



Tender Specifications

Public services contract for :

TZA22002-10244 Technical Assistance for FSPs on
Green and Circular SME Financing

Negotiated Procedure without Prior Publication.

Country: TANZANIA

NAVISION CODE: TZA22002-10244

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1 General provisions

1.1 Derogations from the General Implementing Rules

Chapter ‘*Specific contractual and administrative conditions*’ of these Tender Specifications (CSC/Cahier Spécial des Charges) holds the specific administrative and contractual provisions that apply to this public procurement contract as a derogation of the Royal Decree of 14.01.2013 or as a complement or an elaboration thereof.

These Tender Specifications derogate from Article 26 of the General Implementing Rules – GIR (Royal Decree of 14.01.2013).

1.2 Contracting authority

The Contracting Authority of this public procurement contract is Enabel, the Belgian Agency for International Cooperation, public-law company with social purposes, with its registered office at Rue Haute 147, 1000 Brussels in Belgium (enterprise number 0264.814.354, RPM/RPR Brussels). Enabel has the exclusive competence for the execution, in Belgium and abroad, of public service tasks of direct bilateral cooperation with the partner countries. Moreover, it may also perform other development cooperation tasks at the request of public interest organisations, and it can develop its own activities to contribute towards realisation of its objectives.

For this procurement contract, Enabel is represented by **Mr. Othman Boufaied, Contract Manager** and **Mr. Koenraad GOEKINT, Country Director** of Enabel Representation in Tanzania who is mandated to represent the company towards third parties.

1.3 Institutional setting of Enabel

The general framework of reference in which Enabel operates is:

- The Belgian Law on Development Cooperation of 19 March 2013;
- The Belgian Law of 21 December 1998 establishing the Belgian Technical Cooperation as a public-law company;
- The Belgian Law of 23 November 2017 changing the name of the Belgian Technical Cooperation and defining the missions and functioning of Enabel, the Belgian development agency, published in the Belgian Official Gazette on 11 December 2017.

The following initiatives are also guiding Enabel in its operations: We mention as main examples:

- In the field of international cooperation: the United Nations Sustainable Development Goals and the Paris Declaration on the harmonisation and alignment of aid;
- In the field of the fight against corruption: the Law of 8 May 2007 approving the United Nations Convention against Corruption, adopted in New York on 31 October 2003¹, as well as the Law of 10 February 1999 on the Suppression of Corruption transposing the Convention on Combating Bribery of Foreign Public Officials in International Business Transactions;
- In the field of Human Rights: the United Nations’ Universal Declaration of Human Rights (1948) as well as the 8 basic conventions of the International Labour Organisation² on Freedom of Association (C. n°87), on the Right to Organise and Collective Bargaining (C. n°98), on Forced Labour (C. n°29 and

¹ Belgian Official Gazette of 18 November 2008.

² <http://www.ilo.org/ilolex/french/convdisp1.htm>.

105), on Equal Remuneration and on Discrimination in Respect of Employment (C. n°100 and 111), on Minimum Age for Admission to Employment (C. n°138), on the Prohibition of the Worst Forms of Child Labour (C. n°182);

- In the field of environmental protection: The Climate Change Framework Convention in Paris, 12 December 2015;
- The first Management Contract concluded between Enabel and the Belgian federal State (approved by the Royal Decree of 17.12.2017, Belgian Official Gazette 22.12.2017) that sets out the rules and the special conditions for the execution of public service tasks by Enabel on behalf of the Belgian State.
- Enabel's Code of Conduct of January 2019, Enabel's Policy regarding sexual exploitation and abuse of June 2019 and Enabel's Policy regarding fraud and corruption risk management of June 2019.

1.4 Rules governing the procurement contract

The following, among other things, applies to this public procurement contract:

- The Law of 17 June 2016 on public procurement contracts³;
- The Law of 17 June 2013 on justifications, notification and legal remedies for public procurement contracts and certain procurement contracts for works, supplies and services;
- The Royal Decree of 18 April 2017 on the award of public procurement contracts in the classic sectors⁴;
- Royal Decree of 14 January 2013 establishing the General Implementing Rules for public procurement contracts and for concessions for public works⁵;
- Circulars of the Prime Minister with regards to public procurement contracts.
- All Belgian regulations on public procurement contracts can be consulted on www.publicprocurement.be.
- Enabel's Policy regarding sexual exploitation and abuse – June 2019;
- Enabel's Policy regarding fraud and corruption risk management – June 2019;
- Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data (General Data Protection Regulation – 'GDPR'), and repealing Directive 95/46/EC.
- Law of 30 July 2018 on the protection of natural persons with regard to the processing of personal data.

All Belgian regulations on public contracts can be consulted on www.publicprocurement.be; Enabel's Code of Conduct and the policies mentioned above can be consulted on Enabel's website via <https://www.enabel.be/content/integrity-desk>.

1.5 Definitions

The following definitions apply to this procurement contract:

Acceptance: Observation by the contracting authority that the performance of all or part of the works, supplies or services is in compliance with good practice and with the terms and conditions of the procurement contract;

³ Belgian Official Gazette 14 July 2016.

⁴ Belgian Official Gazette 9 May 2017.

⁵ Belgian Official Gazette 27 June 2017.

Advance : Payment of part of the procurement contract before service delivery (if accepted);

Amendment : Agreement established between the contracting parties during contract performance in view of changing documents applicable to the procurement contract ;

BDA: Belgian Public Tender bulletin;

Consultant/contractor/service provider/supplier: The tenderer to whom the procurement contract is awarded;

Contracting authority: Enabel, represented by the country Director of Enabel in Tanzania;

Controller in the meaning of the GDPR: the natural or legal person, public authority, agency or other body which, alone or jointly with others, determines the purposes and means of the processing of personal data.

Corrupt practices: The offer of a bribe, gift, gratuity or commission to any person as an inducement or reward for performing or refraining from any act relating to the award of a procurement contract or performance of a procurement contract already concluded with the contracting authority;

Days: In the absence of any indication in this regard in the Tender Specifications and the applicable regulations, all days should be interpreted as calendar days;

General Implementing Rules (GIR): Rules laid down in the Royal Decree of 14.01.2013 establishing the General Implementing Rules for public procurement contracts and for concessions for public works;

Inventory: The procurement document which splits up the performance in different items and specifies the quantity or the method to determine the price for each of them;

Litigation: Court action;

OECD: Organisation for Economic Cooperation and Development;

OJEU: Official Journal of the European Union;

Option: A minor and not strictly necessary element for the performance of the procurement contract, which is introduced either at the demand of the contracting authority, or at the initiative of the tenderer;

Personal data: any information relating to an identified or identifiable natural person ('data subject'); an identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person;

Processor (subcontractor) in the meaning of the GDPR: A natural or legal person, public authority, agency or other body which processes personal data on behalf of the controller;

Procurement documents: Tender Specifications including the annexes and the documents they refer to;

Progress payment: Payment of an instalment under the procurement contract after service delivery is accepted;

Recipient in the meaning of the GDPR: a natural or legal person, public authority, agency or another body, to which the personal data are disclosed, whether a third party or not;

Subcontractor in the meaning of public procurement regulations: The economic operator proposed by a tenderer or contractor to perform part of the contract. The subcontractor is understood as the economic operator with the capacity which the applicant or tenderer relies upon or to whom he entrusts all or part of his engagements;

Sub-contractor or processor in the meaning of the GDPR: a natural or legal person, public authority, agency or other body which processes personal data on behalf of the controller;

Technical specifications: A specification in a document defining the characteristics of a product or a service, such as the quality levels, the environmental and climate performance levels, the design for all needs, including accessibility for people with disabilities, and the evaluation of conformity, of product performance, of the use of the product, safety or dimensions, as well as requirements applicable to the product as regards the name by which it is sold, terminology, symbols, testing and test methods, packaging, marking or labelling, instructions for use, the production processes and methods at every stage in the life cycle of the supply or service, as well as the evaluation and conformity procedures;

Tender: Commitment of the tenderer to perform the procurement contract under the conditions that he has submitted;

Tenderer: An economic operator submitting a tender;

Tender Specifications (Cahier spécial des charges/CSC): This document and its annexes and the documents it refers to;

Variant: An alternative method for the design or the performance that is introduced either at the demand of the contracting authority, or at the initiative of the tenderer.

1.6 Processing of personal data by the contracting authority and confidentiality

1.6.1 Processing of personal data by the contracting authority

The contracting authority undertakes to process the personal data that are communicated to it in response to the Call for Tenders with the greatest care, in accordance with legislation on the protection of personal data (General Data Protection Regulation, GDPR). Where the Belgian law of 30 July 2018 on the protection of natural persons with regard to the processing of personal data contains stricter provisions, the contracting authority will act in accordance with said law.

