Terms of Reference (ToR)

Designing a Sustainable Financing Mechanism for Zambia's Catch Up Programme

1. Background

About VVOB

VVOB – *education for development* is an international non-profit organisation with over 40 years of experience strengthening education systems. Working in close partnership with governments, teachers and school leaders, VVOB improves the quality of education by strengthening professional development, supporting evidence-informed policy, and promoting sustainable system change.

About Catch Up

Literacy and numeracy skills form the foundation for lifelong learning. Yet across many countries in sub-Saharan Africa, including Zambia, too many children complete the early grades without acquiring these essential skills.

In response to this challenge, the Government of the Republic of Zambia, through the Ministry of Education (MoE), partnered with organisations including Pratham, J-PAL, UNICEF, TaRL Africa, VVOB and others to adapt the globally recognised Teaching at the Right Level (TaRL) approach into Zambia's nationally owned Catch Up Programme.

Teaching at the Right Level (TaRL) is an evidence-based remedial education approach that groups learners according to their actual learning level rather than age or grade, allowing teachers to provide targeted instruction through engaging activities that rapidly improve foundational literacy and numeracy.

As a result, Catch Up has become a cornerstone of Zambia's national strategy for improving foundational learning.

The programme's greatest strength lies in its government ownership. Catch Up has been institutionalised within the Ministry of Education's systems and structures, making it a national approach to improving foundational literacy and numeracy.

However, maintaining the quality of Catch Up at scale—including teacher coaching and mentoring, learner assessments, monitoring, continuous improvement, research and innovation—requires

predictable, long-term financing that extends beyond time-bound donor funding. As development partners transition over time, it is essential that the systems supporting programme quality remain in place.

VVOB is therefore exploring the establishment of a sustainable financing mechanism, including the feasibility of an endowment, to safeguard the future of Catch Up. Such a sustainable financing mechanism would complement government financing of education. It would serve as a dedicated, professionally governed resource to protect and strengthen the quality of Catch Up as a national public good. The mechanism should be independently governed and designed to ensure that resources are used exclusively to support remedial learning interventions for children who need them most, helping to close learning gaps and sustain Zambia's commitment to foundational learning for generations to come.

2. Purpose of the Assignment

VVOB seeks to engage a consultant or consultancy team to assess and design an appropriate financing mechanism(s) for Catch Up, including but not limited to endowment, trust, solidarity fund, blended finance and other hybrid financing models.

The consultancy will assess the feasibility of establishing an endowment and/or other long-term financing mechanisms and develop the financial, governance, legal and operational foundations necessary for implementation.

The assignment will involve close collaboration with the Ministry of Education while engaging the Ministries of Finance and Justice, legal experts, philanthropic organisations, financial institutions, and other strategic stakeholders.

3. Objectives

The consultancy will:

- Assess the long-term financing needs of Catch Up.
- Determine whether an endowment fund is financially, legally and operationally viable for sustaining selected components of the Catch Up Programme and identify the minimum capitalization thresholds required for viability.
- Benchmark comparable sustainable financing mechanisms.
- Develop recommendations for the most appropriate financing model for Catch Up.
- Design governance, legal and institutional arrangements for the preferred mechanism.
- Assess capitalisation requirements and propose an investment and capitalisation strategy for the preferred financing mechanism.
- Produce a phased implementation roadmap.
- Facilitate stakeholder engagement and consensus-building among government, philanthropic and financial actors.

- Identify opportunities and requirements for attracting future philanthropic and institutional investment.

4. Scope of Work

The consultant will undertake, but not necessarily be limited to, the following activities.

4.1 Programme Review

- Review Catch Up programme documentation.
- Analyse current and projected financing needs.
- Review institutional arrangements supporting programme delivery.
- Identify which programme functions should be sustained through government financing and which quality-assurance, innovation, research, assessment and system-support functions may be appropriate for support through a sustainable financing mechanism.

4.2 Global Benchmarking

Review international examples of:

- Education endowments
- Perpetual funds
- Trust structures
- Sustainable education financing mechanisms
- Blended finance approaches

With particular attention to education-focused endowments and trust models such as Maharishi Institute model, education trust funds, university endowments adapted for public good, National education foundations, Save the Children Global Ventures experience and African education solidarity funds

4.3 Stakeholder Consultation

Consult and facilitate discussions with:

- Ministry of Education
- Ministry of Finance
- Ministry of Justice
- VVOB Zambia and Global Office
- Catch Up implementation partners
- Philanthropic foundations
- Legal advisors

- Investment specialists
- Financial institutions
- Other relevant public and private sector actors

These consultations should identify opportunities, constraints, governance options and pathways towards implementation.

4.4 Feasibility Assessment

Assess:

- Legal feasibility
- Regulatory requirements
- Governance structures
- Investment management options
- Financial sustainability
- Operational implications
- Risks and mitigation measures

4.5 Sustainable Financing Strategy

Develop a strategy outlining:

- Recommended financing mechanism
- Governance framework
- Legal structure
- Investment principles
- Capitalisation strategy
- Fundraising and capital mobilisation strategy
- Stakeholder engagement plan
- Communications considerations
- Assessment of opportunities for progressive government co-financing and integration within existing public financing structures.

4.6 Political Economy and Institutional Analysis

Assess:

- Government incentives and commitment.
- Institutional ownership arrangements.
- Risks of political interference.

