



# Procurement Management Unit

***Procurement Reference No:  
SC/EOI/DBN-18/2025***

**Issued on: 05 September 2025**

## **EXPRESSION OF INTEREST**

*for*

**CONSULTING SERVICES  
(DIAGNOSTIC ASSESSMENT FOR DBN'S INTERNAL  
CAPACITY DEVELOPMENT)  
TO THE DEVELOPMENT BANK OF NAMIBIA**

**BIDDER'S NAME:** \_\_\_\_\_

**E-MAIL:** \_\_\_\_\_

**TEL/CELL NO:** \_\_\_\_\_

**CONTACT PERSON:** \_\_\_\_\_

Development Bank of Namibia  
Head Office  
Daniel Munamava Street  
Private Bag 235  
Windhoek, Namibia

Tel: +264 61 290 8000  
Website: [www.dbn.com.na](http://www.dbn.com.na)

Fax: +264 61 290 8049

## Section I: Request for Expression of Interest

### Expression of Interest for Diagnostic Assessment for DBN's Internal Capacity Development

1. The Development Bank of Namibia (DBN) has received grant funding from the African Development Bank to improve access to finance and boost business productivity for women-owned or women-led Small and Medium Enterprises (WSMEs) in Namibia.
2. DBN intends to apply part of the funding towards the hiring of a consulting firm to provide technical support to launch and operationalise a sustainable WSME program. The objective of this assignment is to provide technical and implementation support to DBN for the launch of its WMSME market program, including systems readiness, WSME capacity building, training development, and strategic communications, ensuring a gender-responsive approach.
3. DBN invites eligible consulting firms to indicate their interest in providing these services. Interested consulting firms must provide information indicating that they are qualified to perform the services (documentation, description of similar assignments, experience in similar conditions, references for similar services, availability of appropriate skills among staff, etc.). Consultants may constitute joint ventures to enhance their chances of qualification.
4. The EOI document comprise of the following sections:
  - Section I: Request for Expression of Interest;
  - Section II: Scope of Services; and
  - Section III: EOI Submission Requirements.
5. Consultants are invited to express their interest by completing and providing the requested detailed information in the format provided.
6. Further, this EOI will be used to gauge the relevant market experience of participating Consultants, where each Consultant will be required to submit the following information as part of this EOI:

Table 1: Information to be submitted:

1.	Section (50) requirements as per the Public Procurement Act 2015
2.	Comprehensive company profile providing information of their staff, competencies
3.	Comments and detailed modalities to the Scope of Services, as provided in the EOI.
4.	At least three (3) reference letters in either of the following: <ul style="list-style-type: none"> <li>(a) where the firm has developed knowledge products, policy briefs, toolkits, or reports for DFIs, donors, or government institutions; or</li> <li>(b) from clients where the firm conducted market research, sector studies, or diagnostics (e.g., in green industrialization, green hydrogen, marine engineering, or water efficiency); or</li> <li>(c) from assignments where the firm designed and implemented training programs, capacity-building workshops, or incubation/aftercare services for SMEs/WSMEs; or</li> </ul>

	<p>(d) Experience in gender-responsive approaches (women-focused programs, financial literacy, bankable business proposal training, or access-to-finance toolkits) will be highly relevant; or</p> <p>(e) showing experience in conducting diagnostic reviews of financial institutions (especially DFIs, banks, or similar entities); or</p>
5.	<p>Key experts, qualification, and competency in the assignment.</p> <p>a) Team Leader</p> <p>Requisite Academic Qualifications</p> <ul style="list-style-type: none"> <li>• Master's degree in Economics, Finance, Business Administration, Development Finance, Development Studies, or a related field.</li> <li>• A PhD in a relevant discipline will be an added advantage.</li> </ul> <p>Requisite Experience</p> <ul style="list-style-type: none"> <li>• At least 8 years of progressive experience in development finance, WMSME financing, or related financial sector programs.</li> <li>• Demonstrated experience leading large, multi-disciplinary technical assistance or consulting assignments for international development institutions or financial intermediaries.</li> <li>• Proven track record in gender-lens finance and financial inclusion, preferably in Sub-Saharan Africa.</li> </ul> <p>Professional Experience</p> <ul style="list-style-type: none"> <li>• Strong expertise in strategy development, policy formulation, and program implementation.</li> <li>• Experience managing complex assignments with multiple stakeholders, including government institutions, DFIs, and development partners.</li> <li>• Proven ability to oversee quality assurance and deliverables within time and budget.</li> </ul> <p>b) WSME Financial Inclusion Expert</p> <p>Requisite Academic Qualifications</p> <ul style="list-style-type: none"> <li>• A Master's degree in Finance, Economics, Development Studies, Gender Studies, or a related discipline.</li> <li>• Specialized training in inclusive finance, gender-lens investing, or SME product development is desirable.</li> <li>•</li> </ul> <p>Requisite Experience</p> <ul style="list-style-type: none"> <li>• At least 7–10 years' experience in financial inclusion, MSME or WMSME development, or gender-focused enterprise support.</li> <li>• Demonstrated experience in designing and/or assessing financial products for women-owned or women-led enterprises.</li> <li>• Experience in conducting diagnostics, market research, or strategy development for financial institutions or DFIs.</li> </ul>

