



REPUBLIC OF KENYA

THE NATIONAL TREASURY AND ECONOMIC PLANNING  
P. O. BOX 30007-00100  
NAIROBI

REQUEST FOR EXPRESSIONS OF INTEREST (REOI)

FOR

Individual Consultant to Develop Test And Deploy A Web-Based  
Application Tool For Green Finance Taxonomy

REF No: 2000004121 and No 2000004122

REOI NO. RKFIFA /REOI/ICS/01/2024 - 2025

Issued on: 18/09/2024

CLOSING DATE: 27/09/2024 AT 11.00 AM.

# Instructions to Individual Consultants

**Reference Number:** 2000004121 and No: 2000004122 **Date 18/09/ 2024**

## INDIVIDUAL CONSULTANT TO DEVELOP TEST AND DEPLOY A WEB-BASED APPLICATION TOOL FOR GREEN FINANCE TAXONOMY

1. The Government of Kenya and IFAD are financing a six-year development project; the Rural Kenya Financial Inclusion Facility (RK-FINFA). The project supports the transformation of rural and smallholder agriculture sector through private sector-led development. This is achieved by improving access to appropriate financial services and technical skills by smallholder farmers and rural micro, small and medium sized enterprises. The project goal is to contribute towards poverty reduction, climate change adaptation and improved livelihoods in rural areas.

The Green Financing Facility (GFF) is one of the financing instruments supported by the project. GFF is planned to be established as a permanent investment mechanism intended to (i) alleviate the liquidity constraints of Savings and Credit Cooperative Societies (SACCOs) and Micro-Finance Banks / Institutions (MFBs / MFIs) which are the main financial service providers for smallholders and rural micro-enterprises, and (ii) encourage small scale farmers and micro-firms to invest in climate smart and environmentally friendly activities.

### **Introduction to green finance taxonomy**

The Green Finance Taxonomy is a classification system for identifying agricultural and other rural activities and investments eligible for financing under the GFF. It helps financial actors and others determine which investments can be labeled “green” for their jurisdictions. This support for making informed decisions on environmentally friendly investments is expected to encourage the undertaking of projects and activities that help scale up environmentally sustainable economic development.

The target users of this taxonomy are the RK-FINFA project implementers and participating financial institutions (PFIs). The banks and non-banking financial institutions implementing the GFF will use the taxonomy to assess eligibility for green financial products, keep track of the volume of such products and report progress toward selected sustainability related targets (for example, share of portfolio supporting low-carbon investments).

### **Design of the green finance taxonomy**

The developed taxonomy provides a definition of scope and objectives with the intended users of the taxonomy being financial institutions. Secondary users may be farmers, investors and regulators. The RK-FINFA climate goals focus on supporting investments that reduce emissions (mitigation) and build resilience (adaptation) within the Kenyan crop and livestock value chains development and other rural activities. The taxonomy identifies established and emerging agricultural practices with documented benefits such as conservation agriculture, cover cropping. It also identifies climate smart investments currently financed by commercial banks, SACCOs and microfinance institutions in Kenya. The Project Management Unit (PMU) will provide all the data

required including but not limited to menu of green activities, scoring matrix, eligibility criteria etc.

