



## REQUEST FOR PROPOSALS FOR CONSULTING SERVICES FOR FORENSIC AUDIT OF LIPA NA M-PESA-RELATED DIGITAL TRANSACTIONS, SYSTEMS AND CONTROLS AT SMEP MICROFINANCE BANK

SMEP Microfinance Bank Limited is a public limited company incorporated under the companies Act (Cap 486) and licensed under the microfinance Act (Cap 493D) to offer banking, focusing on Church banking, Group banking, Retail banking, Asset financing, microfinance and related services. SMEP's Mission is 'To empower families in Kenya's undeserved communities with impactful financial solutions as we live and proclaim the gospel of Jesus Christ'. SMEP MFB now invites eligible Firms or Individual Consultants to submit proposals for providing consulting services for a Forensic Audit of Lipa Na M-PESA-related digital transactions, systems, and controls for the period January 2019 to June 2025. Interested Firms or individual consultants should provide information demonstrating that they have the required qualifications and relevant experience to perform the services.

To be considered qualified for award for the consultancy, the consultant should meet the following minimum qualifications:

- a) Consultant(s) must have international experience in providing professional services
- b) Consultant(s) must hold a bachelor's degree or equivalent in Accounting, Finance, Information Systems, or a related discipline from a recognized institution.
- c) Consultants(s) must demonstrate expertise in digital transaction environments, with specific experience auditing mobile money platforms such as Lipa Na M-PESA.
- d) Consultant(s) must possess a minimum of ten (10) years of professional experience in financial audit, reconciliation, or accounting, preferably within the banking or microfinance sector.
- e) Consultant(s) should possess proven experience working with private sector entities—ideally Banks, Microfinance Banks, or similar institutions operating in Kenya.
- f) Consultant(s) must exhibit advanced data analysis capabilities, including proficiency in using data interrogation software and analytical tools to audit large volumes of digital transaction data.
- g) Firm/Consultant(s) must be certified to handle data in Kenya, by Office of the Data Protection Commissioner (ODPC) of Kenya.

The overall duration of the assignment is estimated to be one month. Interested and suitably qualified candidates should submit their proposals comprising

- The understanding of the assignment.
- The methodologies for undertaking the Forensic Audit.
- Relevant working experience
- The proposed Lead Consultant and support associate, including detailed CV(s);
- Project Work plan; and
- Professional Fees and Expenses.

Proposals will only be delivered electronically through email to [mfirfp@hopeinternational.org](mailto:mfirfp@hopeinternational.org) on or before **Friday 24<sup>th</sup> October 2025 at 17.00hrs** East African Time. For the detailed Terms of Reference for this assignment with specific objectives and scope of the tasks, Key deliverables, Timing, Competence and Qualifications and other requirements, please send an email requesting for the same to [mfirfp@hopeinternational.org](mailto:mfirfp@hopeinternational.org)