7. Please note that the Request for Proposal (RFP) bidding document or the detailed Scope of Services document for the Website Services may be updated, amended, or incorporated with any information forthcoming as part of the EOI submissions received or as a result of this EOI process.

8. The original and all copies of the EOI shall be placed in a sealed envelope clearly marked "Expression of Interest" with the relevant "BID NUMBER AND NAME", addressed to the Development Bank of Namibia with the clear respondent's name on the envelope.
9. The EOI documents shall be submitted in the English language and shall be submitted and received in one (1) copy only.
10. The EOI shall be hand delivered to:

**Development Bank of Namibia: SME Centre**  
**Freedom Plaza 1990 Building**  
**Mezzanine Floor**  
**Rev Micheal Scott, Street**  
**Windhoek**  
**Email: [procurement@dbn.com.na](mailto:procurement@dbn.com.na)**  
**Tel: +264 (61) 290 8000**

11. The deadline for the submission of this EOI is:

**Closing Date: Friday, 19 September 2025**  
**Closing Time: 15h00pm**

12. The Bank shall in writing notify all Consultants who have expressed interest to participate and have been short-listed to participate in the next Request for Proposal procurement phase.
13. The following evaluation criteria shall be used for shortlisting purposes:

Table 2: Shortlisting Criteria

No. Shortlisting Criteria EOI Reference:

Line Item No.	Technical description of service
1.	Valid and certified Section (50) requirements as per the Public Procurement Act 2015
2.	Meet the expertise, qualifications, and competencies described in number 5 of table 1 above.
3.	A comprehensive company profile providing information of their staff and competencies
4.	At least three (3) reference letters (letterhead, dated, signed, work described) relevant to the services, as described in table 1.

Any Consultants that are unable to complete the EOI Submission Requirements or do not provide all the information required for shortlisting, may not be substantially

responsive and may lead to the rejection of its EOI submission. Only shortlisted Consultants shall be invited to submit a proposal in the subsequent RFP phase.

## **Section II: Scope of Services**

### **1. Project Background**

The Development Bank of Namibia (DBN), established in 2004 under the DBN Act of 2002, plays a pivotal role in promoting growth and development by addressing market failures and providing financing and technical support to underserved groups. DBN has positioned itself as a central player in financing and implementing projects of strategic importance to the Government of Namibia, with particular focus on tailor-made financial products targeting women and youth entrepreneurs.

The Bank's Sustainable Finance Framework emphasizes social inclusion and prioritizes the empowerment of historically disadvantaged groups, including women, youth, and persons with disabilities. Financing women-owned businesses is therefore an integral part of DBN's mandate.

Through funding support from the African Development Bank (AfDB), under the Affirmative Finance Action for Women in Africa (AFAWA) program and with resources from the Women Entrepreneurs Finance Initiative (We-Fi), DBN has embarked on the implementation of a dedicated Women-Owned and Women-Led SMEs (WSME) Market Program.

DBN now seeks to engage a qualified consulting firm to undertake a diagnostic assessment, design and validate a go-to-market strategy, mainstream gender considerations across DBN operations, and strengthen DBN's results-based monitoring system for gender-lens financing

### **2. Project Objectives**

The objective is to ensure the effective operationalization of DBN's WSME Market Program by:

- Assessing DBN's current SME and WSME lending strategies, systems, and product offerings.
- Validating and refining products and services to meet the needs of women-owned and women-led businesses.
- Mainstreaming gender considerations within DBN's institutional and operational framework.
- Strengthening DBN's results-based monitoring system to track gender-lens financing outcomes.

### **3. The General Scope of Consulting Services**

The consulting firm will undertake the following:

### **3.1 Diagnostic Assessment**

- Conduct a desktop review of DBN's SME lending strategy and product offerings, including WSME-focused products.
- Evaluate credit origination, underwriting, and structuring capabilities.
- Analyse client transactional and portfolio data to identify behavioural patterns, usage, and risk trends.
- Provide actionable recommendations to enhance WSME engagement and refine DBN's product suite.

