

ACCESS TO FINANCE RWANDA

Request for Proposals

For

CONSULTANCY TO DEVELOP A STRATEGIC COMMUNICATIONS AND MARKET ENGAGEMENT  
FRAMEWORK FOR ACCESS TO FINANCE RWANDA (AFR)

<b>Subject of Procurement:</b>	CONSULTANCY TO DEVELOP A STRATEGIC COMMUNICATIONS AND MARKET ENGAGEMENT FRAMEWORK.
<b>Procurement Reference Number:</b>	AFR/RFP-STRATEGIC COMMUNICATION AND MARKET ENGAGEMENT /MARCH/2026
<b>Date of Issue:</b>	MARCH 27, 2026

## 1. INTRODUCTION

### About Access to Finance Rwanda (AFR)

Access to Finance Rwanda (AFR) is a Rwandan not-for-profit company established in 2010 to promote financial inclusion and sector development. AFR is currently funded by Sweden, MasterCard Foundation, and Co-Develop.

We are part of the broader Financial Sector Deepening (FSD) in Africa that seeks to create a transformative impact on the end of poverty by supporting efforts to improve financial inclusion and financial sector development through helping financial institutions and markets drive a more inclusive and sustainable economic growth.

AFR supports the removal of systemic barriers that hinder access to financial services by low-income people, particularly women, youth, and MSMEs. AFR supports the development and provision of financial services, including savings, credit, insurance, investment, payments, and remittances.

AFR 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.

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### 1.2 Rationale for the Strategic Communications and Market Engagement Framework

AFR's communications and engagement must evolve from largely activity-based dissemination toward a strategic function that enables leadership to shape market behavior, influence policy dialogue, convene and align actors, strengthen partnerships and credibility, communicate impact, and accelerate uptake, scalability, and sustainability of market innovations.

#### **AFR's ambition through strategic communications and market engagement is:**

*To strengthen its role as the trusted convenor and leading authority on inclusive and sustainable financial sector development in Rwanda - using evidence-based thought leadership and targeted stakeholder influence to shape policy and market reforms that deliver systemic resilience and improved livelihoods for underserved populations.*

To operationalize this ambition, AFR intends to develop a Strategic Communications and Market Engagement Framework that will guide institutional influence and communication priorities over the next 5 years and beyond.

## 2. Objective of the Assignment

### 2.1 Overall Objective

To support AFR in developing a Strategic Communications and Market Engagement Framework that strengthens AFR's position as a trusted convenor and thought leader and ensures communication and engagement function as strategic levers for systemic change aligned to AFR's strategic framework and MSD approach.

## 3. Duration of the assignment

The assignment is expected to take approximately **8 weeks** from the contract signing date, including all consultations, analysis, and final framework submission.

Interested firms must confirm their intention to submit a proposal by **Friday, April 3, 2026, at 17h00 HRS CAT**

Any requests for clarifications to the RFP may be submitted by **Friday, April 10, 2026, 17h00 HRS CAT**.

Bidders should submit their proposals no later than **Monday, April 13, 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 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	<b>Friday March 27, 2026</b>
b) Confirmation of interest	<b>Friday, April 3, 2026, at 17h00 HRS CAT</b>
c) Request for clarifications	<b>Friday April 10, 2026, 17h00 HRS CAT.</b>
<b>d) Proposal closing date for submission of proposals</b>	<b>Monday, April 13, 2026, 14:00 HRS CAT</b>

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 proposals, 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. The documents evidencing your eligibility, as listed below.

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 list of unit prices (all the items must be quoted for)

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-STRATEGIC COMMUNICATION AND MARKET ENGANGEMENT /MARCH/2026" and submitted by **Monday April 13, 2026, 14:00 HRS CAT.**

***Note: Proposals must be submitted in PDF format and as attachments to the email, any proposal submitted as a link or password protected 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. 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.

