

Onboarded Agency / Consultant for Capacity Building on unlocking finances for NGOs in Northeast India

Title	Capacity Building on unlocking finances for Strengthening Livelihoods for Community Growth in Northeast India.
Timeline	02 months
Expected area of expertise	<ul style="list-style-type: none"> • Livelihoods and value-chain development • Financial viability assessment for rural enterprises • Communication of technical, operational, and financial viability • Experience with credit linkage and working with banks, NBFCs, FPOs, MSMEs
Location	PAN North East
Apply Link	https://forms.gle/QonLeP9CZnVfXDkh8
Last Date for Apply	22nd December, 2025.

About SELCO Foundation

SELCO Foundation is a not-for-profit organization that engages in field-based R&D and ecosystem building for the deployment of clean energy solutions that alleviate poverty by improving access to sustainable energy to underserved communities in tribal, rural, and urban poor areas. The organization works in collaboration with practitioners in the social sector, energy entrepreneurs, NGOs from various developmental sectors, and educational institutions to link the benefits of sustainable energy to poverty eradication. The organization works across verticals such as energy access, health, and livelihoods with practitioners in the social sector, energy entrepreneurs, and partners from various developmental sectors. You can find more information about the SELCO Foundation on our organization's website. **(Read more about SELCO here: <http://www.selcofoundation.org/>)**

1. Background of the Project:

Across North-East India, NGO partners are engaged in strengthening community livelihoods through training, mobilization, and production support. While these interventions have helped communities adopt improved practices and initiate small-scale enterprises, financial access remains the most persistent barrier to scale, sustainability, and resilience.

Most community enterprises operate with limited capital, rely heavily on subsidies, and struggle to secure investments needed for asset purchase, working capital, or value addition. NGOs, despite their



strong grassroots presence, often lack the internal financial expertise required to navigate formal finance, build bankable business cases, or effectively leverage government schemes. As a result:

- Promising livelihood solutions remain under-capitalized
- Enterprises fail to reach market-ready scale
- Communities remain locked in low-income cycles
- Banks and government schemes remain under-utilized

To bridge this systemic gap, SELCO Foundation developed a focused capacity-building initiative to strengthen the financial literacy, modelling skills, and scheme navigation capabilities of partner NGOs. This initiative directly responds to insights from the regional diagnostic conducted across partners. This aims to equip NGO practitioners to become *finance enablers* professionals who can design financially viable livelihood programs, build strong district-level financing networks, and create pathways for communities to access credit, subsidies, and institutional support. By strengthening this critical missing link—finance—the program unlocks the full potential of livelihood value chains and ensures that community enterprises can grow into resilient, market-ready and sustainable businesses.

2. Goal and Objective:

This is a three-month, practice-driven learning series designed to equip NGO partners in North-East India with the financial acumen, tools, and networks needed to unlock formal finance for community livelihoods.

While many NGOs successfully facilitate production and value addition, finance continues to be the weakest link—resulting in viable enterprises failing to scale or sustain. Finance Gateways addresses this gap by helping partners move from “scheme dependent” to “**finance fluent.**”

3. Scope of Work

Focused Geography: Across NE India: Mizoram, Meghalaya, Assam

For Consultant / Agency should focused on following activities will be responsible for:

1. Context & Viability Assessment

- Review relevant value chains across the NGO’s geography (district/sector level) and identify potential energy-linked livelihood solutions suitable for contextual needs.
- Prepare and present short analyses of technical, operational, and financial viability for 3–4 sample but existing solutions, including contextualized business models



2. Communication of Viability to End Users

- Develop simple frameworks or toolkits to help NGO staff understand and communicate viability (cost–benefit, ROI, productivity, risk reduction, break-even) to community members.
- Demonstrate storytelling and visualization techniques suitable for rural settings.

3. Communication of Viability to Financial Institutions

- Train NGOs on structuring proposals, business cases, and presentations for banks and financial institutions.
- Support end-to-end unlocking of **at least one loan** with the NGO through a showcase example.

4. Workshop Delivery

- Conduct 1–2 interactive presentations or training sessions (virtual or in-person).
- Provide follow-up feedback on NGO drafts, finance materials, and proposals.
- Provide checklist of schemes and compliance documents for each NGO, contextualized to their requirements.

