



**REQUEST FOR PROPOSAL**

**FOR**

**PROVISION OF CONSULTING SERVICES**

**ELIGIBLE TO INDIVIDUAL CONSULTANTS ONLY**

**(NOT FIRMS)**

***LUMP-SUM CONTRACT***

**Description of Bid: Consultancy to Design a Blended Finance Collaboration Framework for Inclusive Agricultural Finance**

**Bid Number: MESPT-GEAP-10079-2026-02.**

**Bid Closing/Opening Date: 27<sup>th</sup> April 2026**

**Bid Opening Time: 12:00 PM East Africa Time**

**Issue Date: 21<sup>st</sup> April 2026.**

## PART I: INVITATION TO BID

**Micro Enterprises Support Programme Trust (MESPT) invites sealed bids from eligible candidates for Consultancy to Design a Blended Finance Collaboration Framework for Inclusive Agricultural Finance**

1. Interested and eligible candidates may obtain further information from the address below during business hours **0800hrs to 1700hrs**.

**Micro Enterprises Support Programme Trust (MESPT)**

**Tausi Lane 01, Westlands**

**P.O. Box 187-00606,**

**Nairobi, Kenya**

**Tel: 0722 207 905 / 0735 333 154**

**Email address: [procurement@mespt.org](mailto:procurement@mespt.org)**

2. Bid documents herein are **free of charge**.
3. All bids **shall not** be accompanied by bid security.
4. Complete bidding documents shall be submitted through electronic means in the manner indicated below:

**[sent via email: [tender@mespt.org](mailto:tender@mespt.org)]**

Bids must be received on or before the date and time indicated below;

Date: **27<sup>th</sup> April 2026**.

Time: **12:00 PM East Africa Time**

5. Prices quoted should be net inclusive of all taxes and quoted in **Kenyan Shillings**. **Kindly note that MESPT is an appointed VAT with holding agent and will remit 2% of the VAT on all vatiable invoices.**
6. All prices shall remain valid for **120 days** from the closing date of the bid.

Clarifications from interested bidders will be reviewed and posted [here](#). Keep checking before the deadline date

**Chief Executive Officer**

**Micro Enterprises Support Programme Trust**



# **TERMS OF REFERENCE (TOR)**

## **Consultancy to Design a Blended Finance Collaboration Framework for Inclusive Agricultural Finance**

### **1. Institutional Background**

Micro Enterprises Support Programme Trust (MESPT) is a regional development organization advancing inclusive economic growth through MSME development, climate-smart agriculture, and market systems strengthening.

Under its 2026–2030 Strategy, MESPT aims to:

Transform Kenya’s agri-food system into an inclusive, climate-resilient, and financially empowered ecosystem, enabling 500,000 smallholder farmers to thrive.

The strategy prioritizes:

- 60% women
- 50% youth
- 5% persons with disabilities (PWDs)

A core strategic priority is to unlock scalable, inclusive agricultural finance through innovative partnerships and blended finance solutions.

### **2. Background to the Assignment**

Despite growing interest in agricultural finance, significant barriers persist:

- Limited access to affordable and long-term liquidity
- High perceived credit risk in agriculture
- Capacity gaps among SACCOs, MFIs, and FinTechs
- Fragmented coordination among capital providers and implementers

MESPT seeks to play a catalytic role by structuring a blended finance collaboration platform that brings together:

- Concessional capital providers
- Commercial investors
- Risk-sharing partners
- Technical assistance providers

The collaboration will leverage the complementary strengths of MESPT and like-minded institutions to unlock sustainable lending to agricultural enterprises.

### **3. Purpose of the Assignment**

To design a practical, partner-ready blended finance collaboration framework that integrates:

- Concessional liquidity
- Credit risk mitigation mechanisms
- Institutional strengthening (technical assistance)

to enable SACCOs, MFIs, and FinTechs to scale inclusive agricultural lending.

#### 4. Objectives

The consultancy will:

1. Develop a blended finance framework tailored to MESPT's strategy
2. Define a collaboration model aligning MESPT with capital providers and partners
3. Structure financial instruments (liquidity, guarantees, TA facility)
4. Identify priority partners and engagement pathways
5. Provide a clear roadmap for pilot launch and resource mobilization

#### 5. Scope of Work (1-Month Assignment)

This is a rapid design and structuring assignment focused on producing actionable outputs.

##### Week 1: Rapid Diagnostics & Ecosystem Mapping

- Review MESPT strategy, portfolio, and existing partnerships
- Conduct rapid assessment of:
  - SACCOs, MFIs, and FinTech landscape
  - Key constraints in agri-finance (liquidity, risk, capacity)
- Map potential partners:
  - DFIs, donors, impact investors
  - Guarantee providers
  - FinTech and digital finance actors

##### Output:

- Brief Diagnostic & Opportunity Scan

##### Week 2: Blended Finance Framework Design

Develop a **high-level blended finance structure** integrating:

###### Concessional Liquidity

- Wholesale/on-lending facilities
- Catalytic capital structures

###### Credit Risk Mitigation

- Partial guarantees
- First-loss structures
- Portfolio risk-sharing models

###### Technical Assistance

- Institutional strengthening for financial intermediaries
- Pipeline and enterprise development

Define:

- Structure and flow of funds
- Roles of different capital layers
- Target beneficiaries and institutions

