INVITATION TO TENDER

Project: TRADE

Contract: EVALUATION OF BORESHA MAMA PILOT: 2021 – 2022

The Financial Sector Deepening Trust (FSD Kenya) invites you to submit a tender for the above contract in accordance with the attached terms of reference and other supporting documents.

Bidders are expected to provide valid registration documents and documentation for tax compliance in their country of jurisdiction alongside their proposals. Failure to attach the above-mentioned documents will make the bidder unresponsive and will not be considered for evaluation.

FSD Kenya will undertake a due diligence assessment and screening of the preferred Bidder as part of background check and share a screening questionnaire to process screening. FSD Kenya reserves the right to proceed or reject Bidder(s) depending on the outcome of this assessment and consider the next ranked bidder. The findings of this assessment will be kept confidential and used internally for the purposes of this evaluation.

FSD Kenya reserves the right to accept any tender(s) or to reject all tenders at any time. FSD Kenya also reserves the right to cancel this procurement at any point in time prior to award of the contract.

If you would like to lodge a complaint in regard to this procurement process, please write to tenders@fsdkenya.org referencing the title of this procurement. FSD Kenya procurement team will acknowledge receipt of the complaint in writing within three (3) working days.

If you come across any issues of bribery, corruption or wrong doing on the part of FSD Kenya part during this procurement, please feel free to contact Ulla Balle, FSD Kenya Chief Operating Officer at ulla.balle@fsdkenya.org or transparency@fsdkenya.org or fsd.whistleblower@bdo-ea.com.

Confidentiality

All information contained in this letter and attachments is provided on a strictly confidential basis solely for the use of bidders in connection with a competition for the supply of services for the above contract. It is a condition of this competition that bidders (and any sub-contractors) shall:

- take all reasonable measures to protect this confidentiality and avoid the unauthorized use, disclosure, publication, or dissemination of confidential information.
- not use this information other than for the purposes of preparation of a tender, and shall disclose it only to officers, directors, or employees on a specific need to know basis; and
- not disclose, publish or otherwise reveal any of the information contained herein except with the specific prior written authorization of FSD Kenya.
If you intend to submit a tender, you should send an acknowledgement as soon as possible via e-mail confirming (i) your intention to tender and (ii) agreement to the confidentiality condition set out above.

**Deadline for receipt of tenders**

Your tender must be received by 17:00HRS, (East Africa Time), on 31st August 2022 and be valid for 6 months. Tenders received after the due time and date will not be accepted. Tenders should be submitted by e-mail using the addresses provided. If requested, an acknowledgement of safe receipt of tenders will be provided. You are requested to submit your tender comprising of technical proposal and financial proposal separately. The proposals shall be submitted separately to the following addresses:

**Technical Proposal**: tenders@fsdkenya.org
With the following subject title: **TECHNICAL PROPOSAL- EVALUATION OF BORESHA MAMA PILOT: 2021 – 2022**

**Financial Proposal**: tenders@fsdkenya.org
With the following subject title: **FINANCIAL PROPOSAL- EVALUATION OF BORESHA MAMA PILOT: 2021 – 2022**

Under no circumstance are bidders to submit both technical and financial proposals as a single document, doing so will lead to disqualification.

If you have any clarification questions, please email us at tenders@fsdkenya.org no later than 22nd August 2022. Responses to clarification questions shall be sent on 24th August 2022.

Selection of the preferred provider is planned for September 2022, and the anticipated contract start date is September 2022.

**Form of tenders**

Tenders may be submitted in any format and should encompass:

1. Profile of the organization
2. Experience of the consultant
3. Reference of the consultant
4. Description of approach and methodology for performing the assignment
5. Team composition and task assignments work
6. Curriculum vitae (CV) for proposed professional personnel
7. Breakdown of consultancy fee
8. Breakdown of reimbursable expenses by activity

Tender documents should be as concise as possible

**Evaluation of tenders**

This invitation to tender will use the quality and cost-based selection (QCBS) system of evaluation.

Tenders for this contract will be assessed in accordance with good commercial practice and will involve both a technical and commercial evaluation. The specific evaluation criteria, with markings, are indicated in the evaluation criteria section.
below. Tenders will be made available to the partner organisations that will benefit from the services when they are part of the evaluation panel.

