



Inclu-cities Project



REQUEST FOR EXPRESSIONS OF INTEREST (REOI) FOR PARTICIPATION IN TECHNICAL ASSISTANCE AND CAPACITY BUILDING PROGRAMME FOR MICROFINANCE INSTITUTIONS (MFIs) AND SAVINGS AND CREDIT CO-OPERATIVE SOCIETIES (SACCOS)

1. Background

Enabel is the Belgian Agency for International Cooperation, aimed at developing ideas and implementing projects that address urgent global challenges, such as climate change, social and economic inequalities, demographic trends, peace and security, in collaboration with partners. Through the Inclu-cities Project funded by European Union. Enabel 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. 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.

To address these barriers, Enabel has commissioned the German Sparkassenstiftung for International Cooperation (DSIK) in Tanzania to provide Technical Assistance (TA) and Capacity Building to selected FSPs (1 MFI and 1 SACCOS in each of the target regions) under the IncluCities Project. DSIK is the international development arm of the German Savings Banks Foundation, targeting poverty reduction through sustainable financial inclusion. The intervention will focus on enhancing institutional governance, operational efficiency, and financial product development aligned with sustainability principles.

2. Programme Objective

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.

3. Scope of Support

Participating MFIs and SACCOS may receive a combination of the following support, tailored to institutional needs and agreed workplans:

(i) Capacity Building

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

(ii) Product Development and Innovation for Green and Circular Finance

The programme will strengthen the capacity of selected MFIs and SACCOS to design, test, and operationalize innovative financial products that effectively serve MSMEs in the green, blue, and circular economy sectors.

(iii) Rollout Support and Monitoring

The programme will offer remote and on-site support during the rollout phase, ensuring smooth integration of new products and support institutions in developing sustainability plans and building linkages with relevant stakeholders.

NB: It should be noted that 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.

4. Eligibility Criteria

This Request for Expressions of Interest is open to legally registered MFIs and SACCOS that meet the following minimum criteria:

(i) Legal and Regulatory Status:

- Be legally registered in accordance with the respective laws.
- Be licensed by the Bank of Tanzania (or a Delegated Authority) to provide financial services.

(ii) Geographical Coverage

Be an institution operating in any of the following regions:

- Mwanza (Nyamagana and Ilemela districts)
- Tanga (all urban areas which are under the jurisdiction of Tanga City Council)
- Pemba (in all 4 districts: Chakechake, Mkoani, Micheweni, Wete)

(iii) Gender and Youth Inclusion

Have demonstrated interest in expanding services to women and youth clients, or existing initiatives/targets in this area.

(iv) Willingness to serve the Green and Circular economy

Interest in, or early experience serving clients in, the blue economy, green economy, and circular economy.

(v) Commitment of the Board, Management and Staff

Have demonstrated commitment from the Board, Management, and staff to implement the project, as well as willingness to allocate resources to participate actively in the technical assistance.

5. Expected Commitments from Selected Institutions

Institutions selected to participate in the Programme will be required to:

- Sign a Memorandum of Understanding (MoU) with the Programme, describing the scope of support, responsibilities, and timelines.
- Nominate a focal person and a core project team to coordinate with the Programme and participate in all agreed activities.
- Facilitate access to relevant internal documents, systems, and data necessary for diagnostics and implementation, subject to confidentiality agreements.
- Participate in workshops, trainings, and peer-learning events as organised by the Programme.
- Implement, on a best-effort basis, agreed institutional changes and pilot products developed with the support of the Programme.
- Participate in monitoring, evaluation, and reporting activities related to programme outcomes.

6. Selection Process

The selection of MFIs and SACCOS will be carried out in two stages:

Stage 1: Shortlisting based on Expressions of Interest

- Submitted EOIs will be assessed against the eligibility criteria and the information provided.
- A shortlist of candidate institutions will be prepared.

Stage 2: Due Diligence and Final Selection

Shortlisted institutions may be contacted for additional information, clarification, and/or brief onsite/virtual assessments.

Final selection will consider:

- Compliance with Regulatory Authorities (e.g. AML and KYC Compliance and Sanctions)

- Financial Management and Internal Controls (e.g., Financial Performance, Portfolio Quality, Liquidity and Capital adequacy, and Efficiency and Profitability)
- Operational and Administrative Capacity (e.g., MSMEs lending experience, policies and operating procedures, MIS/IT systems, staffing capacity and outreach)
- Governance, Transparency and Accountability (e.g., Board structure, Strategic Oversight, Accountability mechanisms, and Conflict of Interest)
- Track Record with women and youth lending and programmes

7. Submission Details

Interested and eligible MFIs and SACCOS are invited to submit their Expressions of Interest by the deadline indicated below, along with supporting documents as per *Annex 2*.

- **Deadline for submission:** Monday, 13th July 2026 at 23:30hrs
- **Submission method:**
 - By e-mail: Office.Tanzania@sparkassenstiftung.de
Copy to (Team Lead with email): mtanya.matuja@sparkassenstiftung.de
 - Subject line: "EOI – TA & Capacity Building for MFIs/SACCOS"

Due to the high number of expected applicants, feedback will be provided only to shortlisted applicants. Those who do not receive a response within 14 days after the deadline should consider themselves unsuccessful.

8. Annexes

Annex 1: Guidance on the Contents of the Expression of Interest

Annex 2: Supporting Documents

Annex 1

Guidance for the Contents of the Expression of Interest

Interested MFIs and SACCOS are invited to submit an Expression of Interest in English containing the following:

I. Cover Letter (max. 2 pages)

(i) Name and type of institution (MFI/SACCOS), date of establishment, registration and licensing details.

- Main contact person (name, position, phone, email).
- Summary of reasons for interest in the Programme and a brief statement of commitment from senior management/board.

II. Institutional Profile (max. 5 pages)

(i) Ownership and governance structure (Board composition, management team).

(ii) Geographic coverage, number of branches/points of service, number of members/clients.

(iii) Key financial data for the last 3 years (e.g. total assets, portfolio size, number of active borrowers, loan quality (PAR30), savings volume, profitability – as available).

(iv) Description of main products and services offered (loans, savings, others).

(v) List of existing policies or operating guidelines (manuals)

III. Key Successes and Challenges (max. 2 pages)

Annex 2

Supporting Documents

1. Certificate of registration and license.
2. Latest audited financial statements and the latest management accounts
3. Organisational chart (Board, management, and key departments).