

ACCESS TO FINANCE RWANDA

Request for Proposals

For

Consultancy to assess and strengthen the capacity of rural and peri-urban Business  
Development Service Providers (BDSPs) in Rwanda

Subject of Procurement:	CONSULTANCY TO ASSESS AND STRENGTHEN THE CAPACITY OF RURAL AND PERI-URBAN BUSINESS DEVELOPMENT SERVICE PROVIDERS (BDSPS) IN RWANDA
Procurement Reference Number:	AFR/RFP-BDSPS-SUPPORT/AUGUST/2025.
Date of Issue:	AUGUST 8, 2025

## REQUEST FOR PROPOSALS

**PROCUREMENT REFERENCE NUMBER:** AFR/RFP-BDSPS-SUPPORT/AUGUST/2025.

### BACKGROUND:

#### 1. About Access to Finance Rwanda

Access to Finance Rwanda (AFR) is a Rwandan not for profit Company Limited by Guarantee (CLG), established in 2010 to promote financial inclusion and financial sector development in Rwanda. AFR is currently funded by Sweden, the Mastercard Foundation, Jersey Overseas Aid (JOA) and Co-develop.

AFR supports the removal of systemic barriers that hinder access and usage of financial services by low-income people, particularly the rural poor, women, youth, smallholder farmers, and Micro, Small, and Medium Enterprises (MSMEs). AFR is a gender-intentional organization and mainstreams gender equality across all its programs. It is guided by the Market System Development (MSD) approach recognizing that efforts to increase financial inclusion and financial sector development must be market-led, profitable, and sustainable.

AFR is part of the broader Financial Sector Deepening (FSD) network in Africa that seeks to create a transformative impact on ending poverty by supporting efforts to improve financial inclusion and financial sector development. This is done by helping policymakers, regulators, financial service providers, and markets drive more inclusive and sustainable economic growth. Over the last 15 years, AFR has rolled out many programs and implemented projects and interventions that contributed to the inclusion of many Rwandans in the financial ecosystem (96% financial inclusion from 48% in 2008) as highlighted by the Rwanda 2024 Finscope survey report.

#### 1. Background for the assignment

Access to Finance Rwanda (AFR) is dedicated to enhancing the entrepreneurial ecosystem in Rwanda, with a particular focus on rural micro, small, and medium enterprises (MSMEs).

One of the key challenges hindering MSME growth in Rwanda is limited access to appropriate and tailored Business Development Services (BDS) that can effectively respond to their specific and evolving needs. This challenge is echoed in the Entrepreneurship Development Policy (EDP), where Pillar 2 focuses on establishing an active and efficient Business Support system as a cornerstone for entrepreneurship growth. Addressing this gap is critical to building a strong ecosystem of BDS Provision capable of enabling MSMEs to grow and create work opportunities including for the youth.

The landscape of BDS Provision in Rwanda is varied, encompassing consultancies, technical service providers, and emerging digital platforms, however, despite this diversity, significant challenges remain. These include a heavy reliance on donor funding to support MSMEs, limited self-sustainable businesses, and a lack of quality assurance mechanisms. Various assessments of the current BDS landscape revealed that most BDSPs are concentrated in Kigali. The few that operate in rural areas are generally small and struggle with significant capacity challenges, which limits their effectiveness in serving local MSMEs.

To address these issues, as part of its Terimbere MSME Facility, AFR seeks to engage a consultancy firm to evaluate the institutional needs and capacity gaps of **at least 5 BDSPs located in rural and peri-urban Rwanda and of micro (one-to-two-person business) or small (up to 5 employees) business nature**. The consultancy firm will be responsible for conducting a comprehensive assessment of the BDSPs and proposing a capacity building strategy/framework and related tools, as well as implementing a customized capacity building plan tailored to the specific needs of each BDSP.

This procurement will result in a framework agreement to be awarded to up to two (2) most responsive firms.

**Interested bidders must confirm their intention to submit a bid by Friday August 15, 2025, at 17h00 HRS CAT**

**Any requests for clarifications to the RFP may be submitted by Thursday August 21, 2025, 17h00 HRS CAT.**

**Bidders should submit their proposals no later than Friday August 29, 2025, 17:00 HRS CAT**

Responding bidders are advised that this solicitation does not in any way obligate AFR to make a contract award or compensate the responding firms for any costs associated with the preparation and submission of their proposals. Additionally, AFR may award a contract without conducting negotiations; all proposals should be submitted initially using your most favorable terms. AFR reserves the right to award any resultant contract to other than the offeror submitting the lowest price proposal based on technical excellence, schedule superiority or client request.

