

Request for Proposals (RFP)

Company	Solina Centre for International Development and Research (SCIDaR)
Project	Promoting Accreditation for Community Health Services (PACS)
Services required	Consultancy Services for Software Development of a Digital Finance Hub for Healthcare Providers
RFP publication date	November 5, 2025 at 11:59 hrs (WAT)
Inquiry deadline	November 12, 2025 at 11:59 hrs (WAT)
Response deadline	November 19, 2025 at 11:59 hrs (WAT)
Proposal submission deadline	November 26, 2025 at 11:59 hrs (WAT)
Award announcement date	November 28, 2025 at 16:00 hrs (WAT)
Contract finalization	December 1, 2025 at 11:59 hrs (WAT)

Selection Notice

Assignment	NG-Nigeria
Country funding sources	Solina Centre for International Development and Research (SCIDaR)

Dear Bidder,

SCIDaR invites tenders from qualified digital solution providers to build a self-sustaining, one-stop platform that unlocks sustainable growth for primary healthcare providers. The platform will enable access to finance, formalization, and business support, helping Community Pharmacists (CPs) and Patent and Proprietary Medicine Vendors (PPMVs) thrive in a transparent, credit active, growth ready value chain.

For this project, this Request for Proposals (RFP) is being issued and consists of this cover letter and the following sections:

- Section I – Program description
- Section II – Scope of work
- Section III – Technical approach
- Section IV – Eligibility and compliance requirements
- Section V – Application evaluation criteria
- Section VI – Application and submission requirements
- Section VII – Award information

Applications must be received by SCIDaR no later than the date and time indicated at the top of this cover letter. Applications and modifications thereof shall be submitted electronically, in PDF format only (except for the budget, which must be presented in spreadsheet format), to SCIDaR. Awards will be made based on the merit review process outlined in the RFP.

Issuance of this RFP does not constitute an award commitment on the part of SCIDaR, nor does it commit SCIDaR to pay for costs incurred in the preparation and submission of a proposal. SCIDaR reserves the right to reject any or all applications received. All preparation and submission costs are at the applicant's expense.

Any questions concerning this RFP should be submitted in writing no later than November 12, 2025, to grants@solinagroup.com. Applicants should retain for their records all proposal materials submitted electronically to SCIDaR.

Thank you for your interest.

Sincerely,

Oluwaleke Jegede
Project Director, SCIDaR

SECTION I- Program description

Introduction

Access to finance remains one of the most significant constraints to the growth and sustainability of small and medium-scale health enterprises (Health MSMEs) in Nigeria, particularly among Patent and Proprietary Medicine Vendors (PPMVs) and Community Pharmacists (CPs) serving underserved and low-income communities¹. Recognizing this challenge, SCIDaR and its partners, with support from MSD for Mothers launched Promoting Accreditation for Community Health Services (PACS), a program that deployed three key incentives including access to finance and access to quality commodities for accredited healthcare providers in Kaduna and Lagos States.

Over the past two years, the PACS program has achieved significant milestones, strengthening regulatory compliance, improving access to quality health products, and facilitating linkages between healthcare providers and partner financial institutions. These efforts have demonstrated both the demand for and the impact of targeted incentives in improving the viability of community-level healthcare businesses.

Building on these achievements and lessons learned, the program now seeks to consolidate these gains by establishing a self-sustaining digital ecosystem that expands access to essential business and financial services for healthcare providers nationwide. This project aims to operationalize a scalable Digital Finance Hub that brings different actors in the primary healthcare value chain together to foster the continued growth of the ecosystem across Nigeria.

Background

Nigeria's Micro, Small, and Medium Enterprises (MSMEs) face a persistent structural financing gap, with limited access to affordable and appropriate credit products^{2,3}. This challenge is particularly acute within the healthcare sector, where private providers who are mainly small clinics, diagnostic centers, Patent and Proprietary Medicine Vendors (PPMVs), and Community Pharmacists (CPs), deliver nearly 60% of all healthcare services but remain largely excluded from formal financial systems. These health MSMEs often operate on thin margins, experience irregular cash flows tied to out-of-pocket payments or delayed insurance reimbursements, and lack fixed assets typically required for collateral-based lending⁴. Consequently, many depend on informal borrowing or donor funding, both of which are unsustainable for long-term business growth.

Although Nigeria's financial inclusion rate reached 64% in 2023, access to credit for MSMEs remains severely constrained. Only 5% of MSMEs reportedly access sufficient formal financing, leaving a funding shortfall estimated at over \$32.2 billion (N13 trillion). Commercial bank lending rates remain high, ranging between 25 and 35%, while microfinance loans can reach as much as 70%⁵. Microfinance institutions, despite being designed to serve small

¹ Sijm-Eeken, M., Jaspers, M., & Peute, L. (2023). Identifying Environmental Impact Factors for Sustainable Healthcare: A Scoping Review. *International Journal of Environmental Research and Public Health*, 20(18), 6747. <https://doi.org/10.3390/ijerph20186747>.

² Urefe O, Odonkor TN, Chiekezie NR, Agu EE, Researcher I. Enhancing small business success through financial literacy and education. *Magna Sci Adv Res Rev*. 2024;11(2):297–315.

³ Ignacio Estevez, Matthew Griffith. Innovative Financing Approaches for Increasing Pharmacy Inventory [Internet]. 2020. Available from: https://www.shopsplusproject.org/sites/default/files/resources/SP_Brief_Fin-Pharm_061620_v07f-print_Quick508ed.pdf.

⁴ Sumrin, S., Gupta, S., Asaad, Y., Wang, Y., Bhattacharya, S., & Foroudi, P. (2021). Eco-innovation for environment and waste prevention. *Journal of Business Research*, 122, 627–639. <https://doi.org/10.1016/j.jbusres.2020.08.001>.

⁵ <https://a2f.ng/access-to-financial-services-in-nigeria-a2f2023-survey-report/>.

businesses, currently reach less than 15% of their potential market, limited by high operating costs, manual processes, and weak digital infrastructure⁶. Informal savings and lending cooperatives provide some relief but are fragmented and insufficient to support scale or business expansion.

Government and donor-backed financing initiatives such as the Central Bank of Nigeria's (CBN) Anchor Borrowers Programme, the Government Enterprise and Empowerment Programme (GEEP), and the Bank of Industry's SME financing schemes have injected significant liquidity into the MSME ecosystem. However, these interventions have often been undermined by low uptake, limited rural coverage, and a lack of digital integration. Even targeted efforts through the Development Bank of Nigeria, which disbursed N787 billion to over 495,000 MSMEs in 2023, have not effectively reached the health MSMEs, primarily due to stringent eligibility criteria and the absence of tailored financial instruments⁷.

Critical system-level challenges are also an issue. The National Collateral Registry has recorded over N1.26 trillion in movable assets, yet lender participation remains limited⁸. Credit bureaus predominantly serve formal borrowers, leaving informal and semi-formal enterprises largely invisible in the credit ecosystem⁹.

Digital innovation now presents a transformative opportunity to bridge this financing divide. With over 195 million mobile connections and growing adoption of digital wallets, Nigeria is well-positioned to scale digital financial services and data-driven lending¹⁰. Fintech solutions such as mobile-enabled savings, digital credit scoring, and blended finance models can unlock access to working capital and equipment financing for health MSMEs by leveraging alternative data sources, including transaction records, mobile money activity, and insurance claim histories¹¹. These models, when integrated with regulatory systems and supply chain data, can create an enabling environment for sustainable financing of healthcare delivery^{12,13}.

Establishing secure, interoperable data-sharing frameworks that connect regulators, financial institutions, fintechs, and supply chain actors is critical to expanding financial visibility for health-focused MSMEs. Complementary investments in financial literacy, business support services, and digital integration will further strengthen the ecosystem.

Through its extensive work with frontline health providers, SCIDaR has developed deep insight into their operational needs and a strategic understanding of the broader healthcare landscape. Over the years, it has successfully aggregated high-impact healthcare providers best positioned to benefit from targeted support and drive collective outcomes.

⁶ <https://www.cbn.gov.ng/Out/2023/RSD/Microfinance%20Sustainability%20in%20a%20Digitalised%20Economy.pdf>.

⁷ <https://dmarketforces.com/dbn-disburses-n787bn-to-495000-msmes-since-inception/>.

⁸ <https://www.ncr.gov.ng/Home/About>.

⁹

<https://documents1.worldbank.org/curated/en/099453203122434781/pdf/IDU15511bd331711914f5a196991db754ef3cada.pdf>.

¹⁰ <https://www.cbn.gov.ng/Out/2023/RSD/Microfinance%20Sustainability%20in%20a%20Digitalised%20Economy.pdf>.

¹¹ Jamiu OA, Chukwunweike J. DEVELOPING SCALABLE DATA PIPELINES FOR REAL-TIME ANOMALY DETECTION IN INDUSTRIAL IOT SENSOR NETWORKS. International Journal Of Engineering Technology Research & Management (IJETRM). 2023Dec21;07(12):497–513.

¹² <https://www.imf.org/en/Publications/WP/Issues/2023/04/21/Financial-Inclusion-in-Nigeria-531894>.

¹³ Workman, A., Blashki, G., Bowen, K., Karoly, D., & Wiseman, J. (2018). The Political Economy of Health Co-Benefits: Embedding Health in the Climate Change Agenda. International Journal of Environmental Research and Public Health, 15(4), 674. <https://doi.org/10.3390/ijerph15040674>.

