

Terms of reference (ToRs) for the procurement of services above the EU threshold



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Country: Kenya	Transaction number:
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Consultancy services for the TEI IYBA-SEED programme for start-ups and MSMEs in Kenya	

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0. List of abbreviations

AoEEs	Actors of the Entrepreneurship Ecosystem
BDS	Business Development Services
CAP	Country Action Plan
CRB	Credit Reference Bureaus
DG INTPA	Department for International Partnerships
EAVCA	East Africa Venture Capital Association
ESO	Enterprise Support Organization
FSP	Financial service providers
GDP	Gross Domestic Product
GIZ AVB	General Terms and Conditions of Contract for supplying services and work on behalf of the Deutsche Gesellschaft für Internationale Zusammenarbeit
ILO	International Labour Organization
IYBA	Investing in Young Businesses in Africa
IYBA-SEED	Investing in Young Businesses in Africa - Supporting Entrepreneurship Ecosystem Development
KBA	Kenya Bankers Association
KEBS	Kenya Bureau of Standards
MSMEs	Micro, Small and Medium Enterprises
MSOs	Member State Organisations
PE	Private Equity
PMU	Project Management Unit
SACCOs	Savings and Credit Co-Operative Societies
SO	Specific objectives
TA	Technical Assistance
ToRs	Terms of reference
VC	Venture Capital
WE4D	Employment Promotion for Women for the Green Transformation in Africa

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1. Context

1.1. WE4D

The Employment Promotion for Women for the Green Transformation in Africa – WE4D Programme aims to improve women’s employment opportunities, especially in green sectors and in companies and value chains that are driving the green transformation on the African continent.

The WE4D Programme (2023-2026) builds on the successful approach and guiding principles of the Employment and Skills for Development in Africa – E4D Programme (2015-2023), which supported more than 54,600 people in eight sub-Saharan countries to secure sustainable employment, including 34% women, 41% youth and 11% green jobs. WE4D is commissioned by the German Federal Ministry for Economic Cooperation and Development (BMZ) and co-funded by the European Union (EU). The Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH is responsible for project implementation.

The WE4D programme implements demand-oriented public-private cooperation projects with the aim of achieving quantitative employment effects and qualitative results in sectors that offer the greatest possible employment effects for women and that are actively shaping the green transition of the economy. This includes sectors such as agriculture/agro-processing, blue economy/aquaculture, renewable energies, circular economy/waste management and eco-tourism, as well as traditional sectors with high potential to shape the greening of the economy like transport, logistics and construction.

The activities of these terms of reference to be implemented under the IYBA-SEED programme are integrated within the framework of the WE4D programme.

1.2. IYBA

Investing in Young Businesses in Africa (IYBA) is a Team Europe Initiative to help young businesses and entrepreneurs in Africa, especially women, to launch, consolidate and grow sustainable, strong and inclusive businesses and create decent jobs. The objectives of IYBA are:

- To increase the number of newly created Micro, Small and Medium Enterprises (MSMEs) and to help grow (very) early-stage companies in African partner countries.
- To increase the quantity and quality of public and private investment in MSMEs at their early stages.
- To thereby generate much-needed decent jobs across the continent, empower women and young people and create opportunities even in the more fragile countries.

The specific objective is to support and develop the new and early-stage business ecosystem actors as well as increase the quantity and the quality of financial instruments and technical assistance for these enterprises (bringing together public and private funding).

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The activities include support to:

- Building block 1: Pre-seed financing and technical assistance - Increase financial and technical support for pre-seed stage MSMEs, with financial needs up to €200,000.
- Building block 2: Early-stage financing and Technical Assistance (TA) – Increase access to finance for MSMEs at seed and early stages, financial needs of between €200,000 and €5 million.
- Building block 3: Ecosystem Support.

1.3. IYBA-SEED

“Investing in Young Businesses in Africa - Supporting Entrepreneurship Ecosystem Development (IYBA-SEED)” is part of the third Building Block and has a special emphasis on women and young people.

The implementation of IYBA-SEED mobilises five Member State Organisations (MSOs) in collaboration with the European Commission (DG INTPA). The consortium of MSOs is composed of Expertise France (France) as lead, Enabel (Belgium), GIZ (Germany), SAIDC (Slovakia) and SNV (The Netherlands).

IYBA-SEED is a multi-country project, which will be implemented in Benin, Kenya, Senegal, South Africa, and Togo over the course of four years (2023-2026).

The final beneficiaries of the project are referred to as “SEED beneficiaries”; they are defined:

- as businesses and entrepreneurs in the very early and early stages of business development and/or,
- led by young entrepreneurs (18-35 years old) and/or
- women entrepreneurs.

The overall objective of IYBA-SEED is to contribute to creating decent jobs for women and youth and resilient economies by strengthening entrepreneurial ecosystems in a number of sub-Saharan countries so that they can increase access to Business Development Services (both financial and non-financial) for SEED beneficiaries.

The specific objectives (SO) are:

- SO1 (Component 1): “Capacity Development and Networks” – Aims to improve access for SEED beneficiaries to Business Development Services (BDS) (both financial and non-financial) provided by Entrepreneurial Ecosystem Actors (EEAs) through strengthened entrepreneurial ecosystems (both nationally and internationally).
- SO2 (Component 2): Business Environment – Aims to contribute to a business environment (rules, regulations, and policies) which is conducive to the creation and growth of SEED beneficiaries.
- SO3 (Component 3): Entrepreneurial Culture - Aims to promote an inclusive entrepreneurial culture that encourages women and youth to create and grow SEED beneficiaries.

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- SO4 (Component 4): Ecosystem Mapping and Knowledge - Aims to improve access for EEAs, SEED beneficiaries and other stakeholders to information about Entrepreneurial Ecosystems and approaches to Entrepreneurial Ecosystem Strengthening.

The operationalisation of IYBA-SEED will require project implementation at country-level, managed by locally based Country Teams, with central coordination from a Project Management Unit (PMU), based in Brussels. The interventions in the respective countries are specified in a Country Action Plan (CAP) determined by an initial Country Diagnostic, mapping the entrepreneurial ecosystems of each of the five target countries (Benin, Kenya, Senegal, South Africa and Togo).

1.4. IYBA-SEED Kenya

The Kenya Country Action Plan has identified four focus areas as depicted below:

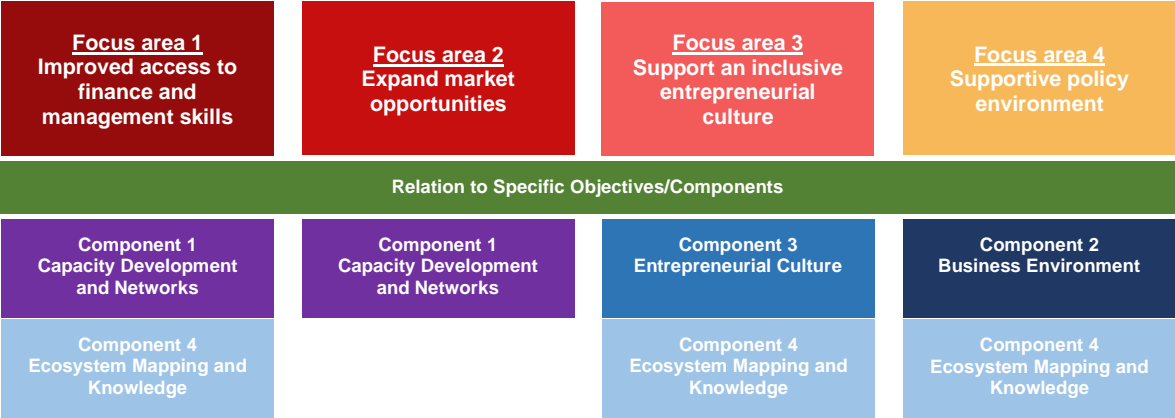


Figure 1: Focus areas of IYBA-SEED and contribution to Specific Objectives

In Kenya, **GIZ is tasked with implementing Focus Areas 1 and 2.** GIZ's IYBA-SEED activities are integrated within the framework of the Employment Promotion for Women for the Green Transformation in Africa (WE4D) programme.

1.5. General Context

The ILO estimates that MSMEs represent more than 70% of global employment and 50% of the world's Gross Domestic Product (GDP). They are a key engine of economic growth and poverty reduction providing goods and services to poor and underserved markets, as well as critical suppliers in global value chains.

However, gaps and deficiencies in the economic structure limit the capacity of both formal and informal MSME to grow, as well as limiting their potential to further contribute to job creation.

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About half of formal MSMEs do not have access to formal credit and the gap is even wider when taking micro-sized and informal enterprises into account.¹

Just supporting MSMEs will not be enough to reduce inequality and promote decent job creation. The effort needs to target high-potential sectors both in terms of business development and job creation, with emphasis on early and very early-stage businesses as well as entrepreneurs.

The World Bank's Africa Competitiveness Report 2017² indicates that failure to strengthen government institutions, improve infrastructure, and promote short- and long-term job creation in Africa will also lead to a widening gap between the rising population and available employment. The projection is that Africa's working age population should grow by 450 million people by 2035³ but that the continent's economies, without significant policy reform, will likely produce only 100 million new jobs.

