



**Development
Bank of Namibia**
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ISSUE DATE: 27 FEBRUARY 2026

CLOSING DATE: 20 MARCH 2026

EXPRESSION OF INTEREST

**PROVISION OF CONSULTANCY SERVICES FOR THE KNOWLEDGE
PRODUCT DEVELOPMENT AND MARKET RESEARCH FOR THE
DEVELOPMENT BANK OF NAMIBIA**

(APPLICABLE TO BOTH LOCAL AND INTERNATIONAL COMPANIES)

BIDDER'S NAME: _____
E-MAIL: _____
TEL/CELL NO: _____
CONTACT PERSON: _____

PROCUREMENT REFERENCE NO: SC/EOI/DBN-43/2026

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

Tel: +264 61 290 8000
Website: www.dbn.com.na

Fax: +264 61 290 8049

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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 Knowledge Product Development and Market Research

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: Expression of Interests 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>Section A: Company Profile</p> <p>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>Eligibility Criteria's</p>	<p>Does the bidder appear on any of the development bank ineligibility lists as follows:</p> <ul style="list-style-type: none"> • African Development Bank https://www.afdb.org/en/projects-operations/debarment-and-sanctions-procedures • Asian Development Bank, http://lnadbg4.adb.org/oga0009p.nsf/sancALLPublic?OpenView&count=999 • European Bank for Reconstruction and Development, http://www.ebrd.com/pages/about/integrity/list.shtml • Inter-American Development Bank Group, http://www.iadb.org/en/topics/transparency/integrity-at-the-idb-group/sanctioned-firms-and-individuals,1293.html • World Bank Group, http://www.worldbank.org/en/projects-operations/procurement/debarred-firms <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.

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<p>Section C: Eligibility Criteria (Capacity & Experience)</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"> • Where the firm has developed knowledge products, policy briefs, toolkits, or reports for DFIs, donors, or government institutions; or • 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 • From assignments where the firm designed and implemented training programs, capacity-building workshops, or incubation/aftercare services for SMEs/WSMEs; or • Experience in gender-responsive approaches (women-focused programs, financial literacy, bankable business proposal training, or access-to-finance toolkits) will be highly relevant; or • Showing experience in conducting diagnostic reviews of financial institutions (especially DFIs, banks, or similar entities); or
<p>Section D: 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"> • Master's degree in economics, Finance, Business Administration, Development Finance, Development Studies, or a related field. • A PhD in a relevant discipline will be an added advantage. <p>Requisite Experience</p> <ul style="list-style-type: none"> • At least 8 years of progressive experience in development finance, WMSME financing, or related financial sector programs. • Demonstrated experience leading large, multi-disciplinary technical assistance or consulting assignments for international development institutions or financial intermediaries. <p>Proven track record in gender-lens finance and financial inclusion, preferably in Sub-Saharan Africa</p>

	<p>Professional Experience</p> <ul style="list-style-type: none"> • 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. <p>b) WSME Financial Inclusion Expert</p> <p>Requisite Academic Qualifications</p> <ul style="list-style-type: none"> • 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 is desirable. • <p>Requisite Experience</p> <ul style="list-style-type: none"> • 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. <p><u>c)project Management Expert</u></p> <p>Requisite Academic Qualifications</p> <ul style="list-style-type: none"> • At least a Bachelor’s degree in project management, • Professional certification in Project Management (PMP, PRINCE2, Agile, or equivalent) is an added advantage. <p>Requisite Experience</p> <ul style="list-style-type: none"> • At least 7 years of progressive experience in managing donor-funded development projects. • Demonstrated expertise in coordinating project activities, timelines, budgets, and risk management. <p>Professional Experience</p> <ul style="list-style-type: none"> • ability to manage complex, multi-stakeholder programs with strict reporting requirements. • Experience with results-based management and monitoring & evaluation. <p>Familiarity with financial inclusion, SME/WSME programs, or gender-responsive initiatives is an advantage</p>
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7. Please note that the Request for Proposal (RFP) bidding document or the detailed Scope of Services document for the WMSME 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- Consultancy Services for the Knowledge Product**

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Development and Market Research, Procurement Reference No: SC/EOI/DBN-43/2026.

