



UGAFODE MICROFINANCE LIMITED (MDI)

REQUEST FOR PROPOSAL (RFP)

Date: February 17th, 2026

Ref:

RFP Issue date: February 17th 2026

RFP closing date: February 24th 2026

Requirement: **Request for Proposal to conduct a Proof of Concept exercise for the procurement of a Digital Field Application System**

BACKGROUND/INTRODUCTION

UGAFODE Microfinance Limited (MDI) is a Tier III financial institution regulated by the Bank of Uganda. Since its establishment in 1994, it has expanded to 29 service outlets spread in different parts of Uganda.

In line with its digital transformation strategy, UGAFODE invites proposals from licensed and reputable firms to conduct a structured Proof of Concept (PoC) exercise for procurement of a Digital Field Application System to assess system capabilities, operational fit, integration feasibility, and implementation considerations.

Interested bidders are advised that this solicitation does not oblige UGAFODE to make a contract award or compensate the responding firm for any costs associated with the preparation and submission of their proposals. UGAFODE reserves the right to award any resultant contract to a bidder over and above the lowest price proposal based on technical excellence and value proposition. UGAFODE MICROFINANCE LIMITED (MDI) reserves the right to accept or reject any or all proposals without assigning any reason.

Sealed Proposals are now invited for the subject services as per enclosed ToR and bidder instructions.

All communications and clarifications regarding this RFP should be addressed to the Procurement Unit via e-mail to rtumusiime@ugafode.co.ug; snakubulwa@ugafode.co.ug.

UGAFODE MICROFINANCE LIMITED (MDI) Procurement Team



TERMS of REFERENCE/BIDDER INSTRUCTIONS

1. ELIGIBILITY CRITERIA

Bidders should meet the eligibility criteria below to be able to participate in the Request for Proposal. Failure to submit or confirm evidence of eligibility will lead to the disqualification of the application.

- a. Have a legal capacity to enter into a contract
- b. Not insolvent, in receivership, bankrupt, or being wound up or subject to legal proceedings for any of these circumstances
- c. Not have had your business activities suspended
- d. Having fulfilled your obligations to pay taxes and social security contributions

Bidders shall submit the documents below as evidence of their eligibility;

- Profile of the Firm, including – Registered Name, Contact person, Physical location address, Mobile and Email contacts, structure and staff
- Powers of Attorney
- Bidder’s valid Practicing license if different from the Trading License
- Certificate of incorporation or registration
- Partner details in case of a partnership (Partnership deed)
- TIN Registration Certificate/Tax Clearance Certificate
- Trading licence
- 6-month Bank statement confirming bidder financial capacity
- Declarations of Conflicts of Interest (Form Annexed)

2. TECHNICAL & FINANCIAL PROPOSALS

2.1 Preparation of Proposals

Bidders are requested to submit sealed (hard) copies of their Technical and Financial Proposals, as detailed below.

2.2 Technical Proposals/Statement of Requirements

Bidders must provide a detailed technical proposal containing a breakdown of benefits, exclusions in line with the Terms of Reference under Annex 1 below.

2.3 Financial proposals

Bidders shall submit their financial proposals as per sample table below clearly indicating total one-off and recurring costs if any.

<i>Item</i>	<i>Unit (e.g. Qty lumpsum/days/sessions)</i>	<i>Rate</i>	<i>Total Cost</i>
On-off Costs (e.g Set up, End-user Training & professional fees, Training materials)			
Sub-total One-off costs			



Recurring Costs				
Sub-total Recurring costs				
Sub-total (A+B)				
VAT 18%				
Total				

Bidders' proposals should include the applicable taxes & levies. The bid currency shall be Uganda shillings.

Bidder shall indicate their proposed payment terms.

2.4 Validity of proposals

Bidder proposals shall be firm and valid for 60 working days and up to contract signature.

2.5 Submission of proposals

The Technical and Financial Proposals in sealed hard copy should be submitted by **24th February 2026 at 12:00 pm**. No Proposals shall be received after the submission deadline.

2.6 Language of tender

The proposals, as well as correspondence and documents relating to the bid shall be written in English.

2.7 Amendment to the tender document

At any time before the deadline for the submission date, UGAFODE may amend the tender document by issuing an addendum. Any addendum issued shall be part of the tender document and shall be communicated in writing to all who have obtained the tender documents directly from UGAFODE.

3. EVALUATION OF PROPOSALS

The evaluation of proposals shall be evaluated using the weighted methodology as below:

- a. Preliminary examination and administrative compliance to determine eligibility shall be evaluated on a Pass/Fail and or Responsive/Non-responsive basis.
- b. Technical proposals shall be evaluated and scores against the parameters listed below.
- c. The respective Financial proposals will be evaluated for competitiveness and value for money against each other.

The detailed Technical Criteria is indicated below

Evaluation Criteria
Alignment to defined use cases
Technical robustness
Integration feasibility
Operational usability
Scalability potential
Responsiveness during PoC



4. BID AWARD

A contract shall be executed between UGAFODE and the selected bidder.

5. Other Terms & Conditions:

N/A



Appendix 1
TERMS OF REFERENCE (ToR)
Vendor-Led Proof of Concept (PoC)
Digital Field Solution – UGAFODE Microfinance Limited

1. 1. BACKGROUND

UGAFODE Microfinance Limited (UGAFODE) is a regulated financial institution in Uganda committed to advancing financial inclusion for underserved populations, including women, youth, refugees, and smallholder farmers. UGAFODE delivers financial and non-financial services through field-based operations across diverse operational contexts.