1.6.2 Confidentiality

The tenderer or contractor and Enabel are bound to secrecy vis-à-vis third parties with regards to any confidential information obtained within the framework of this public contract and will only divulge such information to third parties after receiving the prior written consent of the other party. They will disclose this confidential information only among appointed parties involved in the assignment. They guarantee that said appointed parties will be adequately informed of their obligations in respect of the confidential nature of the information and that they shall comply therewith.

PRIVACY NOTICE OF ENABEL: Enabel takes your privacy serious. We undertake to protect and process your personal data with due care, transparently and in strict compliance with privacy protection legislation.

See also: <https://www.enabel.be/content/privacy-notice-enabel>

1.7 Deontological obligations

1.7.1. Any failure to comply with one or more of the deontological clauses may lead to the exclusion of the candidate, tenderer or contractor from other public procurement contracts for Enabel.

1.7.2. For the duration of the procurement contract, the contractor and his staff respect human rights and undertake not to go against political, cultural or religious customs of the beneficiary country. The tenderer or contractor is bound to respect fundamental labour standards, which are internationally agreed upon by the International Labour Organisation (ILO), namely the conventions on union freedom and collective bargaining, on the elimination of forced and obligatory labour, on the elimination of employment and professional discrimination and on the abolition of child labour.

1.7.3. In accordance with Enabel's Policy regarding sexual exploitation and abuse, the contractor and his staff have the duty to behave in an irreproachable manner towards the beneficiaries of the projects and towards the local population in general. They must abstain from any acts that could be considered a form of sexual exploitation or abuse and they must abide by the basic principles and guidelines laid down in this policy.

1.7.4. Any attempt of a candidate or a tenderer to obtain confidential information, to proceed to illicit arrangements with competitors or to influence the evaluation committee or the contracting authority during the investigation, clarification, evaluation and comparison of tenders and candidates procedure will lead to the rejection of the application or the tender.

1.7.5. Moreover, in order to avoid any impression of risk of partiality or connivance in the follow-up and control of the performance of the procurement contract, it is strictly forbidden to the contractor to offer, directly or indirectly, gifts, meals or any other material or immaterial advantage, of whatever value, to agents of the contracting authority who are concerned, directly or indirectly, by the follow-up and/or control of the performance of the procurement contract, regardless of their hierarchical rank.

1.7.6. The contractor of the procurement contract commits to supply, upon the demand of the contracting authority, any supporting documents related to the performance conditions of the contract. The contracting authority will be allowed to proceed to any control, on paperwork or on site, which it considers necessary to collect evidence to support the presumption of unusual commercial expenditure. Depending on the gravity of the facts observed, the contractor having paid unusual commercial expenditure is liable to have its contract cancelled or to be permanently excluded from receiving funds.

1.7.7. In accordance with Enabel's Policy regarding sexual exploitation and abuse of June 2019 and Enabel's Policy regarding fraud and corruption risk management complaints relating to issues of integrity (fraud, corruption, etc.) must be sent to the Integrity desk through the <https://www.enabelintegrity.be> website.

1.8 Applicable law and competent courts

The procurement contract must be performed and interpreted according to Belgian law.

The parties commit to sincerely perform their engagements to ensure the good performance of this procurement contract.

In case of litigation or divergence of opinion between the contracting authority and the contractor, the parties will consult each other to find a solution.

If agreement is lacking, the Brussels courts are the only courts competent to resolve the matter.

2 Subject-matter and scope of the procurement contract

2.1 Type of procurement contract

This procurement contract is a service contract.

2.2 Subject-matter of the procurement contract

This service procurement contract concerns the Technical Assistance for FSPs on Green and Circular SME Financing

2.3 Lots

The procurement contract has one lot, of which is indivisible. A tender for part of a lot is inadmissible.

2.4 Items

The procurement contract consists of the items listed in the Terms of Reference (See section 5 of the tender specifications). These items are pooled and form one single procurement contract.

2.5 Term of the procurement contract

This contract shall remain valid until the final acceptance of the services. The services shall be fully delivered within eight (8) months from the date of receipt of the award notification.

2.6 Variants

Each tenderer may submit only one tender. Variants are forbidden.

2.7 Option

Options are not permitted.

2.8 Quantity

See Tender Price Form– 6.23.

3 Procedure

3.1 Award procedure

Negotiated Procedure without Prior Publication in application of Article 42 of the Law of 17 June 2016.

3.2 Publication

These Tender specifications are posted on the website (www.enabel.be) such publication constitutes an invitation to tender.

3.3 Information

The awarding of this procurement contract is coordinated by **Mr. Alern Mgeni, Procurement Officer** - Email: alern.mgeni@enabel.be.

Throughout this procedure all contacts between the contracting authority and the (prospective) tenderers about this procurement contract will exclusively pass through this service / this person. (Prospective) tenderers are prohibited to contact the contracting authority in any other way with regards to this contract, unless otherwise stipulated in these Tender Specifications.

Until 5 days before the submission date, candidate-tenderers may ask questions about these Tender Specifications and the procurement contract and they will be answered in the order received.

Questions will be in writing to:

Mr. Alern MGENI

(alern.mgeni@enabel.be + procurement.tza@enabel.be)

And

Ms. Lilian Tibenda,

(lilian.tibenda@enabel.be)

They will be answered in the order received. The complete overview of the questions asked will be available on Enabel website - www.enabel.be

Until the notification of the award decision, no information will be given about the evolution of the procedure.

The tenderer is supposed to submit his tender after reading and taking into account any corrections made to the Tender Specifications that are published on the Enabel website or that are sent to him by e-mail.

To do so, when the tenderer has downloaded the Tender Specifications, it is strongly advised that he gives his coordinates to the public procurement administrator mentioned above and requests information on any modifications or additional information.

The tenderer is required to report immediately any gap, error or omission in the procurement documents that precludes him from establishing his price or compare tenders, within five (5) days at the latest before the deadline for receipt of tenders.

3.4 Tender

3.4.1 Data to be included in the tender

The tenderer must use the tender form in annexe. In case he does not use this form, he is fully responsible for the perfect concordance between the documents he has used and the form.

The tender and the annexes to the tender form are drawn up in English.

By submitting a tender, the tenderer automatically renounces to his own general or specific sales conditions, even if these are mentioned in any of the annexes to his tender.

The tenderer clearly designates in his tender which information is confidential and/or relates to technical or business secrets and may therefore not be divulged by the contracting authority.

3.4.2 Period the tender is valid

The tenderers are bound by their tender for a period of 90 calendar days from the reception deadline date. The validity of the tender will be negotiated, if the deadline stated above is overrun.

3.4.3 Determination of prices

All prices given in the tender form must obligatorily be quoted in EUROS.

The present contract is a price-schedule contract, i.e. a contract in which only the unit prices are lump-sum prices. The price to be paid will be obtained by applying the unit prices given in the inventory to the quantities actually performed.

In accordance with Article 37 of the Royal Decree of 18 April 2017, the contracting authority may for the purpose of verifying the prices carry out an audit of any and all accounting documents and an on-site audit to check the correctness of the indications supplied.

3.4.3.1 Elements included in the price

The service provider is deemed to have included in his unit and global prices any charges and taxes generally applied to services, inclusive of withholding tax of 5% for local service providers and 15 % for foreign service providers, except for the value-added tax (VAT), for which VAT % must be indicated in a separate line in the price form.

3.4.4 How to submit tenders?

The tenderer submits his tender as follows:

- One original of the completed tender will be submitted on paper, and
- One Copy MUST be submitted in one or more PDF files on a USB stick.

It must be submitted in a properly sealed envelope by **February 26, 2026 at 16:00 PM EAT**. Clearly labelled with the following information: **TZA-22002-10244 Technical Assistance for FSPs on Green and Circular SME Financing**

It may be submitted:

- a) By Courier

In this case, the sealed envelope is put in a second closed envelope addressed to

**Attention to Alern Mgeni
Enabel Country office,**

**14/15 Masaki,
Haile Selassie Road, Oasis Office Park,
4th Floor,
P.O Box 23209,
Dar es Salaam, Tanzania.**

b) Delivered by hand with acknowledgement of receipt

The service can be reached on working days during office hours, from 08:00 to 17:30 (East African time) from Monday to Thursday and from 08:00 to 14:00 on Friday (East Africa Time).

NB: SUBMISSION OF TENDERS BY E-MAIL IS PROHIBITED

3.4.5 Change or withdrawal of a tender that has already been submitted

When a tenderer wants to change or withdraw a tender already sent or submitted this must be done in accordance with the provisions of Articles 43 and 85 of the Royal Decree of 18 April 2017.

To change or withdraw a tender already sent or submitted, a written statement is required, which will be correctly signed by the tenderer or his representative. The subject-matter and the scope of the changes must be indicated in detail. Any withdrawal must be unconditional.