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 **Rwanda Francs**

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

Evaluation Criteria	Description / What to Assess	Marks
<b>Experience of the Consulting Firm</b>	<ul style="list-style-type: none"> <li>• Minimum 5 years' experience in strategic communications and stakeholder influence (<i>certificate of incorporation required</i>) – <b>5 marks</b></li> <li>• Experience in financial sector development or development programming (<i>company portfolio required</i>) – <b>5 marks</b></li> <li>• Evidence of at least two similar assignments in the last 5 years (samples of certificates of completion required) – <b>10 marks</b></li> </ul>	20
<b>Quality of the Lead Expert</b>	<ul style="list-style-type: none"> <li>• Minimum 7 years' experience in strategic communications, stakeholder influence, public affairs, organizational positioning, or equivalent strategic roles. <i>A CV clearly showing relevant roles and dates is required (5 marks).</i></li> <li>• Proven leadership of similar strategic assignments (framework development, influence strategies. <i>2 samples of similar assignments or certificates of completion are required (10 marks).</i></li> <li>• Experience applying Market Systems Development (MSD) principles to communication, engagement, or behavior change processes (advantage). <i>A CV showing relevant experience is required (5 marks).</i></li> </ul>	20
<b>Quality of the Second Expert</b>	<ul style="list-style-type: none"> <li>• <b>Strong background in strategic communications, stakeholder engagement, public affairs, or influence-driven communication within the financial sector, international development or not for profit organizations contexts - CV showing relevant experiences is required (10 marks)</b></li> <li>• <b>5 years of experience in strategic diagnostics for communications and engagement, including stakeholder mapping, influence analysis, and narrative assessment - CV showing relevant experiences is required (5 marks)</b></li> <li>• Good understanding of Rwanda's financial sector, policy environment, and stakeholder ecosystem, demonstrated through prior assignments or</li> </ul>	20

	context-specific analysis <b>(5 marks)</b>	
<b>Methodology and Approach</b>	<ul style="list-style-type: none"> <li>• Evidence of critical analysis and constructive suggestions to strengthen AFR’s proposed scope, demonstrating strategic depth and understanding of the assignment <b>(5 marks)</b>.</li> <li>• Adequacy and quality of the proposed methodology in responding to the ToR, including diagnostic approach (influence gaps, risks, opportunities); benchmarking against relevant best practices; and validation approach involving leadership and cross-functional teams <b>(5 marks)</b>.</li> <li>• Appropriateness and realism of the stakeholder consultation plan, prioritizing influence, decision-making power, and representation <b>(5 marks)</b>.</li> <li>• A sound assignment execution and quality assurance plan that demonstrates the ability to deliver on time, with strategic rigor and iterative validation <b>(5 marks)</b>.</li> </ul>	20
<b>Financial Proposal / Rate Card</b>	Submit a financial proposal aligned with the assignment.	20
<b>Total</b>		<b>100</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 Authorised 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 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 Develop a Strategic Communications and Market Engagement Framework for Access to Finance Rwanda (AFR)

#### 1. Introduction

##### 1.1 About AFR

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 part of the broader Financial Sector Deepening (FSD) network in Africa and is currently funded by Sweden, Mastercard Foundation, Gates Foundation, and Co-Develop/Global Impact.

AFR is one of the leading catalysts of the sustainable and inclusive development of Rwanda's financial sector. AFR serves as a thought leader and facilitator of market-driven reforms across policy, innovation, and private sector development—leading to real economy outcomes from financial sector solutions. We have fifteen years of experience developing and testing financial products and services that are attuned to and responsive to the needs of underserved, disadvantaged people as consumers, the firms that supply them, and the organizations that lobby and advocate for improvements to the financial market system in which they live and operate.

AFR is guided by the Market Systems Development (MSD) approach, recognising that efforts to increase financial inclusion and financial sector development must be market-led, profitable, and sustainable. AFR does not deliver services directly; rather, it works with and through market actors to catalyse large-scale change, building trust as a flexible and honest catalyst that brings public and private actors together to solve financial sector challenges.

##### 1.2 Introduction and Context

AFR operates in a fast-evolving environment characterised by:

- Increasing complexity of financial markets and stakeholder ecosystems
- Rapid digital transformation and changing communication behaviours
- Heightened expectations for transparency, accountability, and demonstrable impact
- Growing competition for attention, influence, and trust among market actors and partners
- A shift from information-based communication toward influence-driven engagement

### 1.3 Rationale for the Strategic Communications and Market Engagement Framework

AFR's communications and engagement must evolve from largely activity-based dissemination toward a strategic function that enables leadership to shape market behavior, influence policy dialogue, convene and align actors, strengthen partnerships and credibility, communicate impact, and accelerate uptake, scalability and sustainability of market innovations.

