



**RFP REF: MHS/PROC/MKT/01/2026**

**REQUEST FOR PROPOSAL FOR  
CONSULTANCY SERVICES TO  
UNDERTAKE COMPREHENSIVE  
MARKET RESEARCH AND BRAND  
AUDIT**

**CLOSING DATE:24/03/2026**

**CLOSING TIME: 12:00 PM**

<b>Table of Contents</b>	
<b>Section 1 INVITATION</b>	<b>3</b>
<b>Section II INFORMATION TO CONSULTANTS (ITC4)</b>	<b>4</b>
<b>1. INTRODUCTION</b>	<b>4</b>
<b>2. PURPOSE OF THE ASSIGNMENT</b>	<b>4</b>
<b>3. OBJECTIVES OF THE ASSIGNMENT</b>	<b>5</b>
<b>4. SCOPE OF WORK 4.1. Market Research Scope</b>	<b>6</b>
<b>5. METHODOLOGY</b>	<b>7</b>
<b>5.1 Quantitative Research</b>	<b>7</b>
<b>5.2 Qualitative Research</b>	<b>7</b>
<b>5.3 Desk Research and Channel Audit</b>	<b>7</b>
<b>6. KEY DELIVERABLES</b>	<b>8</b>
<b>7. TIMELINE</b>	<b>8</b>
<b>8. GOVERNANCE AND REPORTING</b>	<b>9</b>
<b>11. RELEVANT DOCUMENTS TO BE SUBMITTED WITH THE PROPOSAL</b>	<b>9</b>
<b>12.2 Technical Evaluation</b>	<b>11</b>
<b>13. FINANCIAL PROPOSAL</b>	<b>12</b>

## Section 1 INVITATION

Date: \_\_\_\_\_ REFERENCE; MHS/PROC/MKT/01/2026

### INVITATION TO REQUEST FOR PROPOSAL FOR CONSULTANCY SERVICES TO UNDERTAKE COMPREHENSIVE MARKET RESEARCH AND BRAND AUDIT

1. Mhasibu DT SACCO Society Limited invites sealed proposals from eligible candidates for **consultancy services to undertake comprehensive market research and brand audit**
2. The RFP document shall be accompanied by the mandatory requirements and the technical requirement as listed in the schedules.
3. A firm will be selected under the QCBS method as in the format in the RFP.
4. Prices quoted should be inclusive of all taxes and delivery costs, must be expressed in Kenya shillings and shall remain valid for **90 days** from the closing date of the RFP.
5. Further information may be obtained from Mhasibu DT SACCO Society Limited office at ABSA Towers 8<sup>th</sup> Floor during normal working hours (8.00am -5.00pm) or through the email address [procurement@mhasibusacco.com](mailto:procurement@mhasibusacco.com)
6. Completed proposal documents (Technical and Financial Proposals) in plain sealed envelopes clearly marked with the **RFP Reference Number and RFP Name** should be dropped in the Tender Box at the Society offices on or before **24/03/2026 at 12.00** PM duly addressed to:

**The Chief Executive Officer,  
Mhasibu DT SACCO Society Limited,  
P.O. Box 31295–00600,  
NAIROBI.**

## **Section II INFORMATION TO CONSULTANTS (ITCError! Bookmark not defined.)**

### **1. INTRODUCTION**

Mhasibu DT SACCO Society Limited is a licensed Deposit-Taking SACCO seeking to enhance its strategic positioning, competitiveness, and member value proposition in line the new strategic plan 2026-2030 and with its evolving Vision, Mission, and Core Values. In an increasingly competitive and dynamic financial services environment characterized by evolving member expectations, digital disruption, and increased competition from other financial institutions, the SACCO recognizes the need for evidence-based decision-making to guide product innovation, service excellence, branding, and communication.

In light of the above, Mhasibu SACCO intends to commission a Comprehensive Market Research and Brand Audit that will generate actionable insights, establish clear baselines, and deliver practical recommendations that can be implemented to improve member satisfaction, loyalty, and growth while ensuring value for money.

The assignment will also provide a structured evidence base to support strategic marketing decisions, product development, member experience improvements, and long-term brand positioning.

### **2. PURPOSE OF THE ASSIGNMENT**

The purpose of this assignment is to provide Mhasibu DT SACCO with a robust and data-driven understanding of the following:

- a) Member's needs, financial behavior, preferences and expectations across key touchpoints.
- b) Market opportunities, competitive positioning, and growth potential.
- c) The SACCO's brand health, perception, differentiation, and overall reputation in the market
- d) Actionable and prioritized implementation roadmap
- e) Practical actions required to enhance products, services, and communication.