The withdrawal may also be communicated by fax or electronic means, provided that it is confirmed by registered letter deposited at the post office or against acknowledgement of receipt at the latest the day before the tender acceptance deadline.

When the tender is submitted via e-tendering, the tender is modified or withdrawn in accordance with Article 43, §2 of the Royal Decree of 18 April 2017.

Thus, a tender that is modified or withdrawn after the signing of the submission report means that a new submission report, signed in accordance with paragraph 1, must be sent.

The subject-matter and the scope of the changes must be indicated in detail.

The withdrawal must be pure and simple.

When the submission report drawn up following the modifications or withdrawal set out in clause 1 does not bear the signature referred to in paragraph 1, the modification or withdrawal is automatically deemed null and void. This nullity applies only to the modifications or withdrawal, not to the tender itself.

3.4.6 Opening of the tenders

The tender must be in the possession of the contracting authority before the final submission date and time specified in point 3.4.4 “How to Submit tenders”. The tenders shall be opened behind closed doors.

3.4.7 Selection of tenderers

3.4.7.1 Exclusion grounds

The mandatory and optional exclusion grounds are given in attachment to these Tender Specifications.

By submitting this tender, the tenderer certifies that he is not in any of the cases of exclusion listed in the Articles 67 to 70 of the Law of 17 June 2016 and the Articles 61 to 64 of the Royal Decree of 18 April 2017.

The contracting authority will verify the exactitude of this Declaration on honour for the tenderer with the best tender.

For that purpose, the contracting authority will ask the tenderer concerned to provide information or documents allowing the contracting authority to verify the tenderer's personal situation by the fastest means and within the term set by the contracting authority.

The contracting authority will itself ask for information or documents that it can obtain free of charge by digital means from the instances that manage the information or documents.

3.4.7.2 Selection criteria

Moreover, by means of the documents requested in the 'Selection file', the tenderer must prove that he is sufficiently capable, from an economic and financial as well as from a technical point of view, to successfully perform this public procurement contract.

The details of the minimum selection criteria are set in section 5 of this tender.

Only tenders from tenderers who meet all the selection criteria are taken into consideration to participate in the comparison of tenders based on the award criteria, subject to the regularity of these tenders.

3.4.7.3 Overview of the procedure

In a first phase, the tenders submitted by the selected tenderers will be evaluated as to formal and material regularity. Irregular tenders will be rejected.

The contracting authority reserves the right to have the irregularities in the tenderers' tender regularised during the negotiations.

In a second phase, the formally and materially regular tenders will be evaluated as to content by an evaluation commission. The contracting authority will restrict the number of tenders to be negotiated by applying the award criteria stated in the procurement documents.

This evaluation will be conducted based on the award criteria given in these Tender Specifications and aims to setting a shortlist of tenderers with whom negotiations will be conducted. Maximum three (3) tenderers may be included in the shortlist.

Then, the negotiation phase follows. In view of improving the contents of the tenders, the contracting authority may negotiate with tenderers the initial tenders and all subsequent tenders that they have submitted, except final tenders. The minimum requirements and the award criteria are not negotiable. However, the contracting authority may also decide not to negotiate. In this case, the initial tender is the final tender.

When the contracting authority concludes the negotiations, it will advise the remaining tenderers and will set a common deadline for the submission of the BAFOs (Best and Final Offer). Once negotiations have closed, the BAFO will be analysed with the exclusion, selection and award criteria. The tenderer whose BAFO shows the best value for money (obtaining the best score based on the award criteria given below) will be designated the contractor for this procurement contract.

3.4.7.4 Award criteria

The contracting authority will choose the regular BAFO that it finds to be most advantageous, taking into account of the award criteria in section 5.

3.4.7.5 Final score

The scores for the award criteria will be added up. The procurement contract will be awarded to the tenderer with the highest final score, after the contracting authority has verified the

accuracy of the Declaration on honour of this tenderer and provided the control shows that the Declaration on honour corresponds with reality.

3.4.7.6 Awarding the procurement contract

The contract will be awarded to the tenderer who has submitted the most economically advantageous.

Notice though that in accordance with Art. 85 of the Law of 17 June 2016, there is no obligation for the contracting authority to award the procurement contract.

The contracting authority may either decide not to award the procurement contract; either redo the procedure, if necessary, through another award procedure.

3.4.8 Concluding the procurement contract

In accordance with Art. 88 of the Royal Decree of 18 April 2017, the procurement contract occurs through the notification to the selected tenderer of the approval of his tender.

Notification is via digital platforms, e-mail or fax and, on the same day, by registered post.

So, the full contract agreement consists of a procurement contract awarded by Enabel to the chosen tenderer in accordance with:

- These Tender Specifications and its annexes;
- The approved BAFO of the contractor and all of its annexes;
- The registered letter of notification of the award decision;
- Any later documents that are accepted and signed by both parties, as appropriate.

In an objective of transparency, Enabel undertakes to publish each year a list of recipients of its contracts. By introducing his tender, the successful tenderer declares that he agrees with the publication of the title of the contract, the nature and object of the contract, its name and location, and the amount of the contract.

4 Special contractual provisions

This chapter of these Tender Specifications holds the specific provisions that apply to this public procurement contract as a derogation of the 'General Implementing Rules for public procurement contracts and for public works concessions' of the Royal Decree of 14 January 2013, hereinafter referred to as 'GIR', or as a complement or an elaboration thereof. The numbering of the articles below (between brackets) follows the numbering of the GIR articles. Unless indicated, the relevant provisions of the General Implementing Rules (GIR) apply in full.

4.1 Managing official (Art. 11)

The managing official is **Ms. Lilian Tibenda**, SME Access to finance Expert, Enabel Country Office Tanzania of e-mail: lilian.tibenda@enabel.be.

Once the procurement contract is concluded, the managing official is the main contact point for the service provider. Any correspondence or any questions with regard to the performance of the procurement contract will be addressed to her unless explicitly mentioned otherwise in these Tender Specifications.

The managing official is responsible for the follow-up of the performance of the contract and for accepting and approving the relevant deliverables.

The managing official is fully competent for the follow-up of the satisfactory performance of the procurement contract, including issuing service orders, drawing up reports and states of affairs, approving the services, progress reports, and reviews. She may order any modifications to the procurement contract with regard to its subject-matter provided that they remain within its scope.

However, the signing of amendments or any other decision or agreement implying derogation from the essential terms and conditions of the procurement contract is not part of the competence of the managing official. For such decisions, the contracting authority is represented as stipulated under the contracting authority.

Under no circumstances is the managing official allowed to modify the terms and conditions (e.g. performance deadline) of the contract, even if the financial impact is nil or negative. Any commitment, change, or agreement that deviates from the conditions in the Tender Specifications and that has not been notified by the contracting authority, will be considered null and void.

4.2 Subcontractors (Art. 12 to 15)

The fact that the contractor entrusts all or part of his commitments to subcontractors does not relieve him of liability to the contracting authority. The latter does not recognise any contractual relation with third parties.

The contractor remains, in any case, solely liable to the contracting authority.

The service provider commits to having the procurement contract performed by the persons indicated in the tender, except for force majeure. The persons mentioned or their replacements are all deemed to effectively be involved in the performance of the procurement contract. Any replacements must be approved by the contracting authority.

When the contractor uses a subcontractor to carry out specific processing activities on behalf of the contracting authority, the same data protection obligations as those of the contractor are imposed on that subcontractor by contract or any other legal act.

In the same way, the contractor will respect and enforce to his subcontractors, the provisions of Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data (General Data Protection Regulation, GDPR). The contracting authority may conduct an audit of the processing carried out in order to validate compliance with this legislation.

4.3 Confidentiality (art. 18)

The knowledge and information gathered by the tenderer under the framework of this public contract is strictly confidential.

Under no circumstances can the information collected, regardless of its origin and nature, be transferred to third parties in any form.

The tenderer is therefore bound by the duty of discretion.

In accordance with Article 18 of the Royal Decree of 14 January 2013 establishing the general rules for public procurement, the tenderer undertakes to consider and process in a strictly confidential manner any information, all facts, any documents and/or any data, whatever their nature and support, which have been communicated to him, in any form and by any means, or to which he has access, directly or indirectly, in the context or on the occasion of this public contract. Confidential information covers, in particular, the very existence of this public contract, without this list being limited.

Therefore, he undertakes to:

- Respect and enforce the strict confidentiality of these elements and to take all necessary precautions in order to preserve their secrecy (these precautions cannot in any case be inferior to those taken by the tenderer for the protection of his own confidential information);
- Consult, use and/or exploit, directly or indirectly, all of the above elements only to the extent strictly necessary to prepare and, if necessary, to carry out this public contract (particularly in accordance with the privacy legislation with respect to personal data processing);
- Not reproduce, distribute, disclose, transmit or otherwise make available to third parties the above elements, in whole or in part, and in any form, unless having obtained prior and written consent of the contracting authority;
- Return, at the first request of the contracting authority, the above elements;
- In general, not disclose directly or indirectly to third parties, whether for advertising or any other reason, the content of this public contract.