With 200 million people aged between 15 and 24, Africa has the youngest population in the world. Yet, according to the World Bank, young people represent 60% of all unemployed Africans.

Additionally, because women represent up to 40% of the world's workforce, women's economic empowerment is among the highest priorities and opportunities to achieve poverty reduction (estimates suggest that gender parity could increase the global GDP by between USD 12 trillion and USD 28 trillion by 2025⁴). Women entrepreneurs face unique barriers including difficulty accessing capital and services, the burden of unpaid care work, lack of credibility, and trust, unfavourable societal representations when considering female entrepreneurship, regulatory and policy frameworks that substantially reduce their ability to grow a business, access knowledge and support networks, and more. Existing support and acceleration programmes face significant challenges when supporting women entrepreneurs to overcome these barriers: fewer women-led ventures apply for acceleration programmes, and women-led ventures that participate in acceleration programmes increase their equity investments by far smaller amounts than men-led ventures.

The entrepreneurial spirit is thriving in most African countries. Africa stands as the continent with the highest rate of women entrepreneurs in the world (24%), strengthening entrepreneurship as a factor of empowerment⁵. However, the road to establishing a sustainable and scalable enterprise is fraught with obstacles: poor business environments and regulatory frameworks, lack of knowledge of funding options, challenges with building strong economic models, limited skills and capacity of entrepreneurs and low level of capitalisation. Therefore, the success rate is quite limited, and the growth path of enterprises is (too) slow.

When it comes to entrepreneurship, women and youth face a complex web of challenges among which: social/cultural attitude towards female/youth entrepreneurship, lack of

¹ <https://www.worldbank.org/en/topic/sme/finance> [05.09.2024]

² "World Economic Forum; World Bank; African Development Bank. 2017. The Africa Competitiveness Report 2017: Addressing Africa's Demographic Dividend. Geneva: World Economic Forum. © World Economic Forum.

<https://openknowledge.worldbank.org/handle/10986/26520> [05.09.2024] License: CC BY-NC-ND 3.0 IGO."

³ Source: World Bank, <https://www.worldbank.org/en/topic/competitiveness/publication/creating-jobs-for-africas-growing-population> [05.09.2024]

⁴ Source: Mc Kinsey, <https://www.mckinsey.com/featured-insights/employment-and-growth/how-advancing-womens-equality-can-add-12-trillion-to-global-growth> [05.09.2024]

⁵ https://www.rolandberger.com/publications/publication_pdf/roland_berger_women_in_africa_2019_fr.pdf

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entrepreneurial skills, limited access to finance, lack of training leading to lack of technical skills, lack of knowledge of sources of financing and technical support, high competition in the market, marginalisation, and inadequate administrative and regulatory framework.

In terms of access to finance, (very) early-stage businesses struggle to meet funders' requirements which results in financial institutions regarding investments into these businesses as too risky.

1.6. Context in Kenya

Although Kenya's financial sector is stable and boasts a diversified banking sector as well as a comparatively large number of Venture Capital (VC) funds. Nevertheless, access to finance remains the most imminent barrier to Kenyan businesses. Very-early and early-stage businesses are considered risky as they fail to meet the funder's requirements like financial statements, business models and turnover thresholds.

Kenya is the main financial hub of East Africa with a stable financial sector comprising commercial banks, insurance companies, pension funds and FinTech's. The VC and Private Equity (PE) fund industry has more than 90 funds registered at the East Africa Venture Capital Association (EAVCA) and a VC volume of approx. USD 369 million in 2021 (Baobab Network 2021). Most of VC funds provide complementary business development and business advisory services. Commercial banks are the largest providers of finance and other services in Kenya but typically refrain from lending to new businesses. In addition to commercial banks, there is a total of 13 microfinance institutions and 173 deposit-taking Savings and Credit Co-Operative Societies (SACCOs) which have a combined market share of 15% of loans and 10% of deposits (World Bank 2021). FinTech's are expanding rapidly and offer a wide array of products that meet the needs of smaller enterprises such as digital credit but face operational challenges with very high interest rates, a lack of transparency and data usage and privacy issues (World Bank 2022).

The financial instruments most commonly available to businesses are grants (34%), debt (22%) and equity (21%). Investors most commonly provide debt and equity (45% and 54%, respectively), with only 4% of financial service providers offering quasi-equity or guarantees (ANDE 2023). Evidence suggest that many formal Kenyan businesses follow solid management practices such as keeping records, possessing bank accounts and having business plans in place. Most common challenges in accessing finance are low income and cash flow mismatches, high interest rates and a lack of guarantors and collateral (ITC 2019). Specific gaps in the credit information infrastructure include 1) that 'the technology in use by Kenya's 3 Credit Reference Bureaus (CRB) precludes real time sharing of information', 2) inconsistent data provided by CRBs and 3) limited use of third-party data (World Bank 2022). 80% of informal enterprises use family and own sources as initial capital requirements for the businesses (World Bank 2022). Only 29% of the licensed small businesses reported to have applied for loans while only 15% of unlicensed businesses reported not to have applied for loans within the first three years of operation (MOITED 2020).

Debt financing is typically provided by commercial banks, microfinance and SACCOs and ticket size of about USD 30-50k are offered to very-early and early-stage businesses meeting their eligibility criteria. However, in Kenya the main funding gap ranges from an investment capital need of between USD 30-50k up to USD 250k-500k. Whilst banks and angel investors typically occupy this financing space, banks and angel investors in Kenya are deterred by the high failure rates, lack of requisite skills and high transaction costs related to pre-seed and seed businesses

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as well as by a lack of exit opportunities to VC and PE funds (World Bank 2022). VC and PE funds in Kenya do not target pre-seed and seed businesses as most of them are not interested in pursuing deals of under USD 1 million. It is also important to highlight, that despite the fact that there is a growing interest of VC and PE funds in pre-seed and seed businesses, this pertains to a relatively small sub-set of Kenyan businesses, specifically high-growth and niche ventures with high growth and product innovation potential (World Bank Group 2021). Livelihood-sustaining enterprises as well as dynamic enterprises on the other hand receive much less interest and funding. Many of these enterprises are located in rural areas and operate in low growth but key sectors such as agriculture or manufacturing (Speeckaert und Kolp 2023). This results in a mismatch between the supply and demand for pre-seed and seed financing as entrepreneurs cannot access adequate financing and VC and PE funds are unable to find businesses which meet their investment requirements (Speeckaert und Kolp 2023).

Youth entrepreneurs report to struggle with raising capital to start and expand their business due to bureaucratic procedures and long and tedious loan application processes of mainstream banks (AAP 2022). Stakeholders also point to investors' risk aversion due to youth entrepreneurs' lack of financial knowledge. Only 15% of female entrepreneurs made applications to financial institutions for operating capital compared to 28% of the male entrepreneurs. Furthermore, women are less likely to own a formal bank account (47% of women vs. 65% of men), but have benefited substantially from the expansion of mobile money across Kenya (such as MPesa), as 70% of women report using a mobile money account (Global Center for Gender Equality 2021). According to the Global FinDex Database, the gender gap of Kenyans above 15 years owing an account (including mobile money accounts) is 8%, whereby 75% of women have an account and 83% of men (Global FinDex 2021).

The Central Bank of Kenya regulates 38 commercial banks as well as the 13 microfinance institutions. Financial institutions such as Stanbic Bank Foundation or KCB Foundation as well as an increasing number of VC funds (e.g., the Africa Enterprise Challenge Fund (AECF), Kenya Climate Ventures (KCV) or Aavishkar Capital) specifically target women and youth-led businesses. Furthermore, notable programmes providing finance to small businesses include the Youth Enterprise Development Fund, the Women Enterprise Fund (WEF), the Agribusiness Acceleration Initiative, the Financial Inclusion Fund (Hustler Fund) and the Kenya Climate Innovation Center (KCIC).

Women in Kenya face additional challenges to access financial services due to factors such as lack of collateral, gender bias and limited financial literacy. Only 15% of female entrepreneurs made applications to financial institutions for operating capital compared to 28% of the male entrepreneurs. Furthermore, women are less likely to own a formal bank account (47% of women vs. 65% of men), but have benefited substantially from the expansion of mobile money across Kenya (such as MPesa), as 70% of women report using a mobile money account (Global Center for Gender Equality 2021). Besides using formal services, women also rely strongly on informal services to meet their financial needs. This is true regardless of the level of income or education. Clearly, the value proposition of informal offers with their flexible terms and rich information base, remains significant for women. This is especially because informal finance leverages social capital and social networks, which are important assets for women. The gap in financial access between men and women has continually improved, reducing from 8.5% in 2016, to 5.2% in 2019, then to 4.2% in 2021. However, the gender exclusion gap

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increased to 1.6% from 0.5% between 2019 and 2021, providing evidence of how the COVID-19 pandemic has disproportionately affected women.⁶

2. Tasks to be performed by the contractor

2.1. Term

The expected term of the contract for services is specified in the 'Special terms and conditions of contract'. The definitive term and service delivery period are set out in the contract award notification.

