

PREQUALIFICATION: 2023 AND 2025 – PROJECTS

1. INTRODUCTION

The Financial Sector Deepening Kenya (FSD Kenya) is an independent Trust dedicated to the achievement of an inclusive financial system that supports Kenya's long-term development goals. We work closely with Government, the financial services industry, and other partners to develop financial solutions that better address the real-world challenges faced by low-income households, enterprises, and underserved groups such as women and youth.

FSD Kenya is hereby inviting bidders to submit applications to be considered for the **provision of the relevant specialised services in one or more of the following categories outlined under section 3 for the period 2023-2025.**

Proposals are welcomed from either individual consultants or firms. Therefore, in the case of firms we are seeking inputs from specific, identified experts (rather than from the firm or a particular practice team). Firms may put forward any number of candidate advisers. However, FSD Kenya will offer individual contracts to firms for the supply of services for each specific individual identified by the selection panel from among those proposed.

FSD Kenya will undertake a due diligence assessment and screening of the preferred bidder which may include reference checks. FSD Kenya will share a Third-party screening questionnaire to aid in processing the assessment and screening. FSD Kenya reserves the right to proceed or reject bidder(s) depending on the outcome of the screening assessment. The findings of this assessment will be kept confidential and used internally for the purposes of this evaluation.

Bidders are expected to provide valid registration or identification documents and relevant tax compliance documents from their country of jurisdiction as part of minimum eligibility. Failure to attach the documents may lead to disqualification.

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 regarding this procurement process, please write to tenders@fsdkenya.org with the address **Prequalification of suppliers 2023 – 2026 - Projects**. FSD Kenya procurement team will acknowledge receipt of the complaint in writing within three (3) working days.

During the course of this procurement if you come across any issues of bribery, corruption or wrong doing on FSD Kenya part, please feel free to contact Julius Anyega, FSD Kenya Chief Operations Officer at Julius.Anyega@fsdkenya.org or transparency@fsdkenya.org

2. OBJECTIVE

To recruit suitable service providers that will advance FSD Kenya's ongoing implementation of its 2022 – 2026 strategy. The outcome sought by the work is to stimulate insight & evidence generation and learning that will support the creation and delivery of value by the market for an inclusive and resilient economy for women, MSEs and other vulnerable groups.

3. SCOPE OF WORK

Category	Area of expertise	Scope of work	• Minimum Skills & experience
Policy and Infrastructure			
FSDK-2022-30	Analysis of financial markets including banking, pensions, capital markets, credit mutuals and insurance.	To provide policy and technical advice to support programmes with a strong inclusive finance and financial sector development impacts.	<ul style="list-style-type: none"> • Strong understanding of Kenya's financial sector landscape. • Minimum ten years' experience in financial sector development, policy, and regulation (both prudential and market conduct). • Experience in providing policy advise to national governments and regulatory authorities.
FSDK-2022-31	Credit markets infrastructure, policy, and law.	To support initiatives aimed at developing Kenya's credit market policy and infrastructure.	<ul style="list-style-type: none"> • Strong understanding of Kenya's financial sector landscape. • Minimum ten years' experience in relevant to credit markets development in any of the following areas: (1) credit markets policy including consumer protection; (ii) secured transactions frameworks, (iii) credit information sharing, (iv) risk-sharing frameworks, (v) agricultural finance, (v) warehouse receipts. • Experience in providing policy advise to national governments and regulatory authorities.
FSDK-2022-32	Retail payments systems development.	Provide technical and policy support to initiatives aimed at developing open, efficient, and interoperable retail payment systems in Kenya.	<ul style="list-style-type: none"> • Strong understanding of Kenya's payments landscape. • Demonstrable technical expertise in the development of architecture and frameworks for retail payment systems.
FSDK-2022-33	Legal drafters of financial sector policy and law.	Support the development of legislation in the financial sector.	<ul style="list-style-type: none"> • Advocate of the High Court of Kenya. • Demonstrable legal drafting experience in Kenya. • Expertise in providing policy and regulatory advice to national governments and regulatory bodies.
FSDK-2022-34	Research economists, including financial sector data analysts.	Support the practical application and generation of evidence and analysis of data to support FSD's work.	<ul style="list-style-type: none"> • A relevant qualification in economics or closely related field (minimum Masters degree or equivalent). • Demonstrated ability to conduct relevant empirical research. • Experience using a wide range of quantitative research methods relevant to the study of financial inclusion. • Proficient in data visualisation
FSDK-2022-35	Gender policy and women economic	Support the practical implementation of policy initiatives	<ul style="list-style-type: none"> • Demonstrable experience in designing and implementing initiatives to support WEE preferably through financial sectors. development