9. The EOI documents shall be submitted in the English language and shall be submitted and received in one (1) original 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
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:

Line Item No.	Technical description of service
1.	Valid and certified Section (50) requirements as per the Public Procurement Act 2015
2.	At least 7-10 years of experience in financial inclusion MSME or WESME development, or gender-focused enterprise support.
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 required, 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) is a financial institution established in 2003 with a mission to finance businesses, local authorities, and infrastructure projects in Namibia. It aims to promote economic growth, facilitate job creation, and address development challenges such as unemployment and infrastructure deficits. The DBN focuses on sectors like manufacturing, agriculture, tourism, and renewable energy, offering various financial products including term loans, equity investments, and guarantees. It collaborates with government agencies, financial institutions, and development partners to maximize its impact. Since its inception, the DBN has played a significant role in supporting Namibia's economic development by financing projects across key sectors, contributing to job creation, income generation, and poverty alleviation.

2. Project Description

Supporting women-owned and women-led businesses is central to DBN's Sustainable Finance Framework, which emphasizes social inclusion. Empowering women entrepreneurs contributes directly to socioeconomic empowerment, employment creation, and equitable participation in Namibia's economic transformation.

With grant funding from the African Development Bank (AfDB) through the Affirmative Finance Action for Women in Africa (AFAWA) program, supported by the Women Entrepreneurs Finance Initiative (We-Fi), DBN is implementing the Women-owned and Women-led Small and Medium Enterprises (WSME) Market Program. This program aims to improve access to finance and boost productivity in Namibia's SME sector.

Within this framework, Component Two – Non-Financial Services to WSMEs seeks to provide knowledge products, market research, training, and capacity building interventions that strengthen the bankability, growth, and sustainability of WSMEs.

3. Project Objectives

The overall objective of this assignment is to develop sector-specific knowledge products and conduct targeted market research to inform DBN's WSME strategy, while designing and implementing a robust Business Development Services (BDS) program. The services will build the capacity of WSMEs, enhance their bankability, and ensure a strong pipeline of investable women-led businesses.

4. The General Scope of Services

The selected service provider will be responsible for delivering Non-Financial Services to WSMEs, structured as follows:

4.1 Development of Knowledge Products and Market Research

- Conduct market research and sector diagnostics for high-potential and emerging sectors, including green industrialization, green hydrogen, marine engineering, and water efficiency.
- Produce knowledge products providing insights on policies, the regulatory environment, and sectoral opportunities relevant to WSMEs.
- Undertake a gender mapping exercise to identify sectoral value chains with strong participation of women entrepreneurs or high potential for WSME growth.

4.2 Business Development Services (BDS) Design and Delivery

Based on knowledge product outputs and gender mapping, design and implement a BDS program, including:

- Interactive experiential learning programs (including AI-enabled tools) tailored for women entrepreneurs.
- Access to specialized support such as customized TVET programs, innovation labs, and incubation facilities.
- Business planning training for start-ups and growth-oriented enterprises.
- Training on business plan and loan request applications to improve quality and approval rates.
- Financial literacy awareness campaigns to promote sound financial management.
- Workshops and pitch events to improve access to information, networks, and visibility.

4.3 Aftercare Program

- Design and implement an aftercare program to ensure sustained support post-training.
- Collect data on performance indicators measuring success, challenges, and application of acquired skills.
- Conduct structured follow-up activities to reinforce learning, address constraints, and track business outcomes.

5. Expected Outcomes of the Assignment

- i) Enhanced bankability and readiness of WSMEs to engage with DBN.
- ii) Increased capacity of WSMEs to prepare compelling, fundable business proposals.
- iii) Strengthened pipeline of investable WSMEs, fostering growth, stability, and sustainability.
- iv) By 2027, at least 3,000 WSMEs trained, with measurable improvements in business performance and access to finance.
- v) By 2027, at least 2,076 WSMEs have access to finance.

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

6. Estimated Project Timeline

Twelve (12) months.

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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 **Knowledge Product Development and Market Research** for the Development Bank of Namibia in accordance with this Expression of Interest SC/EOI/DBN-43/2025 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 for **Knowledge Product Development and Market Research** and are thus eligible to participate.

We, the undersigned, hereby declare our commitment to:

Please clearly acknowledge the attachment of the following information by explicitly writing “YES” or “NO” in the relevant boxes.:	
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 **Knowledge Product Development and Market Research** 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.

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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:
