

ACCESS TO FINANCE RWANDA

Request for Proposals

For

Subject of Procurement:	CONSULTANCY SERVICES TO PROVIDE QUALITY ASSURANCE FOR AFR SOFTWARE DEVELOPMENT PROJECTS
Procurement Reference Number:	AFR/QA SOFTWARE DEVELOPMENT PROJECTS/APRIL/2026.
Date of Issue:	APRIL 28, 2026

REQUEST FOR PROPOSALS

PROCUREMENT REFERENCE NAME: CONSULTANCY SERVICES TO PROVIDE QUALITY ASSURANCE FOR AFR SOFTWARE DEVELOPMENT PROJECTS

1. About Access to Finance Rwanda

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

2. Background for the Assignment

Access to Finance Rwanda (AFR) is implementing a range of digital platforms aimed at strengthening internal operations, improving program delivery, and enhancing data management. As AFR's technology ecosystem grows, it has become essential to ensure that all software systems are developed with the highest standards of quality, security, and reliability.

To achieve this, AFR seeks to establish a Framework Agreement for Independent Quality Assurance (QA) Services. The QA provider will serve as AFR's quality partner, offering assurance across all current and future software development projects undertaken during the framework period. The Framework Agreement will enable AFR to maintain consistency, reduce project risks, and ensure that digital platforms are fit for purpose.

3. Objective

The objective of this assignment is to engage a qualified independent QA provider to:

- a) Deliver end-to-end quality assurance services for all AFR software development projects.
- b) Independently review requirements, designs, vendor onboarding, code, testing processes, and deployment readiness.
- c) Strengthen quality control, reduce development risks, and ensure that systems meet AFR's operational, technical, and security standards.
- d) Provide structured QA oversight across the entire lifecycle of AFR digital platforms.

The objective of this agreement is to select a qualified firm with which AFR will sign a framework agreement.

This framework will serve as the basis for subsequent call-down contracts, each with its own scope and deliverables aligned to individual AFR projects.

Interested firms should confirm their intention to submit a bid by **Wednesday, May 6th, 2026, at 17h00 HRS CAT**

Any requests for clarifications to the RFP may be submitted not later than **Monday, May 11th, 2026, 17h00 HRS CAT.**

Bidders should submit their proposals no later than **Friday, May 15, 2026, 17:00 HRS CAT**

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

All communications regarding this RFP should be addressed via email:

procurement02@ afr.rw

Below is the summary planned procurement schedule:

Activity	Date
a) Date of issue of RFP	Tuesday April 28th, 2026
b) Confirmation of interest	Wednesday, May 6th, 2026, at 17h00 HRS CAT
c) Request for clarifications	Monday, May 11th, 2026, 17h00 HRS CAT.
d) Closing date for submission of proposals	Friday, May 15, 2026, 17:00 HRS CAT

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. A detailed work plan, showing the inputs of all key staff and achievement of deliverables.
5. CVs of key staff members;
6. A summary of your experience in similar assignments.
7. The documents evidencing your eligibility, as listed below.
8. The consultant's comments or suggestions on the TORs and appreciation of the assignment – the objectives, tasks and deliverables.

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

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

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

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

Proposals (both technical and financial) must be submitted electronically to: procurement02@ afr. rw with clear subject line: "AFR/QA SOFTWARE DEVELOPMENT PROJECTS/APRIL/2026." and submitted by **Friday, May 15, 2026, 17:00 HRS CAT**

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

Language of the tender and mode of communication

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

Amendment to the tender document

At any time prior to the deadline for submission of bids, AFR may amend the tender document by issuing an addendum. Any addendum issued shall be part of the tender document and shall be communicated in writing via the AFR website.