2.2. Objectives, indicators, milestones

General objective (WE4D)

Start-ups and micro, small and medium-sized enterprises (MSMEs) supported by the project that contribute to the green transformation, of which 60% are managed by women, have improved their business capacity in one of the following categories:

- i) Turnover increase
- ii) Staff increase
- iii) Access to new markets
- iv) Introduction of a new product and/or new service that contributes to the green transformation and/or that is aimed specifically at women
- v) Efficiency gains thanks to resource-friendly production

Specific objective (IYBA-SEED)

Actors of the Entrepreneurship Ecosystem (AoEEs) are supported to strengthen their Business Development Services (BDS) (financial and non-financial) for SEED beneficiaries. Best practices and lessons learned for Entrepreneurship Ecosystem Strengthening are produced, compiled, and shared.

The contractor contributes to achieving the objectives and indicators of the IYBA-SEED programme described in this document. The target numbers prescribed below are part of the Country Action Plan (CAP) for Kenya and contribute to the logframe of the IYBA-SEED programme, with defined indicators along the four Specific Objectives/Components.

These Terms of Reference (ToRs) target Focus Areas 1 and 2 of the CAP. Seven interventions have been formulated to address these two focus areas.

⁶ <https://www.fsdkenya.org/blogs-publications/blog/putting-women-at-the-centre-of-inclusive-finance/> [05-09-2024]

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The objective shall be achieved through seven interventions. The contractor will be tasked with executing the corresponding activities for five of these interventions.⁷

1. Awareness creation for new / alternative financial services suited for SEED beneficiaries and support for product development.
2. Design and implementation of loan application toolkits tailored to SEED beneficiaries.
3. Capacity building of AoEEs to deliver financial literacy programmes tailored to the needs of different types of SEED beneficiaries.
4. Capacity development and networking of BDS providers to develop and deliver market access focused support programmes to SEED beneficiaries (to be implemented by GIZ).
5. Facilitation of networking and knowledge sharing among financial ecosystem actors and with BDS providers to strengthen collaboration.
6. Capacity development of BDS providers to develop and deliver programmes supporting SEED beneficiaries for compliance with certification/regulatory requirements.
7. Support AoEEs to provide market platforms to SEED entrepreneurs for showcasing their products (to be implemented by GIZ).

Indicators

The contract will contribute to indicators from both the IYBA-SEED programme (marked as SOs) as well as WE4D.

Outcome indicators⁸	
Intervention 1	
(SO1a) Number of AoEEs with improved internal and external practices following project support (including in particular gender approach and methodologies, monitoring and evaluation, specialization).	13
(SO1b) % of AoEEs supported by the project that increased their (yearly) number of SEED beneficiaries.	TBD after baseline
(SO1c) % of SEED beneficiaries reporting that project supported BDS had a positive impact on their business capacity and/or competitiveness (disaggregated by sex and age).	TBD after baseline
(SO4a) % of AoEEs reporting that it has become easier to access information they need with project's support.	50 (by 2026) Women 40%

⁷ Intervention 4 will be implemented by GIZ as preparatory activities for this contract. Intervention 7 will be implemented by GIZ during the contract's implementation.

⁸ See the IYBA-SEED log frame in the Annexes.

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(SO3a) Increase in the number of women and youth that actively seek information and/or sign up for specific BDS services to start and/or grow their business (%)	TBD after baseline
(SO3b) Number of IYBA-SEED supported AoEEs that have adopted a gender-sensitive approach in their operations and activities	13
WE4D outcome 4: Start-ups and micro, small and medium-sized enterprises (MSMEs) supported by the project that contribute to the green transformation, of which 60% are managed by women, have improved their business capacity in one of the following categories: i) Turnover increase ii) Staff increase iii) Access to new markets iv) Introduction of a new product and/or new service that contributes to the green transformation and/or that is aimed specifically at women v) Efficiency gains thanks to resource-friendly production	TBD after baseline
Intervention 2	
(SO1a) Number of AoEEs providers with improved internal and external practices following project support (including gender approach and methodologies, monitoring and evaluation, specialization).	20
(SO1b) % of BDS providers supported by the project that increased their (yearly) number of SEED beneficiaries.	TBD after baseline
(SO1c) % of SEED beneficiaries reporting that project supported BDS had a positive impact on their business capacity and/or competitiveness (disaggregated by sex and age).	TBD after baseline
(SO4a) % of AoEEs reporting that it has become easier to access information they need with project's support.	50% (by 2026)
WE4D outcome 4: Start-ups and micro, small and medium-sized enterprises (MSMEs) supported by the project that contribute to the green transformation, of which 60% are managed by women, have improved their business capacity in one of the following categories: i) Turnover increase ii) Staff increase iii) Access to new markets iv) Introduction of a new product and/or new service that contributes to the green transformation and/or that is aimed specifically at women v) Efficiency gains thanks to resource-friendly production	TBD after baseline
Intervention 3	
(SO1a) Number of BDS providers with improved internal and external practices following project support in delivering financial literacy programmes.	25
(SO1b) % of BDS providers supported by the project that increased their (yearly) number of SEED beneficiaries.	TBD after baseline

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(SO1c) % of SEED beneficiaries reporting that project supported BDS had a positive impact on their business capacity and/or competitiveness (disaggregated by sex and age).	TBD after baseline
(SO4a) % of AoEEs reporting that it has become easier to access information they need with project's support.	50% (by 2026)
WE4D outcome 4: Start-ups and micro, small and medium-sized enterprises (MSMEs) supported by the project that contribute to the green transformation, of which 60% are managed by women, have improved their business capacity in one of the following categories: i) Turnover increase ii) Staff increase iii) Access to new markets iv) Introduction of a new product and/or new service that contributes to the green trans-formation and/or that is aimed specifically at women v) Efficiency gains thanks to resource-friendly production	TBD after baseline
Intervention 5	
(SO1a) Number of BDS providers with improved internal and external practices following project support (including in particular gender approach and methodologies, monitoring and evaluation, specialization)	30
(SO1b) % of BDS providers supported by the project that increased their (yearly) number of SEED beneficiaries	TBD after baseline
(SO1c) % of SEED beneficiaries reporting that project supported BDS had a positive impact on their business capacity and/or competitiveness (disaggregated by sex and age).	TBD after baseline
Intervention 6	
(SO1a) Number of BDS providers with improved internal and external practices following project support on product certification.	20
(SO1c) % of SEED beneficiaries reporting that project supported BDS had a positive impact on their business capacity and/or competitiveness (disaggregated by sex and age).	TBD after baseline
WE4D outcome 4: Start-ups and micro, small and medium-sized enterprises (MSMEs) supported by the project that contribute to the green transformation, of which 60% are managed by women, have improved their business capacity in one of the following categories: i) Turnover increase ii) Staff increase iii) Access to new markets iv) Introduction of a new product and/or new service that contributes to the green trans-formation and/or that is aimed specifically at women v) Efficiency gains thanks to resource-friendly production	TBD after baseline
Output indicators	
Intervention 1	

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(OTP1.1a) Number of AoEEs which benefitted from capacity building support from the project (disaggregated by type of support and type of organization).	12
(OTP1.1b) Number of staff of AoEEs who benefitted from capacity building support from the project (disaggregated by sex, position in the organization and type of support).	150 (by 2026) Women 40%
(OTP3.1a) Number of individuals reached by IYBA-SEED supported entrepreneurial culture promotion products.	TBD after baseline
(OTP 4.2a) Number of total individuals that access knowledge products through communications channels of the project (disaggregated by gender and age range).	50 (by 2026)
(OTP4.2b) Number of knowledge products created (including but not limited to diagnostic reports) communicated and shared in multi-stakeholder events.	1
Intervention 2	
(OTP1.1a) Number of which benefitted from capacity building support from the project (disaggregated by type of support and type of organization).	20
(OTP1.1b) Number of staff of AoEEs who benefitted from capacity building support from the project (disaggregated by sex, position in the organization and type of support).	150 (by 2026) Women 40%
(OTP4.2a) Number of total individuals that access knowledge products through communications channels of the project (disaggregated by gender and age range).	50 (by 2026)
Intervention 3	
(OTP1.1b) Number of staff of BDS providers who benefitted from capacity building support from the project (disaggregated by sex, position in the organization and type of support).	100 (by 2026) Women 40%
(OTP4.2b) Number of knowledge products created (including but not limited to diagnostic reports) communicated and shared in multi-stakeholder events.	5
Intervention 5	
(OTP1.2a) Number of new partnerships/collaborations established between AoEEs (inter and intra AoEEs) with the support of the project	5 (by 2026)
Intervention 6	
(OTP1.1a) Number of BDS providers which benefitted from capacity building support from the project (disaggregated by type of support and type of organization).	30
(OTP1.1b) Number of staff of BDS providers who benefitted from capacity building support from the project (disaggregated by sex, position in the organization and type of support).	150 (by 2026) Women 40%

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Interventions

2.2.1 Intervention 1: Awareness creation for new / alternative financial services suited for SEED beneficiaries and support for product development

As of 2023, the average ticket size for very-early and early-stage businesses was USD 30,000 to 50,000, typically available as debt financing. However, most small businesses, particularly in rural areas, require financing of smaller amounts, between USD 1,000 and 5,000. These businesses have difficulty accessing capital suited to their needs. They also face challenges in obtaining capital due to factors such as lack of collateral, lack of credit history, limited financial literacy, gender norms, limited gender strategies and financial products.

