

PREQUALIFICATION: TECHNICAL EXPERTS

1. INTRODUCTION

The 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 works 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 currently supporting the Government of Kenya to implement two donor funded projects. The first, the Rural Kenya Financial Inclusion Facility (RK FINFA) that is aimed at increasing rural financial inclusion and green investments by agriculture value chain stakeholders, leading to equitable employment opportunities, innovative and resilient production systems and increased incomes for smallholder farmers, low income and marginalised rural households, women and youth. The specific interventions that FSD Kenya will support under RK-FINFA include:

- The on-going process to establish and operationalise the Kenya Credit Guarantee Scheme Company.
- Establishment of a Green Finance Facility (GFF) anchored on and implemented by the Agricultural Finance Corporation (AFC)
- The development of an enabling policy and regulatory framework for Green Finance in Kenya
- The development of policies and action plans to facilitate the registration of rural MSMEs to improve their access to financial solutions.
- The development of policies, standards and action plans to facilitate the use of agricultural insurance as an effective climate risk management tool in Kenya.

The second is the Green Finance for Youth Employment (GFYE) that is funded by the Ministry for Foreign Affairs of Finland (MFA) and that is aimed at creating decent employment opportunities for youth in green and agricultural value chains operating in rural Kenya. The specific interventions that FSD Kenya will support under RK-FINFA include:

- Scoping of viable rural youth investment models by Microfinance Banks, DT-SACCOs, technical service providers and development partners.
- Scoping and profiling of local and international enterprises active in the Kenyan food system, that generate youth employment opportunities.
- Value chain finance opportunities mapping for both young men and women .
- Assessment of bankability and support needs to expand and replicate the identified business models.
- Co-creation (with PFIs) and continuous development of an agreed list of eligible investment types by the project.
- Scoping of business models suitable for youth with disabilities.

FSD Kenya is hereby inviting bidders to submit applications to be considered for the **provision of the relevant specialised services required for the implementation of the two projects in one or more of the following categories outlined under section 3 for the period 2025-2027**

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.

2. OBJECTIVE

To recruit suitable service providers that will advance FSD Kenya's ongoing implementation of the RK-FINFA and GFYE project

3. TENDER SUBMISSION

Tenders may be submitted in any format and should encompass

- a **A brief profile** of the consultant/firm highlighting relevant work specific to the technical expertise.
- b **Team composition**, role and experience
- c **References** of the consultant
- d **Curriculum vitae** of proposed team members highlighting relevant experience relevant to this work and related references
- e **Breakdown of consultancy fee** to be submitted separately in line with clause 2.2

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 technical experts 2025 – 2027**. 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 FSD Kenya Head of Operations at lydiah@fsdkenya.org or transparency@fsdkenya.org

4. SCOPE OF WORK

Category prequalification Number	Area of expertise	Scope of work	Outcome	• Minimum Skills & experience
FSDK-2025-01	Green finance taxonomy	To support the synthesis of scalable green investment models for the rural youth and supporting the wider green finance ecosystem in Kenya.	Green finance taxonomy for the agricultural sector that is adopted by financial institutions and that is complementary to national taxonomies	• Demonstrable experience in climate and sustainable finance. • Strong understanding of Kenya's green finance landscape, including policy and regulation. • Proven experience in developing green finance taxonomies.
FSDK-2025-02	Green finance regulations	To support the development of draft regulations in the green finance space.	Draft regulations and policy recommendations enhancing Kenya's green finance ecosystem.	• Demonstrable experience in climate and sustainable finance. • Strong understanding of Kenya's green finance landscape, including policy and regulation. • Proven policy advisory experience.
FSDK-2025-03	Capacity assessment	To undertake a needs assessment of rural youth entrepreneurs, small scale producers and rural financial institutions.	Needs assessment report identifying gaps and opportunities to access green finance.	• Experience in conducting capacity needs assessments targeting the youth and rural enterprises. • Experience in financial product development or capacity development for financial institutions operating in rural areas.
FSDK-2025-04	Legal and regulatory review	To support the legal analysis and regulatory review in the green and MSME finance space.	Legal and regulatory review report with actionable policy options.	• Proven research experience. • 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 on

