UGAFODE MICROFINANCE LIMITED (MDI)

TERMS OF REFERENCE

PROCUREMENT, IMPLEMENTATION AND SUPPORT OF AN ENTERPRISE DIGITAL FIELD APPLICATION (DFA) AND LOAN ORIGINATION PLATFORM

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Contents

1. Executive Summary

UGAFODE Microfinance Limited (MDI) invites qualified vendors to submit proposals for the supply, configuration, integration, implementation, testing, rollout and support of an enterprise-grade Digital Field Application (DFA) and Loan Origination Platform. The required solution shall digitise and orchestrate UGAFODE's end-to-end customer and credit lifecycle while integrating with existing institutional systems and external partner platforms.

The solution is expected to operate as the primary field execution and workflow layer for customer acquisition, digital onboarding, loan origination, appraisal, approval, disbursement orchestration, post-disbursement monitoring, collections, recovery, renewals, programme data collection and reporting. It must support offline-first field operations, omnichannel intake, configurable workflows, source-level data validation, intelligent decision support, robust auditability and secure enterprise integration.

Core procurement principle
The DFA shall be designed to integrate seamlessly with UGAFODE's existing enterprise applications and maximize the value of current technology investments. Vendors may propose embedded enterprise capabilities in place of existing systems only where such capabilities provide demonstrable advantages in functionality, performance, maintainability, user experience, security, scalability, or cost-effectiveness. Any recommendation to replace an existing system shall be supported by a detailed comparative assessment, migration approach, and business justification.

1.1 Procurement Objectives and Expected Outcomes

The objective of this procurement is to acquire, implement, and support a secure, configurable, scalable, and enterprise-grade Digital Field Application (DFA) that will digitally transform UGAFODE's field operations, lending processes, customer service, and programme delivery while supporting future business growth, regulatory compliance, and operational excellence.

Specifically, the procurement seeks to:

- Acquire a mature, configurable, secure, API-enabled and enterprise-ready Digital Field Application that supports end-to-end field operations and digital lending while adapting to evolving business processes, financial products, donor programmes, and regulatory requirements through configuration rather than continuous software customization.
- Transform UGAFODE's field operating model by empowering field officers to perform and complete the majority of customer-facing and operational activities directly from the field, minimizing unnecessary travel to branches or Head Office and enabling work to be completed remotely through secure digital workflows.
- Enable field officers to conduct customer acquisition, onboarding, digital Know Your Customer (KYC), loan origination, appraisal, document capture, biometric verification, collateral assessment, approvals, monitoring, collections, recoveries, customer support, reporting, and programme management using a single integrated digital platform with online and offline capabilities.
- Facilitate straight-through digital processing by enabling applications, approvals, document verification, workflow routing, supervisory reviews, customer notifications, and decision-making to be completed electronically, reducing processing times, operational costs, manual interventions, and paper-based processes.
- Deliver the solution through a phased implementation approach under a single commercial proposal and fixed total price, including solution configuration, enterprise integrations, compatibility validation, device certification, pilot implementation, enterprise rollout, training, stabilization, and post-implementation support.

- Ensure seamless interoperability with UGAFODE's existing enterprise systems while allowing vendors to propose embedded platform capabilities that demonstrably provide superior functionality, operational efficiency, reduced complexity, or lower total cost of ownership.
- Establish a transparent, competitive, and vendor-neutral procurement process based on clearly defined functional, technical, security, integration, implementation, commercial, and support requirements, together with objective evaluation criteria contained in this TOR and its annexes.
- Promote long-term sustainability by ensuring UGAFODE retains full ownership of its data, business rules, configurations, integrations, and intellectual assets, while preventing vendor lock-in through the adoption of open standards, interoperable APIs, comprehensive documentation, and effective knowledge transfer.
- Deliver a resilient and future-ready enterprise platform that supports omnichannel service delivery, intelligent automation, advanced analytics, artificial intelligence, ESG reporting, agricultural finance, donor programme management, and emerging digital financial services without requiring fundamental system redesign.

1.2 Expected Business Outcomes

The successful implementation of the DFA shall establish a virtual field office, enabling field officers to perform and complete core business processes digitally from any location, with minimal dependence on branch or Head Office visits. The platform shall also establish a digital field management capability, enabling supervisors to remotely plan, monitor, support, and optimize field operations through real-time visibility, intelligent alerts, workflow management, and performance analytics.

The solution is expected to deliver the following business outcomes:

- Enable end-to-end digital field operations and remote service delivery.
- Empower field officers to complete customer onboarding, loan processing, monitoring, collections, recoveries, and reporting entirely from the field.
- Enable virtual supervision through real-time monitoring of field activities, workloads, productivity, task completion, portfolio performance, and customer engagement.
- Provide supervisors with performance dashboards to proactively manage field operations, identify exceptions, and provide timely guidance and interventions.
- Increase field officer productivity, accountability, and customer engagement while reducing unnecessary travel to branches or Head Office.
- Reduce customer turnaround times, operational costs, and paper-based processes through straight-through digital workflows.
- Improve data quality, accuracy, and completeness through source-level capture, validation, and real-time synchronization.
- Enhance governance, transparency, auditability, and regulatory compliance through automated workflows and complete digital audit trails.
- Improve operational and strategic decision-making through real-time dashboards, portfolio intelligence, business analytics, and management reporting.
- Provide a scalable, configurable, and future-ready enterprise platform that supports business growth, innovation, new financial products, donor-funded programmes, ESG initiatives, agricultural finance, and emerging digital financial services.