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

Late bids

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

1.2. SECTION 2: ELIGIBILITY CRITERIA

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

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

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

Eligibility criteria:

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

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

1.3. SECTION 3: EVALUATION OF PROPOSALS

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

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

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

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

Category	Sub-Category	Description	Weight (%)
1. Experience of the Firm	1.1 Firm Experience in Software QA	Demonstrated experience of the firm in delivering independent QA services for software development projects, including custom-built systems or enterprise platforms. These references can be completion certificates, letters of recommendation, or other formal evidence duly signed by the client.	15
	1.2 Relevant Institutional and Sector Experience	Experience of the firm in assignments relevant to this engagement, such as implementation of donor-funded projects, multi-vendor environments, regulated sectors, architecture or integration-heavy systems, or large-scale digital platforms.	10
2. Quality and Composition of the Proposed Team	2.1 QA Team Leader	Named QA Team Leader with strong experience leading QA for software projects, including QA governance, stakeholder coordination, reporting, and issue escalation. CV required.	10
	2.2 Core QA Team and Skills	Appropriately sized QA team with demonstrated skills in functional testing, UAT coordination, defect tracking, test execution, security, and documentation. CVs required.	10
	2.3 Technical and Security Capability	Availability of technical skills to support architecture review, integration, performance considerations, and basic application or data security testing.	5
3. QA Methodology and Approach	3.1 QA Methodology Across the SDLC	Clear and structured QA methodology aligned to the software development lifecycle, covering requirements review, design validation, development oversight, testing, and deployment.	15

	3.2 Testing, Defect Management, and reporting	Robust approach to software testing, defect tracking, prioritization, resolution, and production of clear QA reports such as test reports, defect logs, and readiness assessments.	8
	3.3 Governance, Escalation, and Go-Live Readiness	Defined QA governance model including risk-based quality gates, issue escalation mechanisms, decision support to project committees, and formal go-live readiness assessments.	7
Sub-total technical score			80
5. Financial Proposal	5.1 Value for Money	Clarity, competitiveness, and realism of the financial proposal in relation to the proposed approach, team composition, and level of effort.	20
TOTAL			100

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

Financial Criteria:

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

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

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

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

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

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

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

SECTION 4: TECHNICAL PROPOSAL SUBMISSION SHEET

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

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

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

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

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

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

I/We enclose a separately sealed financial proposal.

Technical Proposal Authorised By:

Signature: _____ Name: _____

Position: _____ Date: _____
(DD/MM/YY)

Authorised for and on behalf of:

Company: _____

Address: _____

CODE OF ETHICAL CONDUCT IN BUSINESS FOR BIDDERS AND SERVICES PROVIDERS

1. Ethical Principles

Bidders and providers shall at all times-

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

2. Standards

Bidders and providers shall-

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

3. Conflict of Interest

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

4. Confidentiality and Accuracy of Information

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

5. Gifts and Hospitality

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

6. Inducements

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

1.4. SECTION 5: FINANCIAL PROPOSAL SUBMISSION SHEET

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

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

The total price of our proposal is: _____.(Only indicate Daily rate/s)

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: _____

Name and Position of Personnel	Daily Rate inclusive of tax

REIMBURSABLE EXPENSES (Not applicable now)				
Description of Cost	Quantity	Unit of Measure	Unit Price	Total Price
Standard Economy flights				
Airport transfers				
Visa				
Accommodation				
Local transport and Communication				
TOTAL:				

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)

Quality Assurance for AFR Software Development Projects

1. Background

Access to Finance Rwanda (AFR) is implementing a range of digital platforms aimed at strengthening internal operations, improving program delivery, and enhancing data management. As AFR's technology ecosystem grows, it has become essential to ensure that all software systems are developed with the highest standards of quality, security, and reliability.

To achieve this, AFR seeks to establish a Framework Agreement for Independent Quality Assurance (QA) Services. The QA provider will serve as AFR's quality partner, offering assurance across all current and future software development projects undertaken during the framework period. The Framework Agreement will enable AFR to maintain consistency, reduce project risks, and ensure that digital platforms are fit for purpose.

2. Objective

The objective of this assignment is to engage a qualified independent QA provider to:

- e) Deliver end-to-end quality assurance services for all AFR software development projects.
- f) Independently review requirements, designs, vendor onboarding, code, testing processes, and deployment readiness.
- g) Strengthen quality control, reduce development risks, and ensure that systems meet AFR's operational, technical, and security standards.
- h) Provide structured QA oversight across the entire lifecycle of AFR digital platforms.