All communications regarding this RFP should be addressed via email: [procurement02@ afr. rw](mailto:procurement02@ afr. rw)  
Below is the summary planned procurement schedule:

Activity	Date
a) Date of issue of RFP	Friday August 8, 2025
b) Confirmation of interest	Friday August 15, 2025, at 17h00 HRS CAT
c) Request for clarifications	Thursday, August 21, 2025, 17h00 HRS CAT.
d) Proposal closing date for submission of proposals	Friday August 29, 2025, 17:00 HRS CAT

Note: This procurement is open to locally registered firms. However, collaboration or joint ventures with foreign firms to enhance technical capabilities are permitted.

Cordially,  
Jean Bosco Iyacu  
Chief Executive Officer

### 1.1. SECTION 1: INSTRUCTIONS TO PROSPECTIVE BIDDERS

Preparation of Proposals: You are requested to submit separate technical and financial proposal, as detailed below. The standard forms in this Request for Proposal may be retyped for completion but the Consultant is responsible for their accurate reproduction.

You are advised to carefully read the complete Request for Proposals. An electronic copy (in PDF) of the Request for Proposals shall be considered as the original version.

Technical Proposals: Technical proposals should contain the following documents and information:

1. The Technical Proposal Submission Sheet as par Section 4 of this RFP.
2. Technical Proposal not exceeding 15 pages without annexes
3. An approach and methodology for performing the services.
4. A detailed work plan, showing the inputs of all key staff and achievement of deliverables.
5. CVs of key staff members;
6. A summary of your experience in similar assignments.
7. The documents evidence your eligibility, as listed below.
8. The consultant's comments or suggestions on the TORs and appreciation of the assignment – the objectives, tasks and deliverables

Financial Proposals: Financial proposals should contain the following documents and information:

1. The Financial Proposal Submission Sheet as par Section 5 of this RFP.
2. A copy of the breakdown of Lump Sum Price form as par Section 5 for each currency of your proposal, showing all costs for the assignment, broken down into professional fees, and reimbursable costs. The costs associated with the assignment shall be in US Dollars for foreign firms and Rwandan Francs for local firms.

Validity of Proposals: Proposals must remain valid for 90 calendar days from proposal submission date.

Submission of Proposals: The technical and financial proposals should be submitted separately, both clearly marked with the Procurement Reference Number above, the Consultant's name, AFR and either "Technical Proposal" or "Financial Proposal" as appropriate.

Proposals (both technical and financial) must be submitted electronically to: [procurement02@ afr. rw](mailto:procurement02@ afr. rw) with clear subject line: "AFR/RFP-BDSP-SUPPORT/JULY/2025." and submitted by Friday August 29, 2025, 17:00 HRS CAT.

***Note: Proposals must be submitted in PDF format and as attachments to the email, any proposal submitted as a link won't be considered.***

### Language of the tender and mode of communication

The medium of communication shall be in writing. The bid, as well as all correspondence and documents relating to the bid exchanged by the Bidder and AFR, shall be written in English.

### Amendment to the tender document

At any time prior to the deadline for submission of bids, AFR 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 via the AFR website.

To give prospective Bidders reasonable time in which to take an addendum into account in preparing their bids, AFR may, at its discretion, extend the deadline for the submission of bids; in which case all rights and obligations of AFR and Bidders previously subject to the deadline shall thereafter be subject to the deadline as extended.

### Late bids

AFR shall not consider any bid that arrives after the deadline for submission of bids. Any bid received by AFR after the deadline for submission of bids shall be declared late and rejected.

## **1.2. SECTION 2: ELIGIBILITY CRITERIA**

You are required to meet the following criteria to be eligible to participate in the procurement exercise:

1. Have the legal capacity to enter into a contract.
2. Not be insolvent, in receivership, bankruptcy or being wound up or subject to legal proceedings for any of these circumstances.
3. Not have had your business activities suspended/debarred
4. Have fulfilled your obligations to pay taxes.
5. Not having a conflict of interest in relation to this procurement requirement.