1.3 Enterprise Data Capture Flexibility,

DFA should include a dynamic forms engine. This is a key differentiator of mature enterprise platforms and ensures UGAFODE is not forced into costly software modifications whenever a new programme or reporting requirement arises. UGAFODE implements and administers multiple development finance programmes supported by donors, development partners, guarantee providers, investors, government agencies, and strategic partners. These programmes frequently introduce programme-specific eligibility criteria, performance indicators, monitoring requirements, questionnaires, and reporting obligations that evolve over the life of the programme.

Accordingly, the proposed solution shall provide a fully configurable digital forms and data collection framework that enables UGAFODE to design, deploy, modify, and retire digital forms, questionnaires, workflows, and data capture templates without requiring software development, source code changes, or application rebuilds.

The solution shall, at a minimum, support the ability to:

- Design, configure, and publish new digital forms using no-code or low-code configuration tools.
- Modify existing digital forms, questionnaires, and field layouts as programme or reporting requirements evolve.
- Create programme-specific data capture templates for different financial products, donor-funded programmes, customer segments, sectors, and funding facilities.
- Configure mandatory and optional fields, conditional logic, validations, calculations, workflows, and approval rules through administrative configuration.
- Support version control of digital forms while preserving historical data collected under previous versions.
- Deploy revised forms to field devices without requiring application redevelopment or reinstallation.
- Schedule recurring, time-bound, seasonal, or event-based surveys, monitoring visits, and impact assessments.
- Configure programme eligibility rules, funder-specific indicators, ESG metrics, agricultural monitoring indicators, climate reporting, and guarantee scheme requirements.
- Support multilingual digital forms where required.
- Capture photographs, scanned documents, GPS coordinates, biometric information, signatures, audio notes, and other multimedia evidence within configurable forms.
- Generate programme-specific reports and dashboards based on configured data collection templates.
- Enable rapid deployment of new donor, partner, regulatory, or government reporting requirements with minimal operational disruption.

This capability shall enable UGAFODE to respond quickly to changing donor, regulatory, market, and business requirements while reducing implementation costs, minimizing dependency on software vendors, and ensuring the long-term adaptability of the platform.

2. Background to the Assignment and PoC Outcomes

UGAFODE completed a DFA Proof of Concept as a requirements discovery and solution validation exercise. The PoC validated key field workflows and provided evidence for defining the procurement scope. It was not an implementation award and does not provide the PoC vendor with preferential treatment in this procurement.

2.1 Capabilities validated during the PoC

- Offline-first Android data capture and subsequent synchronisation.
- Lead and customer capture, KYC, OCR, OTP and biometric face comparison.
- GPS capture for customers, businesses and plots.
- Agro-loan appraisal and automatic financial calculations.
- Duplicate checking and document/photo capture.
- Multi-level approvals, amount-based routing, rejection and send-back loops.
- Supervisor work queues, overdue tasks, dashboards, KPI reporting and data export.
- Initial assessment of CBS integration requirements.

2.2 Enterprise gaps incorporated into this TOR

- Full lending lifecycle coverage beyond origination, including monitoring, collections, recovery and renewals.
- Integration with UGAFODE's existing DMS, Leads Management System and Arrears Management System.
- Programme, donor, guarantee and funding-source classification and reporting.
- aBi green-finance indicators, aBi guaranteed-loan requirements and Kiva integration requirements.
- Dynamic donor questionnaires and special reports.
- Advanced data-quality validation, explainable error messages and exception controls.
- Omnichannel and third-party application intake.
- Device, storage, upgrade and backward-compatibility requirements.
- Agronomics, geospatial intelligence, ESG, climate finance and intelligent decision support.

3. Procurement Objectives and Expected Outcomes

3.1 Overall Objective

The objective of this procurement is to acquire, configure, integrate, implement and support an enterprise-grade Digital Field Application (DFA) that digitises UGAFODE's credit field operations and establishes a virtual field office, enabling credit officers to perform and complete the majority of field-based activities digitally with minimal dependence on branch or Head Office visits.

The solution shall provide secure, scalable, configurable and interoperable capabilities that support efficient field operations, policy-driven credit appraisal, digital supervision, enterprise integration and data-driven decision-making across UGAFODE's lending programmes and operational environments.

3.2 Expected Procurement Outcomes

The successful implementation of the DFA is expected to deliver the following outcomes:

- Establish a virtual field office that enables credit officers to perform customer onboarding, credit appraisal, field verification, monitoring, collections, recoveries and programme reporting digitally from the field.
- Enable virtual supervision by providing supervisors with real-time visibility of field activities, officer productivity, workloads, pending tasks, portfolio performance and configurable alerts for timely intervention.
- Reduce loan processing turnaround times by eliminating duplicate data entry, paper-based processes and unnecessary travel between the field and branch offices.
- Improve the quality, completeness and integrity of information captured at source through configurable digital forms, business rules, automated validations and digital evidence.
- Standardise and automate field credit processes through configurable workflows, approval hierarchies and policy-driven business rules.
- Improve operational efficiency through offline capability, intelligent task management, digital workflow automation and seamless synchronization.
- Strengthen management oversight through enterprise dashboards, operational analytics, audit trails and performance monitoring.
- Improve programme management by supporting configurable donor, partner, guarantee and regulatory reporting requirements without software redevelopment.
- Integrate seamlessly with UGAFODE's enterprise systems using secure APIs to eliminate duplicate data capture and improve information sharing across the institution.
- Provide a secure, scalable and future-ready enterprise platform that supports evolving business requirements, new financial products and future digital transformation initiatives.

