



AMFIU



TERMS OF REFERENCE

Consultant to Support ESG-Aligned WASH Curriculum Development and Metrics Definition for Uganda's Financial Sector

BACKGROUND

Uganda continues to face significant challenges in achieving universal access to safely managed sanitation, with only 17.8% of the population accessing such facilities as of 2022 (JMP). A key barrier is the lack of affordable financing options for households and sanitation-related MSMEs.

The launch of the **Uganda Bankers Association (UBA) ESG Framework** in June 2024 provides an opportunity to integrate climate resilient water supply and sanitation (WASH) into Uganda's sustainable finance agenda. However, financial institutions require tailored training and sector-relevant metrics to embed WASH into their ESG strategies.

In collaboration with the Ministry of Water and Environment (MWE), Water For People, IRC, UBA, and Water.org are jointly supporting the development of technical resources to strengthen ESG-aligned WASH financing in Uganda. This consultancy will contribute by developing a WASH–ESG training curriculum for financial institutions and by defining sector-relevant ESG metrics to track financial sector contributions towards SDG 6. The curriculum will also reference existing sustainable/green financing (SFF) models—such as technical assistance programs, de-risking instruments, blended financing approaches, and sustainability bonds—and outline procedural steps that can guide financial institutions in cementing these models within their operations.

OBJECTIVES

Overall Objective

To strengthen the integration of WASH within Uganda's financial sector ESG agenda by developing a WASH–ESG training curriculum and defining sector-relevant ESG–WASH metrics that support alignment with national and sectoral frameworks. The curriculum will also reference existing sustainable/green financing (SFF) models—such as technical assistance programs, de-risking instruments, blended financing approaches, and sustainability bonds—and outline procedural steps to guide financial institutions in applying these models to drive ESG-aligned WASH financing.

Specific Objectives

1. To conduct a desk review of existing ESG materials on sustainability financing (Green and social) resources and identify WASH-relevant capacity gaps.
2. To co-develop a WASH–ESG training curriculum for banks, MFIs, and SACCOs that covers market segmentation, sanitation product development, and social impact considerations.
3. Agree on a set of sector-relevant ESG–WASH metrics aligned with UBA’s ESG framework and SDG 6 reporting requirements.
4. To facilitate stakeholder consultations and validation workshops to ensure ownership and alignment of the curriculum and metrics framework with sector priorities.
5. To assess existing ESG learning methods and channels within banks, MFIs, and SACCOs, and provide recommendations for strengthening these to support effective curriculum delivery

SCOPE OF WORK

The consultant will carry out the following tasks in line with the overarching and specific objectives:

Objective 1: Conduct a desk review of existing UBA ESG Framework including reports and identify WASH-relevant capacity gaps

- Review UBA’s ESG framework, guidance materials, and any existing training resources.
- Identify strengths, overlaps, and gaps in relation to WASH integration.
- Provide recommendations on priority areas for curriculum focus.

Objective 2: Co-develop a WASH–ESG training curriculum for banks, MFIs, and SACCOs

- Draft curriculum content covering market segmentation and sanitation demand analysis, sanitation-related product development, loan structuring, and social impact considerations (e.g., inclusion, gender, affordability).
- Prepare facilitator and user notes, case studies, practical exercises, and an **assessment and evaluation framework** (including tools to measure learning outcomes such as tests/quizzes, continuous and summative evaluation, feedback mechanisms for teachers/facilitators, and program evaluation for overall curriculum effectiveness).
- Research and compile context-specific case studies on ESG implementation and financing practices in Ugandan financial institutions to ease conceptualization and practical application of the curriculum.
- Include relevant learning resources and reference materials, such as ESG and sustainability frameworks, taxonomies, and guidance tools, to strengthen the knowledge base of trainees.
- Integrate references to existing sustainable/green financing (SFF) models—including technical assistance programs, de-risking instruments, blended financing approaches, and sustainability bonds—and outline procedural steps to guide financial institutions on how these models can be cemented into practice.
- Incorporate partner and stakeholder feedback through consultations and validation workshops.

Objective 3: Agree on a set of sector-relevant ESG–WASH metrics

- Review relevant frameworks (UBA ESG indicators, SDG 6, national reporting systems).

- Propose draft ESG–WASH metrics suitable for financial institutions.
- Refine the metrics framework through stakeholder engagement, consultations and validation workshops.

Objective 5: To assess existing ESG learning methods and channels within banks, MFIs, and SACCOs, and provide recommendations for strengthening these to support effective curriculum delivery

- Map out existing learning and training approaches currently used by financial institutions (e.g., in-house training programs, workshops, mentoring, digital platforms, e-learning systems).
- Assess the effectiveness, accessibility, and limitations of these learning methods and channels in relation to ESG capacity-building.
- Identify opportunities for improving or adapting existing channels to better support WASH–ESG curriculum delivery.
- Benchmark against regional and international best practices in ESG training and learning systems.
- Provide practical recommendations on strengthening institutional learning systems to enhance adoption and sustainability of the curriculum.

