



Procurement Management Unit

Procurement Reference No:
SC/EOI/DBN-18/2024

Issued on: 18 February 2025

EXPRESSION OF INTEREST

for

**INTERMEDIATION FOR WOMEN SMALL AND MEDIUM
(SME) FINANCING SERVICES
(MANAGEMENT OF CREDIT OPERATIONS FOR LOAN
PORTFOLIO TARGETING WOMEN SME's]
IN COLLABORATION WITH THE DEVELOPMENT BANK OF
NAMIBIA**

BIDDER'S NAME: _____

E-MAIL: _____

TEL/CELL NO: _____

CONTACT PERSON: _____

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

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

Fax: +264 61 290 8049

Section I: Request for Expression of Interest

Expression of Interest for the Provision of Intermediary Services (Women SME)

1. The Development Bank of Namibia (DBN) invites expressions of interest from qualified firms to obtain information from the market to enable the Bank to launch and effectively manage credit services for women entrepreneurs. Services include front-office and back-office services from client onboarding, loan application handling, risk assessments and loan appraisals, lending to targeted creditworthy clients, credit scoring, repayment enforcement measures and tracking of performance of portfolio.
2. DBN invites qualified organisations to submit an Expression of Interest (EOI) for providing the intermediary services. More details on the services required for this credit facility are provided in this document. (The details listed in this EOI are subject to change based on the finalisation of the detailed Terms of Reference and Scope of Services for the full Request for Proposal (RFP) in the subsequent bidding phase.)
3. This EOI, will be used to draw-up a shortlist of service providers to receive the full Request for Proposal (RFP) for the intermediary services.
4. The EOI document comprises of the following sections:
 - Section I: Request for Expression of Interest;
 - Section II: Scope of Services; and
 - Section III: EOI Submission Requirements.
5. Organisations are invited to express their interest by completing and providing the requested detailed information in the format provided.
6. Further, this EOI will be used to gauge the relevant market experience of participating organisations, where each organisation will be required to submit the following information as part of this EOI:

Table 1: Information to be submitted:

1.	Section (50) requirements as per the Public Procurement Act 2015
2.	Comprehensive company profile providing information on their staff, and competencies.
3.	Comments and detailed modalities to the Scope of Services, as provided in the EOI.
4.	Justification of their interest and a short outline of their proposed structure of the credit operations to the targeted market segment, that is, women SMEs across all the regions in Namibia.

7. Please note that the Request for Proposal (RFP) bidding document or the detailed Scope of Services document for the Intermediary Services may be updated, amended, or incorporated with any information forthcoming as part of the EOI submissions received or as a result of this EOI process.
8. The original and all copies of the EOI shall be placed in a sealed envelope clearly marked "Expression of Interest" with the relevant "BID NUMBER AND NAME", addressed to the Development Bank of Namibia with the clear respondent's name on the envelope.
9. The EOI documents shall be submitted in the English language and shall be submitted and received in one (1) copy only.

10. The EOI shall be hand delivered to:

**Development Bank of Namibia: SME Centre
Freedom Plaza 1990 Building
Mezzanine Floor
Rev Micheal Scott, Street
Windhoek**

Queries must be addressed to:

Email: procurement@dbn.com.na

Tel: +264 (61) 290 8044/8003

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

Closing Date: Friday, 07th March 2025

Closing Time: 10h00

12. The Bank shall in writing notify all organisations who have expressed interest to participate and have been short-listed to participate in the next Request for Proposal procurement phase.

13. The following evaluation criteria shall be used for shortlisting purposes:

Table 2: Shortlisting Criteria

No. Shortlisting Criteria EOI Reference:

Line Item No.	Technical description of service
1.	Valid and certified Section 50(2) requirements as per the Public Procurement Act, 2015 (Act No 15 of 2015)
2.	5+ years' experience in credit operations or digital financial services
3.	A comprehensive company profile providing information of their staff and competencies in women MSMEs financing.
4.	Justification of their interest and a detailed outline (methodology and work plan) of their envisaged structure of the credit operations to the targeted market segment, that is, women SMEs across all the regions in Namibia.

Any organizations that are unable to complete the EOI Submission Requirements or do not provide all the information required for shortlisting, may not be substantially responsive and may lead to the rejection of its EOI submission. Only shortlisted organizations shall be invited to submit a proposal in the subsequent RFP phase.

Section II: Scope of Services

1. Project Background

The Development Bank of Namibia (DBN) is a financial institution established in 2003 with a mission to finance businesses, local authorities, and infrastructure projects in Namibia. It aims to promote economic growth, facilitate job creation, and address development challenges such as unemployment and infrastructure deficits. The DBN focuses on sectors like manufacturing, agriculture, tourism, and renewable energy, offering various financial products including term loans, equity investments, and guarantees. It collaborates with government agencies, financial institutions, and development partners to maximize its impact. Since its inception, the DBN has played a significant role in supporting Namibia's economic development by financing projects across key sectors, contributing to job creation, income generation, and poverty alleviation.

