



## UGAFODE MICROFINANCE LIMITED (MDI)

### REQUEST FOR PROPOSAL (RFP)

**Date:** January 30<sup>th</sup>, 2026

Ref:

**RFP Issue date:** 30<sup>th</sup> January 2026

**RFP closing date:** 9<sup>th</sup> February 2026

**Requirement:** **Request for Proposal for Provision of Financial Literacy Training**

#### BACKGROUND/INTRODUCTION

UGAFODE Microfinance Limited (MDI) is a Tier III financial institution licensed and supervised by the Bank of Uganda. The institution began in 1994 as a non-governmental organization (NGO) dedicated to extending microcredit services to women. Over the years, it evolved into a fully-fledged Microfinance Deposit-Taking Institution (MDI) in 2011, with the mandate to mobilize savings, offer credit, and deliver inclusive financial solutions to low-income and economically active clients.

UGAFODE seeks proposals/bids from reputable firms or consultants to provide financial literacy training aimed at empowering the refugees and their host communities with financial and digital literacy skills to build their financial resilience.

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](mailto:rtumusiime@ugafode.co.ug); [snakubulwa@ugafode.co.ug](mailto: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 eligible 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 solvent, 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;

- Particulars of the Firm, including – Registered Name, Contact person, Physical location address, Mobile and Email contacts
- Holder of Powers of Attorney
- Certificate of incorporation or registration
- Partner details in case of a partnership (Partnership deed)
- TIN Registration Certificate/Tax Clearance Certificate
- Trading licence
- Declarations of Conflicts of Interest (Form Annexed)

### 2. TECHNICAL & FINANCIAL PROPOSALS

#### 2.1 Preparation of Proposals

Bidders are requested to submit hard copy Technical and Financial Proposals, as detailed below.

#### 2.2 Technical Proposals

The technical proposal should contain the following details indicated below.

- a. Description of the methodology or approach to performing the services
- b. Summary of the firm, company or consultant's experience in offering similar services within the financial sector or other regulated industries. Bidders shall attach documentary evidence by way of contracts/agreements, references as well as contact details.
- c. CVs of the key technical staff.
- d. Detailed work plan and timeline for delivery of the assignment.

*\* Please refer to the annexed ToR for the detailed technical requirements.*



### Financial proposals

Bidders shall submit their financial proposals as per sample table below.

<i>Item</i>	<i>Unit (e.g. Qty days/months)</i>	<i>Rate</i>	<i>Total Cost</i>
<b>Remuneration (A)</b>			
Sub-total Remuneration			
<b>Reimbursables (B)</b>			
Sub-total Reimbursables			
Sub-total (A+B)			
VAT 18%			
<b>Total</b>			

#### NOTE:

- **Bidder's financial proposal shall be aligned to the areas below:**

Conduct training needs assessments in Kyaka and Rwamwanja refugee camps
Develop training curriculum , Adapt, Translate and produce 5,000 training materials on Financial Literacy, Business skills & digital finance
Conduct TOTs for 60 participants (30 in Kyaka and 30 in Rwamwanja) in Digital finance & Financial Literacy, Business skills for staff in Kyaka & Rwamwanja
Conduct awareness/training workshops targeting 5000 participants (2,500 in Kyaka and 2500 in Rwamwanja)
Conduct Refresher / review trainings for TOT beneficiaries (60 participants)

- **Bidder's offer or proposed fees should be inclusive of:**

- TOT venue hire (initial and refresher ToT)
- TOT Meals and refreshments
- Refreshments and transport refund for FLDT workshop participants

### 2.3 Validity of proposals

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

### 2.4 Submission of proposals

The Technical and Financial Proposals in hard copy should be submitted in sealed envelopes by **9<sup>th</sup> February 2026 at 12:00 pm**. No Proposals shall be received after the submission deadline.

### 2.5 Language of tender



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

## **2.6 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 will use the weighted methodology as detailed 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 evaluation will be evaluated out of 100%
- c. The respective Financial proposals will be evaluated for competitiveness and value for money against each other.

Proposals failing at any stage will be eliminated and not considered in the subsequent stages.

The detailed Technical Criteria is indicated below

<b>Evaluation Criteria</b>	<b>Marks</b>
Experience – General and Specific	25
Technical approach and methodology – Bidder's proposed approach to provision of the training pre, during and post the engagement	30
Qualifications and Team composition	25
Timeline	20
<b>Grand Total:</b>	<b>100</b>

Minimum technical score: The mark required to pass the technical evaluation is 75%.

## **4. BID AWARD**

A Service Level Agreement shall be executed between UGAFODE and the successful insurance firms.

