

ACCESS TO FINANCE RWANDA

Request for Proposals

For

CONSULTANCY SERVICES TO STRENGTHEN RWANDA'S ANTI-MONEY LAUNDERING (AML)/COUNTER TERRORIST FINANCING (CFT)/ COUNTER PROLIFERATION FINANCING (CPF) FRAMEWORK IN ADDRESSING DEFICIENCIES IDENTIFIED IN SECOND ROUND OF MUTUAL EVALUATION AND PREPARING FOR THE THIRD ROUND (**INDIVIDUAL CONSULTANT**)

<b>Subject of Procurement:</b>	CONSULTANCY SERVICES TO STRENGTHEN RWANDA'S AML/CFT/CPF FRAMEWORK IN ADDRESSING DEFICIENCIES IDENTIFIED IN SECOND ROUND OF MUTUAL EVALUATION AND PREPARING FOR THE THIRD ROUND.
<b>Procurement Reference Number:</b>	AFR/RFP- STRENGTHEN RWANDA'S AML/CFT/CPF FRAMEWORK/MARCH/2026
<b>Date of Issue:</b>	MARCH 27, 2026

## REQUEST FOR PROPOSALS

**PROCUREMENT REFERENCE NUMBER:** AFR/RFP- STRENGTHEN RWANDA'S AML/CFT/CPF FRAMEWORK/MARCH/2026

### 1. Introduction

This intervention will be implemented through close collaboration between the Ministry of Finance and Economic Planning (MINECOFIN) through the Financial Intelligence Centre (FIC) and Access to Finance Rwanda (AFR), whose respective mandates are summarized below.

### 2. 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, Co-Develop, and Gates Foundation. AFR supports the removal of systemic barriers that hinder effective and sustainable 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.

### 3. About MINECOFIN and FIC

The Ministry of Finance and Economic Planning (MINECOFIN) is mandated to promote sustainable economic growth, expand economic opportunities, and improve the living standards of all Rwandans. Under its supervision, the Financial Intelligence Centre (FIC) was established in 2020 with the primary mandate of generating and analysing financial intelligence to prevent and combat money laundering, terrorism financing, and proliferation financing. In fulfilling this mandate, the FIC works closely with security, judicial, and administrative institutions at national, regional, and international levels to facilitate the exchange of information and strengthen efforts to combat these financial crimes.

### 4. Overall objective

The consultancy will support the strengthening of Rwanda's AML/CFT/CPF framework by addressing the technical compliance and effectiveness gaps identified in the Second Round Mutual Evaluation and enhancing national preparedness for the Third-Round evaluation.

### a. Specific Objectives

The consultant shall:

1. Conduct a comprehensive diagnostic gap analysis of Rwanda's AML/CFT regime, assessing both technical compliance and effectiveness.
2. Develop a prioritized national remediation roadmap to address identified gaps.
3. Benchmark Rwanda's low-rated Immediate Outcomes and recommendations rated non-compliant or partially compliant against best-performing peer jurisdictions to guide improvements in national ratings.
4. Support the implementation of corrective actions across relevant institutions.
5. Ensure that all stakeholders are adequately prepared for the Third Round Mutual Evaluation.
6. Strengthen institutional capacity, domestic coordination, and collaboration mechanisms.
7. Establish sustainable monitoring and reporting systems to evaluate and track the country's readiness for the Third Round Mutual Evaluation.

Interested Individual Consultants must confirm their intention to submit a proposal by **Wednesday, April 8, 2026, at 17h00 HRS CAT**

Any requests for clarifications to the RFP may be submitted by **Monday, April 13, 2026, 17h00 HRS CAT**.