DELIVERABLES

Objective	Deliverable	Expected Result
Objective 1: Conduct a desk review of existing UBA ESG resources and identify WASH-relevant capacity gaps	1. Desk Review Report summarizing UBA ESG resources, WASH-relevant content, and identified gaps	Clear analysis of current ESG resources and priority focus areas for WASH capacity building
Objective 2: Co-develop a WASH–ESG training curriculum for banks, MFIs, and SACCOs	2. Draft WASH–ESG training curriculum with facilitator/user notes, exercises, context-specific case studies, ESG and sustainability frameworks/taxonomies, and references to sustainable/green financing models.	A practical, comprehensive, and contextually relevant curriculum that equips financial institutions with both the conceptual grounding and practical tools—including case studies, frameworks, and financing models—needed to implement ESG-aligned WASH financing effectively.
	3. Final WASH–ESG Curriculum, revised after partner feedback	
Objective 3: Agree on a set of sector-relevant ESG–WASH metrics	4. ESG–WASH Metrics Framework (defined set of indicators with explanatory notes)	A validated set of sector-relevant ESG–WASH metrics aligned with UBA’s ESG framework and SDG 6 reporting
Objective 4: Facilitate stakeholder consultations and validation workshops	5. Validation Workshop Reports (documenting feedback and agreed revisions)	Stakeholder ownership and alignment of curriculum and metrics framework

Objective	Deliverable	Expected Result
Objective 5: To assess existing ESG learning methods and channels within banks, MFIs, and SACCOs, and provide recommendations for strengthening these to support effective curriculum delivery	Report on existing ESG learning methods and channels in banks, MFIs, and SACCOs, including recommendations for strengthening them.	Enhanced understanding of institutional learning capacities within the financial sector and actionable guidance on how to optimize these channels for effective delivery of the WASH-ESG curriculum.
Cross-cutting (all objectives)	6. Inception Report	Comprehensive documentation of process, results, and lessons learned for future use
	7. Final Assignment Report (consolidating all outputs and recommendations)	

DURATION AND LEVEL OF EFFORT

The consultancy will be carried out over a period of **4 months (November 2025 - February 2026)**, with an estimated **80 working days**.

REQUIRED QUALIFICATIONS

- At least **3 years' experience** in sustainable finance, ESG curriculum development and delivery, or impact investing.
- Demonstrated expertise in **curriculum development** and training for financial institutions.
- Proven experience in developing and applying **ESG/impact metrics** in emerging markets.
- Familiarity with Uganda's financial sector and/or WASH sector is an advantage.
- Strong facilitation skills, particularly in convening cross-sectoral stakeholders.

BUDGET

All Consultants' costs incurred in executing this assignment including travel and accommodation must be included in the financial proposal. All costs should be presented in Uganda Shillings (UGX). The budget template to be used is shared below. All meeting costs shall be met directly by Water For People.

Budget Summary				
Professional Fees				
With Holding Tax (6%)				
Total Cost				
Professional Fees				
Name of Expert	Role	Number of Days	Daily Rate (UGX)	Total Fee (UGX)
Total				

REQUIREMENTS ON THE FORMAT OF THE BID

The structure of the bid must correspond to evaluation criteria. Please use the weighting criteria below to guide your writing of the bid as this is what will strictly be used in assessing your proposal. It must be legible (font size 11, line spacing 1.0, font Arial) and clearly formulated. The bid should be drawn up in English.

The complete bid shall not exceed 30 pages including signed CVs and any other attachments.

All proposals will be evaluated based on their technical and financial suitability. The technical evaluation is equivalent to 70% while the financial carries 30%. All proposals will be evaluated based on their technical suitability first. Only the proposals from the technical evaluation that will have scored 50/70 be retained for the financial evaluation. All financial and technical proposals should be sent to uganda@waterforpeople.org, by 16th October 2025, by 1700hours. Please note that any application received after this deadline will **NOT** be accepted.

EVALUATION CRITERIA

SN	CRITERIA	WEIGHTING
1	Technical Assessment	40
1.1	Interpretation of the objectives in the ToRs, critical examination of tasks, suggestions to terms of reference to improve the assignment	10
1.2	Clear and coherent description and justification of the methodology that demonstrates fulfilment of requirements and provides clear signs that the consultant will provide excellent work	10
1.3	Previous similar assignments	30
1.4	Workplan showing key milestones and personnel assignment plan	10
1.5	Stakeholder engagement plan	10
	Sub Total technical proposal	70
3	Financial Assessment	
3.1	Completeness - budget is detailed and itemized, providing a clear breakdown of costs associated with each activity or deliverable	15
3.2	Reasonableness - costs align with market rates and there is evidence of cost-saving measures or efficiencies	15
	Sub Total financial proposal	30
	TOTAL SCORE	100