In the case of QCBS evaluation method, the total score will be calculated by weighting the technical and financial scores and adding them as per the formula and instructions provided. The bidder with the tender that achieves the highest combined technical and financial scores, will be considered for award.

For Quality and Cost Based Selection (QCBS), the lowest evaluated financial proposal (LP) will be given the maximum financial score (S1%) points. The financial scores (BP) of the other financial proposals will be computed as indicated in the evaluation criteria section.

Proposals will be ranked according to their combined technical (TS) and financial (FS) scores using the weights (T = the weight given to the technical proposal; F = the weight given to the financial proposal and S indicating the total score attained. T + F = 100 points. Indicated in the evaluation criteria section S = TS x T% + FS x F%.

The weights given to the technical (T) and financial (F) proposals are T = 80% and F = 20%. The Bidder achieving the highest combined technical and financial score will be invited for negotiations.

Conflict of interest

Tenderers (and any sub-contractors) must disclose in their Tender details of any circumstances, including personal, financial, and business activities that will, or might, give rise to a conflict of interest, if they were awarded this contract. Where Tenderers identify any potential conflicts, they should state how they intend to avoid such conflicts. FSD Kenya reserves the right to reject any Tender which, in FSD’s opinion, gives rise, or could potentially give rise to, a conflict of interest.

Other information

FSD Kenya has endeavoured to make available all relevant information in this invitation. A standard form of contract is attached for information. Suppliers invited to submit a tender are expected to adhere to the standard conditions of contract which are attached. The terms of this contract are not open to negotiation. Any requirement for further information or clarification during the tender period should be addressed directly to me at FSD Kenya. On no account should the bidders communicate directly with the recipient or other partners involved in work concerning this Invitation. Failure to comply with this requirement may result in your disqualification from this competition.
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EVALUATION OF BORESHA MAMA PILOT: 2021 – 2022

1. BACKGROUND

Introduction to FSD Kenya
The FSD Kenya programme was established by the Department for International Development (DFID) in 2001 to support the development of financial inclusion and inclusive financial markets in Kenya. In 2005, FSD Kenya was constituted as an independent trust under the supervision of professional trustees, KPMG Kenya, with policy guidance from a programme investment committee (PIC). Through its 2022 – 2026 strategy, the Trust seeks to contribute to the development of “a financial system that increasingly delivers value for a green and inclusive digital economy while improving financial health and capability for women and micro and small enterprises (MSEs)”. The Trust works closely with government, the financial services industry, and other partners across key economic and social sectors. FSD understands financial inclusion as being about harnessing the power of the financial market to improve people’s lives and has prioritized four strategic drivers to achieve this. These drivers include 1). gender and women economic empowerment, 2). micro and small enterprises, 3). greening, and 4). digital economy. FSD Kenya’s core development partners are Department for International Development (DFID), the Swedish International Development Agency (SIDA) and the Bill & Melinda Gates Foundation.

Trade facilitation project
The Trade facilitation Project (TFP) is a three-year project whose aim is to create market capacity and incentives to innovate trade solutions which deliver real value for the economy, enterprises and households. Transformation of the trade system in Kenya demands innovation. The type of innovation called for here seeks to create open systems capable of integrating the widest range of producers, suppliers, intermediaries, retailers and exporters. This type of innovation is not easy given the multiple dependencies and requires new approaches together with supporting infrastructure, expertise and regulation. The TFP has 5 components viz, Trade facilitation platform solutions, financial solutions for facilitating trade, inclusion of women and youth in trade, Inclusive export promotion solutions & Blue economy - LREB aquaculture value chain component.

Within the inclusion of women and youth in trade component, is the Boresha Mama Pilot, jointly implemented by FSD Kenya, and TradeMark East Africa (TMEA). The pilot is an emergency response cash transfer project designed in 2021 to support vulnerable cross-border women traders in Busia County whose businesses were affected by COVID-19. Through this initiative, interventions targeting the most vulnerable cross-border women traders were implemented in phases encompassing cash injections and patient capital offerings that were aimed at increasing their resilience and business continuity during and post COVID-19.

The pilot is currently in exit phase. FSD, therefore, seeks the services of a consultant(s) to evaluate the impact of Boresha Mama cash transfer pilot against Bill & Melinda Gates Foundation’s Women Economic Empowerment Framework (Figure. 1) & to determine the potential relevance/importance of exogenous cash injections & patient capital offerings to MSEs during economic shocks, in this case COVID-19, when financial frictions were high.
2. OBJECTIVES

Objective 1: To evaluate the Boresha Mama cash transfer pilot against Bill & Melinda Gates Foundation’s Women Economic Empowerment Framework (WEE).