Bidders should submit their proposals no later than **Friday, April 17, 2026, 14:00 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 individual consultants 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@af.rw](mailto:procurement02@af.rw)

Below is the summary planned procurement schedule:

Activity	Date
a) Date of issue of RFP	<b>Friday, March 27, 2026</b>
b) Confirmation of interest	<b>Wednesday, April 8, 2026, at 17h00 HRS CAT</b>
c) Request for clarifications	<b>Monday, April 13, 2026, 17h00 HRS CAT.</b>
<b>d) Proposal closing date for submission of proposals</b>	<b>Friday, April 17, 2026, 14:00 HRS CAT</b>

**Note:** This procurement is open to both local and international individual consultants.

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 per Section 4 of this RFP.
2. Technical Proposal not exceeding 15 pages without annexes
3. An approach and methodology for performing the services.
4. CVs of Consultants
5. A summary of your experience in similar assignments.
6. The documents evidencing your eligibility, as listed below.
7. The consultant's comments or suggestions on the TORs and appreciation of the assignment – the objectives, tasks and deliverables

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- - STRENGTHEN RWANDA'S AML/CFT/CPF FRAMEWORK/MARCH/2026 and submitted by **Friday April 17<sup>th</sup>, 2026, 14:00 HRS CAT.**

***Note: Proposals including CVs must be submitted in PDF format and as attachments to the email, any proposal submitted as a link or with a password 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 correspondences 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. RDB Registration certificate as an individual consultant.
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 **90%**;
3. Financial scores will be at **10%** 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.

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.

Total scores: Total scores shall be determined using a weighting of 90% for technical proposals and a weighting of 10% for financial proposals.

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

Best Evaluated Bid: The best evaluated bid shall be Individual Consultants with the highest combined score and shall be recommended for signing a framework agreement.

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.

## 1.4 Eligibility and Qualification Requirements

The assignment is open to **Individual Consultants** that meet minimum eligibility criteria as summarized in the table below:

Dimensions	Technical Evaluation Criteria	Weighting
<b>Education:</b>	<ul style="list-style-type: none"> <li>- Advanced university degree (Master's or higher) in law, finance, economics, public policy, criminology, AML/CFT, or other related field.</li> <li>- A Master's degree specializing in AML/CFT is highly desirable</li> <li>- <b>Copy of the degree is required</b></li> </ul>	<b>15 points</b>
<b>Professional Certification</b>	Possession of a recognized AML/CFT professional certification, preferably <b>Certified Anti-Money Laundering Specialist (CAMS)</b> , is strongly preferred.	<b>10 points</b>
<b>Experience and competencies</b>	<b>Experience</b> <ul style="list-style-type: none"> <li>- Minimum 10 years of proven experience in designing and implementing AML/CFT policy, supervision, and at least having participated in two mutual evaluation processes.</li> <li>- Demonstrated a strong knowledge in FAFT recommendations and methodology.</li> <li>- Proven experience in supporting countries to improve FATF recommendations ratings.</li> <li>- Experience in drafting AML/CFT legal and regulatory frameworks, national strategies and prepare countries to meet AML/CFT effective requirements.</li> <li>- Demonstrated international benchmarking capacities and advisory experience in AML/CFT matters.</li> <li>- Demonstrated ability to work effectively with government agencies, financial institutions, and international bodies.</li> <li>- <b>Detailed CV is required</b></li> </ul>	<b>30 points</b>
	<b>Other competencies</b> <ul style="list-style-type: none"> <li>- Strong analytical and strategic planning skills.</li> <li>- Excellent drafting and facilitation abilities.</li> <li>- Proven stakeholder engagement skills</li> </ul>	<b>10 points</b>

	- Ability to deliver practical, implementable recommendations.	
<b>Methodology and Approach</b>	Expert critique and/or suggestions to improve the proposed scope of work. <b>(5 points)</b>  Adequacy, clarity and quality of the proposed technical approach and methodology <b>(20 points)</b>	<b>25 points</b>
<b>Sub-Total (Technical)</b>		<b>90 points</b>
<b>Financial Proposal</b>	Value for money based on fee rates, level of effort, and total costs of the assignment.	<b>10 points</b>
<b>Total</b>		<b>100 points</b>

#### 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 Authorized By:

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

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

Authorised for and on behalf of:

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

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

## 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 Authorized 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 (ToR) for Consultancy services to Strengthen Rwanda's AML/CFT/CPF framework in addressing deficiencies identified in Second Round of Mutual Evaluation and preparing for the third round.