2. Project Description

The Development Bank of Namibia (DBN), with support from the Agence Française de Développement (AFD), commissioned a client-centric product development and business modelling process aimed at increasing its financing operations to women-owned businesses. This investment was within the social inclusion objectives in the DBN's Sustainable Finance Framework which emphasizes supporting and promoting socioeconomic empowerment and employment capacity programs particularly targeting previously disadvantaged persons namely women, youth and disabled persons. Furthermore, this investment is within DBN's goal to improve SME lending operations.

DBN defines SMEs as enterprises with annual turnover below N\$10 million. SME loans are planned to range between N\$150,000 and N\$5.0 million.

In the first phase, the Development of Namibia conducted a comprehensive diagnostic study on women's economic empowerment in Namibia covering demand (profiling of women segment), supply (access to financial and non-financial facilities for empowerment), and policy framework (enabling environment). The study culminated in four product prototypes; designed based on the insights from the comprehensive diagnostic study; covering micro, small, medium, and large enterprises run by women entrepreneurs.

This call for Expression of Interest is for organizations interested in partnering with the Development Bank of Namibia in managing credit operations for women financing SMEs across Namibia.

3. Project Objectives

To provide intermediary services for credit operations targeting women SMs.

4. The General Scope of Consulting Services

The Development Bank of Namibia has their Head Office in Windhoek, and three (3) Regional branches in Walvis Bay, Ongwediva and Rundu. The successful bidder will be required to consider a national presence or ability to manage credit operations across all regions in Namibia. The following are some however not limited to the expected expert services regarding intermediation:

- **Systems:** Put in place systems to effectively manage and monitor credit operations for women SMEs.

- **Accessibility** – establish and manage a digital platform through which women can easily apply for loans.
- **Credit scoring** – build in an appropriate women-centric credit scoring system within the credit operations to help track borrower's loan repayment performance. This could be through leveraging existing credit scoring system.
- **Reporting** – Integrate and manage a real-time loan management system; including systems robustness to support interoperability with DBN to allow access to data in real time.
- **Pre-loan business management training** – in collaboration with DBN coordinate the delivery of the pre-loan business management training.

The Key focal areas of the deliverables:

- **Product promotion**
 - Well-tailored and targeted marketing and product awareness to the women SMEs
- **Service delivery**
 - Efficient and user-friending application system
 - Customer care
 - Pre-loan business management training
- **Loan management**
 - Real-time loan repayment monitoring
 - Credit scoring system

DBN will provide capacity building to the selected intermediary ahead of the start of the commencement of credit operations.

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

5. Estimated Project Timeline

This agreement will be for an initial 2 years and renewable; DBN is actually looking for a long-term business relationship with a suitable intermediary

6. Eligibility

- Microfinance Institution
- Commercial Bank
- Mobile Network Operator
- Mobile Money Provider
- Fintech
- Digital Financial Services Provider

Since service delivery of this credit facility may inevitably require a digital platform or mobile money system for effective loan application, processing, and disbursements, joint expression of interest (EOI) are allowed. Consortium applications are therefore encouraged.

Section III: Expression of Interest Submission Forms

Expression of Interest – Declaration and Undertaking

[To be completed on Company Letterhead]

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

To whom it may concern,

RE: EXPRESSION OF INTEREST – DECLARATION AND UNDERTAKING

We, the undersigned, are hereby submitting our Expression of Interest for the Intermediary Services for the Development Bank of Namibia in accordance with this Expression of Interest SC/EOI/DBN-18/2024 dated 17 February 2025.

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

We hereby declare that our company, and our staff, partners and associates do not have and are not aware of any actual or potential Conflicts of Interest which may arise through this Expression of Interest.

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

We, the undersigned, hereby declare our commitment to:

Please clearly acknowledge the attachment of the following information by explicitly writing “YES” or “NO” in the relevant boxes.:	
Yes / No	Valid and certified Section (50) requirements as per the Public Procurement Act 2015
Yes / No	Our comprehensive company profile provides information of our services and staff competencies.
Yes / No	We understand and are prepared for the Scope of Services, as sought in this EOI.
Yes / No	We have attached a concise document justifying of our interest and a detailed outline of how we envision the credit operations would work to meet the desired goal of serving the targeted women entrepreneurs with loan services efficiently.

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

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

Title and Name _____

Contact Number _____

Email address _____

Yours sincerely,
On behalf of organization or consortium:

Authorized Signature [In full and initials]: _____

Name and Title of Signatory: _____

Name of Company: _____

Address: _____

Company Stamp: _____