Building on this foundation, and with support from MSD for Mothers, we are establishing a Digital Finance Hub, a centralized digital platform designed to connect licensed health MSMEs with financial institutions, suppliers, and regulators. The hub will streamline loan processing and license renewals, integrate compliance verification with key regulatory bodies, and deliver real-time analytics for performance monitoring and informed decision-making.

By enabling a connected, data-driven ecosystem, the Digital Finance Hub will promote sustainable access to finance, improve business visibility, and enhance the resilience of Nigeria's frontline healthcare enterprises.

Objectives

The primary objective of this engagement is to procure a qualified digital consultancy firm or consortium (the Consultant) to design and develop the Digital Finance Hub, which will be a centralized, interoperable marketplace that connects primary healthcare providers, financial institutions, and supply chain actors within Nigeria's health MSME ecosystem. The Digital Finance Hub will serve as a scalable digital platform that enables seamless access to finance, quality commodities, and business development services for Health MSMEs starting with Patent and Proprietary Medicine Vendors (PPMVs) and Community Pharmacists (CPs).

Specific objectives:

1. To develop and test a Minimum Viable Product (MVP) integrating core features that enable health MSMEs to access tailored financial products from partner banks and financial institutions.
2. To facilitate stakeholder onboarding and adoption by aligning platform requirements, data standards, and interfaces across key ecosystem actors, including providers, financial institutions, regulators, Vendor Managed Inventory Organizations (VMIOs), etc.
3. To deploy and scale the full Digital Finance Hub, ensuring interoperability with existing financial, regulatory, and supply chain systems, while expanding access to additional partners, service providers, and end users nationwide.

SECTION II- Scope of work

The selected consulting firm will be responsible for the end-to-end design, development, testing, deployment, and maintenance of the Digital Finance Hub over a 4-month period. The Hub will serve as a centralized, interoperable web/mobile platform connecting licensed health MSMEs (including PPMVs and CPs) to financial institutions, regulators, suppliers, and service providers in compliance with data privacy and security standards.

The work will be carried out in three major phases, as outlined below:

Phase 1: System design and requirement gathering (December 3, 2025 - December 14, 2025)

This phase focuses on defining the strategic, technical, and operational foundation for the Digital Finance Hub. The Consultant will be responsible for:

- Conducting a needs assessment and stakeholder consultation with key actors, including partner financial institutions, PCN, SMEDAN, VMIOs, and commodity suppliers etc.
- Developing detailed user personas, process maps, and user journeys for different platform user categories (e.g., providers, regulators, lenders, and suppliers)

- Defining the technical and functional requirements of the Digital Finance Hub, including data architecture, interoperability protocols, and security standards

Developing a system design document outlining the platform’s architecture, data flow, integrations, and scalability plan

- Preparing an implementation roadmap and work plan, including milestones, deliverables, and key dependencies

Phase 2: MVP development and testing (December 15, 2025 - February 12, 2025)

This phase centers on building and validating the Minimum Viable Product (MVP) to test the platform’s core functionality, usability, and stakeholder alignment. The Consultant will:

- Design and develop a Minimum Viable Product (MVP) with the agreed core features, enabling launch within one month of contract signing
- Conduct system testing and quality assurance, including user acceptance testing (UAT) with providers and partners on the PACS project
- Document MVP testing results, feedback, and recommendations for scaling

Phase 3: Full platform development, deployment, and scale-up (February 12, 2025 - April 30, 2025)

This phase involves the full rollout of the Digital Finance Hub, including feature expansion, integration, and sustainability planning. The consultant will:

- Enhance and expand the MVP into a fully functional Digital Finance Hub, integrating additional modules such as: marketplace and supply chain interface for vetted suppliers; provider training, and learning management module; statutory license renewal integration; pension and insurance module; business enhancement and advisory services module; and advanced analytics and reporting dashboards for multi-stakeholder use amongst other features.
- Ensure interoperability and API integration with partner systems (banks, regulators, suppliers etc.)
- Design and implement a user onboarding and capacity-building plan for all key platform participants
- Provide technical documentation, including system manuals, API documentation, and data governance protocols
- Develop and hand over a sustainability and transition plan, detailing ownership, maintenance, and continuous improvement mechanisms post-project

SECTION III - Work Approach

1. Project management and development approach

The Consultant shall use an Agile approach to ensure flexibility, rapid prototyping, and continuous iteration throughout the Digital Finance Hub development. This methodology will support ongoing integration of feedback from partner banks, regulators, participating health MSMEs, and other key stakeholders.

Iterative development: Development will be structured into short, 2-week time-boxed sprints with defined deliverables, sprint reviews, and demonstrations to validate progress against functional requirements.

Continuous Integration/Continuous Deployment (CI/CD): The Consultant shall establish and maintain an automated CI/CD pipeline to ensure seamless, high-quality releases with minimal system downtime during updates.