### **3.2 Go-to-Market Strategy**

- Validate product and service offerings through scenario-based testing and fine-tuning.
- Ensure products address WSME market needs while maintaining DBN's financial sustainability.
- Explore partnerships with financial and non-financial institutions for wholesale funding and expanded outreach.

### **3.3 Gender Mainstreaming at DBN**

- Develop tailored capacity-building programs to embed gender-lens investing across DBN.
- Train staff and conduct Training-of-Trainers (ToT) workshops on WSME financing.
- Develop operational guidelines for embedding gender considerations in origination, execution, and post-approval processes.
- Identify internal champions to lead cultural change and advocacy for gender-lens investing.

### **3.4 Communications and Marketing**

- Finalize a gender-sensitive communication and marketing strategy aligned with DBN's institutional values.
- Develop high-quality promotional materials targeting different WMSME segments and delivery channels (e.g., radio, social media, print).
- Support the rollout of DBN's internal communication campaign, aimed at reinforcing institutional culture in support of gender-lens financing.

### **3.5 Results-Based Monitoring Support**

- Assess DBN's current results-based measurement tools and systems.
- Upgrade monitoring and reporting systems to track gender-lens financing and WSME impact.
- Define outcomes, indicators, and gender targets (including adoption of eligible definitions of women-owned/led businesses).
- Provide recommendations for MIS upgrades and sustainability of DBN's M&E systems.

#### **4. Expected Outcomes of the Assignment**

- Comprehensive diagnostic report on DBN's SME and WSME financing framework.
- Validated suite of WSME products aligned with market needs.
- Go-to-market strategy and implementation roadmap for WSME lending products.
- Gender mainstreaming strategy and operational guidelines embedded within DBN systems.
- Strengthened staff and institutional capacity in gender-lens financing.  
Improved results measurement tools and reporting mechanisms for WSME financing

**Note: Further details to be provided in the official Request for Proposal.**

#### **5. Estimated Project Timeline**

The assignment will run for **12 months**, expected to start **January 2026 – January 2027**.



## Section III: Expression of Interest Submission Forms

### Expression of Interest – Declaration and Undertaking

*[To be completed on Company Letterhead]*

To: **Development Bank of Namibia**  
**PO Box 235**  
**Windhoek**

To whom it may concern,

#### **RE: EXPRESSION OF INTEREST – DECLARATION AND UNDERTAKING**

We, the undersigned, are hereby submitting our Expression of Interest for the Website Services for the Development Bank of Namibia in accordance with this Expression of Interest SC/EOI/DBN-18/2025 dated 05 September 2025.

We hereby declare that all the information and statements made in this Expression of Interest are true and accept that any misinterpretation contained in it may lead to not being short-listed or disqualification within any later stage.

We hereby declare that our company, and our staff, partners and associates do not have and are not aware of any actual or potential Conflicts of Interest which may arise through this Expression of Interest, (Please refer to the definition of Conflict of Interest in the Standard Bidding Documents: Standard Request for Proposal for Selection of Consultants (Time-based Contract).

As the Consultant, we acknowledge that we have not previously been involved in the compilation or review of the DBN bidding documents, technical specifications and/or feasibility study for the Website Services and are thus eligible to participate.

We, the undersigned, hereby declare our commitment to:

<b><i>Please clearly acknowledge the attachment of the following information by explicitly writing “YES” or “NO” in the relevant boxes.:</i></b>	
<i>Yes / No</i>	Valid and certified Section (50) requirements as per the Public Procurement Act 2015
<i>Yes / No</i>	Our comprehensive company profile provides information of our services and staff competencies.
<i>Yes / No</i>	We understand are prepared for the Scope of Services, as sought in this EOI
<i>Yes / No</i>	At least three (3) reference letters relevant to the service required (as described in table 1).

We further acknowledge that the Request for Proposal (RFP) bidding document or the detailed Scope of Services document for the Website Services may be updated, amended, or incorporated with any information forthcoming as part of the EOI submissions received or as a result of this EOI process.

The following person(s) have been nominated on behalf of the Consultant to receive the Request for Proposal (please complete in print or block letters):

Title and Name

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Contact Number

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Email address

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Yours sincerely,  
On behalf of Consultant:

Authorized Signature [In full and initials]:

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Name and Title of Signatory:

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Name of Company:

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Address:

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Company Stamp:

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