- f) Evidence-based insights to support product innovation, marketing strategy, and service delivery improvements.

The assignment shall be decision-oriented evidence based and implementation-focused

### 3. OBJECTIVES OF THE ASSIGNMENT

#### 3.1 Market Research Objectives

The consultant shall:

- a) Measure member satisfaction, expectations, and pain points across all key touchpoints.
- b) Identify high-performing and underperforming products and services.
- c) Assess demand for new and enhanced loan, savings, and investment products.
- d) Evaluate pricing sensitivity, affordability, and repayment behavior.
- e) Benchmark Mhasibu DT SACCO against selected peer SACCOs and financial institutions.
- f) Assess digital channel adoption, usage patterns, and barriers.
- g) Segment members by behavior, value, and risk.
- h) Establish baseline metrics including Net Promoter Score (NPS).
- i) Assess the SACCO's product portfolio to identify overlaps, internal competition, external competition and cannibalization among loan, savings, and transactional products, and evaluate their impact on uptake, revenue, and member behavior.
- j) Analyse the member lifecycle and identify opportunities to improve acquisition, engagement, and retention.
- k) Identify emerging member segments and underserved markets that present opportunities for growth.

#### 3.2 Brand Audit Objectives

The consultant shall:

- Measure brand awareness, perception, trust, and loyalty.
- Assess brand differentiation and positioning in the market.
- Review brand identity consistency across physical and digital channels.
- Evaluate communication effectiveness and engagement.

- Identify short-term quick wins and long-term brand transformation opportunities.
- Measure key brand health indicators including brand awareness, brand trust, brand preference, brand advocacy, and brand relevance.
- Assess alignment between the SACCO's brand expression and its Mission, Vision, and Core Values.

#### 4. SCOPE OF WORK

##### 4.1. Market Research Scope

- Member Needs & Satisfaction Study (quantitative and qualitative).
- Product and Service Demand Assessment.
- Products competitiveness analysis
- Pricing, affordability, and credit accessibility analysis.
- Market and competitor benchmarking (maximum 5–7 comparators).
- Digital banking and technology adoption assessment.
- Review of member lifecycle and experience journey.
- High-level assessment of SACCO social and economic impact.
- Product portfolio mapping by target segment, pricing, features, and usage
- Analysis of product overlap and internal cannibalization across savings, loan, and transactional products.
- Assessment of product clarity, differentiation, and value proposition.
- Member experience journey mapping across key service touchpoints including onboarding, transactions, borrowing, savings, and digital channels.
- Identification of key drivers of member satisfaction and dissatisfaction.

## 4.2 Brand Audit Scope

- Brand awareness and perception analysis.
- Brand identity, messaging, and tone-of-voice audit.
- Channel effectiveness review (digital, SMS, social media, events).
- Loyalty, trust, and advocacy assessment.
- Alignment of brand expression with Mission, Vision, and Core Values.
- Assessment of brand visibility and competitiveness within the SACCO and financial services sector.
- Review of consistency of brand expression across marketing materials, digital platforms, and physical locations.

## 5. METHODOLOGY

The consultant shall adopt a mixed-method approach comprising:

### 5.1 Quantitative Research

- Structured surveys administered digitally and/or physically across key segments.
- Sample size justification with defined confidence levels and margins of error.

### 5.2 Qualitative Research

- Focus Group Discussions (FGDs).
- In-Depth Interviews (IDIs) with members, staff, and key stakeholders.
- Stakeholder interviews

### 5.3 Desk Research and Channel Audit

- Review of industry reports and competitor materials.
- Audit of communication content and branding materials.

#### 5.4. Quality Assurance

- Daily fieldwork supervision.
- Transparent data cleaning and validation processes.

#### 6. KEY DELIVERABLES

The consultant shall provide:

- a) Inception Report and detailed research plan.
- b) Finalized research instruments.
- c) Weekly progress and quality assurance updates.
- d) Comprehensive Market Research Report.
- e) Comprehensive Brand Audit Report.
- f) Brand Health Scorecard.
- g) Member Personas and Journey Maps.
- h) Product Optimization Framework
- i) Management Decision Matrix with prioritized recommendations.
- j) 90-Day plan Implementation Matrix.
- k) Comprehensive final report.
- l) Data Files & Codebook (survey data, recordings/transcripts as applicable).
- m) Executive summary of key strategic insights and priority actions
- n) Presentation of findings to relevant governance structures

#### 7. TIMELINE

The assignment shall be completed within **sixty (60) to ninety (90)** calendar days from contract signing, structured as follows:

- a) Phase 1: Inception and design
- b) Phase 2: Pilot testing and revisions.
- c) Phase 3: Fieldwork and desk research.
- d) Phase 4: Analysis and draft reporting.
- e) Phase 5: Validation workshop and final submission.