Working together with Kenyan financial service providers (FSPs), the contractor will mobilize relevant ecosystem actors from the sector and organize co-creation workshops for developing new or alternative financial services tailored to the needs and characteristics of SEED beneficiaries and especially considering women entrepreneurs.

The contractor will be provided with an analysis of the appropriateness of the available financial services in the market for SEED beneficiaries (currently under elaboration).

At the same time SEED beneficiaries are frequently considered too risky by the Kenyan financial sector, limiting their access to financing. The intervention aims to influence traditional FSPs (e.g., commercial banks) to review and eventually modify assessment criteria and processes for SEED beneficiaries. This should enable more SEED beneficiaries to access financing, helping them grow and sustain their businesses, and ultimately contributing to job creation.

Working together with Kenyan financial services providers, the contractor will provide technical assistance to selected FSPs to identify new credit appraisal approaches tailored for SEED beneficiaries. These strategies will increase the mobilization of conventional sources of finance to SEED beneficiaries, especially women entrepreneurs. The contractor will monitor the pilot implementation of these new credit appraisal approaches.

Additionally, the contractor will organize awareness-raising and networking sessions with alternative funding sources, such as angel investors and other funds, to explore avenues for increasing investment in SEED beneficiaries, particularly women-led businesses.

The activities of this intervention are likely to take place in Nairobi.

Intervention 1 activities:

Activity 1.1

Based on the results of the analysis evaluating the appropriateness of the available financial services in the market for SEED beneficiaries, support FSPs (e.g., banks, MFIs, FinTechs) to explore the development and deployment of alternative financial services that do not require traditional collateral. These alternatives may include new approaches and instruments like movable asset-based lending, leasing, cash-flow based financing or gender-intentional credit scoring. It may also include the adaptation of existing products so

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that they better correspond to the demand of SEED beneficiaries and other potential clients.

Results

- Enhanced knowledge of FSPs regarding innovative financial approaches and services.
- FSPs interested to explore the design of new financial services and credit appraisal methods tailored to the needs of SEED beneficiaries, particularly women-led businesses.

Activity 1.2

Provide technical assistance to up to six FSPs to develop new or enhanced approaches, services or methods tailored for SEED beneficiaries, particularly women-led businesses.

Results

- Improved awareness of FSPs towards needs and market opportunities of SEED beneficiaries.
- By providing TA to selected FSP staff, these professionals will be able to operationalize new financial services and/or enhanced credit appraisal methods like cash-flow based lending or gender-intentional credit scoring, enabling SEED beneficiaries to access finance.

Activity 1.3

Conduct awareness raising activities for (potential) angel investors and other alternatives capital providers to sensitize them about SEED beneficiaries, particularly women-led businesses. This includes organizing and facilitating awareness-raising events. The design on the events should consider a gender sensitive approach.

Results

- Alternative sources of financing, such as angel investment and FinTech, increase access to finance for SEED beneficiaries seeking small-ticket size capital.
- Increased willingness of alternative sources of financing to provide greater flow of seed capital for SEED beneficiaries.

2.2.2 Intervention 2: Design and implementation of loan application toolkits tailored to SEED beneficiaries

Working together with selected financial services providers, the contractor will organize co-design sessions to create loan application toolkits tailored to SEED beneficiaries, increasing their chances of obtaining credit.

Additionally, loan application pitching sessions will be jointly organized with FSPs where selected BDS providers can mobilize their interested customers seeking to apply for commercial loans.

The activities of this intervention are likely to take place in Nairobi and the three selected counties.

Intervention 2 activities:

Activity 2.1

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Co-design and implement programmes with Kenyan FSPs to provide toolkits (through BDS providers) for SEED beneficiaries to successfully apply for commercial loans. The toolkit should also include soft skills components to guide SEED beneficiaries applying for loans, including information on the process.

Results

- Increased linkages between SEED beneficiaries, BDS providers and FSPs.
- Better loan applications.

Activity 2.2

Partner with FSPs in the organization of credit request pitches tailored to young and female-led businesses.

Results

- BDS providers enhance their networks with financial services providers and serve as an agent to improved access to finance for SEED beneficiaries.
- Financial services providers enhance their portfolio for SEED beneficiaries.

2.2.3 Intervention 3: Capacity building of AoEEs to deliver financial literacy programmes tailored to the needs of different types of SEED beneficiaries

In rural Kenya, informal business owners with high school education earn about 50% more than those with only primary education implying the relevance of education and skills for improved income.⁹ Business owners, particularly in rural areas of Kenya, have limited knowledge of business management concepts such as financial tracking and record keeping, leading to challenges in scaling business and hence difficulties in securing funding.

Moreover, a significant challenge confronting emerging businesses in Kenya revolves around limited financial literacy, hindering their ability to secure funding from formal financial institutions and other investors.

This intervention aims to collaborate with selected BDS providers in Kisumu, Nakuru and Uasin Gishu counties to build or improve their skills in delivering financial literacy and business management programmes tailored to the needs and capacities of different types of SEED beneficiaries. These enhanced financial literacy and business management skills will increase the attractiveness of SEED beneficiaries to investors.

The contractor will receive a comprehensive document containing a regional-level mapping of BDS providers, outlining the types of services they offer and the specific beneficiaries they target.

Following the mapping exercise, the contractor is tasked with selecting partner AoEEs based on the following criteria:

- Actively engaged participants within the local (county) ecosystem.

⁹ [Key Facts about the Informal Sector in Kenya](#), Ministry of Labour and Social Protection, State Department for Labour

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- Local (county) entities demonstrating potential for expansion.
- Entities committed to promoting gender-transformative agendas.

Ideally, the AoEEs providers will integrate financial literacy into their existing capacity building formats and programmes.

This intervention will be implemented in the following counties:

- Nakuru
- Kisumu
- Uasin Gishu

Intervention 3 activities:

Activity 3.1
Collaborate with AoEEs (FSPs, BDS providers, ESOs and NGOs) to integrate (improved) financial education targeting SEED beneficiaries into their service offerings.
Results
AoEEs are equipped with improved toolkits to facilitate financial literacy to SEED beneficiaries.
Activity 3.2
Upskilling of AoEEs to deliver the financial literacy programmes to SEED beneficiaries in selected regions. The contractor will monitor the implementation of a pilot programme for 30 SEED beneficiaries (training costs to be covered by IYBA-SEED).
Results
AoEEs have improved capacities (and reach) to SEED beneficiaries to facilitate high-quality financial literacy programmes.

2.2.4 Intervention 4: Capacity development and networking of AoEEs to develop and deliver market access focused support programmes to SEED beneficiaries

Note: For information purposes only. Intervention 4 will be implemented by GIZ.

Intervention 4 will consist of preparatory activities for this contract. These activities will begin implementation before the commencement of this contract. They will be carried out by local partners, and the results will be handed over to the contractor.

Intervention 4 activities:

Activity	Description
4.1	Mapping of BDS providers at regional level to understand the type of services offered and the beneficiaries targeted.

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4.2	<i>Introduce BDS providers to existing methodologies such as the SME-Loop to enable them to better support SEED beneficiaries.</i>
4.3	<i>Conduct a gap analysis to assess the existing networking platforms for connecting SEED beneficiaries with markets.</i>

2.2.5 Intervention 5: Facilitation of networking and knowledge sharing among financial ecosystem actors and with BDS providers to strengthen collaboration

The intervention aims to promote knowledge sharing and collaboration among financial AoEEs and BDS providers to facilitate the capital flow to SEED beneficiaries.

Not all BDS providers know the latest financial products that could benefit their clients. By fostering systematic knowledge sharing within existing networks, stakeholders can collaborate more effectively, expanding their outreach and impact.

Systematic knowledge sharing will deepen understanding of the product portfolio and services available through networks, fostering partnerships and facilitating interventions. This will result in the creation of a reliable pipeline of bankable SEED beneficiaries.

The activities of this intervention are likely to take place in Nairobi. and the three selected counties.

Intervention 5 activities:

Activity 5.1

Support existing platforms and networks to bring together FSPs and financial sector associations such as the Nairobi Business Angel Network, Kenya Bankers Associations (KBA) and East African Venture Capitalist Association (EAVCA) and commercial banks to facilitate knowledge sharing, collaboration and seed capital flow.

Results

- Exchange platforms strengthened.
- Knowledge sharing among FSPs enhanced.

Activity 5.2

Organise joint networking events between FSPs (that have an existing MSME loan portfolio) and BDS providers to provide a platform to forge partnerships and design interventions which would result in generation of a reliable pipeline of bankable SEED beneficiaries, particularly women-led businesses.

Results

- Enhanced dialogue among AoEEs supporting growth of SEED beneficiaries' business.
- Improved BDS providers offering to both SEED beneficiaries and the financial sector.
- Enhanced capital flow to SEED beneficiaries as a result of knowledge sharing and collaboration among ecosystem finance providers and other AoEEs.

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2.2.6 Intervention 6: Capacity development of BDS providers to develop and deliver programmes supporting SEED beneficiaries for compliance with certification/regulatory requirements

Informal businesses are the main source of employment for young Kenyans. However, a great percentage of these businesses struggle with entry to formal markets due to absence of their compliance to regulatory standards, e.g., the Kenya Bureau of Standards (KEBS) certification.