**AFR's ambition through strategic communications and market engagement is:**

*To strengthen its role as the trusted convenor and leading authority on inclusive and sustainable financial sector development in Rwanda - using evidence-based thought leadership and targeted stakeholder influence to shape policy and market reforms that deliver systemic resilience and improved livelihoods for underserved populations.*

To operationalize this ambition, AFR intends to develop a Strategic Communications and Market Engagement Framework that will guide institutional influence and communication priorities over the next 5 years and beyond.

## 2. Objectives of the Assignment

### 2.1 Overall Objective

To support AFR in developing a Strategic Communications and Market Engagement Framework that strengthens AFR's positioning as a trusted convenor and thought leader and ensures communication and engagement function as strategic levers for systemic change aligned to AFR's strategic framework and MSD approach.

### 2.2 Specific Objectives

The specific objectives include:

- Conduct a diagnostic assessment of AFR's current communications and market engagement practices and recommend improvements to enhance strategic influence and engagement.
- Benchmark AFR's intended framework against regional and global best practices in strategic communications, public affairs, and market-shaping engagement by leading development institutions and policy influence organizations.
- Define AFR's institutional positioning, narrative, and message architecture aligned to AFR's vision, mission, target groups, and strategic intervention areas.
- Develop an audience and influence architecture that prioritises stakeholders by influence, decision-making power, and role in systemic change.

- Propose an operational model for communications and engagement (governance, decision-making, roles, and processes) as a core institutional function.
- Develop a comprehensive Strategic Communications and Market Engagement Framework to guide AFR's communications and market engagement priorities and activities.
- Provide recommendations for capacity building, tools, and partnerships to enable implementation and knowledge transfer to AFR staff.

### 3. Scope of Work

The framework will serve as a strategic blueprint guiding AFR's communication, stakeholder engagement, and influence work. The scope is broad yet focused, designed to be decision-oriented, implementable, and outcome-focused.

#### 3.1 Situational and Strategic Analysis

The consultant will conduct a diagnostic that includes:

- Review of AFR strategic framework, programme portfolio, and priority thematic areas
- Review of existing communication policies, strategies, products and channels (policy, strategy, reports, website, media presence, social media, convenings, publications, partner communications)
- Stakeholder and market actor mapping, prioritised by influence and role in systemic change (public, private, civil society, ecosystem intermediaries)
- Assessment of how communication and engagement currently support AFR's core functions:
  - Convening among networks
  - Research and data analytics for impact
  - Advocacy for poverty reduction
  - Market analysis across financial sub-sectors
- Review of internal governance, coordination, decision-making, and approval processes
- External environment analysis: national policy context, sector dynamics, digital trends, funder expectations, and public discourse

**Note:** The analysis should generate strategic implications, influence opportunities, and strategic risks - not a descriptive audit.

### 3.2 Framework Development (Strategic Communications + Market Engagement)

Based on the analysis, the consultant will develop a framework that:

#### a) Aligns with AFR priority target groups and cross-cutting commitments

- Defines how AFR communicates and engages with priority target groups:
  - Youth, Women, People vulnerable to environmental change, MSMEs, and other underserved groups (including persons with disabilities and refugees)
- Integrates Gender & Social Inclusion and ethical/safeguard storytelling principles

#### b) Aligns strategic communications to AFR's strategic intervention areas

The framework should provide narrative and engagement implications across AFR's six themes:

1. Digital & Financial Market Infrastructure
2. Entrepreneurship & Investment Ecosystem Support
3. Fintech & Innovation
4. Risk & Resilience
5. Green & Nature-Based Finance
6. Gender & Social Inclusion

#### c) Develop a narrative and message architecture

The Consultant shall develop a coherent and structured **narrative and message architecture** to guide AFR's strategic communications and market engagement. This shall serve as a unifying framework to ensure consistency, clarity, and strategic alignment across all communication and engagement activities.

