



UGAFODE MICROFINANCE LIMITED (MDI)

REQUEST FOR PROPOSAL (RFP)

Ref:

RFP Issue date: 10th Sept 2026

RFP closing date: 18th Sept 2026

Requirement: **Request for Proposal for Provision of Customer Profiling & Services**

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 conduct a comprehensive customer profiling exercise covering its entire loans and savings customers - women and men, individuals and MSMEs.

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 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

Bidders shall submit the documents below as evidence of their eligibility. ***Please ignore if your company is prequalified with UGAFODE and/or have already submitted these documents.***

- 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)
- Bank statement or banker's reference confirming bidder financial capacity

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.

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



2.3 Financial proposals

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

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

Bidders' proposals should include the applicable taxes & levies. The bid currency shall be Uganda shillings. For quotes in other currencies, bidders shall provide a conversion rate (fixed and aligned to their price validity) or a UGX equivalent to facilitate the evaluation process.

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 hard copy should be submitted in sealed envelopes by **18th Sept 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 will use the weighted methodology as detailed below:

- Preliminary examination and administrative compliance to determine eligibility shall be evaluated on a Pass/Fail and or Responsive/Non-responsive basis.
- Technical proposals evaluation will be evaluated out of 100% against the parameters listed in the ToR.



- 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 for the subsequent stages.

The detailed Technical Criteria shall be comprised of the factors indicated below.

Evaluation Criteria
Experience – General and Specific - experience in customer profiling, market research, or data analytics, Strong background in financial services, preferably in microfinance or banking
Technical approach and methodology – Bidder's proposed approach, tools be used for the assignment pre, during and post the engagement
Qualifications and Team composition - Demonstrated experience in training and capacity building, Knowledge of the Ugandan financial services sector is an added advantage
Work plan & Timeline

4. BID AWARD

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

5. Other Terms & Conditions:

N/A



Annex 1
UGAFODE MICROFINANCE LIMITED (MDI)
TERMS OF REFERENCE
COMPREHENSIVE CUSTOMER PROFILING

1. BACKGROUND

UGAFODE Microfinance Limited (MDI) is a Tier III financial institution licensed and supervised by the Bank of Uganda. Founded in 1994 as an NGO extending microcredit to women, UGAFODE transitioned into a fully licensed Microfinance Deposit-Taking Institution in 2011 and has since grown into a leading provider of inclusive financial services to low-income and economically active clients across rural, peri-urban, and underserved communities.

Because UGAFODE's institutional roots lie in serving women, its current customer base, referral model, and market positioning carry a strong 'women's market' character even as the institution now serves both male and female, individual and business, savings and loan clients. This ToR must ensure that the profiling exercise captures this dual reality: it must profile the full customer book, while applying a deliberate Women's Market / Women-owned SME (WSME) analytical lens so that insights, personas, and recommendations remain intentional and commercially actionable.

2. RATIONALE FOR A WOMEN'S MARKET (WSME) LENS WITHIN AN ALL-CUSTOMER PROFILING EXERCISE

Women's Market strategy design practice holds that women and women-owned MSMEs are not a niche within a portfolio but a distinct commercial segment with differentiated needs, constraints, and value drivers — spanning access to collateral and guarantors, time and mobility constraints, household decision-making dynamics, risk appetite, digital and agency-channel access, business formalisation stage, and demand for non-financial services (mentorship, networks, market linkages, business skills).

Applying this lens across the whole customer base allows UGAFODE to:

- Disaggregate every segment, persona, and product-usage pattern by sex and, for business clients, by ownership/management gender and enterprise size (micro, small, medium).
- Identify where women's and men's needs converge or diverge across savings and credit behaviour, so products, channels, and messaging can be tailored rather than generic.
- Surface barriers (collateral, guarantor requirements, documentation, digital literacy, time poverty) that may be suppressing uptake or usage depth.
- Align findings with UGAFODE's referral model and its heritage as a women-focused institution, strengthening its competitive positioning in the women's market while remaining fully inclusive of male clients.