Category prequalification Number	Area of expertise	Scope of work	Outcome	• Minimum Skills & experience
FSDK-2025-05	Business modelling and development	To support the development and modelling of a business plan and strategy development for a financial institution undertaking credit guarantee business in Kenya.	Business model and strategy supporting increased rural and green financing.	MSME finance and green finance • Expertise in the operations and functioning of credit guarantee scheme. • Experience in advising on business planning and modelling in financial sector projects at a senior level. • Strong understanding and demonstrable experience of work in Kenya's financial sector.
FSDK-2025-06	Organisational review and business process redesign	To undertake an institutional review of a Development Finance Institution in Kenya to enable it secure and deploy green financing in line with global best practices and standards.	Assessment report recommending process improvements for green finance mobilisation	• Certification or requisite experience in green and climate finance. • Experience in organisational development. • Proven policy advisory experience.
FSDK-2025-07	Synthesis, segmentation and application of research for MSMEs	To undertake a segmentation of rural agri-MSMEs to guide the development of policy options for the registration and formalization of rural MSMEs.	Segmented profiles of rural MSMEs with policy recommendations for scaling access	• Expertise in qualitative and quantitative data research, collection, analyses, segmentation and visualization. • Expertise in agri-MSME development.
FSDK-2025-08	Policy analysis	To develop practical policy options and an incentive structure for the registration and formalization or rural agri-MSMEs.	Policy framework and incentives increasing formalization and bankability.	• Strong understanding of Kenya's financial sector and rural finance landscapes. • Experience in financial sector policy development. • Experience in providing policy advice to national governments and regulatory authorities on issues related to MSME

Category prequalification Number	Area of expertise	Scope of work	Outcome	• Minimum Skills & experience
FSDK-2025-09	Agriculture insurance specialists	To undertake a review of the agricultural insurance market in Kenya including the regulatory environment for the development of effective climate risk management tools in the agricultural sector.	Market assessment with pathways to scale agricultural insurance for smallholders.	finance. • Strong understanding of Kenya's agricultural insurance landscape. • Experience in financial sector policy development. • Strong track record of working in agricultural markets.
FSDK-2025-10	Rural finance specialists	To provide ad hoc technical support on the implementation of the two projects	Enhanced implementation support, rollout of financial instruments, and green finance targets.	• Minimum bachelor's degree in agriculture, business, economic or any field related to rural finance and development. • Five-year Experience in working in rural development programmes. • Strong understanding of and demonstrable experience working with financial institutions operating in rural areas of Kenya.

5. 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 bids for the services as and when required.

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

Mandatory documents

No	Pre-qualification statutory requirements	Score
1.	Company/ individual profile that includes experience of the specific area applied for.	Pass/ fail
2.	Relevant registration documents or identification documents	Pass/ fail
3.	Three letters of reference from most recently completed works related to the works category being applied (each reference letter should include scope of work, outcomes, duration and level of satisfaction)	Pass/ fail
4.	Technical and financial submission that include - Experience of the Consultant - References of the Consultant - Team Composition and Task Assignments - Curriculum Vitae (CV) for Proposed Key Professional Personnel - Daily Fees	Pass/ fail

Pre-qualification evaluation

Assessment criteria	Weighting (%)
Experience of the Consultant (s)/firm in the relevant area of expertise	20
A good understanding and proven work relationship with Kenyan market actors and financial sector in the area of expertise.	20
CVs of proposed consultants	30
Demonstrably strong communication skills	10
Financial Review	
Daily fees charged for each personnel	20
Total	100%

6. DEADLINE FOR RECEIPT OF TENDERS

Your tender must be received **by 4:00pm, (East Africa Time), on 14th 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 **10 pages (excluding annexes).**

The proposal should be submitted to tenders@fsdkenya.org as detailed below:

- The proposal should be submitted with the following subject: **Prequalification of technical experts 2025 – 2027**

If you have any **clarification questions relating to this tender**, please email us at tenders@fsdkenya.org no later than 7th November 2025. Responses to clarification questions shall be sent on 12th November 2025.

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.