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	empowerment (WEE).	aimed at enhancing women economic empowerment.	programmes.
Health finance			
FSDK-2022-36	Market research and financial solutions development.	Undertake market research to inform new health financial solutions to be developed and implemented by FSD partner organisation.	<ul style="list-style-type: none"> • Human centric design. • Quantitative and qualitative research. • Ability to translate customer/market insights into viable financial solutions. • Financial solution design experience. • Actuarial analysis, costing and pricing.
FSDK-2022-37	Pilot research.	Undertake pilot review of health financial solutions.	<ul style="list-style-type: none"> • Strong understanding of various health financial solutions (insurance, savings, credit, etc) • Qualitative research • Understanding of health sector and households' engagement with the health sector. • Pilot research experience.
FSDK-2022-38	Pilot technical support.	Support piloting of health financial solutions.	<ul style="list-style-type: none"> • Strong understanding of various health financial solutions (insurance, savings, credit, etc). • Business and financial modelling. • Business case analysis.
FSDK-2022-39	Surveys/research/analyses.	Understand research of particular market segments/ on particular health sector and health finance issues to deepen understanding for advocacy and/or provide insights for financial solutions.	<ul style="list-style-type: none"> • Research – qualitative and quantitative. • Understanding of Kenyan health finance and health sector and the gender nuances. • Understanding of particular area of interest e.g., health insurance, maternal and child healthcare, sexual and reproductive health, etc. • Data analytics.
FSDK-2022-40	Business case research, analysis and modelling.	Exploring the business case for new financial solutions.	<ul style="list-style-type: none"> • Business modelling. • Data analytics. • Quantitative research. • Data visualisation, databasing and dashboards. • Actuarial analysis, costing and pricing.
FSDK-2022-41	Communication and advocacy.	Communicate and advocate for better health financial solutions and healthcare/ value for money.	<ul style="list-style-type: none"> • Ability to produce high impact and targeted communication products. • Effective communication strategy formulation and implementation. • Ability to distil and package project lessons and insights for communication. • Experience in writing high level content for communication.
Agriculture and processing			

Category	Area of expertise	Scope of work	<ul style="list-style-type: none"> Minimum Skills & experience
FSDK-2022-42	Strategic communication.	To generate compelling communications outputs to engage policy and innovation stakeholders and influence change towards more inclusive and sustainable growth in Kenya.	<ul style="list-style-type: none"> At least 5 years' experience in translating and packaging policy, innovation, research insights and/or project outputs into high quality, accessible content that is easy to understand and which communicates insights in a compelling fashion for a wide range of stakeholders. Experience in packaging complex information and insights in a manner that is succinct, compelling and visual. Broader understanding of development programming (especially agricultural development) and financial inclusion in developing countries, preferably, Kenya.
FSDK-2022-43	Empirical socio-economic research Objective.	To complement business data and project information from FSD Kenya's innovation partnerships to better articulate impacts on smallholder farmers and MSEs (especially women).	<ul style="list-style-type: none"> High level of expertise in qualitative and quantitative data research, collection, analyses and visualization including the use of applicable methodologies (segmentation and impact evaluation, outcome mapping). At least 7 years' experience in value chain and rural development work in Kenya, with a focus on rural households, particularly, women and with an understanding of the policy environment and challenging context. Demonstrable expertise and knowledge in synthesizing agricultural/ trade finance related insights and broader communication of the insights. Flexible working approach including openness to cocreating and co-designing appropriate research and understanding of innovation and impact investing. At least 5 years' experience in financial inclusion research preferably within the existing context
FSDK-2022-44	Impact evaluation and business modelling.	To assess intervention impacts, mine lessons, facilitate adoption of applicable financing approaches and business models that impact on women smallholders.	<ul style="list-style-type: none"> Proven track record in conducting similar studies and assessments (at least 3 assignments). Previous performance reviews of private sector development programmes Ability to develop and refine business cases for innovation and impact investment, especially for environmental and social impact. At least 7 years' experience in development programmes that employ the value chain (finance) approach in their work. Ability to structure complex insights into written and visual products that bring out key features and enable decision making. Consistent work in African financial markets, development economics, agricultural economics, inclusive development, trade and market

