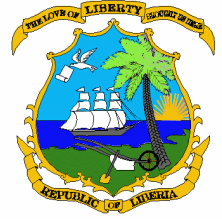


REPUBLIC OF LIBERIA

CENTRAL BANK OF LIBERIA



**REQUEST FOR PROPOSAL FOR THE
PROVISION OF DEVELOPING & ROLLING OUT A
DIGITAL SOLUTION FOR VILLAGE SAVING AND
LOAN ASSOCIATION (VSLAs) AND CREDIT
UNIONs (CUs) IN LIBERIA
RFP#: CBL/RFP/06/2026**

**CENTRAL BANK OF LIBERIA
Lynch & Ashmun Streets
1000 Monrovia 10 Liberia**

**ISSUANCE DATE: MARCH 12, 2026
SUBMISSION DATE: April 6, 2026**



CENTRAL BANK OF LIBERIA

Lynch & Ashmun Streets
1000 Monrovia 10, Liberia

INVITATION TO BID

Re: Letter of Invitation to Bid- for the provision of the Developing and Rolling out a Digital Solution for Village Savings and Loan Associations and Credit Unions.

Dear Sir/Madam:

The Central Bank of Liberia (CBL) seeks to develop and roll out a **Digital Savings and Loan Program (DSLP)** targeting Village Savings and Loan Associations (VSLAs) and Credit Unions (CUs) as well as similar savings and loan groups in Liberia. This initiative aims to promote financial inclusion, especially among women and youth, as part of Liberia's National Financial Inclusion Strategy and the CBL's strategic plan. The goal is to digitize the operations of VSLAs, CUs and similar groups to provide affordable and accessible financial services and to promote economic empowerment.

The CBL seeks a qualified firm to design, develop, deploy, and support a **secure, scalable, and user-friendly digital ecosystem** integrating mobile money, financial literacy tools, and data visibility for CBL and the Apex bodies of savings and loan groups. The system will enable digital savings, lending, recordkeeping, and reporting, supporting transparent, interoperable, and inclusive finance. **(RFP No.: CBL/RFP/06/2026).**

The objective is to hire a firm capable of delivering an **end-to-end digital financial services platform** tailored to informal savings groups, ensuring: Digitized savings, lending, and group governance processes, Seamless integration with Mobile Money and other regulated DFS channels, Financial literacy content delivery via mobile platforms, Robust data reporting for monitoring and policymaking, Scalable architecture capable of national rollout, and Strong user experience suitable for low literacy and rural customers. The solution must promote **safe, secure, and sustainable digital adoptions** across Liberia.

Accordingly, interested eligible bidders may obtain further information, and pick up the solicitation document from the General Support Services Department (GSSD), 7th Floor, Central Bank of Liberia, Lynch & Ashmun Streets Bidders outside Liberia may also solicit RFQ via email procurement@cbl.org.lr. beginning March 12, 2026.

Sealed proposals must be delivered to the Procurement Section on the 7th floor of the CBL Head Office no later than **2:00 PM on Monday, April 6, 2026**, as well as electronic copies to procurement@cbl.org.lr. Electronic submissions must be protected by passwords. Late proposals will be rejected and returned unopened. This request for proposal (RFP) can also be accessed on the CBL's website (www.cbl.org.lr).

Signed: _____

Maakai A. Amblard

DIRECTOR

General Support Services Department

Instructions to Bidders (ITB)

A. Introduction

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| 1. Scope of Bid | <p>1.1 The Central Bank of Liberia (hereinafter referred to as the Purchaser) wishes to receive bids for the Developing and Rolling out of a Digital Solution for Village Savings and Loan Associations and Credit Unions.</p> <p>1.2 All bids are to be completed and returned to the Purchaser in accordance with these Instructions to Bidders.</p> |
| 2. Source of Funds | <p>2.1 The Purchaser shall fund this procurement from available financial sector resources and its approved budget to pay for the contract (hereinafter referred to as the “Contract”) for which this Invitation for bid is issued toward acquisition of Developing and Rolling out a Digital Solution for Village Savings and Loan Associations and Credit Union.</p> <p>2.2 Payments under the Contract shall be made only upon a formal request submitted by the Purchaser and subject to approval by a designated official of the Central Bank of Liberia. All payments shall be made in accordance with the terms and conditions of the Contract and shall comply fully with the Financial Administration laws of the Republic of Liberia. No party other than the Service Provider shall derive any rights from the Contract or have any claims to the funds.</p> |
| 3. Eligible Bidders | <p>3.1 This Invitation for Bid is open to all eligible service provider.</p> <p>3.2 State owned enterprises may participate only if they are legally and financially autonomous, operate under commercial law, and are not a dependent agency of the Purchaser.</p> |
| 4. Cost of Tender | <p>4.1 The Bidder shall bear all costs associated with the preparation and submission of its bid, and the Purchaser will, in no case, be responsible or liable for those cost, regardless of the conduct or outcome of the Biding process.</p> |