Version Control: All code and configurations must be managed using a modern version control system (e.g., Git) hosted on an approved repository such as GitHub or GitLab, following clear branch management and peer review protocols.

2. Assignment-specific phases and activities

The assignment shall be delivered in three key phases, each with specific outputs and validation checkpoints.

Phase I: System design and requirement gathering

- Requirements deep-dive: conduct structured consultations and workshops with key stakeholders to refine the functional and non-functional requirements of the digital finance hub.
- Business process mapping: document and validate user journeys for primary users (PPMVs, CPs, lenders, suppliers, regulators) to ensure a human-centered system design.
- Technical architecture design: develop a comprehensive system architecture outlining the platform's data model, integration protocols, and security framework.
- UX/UI Design: develop wireframes and prototypes for key platform modules — loan application, license renewal, marketplace, analytics dashboards — following mobile-first and accessibility principles.
- Implementation planning: produce a detailed implementation roadmap and risk register, including timelines, dependencies, and change control mechanisms.

Phase II: MVP development, testing, and pilot integration

- MVP development sprints: Execute development and coding tasks based on the agreed upon sprint backlog towards the deployment of a Minimum Viable Product (MVP) integrating the following initial modules:
 - Loan application and tracking dashboard
 - Identity and license verification integration
 - Linkage with at least one partner bank
 - Core analytics dashboard for loan and user performance monitoring
- API development and integration: build and document robust APIs to enable the seamless integration of key stakeholders and interoperability of the platform with third-party systems
- Quality Assurance: conduct functional, integration, and performance testing using automated and manual testing tools.
- User Acceptance Testing (UAT): facilitate pilot testing with selected PPMVs, CPs, and institutional partners to validate usability, data flow, and system logic
- Refinement: incorporate user feedback into iterative MVP improvements

Phase III: Full platform development, deployment, and scale-up

- Feature expansion: extend the MVP into a comprehensive digital finance hub, integrating advanced modules such as:
 - Marketplace for commodities and supplier integration
 - Training and learning modules for providers
 - Financial analytics, and performance dashboards
- System deployment: Deploy the platform across development, staging, and production environments with appropriate version control and rollback plans

- User onboarding and capacity building: deliver onboarding and training sessions for providers, regulators, and financial institutions to ensure platform adoption
- Documentation and handover: provide complete technical documentation (system manuals, API documentation, deployment guides) and transfer knowledge to SCIDaR's technical and program teams.
- Post-deployment support: offer a defined period of maintenance, monitoring, and optimization support after full rollout

3. Technology Stack and Standards

The Consultant must specify the proposed technology stack, ensuring compliance with the following standards:

- Open source first: utilize stable, open-source frameworks and components to ensure transparency, sustainability, and cost-effectiveness
- Security and data privacy: implement robust data privacy and security protocols aligned with financial industry standards, ensuring full compliance with data protection regulations such as the NDPA and CBN regulations on data handling, open banking and electronic payment security
- Data standardization: use established data exchange protocols (e.g JSON, XML) and RESTful API design principles for interoperability
- Scalability and cloud readiness: the solution must support cloud or hybrid deployment with modular microservices architecture
- Mobile responsiveness: interfaces must be optimized for mobile and low-bandwidth environments to serve rural and peri-urban providers

4. Reporting and governance

The Consultant will

- Operate under SCIDaR's oversight structure, ensuring transparency, accountability, and alignment with the project's objectives
- Participate in weekly status meetings to track sprint progress, risks, and upcoming deliverables
- Submit monthly progress reports summarizing completed activities, sprint outputs, resource utilization, and risk management updates
- Develop a risk management framework, including a dynamic risk register and mitigation plan
- Develop a change management framework that establishes a documented process for reviewing and approving new requirements or design modifications

5. Critical success factors and key considerations

- Assignment duration: 4 months (including development, testing, and post-launch support)
- Compliance with international data and cybersecurity standards
- System interoperability with existing and planned digital platforms (banks, regulators, suppliers)
- Evidence of prior experience building multi-stakeholder financial or health platforms
- Demonstrated capacity to deliver within fixed budgets and timelines
- Independence and confidentiality in all development activities

SECTION III - Qualifications

1. Firm experience and credentials

The Consultant must demonstrate proven experience in designing, developing, and deploying enterprise-grade digital financial or marketplace platforms, preferably in regulated or multi-stakeholder environments.

i. The firm should have completed at least two (2) comparable assignments within the past five (5) years, each demonstrating relevance in:

- Digital finance or marketplace systems (e.g., loan origination, payment integration, data exchange platforms);
- Cloud and microservices-based deployment;
- System interoperability (with APIs, payment gateways, or government databases);
- User onboarding, data protection, and role-based access control.

ii. Each referenced assignment must have been externally commissioned (not internal) and completed within two (2) years from commencement.

iii. Firms must submit documented evidence of successful delivery, such as completion certificates, letters of reference, or signed contracts with client details.