3.3 Expected Outcomes and Indicative Performance Indicators

Expected Outcome	Indicative Performance Measure
Virtual field office established	Percentage of routine field activities completed digitally without requiring branch visits
Improved field officer productivity	Number of applications, monitoring visits, collections and recovery activities completed per field officer
Enhanced virtual supervision	Percentage of field activities monitored digitally; supervisory response time to alerts and exceptions
Reduced turnaround time	Average time from application initiation to credit decision and disbursement

Improved data quality	Percentage of applications passing validation on first submission; reduction in data correction rates
Reduced paper-based processing	Percentage of field processes completed electronically without physical forms
Standardised credit processing	Percentage of applications processed through approved digital workflows and business rules
Improved portfolio management	Timeliness of monitoring visits, collections, recoveries and early warning interventions
Improved management visibility	Availability and utilisation of real-time dashboards, productivity reports and operational analytics
Effective enterprise integration	Successful API transactions, synchronization success rates and reconciliation accuracy
Improved programme and donor reporting	Timeliness, completeness and accuracy of programme, ESG, guarantee and donor reports
Increased system adoption	Active users, transaction volumes, workflow completion rates and digital adoption by field officers and supervisors
Improved governance and compliance	Audit trail completeness, policy compliance rates and reduction in manual exceptions

4. Scope of the Assignment

4.1 Scope of Services

The selected vendor shall provide a complete, fully integrated, enterprise-grade Digital Field Application (DFA) solution, including all professional services required to configure, integrate, implement, test, deploy, support and transfer knowledge to UGAFODE.

The assignment shall include, but not be limited to:

- Validation and refinement of business, functional, technical and integration requirements based on the approved TOR.
- Solution architecture, implementation planning and enterprise solution design.
- Provision of all software licences or subscriptions required for the proposed solution.
- Configuration of the enterprise Digital Field Application, including workflows, business rules, digital forms, approval hierarchies, dashboards, alerts and notifications.
- Configuration of a secure Android-based mobile application for field users and a web-based portal for supervisors, management and system administrators.
- Establishment of a Virtual Field Office enabling credit officers to perform assigned field activities digitally while minimising dependence on branch or Head Office visits.
- Configuration of a Digital Field Supervision capability enabling supervisors to remotely assign work, monitor field activities, review submissions, perform spot checks, issue guidance, manage exceptions and monitor staff performance through real-time dashboards and alerts.
- Configuration of configurable digital forms, questionnaires, surveys and programme-specific data collection templates that can be modified without software redevelopment.
- Configuration of lending workflows, appraisal processes, business rules, approval routing and decision-support capabilities.

- Design, development, testing and implementation of integrations with UGAFODE's enterprise systems and approved external platforms.
- Configuration of enterprise reporting, dashboards, analytics and programme reporting.
- Data migration and data cleansing, where applicable.
- Environment installation, infrastructure configuration, security hardening, performance optimisation, backup and disaster recovery configuration.
- Comprehensive compatibility testing covering enterprise systems, APIs, mobile devices, operating systems, application versions, browsers, storage conditions and network environments.
- User Acceptance Testing (UAT), pilot implementation, phased enterprise rollout, production deployment and stabilisation.
- User training, administrator training, technical knowledge transfer and operational readiness support.
- Hypercare, warranty services, post-implementation support and transition to business-as-usual operations.
- Delivery of complete technical, functional, operational and system administration documentation.

4.2 Functional Scope

The proposed solution shall operate as UGAFODE's enterprise Digital Field Application supporting the complete credit field operations lifecycle, while integrating seamlessly with existing enterprise systems.

The solution shall provide capabilities that enable:

- Digital customer prospecting, onboarding and Know Your Customer (KYC) activities.
- Digital loan origination and field appraisal.
- Collection of supporting documents and digital evidence.
- Financial analysis and policy-driven credit appraisal.
- Field verification, monitoring and portfolio follow-up.
- Collections and recovery field activities.
- Programme-specific data collection and impact monitoring.
- Virtual supervision of field officers through real-time dashboards, workload management, configurable alerts and performance monitoring.
- Configurable workflows, business rules and digital forms.
- Offline field operations with secure synchronisation.
- Enterprise reporting, dashboards and operational analytics.

The DFA shall function as the primary digital platform supporting field execution while complementing UGAFODE's broader enterprise application landscape.

4.3 Enterprise Integration Principles

The proposed solution shall adopt an **integration-first** approach and maximise the use of UGAFODE's existing enterprise investments.

The solution shall integrate with existing enterprise systems, including but not limited to:

- Core Banking System (CBS)
- Document Management System (DMS)
- Leads Management System
- Arrears Management System
- Remote Onboarding Platform

- National Identification and Registration Authority (NIRA)
- Office of the Prime Minister (OPM) Refugee Registry
- Credit Reference Bureau (CRB)
- Mobile Money and Digital Payment Platforms
- SMS and Email Notification Services
- Dashboard and Analytics Platforms
- Other enterprise applications identified during implementation

Where vendors propose embedded platform capabilities that duplicate existing systems, they shall demonstrate clear functional, technical and commercial advantages together with a migration strategy and business case. Replacement of existing enterprise systems shall only be considered where expressly approved by UGAFODE.

5. Existing Enterprise Systems and Integration Context

Vendors shall assess and accommodate the following existing or planned systems. Final interface specifications will be confirmed during inception. The solution must support loosely coupled integration so that an upgrade or replacement of one component does not require wholesale replacement of field devices or the DFA.

System / service	Required DFA relationship
Core Banking System – Orbit-R	Customer search and creation, account and loan creation, balances, transactions, disbursement status, repayment and arrears information.
Document Management System	Store, retrieve and link customer, KYC, appraisal, collateral, monitoring and signed documents using metadata and document IDs.
Leads Management System	Receive qualified leads, return status and conversion outcomes, and prevent duplicate lead pipelines.
Arrears Management System	Exchange arrears cases, allocations, visit outcomes, promises to pay, recovery actions and resolution status.
Remote onboarding / NIRA services	Identity verification, data matching and KYC evidence.
OPM / refugee identity services	Verification and programme data for eligible refugee customers, subject to availability and lawful access.
CRB services	Credit report requests, results, consent, fees and audit records.
Kiva integration	Identify and manage Kiva-supported loans, required customer stories/data, status and reporting outputs.
aBi green-finance indicators	Capture applicable green-finance and ESG indicators and produce portfolio/funder reports.
aBi guaranteed loans	Manage guarantee classification, eligibility, utilisation, claims-support data and reporting.
BI / reporting tools	Secure extraction, replication or direct query through governed interfaces.
SMS, email and messaging	OTP, workflow alerts, customer notifications, reminders and surveys.