4.4 Protection of personal data

4.4.1 Processing of personal data by the contracting authority

The contracting authority undertakes to process the personal data that are communicated to it in response to the Call for Tenders with the greatest care, in accordance with legislation on the protection of personal data (General Data Protection Regulation, GDPR). Where the Belgian law of 30 July 2018 on the protection of natural persons with regard to the processing of personal data contains stricter provisions, the contracting authority will act in accordance with said law.

4.4.2 Processing of personal data by a subcontractor

During contract performance, the contractor may process personal data of the contracting authority exclusively in the name and on behalf of the contracting authority, for the sole purpose of performing the services in accordance with the provisions of the Tender Specifications or in execution of a legal obligation.

For any processing of personal data carried out in connection with this public contract, the contractor is required to comply with Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data (GDPR) and the Belgian law of 30 July 2018 on the protection of natural persons with regard to the processing of personal data.

By simply participating in the contracting process, the tenderer certifies that he will strictly comply with the obligations of the GDPR for any processing of personal data conducted in connection with that public contract.

The personal data that will be processed are confidential. The contractor will therefore limit access to data to the strictly necessary personnel for the performance, management and monitoring of the public contract.

For the performance of the public contract, the contracting authority will determine the purposes and means of processing personal data. In this case, the contracting authority will be responsible for the processing and the contractor will be its processor, within the meaning of Article 28 of the GDPR.

Processing carried out on behalf of a controller must be governed by a contract or other legal act that is binding on the processor with regard to the personal data controller and that sets out that the subcontractor acts only on the instruction of the person in charge of the processing and that the confidentiality and security obligations regarding the processing of personal data are also the responsibility of the subcontractor (Article 28 §3 of the GDPR).

4.5 Intellectual property (Art. 19 to 23)

The service provider integrally, definitively and exclusively and without any financial compensation on top of the price(s) quoted in his tender, cedes any author rights or industrial property rights that it holds or will create in the context of this contract to Enabel. This cession will take place at the time of acceptance of the services or works that are protected by copyrights.

The service provider must cover the contracting authority against any third-party claims of violation of intellectual property rights on the goods or services delivered.

The service provider must assume, without limitation as to the amount, all payments of compensation, costs or expenditure ensuing from and borne by the contracting authority in a legal action, which is based on such a claim, provided the service provider has the right to overview the defence and negotiations with a view to an amicable settlement.

4.6 Performance bond (Art. 25 to 33)

A performance bond is requested for this procurement contract. The performance bond is set at 5% of the total value, excluding VAT, of procurement. The value thus obtained is rounded up to the nearest 10 euros.

In accordance with the legal and regulatory provisions, the performance bond may be constituted either of cash or of public funds or may take the form of a joint performance bond.

The performance bond may also take the form of a surety bond issued by a credit institution meeting the requirements of the law on the statute and control of credit institutions, or by an insurance company meeting the requirements of the law on control of insurance companies and approved for branch 15 (bonds).

As a derogation from Article 26, the performance bond may be posted through an establishment that has its registered office in one of the countries of destination of the services. The contracting authority maintains the right to accept or refuse the posting of the bond through that institution. The tenderer shall mention the name and address of this institution in the tender.

This derogation is founded on the idea of providing possible local tenderers with an opportunity to submit a tender. This measure is made essential by the specific requirements of the contract.

The contractor must, within 30 calendar days from the day of procurement contract conclusion, furnish proof that he or a third party has posted the bond in one of the ways set out below:

1° in the case of cash, by transfer of the amount to the bpost account number of the Deposit and Consignment Office. Fill out the form https://finances.belgium.be/sites/default/files/01_marche_public.pdf as completely as possible and return it to the e-mail address: info.cdcck@minfin.fed.be

After reception and validation of said form, an agent of Belgium's Deposit and Consignment Office (Caisse des Dépôts et Consignations) will communicate to you the payment instructions (account number + communication) for posting the bond in cash;

2° in the case of public funds, by depositing such funds, for the account of the Deposit and Consignment Office, with the State Cashier at the head office of the National Bank in Brussels or at one of its provincial agencies or with a public institution with an equivalent function;

3° in the case of a joint surety, by deposit via an institution that lawfully carries out this activity of a deed of joint surety with the Deposit and Consignment Office or with a public institution with an equivalent function;

4° in the case of a guaranty, by the deed of undertaking of the credit institution or the insurance company.

This proof must be provided as applicable by submission to the contracting authority of:

1° the deposit receipt of the Deposit and Consignment Office or of a public institution with an equivalent function; or

2° a debit notice issued by the credit institution or the insurance company; or

3° the deposit certificate issued by the State Cashier or public institution with an equivalent function; or

4° the original copy of the deed of joint surety stamped by the Depot and Consignment Office or by a public institution with an equivalent function; or

5° the original copy of the deed of undertaking issued by the credit institution or the insurance company granting a guaranty.

These documents, signed by the depositor, must state why the performance bond was posted and its precise usage, consisting of a concise indication of the subject-matter of the procurement contract and a reference to the procurement documents, as well as the name, first name and full address of the contractor and, where relevant, that of the third party that made the deposit on the contractor's account, bearing the statement 'lender' or 'mandatory', as appropriate.

The period of 30 calendar days specified above is suspended during the period of closure of the contractor's business for paid annual holidays and the days off in lieu stipulated by regulation or by a collective binding labour agreement.

Proof that the required performance bond has been posted must be sent to the address that will be mentioned in the contract conclusion notification.

Request by the contractor for the acceptance procedure to be carried out:

1° For the provisional acceptance: This is equal to a request to release the first half of the performance bond;

2° For the final acceptance: This is equal to a request to release the second half of the performance bond, or, in case no provisional acceptance applied, to release the whole of the performance bond.

4.7 Conformity of performance (Art. 34)

The works, supplies and services must comply in all respects with the procurement documents. Even in the absence of technical specifications in the procurement documents, the works, supplies and services must comply in all aspects with good practice.

4.8 Changes to the procurement contract (Art. 37 to 38/19)

4.8.1 Replacement of the contractor (Art. 38/3)

Provided that he meets the selection and exclusion criteria set out in this document, a new contractor may replace the contractor with whom the initial procurement contract was agreed in cases other than those provided for in Art. 38/3 of the General Implementing Rules (GIR).

The contractor submits his request as quickly as possible by registered post, stating the reasons for this replacement and providing a detailed inventory of the state of supplies and services already performed, the new contractor's contact details and the documents and certificates which the contracting authority cannot access free of charge.

The replacement will be recorded in an amendment dated and signed by all three parties. The initial contractor remains liable to the contracting authority for the performance of the remainder of the procurement contract.

4.8.2 Adjusting the prices (Art. 38/7)

For this procurement contract, price reviews are not permitted.

4.8.3 Indemnities following the suspensions ordered by the

contracting authority during performance (Art. 38/12)

The contracting authority reserves the right to suspend the performance of the procurement contract for a given period, mainly when it considers that the procurement contract cannot be performed without inconvenience at that time.

The performance period is extended by the period of delay caused by this suspension, provided that the contractual performance period has not expired. If it has expired, the return of fines for late performance will be agreed.

When activities are suspended, based on this clause, the contractor is required to take all necessary precautions, at his expense, to protect the services already performed and the materials from potential damage caused by unfavourable weather conditions, theft or other malicious acts.

The contractor has a right to damages for suspensions ordered by the contracting authority when:

- The suspension lasts in total longer than one twentieth of the performance time and at least ten working days or two calendar weeks, depending on whether the performance time is expressed in working days or calendar days;
- The suspension is not due to unfavourable weather conditions;
- The suspension occurred during the contract performance period.

Within thirty days of their occurrence or the date on which the contractor or the contracting authority would normally have become aware of them, the contractor reports the facts or circumstances succinctly to the contracting authority and describes precisely their impact on the progress and cost of the procurement contract.

4.8.4 Unforeseen circumstances

As a rule, the contractor is not entitled to any modification of the contractual terms due to circumstances of which the contracting authority was unaware.

A decision of the Belgian State to suspend cooperation with a partner country is deemed to be unforeseeable circumstances within the meaning of this article. Should the Belgian State break off or cease activities which implies therefore the financing of this procurement contract, Enabel will do everything reasonable to agree a maximum compensation figure.

4.9 Preliminary technical acceptance (Art. 42)

The contracting authority reserves the right to demand an activity report at any time of the assignment to the service provider (meetings held, persons met, institutions visited, summary of results, problems encountered and unresolved issues, deviations from the planning and deviations from the ToR...).