5. Coordination and Reporting

- Coordinate with SELCO Foundation to finalize workshop design, examples, and feedback processes.
- Submit a short report summarizing proceedings, key learnings, and emerging NGO needs.

4. Roles and Responsibilities

SELCO Foundation

- A. Program Coordination & Oversight: Lead overall program design, scheduling, and coordination with participating NGOs.
- B. Partner Management & Data Sharing: Share relevant NGO, value chain, and contextual data to support consultant activities.
- C. Ecosystem Linkages & Ground Support: Facilitate access to banks, government officials, and ecosystem partners for smooth implementation.
- D. Quality Assurance & Content Review: Review and refine tools, models, and workshop content to ensure contextual relevance and quality.

Consultant / Agency

A. Context & Viability Assessment

- Assess value chains and identify suitable energy-linked solutions.
- Prepare technical, operational, and financial viability analyses for selected solutions.
- Develop contextualized business models with costs, margins, and revenue pathways.

B. Communication of Viability to End Users

- Create simple frameworks and tools to communicate viability clearly to communities.
- Explain ROI, productivity gains, risk reduction, and break-even in easy-to-understand formats.
- Demonstrate rural-friendly storytelling and visualization techniques.

C. Communication of Viability to Financial Institutions

- Train NGOs to develop bank-ready proposals and business cases.
- Guide NGOs on financial documentation, compliance, and formats.
- Support end-to-end unlocking of at least one loan as a showcase example.

D. Workshop Delivery

- Deliver 1–2 interactive workshops aligned with SELCO's program plan.
- Provide follow-up feedback on NGO proposals, financial models, and scheme submissions.
- Share customized scheme documentation and compliance checklists for each NGO.

E. Coordination and Reporting

- Coordinate closely with SELCO to finalize content and workshop flow.
- Participate in review calls and alignment discussions as required.
- Submit a brief report summarizing sessions, learnings, and NGO needs.

5. Deliverables

1. Brief Context Note

Short note mapping relevant value chains and 3-4 livelihood solutions per partner/district/cluster with indicative viability metrics. Solution selection to be codesigned with the NGOs.

2. Presentation Decks/Sample Templates

- Design and hand-over 3-4 calculation templates per NGO (Excel files) which are relevant for their unique solutions applicable which includes:

Terms of Reference (TOR) for Consultancy Services



- CAPEX requirements
 - OPEX requirements
 - Cashflow models from end user perspective
 - ROI, Payback calculations
- Deck which covers simple frameworks or toolkits to help NGO staff understand and communicate viability of solar + machine combination (cost–benefit, ROI, productivity, risk reduction, break-even) to community members. These to include:
 - Relevant scheme mapping & compliance checklist relevant for region
 - Viability of identified solutions (including sample calculations)
 - Communication approaches for end users
 - Communication approaches for bankers (finance language, proposal framing)

3. Workshop Facilitation

2 Interactive capacity-building workshops on livelihood financing with NGOs and partners (virtual AND in-person) which cover capacity building on business models and unlocking finance from rural/co-operative/ other banks.

4. Summary Report

Brief report summarizing session insights, NGO feedback, and recommendations for integrating these learnings into the NGOs livelihoods portfolio.

6. Consultant Requirements

1. Educational Qualification

Graduate/Postgraduate in Commerce background, Rural Development, Economics, or related fields.

2. Experience

Minimum 5–7 years of experience in livelihoods, value-chain development, financial inclusion, or enterprise advisory. Experience working with banks, FPOs, MSMEs, or NGOs in rural contexts preferred.

3. Knowledge Areas

- Understanding of credit-linked schemes (NRLM, NABARD, PMEGP, PMFME, etc.).
- Familiarity with rural enterprise economics and financing models.
- Ability to simplify financial concepts for grassroots organizations.

4. Skills

- Strong presentation and facilitation skills.
- Ability to contextualize concepts to the Northeast region.
- Excellent documentation and communication skills (English and at least one regional language preferred).



Note: Applicants are required to submit **applications to apply in the link**. Each application should detail the plan, methodology, and deliverables specific as per the requirement mentioned in the scope of work.