This intervention aims to support BDS providers in enhancing their market-focused services for SEED beneficiaries by incorporating the necessary requirements for product certification, such as KEBS or international standards, into their training curricula. Consequently, SEED beneficiaries will be empowered to obtain the necessary certifications, enabling them to access and compete in formal markets both domestically and internationally.

This intervention will be implemented in the following counties:

- Nakuru
- Kisumu
- Uasin Gishu

Intervention 6 activities:

Activity 6.1

Support BDS providers in incorporating the necessary requirements for product certification into their curricula, such as those outlined by KEBS or international standards. Organize training sessions for a minimum of 30 BDS providers to enhance their capacity in the KEBS certification process, enabling them to integrate this knowledge into their training curricula.

Results

- Pool of BDS providers available to train SEED beneficiaries in product certification and supporting them to increase their market reach.
- Selected BDS providers pilot the programme.

Activity 6.2

Collaborate with BDS providers to develop an initiative aimed at guiding entrepreneurs through the certification process. This initiative will offer one-on-one support to entrepreneurs as they pursue certification for their products.

The contractor will monitor the implementation of a pilot certification process for 20 SEED beneficiaries (training costs to be covered by the IYBA-SEED programme).

Results

- Curricula/training programme developed.
- Selected SEED beneficiaries obtain certification.

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**2.2.7 Intervention 7: Support AoEEs to provide market platforms to SEED entrepreneurs
for showcasing their products**

Note: For information purposes only. Intervention 7 will be implemented by GIZ.

Intervention 7 activities:

Activity	Description
7.1	Foster collaboration among BDS providers, business associations and county governments to organise joint trade shows, exhibitions and networking forums, providing opportunities for SEED beneficiaries to showcase their products. Similar activities are currently taking place on an annual basis at county level. The project will partner with the respective county governments to make these event more effective and to serve as a reference point for other counties to benchmark.

2.2.8 Milestones

Milestones	Delivery period
Intervention 1	
Activity 1.1	
Minutes of meetings with financial sector actors to explore development and deployment of new or adapted financial services, and identification of alternative credit appraisal approaches for SEED beneficiaries.	3 months after the start of the contract
Workshop design documents.	3 months after the start of the contract
Letter of intent with participating FSPs to deploy the new or adapted financial services and/or credit appraisal methods.	5 months after the start of the contract
Workshop with FSPs to explore the development of financial services and/or credit appraisal methods.	First workshop 5 months after the start of the contract
Report with collection of learnings/evaluation of WS, including list of alternative financial services and credit appraisal methods.	6 months after the start of the contract
Activity 1.2	
MoU with participating FSPs including a roadmap to develop and deploy new or adapted financial services and/or credit appraisal methods.	7 months after the start of the contract
TA plan to assist selected FSPs in the development and deployment of alternative financial approaches, services and methods.	7 months after the start of the contract
New or adapted financial services and/or credit appraisal methods developed.	11 months after the start of the contract
New or adapted financial services and/or credit appraisal methods piloted.	15 months after the start of the contract
Report including uptake, collection of learnings and recommendations.	17 months after the start of the contract.

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Dissemination of aggregated lessons learned and recommendations to interested FSPs and/or industry organisations/financial sector associations.	20 months after the start of the contract.
Activity 1.3	
3 events to conduct awareness and learning activities targeting Angel Investors (e.g., High Net Worth Individuals-HNWIs) to increase investment into SEED beneficiaries, particularly women-led businesses held.	First event 6 months after the start of the contract
Report including collection of learnings/evaluation of event and list of recommendations.	1 month after event.
Intervention 2	
Activity 2.1	
Co-creation workshop design documents.	7 months after the start of the contract
Workshops with selected FSPs to develop loan application toolkits.	First workshop 8 months after the start of the contract
Loan application toolkits developed.	9 months after the start of the contract
Activity 2.2	
Plan of loan application pitching events.	9 months after the start of the contract
Partner with FSPs in the organization of loan request pitches tailored to SEED beneficiaries.	10 months after the start of the contract
Implementation of loan application pitch events for SEED beneficiaries being supported by selected BDS providers.	12 months after the start of the contract
Report including collection of learnings/evaluation of event and list of recommendations.	1 month after event
Intervention 3	
Activity 3.1	
Review of existing financial literacy approaches, programmes and campaigns and analysis of their appropriateness for SEED beneficiaries.	4 months after the start of the contract
Co-creation workshop design documents.	5 months after the start of the contract
Reviewed/enhanced financial literacy toolkit adapted to the needs of SEED beneficiaries and selected AoEEs developed	6 months after the start of the contract
Activity 3.2	
Workshops with selected AoEEs to integrate (improved) financial literacy tailored to the needs of different types of SEED beneficiaries.	First workshop 8 months after the start of the contract
Capacity building to selected AoEEs to deliver financial literacy programmes to SEED beneficiaries.	10 months after the start of the contract
Pilot financial literacy through selected AoEEs.	12 months after the start of the contract
Report including collection of learnings/evaluation and recommendations.	1 month after conclusion of pilot

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Intervention 5	
Activity 5.1	
2 events to support existing platforms and networks to bring together FSPs, industry organizations and commercial banks to facilitate knowledge sharing, collaboration and seed capital flow.	10 months after the start of the contract
Report including collection of learnings/evaluation of event and list of recommendations.	1 month after event
Activity 5.2	
3 joint networking events at county level between financial institutions (that have an existing MSME loan portfolio) and BDS providers to provide a platform for them to forge partnerships and design interventions which would result in generation of a reliable pipeline of bankable SEED beneficiaries' businesses.	12 months after the start of the contract
Report including collection of learnings/evaluation of event and pipeline of bankable projects.	1 month after event
Intervention 6	
Activity 6.1	
Training manual for BDS providers on product certification.	4 months after the start of the contract
Implementation of trainings for BDS providers on product certification for SEED beneficiaries.	6 months after the start of the contract
Report including collection of learnings/evaluation of training programme.	1 month after conclusion of training.
Activity 6.2	
Pilot the delivery of the training for 20 SEED beneficiaries through selected BDS providers.	12 months after the start of the contract
Report including collection of learnings/evaluation of pilot programme.	1 month after conclusion of pilot.

2.3. Project and knowledge management requirements

Requirements on the assignment of experts:

- The contractor is responsible for selecting, preparing, training and steering the experts assigned to carry out the advisory services.

Requirements on equipment and operating costs:

- The contractor makes the required equipment and consumables available and covers their operating and administrative costs.

Requirements on expenditure management and cost control:

- The contractor manages costs and expenditures, accounting processes and invoicing in line with GIZ requirements.

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Monitoring and reporting requirements:

The strictly anonymous collection, processing, and analysis of data lies within the responsibility of the local M&E service providers to be contracted by GIZ. The contractor will share contact information of beneficiaries and potentially of other relevant actors for implementation with the M&E service providers. Reporting approaches as well as formats need to be coordinated with the GIZ M&E Focal Points and M&E service providers.

The contractor plays an active role in the results-based monitoring of the project. Regular monitoring activities must cover at least the following areas:

- Degree to which activities are implemented.
- Results that have occurred in the contractor's sphere of responsibility.
- Risks.

Regular reporting activities must cover at least the following areas:

- Degree to which activities are implemented.
- Degree to which the objectives, indicators and milestones listed in section 2.2 of these ToRs have been achieved.
- Degree to which the indicators listed in the WE4D Data Structure (to be shared) have been achieved.
- Results that have occurred in the contractor's sphere of responsibility.
- Risks

The reporting requirements of IYBA must be considered and reviewed in the inception phase. Reporting needs to be in line with the WE4D definition of indicators. For reference, see

- "WE4D M&E Guidelines on green jobs" (See Annex B)
- "WE4D Indicator Definition Sheets" (See Annex C)
- "WE4D M&E Guide" (under preparation; will be shared at the start of the contract)
- "WE4D Data Structure" (under preparation; will be shared at the start of the contract)
- "WE4D Guidelines on how to monitor and report on the inclusion of persons with disabilities (under preparation; will be shared at the start of the contract)

Results need to be reported annually (in early December) and complemented by a bi-annual status update.

The contractor reports to GIZ's designed Project Manager regularly in accordance with the version of the General Terms and Conditions of Contract for supplying services and work on behalf of the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ AVB) that is applicable to this contract.

Requirements for company-wide learning, knowledge and innovation:

- The contractor provides support in implementing a project evaluation with special emphasis on ensuring the effectiveness of the knowledge management process.

Backstopping requirements:

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The contractor ensures appropriate backstopping. The following services form part of the standard backstopping package. In accordance with GIZ's General Terms and Conditions for supplying services and work on behalf of the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH, these services – as well as the ancillary personnel costs – must be priced into the fee schedules of the staff listed in the tender:

- The contractor's responsibility for its own staff.¹⁰
- Ensuring the flow of information between GIZ and the contractor's field staff.
- Process-oriented technical and conceptual steering of the consulting services.
- Steering adaptations to changing framework conditions.
- Performance monitoring.
- Ensuring the administrative management of the project.
- Ensuring compliance with reporting requirements.
- Technical support by the contractor's staff for its personnel on the ground.
- Making local use of and sharing the lessons learned by the contractor with the GIZ team.