2. Core Expert Qualifications

Each proposed expert (excluding the Project Manager) must hold a minimum of a Bachelor’s degree in ICT, Computer Science, Information Systems, Software Engineering, or a related field, and have no less than 5 years of relevant professional experience. Each must have participated in at least two (2) comparable projects in their proposed role.

Role	Minimum Experience / Key Skills	Required Certification (Minimum)
Project Manager	At least 7 years’ experience managing large-scale fintech or marketplace projects; familiarity with Nigerian regulatory environments and public-private partnerships. Strong stakeholder coordination, risk, and delivery management skills	PMP or PRINCE2
Business Analyst / Product Owner	Experience in financial systems, MSME platforms, or e-commerce; proven ability to conduct market research, business process mapping, and define user stories for complex, regulated systems	CBAP or CSPO
System Architect / Lead Developer	Minimum of 7 years in software architecture and full-stack development, expert-level experience in microservices, API-first design, event-driven systems, and cloud-native architecture; data security frameworks (e.g NDPA etc.); experience integrating fintech, government, and identity platforms	AWS/Azure/GCP Architect or CKAD or equivalent cloud architect

DevOps / Cloud Engineer	At least 4 years' experience in CI/CD pipelines, infrastructure-as-code (Terraform, Ansible), and container orchestration (Kubernetes, Docker); skilled in automation practices; cloud monitoring and uptime management	DevOps focused certification (AWS DevOps Engineer Professional or Azure DevOps Engineer etc.)
Cybersecurity / QA Engineer	Proven experience in security compliance and testing, with a dual focus on regulatory alignment and technical assurance; expertise in vulnerability assessments, automated test frameworks, and privacy-by-design principles; strong knowledge of CBN IT Standards, ISO/IEC 27001, and the integration of security testing into CI/CD pipelines; familiarity with identity verification and fraud prevention systems	CompTIA Security+ or CSSLP
Backend Developers (2)	Strong command of backend frameworks, Java/Spring Boot, Python/Django, or Node.js for building secure APIs and data-driven microservices. Experience integrating with banking and fintech APIs, and implementing robust data encryption practices	—
Frontend Developers (2)	Skilled in React, Angular, or Vue.js; experience developing responsive, data-rich dashboards and admin portals: knowledge of accessibility and usability standards	—
Mobile Developer (Cross-Platform)	Proficient in developing secure, high-efficiency mobile applications for iOS and Android using native (Swift/Kotlin) and cross-platform (Flutter/React Native) frameworks. Demonstrated expertise in implementing encrypted local storage and resilient offline data sync mechanisms	—
UI/UX Designer	Demonstrated expertise in crafting responsive, user-centric designs for web and mobile-first platforms. Advanced proficiency in prototyping with Figma or Adobe XD; experience designing intuitive interfaces for enterprise-grade and compliance-driven applications	—

Section IV: Financial proposal

1. General requirements

The Financial Proposal shall present a complete, detailed, and all-inclusive cost estimate for delivering all components of the PACS Digital Finance Hub as outlined in the Scope of Work and Work Approach.

All prices shall be quoted in Naira and shall remain fixed and valid for the entire duration of the contract.

The proposal must be exclusive of contingencies and inclusive of all applicable taxes, duties, levies, licenses, insurance, communication, travel, software licenses, and maintenance costs required for 100% delivery of the assignment.

The cost proposal shall reflect the firm’s understanding of the technical requirements, proposed implementation methodology, and the total level of effort required for successful completion.

2. Cost reasonableness and value for money

- All costs must be reasonable, verifiable, and justified with clear cost assumptions.
- Proposals demonstrating cost efficiency, sustainability, and long-term scalability of the solution will receive preferential consideration

3. Financial proposal submission

- The Financial Proposal must be submitted as a separate file from the Technical Proposal
- The file must be clearly labeled “Financial Proposal – Digital Finance Hub.”
- Format: Microsoft Excel, accompanied by a PDF summary
- Any unpriced or incomplete financial proposals will be considered non-responsive

Section V: Application selection criteria information

Evaluation criteria and process

In assessing the proposals submitted, the evaluation panel will apply a Quality and Cost-Based Selection (QCBS) method. Proposals will be evaluated based on their technical and financial merit, with a maximum technical score of 70 points and a financial score of 30 points. Only proposals that achieve a minimum technical score of 70% will advance to financial evaluation.

Section 1: Technical evaluation

To advance to the next stage of evaluation, bidders must attain a minimum score of 70% in the preceding section.