7. Selection Criteria

The agency will be selected based on:

- Proven experience in information design, especially in the development/social/non-profit sector.
- Portfolio showcasing ability to translate complex information into accessible formats.
- Team qualifications and creative approach.
- Names of clients who can be reached out for recommendations
- Understanding of SELCO's ethos and communication needs.

8. Intellectual Property

All final outputs, templates, and visual assets created under this engagement will be the intellectual property of SELCO Foundation and will be freely available for public sharing under an open-source license.

9. Payment Terms:

It will be deliverable-based, with quarterly payments made in accordance with the terms agreed upon between the consultant and SELCO Foundation. Please provide your proposal and quotation for the above-mentioned program requirements. Capture Timelines and Split cost wherever possible.

10. Application Process

If your enterprise meets the eligibility criteria and is interested in collaborating with the SELCO Foundation, please complete the application form linked below with the required information. Agency / Consultant are requested to upload their technical proposals and financial quotations directly into the application form.

Provide split costs as per deliverables based:

Please provide your proposal and quotation as per deliverables based and mentioned program requirements. Capture Timelines and Split cost wherever possible.



11. To apply

Interested consultants / organisations, with relevant experience (please include samples and/or references of the previous similar work as proof of experience) and based out of India are requested to reach out with a detailed proposal giving a brief on the methodology and the process they will uptake for this project, including budget **Sankara Eye Foundation** (with break-ups and explanation), timelines and milestones and submit the same to google form <https://forms.gle/e6KV2barSa7Th8qL7> on before **22nd December, 2025**.

Any further queries please write to procurement@selcofoundation.org with a subject line: **“Capacity Building on unlocking finances for NGOs in Northeast India”** (Name of Project)

Refer Terms and Condition:

1. Sub-contracting:

In the event that the Consultant requires the services of subcontractors to perform any obligations under the Contract, the Consultant shall obtain the prior written approval of the Foundation. Any rejection or non-performance of the subcontractor shall not, in and of itself, entitle the Consultant to claim any delays in the performance, or to assert any excuses for the non-performance, of any of its obligations under the Contract, and the Consultant shall be solely responsible for all services, obligations and deliverables performed by its subcontractors

2. Quality Assurance

The data submitted to Selco Foundation should be accurate, complete, reliable and relevant. Consulting agency shall establish additional layers for data cleaning and submission.

3. Financials & Reporting

TDS will be deducted on the fixed amount as per Income Tax Act and Rate of Percentage. In accordance with the Central Board of Direct Taxes circular No. 7 of 2022 dated 30th March, 2022 in relation to the clarifications with respect to Section 114AAA of the Income-tax Rules, 1962, failure to link Aadhar number to the PAN card and/or failure by any person, who falls within the income tax bracket or otherwise, to file tax returns in relation to payment of TDS for any service (in accordance with Section 206AB and 206AA) and/or an inoperative PAN card will result in a 20% tax deduction.



4. Indemnification

Both parties shall indemnify and hold its Trustees, Directors and representative officers, employees, agents harmless from and against any and all claims, demands, actions, losses, liabilities, charges, damages, costs and expenses (including but not limited to reasonable attorney's fees) arising out of or resulting from (1) any claims arising in connection with activities undertaken by both parties in connection with the project or (2) Consultant's gross negligence or willful misconduct or breach of any undertaking, covenant, representation or warranty contained in this agreement and/ or the actual infringement of any patent, trademark, copyrights, trade secret or any other intellectual property right of the third party.

5. Patent, Copyright and other Proprietary Rights

i. Except as is otherwise expressly provided in writing in the Contract, the Foundation shall be entitled to all intellectual property and other proprietary rights including, but not limited to, patents, copyrights, and trademarks, with regard to products, processes, inventions, ideas, know-how, or documents and other materials which the Consultant has developed for the Foundation under the Contract and which bear a direct relation to or are produced or prepared or collected in consequence of, or during the course of, the performance of the Contract. The Contractor acknowledges and agrees that such products, documents and other materials constitute works made for hire for the Foundation.