### 1. Introduction

This intervention will be implemented through close collaboration between the Ministry of Finance and Economic Planning (MINECOFIN) through the Financial Intelligence Centre (FIC) and Access to Finance Rwanda (AFR), whose respective mandates are summarized below.

#### 1.1. About MINECOFIN and FIC

The Ministry of Finance and Economic Planning (MINECOFIN) is mandated to promote sustainable economic growth, expand economic opportunities, and improve the living standards of all Rwandans. Under its supervision, the Financial Intelligence Centre (FIC) was established in 2020 with the primary mandate of generating and analysing financial intelligence to prevent and combat money laundering, terrorism financing, and proliferation financing. In fulfilling this mandate, the FIC works closely with security, judicial, and administrative institutions at national, regional, and international levels to facilitate the exchange of information and strengthen efforts to combat these financial crimes.

#### 1.2. About Access to Finance Rwanda

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## 2. Background

Rwanda is a member of the Eastern and Southern Africa Anti-Money Laundering Group (ESAAMLG), a Financial Action Task Force (FATF)-style regional body, and is required to implement the FATF's 40 recommendations effectively. To assess its level of compliance, Rwanda is evaluated alongside its peers in the ESAAMLG region. The country underwent its Second Round Mutual Evaluation (ME) in 2023 and is preparing for its Third-Round evaluation, scheduled for 2028.

The Second Round ME identified both technical and effectiveness deficiencies that require urgent attention. With the Third Round placing a strong emphasis on effectiveness, Rwanda must ensure that its AML/CFT framework is not only in place but is being effectively implemented and producing the expected outcomes. Achieving this requires specialized technical expertise, coordinated implementation support, and structured preparation for the Third Round ME.

In this context, the Financial Intelligence Centre (FIC), as the national technical coordinator for AML/CFT, seeks to engage a qualified consultant to provide comprehensive technical assistance.

## 3. Overall objective

The consultancy will support the strengthening of Rwanda's AML/CFT/CPF framework by addressing the technical compliance and effectiveness gaps identified in the Second Round Mutual Evaluation and enhancing national preparedness for the Third-Round evaluation.

### 3.1. Specific Objectives

The consultant shall:

8. Conduct a comprehensive diagnostic gap analysis of Rwanda's AML/CFT regime, assessing both technical compliance and effectiveness.
9. Develop a prioritized national remediation roadmap to address identified gaps.
10. Benchmark Rwanda's low-rated Immediate Outcomes and recommendations rated non-compliant or partially compliant against best-performing peer jurisdictions to guide improvements in national ratings.
11. Support the implementation of corrective actions across relevant institutions.
12. Ensure that all stakeholders are adequately prepared for the Third Round Mutual Evaluation.

13. Strengthen institutional capacity, domestic coordination, and collaboration mechanisms.
14. Establish sustainable monitoring and reporting systems to evaluate and track the country's readiness for the Third Round Mutual Evaluation.

#### **4. Scope of work**

The consultant will work under the supervision of FIC to deliver the following tasks:

##### **4.1. Diagnostic and strategic analysis**

- Review Mutual Evaluation Report (MER) findings, follow-up reports, National Risk Assessment (NRA) outputs, and relevant national strategies.
- Map identified deficiencies against FATF recommendations and Immediate Outcomes (IOs).
- Analyse potential causes of low ratings, including legal, institutional, operational, and coordination factors.
- Develop a prioritized, risk-based remediation matrix to guide corrective actions.

##### **4.2. Benchmarking and comparative analysis**

- Identify comparator countries with strong AML/CFT ratings in both technical compliance and effectiveness.
- Analyze their reforms, legal and institutional frameworks, supervisory models, enforcement practices, and coordination mechanisms
- Produce benchmarking reports highlighting actionable lessons and best practices for Rwanda.
- Recommend tailored strategies adapted to Rwanda's legal and institutional context.