3. PURPOSE OF THE ASSIGNMENT

UGAFODE seeks to engage a qualified consultant or firm to conduct a comprehensive, gender-disaggregated customer profiling exercise covering its entire loans and savings



customers women and men, individuals and MSMEs — to generate actionable insights for product development, marketing, channel strategy, and service delivery, with a specific analytical thread on women's market and WSME dynamics.

4. OBJECTIVES OF THE ASSIGNMENT

1. Conduct comprehensive profiling of all UGA FODE loans and savings customers, disaggregated by sex, age, geography, and enterprise size/sector for business clients.
2. Analyse customer demographics, behaviours, needs, preferences, and financial patterns, applying recognised Women's Market/WSME segmentation frameworks alongside standard demographic, behavioural, psychographic, and financial segmentation.
3. Segment customers into meaningful, commercially usable categories explicitly identifying WSME sub-segments to guide marketing, product design, and service delivery.
4. Assess the fit between current products, channels, and processes and the differentiated needs of women clients/WSMEs versus other segments.
5. Align profiling outputs with, and strengthen, UGA FODE's current referral model.
6. Build internal capacity by training UGA FODE staff on customer profiling techniques, tools, and a Women's Market analytical lens for ongoing, sustainable use.

5. SCOPE OF WORK

5.1 CUSTOMER DATA REVIEW AND SEGMENTATION

- Review and analyse existing loan and savings customer data across the full portfolio (all customers, not a women-only sub-set).
- Clean and structure data to enable disaggregation by sex, age, location, product, tenure, and — for business accounts — enterprise size, sector, and ownership/management gender.
- Apply a blended segmentation methodology combining demographic, behavioural, psychographic, and financial variables with a Women's Market / WSME segmentation overlay (e.g. life-stage needs, business growth stage, decision-making role, collateral/guarantor access, digital/agency channel usage).
- Identify key characteristics, needs, and trends for each segment, explicitly naming and describing WSME sub-segments where they emerge.

5.2 FIELD DATA COLLECTION

- Design and conduct field data collection (surveys, interviews, and/or focus group discussions) to fill gaps in existing data, ensuring adequate representation of women clients, WSME owners, and male clients across savings and credit products.
- Capture qualitative insight on barriers and enablers specific to women's and WSME access and usage — e.g. collateral, guarantor requirements, time/mobility constraints, digital literacy, and demand for non-financial services.



5.3 CUSTOMER PERSONAS AND STRATEGIC INSIGHTS

- Develop customer personas for major segments across the whole book, including at least one set of personas specific to clients at different growth stages (micro, small, medium).
- Provide strategic insights and actionable recommendations for product development, pricing, marketing, and channel strategy, with explicit recommendations on closing gaps for women's market segments.
- Recommend how profiling outputs and insights should feed into and strengthen the referral model currently implemented by UGAFODE.

5.4 STAFF CAPACITY BUILDING

- Design a practical training programme on customer profiling and segmentation for relevant UGAFODE staff, including a dedicated module on Women's Market / WSME strategy design principles.
- Conduct interactive training sessions (theoretical and practical) using UGAFODE's own data and personas as case material.
- Train staff on tools and techniques for ongoing profiling, segmentation, and gender-disaggregated data analysis.
- Provide training materials, user guides, and templates (including a WSME segmentation template) for continued internal use.

5.5 REPORTING AND RECOMMENDATIONS

- Define who a UGAFODE customer is.
- Present a detailed report of customer profiles and segmentation results for the full customer base, with a distinct WSME/women's market findings section.
- Provide actionable, prioritised recommendations for leveraging customer data across product, marketing, credit, and channel functions.
- Submit a post-training evaluation report summarising training outcomes and residual capacity-building needs.