2. The client now invites expressions of interest (EOIs) from Individual Consultant to Develop Test and Deploy a Web-Based Application Tool for Green Finance Taxonomy. More details on these services are provided in the preliminary terms of reference (PTOR) attached as **Annex 1**.
3. Before preparing its EOIs, the Individual Consultant is advised to review the preliminary terms of reference attached as **Annex 1**, which describe the assignment and **Annex 2** that details the evaluation of the technical qualifications.
4. The Individual Consultant shall not have any actual, potential or reasonably perceived conflict of interest. An Individual Consultant with an actual, potential or reasonably perceived conflict of interest shall be disqualified unless otherwise explicitly approved by the Fund. A Individual Consultant including their respective personnel and affiliates are considered to have a conflict of interest if they a) have a relationship that provides them with undue or undisclosed information about or influence over the selection process and the execution of the contract, b) participate in more than one EOI under this procurement action, c) have a business or family relationship with a member of the Procuring Entity or its personnel, the Fund or its personnel, or any other individual that was, has been or might reasonably be directly or indirectly involved in any part of (i) the preparation of this REOI, (ii) the shortlisting or selection process for this procurement, or (iii) execution of the contract. The Individual Consultant has an ongoing obligation to disclose any situation of actual, potential or reasonably perceived conflict of interest during preparation of the EOI, the selection process or the contract execution. Failure to properly disclose any of said situations may lead to appropriate actions, including the disqualification of the Individual Consultant, the termination of the contract and any other as appropriate under the IFAD Policy on Preventing Fraud and Corruption in its Projects and Operations<sup>1</sup>.
5. All Individual Consultants are required to comply with the Revised IFAD Policy on Preventing Fraud and Corruption in its Activities and Operations (hereinafter, "IFAD's Anticorruption Policy") in competing for, or in executing, the contract.
  - a. If determined that an Individual Consultant or any of its personnel or agents, or its sub- Individual Consultants, sub-contractors, service providers, suppliers, sub-suppliers and/or any of their personnel or agents, has, directly or indirectly, engaged in any of the prohibited practices defined in IFAD's Anticorruption Policy or integrity violations such as sexual harassment, exploitation and abuse as established in IFAD's Policy to Preventing and Responding to Sexual Harassment, Sexual Exploitation and Abuse<sup>2</sup> in competing for, or in executing, the contract, the EOI may be rejected or the contract may be terminated by the client.
  - b. In accordance with IFAD's Anticorruption Policy, the Fund has the right to sanction Consultant and individuals, including by declaring them ineligible, either indefinitely or for a stated period of time, to participate in any IFAD-financed and/or IFAD-managed activity or operation. A debarment includes, *inter alia*, ineligibility to: (i) be

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<sup>1</sup> The policy is accessible at [www.ifad.org/anticorruption\\_policy](http://www.ifad.org/anticorruption_policy).

<sup>2</sup> The policy is accessible at <https://www.ifad.org/en/document-detail/asset/40738506>.

awarded or otherwise benefit from any IFAD-financed contract, financially or in any other manner; (ii) be a nominated sub-contractor, Consultant, manufacturer, supplier, sub-supplier, agent or service provider of an otherwise eligible Consultant being awarded an IFAD-financed contract; and (iii) receive the proceeds of any loan or grant provided by the Fund. The Fund also has the right to recognize debarments issued by other international financial institutions in accordance with its Anticorruption Policy.

- c. Individual Consultant and any of their personnel and agents, and their sub-Consultants, sub-contractors, service providers, suppliers, sub-suppliers and any of their personnel and agents are required to fully cooperate with any investigation conducted by the Fund, including by making personnel available for interviews and by providing full access to any and all accounts, premises, documents and records (including electronic records) relating to this selection process or the execution of the contract and to have such accounts, premises, records and documents audited and/or inspected by auditors and/or investigators appointed by the Fund.
  - d. Individual Consultants have the ongoing obligation to disclose in their EOI and later in writing as may become relevant: (i) any administrative sanctions, criminal convictions or temporary suspensions of themselves or any of their key personnel or agents for fraud and corruption, and (ii) any commissions or fees paid or to be paid to agents or other parties in connection with this selection process or the execution of the contract. As a minimum, Individual Consultant must disclose the name and contact details of the agent or other party and the reason, amount and currency of the commission or fee paid or to be paid. Failure to comply with these disclosure obligations may lead to rejection of the EOI or termination of the contract.
  - e. Individual Consultants are required to keep all records and documents, including electronic records, relating to this selection process available for a minimum of three (3) years after notification of completion of the process or, in case the Individual Consultant is awarded the contract, execution of the contract.
6. The Fund requires that all beneficiaries of IFAD funding or funds administered by IFAD, including the client, any Individual Consultants, implementing partners, service providers and suppliers, observe the highest standards of integrity during the procurement and execution of such contracts, and commit to combat money laundering and terrorism financing consistent with IFAD's Anti-Money Laundering and Countering the Financing of Terrorism Policy.<sup>3</sup>
  7. **Procedure:** the selection process will be conducted using individual consultant selection (ICS) method as laid out in the IFAD Procurement Handbook that can be accessed via the IFAD website at [www.ifad.org/project-procurement](http://www.ifad.org/project-procurement). The client will evaluate the EOIs using the criteria provided in **Annex 2**.
  8. Individual Consultant may associate with other Individual Consultants to enhance their qualifications but should indicate clearly whether the association is in the form of a joint venture and/or a sub-consultancy. In the case of a joint venture, all the partners in the joint venture shall be jointly and severally liable for the entire contract, if selected.