6. Target Operating Model and End-to-End Workflows

The vendor shall design and configure the solution around the following lifecycle. Each workflow shall define actors, inputs, rules, exceptions, integration points, audit events, outputs, SLAs and acceptance criteria.

1. Lead capture and qualification
2. Customer/prospect identification and de-duplication
3. Digital onboarding and KYC
4. Customer, household, business, farm and programme profiling
5. Loan application and supporting evidence
6. Appraisal and financial analysis
7. Credit scoring and decision support
8. Approval and Credit Committee workflow
9. Contracting, account creation and disbursement orchestration
10. Post-disbursement monitoring
11. Collections and arrears follow-up
12. Recovery and collateral action
13. Renewal, retention and cross-sell
14. Closure, archival and reporting

6.1 Workflow configuration expectations

- Visual and configurable workflow designer.
- Sequential, parallel and conditional routing.
- Maker-checker and segregation of duties.
- Approval limits by role, amount, product, programme, risk, branch and geography.
- Delegation, reassignment, absence management and candidate task pools.
- Send-back, rework and resubmission loops with full history.
- SLA timers, reminders, escalations and overdue queues.
- Policy-exception workflow with justification and higher approval.
- No-code or low-code configuration by authorised UGAFODE administrators.

7. Functional Scope and Business Requirements

The detailed Functional Requirements are part of this TOR and shall be completed by every bidder. The following chapter defines the minimum functional domains.

7.1 Lead and opportunity management

- Receive and manage leads from UGAFODE’s Leads Management System, branch users, field users, bulk uploads, online channels and approved partners.
- Schedule callbacks, visits and follow-ups; maintain interaction history and conversion outcomes.
- Return disposition and conversion status to the source lead system.
- Apply configurable prioritisation, ageing and closure rules.

7.2 Customer onboarding and KYC

- Search existing customer records before creation.
- Capture identity, demographic, contact, household, business, employment and beneficial ownership information.
- OCR identity documents, record confidence scores and require confirmation for low-confidence fields.
- Support OTP, selfie-to-ID comparison and approved external identity checks.
- Capture consent, signatures and evidence required by policy.
- Support refugee and other alternative identity workflows.

7.3 Loan application and appraisal

- Support all existing and future UGAFODE products through configuration.
- Dynamic forms by product, customer type, programme, risk and prior answers.
- Capture purpose, amount, tenor, income, expenses, cash flow, existing obligations, guarantors and collateral.
- Automated calculations for repayment capacity, DSR, LTV, margins, working capital and sector-specific ratios.
- Support paperless document checklists and application completeness scoring.

7.4 Credit decisioning and approvals

- Configurable scorecards and decision rules.
- CRB and CBS data incorporated into the decision.
- Risk flags, policy breaches, exceptions and recommended decisions displayed with reasons.
- Multi-level and Credit Committee approvals with comments and decision records.
- Human decision authority retained for material credit decisions unless UGAFODE explicitly approves automation.

7.5 Disbursement and contracting

- Generate contracts, offer letters and schedules from approved templates.
- Capture electronic consent/signature using legally acceptable methods.
- Create or update customer, account and loan records in the CBS.
- Prevent disbursement until mandatory conditions, ESG holds and approvals are satisfied.

7.6 Monitoring, collections and recovery

- Create planned and event-driven monitoring tasks.
- Integrate arrears cases with the Arrears Management System.
- Capture visit outcome, reason for arrears, promise to pay, evidence, collateral status and next action.
- Support route planning, prioritisation, reminders and supervisor review.

- Maintain complete recovery and resolution history.

7.7 Administration

- Manage users, roles, branches, regions, teams, products, reference data, forms, workflows, rules and report templates.
- Support bulk provisioning, delegation, lock/unlock and access reviews.
- Apply configuration versioning, maker-checker approval and rollback.

8. Omnichannel Origination and Third-Party Intake

The platform shall not be restricted to applications initiated by UGAFODE staff on tablets. It shall support controlled intake from internal channels, customer self-service channels and approved third parties.

8.1 Supported channels

- DFA mobile application.
- Branch and back-office web portal.
- Customer web or mobile self-service channel.
- USSD or conversational channels where integrated.
- Call centre and relationship-management channels.
- Bulk upload for controlled campaigns or portfolio migration.
- Secure APIs for fintechs, agritech platforms, merchants, schools, employers, VSLAs, SACCOs, donor platforms and other approved partners.

8.2 Third-party submission controls

- Strong authentication, API keys or OAuth2, encryption, rate limiting and IP controls.
- Source-channel identification, partner ID and immutable submission audit trail.
- Schema validation, duplicate detection and consent evidence.
- Quarantine and review workflow for incomplete, suspicious or non-compliant submissions.
- Idempotency and duplicate-message prevention.
- Status callbacks or secure status enquiry.
- Common credit rules and approval governance regardless of originating channel.

8.3 Dynamic intake and data enrichment

- Conditional questionnaires based on source, product, customer segment and programme.
- Automatic enrichment from authorised CBS, identity, CRB, GIS, programme and transaction sources.
- Reusable APIs and form services to support future channels without major redevelopment.

