



January 10<sup>th</sup>, 2025

## **KCB MSME TRAINING SERVICES**

### **1. BACKGROUND:**

KCB bank group under the umbrella of MSME Banking, has set up Biashara club whose mandate is to avail non-financial services and other enterprise development services to our members. Among the core non-financial services that we offer our MSME's is training and development. Biashara club targets entrepreneurs who run enterprises or are planning to venture into business by offering various business solutions and advisory services to support them grow these ventures. Over the years, KCB Biashara Club has trained over 150,000 customers having held 842 workshops and 255 webinars.

We carry out various types of training which can be categorized by sector e.g. real estate, retailers, schools, trade etc. or by gender (women), youth, or any other appropriate grouping or need as specified. Since 2020 we have also incorporated online seminars/webinars as part of the curriculum.

We also have training courses that cater for groups (Chama's) and the KCB customers in the diaspora.

### **2. SCOPE OF TRAINING:**

Generally, the training sessions should cover the following areas and consultants should demonstrate ability, expertise, and experience to deliver on the areas chosen with flexibility and ability to adapt to emerging issues. The trainings should be applicable to our Kenyan settings and the examples should be local and relevant to our market.

- 1) Record keeping and inventory management.
- 2) Working capital management
- 3) Financial statements and analysis
- 4) Marketing & customer experience
- 5) Credit management
- 6) Business and personal financial management
- 7) Human resource management
- 8) Business operational efficiency including technology.

- 9) Succession planning
- 10) Business Networking
- 11) Emerging business areas e.g. gender studies, commercial awareness e.t.c.
- 12) Legal matters e.g. registration of business, taxation e.t.c.
- 13) Savings & Investments for all groups of customers including the Kenyans in the diaspora
- 14) Current Market Environment in Real Estate Development
- 15) Sustainability and value proposition
- 16) Group formation, management, and best practice in group management
- 17) Leadership & Management skills & governance structures
- 18) Group dynamics and conflict resolution
- 19) Model investment groups/developers/businesses using relevant case studies.
- 20) Project appraisal
- 21) Capital mobilization for investment groups.
- 22) Raising capital for projects and management of the projects.

### **3. TARGET AUDIENCE:**

The audience for these training will be micro, small, and medium enterprises drawn from Biashara club, Female Led and Made Enterprises (FLME), developers club, chamas, youth, and other entrepreneurs as called upon. These customers are drawn from all sectors of the economy. The difference in the target audience would mean that the trainings need to be differentiated according to the specific needs of every segment.

### **4. TRAINING METHOD: -**

#### **4.1 EXPERIENTIAL TRAINING**

Experiential Learning is the process of learning by doing. By engaging students in hands-on experiences and reflection, they are better able to connect theories and knowledge learned in the classroom to real-world situations. The sessions are half-day sessions on given topics. This would be done at given venues that will be communicated prior to the sessions. The venues are spread throughout the country.

##### **4.1.1 DELIVERY MODE: -**

The delivery mode would need to be in the following four board categories of experiential learning: -

**-Concrete experience**

- Reflective observation
- Abstract concepts
- Active experimentation

The sessions should vary each time as the audience and their requirements also vary. Repetition of subject matter is discouraged as well as material not applicable to our Kenyan/local context.

This kind of training requires that the training firm has adequate resources per session as the training would require both classroom and outdoor training activities on the same day.

#### 4.1.2 ROLE OF THE CONSULTANTS

- The consultant will prepare presentation slides/materials and review with Bank officials before the actual training.
- Research on the topics and review the customer's requirements based on industry, gender and environment etc.
- To be available after confirming availability and showing up on time.
- To be sensitive towards clients depending on their culture, religion, views etc.
- The consultants will prepare the workshop material and forward it to the bank to produce copies of the same for the attendees before the actual seminar dates.
- The consultants should have the capacity to conduct assessments of learners and the impact the trainings have had on them.

#### 4.1.3 DATA PRIVACY

The data/ photographs acquired by consultants during training should not be used for other purposes e.g. sending invites for other programs, sending newsletters or promotional texts or materials. This is in compliance with the Data Protection Act 2019.