This framework will serve as the basis for subsequent call-down contracts, each with its own scope and deliverables aligned to individual AFR projects.

3. Scope of Work

The QA provider will be responsible for delivering comprehensive assurance services, including but not limited to:

- a) Requirements and Business Process QA
 - Review functional and technical requirements for completeness and alignment with AFR needs.
 - Validate business process documentation and identify gaps or inconsistencies.
- b) Architecture and Design QA
 - Review solution architecture, technology choices, and design documentation.
 - Assess data models, data flows, security models, integration approaches, and scalability.

- c) Development and Code QA
 - Review development standards, coding practices, and documentation quality.
 - Conduct sample or full code reviews as appropriate.
 - Assess source control practices and development pipelines.
- d) Testing and Quality Control
 - Oversee System Integration Testing (SIT) and validate test coverage.
 - Review vendor internal testing capabilities.
 - Review test cases, scripts, and evidence from developers.
 - Support and validate User Acceptance Testing (UAT).
 - Conduct independent testing such as performance, regression, and security testing.
- e) Go-Live and Deployment QA
 - Assess go-live readiness including documentation, stability, and data preparation.
 - Review deployment strategies and rollback procedures.
 - Conduct post-deployment stability reviews.
- f) Governance, Documentation, and Reporting
 - Provide QA reports and recommendations throughout the development cycle.
 - Work with project managers leading software development projects to create and update their risk register.
 - Participate in governance forums and SteerCo (Steering Committee) meetings when required.
- g) The QA provider will assess the vendor's overall delivery capability and internal testing practices, including:
 - The adequacy of the vendor's team composition, technical skills, and experience with similar projects.
 - The suitability of their development methodology, tooling, DevOps maturity, and documentation standards.
 - The vendor's security, compliance, and quality governance practices.
 - The robustness of their internal testing processes, including test strategy, unit/integration/regression testing, automation, and defect management.
 - The vendor's readiness to provide stable, test-ready builds through appropriate CI/CD, version control, and release management practices.

4. Deliverables

The QA provider will be expected to deliver (as applicable per call-down):

- QA Plan and Framework for each platform under review.
A structured QA approach outlining quality objectives, standards, processes, timelines, roles, and acceptance criteria for the platform being assessed.
- Requirements Review Report.
An assessment of the completeness, clarity, feasibility, and testability of functional and non-functional requirements before development begins.
- Architecture and Design Review Report.
An independent evaluation of the system architecture, data models, integrations, and design decisions to ensure alignment with AFR's standards, scalability needs, and security guidelines.
- SIT (System Integration Testing) and UAT (User Acceptance Testing) Oversight Reports.
Observation and evaluation of vendor-led testing cycles, including readiness, execution quality, defect management, and compliance with AFR's testing standards.
- Independent Testing Outputs and Evidence.
Execution of independent functional, security, performance, or regression tests (as required), with documented test cases, results, and defect logs.
- Go-Live Readiness Assessment.
An objective assessment of whether the platform meets the required quality, security, performance, documentation, and risk thresholds to proceed to production.
- Final QA Assurance Report.
A consolidated assurance report summarizing the QA activities performed, key findings, risks, gaps, and recommendations for AFR leadership and the SteerCo.
- Vendor Onboarding Review Report.
A review of the selected vendor's capacity, team composition, delivery methodology, technical tools, governance processes, and compliance with AFR's minimum standards before development starts.
- Vendor Internal Testing Review Report.
An assessment of the vendor's internal testing processes, tools, and quality controls, including unit, integration, and regression testing practices, to ensure that handover builds are stable and test-ready.
- Deliverables under each call-down contract will be tied to a deliverable-based costing structure.
Each call-down will be priced based on the specific deliverables required, ensuring transparency and alignment with actual QA effort.

5. Duration and Framework Structure

- a) The Framework Agreement will run for two (2) years, renewable subject to performance and AFR requirements.
- b) AFR will issue call-down contracts for each software platform, specifying:
 - Detailed scope of work
 - Delivery timelines
 - Deliverables
 - Pricing based on framework unit costs