## **8. GOVERNANCE AND REPORTING**

A Steering Committee shall oversee the assignment. Formal review meetings shall be held at:

- a) Weekly status reports shall be submitted.
- b) Formal reviews and progress meetings at inception, mid-point, and draft report stages.
- c) A validation workshop shall be held prior to final submission.
- d) Final presentation of findings and recommendations to the Board.

## **9. RISK MANAGEMENT**

Key risks include low response rates, bias, data privacy concerns, and delays. The consultant shall propose mitigation measures for each identified risk.

## **10. DATA PROTECTION AND CONFIDENTIALITY**

The Consultant shall comply with all applicable data protection and privacy laws, including but not limited to the Data Protection Act, 2019 (Kenya) and any regulations issued thereunder.

All data collected shall remain confidential, anonymized, securely stored, and used solely for Mhasibu SACCO decision-making. All data and outputs shall remain the property of Mhasibu SACCO.

The consultant shall ensure informed consent from all participant and adhere to ethical research practices throughout the assignment.

## **11. RELEVANT DOCUMENTS TO BE SUBMITTED WITH THE PROPOSAL**

The bidding firm is required to provide the following documents together with the proposal.

- a) Certified copies of certificate of registration or incorporation of the company
- b) Evidence of office premises and physical location
- c) Copy of company Tax Compliance certificate not older than 12 months
- d) Certified copies of Pin Certificate for the company
- e) Company Profile
- f) Current CR 12 form not older than 12 months.
- g) Firm accreditation/ affiliate certificate to relevant professional body
- h) Business permit where applicable
- i) Must provide a Valid Communications Certification or ICT Accreditation

- j) Must provide a valid Data Protection Registration Certificate issued by the Office of the Data Protection Commissioner (ODPC), demonstrating compliance with the Data Protection Act, 2019 and authorization to lawfully process personal data in Kenya Must fill and submit the Price Schedule of services and post implementation costs in the format provided
- k) Must fill and submit a duly filled up confidential business questionnaire in format provided
- l) Certified copies of audited financial statements for last 3 years

**NB.** Only bidders who meet all the mandatory requirements will proceed to the technical evaluation.

## 12. EVALUATION CRITERIA

### 12.1 Mandatory requirements

	<b>Eligibility Criteria</b>	<b>Proof to be submitted</b>
1.	The firm should be a registered company in Kenya and be in existence for at least five years. Company should have a valid Tax compliance certificate & company registration document	<ul style="list-style-type: none"> <li>i. Copies of certificate of registration or incorporation of Business Name.</li> <li>ii. Evidence of office premise and physical location</li> <li>iii. Copy of KRA PIN certificate of firm/company.</li> <li>iv. Copy of Valid Tax Compliance certificate from Kenya Revenue Authority.</li> <li>v. Company/Firm Profile</li> <li>vi. current CR 12 form / BRS official Search for LLPs</li> <li>vii. valid Data Protection Registration Certificate</li> </ul>
2.	The firm must provide at least three references of similar assignments.	<p>Reference letters from 3 previous organizations where similar assignments have been conducted with contact persons and telephone/email contacts.</p> <p>The Sacco may contact the referees to confirm details.</p>
3.	The bidder should demonstrate stable financial position.	Copies of the most recent two years audited financial statements.
4.	The bidder should provide the names of the proposed team for the assignment, their C.Vs and proof of their qualification	<ul style="list-style-type: none"> <li>i. Proposed team</li> <li>ii. Areas of expertise for each</li> <li>iii. CV's and copies of their certificates</li> </ul>
5.	Proof of the authority /mandate/ license to conduct Market Research And Brand Audit	Copy of licenses as applicable

## 12.2 Technical Evaluation

	Requirement	Marks	Bidder Response
1.	<p>The consultant must demonstrate the ability to successfully undertake comprehensive market research and brand audits of financial institutions or co-operative sacco</p> <ul style="list-style-type: none"> <li>• Years of Operation –Company Profile plus Over five (5) years in provision of brand audit services (Certificate of Incorporation) <b>[5 marks]</b></li> <li>• Specific Experience –List of five (5) clients of similar scope of assignments done in the past five years. For each assignment carried out, the firm/consultant should indicate - the contract name, client name, contact person, duration of the assignment and contract amount (preference will be given to firms that have previously worked with financial institutions, cooperatives <b>[10 marks]</b>).</li> <li>• Client References/Recommendations –At least three (3) reference letters or certificates of completion from prior clients in similar projects.<b>[15 marks]</b></li> </ul>	30	
2.	<p>Proposed Methodology &amp; Work Plan The proposal should detail a clear, implementable, and structured plan that responds to the Terms of Reference.</p> <ul style="list-style-type: none"> <li>• Technical Approach and Methodology –Explanation of how the audit will assess brand equity, visibility, sentiment, loyalty, and stakeholder perceptions.<b>[5 marks]</b></li> <li>• Work Plan – Clear project phases with timelines: inception, data collection, analysis, and reporting.<b>[5 marks]</b></li> <li>• Inclusivity &amp; Stakeholder Engagement Strategy –Demonstration of understanding Sacco demographics (urban/rural members, age, gender, language, etc.)<b>[5 marks]</b></li> <li>• Use of advanced analytics/tools and Practical implementation support. <b>[5 marks]</b></li> </ul>	20	
3.	<p>Key Experts' Qualifications and Competence (Attach CVs and relevant Academic &amp; Professional certificates)</p> <ul style="list-style-type: none"> <li>• Lead Consultant (Team Leader) –A master's degree in marketing &amp; bachelor's degree in marketing, Communication, Business, or related field <b>[5 marks]</b>. Experience in market research and brand audit assignments for financial institutions or cooperative societies. <b>[10 marks]</b> <ul style="list-style-type: none"> <li>○ Over 15 years – <b>(10 marks)</b></li> <li>○ Above 10 – below 15 year <b>(5 marks)</b></li> <li>○ 5 to 10 years <b>(3 marks)</b></li> </ul> </li> <li>• Other Key Experts (up to 5 consultants) Diverse team including research analysts, communications specialists, data analysts, etc., Degree in Marketing /Communication or Related field <b>(Each 2</b></li> </ul>	50	

	<b>Requirement</b>	<b>Marks</b>	<b>Bidder Response</b>
	<p><b>marks) (10 marks)</b> .Relevant experience in brand strategy, market research, or communication auditing or related expertise.[<b>Total 15 marks</b>]</p> <ul style="list-style-type: none"> <li>○ Above 10 years - <b>3 marks each</b></li> <li>○ 5 to 10 years - <b>2 marks each</b></li> <li>○ Below 5 years- <b>1 marks each</b></li> </ul> <ul style="list-style-type: none"> <li>● Availability Demonstration – [<b>10 marks</b>] Commitment letters, and declaration of availability of Team leader and key experts throughout the project period.</li> </ul>		
	<b>TOTAL SCORE</b>	<b>100</b>	
	<b>PERCENTAGE SCORE (%)</b>	<b>100%</b>	

**NB:** Bidders must attain a minimum score of 70% (70 marks out of 100) to proceed to the Financial Evaluation stage.

**13. FINANCIAL PROPOSAL**

The Consultant shall submit a detailed Financial Proposal with a clear and itemized breakdown of professional fees and all associated costs. All costs shall be quoted in Kenya Shillings (KES) and shall be inclusive of applicable taxes. Any costs not explicitly stated shall be deemed included in the proposed fees. Payments shall be milestone-based upon satisfactory delivery.

To qualify for financial evaluation, the bidder must have fulfilled mandatory requirements and score a minimum of 70% marks on technical evaluation.

**14. CLARIFICATION OF REQUEST FOR PROPOSALS**

Clarifications can be requested by e-mail only before the date of submission of the proposal, using the SACCO’s address indicated below.

The subject of the email should read: **“RFP FOR MARKET RESEARCH AND BRAND AUDIT.”**

The SACCO will respond by e-mail to such requests and will send copies of the response to all consultants that intend to submit proposals.

E-mail Contact for Clarification: [procurement@mhasibusacco.com](mailto:procurement@mhasibusacco.com)

## **15. PROPOSAL SUBMISSION**

The proposals should be dropped in the Tender Box at the Society offices not later than close of business on **24<sup>th</sup> March 2026** to the address indicated below.

Any proposal received after the submission deadline shall not be considered.

The subject of the document should read “**RFP Reference Number and RFP Name**”; and the submission should be addressed to:

**The Chief Executive Officer,  
Mhasibu DT Sacco Society Limited,  
P.O. Box 31295–00600,  
NAIROBI.**