Specifically, the Consultant shall:

- Define and articulate AFR's institutional narrative, clearly setting out its mandate, value proposition, and role as a trusted convenor and market facilitator in inclusive and sustainable financial sector development.
- Develop thematic communication pillars aligned with AFR's strategic priorities, supported by a clear message hierarchy that guides how core messages are adapted for different audiences, including policymakers, market actors, development partners, and the public.
- Provide practical guidance on evidence-led thought leadership, detailing how research, diagnostics, pilots, and market data should be translated into compelling, accessible narratives that influence policy dialogue, market behaviour, and reform processes.
- Establish consistent framing principles to ensure all communications support policy engagement, market reforms, and partnership brokering, while reinforcing AFR's neutrality, credibility, and values-driven approach.

### 3.3 Audience-Specific Influence and Engagement Strategies

The consultant will develop practical strategies for priority stakeholder groups, including:

- Policymakers and regulators
- Financial sector actors (banks, MFIs, SACCOs, insurers, fintechs, capital markets actors)
- Real economy sector actors relevant to AFR's deep dives
- Development partners and funders
- Media, opinion leaders, academia, and civil society
- MSMEs, cooperatives, and underserved communities

Each strategy should specify:

- Engagement objectives linked to AFR's strategic outcomes and MSD pathways
- Influence approach and key messages (what must change, who must act, why now)
- Preferred formats and channels (including convening models)
- Evidence assets to deploy (data, learning, case studies)
- Ethical considerations (inclusion, dignity, consumer protection)
- Expected contribution to market outcomes, policy traction, or adoption of financial solutions

### 3.4 Operationalization, Governance, Measurement, and Learning

To ensure implementation, the consultant will:

- Develop a phased implementation roadmap, including quick wins and sequencing
- Propose governance and decision-making mechanisms (roles for leadership, programs team, and the communications team)
- Define how communications support AFR's participation and influence in sector platforms (where relevant)
- Identify capacity, skills, resourcing needs (including content, media relations, stakeholder engagement, evidence packaging)
- Develop a measurement framework focused on outcomes, not only outputs

## 4. Expected Deliverables

The consultant/firm is expected to produce:

- An inception report:** The report shall confirm understanding of the assignment, outline approach and methodology, define stakeholder engagement arrangements, present a detailed workplan, and timelines. This will be submitted within 10 working days after kick-off.

- b. **Strategic diagnostic report:** The report will provide an insight-driven assessment of AFR’s current communications and market engagement maturity, summarizing key findings, strategic implications, and prioritized recommendations to inform the development of the Strategic Communications and Market Engagement Framework.
- c. **Draft Strategic Communications and Market Engagement Framework** (core deliverable), including:

- 1. Positioning and Narrative

Defines AFR’s institutional identity, leadership role, and value proposition. The framework will articulate a clear, differentiated narrative aligned with AFR’s mandate, the MSD approach, national priorities, and strategic intervention areas. It will establish narrative pillars and ethical, inclusive storytelling principles that reflect AFR’s values and commitment to underserved populations.

- 2. Audience and Influence Architecture

Establishes a structured model for prioritizing stakeholders based on influence, decision-making power, and role in systemic change. This component will map influence pathways, define engagement objectives per audience, and guide where AFR should focus its voice, convening power, and resources to achieve strategic outcomes.

- 3. Message Framework

Translates AFR’s narrative into a coherent message hierarchy—core institutional messages, thematic messages, and audience-specific framing. It will define tone, voice, proof points, and boundaries (what AFR should and should not communicate) to ensure consistency, credibility, and strategic alignment.

- 4. Channel and Convening Strategy

Defines the strategic role of each communication channel and engagement format, including media, digital platforms, publications, partnerships, and convening. The framework will clarify when AFR communicates directly, convenes stakeholders, or amplifies partners, prioritizing quality, influence, and resource efficiency over volume.

- 5. Governance and Decision Rules

Establishes clear governance, roles, and decision-making processes for communication and engagement. This includes approval pathways, spokesperson guidance, escalation mechanisms, and principles guiding when AFR leads, supports, or remains silent on issues.

## 6. Measurement and Learning Framework

Provides an outcome-oriented measurement system focused on influence, credibility, engagement quality, and uptake of reforms or innovations. The framework will embed learning loops to inform adaptation and align communication performance with AFR’s broader monitoring, evaluation, and learning systems.

