

INVITATION TO TENDER

Project: Policy and Infrastructure

Contract: Food systems analysis in 14 counties under the green finance for youth employment (GFYE) project

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

1. Tenders may be submitted in any format and should encompass:

- a **A brief profile** of the consultant/firm highlighting relevant work specific to this assignment.
- b **Team composition**, role and experience
- c **Description of approach and methodology** for the assignment including work and deliverable schedule.
- d **Proposed level of effort** for each team member (specifying time in-country and off-site).
- e **Curriculum vitae** of proposed team members highlighting relevant experience relevant to this work and related references
- f **Breakdown of consultancy fee** to be submitted separately in line with clause 2.2
- g **Breakdown of reimbursable expenses** by activity to be submitted separately in line with clause 2.2.

2. Deadline for receipt of tenders

- 2.1 Your tender must be received **by 4:00pm, (East Africa Time), on 3rd November 2025 and should 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. Tender documents should be as concise as possible and should not exceed a total of **15 pages (excluding annexes)**. If requested, an acknowledgement of safe receipt of tenders will be provided.
- 2.2 The technical and financial proposals should be submitted separately tenders@fsdkenya.org as detailed below:
 - The Technical proposal should be submitted with the following subject:
Technical proposal - Food systems analysis in 14 counties under the green finance for youth employment (GFYE) project
 - The Financial proposal should also be submitted with the following subject:
Financial proposal - Food systems analysis in 14 counties under the green finance for youth employment (GFYE) project
- 2.3 Under no circumstance are bidders to submit **both** technical and financial proposals as a single document, doing so will lead to disqualification.

- 2.4 If you have any **clarification questions relating to this tender**, please email us at tenders@fsdkenya.org no later than 21st October 2025. Responses to clarification questions shall be sent on 23rd October 2025.

3. Confidentiality

- 3.1 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 unauthorised 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 authorisation of FSD Kenya.
- 3.2 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.

4. Joint proposals and consortium

- 5.1 Bidders may elect to form a consortium and submit a single unified proposal. All parties to the joint bid will be held jointly and severally liable for the obligation of the contract should they be selected as the preferred bidder. Bids submitted by the consortium must meet the following requirements:
- A statement of intent must be included as part of the bid submission formally notifying FSD Kenya of the joint bidding arrangement and listing all member entities.
 - The joint consortium must appoint a lead member and include a **Power of Attorney** (or equivalent legal agreement) from all non-lead members, granting the lead member full legal authority to represent them in all matters related to this tender. This document must clearly define the scope of authority.
 - The lead member must provide proof of authority for the individual who acts as the authorised signatory for all official communications, bid documents and eventual contract. This person will be the sole point of contact for the duration of the procurement process. Any changes to this arrangement must be timeously communicated to FSD Kenya supported by relevant documentation.

5. Evaluation of tenders

- 6.1 Tenders for this contract will be assessed in accordance with good commercial practice and will involve both a technical and commercial evaluation. A quality and cost-based selection (QCBS) will be applied in the evaluation of the tenders and the preferred bidder selected both based on a combination of technical and financial evaluations rather than just the lowest price. FSD Kenya aims to ensure the proposal provides the **best overall value for money**. The evaluation will therefore not be solely based on the lowest price but on the optimal combination of cost and quality over the contract's lifecycle. Bidders are encouraged to demonstrate how their proposal delivers maximum value, efficiency, and effectiveness.

- 6.2 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 $S = TS \times T\% + FS \times F\%$.
- 6.3 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.

6. Contractor due diligence requirements

- 7.1 Bidders should provide valid registration documents and tax compliance documentation from their country of jurisdiction.
- 7.2 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 aid in processing the 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.

7. Complaints and reporting

- 8.1 If you would like to lodge a complaint regarding this procurement process, please write to tenders@fsdkenya.org referencing the title of this procurement or to the Head of operations, lydia@fsdkenya.org. FSD Kenya team will acknowledge receipt of the complaint in writing within three (3) working days and provide responses preferably within two weeks.
- 8.2 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 transparency@fsdkenya.org or fsd.whistleblower@bdo-ea.com, or through the toll free hotline **800-720-025** that is externally managed by the Trustees.

8. Conflict of interest

- 9.1 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 and Tender which, in FSD Kenya's opinion gives rise, or could potentially give rise to, a conflict of interest.

9. Other information

- 10.1 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. 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.

We very much look forward to receiving your tender.

