



**ISSUE DATE: 27 FEBRUARY 2026**

**CLOSING DATE: 20 MARCH 2026**

**EXPRESSION OF INTEREST**

**PROVISION OF CONSULTANCY SERVICES FOR THE  
DIAGNOSTIC ASSESSMENT FOR DBN'S INTERNAL  
CAPACITY**

**(APPLICABLE TO BOTH LOCAL AND INTERNATIONAL COMPANIES)**

**BIDDER'S NAME:** \_\_\_\_\_  
**E-MAIL:** \_\_\_\_\_  
**TEL/CELL NO:** \_\_\_\_\_  
**CONTACT PERSON:** \_\_\_\_\_

**PROUCUREMENT REFERENCE NO: SC/EOI/DBN-42/2026**

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

**NOTICE TO BIDDERS**

- **Please take note to initial all pages of the bidding document and initial all the supporting documents including company profiles, brochures, etc. Failure to do so will result in disqualification of the bidder.**
- **Take note to sign all relevant pages as stipulated in the bidding document.**
- **Take note to stamp all pages where it is indicated that a stamp is required in addition to the signatures.**
- **Please take note to submit One (1) original, and a scanned PDF version of the complete document together with supporting documents (soft copy) in a virus-free USB**

## Section I: Request for Expression of Interest

### Expression of Interest for Diagnostic Assessment for DNB'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. DNB 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 DNB for the launch of its WSME market program, including systems readiness, WSME capacity building, training development, and strategic communications, ensuring a gender-responsive approach.
3. DNB 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: Expression of Interest should include, as a minimum:

**CERTIFICATIONS  
OF DOCUMENTS**

Please note that *\*Third party documents* need to be certified in the following ways:

**1. If certified by the police:**

- 1.1 Document should be a black and white copy reproduced from an original document (no colour copies will be accepted)
- 1.2 Document should be signed with a four-star signature of the officer (Surname and initials, Force number, Signature and rank)
- 1.3 Signature should be placed on the space in the certifying stamp
- 1.4 A police date stamp and certification stamp should be placed on every page to be certified and signed with the four-star signature. The same principle applies for every page of a bundle of documents to be certified
- 1.5 Copies from certified copies will not be accepted

**2. If certified by another commissioner of oaths, e.g., legal practitioners.**

- 2.1 Document should be a black and white copy reproduced from an original document (no color copies will be accepted)
- 2.2 Document should be stamped and signed on each page
- 2.3 A certification stamp should be placed on every copy to be certified and signed. The same applied for including every page of a bundle of documents to be certified
- 2.4 Copies that are previously certified and re-certified will not be accepted

***Third Party Documents means documents provided by any institutions other than the bidder submitting the bid. i.e. documents not reproduced by the bidders.***

<p><b>Section A: Company Profile</b> The bidder shall submit a Company Profile, Qualification and expertise of the Company's team members.</p>	<p>a) Company Name, year, and country of incorporation.</p> <p>b) Contact Information.</p> <p>c) Areas of specialization related to the support, maintain and develop services of the Integrated Financial Management System (IFMS).</p> <p>d) Local Representation/partner.</p> <p>e) Location of international office</p> <p>f) Submit CVs and qualifications of the Lead Consultant(s), Partner(s), and key project team members.</p>
<p><b>Eligibility Criteria's</b></p>	<p>Does the bidder appear on any of the development bank ineligibility lists as follows:</p> <ul style="list-style-type: none"> <li>• African Development Bank <a href="https://www.afdb.org/en/projects-operations/debarment-and-sanctions-procedures">https://www.afdb.org/en/projects-operations/debarment-and-sanctions-procedures</a></li> <li>• Asian Development Bank, <a href="http://lnadbg4.adb.org/oqa0009p.nsf/sancALLPublic?OpenView&amp;count=999">http://lnadbg4.adb.org/oqa0009p.nsf/sancALLPublic?OpenView&amp;count=999</a></li> <li>• European Bank for Reconstruction and Development, <a href="http://www.ebrd.com/pages/about/integrity/list.shtml">http://www.ebrd.com/pages/about/integrity/list.shtml</a></li> <li>• Inter-American Development Bank Group, <a href="http://www.iadb.org/en/topics/transparency/integrity-at-the-idb-group/sanctioned-firms-and-individuals,1293.html">http://www.iadb.org/en/topics/transparency/integrity-at-the-idb-group/sanctioned-firms-and-individuals,1293.html</a></li> <li>• World Bank Group, <a href="http://www.worldbank.org/en/projects-operations/procurement/debarred-firms">http://www.worldbank.org/en/projects-operations/procurement/debarred-firms</a></li> </ul> <p>Note: Bidders who appear on any of the ineligibility lists will be deemed non-responsive, therefore disqualified and excluded from further evaluation and comparison process and will not be considered further.</p>

**Section B: Eligibility Criteria**

Together with the Expression of Interest the Consultants must submit the following Mandatory Documents:

- a) a **certified copy** (certified by a Commissioner of Oath appointed in terms of the Justices of the Peace and Commissioners of Oaths Act 1963 (Act No. 16 of 1963)), of a **valid full Founding Statement including any Amendment and with a Certificate of Incorporation, clearly indicating ownership and shares.**
- b) an **original** or a **certified copy** (certified by a Commissioner of Oath appointed in terms of the Justices of the Peace and Commissioners of Oaths Act 1963 (Act No. 16 of 1963)), of a valid Good Standing Tax Certificate, as certified by the Commissioner of Oath; the Certificate must be valid at date of submission.
- c) an original or a certified copy (certified by a Commissioner of Oath appointed in terms of the Justices of the Peace and Commissioners of Oaths Act 1963 (Act No. 16 of 1963)), of a valid Good Standing Social Security Certificate, as certified by the Commissioner of Oath; Certificate must be valid at date of submission.
- d) a valid certified copy (certified by a Commissioner of Oath appointed in terms of the Justices of the Peace and Commissioners of Oaths Act 1963 (Act No. 16 of 1963)), of Affirmative Action Compliance Certificate, proof from Employment Equity Commissioner that bidder is not a relevant employer, or exemption issued in terms of Section 42 of the Affirmative Action Act, 1998 or a valid certified copy of the original document, as certified by the Commissioner of Oath; Certificate must be valid at date of submission.

**Note: International firms are required to submit the equivalent from country of origin, if not applicable, a declaration on its company letter head that the country does not issue the required certificate.**

<p><b>Section C: Eligibility Criteria (Capacity &amp; Experience)</b></p>	<p>a) Comments and detailed modalities to the Scope of Services, as provided in the EOI.</p> <p>b) At least three (3) reference letters (letterhead, dated, signed work described) relevant to the services required, in either of the following:</p> <ul style="list-style-type: none"> <li>• Where the firm has developed knowledge products policy briefs, toolkits, or reports for DFIs, donors, or government institutions; or</li> <li>• 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>• From assignments where the firm designed and implemented training programs, capacity-building workshops, or incubation/aftercare services for SMEs/WSMEs; or</li> <li>• Experience in gender-responsive approaches (women focused programs, financial literacy, bankable business proposal training, or access-to-finance toolkits) will be highly relevant; or</li> <li>• Showing experience in conducting diagnostic reviews of financial institutions (especially Development Fund Institutions (DFIs), banks, or similar entities); or</li> </ul>
<p><b>Section D: Key experts, qualification, and competency in the assignment.</b></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>

**Professional Experience**

- Strong expertise in strategy development, policy formulation, and program implementation.
- Experience managing complex assignments with multiple stakeholders, including government institutions, DFIs, and development partners.
- Proven ability to oversee quality assurance and deliverables within time and budget.

**b) WSME Financial Inclusion Expert****Requisite Academic Qualifications**

- A master's degree in finance, Economics, Development Studies, Gender Studies, or a related discipline.
- Specialized training in inclusive finance, gender-lens investing, or SME product development.

**Requisite Experience**

- At least 7–10 years' experience in financial inclusion, MSME or WMSME development, or gender-focused enterprise support.
- Demonstrated experience in designing and/or assessing financial products for women-owned or women-led enterprises.
- Experience in conducting diagnostics, market research, or strategy development for financial institutions or DFIs.

**c) Project Management Expert****Requisite Academic Qualifications**

- A Bachelor's degree in Project Management, Business Administration, Finance, or a related discipline (Master's preferred).
- Professional certification in Project Management (e.g., PMP, PRINCE2, or equivalent) will be an added advantage.

**Requisite Experience**

- At least 7–10 years of project management experience in development finance, consulting, or financial sector projects.
- Demonstrated experience managing multi-stakeholder projects, preferably donor-funded or DFI-led programs.
- Experience with monitoring and evaluation, project planning tools, and results measurement frameworks.

**Professional Experience**

- Strong skills in project scheduling, risk management, and reporting.
- Ability to manage budgets, timelines, and deliverables in complex institutional environments.
- Experience working with cross-functional teams and ensuring alignment with institutional strategies.

Excellent organizational, analytical, and problem-solving abilities.

7. Please note that the Request for Proposal (RFP) bidding document or the detailed Scope of Services document for the Consultancy Services for the diagnostic Assessment for DBN's Internal Capacity 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- Consultancy Services for the diagnostic Assessment for DBN's Internal Capacity Procurement ref No: SC/EOI/DBN-42/2026.**"
9. The EOI documents shall be submitted in the English language and shall be submitted and received in one original (1) and a copy.
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, 20 March 2026**  
**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:

<b>Line Item No.</b>	<b>Technical description of service</b>
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**.

## 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 **Diagnostic Assessment for DBN’s Internal Capacity Development** for the Development Bank of Namibia in accordance with this Expression of Interest SC/EOI/DBN-42/2025 dated 25 February 2026.

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>Please clearly acknowledge the attachment of the following information by explicitly writing “YES” or “NO” in the relevant boxes.:</b>	
Yes / No	Valid and certified Section (50) requirements as per the Public Procurement Act 2015
Yes / No	Our comprehensive company profile provides information of our services and staff competencies.
Yes / No	We understand are prepared for the Scope of Services, as sought in this EOI
Yes / No	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 **Diagnostic Assessment for DBN’s Internal Capacity Development** 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

---

Contact Number

---

Email address

---

Yours sincerely,  
On behalf of Consultant:

Authorized Signature [In full and initials]:

---

Name and Title of Signatory:

---

Name of Company:

---

Address:

---

Company Stamp:

---