



Expression of Interest:

Consultancy for the Development of An Impact Study Report

About Kenya Bankers Association (KBA)

Kenya Bankers Association (KBA) exists to promote a conducive banking industry environment and support its development by engaging the sector's relevant stakeholders, in particular the government and regulator, the Central Bank of Kenya. As the umbrella body of the institutions licensed and regulated by CBK with a current membership of 47 financial institutions, KBA continues to reinforce a reputable and professional banking sector in a bid to best support Kenyans, who entrust their ambitions and hard-earned resources with its member banks. Besides supporting banks, KBA endeavours to enhance the bankability of its members' existing and potential customers through a number of programmes and initiatives.

Background of the Assignment

In recognition of the important role MSMEs play in Kenya's economic growth, the Kenya Bankers Association (KBA), launched a capacity building initiative dubbed "Inuka Enterprise Program" in 2018. The initiative has been pursuing the following objectives:

- i) **Formalisation of Businesses** , through engagements with Community Based Organisations to enable businesses in informal settlements register and generate tax documentations (such as the official tax PIN) for their business;
- ii) **Promoting Business Growth and Job Creation**, through training modules designed to guide MSMEs to streamline their processes to professionalise their operations. The training were expected to enable MSMEs keep good financial records, put in place risk mitigation mechanism/structures, and position their businesses to grow into diverse markets;
- iii) **Enhancing Access to Finance**, by exploring opportunities for enhancing bank partnerships and linking MSMEs under the program with various formal SME products in the banking industry;
- iv) **Promoting value addition in business** through a marketplace feature on the e-learning platform, through which MSMEs would be facilitated to showcase their products and services to expand their market reach. The program also runs monthly webinars in partnership with banks and other SME Support organisations to build capacity on topical issues affecting businesses and create more value to the enterprises under the program aimed at helping businesses scale; and

- v) **Promoting equitable opportunities (ensuring there is a success story in all the counties)** – The e-learning platform would be instrumental in reaching all the 47 counties in Kenya, courtesy of partnerships established with some member banks and the Kenya National Chamber of Commerce and Industry (KNCCI).

Since the launch of the Program, more than 60 thousand MSMEs have received financial literacy training. To establish the impact of the program since its inception, KBA is carrying out an impact survey in conjunction with the Kenya National Chamber of Commerce and Industry (KNCCI). Towards this end, the Association is seeking to contract a consultant to develop the report based on the findings from the survey.

Scope of work

The consultant will be tasked to:

1. Propose and discuss report structure and format with the planning team (findings from the survey, best use of case studies, visual elements, etc.);
2. Review background information of the program, including but not limited to the brochure and monthly Inuka SME Program reports generated by the administrators of the Inuka SME e-learning platform;
3. Provide input to the survey questionnaire to ensure the data collection tool(s) meets the objectives of the impact survey;
4. Review and interpret the findings of the survey from the field.
5. Corroborate gathered data with KBA team to ensure accuracy.
6. Draft and edit report – including, charts, graphs as needed.
7. Finalise the report integrating feedback from the KBA team.

Submission requirements

Interested and qualified companies / individuals should submit the following:

1. Experience developing MSME related reports preferably within the banking/financial services industry.
2. A letter expressing interest and availability to undertake the assignment within the provided scope and timeline.
3. Provide three institutional references from the financial sector indicating prior experience in providing similar services. Please note that individual references are not applicable.
4. Provide two writing samples of similar/related reports.
5. A current/authentic copy of a Tax Compliance Certificate.
6. Financial proposal detailing contract price, supported by breakdown of costs.

Competencies

1. Strong research and excellent writing skills in English.
2. High proficiency in the use of Ms Word and Excel applications (Knowledge of use of a statistical software for analysis will be an added advantage);
3. Excellent organizational skills and ability to meet deadlines.

4. Strong interpersonal skills, and ability to work with diverse people.

Timelines

Below are the timelines:

1. Circulation of ToR: 9th June 2023
2. Proposal submission deadline: 16th June 2023
3. Review of proposals and meetings with shortlisted firms: 26th June 2023
4. Submission of draft report for review: 15th August 2023
5. Submission of final report: 31st August 2023.

Submission Process

Completed proposals and correspondence should be addressed to:
Kenya Bankers Association
Email: research@kba.co.ke