1. Introduction

The FSD Network and FSD Africa are inviting qualified individuals and firms to submit their Expressions of Interest for inclusion in the Network Gender Collaborative Programme’s (CoPro) database of experts.

The purpose of this call for Expressions of Interest is to enable the FSD Network to identify a wide pool of experts familiar with FSD markets and able to respond to Requests for Proposals (RFP) issued under the Gender CoPro’s programme of work. It is intended to support the Gender CoPro in improving its database of technical experts working on gender, livelihoods and inclusive finance.

The Network is particularly interested in increasing the number of African women with relevant technical expertise in these areas answering RFPs.

2. Background

2.1 FSD Africa

FSD Africa is a specialist development agency working to reduce poverty by strengthening financial markets across sub-Saharan Africa. Based in Nairobi, FSD Africa’s team of financial sector experts work alongside governments, business leaders, regulators, and policymakers to design and build ambitious programmes that make financial markets work better for everyone. Established in 2012, FSD Africa is incorporated as a non-profit company limited by guarantee in Kenya. It is funded by UKAID from the UK government. FSD Africa has fiduciary responsibility for the Network’s Gender Copro.

2.2 FSD Network’s Gender CoPro

The FSD Network is a family of nine Financial Sector Deepening, or FSD, programmes operating across Africa. FSDs work alongside governments, business leaders, non-profit organizations, research institutions, regulators, and policymakers to develop more inclusive financial systems. We believe that financial systems have the potential to play a major role in enabling inclusive growth and ensuring access to basic services while assuring a sustainable future. Guided by the imperatives of the United Nations’ Sustainable Development Goals (SDGs), the FSD Network seeks to mould sustainable financial systems in a way which works better for the poor across Africa. We are deeply committed to equity between men and women and supporting the vulnerable and marginalised.

The FSD model is driven by a strong focus on the needs and priorities of our countries and the continent on which we work. Each of the independent FSD programmes pursues strategies developed with local stakeholders to tackle opportunities and constraints to inclusive financial system development. FSD Africa and Finmark Trust both undertake cross-cutting programmes, regional initiatives, and activities in countries beyond the current country network. Country-specific FSDs lead programme engagement in their nations.

As part of this work, the Network has initiated a collaborative programme around gender to develop a shared learning agenda, jointly undertake a portfolio of interventions, and share lessons and expertise on the practicalities of removing gendered barriers that inhibit women from benefitting fully from financial systems. The Network is committed to ensuring not only that women have greater access to financial services, but that those services work for them in helping increase their incomes, access to welfare services and economic opportunities, and agency in decision making both at home and in their communities. The initial four years of the programme aims to deliver at least 10 million more women being included and active in inclusive financial systems that enable increased agency over financial
resources. It is co-funded by Network members and the Bill & Melinda Gates Foundation.

3. Objective

The Gender CoPro seeks to grow and diversify the high-quality expertise we will draw upon to support our gender work throughout Africa, to ensure that it reflects Africa-centric perspectives of the challenges facing women and men. The Gender CoPro will be drawing on consultants and firms offering a range of technical expertise, and we are actively looking to identify those with specific technical skills as well as experience meaningfully analysing gender issues and building gender into their work.

This EOI is intended to ensure that RFPs have greater outreach to qualified consultants, particularly local consultants working in FSD countries of operation (but not only) and women. The EOI enables the CoPro to pre-qualify consultants for anticipated RFPs as well as build a pool of pre-qualified specialists whose services can be called upon on a drawn-down basis.

4. Expressions of Interest

Procurement of subsequent services is subject to a full international tender. This is a two-part process:

- In the first part, Expressions of Interest (EOI) are invited from qualifying firms and individuals in an open tender. This invitation is open for 20 calendar days.

- In the second part, following a shortlisting process, FSD Africa will issue Invitations to Tender to shortlisted firms.

Individuals and firms are invited to submit Expressions of Interest, including CVs and supporting materials (brochures, company profiles, etc) for inclusion in the Gender Copro’s consultant database.

We are particularly interested in profiles with:

- Technical expertise in at least one of the following subject matter areas, with experience delivering to women clients and substantively incorporating gender into their work:
  i. research design and implementation; market systems analysis; market scoping
  ii. gender institutional assessment; gender mainstreaming; gender capacity building for policymakers and/or financial practitioners
  iii. inclusive finance; financial products design, testing and development; digital financial services; fintech; insurance
  iv. agricultural value chains; health finance; women’s economic empowerment; social norms; affordable housing; entrepreneurship and MSME/SME business finance and growth
  v. M&E; knowledge management

- Experience delivering gender outcomes in sub-Saharan Africa, and in FSD countries of operation (South Africa, Mozambique, Zambia, Rwanda, Kenya, Tanzania, Uganda, Nigeria, Ethiopia, Ghana).

- Strong understanding of recent trends and developments in gender and inclusive finance.

- Relevant qualifications in gender, inclusive finance or related field.
Your EOI should contain:

- Your tailored CV of no more than 4 pages, including references and current location
- Daily rate in USD/GBP (both short-term and long-term, if applicable)
- A short statement of your experience, including areas of technical expertise and country-level experience
- A statement describing your availability within the next 12-18 months and willingness to travel

It may also include:

- Company brochures or other materials
- Any other information that you believe should be taken into account in the pre-qualification process, with a maximum of 6 pages

Your EOI should be sent to FSD Africa at bids@fsdafrica.org by 12 noon (EAT) 15th December 2021 under a subject line reading ‘Expression of Interest: FSD Network Gender CoPro expert database’

5. Contact

Questions or comments in respect of this request for Expressions of Interest should be directed to bids@fsdafrica.org on or before 12 noon (EAT) 06 December 2021 and a response will be provided by 5:00 PM (EAT) 08 December 2021

6. Applicable Taxes

As per Kenya’s tax law, FSD Africa will pay the Consultant after withholding the appropriate taxes at the applicable rate between Kenya and the Consultant’s country of tax residence, considering any tax treaties in force. It is the responsibility of the Consultant to keep themselves apprised of these applicable taxes. The below table however provides guidance on the applicable rates as per tax regimes

<table>
<thead>
<tr>
<th>Country</th>
<th>WHT Rate</th>
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<tbody>
<tr>
<td>Kenya</td>
<td>5%</td>
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<tr>
<td>United Kingdom</td>
<td>12.5%</td>
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<tr>
<td>Canada</td>
<td>15%</td>
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<tr>
<td>Germany</td>
<td>15%</td>
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<tr>
<td>Zambia</td>
<td>15%</td>
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<tr>
<td>India</td>
<td>10%</td>
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<tr>
<td>Non-resident rate for citizens of EAC member countries</td>
<td>15%</td>
</tr>
<tr>
<td>All other countries</td>
<td>20%</td>
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