4.10 Performance modalities (Art. 146 et seq.)

4.10.1 Place where the services must be performed and formalities (Art. 149)

The services will be delivered in Tanga (tanga city council), Mwanza (Ilemele, Nyamagana), Pemba.

4.11 Inspection of the services (Art. 150)

If during contract performance irregularities are found, the contractor will be notified about this immediately by fax or e-mail, which will be confirmed consequently by registered letter. The contractor is bound to perform the non-complying services again.

The service provider advises the managing official by registered post or e-mail showing the exact date of dispatch, at which date the services can be controlled.

4.12 Liability of the service provider (Art. 152-153)

The service provider takes the full responsibility for mistakes and deficiencies in the services provided.

Moreover, the service provider indemnifies the contracting authority against damages for which it is liable towards third parties due to late performance of the services or due to failure of the service provider.

4.13 Zero tolerance Sexual exploitation and abuse

In application of Enabel's Policy regarding sexual exploitation and abuse of June 2019 there will be zero tolerance towards any misconduct that could impact the professional credibility of the tenderer.

4.14 Means of action of the contracting authority (Art. 44-51 and 154-155)

The service provider's default is not solely related to services as such but also to the whole of the service provider's obligations.

In order to avoid any impression of risk of partiality or connivance in the follow-up and control of the performance of the procurement contract, it is strictly forbidden to the service provider to offer, directly or indirectly, gifts, meals or any other material or immaterial advantage, of whatever value, to the employees of the contracting authority who are concerned, directly or indirectly, by the follow-up and/or control of the performance of the procurement contract, regardless of their hierarchical rank.

In case of violation, the contracting authority may impose a lump-sum fine to the service provider for each violation, which can be to up to three times the amount obtained by adding up the (estimated) values of the advantage offered to the employee and of the advantage that the contractor hoped to obtain by offering the advantage to the employee. The contracting authority will decide independently about the application and the amount of this fine.

This clause is without prejudice to the possible application of other measures as of right provided in the GIR, namely the unilateral termination of the procurement contract and/or the exclusion of procurement contracts of the contracting authority for a determined duration.

4.14.1 Failure of performance (Art. 44)

The contractor is in failure of performance under the procurement contract:

1° when the delivery is not carried out in accordance with the conditions specified in the procurement documents;

2° at any time, when the delivery has not progressed in such a way that it can be fully completed on the due dates;

3° when he does not observe written orders, which are given in due form by the contracting authority.

Any failure to comply with the provisions of the procurement contract, including the non-observance of orders of the contracting authority, is recorded in a report ('process verbal'), a copy of which will be sent immediately to the contractor by registered mail.

The contractor must repair the defects without any delay. He may assert his right of defence by registered letter addressed to the contracting authority within fifteen days from the date of dispatch of the report (process verbal). Silence on his part after this period shall be deemed as acknowledgement of the reported facts.

Any defects detected that can be attributed to the contractor render him liable to one or more of the measures provided for in Articles 45 to 49, 154 and 155.

4.14.2 Fines for delay (Art. 46 and 154)

The fines for delay differ from the penalties referred to in Article 45. They are due, without the need for notice, by the mere lapse of the performance term without the issuing of a report and they are automatically applied for the total number of days of delay.

Without prejudice to the application of fines for delay, the contractor continues to guarantee the contracting authority against any damages for which it may be liable to third parties due to late performance of the procurement contract.

4.14.3 Measures as of right (Art. 47 and 155)

When, upon expiry of the term given in Article 44, §2, the contractor has not taken action or has presented means deemed unjustified by the contracting authority, the contracting authority may apply the measures as of right described in paragraph 2.

However, the contracting authority may apply measures as of right without waiting for the expiry of the term given in Article 44, §2, when the contractor has explicitly recognised the defects found.

The measures as of right are:

1° Unilateral termination of the procurement contract. In this case the entire performance bond, or if no bond has been posted an equivalent amount, is acquired as of right by the contracting authority as lump sum damages. This measure excludes the application of any fine for delay in performance in respect of the terminated part;

2° Performance under regie of all or part of the non-performed procurement contract;

3° Conclusion of one or more replacement procurement contracts with one or more third parties for all or part of the procurement contract remaining to be performed.

The measures referred to in 1°, 2° and 3° will be taken at the expense and risk of the defaulting contractor. However, any fines or penalties imposed during the performance of a replacement procurement contract will be borne by the new contractor.

4.15 End of the procurement contract

4.15.1 Acceptance of the services performed (Art. 64-65 and 156)

The managing official will closely follow up the services during performance.

The services will not be accepted until after fulfilling audit verifications, technical acceptance and prescribed tests.

According to the situation, provisional acceptance is provided upon the completion of

service delivery of the procurement contract and, on expiry of a warranty period, final acceptance is provided marking full completion of the procurement contract.

The contracting authority disposes of a verification term of thirty days starting on the final or partial end date of the services, set in conformity with the modalities in the procurement documents, to carry out the acceptance formalities and to notify the result to the service provider. This term commences provided that the contracting authority possesses, at the same time, the list of services delivered or the invoice. Upon expiry of the thirty-day term following the date stipulated for completion of the entirety of the services, depending on the case, an acceptance report or a refusal of acceptance report will be drawn up.

Where the services are completed before or after this date, it is the responsibility of the service provider to notify the managing official by registered letter, and at the same time to ask for the acceptance procedure to be carried out. Within thirty days after the date of receipt of the service provider's request, an acceptance or a refusal of acceptance report will be drawn up, depending on the case.

The acceptance specified above is final.

4.15.2 Invoicing and payment of services (Art. 66 to 72 – 160)

The contractor sends invoices and the contract acceptance report (original copy) to the following address:

tanzania.admin@enabel.be copying Lilian Ayo lilian.tibenda@enabel.be.

- The relevant Purchase Order (PO) number. Invoices without the PO number will not be processed.
- The corresponding acceptance report signed by the Managing Official.
- The EFD receipt (if applicable)

Only services that have been performed correctly may be invoiced.

The contracting authority disposes of a verification term of thirty days (30) starting on the end date for the services, set in conformity with the modalities in the procurement documents, to carry out the technical acceptance and provisional acceptance formalities and to notify the result to the service provider.

The amount owed to the service provider must be paid within thirty (30) days with effect from the expiry of the verification term or with effect from the day after the last day of the verification term, if this is less than thirty days. And provided that the contracting authority possesses, at the same time, the duly established invoice and any other documents that may be required.

When the procurement documents do not provide for any separate debt claim, the invoice will constitute the debt claim.

The invoice must be in EUROS.

No advance may be asked by the service provider, and the payment is made after acceptance of the related deliverable.

Payments shall be made exclusively in accordance with the payment schedule outlined in the Terms of Reference (section 5).

4.16 Litigation (Art. 73)

The competent courts of Brussels have exclusive jurisdiction over any dispute arising from the performance of this procurement contract. French or Dutch are the languages of proceedings.

The contracting authority will in no case be held liable for any damage caused to persons or property as a direct or indirect consequence of the activities required for the performance of this procurement contract. The contractor indemnifies the contracting authority against any claims for compensation by third parties in this respect.

In case of 'litigation', i.e. court action, correspondence must (also) be sent to the following address:

Enabel, public-law company

Legal unit of the Logistics and Acquisitions service (L&A)

To the attention of Mrs Laura Jacobs

rue Haute 147

1000 Brussels

Belgium

5 Terms of Reference

5.1 Background information

5.1.1 Context and Need for the Program

Enabel, through the IncluCities Project, is supporting the development of inclusive and green urban economies in selected municipalities across Tanzania. One of the project's key components "Access to Finance" aims to strengthen the capacity of Financial Service Providers (FSPs) to design and deliver financial products that respond to the needs of Micro, Small, and Medium Enterprises (MSMEs) operating in the green and circular economy sectors.

Access to finance remains a major constraint for enterprises operating, particularly those involved in areas such as sustainable agriculture, waste recycling, renewable energy, eco-friendly manufacturing, and circular production systems. While the demand for financing in these sectors continues to grow, many FSPs including Microfinance Institutions (MFIs) and Savings and Credit Cooperative Societies (SACCOS) struggle to effectively serve this emerging market due to institutional and structural challenges. These include weak governance systems, limited capital structuring, inadequate risk management frameworks, outdated information systems, and a lack of experience in product innovation and environmental risk assessment.

To address these barriers, Enabel seeks to engage a qualified firm or consortium to provide Technical Assistance (TA) and Capacity Building to selected FSPs under the IncluCities Project. The intervention will focus on enhancing institutional governance, operational efficiency, and financial product development aligned with sustainability principles.