##### Output:

- Draft Blended Finance Framework

##### Week 3: Collaboration & Partnership Structuring

- Define roles of:
  - MESPT (facilitator, TA provider, pipeline builder)
  - Capital providers (DFIs, donors, investors)

- Financial intermediaries
- Develop:
  - Partnership architecture
  - Engagement strategy for priority institutions
  - Initial list of target partners

**Output:**

- Collaboration & Partnership Framework
- Priority Partner Engagement Plan

**Week 4: Validation & Finalization**

- Facilitate stakeholder validation sessions
- Refine framework based on feedback
- Develop:
  - Pilot concept (how the model will be tested)
  - Resource mobilization approach
  - Implementation roadmap (12–24 months outlook)

**Output:**

- Final Blended Finance Collaboration Framework
- Pilot Concept Note
- Implementation Roadmap

**6. Key Deliverables**

- Inception Brief (within first week)
- Diagnostic & Opportunity Scan
- Blended Finance Framework (core deliverable)
- Partnership & Collaboration Model
- Priority Partner Engagement Plan
- Pilot Concept Note
- Final Report with Implementation Roadmap

**7. Expected Outcomes**

- A clear, actionable blended finance framework aligned to MESPT strategy
- Defined roles and collaboration structure for partners
- Bankable concept to engage DFIs, donors, and investors
- Pipeline for resource mobilization and pilot launch

**8. Duration**

- **Duration:** 1 month (4 weeks)

**9. Roles and Responsibilities**

**MESPT**

- Provide strategic guidance and documentation
- Facilitate stakeholder access
- Review and validate outputs

**Consultant**

- Lead technical design and structuring
- Deliver all outputs within tight timelines
- Facilitate stakeholder consultations

## 10. Reporting and Coordination

The Consultant will report to: **Head of Fundraising and Partnerships MESPT.**

### 11. Required Qualifications

- At least 10 years' experience in:
  - Blended finance structuring
  - Agricultural or climate finance
  - Financial sector development
- Proven experience working with:
  - DFIs, donors, and impact investors
  - Risk-sharing and guarantee instruments

### 12. Financial Proposal

Applicants should submit:

- Lump sum proposal for the 1-month assignment
- Payment schedule linked to deliverables

### 13. Application Requirements

- Technical proposal (max 5 pages)
- CV(s)
- Financial proposal
- References

## EVALUATION AND QUALIFICATION CRITERIA

### Stage 1: Preliminary/Mandatory Evaluation

The following criteria shall apply for the preliminary/mandatory evaluation. Failure to meet the requirements of the preliminary/mandatory evaluation shall lead to disqualification from the rest of the bidding process.

1. Must submit a duly filled serialized Technical Proposal.
2. Must submit a duly filled Financial Proposal.
3. Must submit a current and valid Tax Compliance Certificate issued by the Kenya Revenue Authority.
4. Must submit copies of Identification Card (ID) or passports of the consultants.

### Stage 2: Technical Evaluation

The following criteria shall apply for the technical evaluation. Failure to meet the requirements of the technical evaluation shall lead to disqualification from the rest of the bidding process.

**Below is the proposed breakdown of the technical evaluation criteria**

	<b>Criteria</b>	<b>Score</b>
1	Individual capacity and experience	20
2	Proposed methodology and approach	20
3	Key consultant qualifications	20

4	Workplan and implementation schedule	10
5	Understanding of MESPT context/value addition	10
	<b>Total</b>	<b>80</b>

The minimum technical score (St) required to pass is: 60 points.

### Stage 3: Financial Evaluation

Financial evaluation shall involve comparison of the bid prices of the bidders who pass stage 1 and/or stage 2 and confirmation that the Bidder has quoted for the required items as per the instructions set by MESPT. Thereafter use the award criteria below, Award will be made to the consultant with the highest combined technical & financial score. The financials shall carry a total of 20 points.

### Stage 4: Due Diligence Exercise

This stage shall involve confirmation and verification of the requirements and evidence submitted in Stage 1 and Stage 2, e.g. confirmation of previous client references/assignments, confirming validity of mandatory documents, e.t.c. All the processes that shall be involved in the due diligence exercise shall be stated here.

***Bidders shall indicate three similar/relevant assignments undertaken in the last 5 years with the contact persons details, email address and phone number***

### Selection Criteria

The following award criteria shall be used

Selection method	Award Criteria
QCBS	Award will be made to the consultant with the highest combined technical & financial score

## 15. SUBMISSION OF BIDS

The Proposal files MUST BE emailed through [tender@mespt.org](mailto:tender@mespt.org) and clearly named as either “**Consultancy – Blended Finance Framework (1-Month Assignment)**”. The subject of the email should clearly capture the description. **The file with the “FINANCIAL PROPOSAL” must be encrypted with a password** so that it cannot be opened nor viewed until the Proposal has been found to pass the technical evaluation stage. Once a Proposal has been found to be responsive by passing the technical evaluation stage, MESPT shall request via email the Proposer to submit the password to open the Financial Proposal. Interested applicants should send their proposals by **12.00pm 24<sup>th</sup> April 2026**. Kindly send your clarifications to [procurement@mespt.org](mailto:procurement@mespt.org) by **23<sup>rd</sup> April 2026 at 12.00 Hours**. All clarifications shall be posted [here](#).

Submit to: [procurement@mespt.org](mailto:procurement@mespt.org) > Subject: “**Consultancy – Blended Finance Framework (1-Month Assignment)**” Deadline: 27<sup>th</sup>/04/2026