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<sup>3</sup> The policy is accessible at <https://www.ifad.org/en/document-detail/asset/41942012>.

9. Any request for clarification on this EOI including the TOR should be sent via e-mail to the address below [procurement@treasury.go.ke](mailto:procurement@treasury.go.ke), [procurement.rkfinfa@treasury.go.ke](mailto:procurement.rkfinfa@treasury.go.ke) not later than 20/09/ 2024. The client will provide responses to all clarification requests by 23/09/2024
10. **Submission Procedure:** please submit your expression of interest using the forms provided for this purpose. Your EOI should comprise one (1) original copy of each EOI form annexed to this document. EOIs shall be submitted to the address below no later than 27/09/ 2024

Completed Expression of Interest documents enclosed in a plain sealed envelope clearly marked “REOI for Provision of Individual Consultant To Develop Test And Deploy A Web-Based Application Tool For Green Finance Taxonomy

for the Rural Kenya Financial Inclusion Facility (RK-FINFA)” and addressed to: -

**The Principal Secretary**  
The National Treasury  
Rural Kenya Financial Inclusion Facility (RK-FINFA) project  
Reinsurance Plaza  
Aga Khan Walk  
7<sup>th</sup> Floor,  
P.O BOX 30007-00100,  
Nairobi, Kenya  
Tel:+254-20-2252299  
Email: [procurement@treasury.go.ke](mailto:procurement@treasury.go.ke) ,  
[procurement.rkfinfa@treasury.go.ke](mailto:procurement.rkfinfa@treasury.go.ke)

and be deposited in the Tender Box provided at the Reinsurance Plaza Building, 7th Floor, Aga Khan walk , Nairobi, so as to be received on or before 27/09/2024 at 1100 hours, Kenyan Time.

The Expression of Interest will be opened immediately after the closing date and time in the presence of candidates or their representatives who choose to attend at the Reinsurance Plaza, Aga Khan walk , Nairobi on 7th Floor boardroom , at 1100 hours, Kenyan Time.

**HEAD, SUPPLY CHAIN MANAGEMENT SERVICES.  
FOR: PRINCIPAL SECRETARY / NATIONAL TREASURY**

**Form EOI-1**  
**EOI Submission Form**

**Re: INDIVIDUAL CONSULTANT TO DEVELOP TEST AND DEPLOY A  
WEB-BASED APPLICATION TOOL FOR GREEN FINANCE  
TAXONOMY**

**Ref: 2000004121 and No: 2000004122**

I, the undersigned, declare that:

1. I express my interest in providing the services for the above-mentioned assignment and have no reservations to the REOI, the instructions to the Individual Consultant and any addenda thereto.
2. My expression of interest is open for acceptance for a period of ninety (90) days.
3. I have not been declared ineligible by the Fund and have not been subject to sanctions or debarments under the laws or official regulations of the client's country or not been subject to a debarment recognized under the Agreement for Mutual Enforcement of Debarment Decisions (the "Cross-Debarment Agreement")<sup>4</sup>, beyond those declared in paragraph 9 of this EOI submission form.
4. I acknowledge and accept the IFAD Revised Policy on Preventing Fraud and Corruption in its Activities and Operations. I certify that neither me nor any person acting for us or on our behalf has engaged in any prohibited practices as provided in ITC Clause 6. Further, I acknowledge and understand my obligation to report to [anticorruption@ifad.org](mailto:anticorruption@ifad.org) any allegation of prohibited practice that comes to our attention during the selection process or the contract execution.
5. No attempt has been made or will be made by me to induce any one to submit or not to submit an EOI for the purpose of restricting competition.
6. I acknowledge and accept the IFAD Policy on Preventing and Responding to Sexual Harassment, Sexual Exploitation and Abuse. I certify that neither me nor any person acting on my behalf has engaged in any sexual harassment, sexual exploitation or abuse. Further, I acknowledge and understand my obligation to report to [ethicsoffice@ifad.org](mailto:ethicsoffice@ifad.org) any allegation of sexual harassment, sexual exploitation and abuse that comes to our attention during the selection process or the contract execution.

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<sup>4</sup> The Cross-Debarment Agreement was entered into by the World Bank Group, the Inter-American Development Bank, the African Development Bank, the Asian Development Bank and the European Bank for Reconstruction and Development, additional information may be located at: <http://crossdebarment.org/>.

7. I declare that I have no any actual, potential or perceived conflict of interest as defined in ITC Clause 5 regarding this selection process or the execution of the contract. I understand that I have an ongoing disclosure obligation on such actual, potential or perceived conflicts of interest and shall promptly inform the client and the Fund, should any such actual, potential or perceived conflicts of interest arise at any stage of the procurement process or contract execution.
8. The following criminal convictions, administrative sanctions (including debarments) and/or temporary suspensions have been imposed on me

Nature of the measure (i.e., criminal conviction, administrative sanction or temporary suspension)	Imposed by	Name of party convicted, sanctioned or suspended (and relationship to the Financial intermediaries )	Grounds for the measure (i.e., fraud in procurement or corruption in contract execution)	Date and time (duration) of measure

If no criminal convictions, administrative sanctions or temporary suspensions have been imposed, indicate "none".

9. I acknowledge and understand that I shall promptly inform the client about any material change regarding the information provided in this EOI submission form.
10. I further understand that the failure to properly disclose any of information in connection with this EOI submission form may lead to appropriate actions, including my disqualification as an Individual Consultant, the termination of the contract and any other as appropriate under the IFAD Policy on Preventing Fraud and Corruption in its Projects and Operations.
11. I understand that you are not bound to accept any EOI that you may receive.

*[Authorized signatory]*

*[Name and title of signatory]*

*[Name and address of the applicant]*

**Form EOI-2**  
**The individual consultant**

**Re: INDIVIDUAL CONSULTANT TO DEVELOP TEST AND DEPLOY A WEB-BASED APPLICATION TOOL FOR GREEN FINANCE TAXONOMY**

**Ref: 2000004121 and No: 2000004122**

Name of the individual Consultant	
Country of residence	
Full address of the individual Consultant	Name:
	Tel:
	Email:



## Form EOI-3

### Experience of the individual Consultant

#### Re: INDIVIDUAL CONSULTANT TO DEVELOP TEST AND DEPLOY A WEB-BASED APPLICATION TOOL FOR GREEN FINANCE TAXONOMY

Ref: 2000004121 and No: 2000004122

*[Using the format below, provide information on each relevant assignment for which you were legally contracted either individually as a corporate entity or as one of the major companies within an association, for carrying out development of web-based tools. The EOI must demonstrate that the individual consultant has a proven track record of successful experience in executing projects similar in substance, complexity, value, duration, and volume of services sought in this procurement.*

**Maximum 2 pages]**

Assignment name:	Approx. value of the contract (in current Kshs):
Country: Location within country:	Duration of assignment (days):
Name of client:	
Address, and contact details (including email address(es)):	Approx. value of the services provided by individual consultant under the contract (in current Kshs):

