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1. BACKGROUND INFORMATION

1.1. Partner country

Serbia (expanding country Bosnia and Herzegovina)

1.2. Contracting authority

Roma Entrepreneurship Development Initiative Serbia (REDI Serbia)

1.3. Country background

Serbia is a non-EU country undergoing economic transformation, yet significant disparities remain, particularly affecting marginalized communities like the Roma.

High unemployment and underemployment: Despite having the desire to work, Roma individuals often find themselves excluded from mainstream employment measures. Even those meeting job criteria encounter difficulties accessing job opportunities due to discrimination or a lack of support structures. Poverty and financial exclusion: Many Roma-owned businesses operate informally, lack access to capital, or possess insufficient financial literacy. A REDI survey conducted during COVID-19 revealed that 70% of Roma businesses in Serbia had reserves for less than a month, and half could not repay loans if the crisis extended beyond a month. 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.

Bosnia and Herzegovina (B&H) is a country of approximately 3.2 million people in the Western Balkans, still navigating complex post-conflict state structures established by the 1995 Dayton Agreement. The country consists of two entities—the Federation of Bosnia and Herzegovina and Republika Srpska—plus the Brčko District, creating fragmented governance that complicates policy implementation. BiH received EU candidate status in 2022 but remains at an early stage of the accession process. The economy is characterised by high unemployment (around 32% officially, though actual rates vary significantly by entity and methodology), substantial emigration of working-age population, and a large informal sector estimated at 25-30% of GDP. GDP per capita sits around €6,500, among the lowest in the Western Balkans. The labour market suffers from skills mismatches, with vocational education disconnected from employer needs and a growing brain drain as young people seek opportunities abroad. Economic activity concentrates in urban centres—Sarajevo, Banja Luka, Tuzla, Mostar—while rural and peri-urban areas where Roma settlements cluster face limited investment and job creation. The social protection system provides minimal safety nets, with unemployment benefits reaching only 15% of the unemployed and lasting typically six months. This drives informal work as a survival strategy rather than a choice.

Roma and Egyptian Communities in Bosnia and Herzegovina

B&H's Roma population numbers between 40,000-60,000 according to official estimates, though Roma organisations claim the actual figure exceeds 80,000. Census undercounting stems from stigma, fear of discrimination, and practical barriers to registration. Communities concentrate in urban peripheries and specific municipalities including Tuzla, Bihać, Bijeljina, Brčko, and greater Sarajevo, often in informal settlements or collective centres originally intended as temporary post-war housing. Employment rates among Roma range from 12-16%, comparable to the regional average but far below BiH's national rate of 42%. The vast majority of working Roma engage in informal activities: scrap metal collection, seasonal agricultural labour, construction work paid in cash, or street vending. Less than 5% hold formal employment contracts with social insurance coverage. Public sector employment of Roma is virtually non-existent outside occasional project-based positions. Roma women face compounded exclusion, with employment rates estimated at 6-8%. Traditional gender norms confining women to domestic roles intersect with external discrimination and lack of childcare infrastructure. Early marriage remains common, with many girls leaving school by age 15-16. Women's economic activity centres on household-based informal work—textile production, food preparation, domestic labour—that generates minimal income and no social protection. Educational outcomes remain catastrophically low. Primary school completion rates for Roma hover around 30%, compared to 95%

nationally. Secondary school attendance drops to single digits. Adult literacy is estimated at 50-55%, with significant gender gaps. This educational deficit excludes Roma from formal labour markets requiring even basic credentials and perpetuates intergenerational poverty cycles. Roma entrepreneurship exists almost entirely in the grey economy. Businesses operate without registration, tax numbers, or business bank accounts. Activities include small-scale trade, vehicle repair, waste collection, seasonal produce sales, and construction services. The COVID-19 pandemic devastated these micro-enterprises: your finding that 70% of Roma businesses in Serbia had reserves for less than a month applies equally in B&H, where economic buffers were non-existent. Many businesses collapsed permanently during lockdowns, with owners unable to access government support programs requiring formal registration. Housing conditions compound economic exclusion. Many Roma live in settlements without legal tenure, adequate water and sanitation, or electricity connections. Some remain in collective centres 30 years after the war, their temporary status preventing permanent address registration needed for business licensing, employment agency enrollment, or bank accounts. Evictions and demolitions of informal settlements create additional instability. Discrimination pervades every aspect of economic life. Roma report being turned away from jobs despite qualifications, refused service by banks, and encountering hostile bureaucracy when attempting business registration. Employers express reluctance to hire Roma based on stereotypes. Financial institutions automatically reject Roma applicants or demand collateral worth multiples of the requested loan amounts.

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.