B. THE BID DOCUMENTS

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| <p>5. Content of Tender Documents</p> | <p>5.1 The service required, bid procedures and contract terms are prescribed in the Bid Documents. In addition to the Invitation for Bid, the Bid Documents include:</p> <ul style="list-style-type: none"> a. Instruction to Bidding (ITB). b. Bid Data Sheet. |
| | <p>5.2 The Bidder is expected to examine all instructions, forms, terms and specifications in the Bid Documents. Failure to furnish all information required by the Bid Documents or submission of a Bid not substantially responsive to the Bid Documents in every respect will be at the Bidder's risk and may result in the rejection of its Bid.</p> |
| <p>6. Clarification of Bid Documents</p> | <p>6.1 A prospective Bidder requiring any clarification of the bid Documents may request the Purchaser in writing at the Purchaser's address indicated in Bid Data Sheet. The purchaser will respond in writing or by email to any request for clarification of the bid documents which it receives no later than five (5) days prior to the deadline for the submission of Bid. The Purchaser's response (including an explanation of query without identifying the source of inquiry) will be sent in writing or email to all prospective bid, who have the bid Documents.</p> |
| <p>7. Amendment of Bid Documents</p> | <p>7.1 At any time prior to the deadline for submission of Bid, the Purchasers may, for any reason, modify the Bid Documents by issuing Addenda.</p> <p>7.2 Any Addendum will be notified in writing to all prospective Bidders who have the bid Documents and shall be a part of the bid document.</p> <p>7.3 Where the Purchaser issues the Addendum very close to deadline for submission of bid, the Purchaser may extend the deadline for submission of bid to afford prospective Bidders a reasonable time to take the Addendum into account in preparing their Bid.</p> |

C. PREPARATION OF BID

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| 8. Language of Bid | 8.1 The Bid prepared by the Bidder and all correspondence and supporting documents relating to the bid exchanged by the bid and the Purchaser, shall be written in the English language. |
| 9. Bid Price | 9.1 The Bidder shall indicate on the appropriate Price Schedule the unit prices (where applicable) and total bid price of the service it proposes to deliver under the contract. |
| 10. Currency of Bid | 10.1 Prices shall be quoted in United States Dollars, clearly separating employees into categories. |
| 11. Document Establishing Bidder's Eligibility and Qualifications | <p>11.1 Pursuant to Clause 10, the Bidder shall furnish, as part of its Bid, documents establishing the Bidder's eligibility to bid and its qualifications to perform the contract if its Bid is accepted.</p> <p>11.2 The documentary evidence of the Bidder's eligibility to bid shall establish to the Purchaser's satisfaction that the Bidder, at the time of submission of its bid, is from an eligible country.</p> <p>11.3 The documentary evidence of the Bidder's qualifications to perform the contract if its Bid is accepted shall establish to the Purchaser satisfaction:</p> <ul style="list-style-type: none"> a. that the Bidder has the financial and technical capability necessary to perform the contract. c. that the Bidder meets the Qualifications as specified in Bid Data Sheet. |
| 12. Bid Security | 12.1 To encourage greater competition by limiting the barriers to bidders' participation, bid security submission is hereby waived. Thus, bid security IS NOT required for this tendering process. |

- 13. Period of Validity of Bids**
- 13.1 Bids shall remain valid for the period as specified in the *bid Data Sheet* after the date of Tender opening prescribed by the Purchaser. A bid valid for a shorter period shall be rejected by the Purchaser as non-responsive.
- 13.2 In exceptional circumstances, the Purchaser may solicit the Bidders' consent to an extension of the period of bid validity. The request and the responses thereto shall be in writing or by email. The validity of the Bid Security period shall also be suitably extended. A Bidder may refuse the request without forfeiting its Bid Security. A Bidder granting the request will not be required nor permitted to modify its bids.
- 14. Format and signing of Bids**
- 14.1 The Bidder shall prepare one original document comprising the bid and clearly marked "**ORIGINAL**". In addition, the Bidder shall submit four (4) copies of the bid and clearly marked as "**COPIES**". In the event of discrepancy between them, the original shall prevail.
- 14.2 The original and copy of the bid shall be typed written and shall be signed by the Bidder or a person or persons duly authorized to sign on behalf of the Bidder. The letter of authorization shall be indicated by written power-of-attorney accompanying the bid. All pages of the bid, where entries or amendments have been made, shall be initialed by the person or persons signing the Tender.