##### **4.3. Legal and regulatory strengthening**

- Review Rwanda's AML/CFT/CPF legal and regulatory framework.
- Support the drafting of amendments to address identified technical compliance gaps.
- Assist in aligning sectoral regulations and supervisory frameworks with international standards.
- Provide guidance for the development of standard operating procedures (SOPs) for relevant authorities.

#### 4.4. Enhance institutional technical capacity for effectiveness

- Strengthen inter-agency cooperation mechanisms;
- Design and deliver tailored training in line with identified gaps for:
  - Supervisory authorities;
  - Reporting persons in collaboration with their regulators and FIC;
  - Law enforcement agencies, prosecutors and judiciary on complex ML/TF investigations and prosecutions;
  - Policy makers and other relevant decision makers.
- Training topics shall refer to the gaps identified and training methodology should include practical case studies, typologies, and simulation exercises.

#### 4.5. Preparation for third round mutual evaluation

- Identify the requirements for the success for the 3<sup>rd</sup> round ME and indicate the implementing authorities;
- Develop a national readiness roadmap and simulation framework;
- Conduct mock assessments;
- Train focal points on evaluation methodology and expected evidence;
- Establish document repositories and evidence-tracking systems.

#### 4.6. Monitoring, Evaluation, and Reporting

- Develop an implementation tracking dashboard;
- Design reporting templates for agencies;
- Establish progress review mechanisms;
- Conduct quarterly progress assessments.

### 5. Expected impact of the assignment

The consultancy is expected to achieve the following measurable outcomes:

- **Improved technical compliance ratings** through the revised legal, regulatory, and institutional frameworks aligned with international AML/CFT/CPF standards;
- **Enhanced effectiveness in the implementation of FAFT standards demonstrated through** strengthened investigation and, robust prosecution, strategic use of financial intelligence and improved results result in inter-agency coordination, collaboration and cooperation;

- **Strengthened institutional capacity** evidenced by trained personnel, operational efficiency, standardized procedures, and improved performance among competent authorities and reporting entities;
- **Increased international confidence and credibility** reflected in positive peer review assessments and recognition of the progress in addressing deficiencies identified by ME;
- **Full national readiness for the next Mutual Evaluation cycle** demonstrated through established coordination mechanisms, available documentation and mock assessment results, and a functioning monitoring system for ongoing compliance.

## 6. Deliverables

The consultant shall submit:

- 6.1. **Inception report:** A detailed document outlining the consultant’s methodology, implementation approach, stakeholders’ engagement plan, and work schedule to guide the implementation the assignments.
- 6.2. **Comprehensive gap analysis report:** An analytical report identifying legal, institutional, technical, and operational deficiencies in the national AML/CFT/CPF framework against FATF standards.
- 6.3. **Benchmarking study report:** A comparative analysis highlighting best practices from high-performing jurisdictions worldwide and recommendations for adapting those best practices in line with Rwanda’s context.
- 6.4. **Legal and regulatory reform package:** A set of draft laws, regulations, and procedural guidelines or, amendments thereto designed to address identified compliance and effectiveness gaps.
- 6.5. **Capacity building materials and training reports:** Structured training materials and reports on trainings conducted detailing themes covered, participants, outcomes, and recommendations for further institutional strengthening.
- 6.6. **Third round mutual valuation readiness toolkit:** A practical 3<sup>rd</sup> round ME preparation package including templates, evidence checklists, mock assessment tools, and guidance for evaluation readiness.
- 6.7. **Monitoring & Evaluation framework and dashboard:** A performance tracking system with indicators, reporting templates, and a dashboard for monitoring implementation progress.
- 6.8. **Monthly progress reports:** Periodic analytical reports summarizing performance status, challenges encountered, suggested corrective actions, and next steps.
- 6.9. **Final consultancy report with sustainability roadmap:** A consolidated report presenting results achieved, lessons learned, strategic recommendations, and a long-term sustainability plan.