Category	Area of expertise	Scope of work	• Minimum Skills & experience
			development or related work for at least 7 years.
FSDK-2022-45	Gender and household economy analyses.	To better understand the ways in which gendered power dynamics and gendered economic relationships support or undermine economic participation and empowerment, especially for women.	<ul style="list-style-type: none"> • Expertise socio-economic research (e.g., development economics, anthropology, political economy, gender women economic empowerment) with deep field-based experience, preferably in Kenya. • Ability to synthesise a wide body of research and analysis to derive insights and information relevant to policy and innovation. Where required, ability to undertake rapid field-based research (qualitative and quantitative) to fill existing data gaps. • Structure complex communication related insights into written and visual products that bring out key features and lessons.
FSDK-2022-46	Economic and market analysis, with a focus on smallholder agriculture Objective.	To demonstrate long-term value proposition of smallholder agriculture in inclusive and sustainable development in the context of Kenya's wider development trajectories and goals.	<ul style="list-style-type: none"> • Expertise on smallholder agriculture, economic development, climate and environment and inclusive development (including gender) in Africa and beyond. • Ability to leverage macro and micro statistics and global development frameworks e.g., economic, ecological, social etc. to put forward a case for, and different scenarios for the development of smallholder agriculture to maximise its social, environmental, and economic impact (e.g., impact on employment, capabilities/human capital and market participation, resilience, food security, nutrition and environmental outcomes and sustainable/ inclusive growth). • Structure complex communication related insights into written and visual products that bring out key features and lessons.
Affordable Housing			
FSDK-2022-47	Green building.	Support improving regulatory framework for delivering greener housing.	<ul style="list-style-type: none"> • Demonstratable experience in area expertise- affordable housing • Previous work done on green building.
FSDK-2022-48	Legal.	Support improving regulatory framework, advise on particular laws and bills.	<ul style="list-style-type: none"> • Advocate of the High Court of Kenya. • Demonstrable legal drafting experience in Kenya. • Expertise in providing policy and regulatory advice to national governments and regulatory bodies.
FSDK-2022-49	Quantity surveying, costing	Review project costs, value engineer to ensure most effective costs with desired quality.	<ul style="list-style-type: none"> • Registered with the respective bodies. • Over 10 years' experience • Understanding of area of interest - Affordable Housing
FSDK-2022-50	Research.	Assist with designing survey instruments, analysing survey outputs.	<ul style="list-style-type: none"> • Research – qualitative and quantitative. • Understanding of Kenyan affordable housing sector • Data analytics.

4. EVALUATION CRITERIA

FSD Kenya will examine the applications to determine completeness, general orderliness, and sufficiency in responsiveness. Applicants shall not contact FSD Kenya on matters relating to their application from the time of opening to the time the evaluation is finalised, and official communication sent to them. Any effort by the applicant to influence the evaluation shall result in the cancellation of their application.

Registration will be based on meeting the criteria regarding the applicant's legal status, general and particular experience, personnel, and financial position as demonstrated by their responses.

Applicants who qualify according to the selection criteria will be invited to submit their bids for the services as and when required.

Applications will be evaluated against the criteria in the tables below.

PRELIMINARY EVALUATION

No	Pre-qualification statutory requirements	Score
1.	Relevant registration documents or identification documents	Pass/ fail
2.	Current and valid tax compliance documents from relevant jurisdictions	Pass/ fail
3.	Three letters of reference from most recently completed works related to the works category being applied	Pass/ fail
4.	Full daily rate for each individual consultant inclusive of all overheads (indicating clearly whether the rate quoted includes necessary Kenyan taxes such as withholding tax or VAT	Pass/ fail
5.	CVs of proposed consultants	Pass/ fail

QUALIFICATION EVALUATION

Assessment criteria	Weighting (%)
Experience of the Consultant (s)/firm in the relevant area of expertise	30
A good understanding and proven work relationship with Kenyan market actors in the area of expertise.	20
CVs of proposed consultants	20
Flexibility and ability to work as part of FSD Kenya's project team and availability when required	10
Demonstrably strong communication skills	10
Financial Review	
Daily fees charged for each personnel	10
Total	100%

Interested bidders should send ALL the above mandatory documents by email to tenders@fsdkenya.org on or before **7th September, at 17:00HRS (EAT) with the subject line being the category prequalification Number and area of expertise.** Failure to send any of the requested documentation will lead to automatic disqualification.

If you have any clarification questions, please email us at tenders@fsdkenya.org no later than 30th August 2023. Responses to clarification questions shall be sent on 31st August 2023.

Tender security is NOT required. Issuance of this request for prequalification in no way obligates FSD Kenya to prequalify or award a contract. Applicants will not be reimbursed for any costs associated with their application for prequalification.