ii. Subject to the foregoing provisions, all documents, reports, recommendations, documents, and all other data compiled by or received by the Consultant under the Contract shall be the property of the Foundation, shall be made available for use or inspection by the Foundation at reasonable times and in reasonable places, shall be treated as confidential, and shall be delivered only to the Foundation's authorized officials on completion of work under the Contract

iii. The Consultant will treat all information given to him/her as information with proprietary value and will not disclose the same to competitors or any outsiders. The Consultant will not at any time, except under legal process, divulge any trade or business secret relating to the Foundation or any customer or agent of the Foundation, which may become known to him by virtue of his position as consultant, save in so far as such disclosure shall be necessary in the interest and for the benefit of the said Foundation and will be true and faithful to the Foundation in all dealings and transactions whatsoever relating to the said Foundation.

iv. Reports or other data that are developed specifically for the performance of this Contract shall be the property of the Foundation and the Consultant shall deliver reports and data to the Foundation as per the milestones. Dissemination of the reports and any information from the said contracts shall be done with written approval from the Foundation.



6. Publicity, use of name & Logo of the Foundation:

The Consultant shall not advertise or otherwise make public for purposes of commercial advantage or goodwill that it has a contractual relationship with the Foundation, nor shall the Consultant, in any manner whatsoever use the name, emblem, logo or official seal of the Foundation or that of SELCO in connection with its business or otherwise without the written permission of the Foundation.

7. Observance of Law:

Compliance with Laws and Regulations –The Consultant will comply with all applicable laws, rules, regulations and statutory requirements and amendments thereof during the term of this Contract.

The Consultant represents and warrants that at the Execution Date the Consultant is not engaged in any unethical business practices or any practice which is against the integrity or sovereignty of India. Consultant also represents and warrants that on the Execution Date there is no pending litigation or any other charge, whether civil or criminal, against consultant that will significantly impair the ability of the Consultant to perform its obligations under this Contract. The Foundation reserves the right to perform a background check at its discretion and the Foundation hereby waives any liability that may arise out of misrepresentation by the Consultant. Consultant also agrees to indemnify the Foundation for any liability that may arise out of such misrepresentation.

Child Labor- The Consultant will, its parent entities, partners or subcontractors nor any of its subsidiary or affiliated entities (if any) is engaged in any practice inconsistent with the rights set forth in the Child Labour (Prohibition and Regulation) Act of 1986, which, inter alia, requires that a child shall be protected from performing any work that is likely to be hazardous or to interfere with the child's education, or to be harmful to the child's health or physical, mental, spiritual, moral, or social development.

Forced Labor- The Consultant will not engage in any activity that will result in forced or compulsory labor under applicable laws including the Bonded Labour System (Abolition) Act, 1976,

Abuse of Labor- Consultant will act in accordance with applicable laws and regulations and will not violate the rights of laborers as stated in The Factories Act, 1948 and similar legislations.

Working Hours, Overtime, Wages and Other Benefits- Working hours, wages and benefits shall be provided by the Consultant to its staff and employees in accordance with applicable laws including the Minimum Wages Act, 1948.

Declaration of blacklisting- Consultant represents and warrants to the Foundation that, as on the date of signing of this Purchase Order, it is neither blacklisted/ debarred nor it is under a declaration of ineligibility by Central / State or Semi-Government Organization/Department or

Terms of Reference (TOR) for Consultancy Services



Institutions and Public Sector Undertakings in India and abroad. Consultant further undertakes to duly inform the Foundation in the event it is blacklisted subsequent to execution of this Purchase Order.

Compliance with Anti-bribery Laws: Consultant and each of its directors, officers, employees, agents or other (collectively referred to as “Consultant”) represent and warrant that it shall not either directly or on behalf of the Foundation give, offer, promise to offer, or authorize the offer, directly or indirectly (proxy bribing), anything of value (such as money, shares, goods or service, gifts or entertainment) to government officials, government customers, potential government customers or foreign government officials including officials of any public international organizations or officials of any political party either in India or abroad (“Officials”) with an Intent to influence any act or decision in his or her official capacity Induce the Official to do or omit to do any act in violation of his or her lawful duty to obtain any improper advantage, or Induce to use such Official 's influence improperly to affect or influence an act or decision.

