

**ACCESS TO FINANCE RWANDA**

**Request for Proposals**

**For**

**CONSULTANCY SERVICES FOR THE FSD NETWORK DIGITAL PUBLIC INFRASTRUCTURE  
(DPI) COUNTRY SCOPING STUDY (CONSULTING FIRMS)**

<b>Subject of Procurement:</b>	CONSULTANCY SERVICES FOR THE FSD NETWORK DPI COUNTRY SCOPING STUDY
<b>Procurement Reference Number:</b>	AFR/RFP- FSD NETWORK DPI SCOPING STUDY/APRIL/2026
<b>Date of Issue:</b>	APRIL 21, 2026

## REQUEST FOR PROPOSALS

**PROCUREMENT REFERENCE NUMBER:** AFR/RFP - FSD NETWORK DPI SCOPING STUDY /APRIL/2026

### 1. About FSD Network

The Financial Sector Deepening (FSD) Network is a family of ten locally established Financial Sector Deepening (FSD) programs building diverse and inclusive financial systems across Africa that enhance financial resilience and sustainable livelihoods for all and enable inclusive economic growth. We believe that financial systems have the potential to play a major role in enabling inclusive growth and ensuring access to basic goods and services while assuring a sustainable future for low-income people. We are deeply committed to equity between men and women and supporting the vulnerable and marginalized, including refugees and people living with disability.

We have a national FSD presence in four East African Community (EAC) countries (Kenya, Uganda, Tanzania, and Rwanda) with nearly two decades of experience in advancing inclusive financial ecosystems and fostering inclusive economic growth. DRC and Somalia are exploring establishing an FSD, with Burundi and South Sudan currently the only EAC partner States with no FSD (current or planned). Support to these EAC states will be centrally managed through the FSD Network and guided by the imperatives of the United Nations' Sustainable Development Goals, the FSD Network seeks to mold sustainable financial systems, enabling them to work more inclusively across Africa.

### 2. About Access to Finance Rwanda

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

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 through helping policy makers, regulators, financial service providers, and markets drive a more inclusive and sustainable economic growth.

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



## 4. Purpose, Objectives and Expected Results

FSD Network operates on the fundamental conviction that financial systems must be transformed into sustainable, inclusive engines for economic growth. This mission necessitates a transition from aspirational digital strategies into a functional, Africa led Digital Public Infrastructure (DPI) reality that addresses systemic market failures and unlocks pathways to prosperity. By situating DPI within existing FSD Network ongoing digital identity, instant payments investments and programs we aim to foster a resilient, inclusive, and seamless digital ecosystem that provides equitable access to services on a societal scale.

### Purpose

The purpose of this scoping study is to identify and address the systemic capacity gaps hindering the realization of Digital Public Infrastructure (DPI) that is specifically tailored to African realities.

### Global Objective

The overarching objective of this assignment is to conduct a comprehensive analysis of the status of Digital Public Infrastructure across target countries. This study will identify strategic opportunities for harmonization, investment, and specialized technical assistance, establishing a systematic framework to mobilize long term capital. By evaluating DPI maturity, the assignment seeks to align collective initiatives into a unified methodology that addresses systemic market failures and implementation challenges, while promoting an inclusive, secure digital ecosystem across the continent

Interested firms must confirm their intention to submit a proposal by **Tuesday, April 28, 2026, at 17h00 HRS CAT**

Any requests for clarifications to the RFP may be submitted by **Monday, May 4, 2026, 17h00 HRS CAT**.

Bidders should submit their proposals no later than **Friday, May 8, 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 or consortia 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@aftr.rw](mailto:procurement02@aftr.rw)

Below is the summary of the planned procurement schedule:

Activity	Date
a) Date of issue of RFP	Monday, April 21, 2026
b) Confirmation of interest	Tuesday, April 28, 2026, at 17h00 HRS CAT
c) Request for clarifications	Monday, May 4, 2026, 17h00 HRS CAT.
d) Closing date for submission of proposals	Friday, May 8, 2026, 14:00 HRS CAT

**Note:** This procurement is open to both Local and International firms. Joint Venture between local and international firms is encouraged.