6. DELIVERABLES

#	Deliverable	Description
1	Inception Report	Confirmed methodology, segmentation framework (including WSME lens), data sources, and detailed work plan.
2	Cleaned & Analysed Data Set	Full customer data (savers and borrowers) cleaned, coded, and disaggregated by sex, age, geography, and enterprise size/sector.
3	Customer Profiling Report	Segmentation results, personas, trends, and insights covering all customers with a dedicated Women's



#	Deliverable	Description
		Market/WSME analysis section, aligned to the referral model.
4	Customer Personas & Segmentation Toolkit	Reusable personas, segmentation criteria, and a WSME segmentation template for future in-house profiling.
5	Training Materials	Presentations, facilitator/participant guides, and practical tools, including the Women's Market/WSME module.
6	Define UGAFODE Customer	To cover borrowers, savers, digital users, and prospective customers. How to maintain a relationship for the purpose of accessing its financial products and services
7	Post-Training Report	Training attendance, outcomes, participant feedback, and recommended follow-up capacity actions.

7. METHODOLOGY AND APPROACH REQUIREMENTS

Bidders should propose a methodology covering, at minimum:

- Data audit and cleaning approach for existing core banking / MIS customer data.
- Segmentation framework(s) to be applied, explicitly referencing how a Women's Market/WSME lens will be integrated alongside standard demographic, behavioural, psychographic, and financial segmentation.
- Sampling and field data collection approach, including how adequate representation of women clients and WSMEs will be assured.
- Data analysis tools and techniques to be used (e.g. Excel, SPSS, Python, R, or similar).
- Approach to persona development and validation with UGAFODE staff/management.
- Training design approach (adult-learning methods, practical exercises using UGAFODE data).
- Data protection and confidentiality safeguards for customer data throughout the assignment.

8. DURATION OF ASSIGNMENT

The assignment is expected to take 6 to 8 weeks in total, indicatively phased as follows. The final timeline will be agreed and confirmed during the inception phase.



Phase	Activities	Indicative Duration
1. Inception	Kick-off, methodology and work-plan finalisation, data-access arrangements	Week 1
2. Data Review & Fieldwork	Data cleaning/analysis, field data collection (where needed)	Weeks 2–4
3. Profiling & Persona Development	Segmentation, WSME analysis, persona and insight development	Weeks 4–5
4. Staff Training	Delivery of training sessions and materials handover	Weeks 5–6
5. Reporting	Final profiling report, toolkit, and post-training report	Weeks 6–8

9. QUALIFICATIONS AND EXPERIENCE

The ideal consultant or firm should demonstrate:

- Proven experience in customer profiling, market research, or data analytics.
- Strong background in financial services, preferably microfinance or banking.
- Demonstrated experience/expertise in Women's Market or WSME strategy design, segmentation, or gender-intentional product design.
- Demonstrated experience in training and capacity building.
- Proficiency in data analysis tools (e.g. Excel, SPSS, Python, R, or similar).
- Excellent communication and report-writing skills.
- Knowledge of the Ugandan financial services sector is an added advantage.

10. REPORTING LINES AND GOVERNANCE

The Consultant will report to the Head of Product Development, Research and Marketing, and will collaborate with the Marketing, Credit, and Savings departments throughout the assignment. A brief inception and mid-point check-in with these departments is recommended to validate emerging segments and WSME findings before finalisation.

11. DATA PROTECTION AND CONFIDENTIALITY

- All customer data accessed for this assignment is confidential and must be handled in line with UGAFODE's data protection policy and applicable Ugandan data protection law.
- Data must be anonymised or de-identified wherever possible for analysis and reporting outputs.
- The Consultant shall sign UGAFODE's Confidentiality and Conflict of Interest Declaration prior to commencement.



12. APPLICATION REQUIREMENTS

Interested consultants or firms should submit:

- A detailed technical proposal (understanding of the assignment, methodology including the Women's Market/WSME and work plan).
- A financial proposal.
- CVs of proposed team members, highlighting any customer profiling for a FI-related experience.
- References from similar assignments.



Annex 2

Confidentiality and Conflict of Interest Declaration (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 e 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: _____