We require you to submit copies of the following documents as evidence of eligibility attached to your bid and sign the declaration in the Technical Proposal Submission Sheet:

### Eligibility criteria:

1. Certificate of Incorporation or Trading license /Certificate of Registration.
2. Evidence of statutory compliance such as a valid tax clearance certificate.
3. Signed copy of the enclosed code of AFR's ethical conduct in business for bidders and services providers.
4. Confirmation that your technical bid is maximum 15 pages (excluding any annexes)

*NOTE: Failure to submit the above required documents may lead to disqualification from Technical and Financial evaluation.*

### 1.3. SECTION 3: EVALUATION OF PROPOSALS

Evaluation of Proposals: The evaluation of Proposals will use the **Quality-Cost Based** methodology as detailed below:

1. Preliminary examination to determine eligibility (as defined below) and administrative compliance to this Request for Proposals on a pass/fail basis;
2. Detailed Technical evaluation will contribute 80%;
3. Financial scores will be allocated 20% to determine the best evaluated bid.

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

Technical Criteria: Proposals shall be awarded scores out of the maximum number of points as indicated below.

	Technical Criteria	Weighting (%)
Consultancy firm experience	At least 5 years of hands-on experience in entrepreneurship support ecosystem. With at least 3 years of experience in developing and implementing capacity building programs for BDSPs. (10 points)	15 points
	References (formal certificates or contact details for reference checks) for at least three (3) similar assignments conducted in developing countries (preferably sub-Saharan Africa). (5points)	
Quality of the lead subject matter expert	At least 7 years of experience in MSME development, MSMEs capacity building, and/or other entrepreneurship strengthening initiatives (proven by certificates of completion). (10 points)	20 points
	At least 7 years of experience in designing and implementing capacity building programs for BDSPs. (proven by certificates of completion). (10points)	
Quality of the remaining team members	Strong understanding of Rwanda's MSME and BDS ecosystem, local business context, and national development priorities. (10 points)	20 points

	Experience in facilitating workshops, training, and capacity-building programs <b>in Kinyarwanda</b> , particularly in the MSME and/or BDS ecosystem. (10 points)	
<b>Methodology &amp; Approach</b>	Expert critique and/or suggestions to improve the proposed scope of work or approach. (5 points)	25 points
	Adequacy and quality of the proposed technical approach and methodology for MSME assessment and capacity building program. (20 points)	
<b>Total for Technical proposal</b>		<b>80 points</b>
Financial Proposal	Value for money based on fee rates, level of effort, and total costs of the assignment.	20 points
<b>Total</b>		<b>100 points</b>

Minimum technical score: The mark required to pass the technical evaluation is 70% of the Technical Score.

Financial Criteria:

Pricing information should not appear in any other section of the proposal other than the financial proposal.

Financial scores shall be determined by awarding a maximum of 20 points to the lowest priced proposal that has passed the minimal technical score and giving all other proposals a score which is proportionate to this.

Total scores: Total scores shall be determined using a weighting of 80% for technical proposals and a weighting of 20% for financial proposals.

Currency: Proposals should be priced in **Rwandan Francs** for local firms and **US Dollars** for foreign firms.

Best Evaluated Bid: The best evaluated bid shall be the firm with the highest combined score and shall be recommended for award of contract.

Right to Reject: AFR reserves the right to accept or reject any proposal or to cancel the procurement process and reject all proposals at any time prior to contract signature and issue by AFR, without incurring any liability to Consultants.



AFR reserves the right, at its sole discretion, to reject all proposals received and seek fresh proposals, to negotiate further with one or more of the bidders, to defer the award of a contract or to cancel the competition and make no contract award, if appropriate.

## SECTION 4: TECHNICAL PROPOSAL SUBMISSION SHEET

*[Complete this form with all the requested details and submit it as the first page of your technical proposal, with the documents requested above attached. Ensure that your technical proposal is authorised in the signature block below. A signature and authorisation on this form will confirm that the terms and conditions of this RFP prevail over any attachments. If your proposal is not authorised, it may be rejected.]*

Proposal Addressed to:	Access to Finance Rwanda
Date of Technical Proposal:	
Procurement Reference Number:	
Subject of Procurement:	

We offer to provide the services described in the Statement of Requirements, in accordance with the terms and conditions stated in your Request for Proposals referenced above.