Cordially,  
Jean Bosco Iyacu  
Chief Executive Officer



**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 fifteen (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 Based selection** methodology as detailed below:

1. Preliminary examination to determine eligibility (as defined below) and administrative compliance with this Request for Proposals on a pass/fail basis.
2. Detailed Technical evaluation will contribute 100%.
3. Minimum technical score: The mark required to pass the technical evaluation is 70% of the Technical Score.
4. The consultant with the highest technical score will be invited to negotiations on financial and any technical aspects.
5. If negotiations with the highest bidder are not successful, AFR may then invite for negotiations the consultant that attained the second-best technical rating; if the negotiations with that consultant do not result in a procurement contract, AFR may invite the other technically successful consultants for negotiations based on their ranking until it arrives at a procurement contract or rejects all remaining proposals.

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.

Item	Technical Evaluation Criteria (A detailed CV is mandatory)	Weighting
<b>DPI Scoping and Research Methodology</b>	<p><b>Technical Scoping:</b> Proven track record in conducting diagnostics of foundational digital stacks across multiple African markets (10 points)</p> <p>Certificates of completion/attestation required for at least 2 assignments conducting diagnostics (5 points)</p> <p>Proven experience in designing research frameworks that map the "As-Is" status of societal scale digital systems. (5 points)</p>	<b>20</b>

<b>Firm, or consortia DPI stakeholder and ecosystem diagnostic experience</b>	<b>Institutional Technical Assessment:</b> Demonstrated experience in performing deep dive technical diagnostics across diverse ecosystem actors (Regulators, ICT Ministries, and technical service providers) in Africa to map country digital systems into a unified DPI first framework.  The bidder must prove ability to manage the flow of technical data from disparate sources to build an “As-Is” roadmap ensuring that the diagnostic study captures the true technical and architectural readiness of national DPI stacks. (15 points)  At least 2 professional references for assignments for institutional technical assessments should be included. (5 points)	<b>20</b>
<b>Team Experience</b>		
<b>Team Leader</b>	A minimum of seven years (7) experience in the diagnosis and delivery of DPI across Africa; proven experience leading diagnostic and implementation teams; and the ability to synthesize research and diagnostics into high quality deliverables.	<b>15</b>
<b>Team Members</b>	Team to include expertise in the following areas:  <b>DPI Scoping/Analysis:</b> Expert with minimum 5 years of experience conducting technical diagnostics of foundational stacks (ID, Payments, Data Exchange) across multiple African markets.  <b>Research Methodology:</b> Expert with minimum of 5 years of experience designing frameworks and mapping the As-Is status of societal scale digital systems.  <b>Institutional Diagnostics:</b> Expert with minimum of 5 years of experience performing deep dive technical diagnostics within ICT Ministries, Central Banks, and Regulatory Authorities.	<b>15</b>
<b>Methodology</b>		
<b>Proposed Methodology:</b>	A clear and detailed technical proposal of not more than 15 pages, excluding company profile and team CVS’s (which should be annexed), which details how the firm will deliver the assignment, which must include:  Foundational Stack Analysis: The proposal must demonstrate a clear methodology for reviewing digital building blocks with high level reporting, based on a deep technical understanding of DPI.	<b>15</b>

	Realism and feasibility of the proposed work plan, along with the creativity of the approach to deliver a quality project within the timelines specified in the TOR, will be key evaluation criteria.	5
	Description of the proposed team, including team members and roles (CVs in annex).	5
	Comments on these terms of reference and any recommended adjustments.	5
<b>Total Score</b>		<b>100</b>

**Minimum technical score:** The mark required to pass the technical evaluation is 70% of the Technical Score. However, AFR will invite for negotiations the firm with the highest technical score among those that obtained the minimum required technical score.

