurs, and jobseekers into REDI's business development, employment, and access-to-finance programs.

The Local Associate will facilitate service delivery, support business formalization and employment pathways, coordinate with local stakeholders and microfinance institutions, and ensure accurate monitoring, reporting, and achievement of KPI-based results in Albania.

4.1.2. Geographical area to be covered

Albania

4.1.3. Target groups

- Roma and Egyptians
- Roma and Egyptians entrepreneurs
- Roma unemployed

- Roma women, and
- Roma youth

4.2. Specific work

The Local Associate (Contractor) is expected to implement REDI's outreach, enrollment, service facilitation, and monitoring activities in Albania to ensure effective inclusion of Roma and Egyptian entrepreneurs and jobseekers in business development, employment, and access-to-finance programs.

- Outreach & Engagement

o Conduct outreach in Roma and Egyptian community to identify potential beneficiaries of REDI and microfinance institutions and register mapped clients into REDI's data base.
o Promote REDI's programs and inform entrepreneurs and jobseekers about training opportunities, access to finance and support services.
o Support enrollment of beneficiaries into REDI Incubation, acceleration and growth programs and business support services offered by the project
o Offers support in access to finance.

- Coordination

o Support the organization of local events, info-sessions, workshops, and meetings.
o Coordinate with REDI HQ and RBC Skopje in implementation of project activities.
o Coordinate with REDI to co-develop inclusive financial products tailored to RE community constraints.

- Service Delivery Facilitation

o Offer support to RE community in accessing financing opportunities
o Offer technical assistance to RE community
o Facilitating enrollment in the REDI Incubation, acceleration and growth program and business support services offered by the project
o Support business diagnostics, formalization processes, and access-to-finance
o Support applications of RE community members for available active labor measures provided by the National Employment Agency of Albania (inform potential applicants and support them in the application process).
o Assist in CV writing and application for different job positions.
o Preparation for job interviews and assistance in job application process.
o Follow beneficiaries through the process of REDI monitoring and evaluation surveys and report on qualitative KPIs set by REDI.
o Collect and provide feedback from beneficiaries on REDI's
o Mapping of the needs of members of RE community
o Identification of barriers for entrepreneurship and employment of members of RE community.

- Monitoring & Reporting

o Use REDI's M&E system to track beneficiary engagement and service delivery.
o Submit progress reports and contribute to project reports. Participate in meetings as requested by REDI RBC Skopje.
o Provide supporting evidence of all reached KPIs as requested by REDI Skopje RBC monitoring and evaluation framework.

- Local Partnerships

o Build and maintain relationships with local Roma NGOs, municipal officials, and other stakeholders.

The Contractor should initiate discussions when appropriate to foster collaboration with the Contracting Authority.

4.3. Project management

4.3.1. Responsible body

Roma Entrepreneurship Development Initiative Skopje (REDI Skopje)

4.3.2. Management structure

The Contractor will report to the Regional Business Center Coordinator.

Regional Business Center Coordinator and REDI Skopje staff will support the Contractor in the delivery of the Meeting Facilitation Services and Cooperation Development Initiatives.

The Contractor is expected to provide reports on the delivery of services as stated in the Instruction to Tenderers and this document. The Contractor is also expected to provide feedback and recommendations for improving the collaboration possibilities and outreach outcomes, as well as facilitation outputs and financing alternatives.

4.3.3. Facilities to be provided by the contracting authority and/or other parties

N/A

5. LOGISTICS AND TIMING

5.1. Location

- Albania

5.2. Start date & period of implementation of tasks

The intended start date is 01/02/2026 and the period of implementation of the contract will be 12 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.

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

A key expert is required, and a CV (required document: B–IV. Key Experts Involved) expressing the relevant experience and knowledge.

Qualifications and skills

- Proven experience in Roma and Egyptians (RE) advocacy, economic empowerment, or social entrepreneurship.
- Previous work in local RE communities and barriers to employment and business formalization.
- Strong understanding of active labor measures of the National Employment Agency supporting employment and self-employment.
- Experience in business formalization legal process in Albania.
- Experience with microfinance institutions and other finance support schemes available in Albania.

General professional experience

The Contractor shall provide a dedicated person, with a minimum of 3 years of experience in Enrolment/Mapping/Outreach and/or Business Facilitation, including but not strictly limited to areas:

Business Facilitation:

Responsible for overall planning, coordination, and supervision of outreach, enrollment, and business facilitation activities, ensuring alignment with REDI's objectives, timelines, and reporting requirements.

Outreach and Enrolment:

Responsible for field outreach, community engagement, mapping of potential beneficiaries, data entry into REDI systems, and support throughout the enrolment process for business development, employment, and access to finance services.

Coordination and Communication:

Responsible for coordination with REDI staff, local stakeholders, microfinance institutions, NGOs, and public institutions, as well as for maintaining clear and timely communication related to service delivery and beneficiary follow-up.

Professional Conduct: The Contractor must demonstrate strong organizational, communication, and problem-solving skills, and maintain a high standard of professionalism and client service

Availability: The Contractor must be available throughout 12 months since the Contract starts

Specific professional experience

Preferably, but not mandatory:

Education: A relevant academic background in economics, business administration, social sciences, development studies, finance, or a related field shall be considered an asset.

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, as well as all additional costs that may arise within the implementation of this contract services.

6.2. Office accommodation

N/A

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 copy (s):

- Use REDI's M&E system to track beneficiary engagement and service delivery.
- Submit progress reports and contribute to project reports. Participate in meetings as requested by REDI Skopje.
- Provide supporting evidence of all reached KPIs as requested by REDI Skopje monitoring and evaluation framework.

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 to Outcome 1: 283 new beneficiaries received targeted support services (verifiable in the REDI CRM system)

Indicator: At least 24 newly mapped and engaged beneficiaries per month, verified through CRM entries with unique client ID, contact record, and service provided.

Output 2 to Outcome 1: 20 or more businesses transformed from informal to formal

Indicator: Min. 20 businesses successfully supported in the process of formalization during the project implementation period

Output 3 to Outcome 1: at least 10 participants enrolled per relevant training cycle (Incubation, Acceleration, and Growth Programs

Indicator: At least 80% of participants completed the training program they started

Output 1 to Outcome 2: 100% of necessary documentation gathered from grant beneficiaries – Granting Implementation Support

Indicator: 100% beneficiaries who applied for the granting process were eligible and applied successfully in accordance with the granting methodology and mandatory rules developed by REDI

Output 2 to Outcome 2: 20+ micro and small businesses supported to apply for loans, with 50% success rate in application for access to finance

Indicator: 50% success rate in application for access to finance

8.2. Special requirements

Any discriminatory behavior, regardless of severity or context, will not be tolerated and will result in predetermined consequences, such as disciplinary action, suspension, or termination of this Contract.