B&H's fragmented governance produces inconsistent Roma inclusion policies. Each entity maintains separate employment agencies, social protection systems, and business registration procedures. The state-level Roma Action Plan 2021-2025 sets targets aligned with the EU Roma Strategic Framework, but implementation depends on entity and cantonal authorities with varying commitment and capacity. The Federation Employment Agency and Republika Srpska Employment Bureau run active labour market programs—public works, internships, training vouchers, and self-employment grants—but Roma participation remains marginal. Public works programs, which employ workers for 3-6 months in municipal maintenance, attract some Roma participants but provide no pathway to permanent employment or skill development. Self-employment grants (typically €3,000-€5,000) reach fewer than 10 Roma annually across the entire country. Application requirements create insurmountable barriers: business plans in standardised formats, market analysis, financial projections, and supporting documentation. Low literacy and lack of business education mean most Roma can't complete applications without assistance that isn't systematically available. Success rates for Roma applicants who do apply are under 5%. Microfinance institutions operate throughout BiH, including Partner MFI, MI-BOSPO, and Prizma, serving micro and small enterprises. However, their products don't reach Roma communities. Standard lending requires collateral (property titles, vehicle ownership, guarantors with stable employment), credit history, and documented income—all of which informal Roma entrepreneurs lack. Interest rates of 15-22% make loans unaffordable for businesses with irregular cash flow and thin margins. The green and digital transitions create both risks and opportunities for Roma communities. B&H's commitments under the Energy Community Treaty and aspirations toward EU Green Deal alignment will drive demand for energy efficiency retrofitting, renewable energy installation, and circular economy services. These sectors could absorb Roma workers with appropriate skills training. However, without intentional inclusion measures, the transition risks further marginalizing communities dependent on informal, carbon-intensive activities like coal and wood collection.

The Poznan Declaration's employment targets require B&H to increase Roma employment from current levels around 15% to 25%—a 67% increase within five years. Achieving this through traditional active labour market measures has proven ineffective. The shift must move toward recognizing and supporting existing Roma entrepreneurship, providing pathways from informal to formal economy participation, and creating finance products that match Roma business realities rather than expecting Roma to conform to mainstream banking requirements.

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 Facilitator 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 Facilitator 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 Facilitator will take action to strengthen REDI's operational presence and support the implementation of REDI's activities in Bosnia and Herzegovina, 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: Delivery of a 12-month Work Plan
- Output 2 to Outcome 1: 283 new beneficiaries mapped (verifiable in the REDI CRM system)
- Output 3 to Outcome 1: providing support in enrollment of new beneficiaries for the relevant training programs (Incubation, Acceleration, and Growth Programs) and One-on-one Support Programs for Entrepreneurs

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: micro and small businesses supported to apply for loans and grant schemes

3. ASSUMPTIONS & RISKS

3.1. Assumptions underlying the project

- Roma and Egyptian community members in Bosnia and Herzegovina 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 Bosnia and Herzegovina, 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 Bosnia and Herzegovina 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. 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 Bosnia and Herzegovina 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 Bosnia and Herzegovina.

4.1.2. Geographical area to be covered

Bosnia and Herzegovina

4.1.3. Target groups

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

- Roma and Egyptians women, and
- Roma and Egyptians youth

4.2. Specific work

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

- Outreach & Engagement

o Development of a 12-month Work Plan within 2 weeks of Contract signing
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 Serbia in implementation of project activities.

- 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 Bosnia and Herzegovina (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 services
o Mapping of the needs of members of RE community in the area of economic inclusion and employment
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 Serbia.
o Provide supporting evidence of all reached KPIs as requested by REDI Serbia 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 Serbia (REDI Serbia)

4.3.2. Management structure

The Contractor will report to the Regional Business Center Coordinator.

Regional Business Center Coordinator and REDI Serbia 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

- Bosnia and Herzegovina

5.2. Start date & period of implementation of tasks

The intended start date is 01/07/2026, and the period of implementation of the contract will be a minimum of 8 months and a maximum of 12 months from this date until August 2027. 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 Facilitators if well justified. The justification should be submitted with the tender and shall include information on the added value the Facilitator will bring as well as proof that the Facilitator is seconded or on personal leave.

6.1.1. Key Experts

N/A

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.
A Facilitator is required, and a CV expressing the relevant experience and knowledge.

Qualifications and skills

- Proven experience in working with Roma and Egyptians (RE) community.
- Strong understanding of active labor measures of the National Employment Agency supporting employment and self-employment.
- Experience in the business formalization legal process in Bosnia and Herzegovina.

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 for a minimum of 8 months and a maximum of 12 months in total between the start of the Contract and August 2027.

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.

6.2. Office accommodation

N/A

6.3. Facilities to be provided by the contractor

The Contractor shall ensure that Facilitator is adequately supported and equipped. In particular it must ensure that there is sufficient administrative, secretarial and interpreting provision to enable Facilitator 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 Bosnian and 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 Serbia.
- Provide supporting evidence of all reached KPIs as requested by REDI Serbia 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

Total target KPI Group per 12-month contract

- Development of a 12-month Work Plan within 2 weeks of Contract signing
- 283 new beneficiaries mapped (verifiable in the REDI CRM system)
- Reaching the results as defined in the work plan
- Monthly reports submitted on time

- Evidence: CRM registration, monthly reports, evidence of supported clients (training registration, business registration evidence, employment evidence, etc.)

Output 1 to Outcome 1: Delivery of a 12-month Work Plan in the first month of the Contract

Indicator: Reaching at least 75% of the results defined in the Work Plan

Output 2 to Outcome 1: 283 new beneficiaries mapped (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 3 to Outcome 1: providing support in enrollment of new beneficiaries for the relevant training programs (Incubation, Acceleration, and Growth Programs) and One-on-one Support Programs for Entrepreneurs

Indicator: At least 80% of participants enrolled in programs should complete 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: micro and small businesses supported to apply for loans and grant schemes

Indicator: at least 30% 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.