9. Programme, Donor, Guarantee and Funding Facility Management

The solution shall support UGAFODE's development-finance operating model and shall not assume that all loans are funded, classified or reported in the same manner.

9.1 Programme configuration

- Create and maintain funding sources, donor programmes, lines of credit, guarantee schemes and special projects.
- Define effective dates, budgets, target segments, eligible locations, products, sectors, amounts and exclusions.
- Support programme-level approval and data-collection requirements.
- Permit one loan to carry multiple classifications where authorised.
- Track funding allocation, utilisation, remaining capacity and performance.

9.2 Required examples

Programme type	Illustrative capabilities
Kiva loans	Kiva loan classification, required borrower/profile fields, consent, story or impact information, status exchange and special reports.
aBi green-finance	aBi green-finance indicators, climate-smart and green-activity classification, evidence and reporting.
aBi guaranteed loans	Guarantee eligibility, guaranteed share, utilisation, exposure, claims-support evidence and reporting.
Other donors/funders	Configurable questionnaires, targets, beneficiary disaggregation, field follow-up, periodic reports and audit evidence.

9.3 Dynamic donor data collection

- Authorised UGAFODE users can design and publish programme-specific forms without vendor coding.
- Forms may be one-off, periodic, event-triggered or tied to specific workflow stages.
- Question types include text, number, date, choice, GPS, photo, document, signature, calculated fields and repeating groups.
- Rules may define mandatory fields, branching, range checks, cross-field checks and programme-specific validations.
- Assignments may be generated for selected customers, loans, branches, officers, regions or cohorts.
- Responses shall feed dashboards and recurring special reports.

10. Agriculture, Agronomics, ESG and Green Finance

10.1 Agriculture and agronomics

- Farmer, household, farm, plot, enterprise, crop and livestock profiling.
- GPS boundary or point capture, acreage and administrative-location derivation.

- Crop calendars, production cycles, seasonality, input needs, expected yields and market channels.
- Farm visit planning, agronomic observations, extension recommendations and follow-up.
- Weather, climate, soil, satellite or agronomic data integration where available.
- Yield and cash-flow estimation with configurable assumptions.
- Value-chain and commodity-specific questionnaires and benchmark ratios.
- Early warning for climate, production or market risks.

10.1 ESG and responsible lending

- Configurable exclusion-list screening that can stop progression.
- Environmental, social and governance questionnaires with conditional logic.
- Classification of activities as green, neutral, brown or other UGAFODE-defined classes.
- Capture of environmental permits, licences, photos and supporting evidence.
- Two-stage or configurable ESG sign-off and ability to hold disbursement.
- Escalation of exceptional cases to designated ESG roles.
- Link ESG outcomes to the customer and loan record for reporting.

10.3 Green and climate finance

- Capture aBi and other partner-specific green indicators.
- Track climate-smart agriculture, renewable energy, energy efficiency, water, waste and resilience indicators.
- Support GPS-enabled environmental monitoring and periodic evidence collection.
- Produce programme, portfolio and funder reports using configurable definitions.

11. Data Quality, Validation and Explainable Business Rules

Data quality shall be enforced at the point of capture. The system must prevent avoidable errors from entering downstream systems and provide understandable reasons and corrective guidance to users.

11.1 Rules-engine requirements

- Authorised administrators can create, test, approve, activate, deactivate and version rules without source-code changes.
- Rules may operate on a field, form, customer, loan, document, programme, geography or workflow event.
- Rules may use CBS data, third-party data, historical data, calculated values and external service responses.
- Rules shall support PASS, WARNING, FAIL, HOLD, ESCALATE and REQUEST-CORRECTION outcomes.
- Every triggered rule shall show the reason, policy or threshold, affected field and recommended corrective action.
- The system shall record rule version, input values, result, override, justification, approver and timestamp.

11.2 Mandatory validation categories

Category	Examples
Completeness	Mandatory data, required documents, signatures and programme fields.
Format and range	Age, amount, tenor, phone, dates, percentages and numeric boundaries.
Cross-field consistency	Date of birth versus age; revenue versus business scale; product versus purpose.
Geospatial consistency	GPS versus selected district/branch/catchment; farm or business location plausibility.
Identity and duplicate checks	Existing phone, national ID, refugee ID, biometric or customer match.
Image and document quality	Blur, lighting, cropping, orientation, readability, OCR confidence and expiry.
Credit-policy validation	DSR, LTV, repayment capacity, exposure, arrears, age and product limits.
Programme validation	Funding eligibility, guarantee rules, Kiva/aBi fields, ESG exclusions and targets.
Fraud and anomaly flags	Implausible values, repeated documents, device anomalies, location anomalies and conflicting data.

11.3 Error narration standard

Required error format
Example: FAIL – Debt Service Ratio is 78%, above the maximum policy threshold of 45%. Correct the income, expense or existing-obligation data, or submit a policy exception for authorised review.

11.4 Exceptions and overrides

- Hard stops cannot be overridden unless UGAFODE explicitly defines an exception path.
- Warnings may require user acknowledgement or supervisor review.
- Overrides require a reason, documentary support and authorised approval.
- All overrides shall be reportable for risk and audit review.

12. Enterprise Integration and Interoperability

12.1 Integration principles

- API-first, modular and loosely coupled architecture.
- REST/JSON and event/webhook support, with other standards where required.
- Secure authentication, encryption, key rotation and least-privilege service accounts.
- Idempotency, retry, queueing, timeout, dead-letter handling and reconciliation.
- Real-time, near-real-time and scheduled-batch patterns.
- Detailed API documentation using OpenAPI/Swagger or equivalent.
- Monitoring dashboard showing interface health, failures, retries and unresolved exceptions.