## **5. Other Terms & Conditions:**

N/A



UGAFODE Microfinance Limited (MDI)

## TERMS OF REFERENCE (TORs) FOR PROVISION FINANCIAL LITERACY

### TRAININGS

#### Brief about UGAFODE Microfinance Ltd

**Overview** UGAFODE Microfinance Limited (MDI) began as an NGO in 1994 focused on group credit for women and has since transformed into a Microfinance Deposit-Taking Institution regulated by Bank of Uganda and has attracted local and international shareholding overtime. The financial institution attained its status as a Tier III financial institution in November 2011, following a successful history of offering microfinance services in Uganda. Upon transformation into a Tier 3 financial institution, UGAFODE was licensed to mobilize customer deposits, hold and operate savings accounts as well as continue lending to these.

**Vision** "To be the preferred financial solutions provider for the happiness of our customers."

**Mission** "To transform the lives of our customers economically and socially by providing inclusive financial solutions."

UGAFODE's strategic priority is to achieve financial inclusion, especially for refugees and persons living in rural and remote areas that have been excluded by the mainstream banking sector.

#### 1. The Assignment

UGAFODE provides financial services and building capacity of refugees in the Kyaka II and Rwamwanja Refugee Settlements based in Kyegegwa and Kamwenge districts respectively, with the goal to enable greater resilience and self-reliance among both refugees and host communities by creating economic opportunities and improving their livelihoods.

The beneficiaries of this initiative have limited financial literacy and entrepreneurial skills needed for successful running of their business enterprises to ensure their sustainability and self-reliance. UGAFODE was therefore desirous to build capacities of the refugees and host communities in entrepreneurship and business development skills among this target market.

In view of the above UGAFODE seek to engage the services of an experienced institution to prepare training materials and conduct community training aimed at empowering the refugees and their host communities with financial and digital literacy skills to build their financial resilience.

#### 2. Target participants of the training

The targeted participants of the training will be refugees and host communities in Kyaka II and Rwamwanja Refugee Settlements with a bias to the base camp areas.

#### 3. Scope of Work



## UGAFODE Microfinance Limited (MDI)

The services that the institution is expected to offer - scope of work - shall include discharging the following tasks:

1. Meet the UGAFODE team to discuss assignment expectations and thereafter prepare and submit for UGAFODE's review an inception report containing an out-line of the topics of the training curriculum that will form the core course units and/or modules for the community-based training of the refugee and host communities in Kyaka II and Rwamwanja Refugee Settlements.
2. Prepare and share with UGAFODE a trainings curriculum to be used to execute this assignment.
3. The preparation and roll-out of the training
4. Facilitate Community-based training to impart the relevant knowledge and skills to the training participants.
5. Periodically prepare and submit to UGAFODE a report highlighting all the results of the assignment including the evaluation of the training by the participants, recommendations for the activities or other steps that can be taken for further development of community based financial literacy programs.

### 4. Deliverables

The specific deliverables for the short-term Consultant include:

1. Inception report completed with a work plan for discharging the assignment.
2. Training materials for all topics to be covered in the training.
3. Periodic training reports shared with

UGAFODE. Participants' Knowledge assessment:

- Improved financial capabilities (the combination of knowledge, skills and self-efficacy needed to make and exercise money management decisions that best fit the circumstances of one's life) through financial education.
- Increased awareness about "client protection principles" in dealing with FSP's.
- Increased knowledge about financial products and services and how to access and make responsible use of them.
- Improved savings and asset building behavior.

### 5. Skills Required

UGAFODE expects the Institution who will carry out this assignment to possess the following qualifications:

1. Must have considerable experience in conducting similar assignments.
2. Sound knowledge and experience in microfinance sector institutions in Uganda, regulatory authorities and donor organizations or development partners in financial literacy training materials development, providing training and technical assistance.
3. Solid experience in developing training curricula and conducting community-based trainings.
4. Trainer Selection Criteria
  - Trainers must speak the language of training participants to avoid time and resources spent on translations. This will also strengthen the relationship



**UGAFODE Microfinance Limited (MDI)**

- Has experience and understands the context of refugee.
- Is able to not only train, but to mentor, coach and support the trainees.
- Charismatic and outgoing; able to engage and level with beneficiaries.
- Can deliver content in a participatory and active manner (no script reading!)
- Is experienced with delivering financial literacy training.
- Acts as a role model to the beneficiaries.
- Able to personalise the content and delivery and use the curriculum as a guide
- Is dedicated, motivated and hard working

## **6. Timeline**

The timeframe of the assignment will be 6 months (3 for each) from the signing of the contract agreed by the parties in writing for discharging all the key tasks under the scope of work and ensuring all the stated deliverables are presented to the UGAFODE. The contract will start in January 2026 and will end in June 2026.

**END**