The Consultant shall not provide any offering, promising, giving or receive, solicit or accept a financial or other advantage, or any other thing of value, with the intention of influencing or rewarding the behavior of a person in a position of trust to perform a public, commercial or legal function to obtain or retain a commercial advantage.

Consultant understands and acknowledges that any non- adherence to the warranty as stated herein above will be violation of the provisions of the Indian Prevention of Corruption Act,1988 and other applicable laws and legislations (“Anti-bribery Laws”). In addition, Consultant agrees to promptly report to the Foundation of any incident of breach or potential breach of this section.

Compliance with Sexual Harassment of Women (Prevention, Prohibition & Redressal) Act, 2013 (PoSH): The Service Provider shall agree to adhere to the mandates prescribed under the Sexual Harassment of Women (Prevention, Prohibition & Redressal) Act, 2013, which requires all workplaces to have a Policy and Internal Committee to address complaints of sexual harassment that women may face at the workplace.

8. Termination:

Either party may terminate this contract by giving a notice in writing to the other party stating their intention to terminate the same on the expiration of Seven (7) days from the date of such notice. In addition, the Foundation may also terminate this contract forthwith in the event of any fraud, misconduct or neglect of duties on the part of the Consultant. Any notice to be given hereunder shall be sufficiently given to the Consultant if forwarded by registered post or by Courier Service to the last known postal address of the Consultant and shall be sufficiently given to the Foundation if similarly forwarded to the registered office. Upon the termination of



this contract and payment of the said fees due up to such termination, and payment of all disbursements and out-of-pocket expenses incurred up to the date thereof (provided the same have been incurred after obtaining prior approval), the Consultant shall deliver all deeds, documents and paper in his possession relating to the business of the Foundation or as the Foundation shall direct, and shall continue to afford him all reasonable assistance for concluding pending matters at the date of such termination without making any charge thereof.

9. Force Majeure:

- i. Force majeure as used herein means any unforeseeable and irresistible act of nature, any act of war (whether declared or not), invasion, revolution, insurrection, terrorism, or any other acts of a similar nature or force, provided that such acts arise from causes beyond the control and without the fault or negligence of the Consultant
- ii. In the event of and as soon as possible after the occurrence of any cause constituting force majeure, the affected Party shall give notice and full particulars in writing to the other Party, of such occurrence or cause if the affected Party is thereby rendered unable, wholly or in part, to perform its obligations and meet its responsibilities under the Contract. The affected Party shall also notify the other Party of any other changes in condition or the occurrence of any event which interferes or threatens to interfere with its performance of the Contract. Not more than fifteen (15) days following the provision of such notice of force majeure or other changes in condition or occurrence, the affected Party shall also submit a statement to the other Party of estimated expenditures that will likely be incurred for the duration of the change in condition or the event of force majeure.
- iii. On receipt of the notice or notices required hereunder, the Party not affected by the occurrence of a cause constituting force majeure shall take such action as it reasonably considers to be appropriate or necessary in the circumstances, including the granting to the affected Party of a reasonable extension of time in which to perform any obligations under the Contract.
- iv. If the Consultant is rendered unable, wholly or in part, by reason of force majeure to perform its obligations and meet its responsibilities under the Contract, the Foundation shall have the right to suspend or terminate the Contract on the same terms and conditions as are provided for in this Contract.
- v. Both the Foundation and the Consultant fully and freely intend to create an independent Contractor relationship under this Contract. Nothing herein shall be deemed to establish a partnership, joint venture, association or employment relationship between the parties. Both parties agree that the consultant has the right to sole and exclusive control over the manner and means employed in performing their activities under this Contract.



10. Settlement of disputes:

- i. The Parties shall use their best efforts to amicably settle any dispute, controversy, or claim arising out of the Contract or the breach, termination, or invalidity thereof.

Any dispute, controversy, or claim between the Parties arising out of the Contract or the breach, termination, or invalidity thereof, unless settled amicably, within sixty (60) days after receipt by one Party of the other Party's written request for such amicable settlement, the matter shall be referred by either Party to arbitration in accordance with the Arbitration and Conciliation Act, 1996. The venue of the arbitration shall be at Bangalore. Likewise, the jurisdiction will vest with courts in Bangalore.