We confirm that we are eligible to participate in public procurement and meet the eligibility criteria specified in Part 1: Proposal Procedures of your Request for Proposals.

We have signed and undertake to abide by the Code of Ethical Conduct for Bidders and Providers attached during the procurement process and the execution of any resulting contract;

Our proposal shall be valid until \_\_\_\_\_ *[insert date, month and year]* and it shall remain binding upon us and may be accepted at any time before or on that date;

I/We enclose a separately sealed financial proposal.

### Technical Proposal Authorised By:

Signature: \_\_\_\_\_ Name: \_\_\_\_\_

Position: \_\_\_\_\_ Date: \_\_\_\_\_  
(DD/MM/YY)

Authorised for and on behalf of:

Company: \_\_\_\_\_

Address: \_\_\_\_\_

## CODE OF ETHICAL CONDUCT IN BUSINESS FOR BIDDERS AND SERVICES PROVIDERS

### 1. Ethical Principles

Bidders and providers shall at all times-

- (a) maintain integrity and independence in their professional judgement and conduct;
- (b) comply with both the letter and the spirit of-
  - i. the laws of Rwanda; and
  - ii. any contract awarded.
- (c) avoid associations with businesses and organizations which are in conflict with this code.

### 2. Standards

Bidders and providers shall-

- (a) strive to provide works, services and supplies of high quality and accept full responsibility for all works, services or supplies provided;
- (b) comply with the professional standards of their industry or of any professional body of which they are members.

### 3. Conflict of Interest

Bidders and providers shall not accept contracts which would constitute a conflict of interest with, any prior or current contract with AFR. Bidders and providers shall disclose to all concerned parties those conflicts of interest that cannot reasonably be avoided or escaped.

### 4. Confidentiality and Accuracy of Information

- (1) Information given by bidders and providers in the course of procurement processes or the performance of contracts shall be true, fair and not designed to mislead.
- (2) Providers shall respect the confidentiality of information received in the course of performance of a contract and shall not use such information for personal gain.

### 5. Gifts and Hospitality

Bidders and providers shall not offer gifts or hospitality directly or indirectly, to staff of AFR that might be viewed by others as having an influence on a government procurement decision.

### 6. Inducements

- (1) Bidders and providers shall not offer or give anything of value to influence the action of a public official in the procurement process or in contract execution.
- (2) Bidders and providers shall not ask a public official to do anything which is inconsistent with the Act, Regulations, Guidelines or the Code of Ethical Conduct in Business.

## 7. Fraudulent Practices

Bidders and providers shall not-

- (a) collude with other businesses and organisations with the intention of depriving AFR of the benefits of free and open competition;
- (b) enter into business arrangements that might prevent the effective operation of fair competition;
- (c) engage in deceptive financial practices, such as bribery, double billing or other improper financial practices;
- (d) misrepresent facts in order to influence a procurement process or the execution of a contract to the detriment of AFR; or utter false documents;
- (e) unlawfully obtain information relating to a procurement process in order to influence the process or execution of a contract to the detriment of the AFR;
- (f) withholding information from the Procuring Disposing Entity during contract execution to the detriment of the AFR.

I ..... agree to comply with the above code of ethical conduct in business.

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AUTHORISED SIGNATORY

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NAME OF CONSULTANT

#### 1.4. SECTION 5: FINANCIAL PROPOSAL SUBMISSION SHEET

*[Complete this form with all the requested details and submit it as the first page of your financial proposal, with the documents requested above attached. Ensure that your proposal is authorised in the signature block below. A signature and authorisation on this form will confirm that the terms and conditions of this RFP prevail over any attachments. If your proposal is not authorised, it may be rejected. The total price of the proposal should be expressed in the currency or currencies permitted in the instructions above.]*

Proposal Addressed :	AFR
Date of Financial Proposal:	
Procurement Reference Number:	
Subject of Procurement:	

The total price of our proposal is: \_\_\_\_\_.

We confirm that the rates quoted in our Financial Proposal are fixed and firm for the duration of the validity period and will not be subject to revision or variation.