## 7. Risk, Reputation Management Principles

Defines principles and protocols for anticipating, managing, and responding to reputational risks and emerging issues. This includes guidance on proactive monitoring, crisis communication, escalation, and balancing transparency, neutrality, and advocacy in line with AFR’s values.

- d. **Final Framework:** This should be submitted within one week after receiving consolidated written comments on the draft.
- e. **Detailed implementation roadmap:** The Implementation Roadmap will translate the Strategic Communications and Market Engagement Framework into a phased, practical plan that enables AFR to operationalize strategic communication and influence across the organization.
- f. **Final presentation and briefing** to AFR Senior Management and relevant staff.

## 5. Evaluation Criteria and Competencies Required

The evaluation will use the Quality- Based methodology:

- Preliminary examination for eligibility and administrative compliance
- Technical evaluation: **80%**
- Financial evaluation: **20%**
- Minimum technical threshold: **70%**

Criterion	Description	Marks
<b>Experience of the Consulting Firm</b>	<ul style="list-style-type: none"> <li>• Minimum 5 years’ experience in strategic communications and stakeholder influence (<i>certificate of incorporation required</i>) – <b>5 marks</b></li> <li>• Experience in financial sector development or development</li> </ul>	<b>20</b>

	<p>programming (<i>company portfolio required</i>) – <b>5 marks</b></p> <ul style="list-style-type: none"> <li>Evidence of at least two similar assignments in the last 5 years (<i>samples of certificates of completion required</i>) – <b>10 marks</b></li> </ul>	
<b>Quality of the Lead Expert</b>	<ul style="list-style-type: none"> <li>Minimum 7 years’ experience in strategic communications, stakeholder influence, public affairs, organizational positioning, or equivalent strategic roles. <i>A CV clearly showing relevant roles and dates is required (5 marks).</i></li> <li>Proven leadership of similar strategic assignments (framework development, influence strategies. <i>2 samples of similar assignments or certificates of completion are required (10 marks).</i></li> <li>Experience applying Market Systems Development (MSD/M4P) principles to communication, engagement, or behavior change processes (advantage). <i>A CV showing relevant experience is required (5 marks).</i></li> </ul>	<b>20</b>
<b>Quality of the Second Expert</b>	<ul style="list-style-type: none"> <li><b>Strong background in strategic communications, stakeholder engagement, public affairs, or influence-driven communication within financial sector development or inclusive finance contexts - CV showing relevant experiences is required (10 marks)</b></li> <li><b>5 years of experience in strategic diagnostics for communications and engagement</b>, including stakeholder mapping, influence analysis, and narrative assessment - <i>CV showing relevant experiences is required (5 marks)</i></li> <li><b>Good understanding of Rwanda’s financial sector, policy environment, and stakeholder ecosystem</b>, demonstrated through prior assignments or context-</li> </ul>	<b>20</b>

	specific analysis <b>(5 marks)</b>	
<b>Methodology and Approach</b>	<ul style="list-style-type: none"> <li>Evidence of critical analysis and constructive suggestions to strengthen AFR's proposed scope, demonstrating strategic depth and understanding of the assignment <b>(5 marks)</b>.</li> <li>Adequacy and quality of the proposed methodology in responding to the ToR, including diagnostic approach (influence gaps, risks, opportunities); benchmarking against relevant best practices; and validation approach involving leadership and cross-functional teams <b>(5 marks)</b>.</li> <li>Appropriateness and realism of the stakeholder consultation plan, prioritizing influence, decision-making power, and representation <b>(5 marks)</b>.</li> <li>A sound project management and quality assurance plan demonstrates the ability to deliver on time, with strategic rigor and iterative validation <b>(5 marks)</b>.</li> </ul>	<b>20</b>
<b>TOTAL TECHNICAL SCORE</b>		<b>80</b>

## 6. Reporting and language

The firm will report directly to AFR's Head of Strategic Communications and Market Engagement. All reports/documents should be produced in English.

## 7. Duration of the assignment

The assignment is expected to take approximately **8 weeks** from the contract signing date, including all consultations, analysis, and final framework submission.

## 8. Length of the bid document

The bid document should not exceed 15 pages maximum without annexes.

## 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 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**