12.2 CBS integration minimum scope

- Search and retrieve existing customers and photos where available.
- Create or update customer records subject to CBS controls.
- Create accounts and loan applications/accounts.
- Retrieve accounts, balances and transactions.
- Retrieve loan status, repayment schedule, next instalment and days in arrears.
- Trigger or record disbursement.
- Receive repayment, closure, arrears and portfolio events.
- Reconcile DFA and CBS records and highlight mismatches.

12.3 Existing system integration

- DMS: metadata-based document storage and retrieval without uncontrolled duplication.
- Leads Management: lead intake, assignment, conversion status and closure feedback.
- Arrears Management: case exchange, actions, outcomes and closure.
- Kiva/aBi/programme platforms: data exchange or file generation as agreed.
- BI/data environment: secure outbound extraction, replication or governed database views.

13. Data Management, Storage, Synchronization and Device Lifecycle

13.1 Data ownership and storage

- UGAFODE retains full ownership of all customer, transaction, document, configuration and derived data.
- Vendor shall disclose data location, tenancy/isolation, storage design and sub-processors.
- Data shall be encrypted in transit and at rest, including offline device storage.
- Retention, archival and deletion shall be configurable by record type and legal requirement.
- UGAFODE shall be able to extract or replicate data in open formats throughout the contract.

13.2 Device storage and offline operation

- Secure local database supporting prolonged offline work.
- Configurable cache size, data-retention window and storage thresholds.
- Compression and controlled cleanup of temporary files and synchronised records.
- Storage-health indicators and warnings before capacity is exhausted.
- No requirement to discard or replace devices merely because backend or CBS components are upgraded.

13.3 Synchronisation resilience

- Incremental/delta synchronisation rather than repeated full downloads.
- Resume after interruption and preserve queued transactions.
- Conflict detection, configurable resolution and duplicate prevention.
- Clear sync status at record and device level.
- Back-and-forth changes between mobile and server shall be controlled by versioning and shall not create unnecessary re-entry or data loss.

13.4 Upgrade and version management

- Preserve drafts, offline transactions, queued documents and user settings during upgrades.
- Support controlled coexistence of mobile versions during phased rollout.
- Maintain backward-compatible APIs for an agreed transition period.
- Use centrally managed configuration for products, forms, rules and workflows so routine changes do not require mobile-app reinstallation.
- Support remote application distribution and compatibility with Mobile Device Management tools.
- Provide rollback procedures and upgrade-test evidence before production deployment.

13.5 Vendor sizing obligations

- State storage consumed per customer, application, photo, document and offline portfolio.
- Provide minimum and recommended device specifications.
- Model storage growth for five years using the volumes in the Pricing and TCO Schedule.
- Demonstrate performance on representative low-cost Android devices.

14. Architecture, Hosting, Performance and Resilience

14.1 Architecture

- Documented application, integration, data, security, deployment and infrastructure architecture.
- Separate development, test/UAT and production environments.
- Scalable services capable of supporting projected users and transactions.
- Modular services that permit component upgrades without disrupting the entire platform.
- Support cloud, hosted or approved hybrid deployment, with clear responsibilities.

14.2 Performance

- Define response-time targets for common online and offline transactions.
- Test low-bandwidth, intermittent network and high-latency scenarios.
- Conduct load, stress, endurance and synchronisation-volume testing.
- Provide capacity planning and performance-monitoring tools.

14.3 Availability and continuity

- Proposed production availability SLA not less than 99.5%, excluding approved maintenance.
- Automated backup, offsite retention and restoration testing.
- Documented disaster recovery with proposed RTO and RPO.
- High availability for critical components and elimination of single points of failure.
- Business continuity arrangements for vendor and hosting-provider disruptions.

15. Information Security, Privacy, Audit and Compliance

- Role-based access and least privilege.
- Multi-factor authentication for privileged and sensitive access.
- Encryption at rest and in transit using current secure standards.
- Secure offline storage, certificate pinning and rooted-device controls.
- Immutable audit logs for access, changes, decisions, exports and administrative actions.
- Secure development lifecycle, dependency scanning, code review and vulnerability management.
- Independent penetration testing before go-live and periodically thereafter.
- Data-protection compliance, consent management, lawful processing and data-subject rights.
- Incident response and breach-notification procedures.
- Security logging and integration with UGAFODE monitoring tools where required.
- Segregation of duties for configuration, release, approval and administration.
- Data masking and controlled access to production data in support environments.

15.1 Audit evidence

- Vendor shall provide security policies, architecture, test results, certification evidence and remediation status.
- UGAFODE and authorised regulators/auditors shall have reasonable audit rights.

16. Reporting, Analytics, AI and Intelligent Functions

16.1 Reporting

- Operational dashboards for queues, turnaround, workload, productivity and bottlenecks.
- Portfolio dashboards for product, branch, officer, sector, geography, programme, funding source, guarantee, ESG and arrears.
- Configurable reports and ad hoc report builder.
- Scheduled delivery and export to Excel, CSV, PDF and approved BI tools.
- Recurring donor and funder reports using stored indicator definitions.
- Data lineage from report output to source records.

16.2 Intelligent capabilities

- Configurable scorecards and policy rules.
- Alternative credit scoring using approved internal and external data.
- Early-warning indicators and predictive collections prioritisation.
- Fraud and anomaly detection.
- Peer, sector and geographic benchmarking.
- Document intelligence, OCR confidence scoring and image-quality assessment.
- Route and workload optimisation.
- Natural-language assistance for authorised users, where offered.

16.3 AI governance

- No black-box automatic decline or approval without UGAFODE approval and documented governance.
- Explain model inputs, outputs, confidence and key reasons.
- Support human review, override and appeal workflows.
- Monitor bias, drift, performance and data quality.
- Protect customer data from unauthorised use in third-party model training.
- Maintain model and rules version history and reproducible decisions.