#### Financial Proposal Authorised By:

Signature: \_\_\_\_\_ Name: \_\_\_\_\_

Position: \_\_\_\_\_ Date: \_\_\_\_\_  
(DD/MM/YY)

Authorised for and on behalf of:  
Company: \_\_\_\_\_

Address: \_\_\_\_\_

## Breakdown of Prices

[Complete this form with details of all your costs and submit it as part of your financial proposal. Where your costs are in more than one currency, submit a separate form for each currency. Authorise the rates quoted in the signature block below.]

Procurement Reference Number: \_\_\_\_\_

Currency of Costs: \_\_\_\_\_

PROFESSIONAL FEES					
Name and Position of Personnel	Input Quantity	Unit of Input	Rate	Total Price	Total Price (inclusive taxes)
<b>TOTAL:</b>					

REIMBURSABLE EXPENSES (If applicable)				
Description of Cost	Quantity	Unit of Measure	Unit Price	Total Price
Standard Economy flights				
Airport transfers				
Visa				
Accommodation				
Local transport and Communication				
<b>TOTAL:</b>				

NB: AFR eligible reimbursable expenses includes standard economy flight, accommodation, and airport transfers expenses, local transport, communication, visa, and they should be reasonable and in line with AFR guidelines.

**TOTAL COST PRICE IN CURRENCY:** \_\_\_\_\_

**Breakdown of total price Authorised By:**

Signature \_\_\_\_\_ Name: \_\_\_\_\_

Position: \_\_\_\_\_ Date: \_\_\_\_\_

Authorised for and on behalf of: \_\_\_\_\_ (DD/MM/YY)

Company: \_\_\_\_\_

## TERMS OF REFERENCE

### **Consultancy to assess and strengthen the capacity of rural and peri-urban Business Development Service Providers (BDSPs) in Rwanda**

#### **1. About Access to Finance Rwanda**

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#### **2. Background for the assignment**

Access to Finance Rwanda (AFR) is dedicated to enhancing the entrepreneurial ecosystem in Rwanda, with a particular focus on rural micro, small, and medium enterprises (MSMEs).

One of the key challenges hindering MSME growth in Rwanda is limited access to appropriate and tailored Business Development Services (BDS) that can effectively respond to their specific and evolving needs. This challenge is echoed in the Entrepreneurship Development Policy (EDP), where Pillar 2 focuses on establishing an active and efficient Business Support system

as a cornerstone for entrepreneurship growth. Addressing this gap is critical to building a strong ecosystem of BDS Provision capable of enabling MSMEs to grow and create work opportunities including for the youth.

The landscape of BDS Provision in Rwanda is varied, encompassing consultancies, technical service providers, and emerging digital platforms, however, despite this diversity, significant challenges remain. These include a heavy reliance on donor funding to support MSMEs, limited self-sustainable businesses, and a lack of quality assurance mechanisms. Various assessments of the current BDS landscape revealed that most BDSPs are concentrated in Kigali. The few that operate in rural areas are generally small and struggle with significant capacity challenges, which limits their effectiveness in serving local MSMEs.

To address these issues, as part of its Terimbere MSME Facility, AFR seeks to engage a consultancy firm to evaluate the institutional needs and capacity gaps of **at least 5 BDSPs located in rural and peri-urban Rwanda and of micro (one-to-two-person business) or small (up to 5 employees) business nature**. The consultancy firm will be responsible for conducting a comprehensive assessment of the BDSPs and proposing a capacity building strategy/framework and related tools, as well as implementing a customized capacity building plan tailored to the specific needs of each BDSP.

### 3. Objectives

The primary objective of this assignment is to assess the capacity needs of BDSPs in rural and peri-urban areas of Rwanda and design targeted capacity-building interventions that enhance their ability to deliver high-quality, innovative, sustainable, inclusive and market-relevant support to MSMEs