**Currency:** Proposals should be priced in **USD for foreign firms not registered in Rwanda and RWF for locally registered Firms**

**Best Evaluated Bid:** The best evaluated bid shall be the firm with the highest technical 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 authorized in the signature block below. A signature and authorization on this form will confirm that the terms and conditions of this RFP prevail over any attachments. If your proposal is not authorized, 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 undertaken 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)

Authorized 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 authorized in the signature block below. A signature and authorization on this form will confirm that the terms and conditions of this RFP prevail over any attachments. If your proposal is not authorized, 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)

Authorized 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. Authorize 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 Authorized By:

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

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

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

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



### 3. Digital Public Infrastructure (DPI) Country Scoping Study

Catalyzing African economic integration requires interoperable foundations. Digital Public Infrastructure (DPI) is the definitive cornerstone of inclusive digital transformation, providing the foundational systems needed to deliver services at societal scale. In Africa, where mobile connectivity is expanding rapidly, DPI offers the architecture to transition from fragmented silos to unified digital economies. By empowering individuals, governments, and enterprises, it strengthens service delivery, eliminates redundant duplications, and directly supports regional ambitions for a seamless cross-border trading environment where systems connect securely across borders.

Dismantling the digital divide through last mile capability mapping is a critical objective of this scoping study. It aims to understand challenges and assumptions that risk deepening exclusion. By focusing on last mile capability gaps, the FSD Network aims to ensure DPI is inclusive by design, rather than limited to populations already digitally connected. This approach prioritizes the 63% rural population across FSD markets, ensuring marginalized groups are not excluded by high technology requirements that overlook local infrastructure realities. Navigating the political economy to align market incentives with functional DPI design requires a paradigm shift, grounded in a deep understanding of the political and commercial drivers shaping existing market actors.

This study aims to review current business cases to understand how DPI might challenge or enhance existing models, ensuring that technical solutions are both socially and politically viable. The objective is to transform sound prima facie strategies into actionable, sustainable plans that address systemic market failures and implementation deficits in current national DPI plans. Recognizing this transformative potential, the FSD Network will undertake a Digital Public Infrastructure (DPI) scoping study across eleven (11) countries; Rwanda, Kenya, Uganda, Tanzania, Nigeria, South Africa, Zambia, Mozambique, Ethiopia, Democratic Republic of Congo, and Somalia with additional countries considered based on strategic alignment. This multi-country study will assess the current state, readiness, and opportunities for DPI development in each country, providing a roadmap for coordinated policy dialogue, investment, and implementation.

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## Specific Objectives

To translate this high level vision into tactical implementation, the following specific objectives will guide the scoping study.

- a) **Comprehensive Baseline Audit:** Conduct a technical and functional assessment of existing capabilities within the three DPI Pillars; Digital Identity, Instant Payment Systems (IPS), and Secure Data Exchange ecosystems across focus countries.
- b) **Inclusion Acceleration Mapping:** Identify high impact opportunities where DPI can dismantle systemic barriers to accelerate financial inclusion, gender equity, and the delivery of essential public services to marginalized populations.
- c) **Institutional and Regulatory Scoping:** Map the enabling conditions by evaluating policy, regulatory, and institutional frameworks necessary to support an African DPI vision.
- d) **Ecosystem Capacity Evaluation:** Assess the technical, human resource, and administrative readiness of government, private sector actors (fintechs and telcos), and civil society to adopt DPI across focus countries.
- e) **Safeguards Review:** Evaluate the robustness of existing legal, technical, and institutional safeguards to identify critical DPI safeguards across focus countries.
- f) **Readiness Profiling and Regional Synthesis:** Develop granular, country specific DPI readiness profiles and regional synthesis highlighting comparative strengths and weaknesses to ensure successful in-country DPI initiatives that can be replicated across the FSD Network.
- g) **Actionable Investment Roadmap:** Provide detailed recommendations, implementation roadmaps, and investment profiles for focus countries.

## 5. Scope of Work

The Consulting Firm will be guided by the following requirements.