#### 4.1.4 Pricing (Indicate cost based on the below specifications)

Face to Face (Half Day training)			
Within & around Nairobi	Up to 50kms		(KES:00.00)
Outside Nairobi	51-100 Kms		(KES:00.00)
Outside Nairobi-Includes Accomodation	101-200Kms		(KES:00.00)
Outside Nairobi-Includes Accomodation	201-300Kms		(KES:00.00)
Outside Nairobi- Includes accommodation	Above 300Kms		(KES:00.00)

## **4.2 COACHING & MENTORSHIP**

Coaching & mentoring is a developmental training approach that uses one-to-one conversations to enhance both individual and business skills. In this kind of training, the consultant will need to be part of the training from beginning to the end of the sessions. The training will be run for a number of 6 months with a maximum number of participants being 25 in a single cohort.

### **4.2.1 DELIVERY MODE: -**

This will be a six-month training course that will include meeting the participants individually, meeting the entrepreneurs as a group and leading the discussions when they hold peer-to-peer discussions.

The sessions sequence will be as follows: -

- ✓ The first session is an introduction to the participants & Desk top gap analysis.
- ✓ The second session is visiting the clients- Every client for a minimum of one hour.
- ✓ The third session is a meeting with all the entrepreneurs -peer learning.
- ✓ The fourth session is visiting the clients to review session 2.
- ✓ The fifth session is a meeting with all the entrepreneurs – peer learning and review.
- ✓ The sixth session is the final training by the consultant & graduation from the program.

### **4.2.2 ROLE OF THE CONSULTANTS**

- The consultant will prepare presentation slides/materials and review with Bank officials before the actual training.
- Research on topics and review the customer's requirements based on industry, gender, and environment.
- To be available after confirming availability and showing up on time while prepared. In this program, the coach/mentor needs to be the same person throughout the program.
- To be sensitive towards clients depending on their culture, religion, views etc.
- The consultant will prepare the seminar material and forward it to the bank to produce copies of the same for the attendees before actual seminar dates.
- The consultant will need to follow up on the learning of the participants, mark any assignments given, respect the entrepreneurs' space at their business premises.
- The consultants should have the capacity to conduct assessments of learners before and after the program.
- The consultant should be able to measure the success of the program once it is done and provide reports.

#### 4.2.3 DATA PRIVACY

The data/photographs acquired by consultants during training should not be used for other purposes e.g. sending invites to other programs, sending newsletters or promotional texts or materials. This is in compliance with the Data Protection Act 2019.

#### 4.2.4 Pricing (Indicate cost based on the below specifications)

Face to Face (Half Day training)		
Within & around Nairobi	Up to 50kms	(KES:00.00)
Outside Nairobi	51-100 Kms	(KES:00.00)
Outside Nairobi-Includes Accomodation	101-200Kms	(KES:00.00)
Outside Nairobi-Includes Accomodation	201-300Kms	(KES:00.00)
Outside Nairobi- Includes accommodation	Above 300Kms	(KES:00.00)

#### 4.3 PHYSICAL/ IN-PERSON/ CLASSROOM TRAINING

The in-person/ training will be a same day session on a given topic. This would be done at given venues that will be communicated prior to the sessions. The venues are spread throughout the country.

##### 4.3.1 DELIVERY MODE: -

The delivery mode would vary with each training as the audiences and their requirements vary from using power point presentations, videos, case studies, discussions, modular learning, e-learning, other learning activities and use of testimonials. The repetition of subject material from one session to another one is discouraged. The material taught needs to be applicable to our local Kenyan context and needed to be updated to match what is currently going on in the business environment.

##### 4.3.2 ROLE OF THE CONSULTANT

- The consultant will prepare presentation slides/materials and review with Bank officials before the actual training.
- Research on topics and review the customer's requirements based on industry, gender, and environment.
- The consultant needs to be available after confirming availability and showing up prepared on time.
- To be sensitive towards clients depending on their culture, religion, views etc.
- The consultants will prepare material and forward it to the bank to produce copies before the actual seminar dates.

