



UGAFODE MICROFINANCE LIMITED (MDI)

REQUEST FOR PROPOSAL (RFP)

Ref:

RFP Issue date: September 2nd 2026

RFP closing date: September 9th 2026

Requirement: **Request for Proposal for Supply, Implementation and Support of an Enterprise Digital Field Application (DFA) & Loan Origination Platform**

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, reputable and capable firms for **Supply, Implementation and Support of an Enterprise Digital Field Application (DFA) & Loan Origination Platform**.

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. ***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
- 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
- Bank statement or banker's reference confirming bidder financial capacity
- Filled Declarations of Conflicts of Interest form (**Annex 1**)

2. TECHNICAL & FINANCIAL PROPOSALS

2.1 Preparation of Proposals

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

2.2 Technical Proposals/Statement of Requirements

Bidders must provide a detailed technical proposal in line with the Terms of Reference attached here to.

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. lumpsum/days/sessions)</i>	<i>Qty</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. 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 Additional information

Number of Users - the DFA tool shall be used by the following users in the pilot phase and scaled thereafter. Hence the bidders shall indicate the cost implication in case of expansion or scale out. The pilot users include 6 field officers, 6 supervisors, 4 analysts, and 2 administration officers.

Loan applications per year – for the pilot it is 1,000, but expected to increase to over 20,000 after the pilot.

Existing customer base/active portfolio – 20,800.

Attached is a requirements matrix (excel file) for reference.

This project is a turn-key solution, hence the successful bidder shall be charged with implementation from start to commissioning.

2.5 Validity of proposals

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

2.6 Submission of proposals

The Technical and Financial Proposals in sealed hard copy should be submitted by **9th September 2026 at 16:00hrs**. No Proposals shall be received after the submission deadline. In case of online submission, bidders shall submit two separate and password protected technical and financial proposals.

2.7 Language of tender

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

2.8 Amendment to the tender document

At any time before the deadline for the submission date, UGA FODE 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 UGA FODE.



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 in the ToR.
- c. The respective Financial proposals will be evaluated for competitiveness and value for money against each other.

4. BID AWARD

A contract shall be executed between UGA FODE and the selected bidder.

5. Other Terms & Conditions:

N/A



Annex 1

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: _____