- a) **Comprehensive Diagnostic and Readiness Assessment**

- **Digital Payment Infrastructure:** Study current focus country DPI architectures and regulatory environments to assess the readiness.
  - **Digital Identity Maturity:** Evaluate the coverage of existing DPI ecosystems, specifically identifying population segments currently excluded from national registries or areas with lower ID uptake.
  - **Data Exchange Ecosystem:** Analyze existing data sharing architectures, privacy protocols, and governance frameworks.
- b) Institutional, Policy, and Legal Mapping**
- **Regulatory Authority Audit:** Identify government and regulatory agencies essential for DPI implementation.
  - **Legal Framework Scoping:** Assess the robustness of laws governing data protection, e-transactions, cybersecurity, and market competition to identify DPI Safeguards.
  - **Governance Coordination:** Review existing cross sector coordination mechanisms and governance structures to determine how to harmonize DPI frameworks.
- c) Ecosystem and Capacity Analysis**
- **Stakeholder Mapping:** Map technical and political actors across government, private sector, and international partners involved in DPI initiatives to facilitate multistakeholder collaboration.
  - **Technical Capacity Evaluation:** Assess the institutional and human resource readiness to design, implement, and sustain DPI ecosystems.
  - **Demand Side Diagnostic:** Identify specific incentives and socioeconomic constraints that hinder DPI uptake.
  - **Initiative Integration:** Pinpoint ongoing successful in country DPI projects and successful spotlights that can be integrated into a broader, systematic DPI approach framework.
- d) Gaps, Opportunities, and Prioritization**
- **Barrier Identification:** Systematically identify bottlenecks to DPI adoption, including infrastructure limitations, institutional overlaps, and capacity constraints.
  - **Catalytic Opportunity Mapping:** Highlight high impact areas for DPI investment where the FSD Network can mobilize capital to drive systemic growth.
  - **Maturity Classification:** Categorize the 11 target countries into maturity stages (Nascent, Emerging, or Advanced) to prioritize DPI potential technical assistance.
- e) Country Profiles and Regional Synthesis**
- **Detailed Country Briefs:** Produce DPI study briefs for each of the 11 target countries summarizing key technical findings, implementation gaps, and investment opportunities.
  - **Regional Synthesis Report:** Develop a strategic report comparing DPI progress across the FSD Network to establish a roadmap for collective action.

## 6. Methodology and Approach

To ensure the delivery of a high impact, Africa led diagnostic, the study will employ a robust, six stage scoping framework designed to move beyond theoretical models and into tactical implementation ready insights.

### a) Scoping Framework

The study will follow a structured progression consistent with leading global DPI approaches:

- **Stage 1:** Alignment of National Priorities: Identify core national development goals ranging from financial resilience to inclusive economic growth and determine how specific DPI outcomes (Identity, Payments, Data Exchange) can catalyze these objectives.
- **Stage 2:** Digital and Institutional Gap Audit: Conduct analysis of current digital and Institutional gaps that hinder the achievement of priority goals, specifically focusing on the “As-Is” status.
- **Stage 3:** Definition of DPI Success Indicators: Establish country level DPI objectives and measurable performance indicators (KPIs) to track progress and associated costs.
- **Stage 4:** Feasibility and Impact Potential Mapping: Match identified DPI opportunities with national goals to rigorously assess their technical feasibility and potential for systemic impact within focus countries identified.
- **Stage 5:** Constraint and Enabler Deep Dive: Analyze critical enablers and bottlenecks, including but not limited to regulatory policy gaps, and the availability of specialized technical capacity.
- **Stage 6:** Strategic Roadmap Development: Formulate a phased, tactical roadmap that provides concrete recommendations for DPI adoption, investment prioritization, and long term sustainability.

### b) Integrated Research Methodology

The study will utilize a multi modal research approach to ensure data is triangulated across technical, social, and political dimensions:

- **Desk Review:** Systematically analyze existing literature, national DPI, digital strategies, and the technical specifications of DPI current initiatives.
- **Key Informant Interviews (KIIs):** Engage in high level dialogue with policymakers, regulators, and industry leaders to uncover the "political economy" of DPI market incentives.
- **Comparative Benchmark Analysis:** Conduct a cross country comparative analysis to benchmark DPI readiness and ecosystem maturity across the 11 target countries, identifying successful innovations/exemplars for rapid replication.