### 4. Scope of Work:

Inception Phase	<ul style="list-style-type: none"> <li>• Participate in kick off meeting with AFR to clarify project objectives, align on expectations, and establish deliverables and timelines.</li> <li>• Kick off meetings with allocated BDSPs to be supported to gather high level preliminary information about their businesses.</li> <li>• Provide a clear detailed methodology and propose related tools to conduct BDSPs assessment/diagnosis.</li> </ul>
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	<ul style="list-style-type: none"> <li>• Create a comprehensive work plan that outlines tasks, responsibilities and other key information</li> <li>• Develop institutional and capacity needs assessment tools for rural and peri-urban BDSPs</li> </ul>
<b>Conduct the assessment</b>	<ul style="list-style-type: none"> <li>• Conduct a comprehensive assessment/diagnosis of the BDSPs guided by the agreed methodology</li> <li>• Recommend a detailed actionable plan to address identified gaps and leverage opportunities</li> </ul>
<b>Develop Tailored Capacity Building Program</b>	<ul style="list-style-type: none"> <li>• Design a capacity building framework to address key identified gaps taking into considerations BDSP maturity levels, sectors or niche and other key specifics. This should be accompanied by a recommendation note around future BDSP selection criteria in line with the objective of this intervention. A high-level impact monitoring and results measurement framework.</li> </ul>
<b>Capacity Building Implementation</b>	<ul style="list-style-type: none"> <li>• Roll out the BDSP capacity building for at least 5 BDSPs based on the identified needs.</li> <li>• Provide recommendations and suggest a follow-up plan to monitor the implementation of recommendations and assess the program impact</li> </ul>

## 5. Deliverables

### Phase 1: Capacity needs assessment and capacity building program design

<b>Inception report and assessment tools</b>	<ul style="list-style-type: none"> <li>• Brief inception report including profile of BDSPs to be served based on insights from kick off meetings, methodology and work plan and other relevant information. Maximum 5 pages To be approved by AFR .</li> <li>• Institutional and Capacity needs assessment tools for rural and peri-urban BDSPs To be approved by AFR</li> </ul>
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<b>BDSP capacity needs assessment and capacity building program framework/program</b>	<ul style="list-style-type: none"> <li>• Draft assessment report including recommended actionable plan to address the gaps and leverage opportunities ( for each BDSP)</li> <li>• Presentation of findings to AFR and key stakeholders</li> <li>• Final assessment report ( for each BDSP)</li> <li>• Capacity building framework to address key identified gaps taking into considerations BDSP maturity levels, sectors or niche and other key specifics.</li> </ul>
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## Phase 2: Capacity building program implementation

<b>Capacity Building Program Implementation ( informed by the insights from phase 1)</b>	<ul style="list-style-type: none"> <li>• Inception report</li> <li>• Capacity building provision</li> <li>• Regular monitoring check in post the initial capacity building provision</li> <li>• Submit a comprehensive report with:             <ul style="list-style-type: none"> <li>- Support provided</li> <li>- Tangible improvements achieved through capacity building for each supported BDSP</li> <li>- Recommendations and follow-up plan to monitor the implementation of recommendations and assess the program impact</li> <li>- A proposed scale-up plan to reach more rural BDSPs in Rwanda</li> </ul> </li> </ul>
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## 6. Timeline

This will be a framework contract for **one** year that will be the following phase.

- **Phase 1** - Capacity needs assessment and capacity building program design: **This phase will be implemented over a period of 2 months.**
- **Phase 2** - Capacity building program implementation: **This phase will be implemented over a period of 12 months**

## 7. Reporting and working language

The consultancy firm will report to the designated AFR project Manager. Regular progress updates will be provided as per the agreed timeline and assignment governance structure. All reports/documents should be produced in English. ***Interactions with some target BDSPs and some other key stakeholders will be conducted in Kinyarwanda where needed.***

## 8. Submission Requirements

Interested consultants are requested to submit the following:

- Technical proposal detailing their understanding of the assignment, critical comments to the ToR, proposed methodology and work plan.
- CV(s) of the lead consultant and any team members, highlighting relevant experience including specific tasks to be assigned to each team member.
- Examples of similar assignments undertaken by the consultancy firm.
- Financial proposal outlining the cost of the assignment.

### Notes

1. **The Technical proposal** should cover **the 2 phases under this assignment** and include the full team to support the full assignment.
2. **The Financial proposal** should cover **ONLY phase 1 of this assignment and** take into consideration **the rural and peri-urban, and micro or small business nature of the target BDSPs. The Financial proposal should be per ONE BDSP.** In addition, if **applicable**, the consulting firm should provide the daily rate of team members presented under the technical proposal who will only work in phase 2.

*Note: Target BDSP - located in rural and peri-urban Rwanda and of micro (one-to-two-person business) or small (up to 5 employees) business nature.*