Yours sincerely
FSD Kenya Procurement

TERMS OF REFERENCE

FOOD SYSTEMS ANALYSIS IN 14 COUNTIES UNDER THE GREEN FINANCE FOR YOUTH EMPLOYMENT (GFYE) PROJECT

1. BACKGROUND

Financial Sector Deepening Kenya (FSD Kenya) is an independent trust dedicated to the achievement of a financial system that delivers value for a green and inclusive digital economy while improving financial health and capability for women and micro and small enterprises (MSEs). FSD Kenya works closely with the public sector, the financial services industry, and other partners to develop financial solutions that better address the real-world challenges that low-income households, micro and small enterprises, and underserved groups such as women and youth face. Current FSD Kenya funders are the United Kingdom's Foreign, Commonwealth and Development Office (FCDO), The Gates Foundation, the Swedish International Development Cooperation Agency (Sida) and the International Fund for Agricultural Development (IFAD). To learn more about our work, refer to our [website](#).

The Green Finance for Youth Employment (GFYE) Project is a five-year Project (**2023-2027**) that is funded by the Ministry for Foreign Affairs (MFA) of Finland in partnership with the National Treasury of Kenya and the International Fund for Agricultural Development (IFAD). The Project is aimed at creating decent jobs for the youth in green value chains operating in rural Kenya, specifically by addressing key constraints for private sector financing that is required for effective youth job creation. The intended impact of the Project is for the rural youth to have increased and resilient incomes through green livelihoods, which is to be achieved through scalable green investment models for the youth and access to sustainable financing and investments for youth and rural enterprises that is youth-led or youth-employing. The Project target low-income rural youth aged between 18-35 years involved in both on-farm and off-farm activities in 14 Counties in Kenya, with at least 50% of the targeted youth being women.

The 14 target Counties are: Meru, Tharaka Nithi, Embu, Kirinyaga, Embu, Machakos, Nakuru, Kisii, Siaya, Nandi, Kakamega, Busia, Bungoma and Trans Nzoia.

The project will be implemented through three inter-related components:

- *Component 1:* Scalable green business models and products for the youth, with a focus on the identification and classification of existing scalable green business models and targeted financial products for young women and men that operate in the Kenyan food system.
- *Component 2:* Capacity building for green investments for youth employment, including building the capacity of young women and men and youth-led and youth employing MSMEs to access and effectively use green financing. This Component also includes dedicated capacity building on the supply side, i.e. financial institutions operating in rural areas such as SACCOs and MFBs.
- *Component 3:* De-risking for increased green financing to the project target group through a piloting a “Youth Green Loan Product”, to be implemented by the National Treasury.

TERMS OF REFERENCE

FSD Kenya is an implementing partner of the GFYE Project and is responsible for the implementation of Component 1, jointly with other GFYE implementing partners and stakeholders. One of the planned activities under Component 1 is a food systems analysis that is aimed at mapping and identifying sustainable, scalable and bankable business and employment opportunities for the youth in the food value chains of the 14 target Counties. This will also include an assessment of financial institutions, business and enterprise support organisations that are financing and supporting businesses in the food systems and the financial solutions that are offered. The outputs of the food system analysis will complement other activities and provide the guidelines and framework for the planning and implementation of the capacity building and de-risking activities under components 2 and 3 respectively.

FSD Kenya is seeking the services of a qualified technical resource (a firm) under a consultancy agreement to undertake the food system analysis in line with the objective and scope of work set out below.

2. OBJECTIVE

The objective of the consultancy is to undertake a food systems analysis in 14 Counties in Kenya with a view of identifying and profiling sustainable, scalable and bankable business and employment opportunities for the youth in the respective food value chains of the target Counties.

3. SCOPE OF WORK

The scope of work will include the following specific activities:

- 3.1. *Design and testing of diagnostic tools:* design appropriate qualitative and quantitative tools with comprehensive sets of indicators that capture opportunities for employment and enterprise development for the youth in the food systems.
- 3.2. *Food systems mapping/analysis:* based on the diagnostic tools developed, undertake both a qualitative and quantitative of all the components of the food systems in the 14 Counties, including core elements such as:
 - 3.2.1. *Food supply chains and the food environment.*
 - 3.2.2. *Stakeholders that play a role in the food systems, including financial institutions that finance businesses in the food systems.*
 - 3.2.3. *External drivers (such as environment, water supply, trade, demographics, input supply, finance, etc.)*
 - 3.2.4. *The policy landscape related to the food systems and the extent to which they cover the key elements of the food system, policy gaps and constraints in the food systems.*
 - 3.2.5. *Cross-cutting themes specifically gender, youth and Persons with Disabilities (PWDs).*

Overall, the analysis should take a systems perspective to reflect the interconnected nature of all components in the food system and the inter-dependencies, feedback-loops and trade-offs between the elements and indicators at various levels.
- 3.3. *Thematic assessments:* As part of the analysis in 3.2 above and in line with the objective of this work, undertake the following assessments for each of the food systems analysed:
 - 3.3.1. *A gendered assessment of existing youth-led businesses that are participating in the food systems.*