2.4. Data protection and information security

The provisions on data protection and information security of the current version of GIZ's General Terms and Conditions of Contract (section 1.10 Data protection) apply.

The performance of the contract may be associated with the processing of personal data by the contractor, such as (but not limited to) names and contact information and who would alone define the nature of such data and how such processing would be carried out. In such cases, the contractor shall act as an independent DATA CONTROLLER and must alone comply with ALL applicable data protection obligations, including those stemming from regional and local laws. The contractor shall process personal data only when a given goal cannot be reasonably attained without such data. The data protection principles such as lawfulness, data minimization, accuracy, purpose limitation, storage limitation, transparency, integrity and confidentiality, and accountability, as well as the numerous rights of the data subject must be paid due attention. The GIZ is NOT in any way responsible for such processing.

Whenever the contractor executes the instructions of a partner to the GIZ with regard to such processing, the partner shall be the data controller, and the data processing shall be carried out in accordance with the partner's instructions as well as laws and standards to which it is subject.

If the contractor is not subject to the GDPR and the applicable laws do not contain any explanation on the data protection principles and rights mentioned here, the definitions and meanings provided by the GDPR (Regulation (EU) 2016/679) could be helpful. The GIZ is available to support the contractor whenever need arises."

¹⁰ In terms of safety, Kenya is classified as follows: Increased security risks in the country/at the place of work for the physical and psychological health of employees caused by human actions require further training measures as, for the most part, they can no longer be mitigated independently.

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2.5. Other requirements

Safeguards and gender measures with specific reference to services:

In order to promote gender equality and avoid or mitigate possible unintended negative impacts in its area of responsibility, the contractor should implement the following measures:

- **Gender equality:** IYBA-SEED is a programme with particular focus on improving the employment situation of women. This focus is reflected in the programme's objectives and indicators and must be considered throughout the monitoring process and the delivery of the consulting services. The contractor is required to use gender-inclusive language and avoid communication involving gender stereotypes.
- **Environmental protection and climate action (climate change mitigation/adaptation):** According to its policies on sustainability, the programme seeks to reduce carbon emissions of business travels. Consulting services are, in general, requested to be delivered in online settings, limiting travels to few occasions. Provided the contractor agrees to fly in economy or economy plus class, the programme will cover accommodation and per-diem allowances for an additional day in the country of assignment to enable an earlier arrival with a day's rest.
- **Conflict and context sensitivity:** The programme is not operating in a highly conflictive context and thus specific "peace and security" measures are not a main part of the programme's approach.
- **Human rights:** The programme is not operating in a highly conflictive context and thus specific "peace and security" measures are not a main part of the programme's approach.

3. Technical-methodological concept

In this section, the tenderer is required to reflect on the objectives and terms of reference of the tender at hand, describe the partner system and its processes in the area of responsibility and present the technical-methodological concept for completing the tasks listed in section 2 and achieving the set objectives. In addition, the tenderer must describe the design of the project management process.

3.1. Interpretation of objectives (section 1.1 of the assessment grid)

The tenderer is required to interpret the objectives for which it is responsible. Simple repetition of the objectives formulated in section 2 of the ToRs is not desired. Rather, the contractor is to describe and interpret the changes in the partner system that are to be directly achieved by the object of the tender procedure. The resulting positive impact on the partner system (section 1.1.1 of the assessment grid) should also be presented.

The contractor must undertake a critical examination of the ToRs (section 1.1.2 of the assessment grid), by:

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- Undertaking an assessment of the appropriateness of the personnel concept for implementing the scheduled tasks.
- Providing an assessment of the results hypotheses for achieving the objectives and possible risks in implementation.
- Making an assessment of the technical concept.

3.2. Processes and actors in the partner system (section 1.2 of the assessment grid)

Processes describe actions or sets of tasks that are necessary in order to render specific services in a sector or in the cooperation/partner system. Specific actors are given responsibility for determining and implementing these actions and sets of tasks in line with the regulations. Actors are usually institutions such as ministries, local governments, associations and chambers, non-governmental organisations, companies in a sector or individual businesses, universities or banks, but may also be individuals (e.g. a person with higher decision-making authority).

Section 1.2.1 of the assessment grid – Not applicable -

Sections 1.2.2 and 1.2.3 of the assessment grid

The tenderer is required to present the actors (partners and others) who are relevant for the tender in the form of a map of actors. As far as possible, it should list the actors by name. Their mandates as well as strengths, weaknesses and interests with respect to the services put out to tender are also to be briefly presented (section 1.2.2 of the assessment grid).

In addition, the tenderer is required to describe the interaction between the actors mentioned above. This can consist of a description of the specific collaboration between individual actors in the processes listed above, of the dependencies or conflicts between the actors and their consequences or of existing dialogue and communication formats (section 1.2.3 of the assessment grid).

3.3. Strategy (section 1.3 of the assessment grid)

The strategy for delivering the services in the tender is the core element of the technical-methodological concept. It is composed of the following elements:

- Procedure for achieving the objectives stated in section 2.2 of these ToRs.
- Development of partnerships with the relevant actors.
- Approaches for leverage effects and measures for scaling-up.
- Appropriate consideration of further requirements

3.3.1 Strategic approach to achieving the objectives mentioned in the ToRs (section 1.3.1 of the assessment grid)

The tenderer is required to describe and justify the approach it plans to adopt in order to achieve the milestones, objectives and results (see section 2) for which it is responsible.

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Possible risks and mitigation measures should be outlined in the description of the strategic approach. Furthermore, the tenderer is expected to describe the implementation of the approach with a description of important activities or lines of action.

3.3.2 Building partnerships with the relevant actors
(section 1.3.2 of the assessment grid)

The tenderer is required to develop and describe a strategy for developing the cooperation with the actors in the partner system who are relevant for the implementation of the services in the tender. The project partnerships already mentioned in section 1 must also be taken into account.

3.3.3 Approaches for leverage effects and measures for scaling-up
(section 1.3.3 of the assessment grid)

The tenderer is required to state whether there are promising approaches for leverage effects beyond the measures mentioned in section 2 (for example through targeted measures in the field of 'knowledge management') and to describe them. In doing so, the tenderer is required to present and explain measures that promote both horizontal and vertical scaling-up. In particular, the tenderer must submit proposals on how innovations that have been developed in the context of implementation can be disseminated beyond the sphere of influence of the project.

3.3.4 Consideration of environmental and social compatibility requirements
(section 1.3.4 of the assessment grid)

– Not applicable –

3.4 Project management
(section 1.4 of the assessment grid)

In this section, the tenderer presents the operational plan for implementing the services in the tender, describes the procedure for coordination with GIZ or the project and the project partners, and the monitoring procedure.

3.4.1 Operational plan
(section 1.4.1 of the assessment grid)

The tenderer is required to draw up and explain an operational plan for implementing the strategy described in section 3.3, including a plan for the assignment of all the experts included in the tender. The operational plan must include the assignment times (periods and expert days) and assignment locations of the individual experts, the milestones as presented in section 2 and, in particular, describe all the necessary work stages in detail and in chronological order. The tenderer can define further milestones beyond those prescribed in section 2 and map them out in the plan of operations.

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3.4.2 Coordination with GIZ or the commissioning project
(section 1.4.2 of the assessment grid)

In the tender, the tenderer is required to describe the procedure for coordinating with GIZ – WE4D team in Kenya, especially the designated Project Manager, and the partner MSOs.

3.4.3 Steering or coordination of measures with the relevant implementing partner
(section 1.4.3 of the assessment grid)

– *Not applicable* –

3.4.4 Monitoring
(section 1.4.4 of the assessment grid)

In the tender, the tenderer is required to describe how it can ensure a collaboration with the WE4D M&E focal point and the local M&E service providers to be contracted by WE4D in the countries so that the requirements resulting from the monitoring system of the programme are met. (See annexes - M&E Guidelines). In doing so, the tenderer is required to describe how the data that is relevant for contacting beneficiaries and other actors in the project for monitoring purposes is shared with the M&E service provider.

Furthermore, in the tender, the tenderer is required to describe how it will regularly capture and document the status of completion of the tasks, the achievement of objectives, the results achieved and the risks in the area for which it is responsible in accordance with the specifications set out in section 2.

3.5 Further requirements
(section 1.5 of the assessment grid)

The tenderer is required to describe its backstopping strategy. A CV must be provided for the positions for technical and, where appropriate, administrative backstopping.

The tenderer will propose a pool of senior and junior short-term experts to support the Team Leader and other Key Experts for the successful implementation of the assignment (see section 4.5 and 4.6). This pool should include experts with complementary skills and experiences tailored to the specific project interventions. The tenderer will provide detailed descriptions of the proposed experts' profiles, qualifications, as well as a clear plan for their roles and time allocation, ensuring that they effectively support the key experts throughout the contract implementation.

4. Human resources

The tenderer is required to provide 'experts' for the positions referred to and described (scope of tasks and qualifications) in this section on the basis of corresponding CVs.

The requirements on the format and content of the CVs are described in section 6.