Part A: Firm experience

Only two (2) of the most relevant and comparable assignments will be assessed. Experience in public sector integration, compliance, and secure data exchange is crucial. In addition, assignments should demonstrate experience in developing fintech-integrated marketplaces, lending platforms, regulatory or credit data integration platforms, or enterprise-level fintech ecosystems. Each must have been implemented externally (for a different client) and completed within the last 5 years

S/N	Criteria	Score
1	Implemented within the last 5 years.	2
2	Developed using open-source web technologies with latest technologies and frameworks.	2
3	Used microservices or modular architecture.	2
4	Adopted an agile or hybrid Agile/Scrum methodology.	2
5	Supported multiple system integrations with internal and external system.	2
6	Embedded strong security and compliance features.	2
7	Included a system maintenance and support plan post-deployment.	2
8	Included at least 12 months warranty and post-launch support.	2

9	Included training plans for system administrators and end-users.	2
10	Certified completion document or equivalent provided and verifiable.	2

Subtotal (Max 20 marks)

Part B: Team experience

The consulting firm must propose a multidisciplinary team with relevant technical certifications and experience in fintech, MSME financing systems, and regulatory data integration.

Role	Criteria	Max Marks
Project Manager	PMP/PRINCE2 certified; 7+ years managing digital transformation or fintech projects.	5
System Architect/Lead Developer	Certification in cloud/microservices (AWS, Azure, CKAD); API design and integration, database design and data integrity (MongoDB, postgresSQL); GovTech, 5+ years designing scalable financial systems.	5
DevOps / Cloud Engineer	Proven experience in CI/CD pipelines, Infrastructure as Code, monitoring tools.	4
Cybersecurity / QA Engineer	Experience with penetration testing, and automated QA frameworks.	3
Business Analyst / Product Owner	Experience in MSME or financial inclusion programs; digital lending and fintech workflows, government and regulatory integrations, strong user story documentation and stakeholder engagement.	3
Backend Developer(s)	Advanced experience in Java/Spring Boot or Python/Django microservices, API integrations with banks.	4
Frontend Developer(s)	Experience with React/Angular frameworks; responsive UI/UX for financial dashboards.	3
Mobile Developer	Expertise in Flutter/React Native; offline-first mobile design for projects	2
UI/UX Designer	Experience in designing fintech platforms and accessibility-first interfaces (Figma, Adobe XD).	1

Subtotal (Max 30 marks)

Section 2: Technical Proposal Methodology

S/N	Criteria	Description	Max Marks
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1	Overall approach and clarity	Clear, logical methodology aligned with the current project's goals and phases (MVP -full rollout).	5
2	Project execution and deliverables	Realistic work plan with well-defined milestones, deliverables, and roles.	6
3	Quality Assurance and Testing	Embedded QA processes, comprehensive UAT, and alignment with NDPA and CBN compliance.	5
4	Risk management and change control	Proactive risk mitigation (timeline, integration, security) and structured change control.	4

Subtotal (Max 20 marks)

Section 3: Demonstration (Max 20 Marks)

Qualified bidders will present a live demo showcasing:

- A comparable platform previously developed, or
- A mock-up of the proposed Digital Finance Hub.

S/N	Evaluation criteria	Max marks
1	Demonstrated understanding of the Digital Finance Hub objectives and workflow (ability to link the demo to the requirements)	4
2	User Interface (UI) accessibility and visual quality	2
3	User Experience (UX), ease of navigation and usability	2
4	Technology: open source, mobile compatibility, scalability, and performance	6
5	Demonstrated embedded data protection and compliance features	2
6	Interoperability, ability to connect with APIs external APIs for third-party integrations	4

Subtotal (Max 20 marks)

Section 4: Financial evaluation (Max 30 marks)

Only proposals that achieve a total technical score of at least 70% will advance to the financial evaluation.

The financial score will be computed as: Financial score = $30 \times (\text{Lowest evaluated financial proposal} / \text{Financial proposal under consideration})$

Combined score formula: Final score = $(\text{Technical score} \times 0.7) + (\text{Financial score} \times 0.3)$

The firm with the highest combined score will be recommended for award, subject to due diligence.

Negotiations

SCIDaR reserves the right, at its discretion, to enter into negotiations with either all Consultants who have successfully passed the technical and financial evaluations, or a selected shortlist thereof. Negotiations may cover

any aspect of the Terms of Reference, proposed methodology, key personnel, inputs, pricing, and/or contractual conditions.

Section VI: Application and submission requirement

1. Statement/Confirmation before submitting

I, the undersigned, being the person responsible in the applicant organization for this project, certify that the information given in this proposal is true and accurate.

First name and Surname:	
Position:	
Signature and stamp:	
Date and place:	

2. Submission requirement

Interested Consultants are required to provide the following information and documentation as part of their proposal.