D. SUBMISSION OF BIDS

- 15. Sealing and marking of bids**
- 15.1 The Bidder shall seal the original and the copy of the bids in two inner envelopes and an outer envelope, duly marking the inner envelopes as "Original" and "Copy".
- 15.2 The inner and outer envelopes shall:
- a. Be addressed to the Purchaser at the address given in the *Bid Data Sheet*:
 - c. Provide a warning "**Not to Open Before**" the time and date for bid opening as specified in the *Bid Data Sheet*.

- 15.3 If the outer envelope is not sealed and marked as required the Purchaser will assume no responsibility for the bid misplacement or premature opening.

16. Deadline for Submission of Bids

- 16.1 Bid must be received by the Purchaser at the address and no later than the time and date specified in the *Bid Data Sheet*.
- 16.2 The Purchaser may, at their discretion, extend the deadline for the submission of bids by issuing an amendment, in which case, all rights and obligations of the Purchaser and Bidders previously subject to the original deadline will thereafter be subject to the deadline as extended.

17. Late Bids

- 17.1 Any Bid not received within the date and time specified in ITB Clause 20 will not be accepted and will be returned unopened.

18. Process to be Confidential

- 18.1 Information relating to the examination, clarification, evaluation, and comparison of bids and recommendations for the Award of Contract shall not be disclosed to Bidders or any other persons not officially concerned with such process until the Award to the successful Bidder has been announced.

19. Clarification of bids

- 19.1 To assist in the examination, evaluation, and comparison of Bids, the Purchaser may, at its discretion, ask any Bidder for clarification of its bids, including breakdowns of unit rates. The request for clarification and the response shall be in writing and no change in the price or substance of the Tender shall be sought, offered or permitted, except as required to confirm the correction of arithmetic errors discovered by the Purchaser in the evaluation of the bids.

20. Examination of Bids and Determination of Responsiveness

- 20.1 The Purchaser will determine whether each Bid:
- a. meets the eligibility criteria
 - b. has been properly signed.
 - c. is accompanied by the required securities.

- d. is substantially responsive to the requirements of the Tender documents.

20.2 Arithmetical errors will be rectified on the following basis:

- i. If there is a discrepancy between the unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail and the total price shall be corrected. If the Bidder does not accept the correction of the errors, its bids will be rejected, and its Bid Security may be forfeited,
- ii. If there is a discrepancy between words and figures, the amount in words may prevail.

20.3 Prior to the detailed evaluation, the Purchaser will determine the substantial responsiveness of each Bid to the bid Documents. A substantially responsive Bid is one which conforms to all the terms and conditions of the bid Documents without material deviations. The Purchaser's determination of a Bidder's responsiveness is to be based on the contents of the bid itself. A material deviation or reservation is one:

- a. which affects in any substantial way the Scope, Quality, or Performance of the Contract.
- b. which limits in any substantial way, inconsistent with the bid documents, the Purchaser's rights, or the Bidder's obligations under the contract; or
- c. whose rectification would affect unfairly the competitive position of other Bidders presenting substantially responsive bids.

20.4 A bid determined as not substantially responsive will be rejected by the Purchaser and may not subsequently be made responsive by the Bidder by correction.

21. Evaluation and Comparison of Bids

21.1 The Purchaser will evaluate and compare only the Tenders determined to be substantially responsive.

21.2 The Purchaser's evaluation of a bids will be based on bid Price.

21.3 The Purchaser's evaluation of a bids will consider, in addition to the bid Price one or more of the following factors as specified in the *Bid Data Sheet*:

e. Other specific criteria indicated in the *Bid Data Sheet* and/or in the Technical Specifications.

22. Contacting the Purchaser

22.1 No Bidder shall contact the Purchaser on any matter relating to its bid, from the time of the bid opening to the time the Contract is awarded. If the bidder wishes to bring additional information to the notice of the Purchaser, it should do so in writing.