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The qualifications mentioned below correspond to the requirements for achieving the highest number of points in the technical assessment.

‘One year of professional experience’ is therefore defined as a cumulative 12 expert months with at least 18 expert days per month, provided no diverging definition is specified for individual qualifications.

4.1 Expert 1: Team leader

(section 2.1 of the assessment grid)

This position is a **key expert**. A statement of availability for this expert must be attached to the tender as an annex.

Tasks of expert 1: Team Leader

- Overall responsibility for the implementation of the advisory packages of the contractor.
- Provide technical inputs, advisory, and support in the implementation of activities.
- Ensuring the coherence and complementarity of the contractor’s services with other services delivered by the project at local and national level.
- Design, implementation, monitoring and evaluation of capacity development measures for local partners.
- Responsibility for taking cross-cutting themes into consideration (for example, gender equality and green transformation).
- Staff management, in particular identifying the need for short-term assignments within the available budget, planning and managing the assignments and supporting all experts.
- Ensuring that monitoring procedures are carried out.
- Regular reporting in accordance with deadlines.
- Responsibility for checking the use of funds and financial planning in consultation with the officer responsible for the commission at GIZ.
- Supporting the officer responsible for the commission in updating and/or adapting the project strategy, in evaluations and in preparing a follow-on phase.

Qualifications of expert 1: Team Leader

Education/training (section 2.1.1 of the assessment grid):	University degree (master’s) in economics, business administration, banking and finance or another related relevant field.
Language (section 2.1.2 of the assessment grid):	Knowledge of English C1-level in the Common European Framework of Reference for Languages.
General professional experience (section 2.1.3 of the assessment grid):	10 years of professional experience in managing multi-stakeholder programmes in the private sector development field.
Specific professional experience (section 2.1.4 of the assessment grid):	10 years of professional experience as a practitioner in MSME promotion <u>thereof</u> 5 years working with business development services programmes and (5/10 points),

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	5 years working on access to finance to MSMEs, women economic empowerment and conduction of 2 gaps/needs analysis (5/10 points).
Leadership/management experience (section 2.1.5 of the assessment grid):	10 years of management experience in projects, companies or other organisations with disciplinary leadership responsibility for 10 people and with annual budget responsibility of 1,000,000 EUR.
International professional experience outside the country/region of assignment (section 2.1.6 of the assessment grid):	2 years of professional working experience outside Kenya.
Professional experience in the country/region of assignment (2.1.7 of the assessment grid):	10 years of professional experience in Kenya
Experience in the field of development cooperation (section 2.1.8 of the assessment grid):	5 years of experience in development cooperation projects.
Other (section 2.1.9 of the assessment grid):	– <i>Not applicable</i> –

4.2 Expert 2: Financial sector development expert

(section 2.2 of the assessment grid)

This position is a **key expert**. A statement of availability for this expert must be attached to the tender as an annex.

Tasks of expert 2

- Technical lead on implementation of interventions 1, 2 and 4.
- Organization and facilitation of Financial Product Development workshops, bringing together financial experts, BDS providers, and other relevant stakeholders to brainstorm and co-create new financial products tailored to the needs of SEED beneficiaries.
- Provide technical assistance to support financial institutions in piloting and monitoring the uptake of the newly developed financial products tailored to the needs of SEED beneficiaries.
- Design, planning, organization, and facilitation of awareness activities targeting Angel Investors and other alternative sources of funding to increase investment in SEED beneficiaries, particularly women-led businesses.
- Collaborate with AoEEs to integrate awareness of new financial products into their programmes and support services for SEED beneficiaries.
- Organization of workshops and training sessions for financial institutions staff to enhance their understanding of the unique challenges and opportunities associated with financing young entrepreneurs. Provide guidance on how to adapt existing credit risk assessment processes to better serve this demographic.
- Co-design and implement programmes with Kenyan financial sector institutions and private investors to provide toolkits to SEED beneficiaries to successfully pitch for commercial loans.

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- Organization and implementation of credit request pitches tailored to young and female-led businesses in partnership with financial institutions.
- Organization and establishment of networking channels among AoEEs to improve access to finance for SEED beneficiaries.

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Qualifications of expert 2

Education/training (section 2.2.1 of the assessment grid):	University degree (master's) in economics, business administration, banking and finance
Language (section 2.2.2 of the assessment grid):	Knowledge of English C1-level in the Common European Framework of Reference for Languages
General professional experience (section 2.2.3 of the assessment grid):	10 years of professional experience in the financial sector
Specific professional experience (section 2.2.4 of the assessment grid):	10 years of professional experience in access to finance for MSMEs (5/10 points, <u>thereof 5 years in start-up finance and a proven track record in supporting MSME market and product development (5/10 points).</u>
Leadership/management experience (section 2.2.5 of the assessment grid):	– <i>Not applicable</i> –
International professional experience outside the country/region of assignment (section 2.2.6 of the assessment grid):	2 years of professional financial sector experience outside Kenya
Professional experience in the country/region of assignment (2.2.7 of the assessment grid):	– <i>Not applicable</i> –
Experience in the field of development cooperation (section 2.2.8 of the assessment grid):	2 years of experience in development cooperation projects
Other (section 2.2.9 of the assessment grid):	– <i>Not applicable</i> –

4.3 Expert 3: Financial literacy expert

(section 2.3 of the assessment grid)

This position is a **key expert**. A statement of availability for this expert must be attached to the tender as an annex.

Tasks of expert 3

- Technical lead on implementation of intervention 3.
- Design, planning, organization and facilitation of co-creation workshops for financial literacy programmes with financial sector actors and other AoEEs.
- Design, planning, organization and facilitation of training workshops to upskill BDS providers to deliver the financial literacy programmes to SEED beneficiaries in the selected regions.

Qualifications of expert 3

Education/training (section 2.3.1 of the assessment grid):	University degree (master's) in economics, finance, business administration or another relevant field.
Language (section 2.3.2 of the assessment grid):	Knowledge of English C1-level in the Common European Framework of Reference for Languages.

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General professional experience (section 2.3.3 of the assessment grid):	10 years of professional experience in the financial sector.
Specific professional experience (section 2.3.4 of the assessment grid):	5 years of professional experience in developing or implementing financial literacy programmes (5/10 points), <u>thereof 2</u> financial literacy programmes tailored to young entrepreneurs (5/10 points).
Leadership/management experience (section 2.3.5 of the assessment grid):	– <i>Not applicable</i> –
International professional experience outside the country/region of assignment (section 2.3.6 of the assessment grid):	– <i>Not applicable</i> –
Professional experience in the country/region of assignment (2.3.7 of the assessment grid):	– <i>Not applicable</i> –
Experience in the field of development cooperation (section 2.3.8 of the assessment grid):	2 years of experience in development cooperation projects.
Other (section 2.3.9 of the assessment grid):	– <i>Not applicable</i> –

4.4 Expert 4: Product certification expert

(section 2.4 of the assessment grid)

This position is a **key expert**. A statement of availability for this expert must be attached to the tender as an annex.

Tasks of expert 4

- Technical lead on implementation of intervention 6.
- Design, planning, organization and facilitation of training workshops with BDS providers on product standards and certification to incorporate the necessary requirements into their curricula.
- Development of curricula/training programme to collaborate with BDS providers to design an initiative to hand-hold entrepreneurs during the certification process.

Qualifications of expert 4

Education/training (section 2.4.1 of the assessment grid):	University degree (master's) in engineering, chemistry, physics, quality assurance, industrial design or another relevant field
Language (section 2.4.2 of the assessment grid):	Knowledge of English C1-level in the Common European Framework of Reference for Languages
General professional experience (section 2.4.3 of the assessment grid):	5 years of professional experience in working with standards development, product testing, quality assurance, or certification processes.
Specific professional experience (section 2.4.4 of the assessment grid):	5 years of experience working with Kenyan and/or international standards, regulations, and certification

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	requirements issued by organizations like KEBS, ISO, or other industry-specific regulatory bodies.
Leadership/management experience (section 2.4.5 of the assessment grid):	– <i>Not applicable</i> –
International professional experience outside the country/region of assignment (section 2.4.6 of the assessment grid):	– <i>Not applicable</i> –
Professional experience in the country/region of assignment (2.4.7 of the assessment grid):	– <i>Not applicable</i> –
Experience in the field of development cooperation (section 2.4.8 of the assessment grid):	– <i>Not applicable</i> –
Other (section 2.4.9 of the assessment grid):	Certification from Kenya Bureau of Standards (KEBS) or certification as Lead Auditor ISO 9001. Certification to be provided in annex to the CV.

4.5 Expert 5: Pool 1 of senior short-term experts (up to 3 experts)

The tenderer will propose a pool of additional short-term experts to support the Team Leader and other Key Experts mentioned above (experts 1 to 4) for the successful implementation of the assignment.

Profiles to be considered should include gender, women economic empowerment, green transition as well as marketing experts, event managers, moderators/facilitators, co-creation experts, etc. and should be presented in an overview with the required qualifications below.

Individual CVs shall **not** be provided and will not be assessed but the overall composition of the pool of senior short-term experts and its contribution to the achievement of the contract (see section 3.5 above).