- A. **Organization Details:** Name, date of incorporation, type, and address.
- B. **Point of Contact:** Contact person's details for the application.
- C. **Website and TIN:** Include the organization's website and TIN registration if applicable.
- D. **Chief Operating Officer:** Name of the CEO/COO.
- E. **Attachments:** Submit required documents including profiles, and supporting materials.
- F. **Budget:** Provide a detailed budget for the design, development, and deployment of the Digital Finance Hub, clearly itemizing costs for each major phase (MVP development, full platform rollout, and maintenance/support). Where applicable, separate budgets should be provided for additional modules or integrations proposed beyond the core scope
- G. **Cost Justification:** Include documentation supporting major budget elements.

Response format

To ensure consistency and fair evaluation, all bidders must structure their submissions according to the format below.

- Proposal structure
- Table of contents (with hyperlinks to each major section for easy navigation)
- Executive summary

Part 1: Organizational and team experience

Bidders must present their firm’s relevant experience using the template below for each completed or ongoing assignment of similar nature and scope

Project Aspect	Details
Project / Assignment Title	
Client / Partner organization	
Beneficiary description	
Total project value	
Project duration (start and end dates)	
Technologies used (hardware and software)	
Project management framework or methodology	
Software development approach	
System deployment strategy	
Training approach / tools used	
Warranty, maintenance, and support provided	
Security features and measures implemented	<i>(At design, development, deployment, and maintenance stages)</i>

Team composition and key skill sets deployed	
Evidence of completion	Certified copy of the Completion Certificate or equivalent documentation showing project value and scope attached as an annex

Team experience

The curriculum vitae of each proposed expert must be submitted. All accompanying certifications and credentials must be valid and included in the annex.

Technical proposal

This section should describe, in detail, your firm’s technical approach and execution plan for delivering the assignment. The following areas must be addressed:

- Assignment implementation plan: high-level workplan with milestones, timelines, and responsibilities.
- System design approach: overview of system architecture, integration points, and scalability considerations.
- Software development methodology: proposed framework (e.g., Agile, DevOps) and sprint or iteration structure.
- Testing and Quality Assurance: procedures for unit, integration, user acceptance, and security testing.
- Training and knowledge transfer: target audience, delivery format (onsite/remote), and training materials.
- System hosting and infrastructure specifications: environment details, uptime, redundancy, and data security measures.
- Deployment strategy: stepwise rollout plan, including user acceptance testing (UAT) and post-go-live monitoring.
- System documentation
- Support and maintenance framework: post-deployment service level commitments, helpdesk structure, escalation matrix, and update policy.

All proposals must be submitted via email to grants@solinagroup.com on or before **November 26, 2025 at 11:59 hrs (WAT)**.

Please note that the total size of all attachments should be less than 10 MB. Prepare applications using Times New Roman, single-spacing, 12-point font size, and one-inch margins on all sides. The technical application must be a searchable PDF document. The budget should be in a spreadsheet format.

3. Additional information

A. SCIDaR may ask for additional information after due diligence is performed on the information provided after the initial evaluation. The technical and financial proposal should be submitted as two separate documents in the same email.

B. Deviations, Reservations, and Omissions

For the purposes of this evaluation:

- A deviation is a departure from the requirements of this RFP.
- A reservation is a limitation or partial acceptance of the stated requirements.

- An omission is the failure to provide required information or documentation.

C. Determination of Responsiveness

SCIDaR will determine each proposal's responsiveness based on its content. A substantially responsive proposal meets all requirements of this RFP without material deviation, reservation, or omission.

A deviation, reservation, or omission is considered material if it:

- Alters the scope, quality, or performance of the required services;
- Limits SCIDaR's rights or the Consultant's obligations under the proposed contract; or
- Gives the proposer an unfair advantage over competitors.

Proposals that are not substantially responsive will be rejected and cannot be corrected to become responsive after submission.

D. Nonconformities, Errors, and Omissions

- SCIDaR may waive minor nonconformities that do not affect the substance of a proposal.
- If needed, SCIDaR may request clarification or missing documentation for nonmaterial issues within a reasonable timeframe.
- Quantifiable nonmaterial errors may be adjusted for evaluation purposes only; such adjustments will not alter the total bid price

SECTION VII -Award information

1. No award commitment: issuance of this RFP does not constitute an award commitment on the part of SCIDaR, nor does it commit SCIDaR to pay for costs incurred in the preparation and submission of a proposal. SCIDaR reserves the right to reject any or all proposals.

2. Submission costs: all preparation and submission costs are at the bidders' expense

3. Review process: all proposals received by the deadline will be reviewed for responsiveness and merit according to the specifications outlined in these guidelines and the proposal format. Proposals submitted late or incomplete will not be considered for the review process

4. Due diligence: before any contractual engagement is issued to a consultancy firm under the Digital Finance Hub, comprehensive due diligence will be conducted to verify the authenticity and accuracy of all information and documentation submitted

5. Guiding principles: SCIDaR upholds the principles of transparency, fair competition, and rigorous due diligence in its award process, ensuring equitable treatment of all interested organizations and maintaining flexibility throughout the selection process

6. Ethical conduct: SCIDaR and its partners maintain a high standard of ethical conduct in all implementation processes. Unethical conduct or prohibited acts, including bribery, solicitation of favors, and conflicts of interest, are strictly prohibited. SCIDaR may disqualify a proposal if a conflict of interest is detected

7. Reporting: all personnel are required to immediately report unsafe conditions and apparent fraud witnessed during project implementation

8. Limitations regarding third parties: SCIDaR does not represent, warrant, or act as an agent for any third party as a result of this solicitation. This solicitation does not authorize any third party to bind or commit SCIDaR in any way without SCIDaR's express written consent.