22.2 Any effort by a Bidder to influence the Purchaser in the Purchaser's bid evaluation, bid comparison or contract award decisions may result in the rejection of the Bidder's bid

F. AWARD OF CONTRACT

23. post-qualification

23.1 In the absence of prequalification, the Purchaser will determine to its satisfaction whether the Bidder selected as having submitted the lowest evaluated responsive bid is qualified to satisfactorily perform the Contract.

23.2 The determination will consider the Bidder's financial, technical capabilities/ resources. It will be based upon an examination of the documentary evidence of the Bidder's qualifications submitted by the Bidder, as well as such other information as the Purchaser deems necessary and appropriate.

23.3 An affirmative determination will be a prerequisite for award of the Contract to the Bidder. A negative determination will result in rejection of the Bidder's bid, in which event the Purchaser will proceed to the next lowest evaluated bidder to make a similar determination of that Bidder's capabilities to perform satisfactorily.

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| 24. Award Criteria | 24.1 | Subject to Clause 26, the Purchaser will award the Contract to the successful Bidder whose bid has been determined to be substantially responsive and has been determined as the lowest-evaluated bidder, provided further that the Bidder is determined to be qualified to perform the Contract satisfactorily. |
| 25. Purchaser's Right to Vary Quantities at Time of Award | 25.1 | The Purchaser reserves the right at the time of award of Contract to increase or decrease by the percentage as specified in the <i>Bid Data Sheet</i> , the quantity of goods and services originally specified in the Schedule of Requirements without any change in unit prices or other terms and conditions. |
| 26. Purchaser's Right to Accept Any Bid and to Reject Any or All Bid | 26.1 | The Purchaser reserves the right to accept or reject any bid, and at any time prior to award of Contract, without thereby incurring any liability to the affected Bidder or Bidders or any obligation to inform the affected Bidder or Bidders of the grounds for the Purchaser's action. |
| 27. Notification of Award | 27.1 | The Bidder whose bid has been accepted will be notified of the award by the Purchaser prior to expiration of the bid validity period by to confirmed by a letter that its bid has been accepted. |
| | 27.2 | The notification of award will constitute the formation of the Contract |
| | 27.3 | Upon the successful Bidder's furnishing of performance security, the Purchaser will promptly notify each unsuccessful Bidder and will discharge its Bid Security. |
| | 27.4 | The contract will incorporate all Agreements between the Purchaser and the Successful Bidder. |
| 28. Signing of Contract | 28.1 | At the same time as the Purchaser notifies the successful Bidder that its bid has been accepted, the Purchaser will call the successful Bidder to sign the Contract through Notification of Award. |
| | 28.2 | Within fourteen (14) days of receipt of the Notification of Award, the successful Bidder shall sign the Contract. |

29. Performance Security

- 29.1 Within 14 days of receipt of notification of award from the Purchaser, the successful Bidder shall furnish the performance security in accordance with the Conditions of Contract, in the Performance Security Form provided in the Tender Documents: denominated in the type and proportion of amount as specified in the Notification of award.
- 29.2 Failure of the successful Bidder to comply with the requirement above requirement shall constitute sufficient grounds for the annulment of the award and forfeiture of the bid security in which event the Purchaser may make the award to the next lowest evaluated Tender or call for new bid.
- 29.3 The Performance Security provided by the successful bidder in the form of a Bank Guarantee as specified, shall be issued by a Bank in Liberia acceptable to the Purchaser.

30. Corrupt or Fraudulent Practices

- 30.1 The Government of the Republic of Liberia requires that Bidders under the contracts financed by public funds, observe the highest standard of ethics during the procurement and execution of such contracts. In pursuance of this policy, the following terms shall be interpreted as indicated:
 - a. “corrupt practice” means the offering, giving, receiving, or soliciting of any thing of value to influence the action of a public official in the procurement process or in contract execution; and
 - b. “fraudulent practice” means a misrepresentation of facts in order to influence a procurement process or the execution of a contract and includes collusive practice among Bidders (prior to or after bid submission) designed to establish bid prices at artificial non-competitive levels and to deprive the benefits of free and open competition.
- 30.2 a. The Purchaser will reject a proposal for award if the purchaser determines that the Bidder recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question.