17. Phased Implementation, Compatibility Testing and Acceptance

The implementation shall be phased, but all mandatory phases shall be included within the same total commercial proposal. Vendors shall not treat compatibility validation, pilot, integration UAT or transition to rollout as separately priced future engagements.

Phase	Minimum scope
Phase 0 – Inception and requirements confirmation	Confirm scope, architecture, integrations, plan, risks, governance and acceptance criteria.
Phase 1 – Compatibility and technical validation	Test CBS and enterprise interfaces, devices, Android versions, storage, offline operation, synchronisation, security and network conditions
Phase 2 – Configuration and integration	Configure products, forms, workflows, rules, programmes, reports and build approved integrations.
Phase 3 – System, security and performance testing	Complete functional, integration, security, load, recovery and upgrade testing.
Phase 4 – Pilot and UAT	Deploy to representative users/branches, execute the UGAFODE UAT scripts and resolve defects.
Phase 5 – Phased enterprise rollout	Roll out by branch, region, product or user cohort with controlled version management.
Phase 6 – Hypercare, stabilization and optimization	Provide enhanced support, performance tuning and handover to steady-state support.

17.1 Mandatory compatibility tests

- CBS and API compatibility, including back-and-forth data changes and reconciliation.
- DMS, Leads and Arrears Management integrations.
- Representative UGAFODE Android devices, camera, GPS, battery, storage and OS versions.
- Offline capture for extended periods and large synchronisation queues.
- Upgrade from prior app/backend versions without data loss or device replacement.
- Low-bandwidth, interrupted and resumed synchronisation.
- Storage growth and cleanup behaviour.
- OCR, biometrics, GPS, third-party submissions and security controls.

17.2 Go/No-Go gates

- No unresolved Severity 1 defects.
- Agreed threshold for Severity 2 defects with approved workaround and closure plan.
- Successful reconciliation for critical interfaces.
- Security approval and penetration-test remediation.
- Successful backup/restore and disaster-recovery validation.
- UAT sign-off by authorised UGAFODE representatives.

18. Project Governance, Implementation Methodology and Change Management

18.1 Governance

- Project Steering Committee for strategic decisions and stage-gate approval.
- Project Management Team with business, credit, operations, risk, ICT, information security, procurement and vendor representation.
- Workstreams for business/process, integrations/data, security/infrastructure, testing, change/training and reporting.
- Weekly working reports and monthly steering reports.
- Risk, issue, decision, dependency, change and defect registers.

18.2 Vendor methodology

- Detailed work breakdown structure, timeline, resources, dependencies and critical path.
- Agile or hybrid delivery with controlled requirements, configuration and release management.
- Demonstrations at agreed intervals.
- Formal design approvals and traceability from requirement to test and acceptance.

18.3 Change management

- Stakeholder analysis and communication plan.
- Role and process impact assessment.
- Super-user and champion network.
- Training and adoption measurement.
- Branch readiness assessments and post-go-live reinforcement.

19. Deliverables and Acceptance Criteria

No.	Deliverable	Acceptance basis
1	Inception report and detailed project plan	Approved scope, governance, resources, schedule, assumptions, dependencies and risk register.
2	Solution and integration design	Approved functional design, architecture, data flows, interfaces, security and deployment design.
3	Configured solution	Configured mobile and web platform, forms, workflows, rules, products, programmes, roles and reports.
4	Integration services	Completed, documented and tested CBS, DMS, Leads, Arrears and other approved interfaces.
5	Compatibility assessment	System, device, storage, offline, synchronisation and upgrade compatibility evidence.
6	Testing package	Test plans, scripts, results, defects, security tests, performance tests and remediation evidence.
7	Pilot and UAT	Pilot deployment, UAT execution and formal sign-off.
8	Training and documentation	Administrator, technical, support and user materials; training completion evidence.
9	Production rollout	Phased rollout, production readiness, migration, reconciliation and go-live approval.
10	Hypercare and final acceptance	Stabilisation metrics, open-item closure, knowledge transfer and final acceptance.
11	Support and exit package	SLAs, support procedures, configuration repository, data export and exit/transition plan.

20. Training, Knowledge Transfer, Support and Service Levels

20.1 Training

- Role-based training for field officers, supervisors, credit users, operations, administrators, ICT, security, risk and reporting teams.
- Train-the-trainer programme and reusable materials.
- Hands-on sandbox exercises and competency assessment.
- Refresher training during rollout and after major releases.

20.2 Documentation

- User manuals and quick-reference guides.
- System administration and configuration guide.
- Technical architecture, API and integration guide.
- Security, backup, recovery and operations guide.
- Data dictionary, report catalogue, workflow catalogue and rules catalogue.
- Release notes and known-issue register.

20.3 Support and SLA

Severity	Illustrative definition	Target initial response	Target restoration / resolution
S1 Critical	Production unavailable, data corruption, security incident or critical lending process blocked	30 minutes	Work continuously; restore within agreed critical SLA
S2 High	Major function unavailable with significant operational impact	1 hour	Same business day or agreed workaround
S3 Medium	Partial impairment with workaround	4 business hours	Within agreed number of business days
S4 Low	Minor issue, information request or enhancement	1 business day	Planned release or agreed date

Bidders shall propose detailed SLA targets, support hours, escalation paths, service credits and local/time-zone coverage.

21. Vendor Qualification and Proposal Requirements

21.1 Minimum qualification

- Legally registered entity with verifiable ownership and authority to contract.
- At least three years of relevant solution delivery experience.
- Demonstrated financial-institution or microfinance implementations.
- At least five live financial-institution clients and three comparable references, unless the procurement committee approves an alternative threshold.
- Adequate implementation, integration, security, data, testing and support team.
- Audited financial statements and evidence of financial stability.
- Professional indemnity and cyber-liability insurance or acceptable equivalent.
- Evidence of secure development, testing, support and product roadmap.