5.1.2 Rationale and Purpose of the Technical Assistance

The transition toward a green and circular economy presents a major opportunity for Tanzania to achieve sustainable and inclusive economic growth. However, realizing this potential requires a financial sector that is adequately equipped with the institutional capacity, governance systems, and financial instruments necessary to support environmentally responsible enterprises particularly MSMEs.

Most local financial service providers currently lack the technical knowledge, operational systems, and risk assessment tools required to appraise green investments or design financial products suited to the specific needs and risks of MSMEs operating in green and circular economy sectors. In response, this Technical Assistance Program seeks to strengthen the institutional, operational, and technical capacities of financial institutions to enable them to deliver inclusive green finance more effectively.

The program will support improvements in governance, internal controls, and environmental and social risk management, while promoting the design, testing, and rollout of tailored financial products for green and circular MSMEs leading to unlock access to capital, while promoting gender and youth inclusion within green financial products and delivery mechanisms.

5.1.3 Expected Outcomes and Impacts.

The intervention aims to produce measurable results across multiple levels:

Institutional level: Strengthened governance, risk management, and operational systems, enabling financial institutions to effectively deliver green finance products.

Enterprise level: Improved access to affordable, sustainable finance for MSMEs investing in renewable energy, sustainable agriculture, waste management, and circular production.

National level: Contribution to Tanzania's inclusive green growth strategy through job creation, environmental conservation, and resource efficiency.

5.1.4 Implementation and Program Sustainability:

The success of the Technical Assistance Program hinges on effective coordination, stakeholder engagement, and long-term institutional strengthening. To ensure smooth implementation, the selected firm will be required to appoint a dedicated project coordinator responsible for managing timelines, deliverables, and communication with Enabel and participating financial institutions.

A structured Monitoring and Evaluation (M&E) framework should be developed to track progress, measure outcomes, and assess the long-term impact of the technical assistance on institutional capacity, product uptake, and financial inclusion. This framework will include baseline assessments, periodic reviews, and post-intervention evaluations.

Sustainability will be reinforced through:

- Continued advisory support to financial institutions beyond the initial intervention period.
- Refresher training sessions to reinforce learning and adapt to evolving market needs.
- Troubleshooting and follow-up mechanisms to address implementation challenges and ensure product effectiveness.

By embedding capacity-building and institutional learning into the program design, the technical assistance aims to create lasting improvements in how financial institutions serve MSMEs in green and circular economy sector.

5.2 Scope of service

The consultancy services under this program will focus on the following key areas:

5.2.1 Selection and Identification of MFI &SACCOS

- The service provider shall design and implement a transparent and intentional methodology for identifying eligible financial institutions within the target regions which are Mwanza (Nyamagana and Ilemela districts), Tanga (Tanga city council), and Pemba.
- Selection will ensure balanced regional representation, with: One Microfinance Institution (MFI) and one SACCOS selected from each region.
- Proposals must include a clear rationale for the selection criteria, demonstrating how the approach ensures inclusivity, relevance, and alignment with the program's sustainability goals.
- The methodology must be submitted to Enabel for validation prior to implementation.

5.2.2 Needs Assessment of the financial institutions

- Conduct a comprehensive diagnostic of each selected institution, focusing on governance, product delivery, operational capacity, and readiness for sustainable finance.
- The assessment should include stakeholder engagement strategies that capture insights from management, staff, clients, and community actors.

- Identify capacity gaps and opportunities related to financing green and circular MSMEs.
- Prepare tailored capacity development plans for each institution based on diagnostic findings.

Note: *Proposals must outline innovative tools or frameworks for mapping institutional strengths and gaps.*

5.2.3 Capacity Building

The Technical Assistance will implement tailored capacity-building activities to strengthen the governance, management, and operational capacity of selected MFIs and SACCOs to effectively finance MSMEs in green and circular economy sectors.

Activities may include, but are not limited to:

- Enhancing governance and internal control systems to promote transparency, accountability, and sound decision-making.
- Strengthening management information systems (MIS) and financial reporting tools to improve operational efficiency and monitoring of green finance portfolios.
- Building the capacity of board members, management, and staff on governance, financial sustainability, and strategic planning.
- Delivering training sessions and workshops on green finance principles, SME lending methodologies, and environmental and social risk management.
- Facilitating product innovation and portfolio diversification to enhance service delivery to MSMEs in green and circular sectors.
- Providing ongoing coaching and mentoring support to ensure practical application and institutionalisation of new practices.

5.2.4 Product Development and Innovation for Green and Circular Finance

This activity aims to strengthen the capacity of selected MFIs and SACCOs to design, test, and operationalize innovative financial products that effectively serve MSMEs in green and circular economy sectors.

Activities will include:

- **Participatory Product Co-Design:** Facilitate co-creation sessions to develop or adapt financial products and services tailored to MSMEs in sectors such as renewable energy, sustainable agriculture, recycling, and waste management.
- **Product Concept Development and Prototyping:** Support institutions to translate assessment findings into actionable product concepts, ensuring innovation, operational feasibility, and alignment with institutional capacity.
- **Integration of Risk Management Tools:** Strengthen environmental and social risk assessment within credit appraisal and loan monitoring processes.
- **Product Testing and Refinement:** Build institutional capacity to test, refine, and scale new financial products through mentorship, coaching, and peer learning, leveraging local knowledge and market insights.
- **Pricing and Incentive Structures:** Develop appropriate pricing models, repayment terms, and incentive mechanisms suited to green and circular enterprises.
- **Training on Product Operations:** Deliver interactive training combining workshops and on-the-job coaching on the operationalization of new products. Training materials will be adapted to local languages and contexts, with pre- and post-training assessments to measure learning and readiness for rollout.

5.2.5 Rollout support & Monitoring

- Offer remote and on-site support during the rollout phase, ensuring smooth integration of new products.
- Develop and apply a monitoring framework to track adoption, performance, and early outcomes.
- Document lessons learned and proposed scale up strategies.
- Support institutions in developing sustainability plans and building linkages with relevant stakeholders.

Note:

- *The scope and combination of these activities will be determined by the diagnostic assessment conducted for each participating financial institution to ensure relevance, effectiveness, and alignment with institutional needs and capacities.*
- Bidders must include a Theory of Change or Impact Pathway that illustrates how their proposed interventions will lead to long-term improvements in financial inclusion and climate resilience.
- Proposals should demonstrate a deep understanding of the Tanzanian financial ecosystem and propose innovative, locally grounded solutions

5.3 Geographical scope

The services will be delivered within Mwanza, Tanga and Pemba.

5.4 Payment Schedule

Payment will be made after services are delivered and accepted.

5.5 Selection Criteria

To qualify for this assignment, the firm must demonstrate proven technical capacity, relevant experience, and institutional readiness to successfully implement the Technical Assistance Program for Financial Institutions. The firm is expected to have a strong record in delivering advisory or capacity-building services to financial institutions, particularly in sustainable finance, product development, institutional governance, and ESG integration. It should possess practical expertise in supporting financial service providers to design and implement innovative financial products targeting MSMEs, with a clear understanding of green and circular economy principles. The ability to contextualize solutions to the Tanzanian financial ecosystem, engage stakeholders effectively, and deliver measurable, results-oriented outcomes will be essential to ensure impactful, sustainable, and inclusive access to finance.

5.5.1 Financial requirements

The firm must submit a signed audited financial statement with a minimum annual total turnover of 100,000 euros for the past 2 years (2023-2024).

5.5.2 Minimum requirements for the firm expertise

- The firm must have at least three (3) years of experience in providing technical assistance or capacity-building services to financial institutions (MFIs, SACCOs, or banks). supporting financial institutions in areas such as product development, investment facilitation, or technical assistance programs within Tanzania/ East African region or similar emerging market contexts.

- Must provide at least two (2) references (letters or certificates) from different organisations, issued within the last five (5) years, demonstrating successful delivery of capacity-building programmes for financial institutions.

5.5.3 Team Composition

To effectively deliver this Technical Assistance assignment, the implementing firm shall deploy a multidisciplinary team of three (3) key experts, each contributing specialized expertise essential for achieving the assignment objectives. The team composition should ensure comprehensive technical coverage across financial inclusion, green and circular economy finance, and product innovation for financial institutions.

For each expert, the tenderer shall submit an updated CV, supported by at least two (2) pieces of documentary evidence, such as:

- Letters of recommendation from previous clients or employers,
- Employment records or contracts demonstrating relevant assignments
- Certificates of completion from relevant training programs or consultancy assignment; or
- Any other documents that substantiate the expert's qualifications and professional experience.

Project Lead /Coordinator

- Holds a bachelor's degree in commerce, Business Administration, or a related field.
- Over 10 years of professional experience in financial inclusion, MSME finance, microfinance, loan portfolio management, risk assessment, and product development.