- Governance safeguards.
- Long-term credibility with investors and philanthropic actors.
- Stakeholder appetite for participation in governance structures.

4.7 Implementation Roadmap

Develop a phased implementation roadmap outlining:

- Immediate next steps
- Institutional responsibilities
- Required legal processes
- Investment milestones
- Fundraising priorities
- Indicative implementation timeline

5. Methodology

The consultant is expected to propose an appropriate methodology. At a minimum, the methodology should include:

- Desk review of programme and financial documentation.
- Key informant interviews.
- Stakeholder consultations.
- Workshops and co-design sessions.
- Benchmarking and comparative analysis.
- Financial modelling.
- Legal and governance assessment.
- Validation workshop.
- Presentation of draft and final recommendations.

6. Key Expected Deliverables

The consultant will be expected to deliver the following outputs:

Deliverable	Description
Inception Report	Detailed methodology, workplan, stakeholder engagement plan, timeline and approach to delivering the consultancy.
Sustainable Financing Recommendation Paper	Report containing potential financing mechanisms, preferred option, reasons for selection/rejection, feasibility rating, required capitalization, expected

	returns, key risks, conditions for success, and recommendation whether to proceed. The paper should include scenario modelling demonstrating the relationship between capitalisation levels, investment returns, operating costs and annual financing capacity under different assumptions.
Capitalisation and Investor Landscape Assessment	Assessment of prospective philanthropies, corporations, high-net-worth individuals, foundations, DFI and blended finance opportunities, local Zambian investors and diaspora opportunities.
Final Sustainable Financing Strategy	Strategy outlining the recommended financing mechanism, rationale, governance structure, legal framework, investment principles, capital requirements, expected returns, risks, fundraising strategy and implementation approach for review by VVOB and stakeholders.
Implementation Roadmap	A phased roadmap detailing priority actions, institutional responsibilities, legal and regulatory milestones, fundraising priorities, indicative timelines and resource requirements for establishing the financing mechanism.
Final Presentation	Presentation of the final consultancy findings and recommendations to VVOB leadership, the Ministry of Education and other key stakeholders.
Executive Summary	A concise, high-level summary of the consultancy findings, recommendations and proposed pathway towards establishing a sustainable financing mechanism for the Catch Up Programme.

7. Duration

The consultancy is expected to be undertaken over approximately **16 weeks.**

8. Consultant Profile

The consultant or consultancy team should demonstrate:

Essential

- Proven track record in establishing, capitalising, fundraising for or advising sustainable financing mechanisms, endowments, foundations, trust funds or blended finance vehicles.
- A strong understanding of Zambia's legal, financial and regulatory environment either directly or through qualified national partners.

- Demonstrate experience engaging senior government officials, philanthropic organisations, investors and financial institutions.
- Willingness and ability to spend sufficient time in Zambia to conduct consultations and stakeholder engagement.

Desirable

- Experience in designing or managing education-focused financing mechanisms.
- Experience working in Zambia or sub-Saharan Africa.
- Familiarity with public sector financing and education systems.
- Experience capitalizing or fundraising for endowments, foundations or sustainable financing vehicles.
- Experience conducting feasibility assessments for endowments, trust funds or sustainable financing mechanisms in low- and middle-income countries.

9. Proposal Requirements

Interested consultants should submit:

- Technical proposal outlining their understanding of the assignment.
- Proposed methodology and workplan.
- Financial proposal.
- CV(s) of the proposed consultant(s) and team members.
- Examples of previous relevant work.
- At least three professional references.

Applications will be evaluated based on:

- Understanding of the assignment.
- Quality and appropriateness of the proposed methodology.
- Relevant experience
- Demonstrated track record of establishing or supporting financing mechanisms that have progressed beyond the design stage into implementation.
- Qualifications of the proposed team.
- Value for money.

10. Ethical Considerations

The consultant will be expected to uphold the highest standards of professional integrity, confidentiality and ethical conduct throughout the assignment.

Specifically, the consultant shall:

- Maintain the confidentiality of all information received during the consultancy and not disclose or use such information for purposes outside this assignment without prior written consent from VVOB.
- Declare any actual, perceived, or potential conflicts of interest that could influence the impartiality of the consultancy.
- Ensure that all recommendations are objective, evidence-based and free from undue influence.
- Comply with all applicable legal and regulatory requirements in Zambia.
- Conduct stakeholder consultations respectfully, ensuring transparency and inclusiveness throughout the process.
- Adhere to VVOB's safeguarding, integrity and ethical standards when engaging government officials, partners and other stakeholders.

11. Reporting Structure

The consultant will report to the VVOB Zambia Programme Manager and will work in close collaboration with:

- The Catch Up Programme Technical Team;
- Designated representatives from the Ministry of Education.

Regular progress meetings will be held throughout the consultancy to review progress, discuss emerging findings and validate key deliverables.

12. Budget

The total budget for this consultancy is €24,648 (inclusive of professional fees, travel, stakeholder consultations and all applicable taxes and expenses).

13. Submission Details

Interested consultants should submit their application electronically to:

VVOB Zambia Operations Manager

Email: [Insert email address]

Subject line: *Consultancy Application – Catch Up Programme Sustainable Financing Mechanism*

Applications should include:

- Technical proposal;

- Methodology and workplan;
- Financial proposal;
- CV(s) of the proposed consultant(s);
- Examples of previous relevant work; and
- At least three professional references.

Application deadline: 30 November 2026.