In line with its digital transformation strategy, UGAFODE seeks to explore options for enhancing the efficiency, transparency, and effectiveness of its field operations through appropriate digital solutions. Prior to undertaking a full procurement process for a digital field solution, UGAFODE intends to conduct a structured Proof of Concept (PoC) exercise.

The PoC will serve as a time-bound validation exercise to assess system capabilities, operational fit, integration feasibility, and implementation considerations.

2. 2. NATURE OF THE ASSIGNMENT

This assignment is a Vendor-Led Proof of Concept (PoC).

Eligible participants may include vendors who provide digital field solutions and who may subsequently participate in a competitive procurement process for full implementation.

Participation in the PoC:

- Does not guarantee selection for future implementation.
- Does not confer preferential treatment in any subsequent procurement.
- Does not constitute prequalification.
- Shall not be interpreted as commitment to award.

UGAFODE reserves the right to conduct a separate competitive procurement process for the full solution in accordance with institutional and donor procurement policies.

All outputs and findings generated under this PoC shall remain the property of UGAFODE.

3. 3. OBJECTIVE OF THE POC

The objective of the Vendor-Led PoC is to:

- Validate UGAFODE's functional and operational requirements
- Assess vendor solution capability against defined use cases
- Evaluate integration feasibility with existing systems
- Identify operational risks and implementation considerations
- Generate procurement-ready functional and technical specifications

4. 4. DURATION

The PoC shall be conducted over a period of three (3) weeks from contract signing.



5. 5. SCOPE OF WORK

The selected vendor(s) shall undertake the following:

Phase 1 – Inception and Alignment

- Participate in an inception meeting with UGAFODE
- Review defined priority use cases
- Confirm PoC objectives, scope, and success criteria
- Submit a short PoC Work Plan

Phase 2 – Configuration and Demonstration

Configure or demonstrate the vendor's solution aligned to agreed use cases

- Demonstrate:
 - Client onboarding workflows
 - Field data capture
 - User roles and access controls
 - Offline functionality (if available)
 - Reporting and dashboard capabilities
- Outline integration approach with existing systems
- Document technical architecture at a high level

Phase 3 – Testing and Findings

Support structured testing sessions

- Identify system strengths and limitations
- Document integration requirements
- Provide a structured PoC Findings Report including:
 - Functional alignment assessment
 - Technical considerations
 - Implementation requirements
 - Risks and constraints
 - Indicative cost considerations (high level only)
- Present findings to UGAFODE management

6. 6. DELIVERABLES

The vendor shall submit:

1. PoC Work Plan
2. Configuration/Demonstration Summary
3. Technical Architecture Overview
4. PoC Findings & Capability Assessment Report
5. Final Presentation to Management

7. 7. EQUAL INFORMATION & FAIR COMPETITION

Any requirements, specifications, or insights derived from the PoC and used in a subsequent procurement shall be shared equally with all participating bidders.

UGAFODE shall ensure a fair and transparent procurement process in line with applicable institutional and donor guidelines.



8. EVALUATION OF POC

Vendors participating in the PoC will be evaluated based on:

- Alignment to defined use cases
- Technical robustness
- Integration feasibility
- Operational usability
- Scalability potential
- Responsiveness during PoC

The PoC evaluation is independent of any subsequent procurement evaluation.

9. CONFIDENTIALITY

All institutional data accessed during the PoC shall remain confidential and shall not be disclosed without written consent from UGAFODE.



Appendix 2

Confidentiality and Conflict of Interest Declaration for Vendors

Confidentiality

As the bidder and authorised signatory for _____,
I understand and agree to comply with the following conditions:

- I acknowledge that I will be given access to confidential information while carrying out duties for the procurement.
- I acknowledge that all information, acquired by verbal or written means, provided or acquired in the course of my duties, including any intellectual property, is strictly confidential and I shall not disclose or reveal to any other party or person other than is necessary for this and any future bids/tenders/proposals.
- I shall keep confidential information in a secure manner, taking all necessary precautions to prevent disclosure to any unauthorised persons or parties.
- I shall notify the UGAFODE Procurement Team immediately if I become aware of any unauthorised acts including unauthorised use, disclosure, reproduction, copying or publication of any part of the Confidential Information.

Conflict of Interest

Please declare if you are conflicted in any way below or otherwise:

- financial interest in the Project;
- immediate relatives or close friends or associates or business relationships with a financial interest in the Project;
- Personal bias or inclination, which would in any way affect my participation in the present Request for Bid/Proposal/Tender.
- personal obligation, allegiance or loyalty which would in any way affect my decisions in relation to the present Request for Bid/Proposal/Tender;

Please Tick the appropriate box.

I have no Conflict of Interest to Report.

I have the following Conflict of Interest to report (please provide details below)

I acknowledge that if I have any actual, potential or perceived financial or personal interest with UGAFODE, then I cannot take part in any this Procurement or Evaluation Process.

I undertake to make further declarations detailing any actual conflict, potential conflict or perceived conflict which may arise during the sourcing and implementation of this and any future bids/tenders/proposals.

Declaration

I hereby certify that the information provided above is true and complete to the best of my knowledge.

Name: _____ Signature: _____ Position: _____