

# REPUBLIC OF KENYA



## COUNTY GOVERNMENT OF KIRINYAGA

### EXPRESSION OF INTEREST BY ACCREDITED MICRO - FINANCE INSTITUTIONS TO PARTNER WITH THE COUNTY GOVERNMENT OF KIRINYAGA FOR ONWARD LENDING TO WOMEN GROUPS

EXPRESSION OF INTEREST (EOI) REFERENCE NO. CGK/MOF/EOI/012/2017-2018

The County Government of Kirinyaga hereby invites Interested and Eligible Micro-Finance institutions to participate in Expression of Interest (EOI) for onward lending to Women Groups.

#### 1. Background

The growth and development of women entrepreneurship is in line with Kirinyaga county's development agenda that seeks to instill rapid and sustained economic growth and reduce the high incidence of poverty through wealth and employment creation. Entrepreneurship is a way of life and the engine for economic transformation among disadvantaged women. Micro and small - scale enterprises represent an important means of earning income for the women in Kenya. The Number of women in entrepreneurial roles has increased significantly over the last three decades. It's Important to note that Women development is not only about reducing poverty by increasing productivity, but also about women's liberation and empowerment. It is noticeable that entrepreneurship development and empowerment are complementing to each other. Women empowerment depends on taking part in various development activities. The power and access to making decisions has increased for women within and outside the family though women entrepreneurship varies across rural and urban areas.

The County Government is interested in the consultancy to establish the current status of the women led enterprises including small businesses and recommendations of the best ways of supporting their sustainability. There have been challenges in acquiring accurate data and reliable data regarding the demographics of the women led enterprises including small businesses.

The County Government is therefore interested in partnering with Micro Finance Institutions (with good credit history) which have credit products and other financial services with a bias to women

The expression of interest must be accompanied by the consultant's qualifications, professional capabilities and details of past experience related to the requested consultancy services. Such information may include brochures, description of similar assignments, experience in similar conditions, and availability of appropriate skills among staff with their most recent profiles showing their experience, qualifications, capabilities, referees and details of past experience especially in their areas of expertise. This consultancy requires the services of competent financial institutions with analytical competence and knowledgeable on the various indicated fields:

#### Interested firms should provide specific information as indicated below:

1. Must be a reputable financial institution legally registered in Kenya. Evidence of Certificate of incorporation/registration, valid KRA Tax Compliance, Pin Certificate - Resolution to borrow in case of a Limited Company capturing amount, purpose, and pro-Borrower's directors' /personal guarantee (if company) MUST be provided.
2. CR 12 in case of a Limited Company.
3. Contact details i.e. postal, physical and e-mail address of the financial institution and name of contact person for the purpose of clarification.
4. Must have a minimum of five (5No.) years' experience in lending operations. Must have women-friendly products offering financial services to urban and rural women Provide list of products & services offered.
5. MUST Show their branches geographical coverage/representation by counties and constituencies.
6. Must submit certified copies of audited accounts for at least last three (3) years (2017, 2016 and 2015 or 2016, 2015 and 2014)
7. Must provide a summary of their loan book portfolio.
8. Must have a robust automated system for their loan book management.
9. Must demonstrate ability to pledge marketable collateral securities.
10. A statement of litigation history.
11. Must have Competent Management & Personnel; Management MUST be gender sensitive
12. Clean Credit Reference Bureau

#### 2. Clarifications

Interested individuals may request for clarification on the tender for up to Seven (7) days before submission date at Supply Chain Management Offices, 1<sup>st</sup> Floor, Kirinyaga County Headquarters during normal working hours or through writing. Any request for clarification done in writing must be addressed to:

**The County Secretary,  
County Headquarters,  
P.O Box 260 - 10304,  
Kirinyaga.  
Tel: +254 20 21553369  
Email: procurement@kirinyaga.go.ke**

**3. Submission.**

Interested and eligible candidates may obtain detailed information regarding the EOI from the National Treasury Supplier Portal website <http://supplier.treasury.go.ke> or the County Website [www.kirinyaga.go.ke](http://www.kirinyaga.go.ke). Bidders who download the documents from the website must forward their particulars (Name, Contacts, Physical Address, and the Tender No/Description) immediately for recording and any further clarifications and addenda to [procurement@kirinyaga.go.ke](mailto:procurement@kirinyaga.go.ke).

Complete EOI documents, enclosed in plain sealed envelope, marked the EOI number and description shall be addressed to: -

**The County Secretary,  
County Headquarters,  
P.O Box 260 - 10304,  
Kirinyaga.**

and be deposited in the tender box provided at the County Headquarters, 1<sup>st</sup> Floor, Kutus, so as to be received on or before **Thursday 14<sup>th</sup> June 2018**.

Bids will be opened immediately thereafter in the presence of the tenderer's representatives who choose to attend the opening at The County Headquarters, 3<sup>rd</sup> Floor, Conference Room.

Late Bids shall not be accepted.

**HEAD, SUPPLY CHAIN MANAGEMENT.  
FOR: COUNTY SECRETARY**