Start date (month/year): Completion date (month/year):	
Narrative description of project:	
Description of actual services provided by individual consultant	

# ANNEX 1

## **PRELIMINARY TERMS OF REFERENCE**

Ref: 2000004121 and No: 2000004122

### **TERMS OF REFERENCE FOR INDIVIDUAL CONSULTANT TO DEVELOP TEST AND DEPLOY A WEB-BASED APPLICATION TOOL FOR GREEN FINANCE TAXONOMY**

#### **1. Background and Context**

The Government of Kenya and IFAD are financing a six-year development project; the Rural Kenya Financial Inclusion Facility (RK-FINFA). The project supports the transformation of rural and smallholder agriculture sector through private sector-led development. This is achieved by improving access to appropriate financial services and technical skills by smallholder farmers and rural micro, small and medium sized enterprises. The project goal is to contribute towards poverty reduction, climate change adaptation and improved livelihoods in rural areas.

The Green Financing Facility (GFF) is one of the financing instruments supported by the project. GFF is planned to be established as a permanent investment mechanism intended to (i) alleviate the liquidity constraints of Savings and Credit Cooperative Societies (SACCOs) and Micro-Finance Banks / Institutions (MFBs / MFIs) which are the main financial service providers for smallholders and rural micro-enterprises, and (ii) encourage small scale farmers and micro-firms to invest in climate smart and environmentally friendly activities.

#### **2. Introduction to green finance taxonomy**

The Green Finance Taxonomy is a classification system for identifying agricultural and other rural activities and investments eligible for financing under the GFF. It helps financial actors and others determine which investments can be labeled “green” for their jurisdictions. This support for making informed decisions on environmentally friendly investments is expected to encourage the undertaking of projects and activities that help scale up environmentally sustainable economic development.

The target users of this taxonomy are the RK-FINFA project implementers and participating financial institutions (PFIs). The banks and non-banking financial institutions implementing the GFF will use the taxonomy to assess eligibility for green financial products, keep track of the volume of such products and report progress toward selected sustainability related targets (for example, share of portfolio supporting low-carbon investments).

#### **3. Design of the green finance taxonomy**

The developed taxonomy provides a definition of scope and objectives with the intended users of the taxonomy being financial institutions. Secondary users may be farmers, investors and regulators. The RK-FINFA climate goals focus on supporting investments that reduce emissions (mitigation) and build resilience (adaptation) within the Kenyan crop and livestock value chains development and other rural activities. The taxonomy identifies established and emerging agricultural practices with documented benefits such as conservation agriculture, cover cropping. It also identifies climate smart investments currently financed by commercial banks, SACCOs and microfinance institutions in Kenya. The Project Management Unit (PMU) will provide all the data required including but not limited to menu of green activities, scoring matrix, eligibility criteria etc.

#### **4. Purpose and objective of the assignment**

The purpose of the assignment is to develop, test and deploy a web-based digital tool that classifies economic activities based on their environmental and climate impact and provides a standardized framework to determine whether an activity is eligible for financing under the GFF.

#### **5. Scope of work**

The following three activities will be implemented in developing a robust web-based and practical taxonomy for screening and financing climate-smart agricultural activities,

- i. Design a web-based digital green taxonomy tool that can work as stand-alone application both online and offline. With the tool, the credit officers should be capable of selecting the activities from a structured menu, insert the planned investment per activity, and receive the resulting score and eligibility decision for the GFF.
- ii. The tool should also make the selected activities, costs and result available in an easily understandable single page to be saved as pdf and sent to the credit officer and/or saved in the PFI's MIS. The tool should allow for future updates of the taxonomy (additions and/or changes to the scores).
- iii. Test and refine the taxonomy tool to ensure it is robust, consistent and accurate. Gather feedback from PFIs and other relevant stakeholders through stakeholder consultations and based on this feedback, adjust the tool for clarity, comprehensiveness and user-friendliness.