Objective 2: To determine the relevance & economic effect of Boresha Mama interventions (exogenous cash injection & patient capital offering) on micro & small enterprises in mitigating the severity of economic shocks (COVID-19) & their resultant impact on business continuity, investment, lending & employment opportunities.

3. SCOPE OF WORK

The proposed scope of work includes but is not limited to 1) undertaking a formative, learning-oriented evaluation of the pilot, examining the cash delivery and usage from inception, 2) evaluation of the project design and targeting (for both the unconditional cash transfer and the patient capital), 3) measuring the pilot’s impacts, and 4) documenting the lessons learnt from the pilot, including learning points for exit.

Key questions:

3.1 Relevance: To analyse the extent to which Boresha Mama’s interventions are consistent with beneficiaries’ requirements, Busia County needs, country priorities, development partners and donors’ priorities & policies.
   a) Was this project aligned to FSD, TMEA, SIDA’S policies/frameworks?
   b) What are Boresha Mama’s beneficiaries’ perspectives on approach & objectives of the pilot?
   c) What psychological effects has Boresha Mama had (e.g., do beneficiaries feel dignified, empowered, trusted, and respected due on beneficiaries?

3.2 Efficiency: Analyse the extent to which agency, resources/inputs have contributed to results achieved
   a) Have there been Synergies with other projects, partners, development
3.3 Effectiveness: Analyze the extent to which the development intervention’s objectives were achieved, or are expected to be achieved considering their relative importance

a) Were the intended outputs and outcomes articulated in the component design attained? Are there any unintended results of the pilot?
b) What are stakeholder perceptions of the outputs?
c) Are the project benefits significant to the intended beneficiaries?
d) Was the geo-context appropriate or implementation? If not, make suggestions.
e) How effective was the backstopping support by FSD, TMEA and other partners?
f) Is there similar progress of fostering safety nets or other similar cash transfer interventions implemented as a response to Covid-19 implications in Kenya and beyond?

3.4 Impact: The positive and negative, primary, and secondary long-term effects produced by the project, directly or indirectly, intended or unintended

a) What evidence is there of the impact that Boresha Mama has had to date on beneficiaries’:
   - Agency - capacity to take purposeful action and pursue goals, free from the threat of violence or retributions?
   - Institutional structures - the social arrangements, including both formal and informal rules and practices, that shape and influence women and girls’ ability to express agency and assert control over resources?
   - Resources - tangible and intangible capital and sources of power that women and girls have, own, or use individually or collectively.
b) What is the contribution of this project to women economic empowerment, improved employment, greening & public-private partnerships (PPPs)?
c) How does the project strategy, management and activities correlate with impact and sustainability? How can this be enhanced?
d) How the impacts can outlive the project.
e) Any outcomes harvested, if any? (e.g., explore individual or communal tensions due to receiving/ not receiving cash as well as decision making authority in the household, marketplaces, etc).
f) Validity of design, whether the project adequately identified risks, link to broader development goals, baseline, targets and indicators etc.
g) Were the unconditional cash transfer and patient capital values sufficient
to boost the demand side to an extent that it has had an impact on the
economic lives of beneficiaries?
h) What evidence is there of differential empowerment among Boresha
Mama beneficiaries versus non-beneficiaries?

3.5 **Sustainability**: Continuation of the project beyond exit with long term benefits to
the beneficiaries

   a) Replicability & scale up?
   b) Extent of impact on the targeted beneficiaries? Were all targeted
      beneficiaries reached?
   c) Which structures instituted by the project?
   d) Has the capacity of project beneficiaries, stakeholders etc been enhanced
      for business continuity beyond the project?
   e) To document the lessons learnt from the project, including learning points
      for exit to a more sustainable food security to the beneficiaries

4. **CONDUCT OF THE WORK**

The consultant/firm will report directly to the FSD Kenya Trade Facilitation Project
Manager. The consultant(s) are also expected to liaise closely with the Boresha Mama
project officer who is on the ground in Busia County.

COVID-19 is still a major concern and, therefore, the consultant(s) will be expected to
propose a practicable way to undertake the exercise whilst ensuring their own safety and
that of the respondents. FSD Kenya has developed a set of research protocols to guide
research during this time, which will be availed to the selected consultant/firm.

5. **OUTCOMES AND DELIVERABLES**

The consultant will deliver to FSD the following:

   (i) A detailed inception report including an implementation plan of the
       assignment.
   (ii) Presentation of the main results and key lessons learned for future CTP
        interventions at a workshop in Nairobi or virtually.
   (iii) A detailed report capturing the deliverables of this terms of reference, as
        described under sections 2 & 3 above including executive summary,
        findings, key conclusions, and recommendations.
   (iv) Brochure presenting key lessons learnt and recommendations on
        emergency cash transfer amid a global pandemic.
   (v) 3 case studies (including photos in Jpeg and signed beneficiary consent for
        use) for a) beneficiaries and b) their families/peers/community which can
        be used by FSD Kenya for communication purposes to key partners/donors
        to demonstrate empowerment impacts of Boresha Mama
   (vi) A case study to highlight successful collaboration between FSD Kenya,
        TMEA, and financial service provider with specific success factors, as well as
        recommendations.

Payment under these terms of reference shall be made as follows:

   - 30% upon submission and acceptance of an inception report &
     implementation plan
   - 40% upon submission and acceptance of results summary and draft reports.
   - 30% upon submission, presentation (virtual or at a workshop) & acceptance of
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final reports, brochure & case studies after all comments/suggestions have been considered, if value adding.

The copyright for all material prepared under these terms of reference will pass to FSD Kenya. It is FSD’s practice to publish the reports it commissions in its own house style. There is therefore no requirement for material to be extensively formatted beyond that required to indicate how material should be logically presented in the final report. All final reports should be presented in an electronic format allowing the text and graphics to be manipulated in preparation for publication. Where a final report is presented in a portable document format (pdf) generated from another format (such as Microsoft Word) it should be accompanied by the original file from which it is generated. All representations of graphic material (tables, figures, drawings, charts, graphs and photographs) must be able to be reproduced at high print resolution. Tables, figures, drawings, charts, graphs should be provided in Microsoft Excel or Adobe Illustrator format. Photographs must be provided in high-resolution JPG images set to minimum of 300 dots per inch (dpi). Any technical questions regarding these requirements should be addressed to FSD’s communications lead.

6. REQUIREMENTS

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<tr>
<th>No</th>
<th>Assessment criteria</th>
<th>Weighting (%)</th>
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<tbody>
<tr>
<td>1</td>
<td>Experience of consulting firm/consultant</td>
<td></td>
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<tr>
<td>1.1</td>
<td>Similar past consultancy experience – at least 3 years’ experience</td>
<td>25</td>
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<tr>
<td>1.2</td>
<td>Familiarity with the Bill &amp; Melinda Gates Foundation’s model of women and girls’ empowerment (WEE)</td>
<td>20</td>
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<tr>
<td></td>
<td>Total Points for this criterion</td>
<td>45</td>
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<tr>
<td>2</td>
<td>Approach and methodology</td>
<td></td>
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<td>2.1</td>
<td>Responsiveness of propose methodological approach in relation to the TOR including rationale for chosen methodology and data collection tools.</td>
<td>25</td>
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<tr>
<td></td>
<td>Total Points for this criterion</td>
<td>25</td>
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<tr>
<td>3</td>
<td>Key Professional Personnel Qualification for the Assignment</td>
<td></td>
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<td>3.1</td>
<td>Project resources and relevant experience of proposed team members</td>
<td>30</td>
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<td></td>
<td>Total Points for this criterion</td>
<td>30</td>
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<td></td>
<td>Total points for the three (3) technical criteria</td>
<td>100%</td>
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<tr>
<td></td>
<td>The minimum technical score required to pass for financial proposal to be scored is 70%</td>
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<td></td>
<td>Financial Evaluation</td>
<td>20</td>
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<td></td>
<td>The formula for determining the financial scores is the following: FS = 100 x FL / FP, in which FS is the financial score, Fm is the lowest price and FP the price of the Proposal under consideration.</td>
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<td>The weights given to the Technical (T) and Financial (F) Proposals are: T = 80% and F = 20%</td>
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#### 7. TIMETABLE

It is anticipated that this work will begin in September 2022 and be completed no later than November 2022.