## 7. Deliverables

The study is structured around five core milestones designed to transition from initial technical design to a finalized regional investment roadmap. This narrative sequence ensures that each output serves as a foundational building block for the next, facilitating a rigorous and validated diagnostic process. The consultant will be responsible for the following deliverables.

- **Inception Report:** The engagement commences with a comprehensive DPI Scoping Inception Report that defines the precise methodology, data collection tools, and detailed workplan. This document establishes the validation approach to ensure that the scoping remains technically sound and aligned with the FSD Network’s overarching objectives.
- **Country DPI Profiles:** Following the inception phase, the study will produce a series of Individual DPI Country Analyses (10–15 pages each) for the 11 target markets. These profiles should provide a review of current DPI readiness, isolating specific technical and regulatory gaps while highlighting high impact opportunities for DPI intervention.
- **Regional Synthesis Report:** The individual insights should be aggregated into a DPI Synthesis Report. This strategic document should offer a comparative analysis across markets, introducing a DPI maturity typology.
- **Final Report:** The assignment will culminate in a consolidated final report, which integrates all refined outputs into a professional compendium. This final deliverable is designed for immediate dissemination, serving as the technical blueprint for subsequent FSD Network DPI investments and implementation.

## 8. The assignment

The assignment will be for period of three (3) months (13 weeks)

**Expected starting date:** May 2026

## 9. Education and Qualifications

The FSD Network seeks high caliber firms, or consortia with understanding of Digital Public Infrastructure (DPI). The successful bidder must demonstrate a transition from generalized DPI approach towards an Africa led DPI approach prioritizing use cases and scalability.

The ideal firms, or consortia must possess the following specialized qualifications:

- **DPI and Digital Economy Leadership:** At least 10 years of demonstrable experience in designing, implementing, or evaluating DPI or large scale digital economy initiatives.
- **Technical and Regulatory Capacity:** Advanced expertise in conducting forensic policy and regulatory analysis, with specific mastery of payments interoperability frameworks, data governance, and digital ID standards.

- **Multi Country Diagnostic Track Record:** Proven experience in executing complex, multi country assessments across the African continent, demonstrating an ability to navigate diverse political economies and varied institutional landscapes.
- **Stakeholder Diplomacy and Engagement:** A documented history of successful high level engagement with policy makers, central bank regulators, and industry leaders.
- **Analytical and Synthesis Skill.** Exceptional analytical, writing, and presentation skills, with a proven ability to synthesize complex technical data and regulatory findings into actionable policy insights for senior decision makers.

## 10. Experience and technical skills

The firms, or consortia must demonstrate a track record in DPI focused research and scoping engagements, specifically within the African digital landscape.

### Essential Experience and Skills

- **DPI Scoping and Research Coordination:** A proven track record in leading complex, multi country DPI engagements. Mastery of designing research workplans and monitoring implementation matrices to ensure detailed diagnostics.
- **Institutional Framework Diagnostic:** Demonstrated experience in evaluating the technical and operational readiness of diverse entities. Ability to map information flows and governance structures between ICT ministries, regulators, and digital ID authorities to identify systemic bottlenecks.
- **DPI Strategy and Policy Research:** Expertise in analyzing national digital strategies to translate high level policy into actionable, research backed operational tasks. The candidate/firm must be able to bridge the implementation gap by identifying where policy meets technical execution.
- **Technical Synthesis and Research Reporting:** Exceptional skills in drafting complex technical research reports, and As-Is status. Ability to synthesize granular data points from into clear, executive level diagnostic documentation.
- **Technical Risk Identification:** Ability to identify structural pain points during the DPI research process. Must be able to articulate technical delays and resource gaps with clear escalation thresholds.

### Desirable Experience

- **DPI Knowledge:** Prior research on DPI and or consultancy experience within focus countries Regional Economic Communities (RECs).
- **DPI Methodology Understanding:** Advanced familiarity with leading global DPI approach frameworks, prioritizing research into actionable insights.
- **Global DPI Standards Benchmarking:** Demonstrated expertise in benchmarking national digital architecture against international DPI best practices specifically applied to governance and technical scalability of a unified digital stack.