Financial Product Development and Innovation Expert

- Holds at least a bachelor's degree in economics, Finance, or a related field.
- At least 8 years of professional experience in financial product design, microfinance, institutional strengthening, and MSME development.

Green and Circular/ Sustainable Finance Expert

- Holds at least a bachelor's degree in finance, Business, Economics, Environmental Management, or a related field.
- 5+years of professional experience in sustainable finance, green investment advisory, and circular economy program design and implementation.

5.6 Award Criteria

The contracting authority will choose the regular BAFO that it finds to be most advantageous, taking account of the following criteria:

a) Technical proposal (60%)

Understanding of the assignment, proposed methodology, work plan, team, and organizational capacity.

b) Price (40%)

The following formula will be used to compare the bids. The lowest bid will get a maximum score of 40.

$$\text{Points tender A} = \frac{\text{Amount of lowest tender} * 40}{\text{Amount of tender}}$$

5.7 Deliverables and Payment Schedule:

The firm must submit the following deliverables throughout the execution of tender as per the following payment schedule:

Deliverable	Description	Payment Schedule (%)	Estimated Timelines (Month)	Estimated Man-Days
1. Inception Phase and Work Planning	Conduct an inception meeting with Enabel and key stakeholders to confirm understanding of the assignment, refine the approach, and agree on coordination mechanisms. Prepare and submit an Inception Report detailing the validated methodology, work plan, staffing schedule, and monitoring framework for the full 08-month period.	10% upon submission and approval of the Inception Report and detailed work plan.	0.5 Month	3
2. Selection and Needs Assessment of MFIs & SACCOS	Design and implement a transparent selection methodology to identify one MFI and one SACCOS from each region (Mwanza, Tanga, and Pemba). Conduct institutional diagnostics on governance, product delivery, operational capacity, and sustainable finance readiness. Develop tailored capacity-building and product development roadmaps for each selected institution.	15% upon validation of selection results and submission of diagnostic and institutional development plans.	1-2 Months	30
3. Capacity Building and Institutional Strengthening	Deliver tailored capacity-building activities to strengthen governance, management systems, MIS, and financial reporting. Conduct training sessions and workshops on green finance, SME lending, ESG risk management, and institutional governance. Provide coaching and mentoring support to ensure practical application and institutionalization of new practices.	25% upon completion of agreed training and coaching activities, and submission of capacity-building progress reports.	2-3 Months	50
4. Product Development and Innovation for Green and Circular Finance	Facilitate participatory product co-design sessions with selected MFIs and SACCOS to develop, test, and operationalize innovative financial products for MSMEs in green and circular sectors (e.g., renewable energy, recycling, sustainable agriculture). Integrate environmental and social risk management tools, pricing models, and incentive mechanisms, and train staff on product rollout and monitoring.	30% upon submission of product concepts, pilot results, and training materials approved by Enabel.	3.5 Months	40
5. Rollout Support, Monitoring,	Provide on-site and remote technical assistance during product rollout. Monitor performance, adoption, and	20% upon submission	3 Months	30

and Final Reporting	outcomes using a defined M&E framework. Facilitate review sessions to capture lessons learned, develop sustainability and scale-up strategies, and prepare a comprehensive Final Report documenting key results, impacts, and recommendations.	<i>and approval of the final report, including lessons learned and sustainability roadmap.</i>		
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6 Forms

6.1 Identification Form

6.1.1. Legal person entity private/public legal body

OFFICIAL NAME ②			
ABBREVIATION			
MAIN REGISTRATION NUMBER③			
SECONDARY REGISTRATION NUMBER (if applicable)			
PLACE OF MAIN REGISTRATION	CITY	COUNTRY	
DATE OF MAIN REGISTRATION	DD	MM	YYYY
VAT NUMBER			
OFFICIAL ADDRESS			
POSTCODE	P.O. BOX	CITY	
COUNTRY	PHONE		
E-MAIL			
DATE		STAMP	
SIGNATURE OF AUTHORISED REPRESENTATIVE			

- 1** Public law body WITH LEGAL PERSONALITY, meaning a public entity being able to represent itself and act in its own name, i.e. being capable of suing or being sued, acquiring and disposing of property, entering into contracts. This legal status is confirmed by the official legal act establishing the entity (a law, a decree, etc.).
- 2** National denomination and its translation in EN or FR if existing.
- 3** Registration number in the national register of the entity.

6.1.2. Financial identification Form

<u>BANKING DETAILS</u>	
ACCOUNT NAME ⁶	
IBAN/ACCOUNT NUMBER ⁷	
CURRENCY	
BIC/SWIFT CODE	
BANK NAME	

ADDRESS of BANK BRANCH		
STREET & NUMBER		
TOWN/CITY	POST CODE	
COUNTRY		

<u>ACCOUNT HOLDER'S DATA</u>		
AS DECLARED TO THE BANK		
ACCOUNT HOLDER		
STREET & NUMBER		
TOWN/CITY	POST CODE	
COUNTRY		

⁶ This does not refer to the type of account. The account name is usually the one of the account holder. However, the account holder may have chosen a different name to its bank account.

⁷ Fill in the IBAN Code (International Bank Account Number) if it exists in the country where your bank is established.

SIGNATURE OF ACCOUNT HOLDER (Obligatory)	DATE (Obligatory)
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6.2 Technical Offer

The tenderer is required to submit a comprehensive Technical Offer that clearly demonstrates its approach, methodology, and capacity to deliver the Technical Assistance assignment effectively. The proposal should include, at minimum, the following elements:

- **Implementation Strategy and Work Plan:** A clear, step-by-step plan describing how the firm will execute the assignment. The plan should show logical sequencing of activities, dependencies between key tasks, and realistic time allocations for each phase.
- **Detailed Timeline and Activity Schedule:** A structured timeline that integrates all phases—from inception to completion—indicating milestones, deliverables, and specific engagement periods for consultations and feedback. The timeline should ensure that stakeholder input is incorporated at key stages to maintain alignment with project objectives.
- **Methodological Approach:** A detailed description of the technical approach to be used in delivering the assignment. This should cover the process for selecting participating financial institutions, conducting diagnostic assessments, building institutional capacity, developing financial products, and rollout support and monitoring. Each activity and sub-activity should be well-articulated, specifying expected outputs and stakeholder involvement.
- **Tools and Frameworks:** A presentation of the tools, techniques, and frameworks that will guide implementation, monitoring, and evaluation. This may include assessment instruments, performance indicators, and approaches for tracking progress and measuring outcomes over time.
- **Risk Management Plan:** Identification of potential risks and challenges that could affect implementation, together with appropriate mitigation measures and contingency actions to ensure timely delivery of results.
- **Sustainability and Knowledge Transfer:** A clear plan explaining how the outcomes of the Technical Assistance will be sustained beyond the project period. This should highlight strategies for institutionalizing knowledge, strengthening internal systems of participating financial institutions, and promoting continued ownership and scalability.

6.3 Tender Forms – prices

By submitting this tender, the tenderer commits to performing this public contract in conformity with the provisions of the Tender Specifications TZA22002-10244 and explicitly declares accepting all conditions listed in the Tender Specifications and renounces any derogatory provisions such as his own general sales conditions.

The tenderer commits to performing the public contract in accordance with the provisions of the Tender Specifications for the following prices, given in euros and exclusive of VAT (the VAT is dealt with on a separate line):

Expert Fees	Unit	Unit price incl. WHT and excl. VAT	Quantity (max 163 person days)	Total incl. WHT and excl. VAT
Expert 1: Project Lead/Coordinator	Person-days	€	€
Expert 2: Financial Product Development and Innovation Expert	Person-days	€	€
Expert 3: Green and Circular/Sustainable Finance Expert	Person-days	€	€
SUB-TOTAL: incl. WHT and excl. VAT (A)				€
WHT to be retained at source: 5% of (A) for local bidders or 15% for international bidder (B)				€
NET to be paid to the bidder (C) = (A-B)				€
VAT of 18% to be calculated on (A) ⁸				€
Reimbursable Fees (if applicable)⁹				
International travel costs		€		€
Visa costs		€		€
SUB-TOTAL (D)				€
GRAND TOTAL Incl. WHT and Excl. VAT (E) = (A+D)				€

Tenderers are requested to follow the guidelines below when submitting this form:

- The tenderers are requested to quote for all the items listed above.
- Enabel is exempt from VAT in Tanzania. Tenderers are required to clearly indicate
 - The amount quoted exclusive of VAT
 - The VAT amount on a separate line the above table

⁸ For information purposes only – Contracting authority is exempted of VAT

⁹ Refer to the section 3.4.3.1-Element included in the price

- The use of this form to quote for prices is mandatory.
- All prices should be quoted in Euros, exclusive of VAT.
- The quantities indicated above are estimates only and are provided for guidance; the contracting authority does not commit to any minimum or maximum quantities under this contract.