- The consultants should have the capacity to conduct assessments of learners on where they are on the learning curve - beginners, intermediate or advanced.
- The consultants should be able to measure the impact of the training they offer and provide the bank with this data after training sessions.

#### **4.3.3 DATA PRIVACY**

The data/photographs acquired by consultants during training should not be used for other purposes e.g. sending invites to other programs, sending newsletters or promotional texts or materials. This is in compliance with the Data Protection Act 2019.

#### **4.3.4 Pricing (Indicate cost based on the below specifications):-**

Face to Face (Half Day training)			
Within & around Nairobi	Up to 50kms		(KES:00.00)
Outside Nairobi	51-100 Kms		(KES:00.00)
Outside Nairobi-Includes Accomodation	101-200Kms		(KES:00.00)
Outside Nairobi-Includes Accomodation	201-300Kms		(KES:00.00)
Outside Nairobi- Includes accommodation	Above 300Kms		(KES:00.00)

#### **4.4 ONLINE TRAININGS**

These are online trainings done on zoom on various topics which are communicated beforehand. The training delivery should be in line with delivery that suits this training methodology.

##### **4.4.1 DELIVERY MODE: -**

The delivery mode would need to be cognizant that the meetings are being held online. In cases where there are multiple presenters- dry runs need to have been done, to result in organized meetings. The repetition of subject material from one session to another one is discouraged. The material taught need to be applicable to our local Kenyan context and needed to be updated to match what is currently going on in the business environment.

##### **4.4.2 ROLE OF THE CONSULTANTS**

- The consultant will prepare presentation slides/materials and review with Bank officials before the actual training.
- Research on the topics and review the customer's requirements based on industry, gender and environment.

- To be available after confirming availability and showing up on time.
- To be sensitive towards clients depending on their culture, religion, views etc.
- Online meeting rooms should be opened before the customers log on i.e., open the room about 15 minutes before time for preparation of the session.
- Online meetings should be recorded, and the participants & attendees lists, and other reports forwarded after the session for their editing and placement on the KCB you-tube page.
- The consultant should be able to set up the meetings on their zoom platform and have requisite knowledge to navigate the system and produce reports.
- The consultant zoom should have a capacity of over 300 participants for the webinar's hosted.

#### 4.4.3 DATA PRIVACY

The data/photographs acquired by consultants during training should not be used for other purposes e.g. sending invites to other programs, sending newsletters or promotional texts or materials. This is in compliance with the Data Protection Act 2019.

#### 4.4.4 Pricing (Indicate cost based on the below specifications)

Online training on zoom (Two hours).	
Session	(KES:00.00)

#### 5.0 COMPANY PROFILE STRUCTURE

Provide a company profile specifying whether the company is a sole proprietorship, partnership, or registered company and the number of years it has been in operation and its current structure. Indicate the physical premises and branches if any.

#### 6.0 TECHNICAL PROPOSAL

The Technical proposal shall include:

- Evidence, e.g. photographs, YouTube videos, references of having offered training services to companies of a similar size to KCB - Do **NOT** include KCB.
- Provide evidence of having carried out training in the last five years 2019-2024 - Do **NOT** include KCB.
- If a Kenyan company - National Industrial Training Authority Certification is required. If non-Kenyan equivalent of the NITA certificate.
- Documentary evidence of accreditation certification/license/Professional certification to offer training and specify areas of expertise with relevant supporting documentation.
- Curriculum vitae of the organization's trainers citing relevant experience and whether they are permanently

employed in the organization or not.

- Provide data to show the understanding of the Kenyan MSME market.
- Demonstrate capacity to train by providing – a detailed understanding of the scope of training, proposed approach, list of tools and methodology of executing the training.
- What are your organization's competitive advantages?
- Does the organization have any pending legal issues that appertain to its work?

## **7.0 FINANCIAL PROPOSAL**

The training firm should indicate all the costs of conducting the training plus all the relevant taxes if any.

## **8.0 DEADLINE FOR SUBMISSION OF PROPOSALS**

The bid documents should be submitted in the KCB Sourcing Portal on or before 20<sup>th</sup> January 2024 at 3.00pm EAT.

Response received in any other form will be rejected. Kindly comply.