## 7. Duration and duty station

- **Duration:** Twelve months
- **Duty station:** Kigali, Rwanda (at MINECOFIN or FIC). However, s/he may occasionally be required to work outside Kigali and will be facilitated accordingly;
- **Break:** the consultant is entitled seven calendar days of break following the end of each quarter.

## 8. Reporting arrangements

- The consultant will report to the Director General of FIC;

## 9. Relevant validation meetings will be held with key stakeholders. **Application and Selection Method**

- The selection will be conducted using the Quality and Cost-Based Selection (QCBS) method with strong emphasis on technical aspects.
- Applicants shall submit a technical proposal detailing their technical approach, relevant experience, demonstrated capacity to deliver long-term, high-impact advisory services, and a clear methodology for executing the assignment (**90 points**)
- Applicants shall also submit a financial proposal (tax inclusive), clearly outlining professional fees and any reimbursable expenses, where applicable (**10 points**)

## 10. Eligibility and Qualification Requirements

The assignment is open to **Individual Consultants** that meet minimum eligibility criteria as summarized in the table below:

Dimensions	Technical Evaluation Criteria	Weighting
<b>Education:</b>	<ul style="list-style-type: none"> <li>- Advanced university degree (Master's or higher) in law, finance, economics, public policy, criminology, AML/CFT, or other related field.</li> <li>- A Master's degree specializing in AML/CFT is highly desirable</li> <li>- <b>Copy of the degree is required</b></li> </ul>	<b>15 points</b>
<b>Professional Certification</b>	Possession of a recognized AML/CFT professional certification, preferably <b>Certified Anti-Money Laundering Specialist (CAMS)</b> , is strongly preferred.	<b>10 points</b>
<b>Experience and competencies</b>	<b>Experience</b>	<b>30 points</b>

	<ul style="list-style-type: none"> <li>- Minimum 10 years of proven experience in designing and implementing AML/CFT policy, supervision, and at least having participated in two mutual evaluation processes.</li> <li>- Demonstrated a strong knowledge in FAFT recommendations and methodology.</li> <li>- Proven experience in supporting countries to improve FATF recommendations ratings.</li> <li>- Experience in drafting AML/CFT legal and regulatory frameworks, national strategies and prepare countries to meet AML/CFT effective requirements.</li> <li>- Demonstrated international benchmarking capacities and advisory experience in AML/CFT matters.</li> <li>- Demonstrated ability to work effectively with government agencies, financial institutions, and international bodies.</li> <li>- <b>Detailed CV is required</b></li> </ul>	
	<p><b>Other competencies</b></p> <ul style="list-style-type: none"> <li>- Strong analytical and strategic planning skills.</li> <li>- Excellent drafting and facilitation abilities.</li> <li>- Proven stakeholder engagement skills</li> <li>- Ability to deliver practical, implementable recommendations.</li> </ul>	<b>10 points</b>
<b>Methodology and Approach</b>	<p>Expert critique and/or suggestions to improve the proposed scope of work. <b>(5 points)</b></p> <p>Adequacy, clarity and quality of the proposed technical approach and methodology <b>(20 points)</b></p>	<b>25 points</b>
<b>Sub-Total (Technical)</b>		<b>90 points</b>
<b>Financial Proposal</b>	Value for money based on fee rates, level of effort, and total costs of the assignment.	<b>10 points</b>
<b>Total</b>		<b>100 points</b>

## 11. Ethical and confidentiality requirements

The Consultant shall adhere to the highest standards of confidentiality, ethics, and professional conduct throughout the assignment. This includes, but is not limited to, maintaining strict confidentiality of all information accessed or generated, avoiding any actual or potential conflicts of interest, and complying with all applicable professional standards. A Non-Disclosure Agreement (NDA) shall be signed prior to the commencement of the assignment.

## 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. A Non-Disclosure Agreement (NDA) shall be signed prior to the commencement of the assignment.

### 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 organizations 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**