21.2 Technical proposal contents

- Executive response and understanding of UGAFODE's requirements.
- Completed company, technical and functional response matrices.
- Proposed solution architecture and deployment model.
- Detailed integration approach.
- Implementation methodology, timeline, phases and resources.
- Compatibility, storage, device, upgrade and testing approach.
- Security and data-protection response.
- Training, support, SLA and exit approach.
- Client references and proposed team CVs.
- Assumptions, dependencies, exclusions and deviations.

21.3 Demonstration and evidence

- UGAFODE may require scripted demonstrations using procurement use cases.
- Bidders must distinguish available standard functionality, configuration, custom development and roadmap items.
- Future or roadmap capability shall not be scored as currently available unless the evaluation rules state otherwise.

22. Evaluation Methodology

Evaluation shall follow UGAFODE's approved Procurement Policy. The following indicative structure may be refined before issue.

Stage	Evaluation area	Indicative treatment
1	Administrative and eligibility compliance	Pass/Fail
2	Company qualification gate	Pass/Fail using minimum thresholds
3	Eliminatory technical requirements	Pass/Fail
4	Functional and business requirements	Weighted score using completed matrix and evidence
5	Architecture, security, integration and data	Weighted technical score
6	Implementation, compatibility, change and support	Weighted score
7	Scripted demonstration / proof of capability	Weighted score
8	Reference checks and due diligence	Validation / score
9	Commercial and five-year TCO	Weighted score
10	Combined evaluation and recommendation	Best evaluated responsive bid

22.1 Indicative weighted score

Area	Indicative weight
Functional coverage and configurability	25%
Technical architecture, security and resilience	15%
Integration and interoperability	15%
Data quality, reporting, donor/ESG/agriculture capabilities	10%
Implementation, compatibility testing and change management	10%
Demonstration and UAT performance	10%
Vendor experience, team and references	5%
Commercial proposal and five-year TCO	10%

23. Commercial Requirements and Total Cost of Ownership

The vendor shall submit a complete five-year TCO using the prescribed Pricing and TCO Schedule. Prices must include all mandatory phases and activities necessary to deliver an accepted production solution.

23.1 Price inclusions

- Licensing/subscription and platform setup.
- Requirements confirmation, configuration and permitted customisation.
- All mandatory integrations and integration testing.
- Compatibility, device, storage, offline, synchronisation, upgrade, performance and security testing.
- Pilot, UAT support, phased rollout and hypercare.
- Training, documentation, project management and knowledge transfer.
- Support, maintenance, updates and upgrades.
- Data extraction, transition and exit support.

23.2 Pricing principles

- Fixed price for the agreed implementation scope, with clearly stated recurring and usage charges.
- No separate future charge for mandatory compatibility testing or transition from pilot to rollout.
- All assumptions and third-party pass-through charges disclosed.
- Five-year cost presented by year and cost category.
- Optional items separately priced and not blended into mandatory cost.
- Taxes stated separately in accordance with the procurement instructions.

23.3 Indicative payment milestones

Milestone	Indicative payment
Contract effectiveness and approved inception	10%
Approved design and compatibility plan	10%
Configuration and integrations ready for system testing	20%
Successful technical, security and compatibility testing	15%
Pilot and UAT acceptance	20%
Enterprise rollout and production acceptance	15%
End of hypercare and final acceptance	5%
Retention / warranty completion	5%

24. Contractual and General Requirements

- Confidentiality and protection of UGAFODE and customer information.
- UGAFODE ownership of institutional data, configurations, reports and deliverables paid for under the contract.
- Clear intellectual-property treatment for pre-existing vendor products and custom deliverables.
- No unauthorised use of UGAFODE data for analytics, model training, marketing or other purposes.
- Subcontractors require disclosure and approval.
- Change control through documented impact, approval and pricing.
- Warranty for defects after go-live.
- Performance security and insurance where required by procurement rules.
- Business continuity, source-code escrow or equivalent continuity protection where justified.
- Termination assistance, data return, secure deletion and orderly transition.
- Compliance with applicable Ugandan laws, regulatory requirements and UGAFODE policies.
- Right to audit and obtain evidence of controls and service performance.

25. Procurement Clarifications

25.1 Clarification process

- All questions shall be submitted through the official procurement channel by the stated deadline.
- Responses of general relevance may be shared with all bidders without identifying the source.
- Only written addenda issued by UGAFODE shall amend the procurement documents.

26. Proposed Implementation Timeline

Phase	Timeline
Phase 0 – Project Inception and Requirements Validation	**1–15 September 2026**
Phase 1 – Core Configuration, Workflow Setup and Enterprise Integrations	**16 September – 31 October 2026**
Phase 2 – System Testing, User Acceptance Testing and Pilot Deployment	**1–30 November 2026**
Core Solution Go-Live	**1 December 2026**
Phase 3 – Advanced Enterprise Capabilities, Optimisation, Hypercare and Knowledge Transfer	**1–31 December 2026**
Final Acceptance and Project Closure	**31 December 2026**

Annex A – Mandatory Vendor Response Conventions

For every requirement, the bidder shall select one of the following and provide evidence:

Response	Definition
Fully Compliant	Available in the proposed production solution and included in the quoted price.
Partially Compliant	Some capability exists; bidder must state the gap, solution and cost/timeline.
Custom Development	Not standard; will be developed within the quoted implementation price and timeline.
Roadmap	Planned future capability; not treated as compliant unless expressly allowed.
Not Compliant	Not available or not proposed.

Bidders shall identify the proposed release/version and provide screenshots, reference clients, documentation or demonstration evidence where requested.