The actual number of experts assigned from the pool may differ from the number of experts required in section 4 of the Terms of Reference. For experts not named in the tender, GIZ must confirm before the assignment that their qualifications are equivalent to those listed here below

Tasks of Expert 5: senior STE pool

- Provide technical support to the Key Experts (experts 1 to 4 above)

Qualifications of Expert 5: senior STE pool

Education/training	University degree (master's) in economics, finance, business administration or another relevant field.
Language	Knowledge of English C1-level in the Common European Framework of Reference for Languages.
General professional experience	10 years of professional experience.
Experience in the field of development cooperation	<i>3 years of professional experience in development cooperation projects.</i>

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4.6 Expert 6: Pool 2 of junior short-term experts (up to 3 experts)

The tenderer will propose a pool of junior short-term experts to support the Team Leader and other Key Experts (experts 1 to 4 mentioned above) with technical and/or administrative tasks.

The tenderer must provide a clear overview of all proposed junior short-term experts and their individual qualifications with regard to the required qualifications below.

Individual CVs shall **not** be provided and will not be assessed but the overall composition of the pool of senior short-term experts and its contribution to the achievement of the contract (see section 3.5 above).

The actual number of experts assigned from the pool may differ from the number of experts required in section 4 of the Terms of Reference. For experts not named in the tender, GIZ must confirm before the assignment that their qualifications are equivalent to those listed here below.

Tasks of Expert 6: junior STE pool

- Provide technical and/or administrative support to the Key Experts

Qualifications of Expert 6: junior STE pool

Education/training	University degree (master/ bachelor) in economics, finance, business administration or another relevant field.
Language	Knowledge of English C1-level in the Common European Framework of Reference for Languages.
General professional experience	5 years of professional experience.

The tenderer must assign all the proposed experts to the required qualifications and clearly present them in a separate table preceding the CVs. The summary presentation must mention only qualifications that are actually indicated in the CVs. Professional experience must be evidenced by meaningful references in the CVs. It is advisable to make explicit reference to each example of professional experience.

Soft skills of team members

In addition to their specialist qualifications, all team members are also expected to have the following qualifications:

- Team skills
- Initiative
- Communication skills
- Sociocultural and intercultural skills
- Efficient partner- and client-oriented working methods
- Interdisciplinary thinking

Soft skills are not evaluated.

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5. Costing requirements

5.1 Assignment of experts

In your tender, please do not deviate from the specification of quantities required in these ToRs (the number of experts and expert days, the budget specified in the price schedule). This is part of the competitive tender and is used to ensure that the tenders can be compared objectively.

Please note: only services that were commissioned by GIZ and rendered by the contractor will be remunerated. We would also like to point out that it may not be necessary to make use of the total number of proposed expert days.

The number of expert days corresponds to full working days.

Expert	Expert days in the country of residence/ remote	Availability of expert in the country of assignment* in expert days	Expert days in total	Consecutive stay > 3 months (see General Terms and Conditions, section 3.3.2)	Number of inter-national flights	Number of regional/ domestic flights
Expert 1: Team Leader		267	267	Yes	2	45 (total for all experts)
Expert 2: Financial sector development expert		380	380	Yes	0	
Expert 3: Financial literacy expert		60	60	Yes	0	
Expert 4: Product certification expert		150	150	Yes	0	
Expert 5: Pool of senior of short-term experts		65	65	Yes	0	
Expert 6: Pool of junior short-term experts		321	321	Yes	0	

5.2 National administrative staff

- Not applicable -

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5.3 Travel expenses

5.3.1 Travel – sustainability considerations

GIZ would like to reduce greenhouse gas emissions (CO₂ emissions) caused by travel. When preparing your tender, please incorporate options for reducing emissions, for example by selecting the lowest-emission booking class (economy) or using means of transport, airlines and flight routes that are more CO₂-efficient. For short distances, travel by train (second class) or e-mobility are the preferred options.

CO₂ emissions caused by air travel should be offset if they cannot be avoided. GIZ specifies a budget for this which enables carbon offsets to be settled against evidence.

There are many different providers in the market for emissions certificates, and they have different climate impact ambitions. The [Development and Climate Alliance](#) has published a [list of standards](#) (only in German available). GIZ recommends using the standards specified there.

5.3.2 Travel expense requirements

The specified lump sums are the maximum amounts the tenderer can include in the tender. In other words, the tenderer can also offer lower individual lump-sum amounts. The corresponding lump sums are to be entered into the price schedule by the tenderer.

Higher amounts must not be included in the tender.

Lump sums that are not entered in the following table are to be offered by the tenderer (with no upper limit).

Travel expense item	Number/quantity	Lump sum/ amount per number/quantity up to (in EUR)
Total number of international flights	2	590,00
Total number of regional/domestic flights	45	100,00
CO2 offset for flights	1	117,64
Transport costs (rail, car, local public transport)	1	3.090,00
Per diem allowances	210	29,40
Accommodation allowances	210	67,00
Other travel expenses (visas, project-related travel expenses outside the seat of business, etc.)	1	100,00

All travel activities must be agreed in advance with the officer responsible for the project. Travel expenses must be kept as low as possible.

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5.4 Equipment

– Not applicable –

5.5 Operating costs in the country of assignment

– Not applicable –

Note: GIZ will **not** provide office space.

5.6 Workshops, education and training

Workshop budget: EUR 94.117

The fixed, unalterable budget above is earmarked for workshops and entered in the price schedule. The budget includes the following costs relating to the planning and running of workshops:

- Room hire
- Technical systems
- Moderation services
- Catering
- Workshop materials
- Travel expenses for partner experts (subsistence, accommodation, travel costs)
- Other costs relating to the workshops

The budget does not include the fees and travel expenses for the contractor's experts incurred in connection with the planning and running of the workshops. These are covered by the corresponding number of expert days and travel expenses (see sections 5.1 and 5.3 above).

5.7 Local contributions

– Not applicable –

5.8 Other costs

– Not applicable –

5.9 Flexible remuneration item

Budget for flexible remuneration: EUR 29.441

The fixed, unalterable budget above is earmarked in the price schedule for flexible remuneration. Flexible remuneration is intended to facilitate the flexible management of the contract by the officer responsible for the commission at GIZ. The contractor can make use of the funds in accordance with section 3.3.5.7 of the General Terms and Conditions.

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6. Requirements on the format of the tender

The structure of the tender must correspond with the structure of the ToRs. It must be legible (for example Arial, font size 11 or larger) and clearly formulated. The tender must be written in English.

The technical-methodological concept of the tender (section 3 of the ToRs) must not exceed 30 pages (not including the cover page, list of abbreviations, table of contents, brief introduction and CV for the backstopper). Additional annexes not requested will not be assessed. The overview of experts and their qualifications is **not** included in the page limit.

The CVs of the staff proposed in accordance with section 4 of the ToRs must be in the EU format (see Annexes) and not more than five pages in length.

The CVs must clearly and unequivocally show what position the proposed person held, which tasks they performed and how long they worked during which period in the specified references.

The references contained in the CVs must therefore include the following information:

- Name of the company/organisation/reference project in which the expert worked
- Position held and task(s) performed by the expert in the company/organisation/reference project
- Work outcomes or products produced by the expert, or expert's contribution to the completion of these outcomes and projects (if relevant)
- Duration of the expert's assignment in the company/organisation/reference project per calendar year in full-time expert days, weeks or months (for example: 2019: 2 months, 2020: 10 months, 2021: 1 month)
- Leadership experience/management: clear information on the reference projects or fixed positions within the company/organisation in which the requirements specified in section 4 were fulfilled (for example, period, number of persons for whom the expert had disciplinary responsibility, project budget) (if relevant)
- International professional experience/professional experience in the country of assignment: clear information on the reference projects or fixed positions in the company/organisation in which the requirements specified in section 4 were fulfilled (for example, actual duration of assignment on the ground in full-time expert days, weeks or months) (if relevant)

In order to facilitate the assessment, we request that you number the references sequentially and provide only references that are clearly related to the object of this tender.

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7. Options

7.1 Follow-on measure/extension of service-delivery period

It is possible to continue key elements of the service put out to tender as part of a follow-on measure within the context of the basic project. This is described in detail below.

Type and scope:

Continuation of the activities described in section 2 of these ToRs with possible expansion of these activities to include new work packages of the same type. Within the framework of the available financing, the number of expert days and the budget specified in section 5 of these ToRs are increased in proportion to the additional activities that are now required.

Precondition:

The contract for the follow-on phase is awarded by GIZ's commissioning parties BMZ and EU.

7.2 Expansion of the service content

It is possible to continue key elements of the tendered service. The details are as follows:

Type and scope:

Whilst upholding the overall nature of the contract, it is possible to continue rendering the services specified in section 2 of the ToR and/or expand said commission with services of the same type. The service delivery period may be extended twice, whereby the total duration may not exceed three times the original contract term. The overall commission value may not exceed twice the value of the original contract value.

Precondition:

Extension and/or increase of the current project or commissioning of a follow-on project by the GIZ's commissioning parties and/or conclusion of a contract to co-finance the measure.

8. Annexes

- A. M&E Guidelines
- B. WE4D M&E Guidelines on green jobs
- C. WE4D Indicator Definition Sheets
- D. Adelphi Report
- E. Log frame IYBA-SEED