**6. Communication and dissemination;** develop a user's manual by creating a short user-friendly document explaining the taxonomy's purpose, structure and application, and troubleshooting. Conduct training and capacity building for PFI credit officers on how to use the taxonomy tool effectively.

#### **7. Assignment duration**

The expected duration of the assignment is 20 working days

#### **8. Deliverables**

##### **Milestone 1: Inception report**

An inception report describing requirements analysis and system design tailored to the needs of project implementers and participating financial institutions including a user-friendly interface for accessing and interpreting scores. The report should also:

- Outline the specific use cases for financial institutions including data input from the farmer's application, scoring algorithms, and decision-making processes.
- Present a comprehensive database design capturing necessary data points (e.g., farming activities, environmental factors, regional data).
- Provide a prototype or wireframe of the user interface (UI) focusing on the needs of project implementers and financial institutions including dashboard views, data visualization, and report generation features.
- Timeline: five (5) working days

##### **Milestone 2: Core functionality developed and implemented**

- Core features that allow project implementers and financial institutions to input data, generate scores, and make loan decisions.
- Implementation of the scoring algorithm that evaluates the feasibility of farming activities in different regions.
- Development of decision-support tools, such as dashboards or reports, that help project implementers and financial institutions assess loan eligibility. Conduct basic testing of the core functionality to ensure that the scoring and decision-making processes are accurate.
- Timeline: ten (10) working days

### **Milestone 3: User interface finalization and testing**

- Refined user interface for project implementers and financial institutions and conduct thorough testing to ensure ease of use and accuracy with features like filters, data sorting, and summary views.
- Comprehensive testing, including user acceptance testing (UAT) with a focus group of project implementers and financial institutions to validate the system's effectiveness and usability and
- Final adjustments based on feedback from UAT.
- Users 'manual
- Timeline five (5) working days.

### **9. Technical Competencies**

- Knowledge of web development frameworks (e.g., React, Angular, Django) for building the taxonomy tool.
- Ability to write a concise user's manual.

### **10. Specific professional experience**

- At least 3 years of experience in programming web-based applications that also function in offline mode.
- At least 3 functioning applications programmed by the expert, with references.

### **11. Desired academic qualifications**

A Bachelor's degree in Computer Science, or related qualification. Certifications in green finance, sustainability, or related fields will be an added advantage.

## ANNEX 2

### Qualification and Evaluation Criteria

#### **Mandatory Evaluation Criteria**

1. Must attach a copy of ID / Passport
2. Must attach a Tax Compliance Certificate

#### ***Detailed technical evaluation***

<b><i>Only candidates obtaining a minimum of 70 points will be invited to submit technical and financial proposals</i></b>		
<b><i>Criteria</i></b>	<b><i>Weight</i></b>	<b><i>Max. Point</i></b>
	<i>100%</i>	<i>100</i>
Academic qualifications, experience and relevant testimonials. (Attach academic and professional certificates, letters of recommendation, CV and other	<i>20%</i>	<i>20</i>
Knowledge of web development frameworks (e.g., React, Angular, Django) for building the taxonomy tool. (attach evidence)	<i>25%</i>	<i>25</i>
At least 3 years of experience in programming web-based applications that also function in offline mode. (Attach evidence)	<i>25%</i>	<i>25</i>
Ability to write a concise user's manual. (attach evidence)	<i>20%</i>	<i>20</i>
At least 3 functioning applications programmed by the expert, with references. (attach evidence)	<i>10%</i>	<i>10</i>
	<b><i>Total points</i></b>	<b><i>100</i></b>
<b><i>Pass Mark</i></b>		<b><i>70</i></b>

## **Remuneration**

The successful consultant will be paid under GOK terms and condition for the relevant contract modality. Payment will be done against a disbursement schedule as will be outlined in the contract and based on receipt of clearly defined deliverables with a specific timeline. The Payment will be broken down as follows;

- i. 20% upon submission of inception report;
- ii. 40% upon completion of Core functionality of the tool.
- iii. 40% upon finalization of the user interface finalization and testing