Bid Data Sheet

Introduction
Name of Purchaser: Central Bank of Liberia
The Source of Fundings: CBL Budget 2026
Name of Contract: Develop and Roll out a Digital Solution for Village Savings and Loan Associations and Credit Unions.
RFP#: CBL/RFP/06/2026
Request for Proposal is open to all eligible service providers who can provide: a. Article of Incorporation b. Valid Business Registration c. Valid Tax Clearance - d. e. Past performance records of previous and current customers, telephone numbers and email addresses for the past five (5) years f. Audited financial statements for the last Three (3) years (2022, 2023, 2024)
For Clarification of Bid purposes only, the Purchaser's Address is. Attention: Maakai A. Amblard DIRECTOR General Support Services Department (GSSD) 7th floor Central Bank of Liberia Lynch & Ashmun Streets 1000 Monrovia 10 Liberia Email: procurement@cbl.org.lr
Purchaser can modify Bid documents before the Deadline for submission of Bids by issuing Addenda.
Language of the Bid: ENGLISH
BID PRICE AND CURRENCY
The price quoted shall be in: Liberian Dollars and/or United States Dollars (USD)
PREPARATION AND SUBMISSION OF BID

EVALUATION AND QUALIFICATION REQUIREMENTS.

- i. Compliance with Scope of Service.**
- iii. Compliance as per specifications provided in bid documents submitted by bidder**
- iv. It is not permissible to transfer this Bidding Document (BD) to another company or vendor.**
- v. Article of Incorporation**
- vi. Valid Business Registration**
- vii. Valid Tax Clearance**
- viii. Evidence of experience in Digital Solution for savings groups or similar entities.**
- ix. Past performance records for previous and current customers, telephone number (s) and email address (es) for the past five (5) years.**
- x. Description of similar assignments completed or ongoing.**
- xi. Names and Qualification of the Executives/Administrators (not less than three and not more than (5) and other staff members (not less than 3 and not more than 5) of the bidder including (Degrees and Certificates) related to the services requested.**
- xii. Audited financial statements for the last THREE (3) years (2022, 2023 & 2024)**

Bid Validity Period: Sixty (60) days.

Number of Copies: One (1) Original and Four (4) Duplicate Copies

Address for Bid Submission:

Maakai A. Amblard
Director
General Support Services Department (GSSD)
7th floor
Central Bank of Liberia
Lynch & Ashmun Streets
1000 Monrovia 10 Liberia

Email: procurement@cbl.org.lr

Deadline for Bid submission:

Date: Monday, April 6, 2026

Time: 2:00 PM

Place: Central Bank of Liberia

Bids shall be opened on the 7th floor (General Support Services Department) of the Central Bank of Liberia 5 minutes after the deadline for submission.

BID EVALUATION

Criteria for Bid evaluation shall be on the basis of:

i. Compliance with scope of service. ii. Price quoted. iii. Strong financial liquidity. iv. Capacity to deliver and provide reference and contact numbers for previous customers supplied with the same services for the past five (5) years. v. Post-qualification exercise by Evaluation Panel members to ascertain the accuracy, authenticity, and verification of information and capacity of Bidder; and vi. Business Registration Certificate, Tax Clearance Certificate, Article of Incorporation. vii. Evidence of experience in similar Digital Solution. viii. Audited financial statements for the last THREE (3) years (2022, 2023, & 2024). ix. Description of similar assignments completed in comparable conditions. x. Qualification and experience of project staff.
CONTRACT AWARD
Notification of Award shall be sent to the successful Bidder at any time prior to expiration of Bid Validity.

SCOPE OF SERVICE

The selected contractor shall be responsible for **Developing and Rolling out a Digital Solution for Village Savings and Loan Associations and Credit Unions.**

The selected firm will undertake the following tasks:

1. Software Development

- a) Design and develop user-friendly and secure software that facilitates digital savings, loan disbursements, and repayments, Group Wallet and individual sub wallet
- b) Ensure mobile and web-based compatibility, focusing on rural access and usage by women and youth.
- c) Integrate the software with existing digital financial platforms, including Mobile Money and other FinTech solutions.
- d) Automated interest, fees, and repayment calculations
- e) Audit trails for all transactions

- f) Multi-language support (English + major local languages including Kpelle, Lorma, Vai, Bassa, multi-layered speaking pageant English capability)
- g) Offline capability (store-and-forward technology) for rural areas
- h) Have a portal for the CBL and Apex to review transactions and activities.
- i) The software should have a dashboard display of key indicators including financial inclusion and education indicators as well as other reports as may be needed by the CBL and the Apex.
- j) Role-based access for group executives and members

2. Technical Requirements

- a. Mobile app (Android) + Web portal
- b. USSD version for basic phones
- c. Cloud hosted solution with high availability ($\geq 99\%$ uptime)
- d. Scalable microservices-based architecture
- e. Standard-based APIs for integration

Integration Requirements

- a) Integration with Mobile Money partners (MTN, Orange, etc.)
- b) Integration with national payment switch
- c) Open APIs for linking to future DFS solutions

2. Training and Capacity Building

The firm will deliver”

- a) Training-of-Trainers (TOT) for Apex, CBL and CBO Partners to support digital literacy and financial inclusion among saving group members
- b) Digital and financial literacy modules tailored for low-literacy groups
- c) Training to savings group members on how to use the digital platform.
- d) In-app tutorials and help guides
- e) Build the capacity of community-based organizations (CBOs)
- f) Training materials: videos, manuals, infographics, and USSD guides
- g) Field demonstrations with community anchors
- h) Post-training evaluation to assess readiness

3. Pilot Implementation

- a) Roll out a pilot program targeting savings groups in four regions of Liberia, reaching direct beneficiaries.
- b) Coordinate regional launches, including awareness and training sessions, to ensure adoption by the target population.
- c) Provide support for the purchase and distribution of mobile devices for group transactions.
- d) Facilitate distribution of mobile devices (if required)
- e) Provide dedicated field agents for support
- f) Conduct community sensitization and awareness events
- g) Track adoption, transaction volume, digital literacy improvements
- h) Address technical issues before scale-up

4. Monitoring and Evaluation

The firm must develop an M&E Framework with KPIs and Provide regular reports on key performance indicators, such as adoption rates, savings growth, loan repayment performance, specifically:

- a) Number of groups onboard and digitized
- b) Number of active users (monthly active)
- c) Adoption rate of digital savings and loan modules
- d) Total volume and value of digital transactions
- e) Loan default and repayment rates
- f) Gender participation rates
- g) User satisfaction metrics
- h) Digital literacy improvement indicators

Deliverables include baseline, midline, and endline reports.

5. Partnerships and Collaborations

- a) Collaborate with key stakeholders such as the CBL, Mobile Money Service Providers, local financial institutions, and NGOs to support the rollout and sustainability of the digital solution.

4. Deliverables

- a) A fully functional and secure digital savings and loan platform, including mobile apps, dashboards, APIs and backed systems
- b) Technical documentation, including:
 - System architecture
 - API documentation
 - Security design
 - Data management framework
- c) Training materials and workshops for savings group members and community anchors, (videos, manuals, guides, e-learning content)
- d) Regular progress reports with KPIs, including pilot implementation assessments and recommendations for scaling up.
- e) M&E reports (baseline, midline, endline)
- f) A detailed sustainability plan post-pilot phase.

5. Duration and Timeline

The assignment is expected to last **20 weeks**. The timeline includes:

- a) **Week 1-4:** Software development and testing.
- b) **Week 5-8:** Training stakeholders and regional launches.
- c) **Week 9-20:** Pilot implementation and monitoring in all counties of Liberia divided into four regions.

6. Required Qualifications

- a) Proven experience in developing and rolling out digital financial solutions, especially in rural or low-resource settings.
- b) Experience working with small financial institutions such as VSLAs or cooperatives.
- c) Knowledge of the financial sector in Liberia or similar contexts.
- d) Demonstrated experience in capacity building and training, particularly for women and youth.
- e) Demonstrated experience in rolling out with mobile money operators.
- f) Extensive experience in working with NGOs on similar projects.

7. Budget and Funding

The firm should submit its proposal (technical and financial) with allocations for software development, training, project management, and direct support for savings groups, specifically:

- Software development costs
- Licensing fees (if applicable)
- Hosting and cloud infrastructure
- Integration costs
- Training and capacity building
- Field implementation expenses
- Device procurement (if required)
- Support and maintenance (minimum 12 months)

The selected firm will manage the activities around the rollout in consultation with the project stakeholders.

8. Proposal Submission

Interested firms are required to submit the following:

1. Technical proposal outlining their approach to developing and rolling out the digital solution, specifically:
 - Detailed methodology and technical approach
 - System architecture and technology stack
 - Work plan with timeline
 - Security and data protection strategy
 - M&E methodology
 - Sustainability strategy
2. A financial proposal with a detailed cost breakdown as indicated above.
3. A description of relevant experience and qualifications.
4. A detailed timeline for implementation may include modifications to the timeline we have proposed here.