- **Market Systems Development (MSD):** Experience applying MSD approaches to research, identifying how to correct systemic digital failures through technical assistance and capacity building.
- **Africa Experience:** Extensive experience working in Africa and engaging with stakeholders across various African markets in DPI and Digital Transformation is essential for this assignment.

### 11. Attitude / Competencies Required

- Strategic thinking and thought leadership.
- Strong drive for results and strong sense of engagement and responsibility.
- Teamwork, interpersonal and relationship building skills, and ability to lead by influence and example.
- Proven ability to partner, communicate and manage/navigate through multiple disciplines and organizational groups.
- Ability to work within a complex and often ambiguous environment and ability to influence senior management and other relevant parties.
- Team oriented, collaborative, flexible, and can adapt to a changing environment.
- High degree of professionalism and integrity.

### 12. Evaluation Criteria

The table below summarizes the required firms or consortia competencies and experience that also constitute the main evaluation criteria.

Item	Technical Evaluation Criteria <i>(A detailed CV is mandatory)</i>	Weighting
<b>DPI Scoping and Research Methodology</b>	<p><b>Technical Scoping:</b> Proven track record in conducting diagnostics of foundational digital stacks across multiple African markets (10 points)</p> <p>Certificates of completion/attestation required for at least 2 assignments conducting diagnostics (5 points)</p> <p>Proven experience in designing research frameworks that map the "As-Is" status of societal scale digital systems. (5 points)</p>	<b>20</b>
<b>Firms, or consortia DPI stakeholder and ecosystem diagnostic experience</b>	<p><b>Institutional Technical Assessment:</b> Demonstrated experience in performing deep dive technical diagnostics across diverse ecosystem actors (Regulators, ICT Ministries, and technical service providers) in Africa to map country digital systems into a unified DPI first framework.</p>	<b>20</b>

	<p>The bidder must prove ability to manage the flow of technical data from disparate sources to build an “As-Is” roadmap ensuring that the diagnostic study captures the true technical and architectural readiness of national DPI stacks. (15 points)</p> <p>At least 2 professional references for assignments for institutional technical assessments should be included. (5 points)</p>	
<b>Team Experience</b>		
<b>Team Leader</b>	Minimum of 7 years of experience in the diagnosis and delivery of DPI across Africa; experience leading diagnostic and implementation teams; ability to synthesize research and diagnostics into high quality written deliverables.	<b>15</b>
<b>Team Members</b>	<p>Team to include expertise in the following areas:</p> <p><b>DPI Scoping/Analysis:</b> Expert with minimum 5 years of experience conducting technical diagnostics of foundational stacks (ID, Payments, Data Exchange) across multiple African markets.</p> <p><b>Research Methodology:</b> Expert with minimum of 5 years of experience designing frameworks and mapping the As-Is status of societal scale digital systems.</p> <p><b>Institutional Diagnostics:</b> Expert with minimum of 5 years of experience performing deep dive technical diagnostics within ICT Ministries, Central Banks, and Regulatory Authorities.</p>	<b>15</b>
<b>Methodology</b>		
<b>Proposed Methodology:</b>	<p>A clear and detailed technical proposal of not more than 15 pages, excluding company profile and team CVS’s (which should be annexed), which details how the firm will deliver the assignment, which must include:</p> <p>Foundational Stack Analysis: The proposal must demonstrate a clear methodology for reviewing digital building blocks with high level reporting, based on a deep technical understanding of DPI.</p>	<b>15</b>
	Realism and feasibility of the proposed work plan, creativity of the approach to deliver a quality project within the timelines specified in the TOR.	<b>5</b>
	Description of the proposed team, including team members and roles (CVs in annex).	<b>5</b>
	Comments on these terms of reference and any recommended adjustments.	<b>5</b>
<b>Total Score</b>		<b>100</b>

## 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 FIRM, OR CONSORTIA**