TERMS OF REFERENCE

- 3.3.2. A gendered assessment of employment and business opportunities for the youth, women and PWDs in the food systems.
- 3.3.3. The institutions that provide finance for businesses in the food systems, especially those that are youth-led and the types of financial products provided and their financing requirements.
- 3.3.4. The institutions that provide training and business development support for the youth that are participating in the food systems, including knowledge and capacity gaps.
- 3.4. Stakeholder engagements: Organise consultation and validation workshops and facilitate participatory analysis with key stakeholders including other GFYE implementing partners.
- 3.5. Reporting and recommendations: Develop a consolidated report that provides a comprehensive analysis of the food systems in the 14 Counties that:
 - 3.5.1. Profiles existing youth-led businesses and MSMEs that employ the youth, women and PWDs within the food systems;
 - 3.5.2. Identifies bankable and scalable business opportunities for the youth in the food systems; and
 - 3.5.3. Profiles the institutions providing financing (including financial solutions and requirements), training and enterprise support to youth-led businesses in the food systems.

4. CONDUCT OF THE WORK

This is a unique assignment involving different partners. FSD Kenya will handle all contractual matters including the payments against all the deliverables under this assignment. The consultant will directly report to FSD Kenya, and a primary point of contact will be established at the inception phase of this assignment. All the technical outputs and deliverables from this work will be jointly reviewed by FSD Kenya and other project partners including IFAD and other implementing partners. The consultant may be required to work alongside other technical consultants that may be separately contracted to undertake other activities that are complementary to the food systems analysis.

5. DELIVERABLES

The consultant is expected to deliver the following specific outputs:

1. **An inception report**, with a methodology, diagnostic tools as specified in section 3.1 under the scope of work, and the work plan. The inception report should not be framed in the traditional way of repeating what is already highlighted in the TOR but should instead outline a clear and well-thought-out delivery plan including identifying issues that need to be agreed on from the outset.
2. **An interim report, covering all aspects under the scope of work.**
3. **A final report, reflecting revisions made following comments from the project partners and the stakeholder validation workshops.**

TERMS OF REFERENCE

6. EVALUATION CRITERIA

FSD Kenya will examine the applications to determine completeness and sufficiency in the technical and financial proposal. Applications will be evaluated against the criteria in the tables below.

Mandatory requirements	
Technical expertise in food system analysis	
Track record of undertaking similar assignments	
Proven research experience	

Evaluation criteria		
Criteria, sub-criteria, and point system for the evaluation of Technical Proposals		Points
1	Experience of the Firm	
1.1	Minimum 5 years' Proven experience in multi-county or national-level food systems analysis	10
1.2	Experience working with financial institutions and youth-focused programs.	5
1.3	Capacity to manage complex stakeholder engagements	5
2	Description of Approach and methodology	
2.1	Quality of the proposed technical approach and methodology	20
3	Team composition, work and deliverables schedule	
3.1	Proposed team and work plan, including clarity of deliverables schedule. Bidders must indicate team composition and number of person-days per county, demonstrating feasibility, appropriate expertise, and alignment of level of effort with assignment scope and timelines.	20
4	Qualification and experience of key personnel proposed	
4.1	Qualification and experience of the proposed team. Bidders to include CVs and supporting certifications and relevant recommendation of ALL KEY PERSONNEL. 1. Lead Consultant/team leader: the team leader must possess a minimum advanced degree in agricultural economics, development finance or a related field. She/he must have minimum 8-year demonstrable experience in food systems analysis and must have undertaken a similar assignment within the last three years. In addition, the firm should provide one or more experts able to perform the following roles and functions: 2. An expert with an advanced degree in rural finance, agricultural finance or a related field with a minimum 5-year experience in agricultural and	20

TERMS OF REFERENCE

	business development, youth inclusion or economic inclusion programmes and has undertaken a similar assignment within the last three years.	
	3. Other team members with expertise in research methods, youth and women economic empowerment and other technical aspects of this work and possess a minimum bachelor's degree and have undertaken a similar assignment over the last five years.	
	Total Points for the four (4) technical criteria (St)	80
	The minimum technical score St required to pass for financial proposal to be scored is	65
	<u>Financial Evaluation</u> The formula for determining the financial scores is the following: $FS = 100 \times FL / FP$, in which FS is the financial score, Fm is the lowest price and FP the price of the Proposal under consideration. The weights given to the Technical (T) and Financial (F) Proposals are: T = 80% and F = 20%	20