The tenderer declares on honour that the information given is accurate and correct and that it has been established while fully aware of the consequences of misrepresentation.

Certified true and sincere,

Done at, on

6.4 Declaration on honour – exclusion criteria

Hereby, I / we, acting as legal representative(s) of above-mentioned tenderer, declare that the tenderer does not find himself in one of the following situations:

- 1) The tenderer or one of its 'directors [1]' was found guilty following a conviction by final judgement for one of the following offences:
1° involvement in a criminal organization 2° corruption
3° fraud
4° terrorist offences, offences linked related to terrorist activities or incitement to commit such offence, collusion or attempt to commit such an offence.
5° money laundering or terrorist financing
6° child labour and other trafficking in human beings 7° employment of foreign citizens under illegal status 8° creating a shell company.
- 2) The counterparty which fails to fulfil his obligations relating to the payment of taxes or social security contributions for an amount more than EUR 3 000, except if the counterparty can demonstrate that a contracting authority owes him one or more unquestionable and due debts which are free of all foreseeable liabilities. These debts are at least of an amount equal to the one for which he is late in paying outstanding tax or social charges.
- 3) The counterparty who is in a state of bankruptcy, liquidation, cessation of activities, judicial reorganization or has admitted bankruptcy or is the subject of a liquidation procedure or judicial reorganization, or in any similar situation resulting from a procedure of the same kind existing under other national regulations.
- 4) When Enabel can demonstrate by any appropriate means that the counterparty or any of its directors has committed serious professional misconduct which calls into question his integrity.

Are also considered such serious professional misconduct:

- a. A breach of Enabel's Policy regarding sexual exploitation and abuse – June 2019
- b. A breach of Enabel's Policy regarding fraud and corruption risk management – June 2019
- c. A breach of a regulatory provision in applicable local legislation regarding sexual harassment in the workplace
- d. The counterparty was seriously guilty of misrepresentation or false documents when providing the information required for verification of the absence of grounds for exclusion or the satisfaction of the selection criteria or concealed this information.
- e. Where Enabel has sufficient plausible evidence to conclude that the counterparty has committed acts, entered into agreements, or entered arrangements to distort competition.

The presence of this counterparty on one of Enabel's exclusion lists because of such an act/agreement/arrangement is sufficiently plausible an element.

- 5) When a conflict of interest cannot be remedied by other, less intrusive measures.
- 6) When significant or persistent failures by the counterparty were detected during the execution of an essential obligation incumbent on him in the framework of a previous contract, a previous contract placed with another contracting authority, when these failures have given rise to measures as of right, damages, or another comparable sanction.

Also, failures to respect applicable obligations regarding environmental, social and labour rights, national law, labour agreements or international provisions on environmental, social and labour rights are considered 'significant'.

The presence of the counterparty on the exclusion list of Enabel because of such a failure serves as evidence.

- 7) Restrictive measures have been taken vis-à-vis the counterparty with a view of ending violations of international peace and security such as terrorism, human- rights violations, the destabilization of sovereign states and de proliferation of weapons of mass

destruction.

The counterparty or one of its directors are on the lists of persons, groups or entities submitted by the United Nations, the European Union and Belgium for financial sanctions:

For the United Nations, the lists can be consulted at the following address:

internationales-nations-unies

For the European Union, the lists can be consulted at the following address:

[https://finances.belgium.be/fr/tresorerie/sanctions-financieres/sanctions-](https://finances.belgium.be/fr/tresorerie/sanctions-financieres/sanctions-europ%C3%A9ennes-ue)

[europ%C3%A9ennes-ue](https://finances.belgium.be/fr/tresorerie/sanctions-financieres/sanctions-europ%C3%A9ennes-ue)

https://eeas.europa.eu/headquarters/headquarters-homepage/8442/consolidated-list-sanctions_en

https://eeas.europa.eu/sites/eeas/files/restrictive_measures-2017-01-17-clean.pdf For

Belgium:

[https://finances.belgium.be/fr/sur_le_spf/structure_et_services/administrations-](https://finances.belgium.be/fr/sur_le_spf/structure_et_services/administrations-generales/tr%C3%A9sorerie/contr%C3%B4le-des-instruments-1-2)

[generales/tr%C3%A9sorerie/contr%C3%B4le-des-instruments-1-2](https://finances.belgium.be/fr/sur_le_spf/structure_et_services/administrations-generales/tr%C3%A9sorerie/contr%C3%B4le-des-instruments-1-2)

If Enabel executes a project for another funder or donor, other grounds for exclusion may be added.

6.5 Integrity statement for the tenderers

Hereby, I / we, acting as legal representative(s) of above-mentioned tenderer, declare the following:

- Neither members of administration or employees, or any person or legal person with whom the tenderer has concluded an agreement in view of performing the public contract, may obtain or accept from a third party, for themselves or for any other person or legal person, an advantage appreciable in cash (for instance, gifts, bonuses or any other kind of benefits), directly or indirectly related to the activities of the person concerned for the account of Enabel.
- The board members, staff members or their partners have no financial or other interests in the businesses, organisations, etc. that have a direct or indirect link with Enabel (which could, for instance, bring about a conflict of interests).
- I have / we have read and understood the articles about deontology and anti-corruption included in the Tender Documents (see 1.7.), as well as *Enabel's Policy regarding sexual exploitation and abuse* of June 2019 and *Enabel's Policy regarding fraud and corruption risk management* of June 2019 and I / we declare fully endorsing and respecting these articles.

If above-mentioned public contract is awarded to the tenderer, I/we declare, moreover, agreeing with the following provisions:

- In order to avoid any impression of risk of partiality or connivance in the follow-up and control of the performance of the public contract, it is strictly forbidden to the public contractor (i.e. members of the administration and workers) to offer, directly or indirectly, gifts, meals or any other material or immaterial advantage, of whatever value, to the employees of Enabel who are concerned, directly or indirectly, by the follow-up and/or control of the performance of the public contract, regardless of their hierarchical rank.
- Any (public) contract will be terminated, once it appears that contract awarding, or contract performance would have involved the obtaining or the offering of the above-mentioned advantages appreciable in cash.
- Any failure to comply with one or more of the deontological clauses will be considered as a serious professional misconduct which will lead to the exclusion of the contractor from this and other public contracts for Enabel.
- The public contractor commits to supply, upon the demand of the contracting authority, any supporting documents related to the performance conditions of the contract. The contracting authority will be allowed to proceed to any control, on paperwork or on site, which it considers necessary to collect evidence to support the presumption of unusual commercial expenditure.

Finally, the tenderer takes cognisance of the fact that Enabel reserves the right to lodge a complaint with the competent legal instances for all facts going against this statement and that all administrative and other costs resulting are borne by the tenderer.

Signature preceded by 'read and approved', in writing, and indication of name and function of the person signing:

.....Place, date.

6.6 Other documents to be provided

- **Power of attorney:** The Bidder shall include in his tender **the power of attorney empowering the person signing the bid** on behalf of the company, joint venture or consortium. In case of a **consortium** or a **temporary association**, the joint bid must specify the role of each member of the consortium. A group leader must be designated, and the power of attorney must be completed accordingly.
- **Incorporation certificate:** The Bidder shall include in his tender **the incorporation certificate** from the competent authority.
- **VAT Registration certificate or TIN Certificate**
- **Criminal record certificate for the person mandated to commit for the firm**
- **Certification of clearance with regards to the payments of social security contributions:** At the latest before award, the Bidder must provide a certification from the competent authority stating that he is in order with its obligations with regards to the payments of social security contributions that apply by law in the country of establishment. This is not applicable for Belgian bidders.
- **Certification of clearance with regards to the payments of applicable taxes:** At the latest before award, the bidder must provide a recent certification (up to 6 months) from the competent authority stating that the bidder is in order with the payment of applicable taxes that apply by law in the country of establishment

6.7 Documents to be submitted – exhaustive list

1. 6.1.1 Legal Identification Forms
2. 6.1.2 Financial Identification form
3. 6.2 Technical Offer
4. 6.3 Tender Form -Prices
5. 6.4 Declaration on honour – exclusion criteria.
6. 6.5 Integrity statement for the tenderer.
7. Valid Business registration document
8. Valid tax compliance certificate.
9. At least two (2) references demonstrating successful delivery within the last 5 years.
10. Signed audited financial statement with a minimum annual total turnover of 100,000 euros for the past 2 years.
11. CVs of the personnel of the team supported by at least two (2) pieces of documentary evidence, such as:
 - Letters of recommendation from previous clients or employers,
 - Employment records or contracts demonstrating relevant assignments
 - Certificates of completion from relevant training programs or consultancy assignment;
or
 - Any other documents that substantiate the expert's qualifications and professional experience.
12. List of other documents to be provided (section 6.6)