9. Final acceptance: the acceptance of a Proposal does not imply agreement of its terms and conditions. SCIDaR reserves the right to negotiate the final terms and conditions, including the costs and the scope of work, when negotiating the final contract to be agreed upon between SCIDaR and the Bidders

10. Validity period: The offer of services will remain valid for a period of 30 days after the proposal closing date. In the event of an award, the successful Bidders will be expected to enter a service contract with SCIDaR subject to certain terms and conditions

Terms and conditions

1. Proposal Conditions

By submitting a proposal, potential service providers are bound by these terms and conditions. Potential service provider must submit offers with all details provided in English and with prices quoted in a single currency.

2. Proposal Lodgment

The Company may grant extensions to the Closing Time at its discretion. The Company will not consider any application received after the Closing Time specified in the RFP unless the Company determines to do so otherwise at its sole discretion.

3. Evaluation

The Company may review all proposal to confirm compliance with this RFP and to determine the best proposal in the circumstances.

4. Alterations

The Company may decline to consider a proposal in which there are alterations, erasures, illegibility, ambiguity or incomplete details.

5. The Company's Rights

The Company may, at its discretion, discontinue the RFP; decline to accept any proposal; terminate, extend or vary its selection process; decline to issue any contract; seek information or negotiate with any potential service provider that has not been invited to submit a proposal; satisfy its requirement separately from the RFP process; terminate negotiations at any time and commence negotiations with any other potential service provider; evaluate proposals as the Company sees appropriate (including with reference to information provided by the prospective supplier or from a third party); and negotiate with any one or more potential service providers.

6. Amendments and Queries

The Company may amend, or clarify any aspect of the RFP prior to the RFP Closing Time by issuing an amendment to the RFP in the same manner as the original RFP was distributed. Such amendments or clarifications will, as far as is practicable be issued simultaneously to all parties.

Any queries regarding this RFP should be directed to the Contact Person identified on this RFP.

7. Clarification

The Company may, at any time prior to execution of a contract, seek clarification or additional information from, and enter into discussions and negotiations with, any or all potential service provider in relation to their proposals. In doing so, the Company will not allow any potential supplier to substantially tailor or amend their proposal.

8. Confidentiality

In their proposal, potential service providers must identify any aspects of their proposal that they consider should be kept confidential, with reasons. Potential suppliers should note that the Company will only agree to treat information as confidential in cases that it considers appropriate. In the absence of such an agreement, potential service providers acknowledge that the Company has the right to disclose the information contained in their proposal. The potential service providers acknowledges that in the course of this RFP, it may become acquainted with or have access to the Company's Confidential Information (including the existence and terms of this RFP and the TOR). It agrees to maintain the confidence of the Confidential Information and to prevent its unauthorized disclosure to any other person. If the potential supplier is required to disclose

Confidential Information due to a relevant law or legal proceedings, it will provide reasonable notice of such disclosure to the Company. The parties agree that this obligation applies during the RFP and after the completion of the process.

9. Alternatives

Potential suppliers may submit proposals for alternative methods of addressing the Company's requirement described in the RFP where the option to do so was stated in the RFP or agreed in writing with the Company prior to the RFP Closing Time. Potential suppliers are responsible for providing a sufficient level of detail about the alternative solution to enable its evaluation.

10. Reference Material

If the RFP references any other materials including, but not limited to, reports, plans, drawings, samples or other reference material, the potential service provider is responsible for obtaining the referenced material and considering it in framing their proposal. And provide it to the Company upon request.

11. Price/Cost Basis

Prices or costs quoted must show the tax exclusive price, the tax component and the tax inclusive price. The contract price, which must include any and all taxes, supplier charges and costs, will be the maximum price payable by the Company for the Goods and/or Services.

12. Financial information

If requested by the Company, potential suppliers must be able to demonstrate their financial stability and ability to remain viable as a provider of the Goods and/or Services over the term of any agreement. If requested by the Company, the potential supplier must promptly provide the Company with such information or documentation as the Company reasonably requires in order to evaluate the potential supplier's financial stability.

13. Referees

The Company reserves the right to contact the potential services providers referees, or any other person, directly and without notifying the potential supplier.

14. Conflict of interest

Potential services providers must notify the Company

immediately if any actual, potential or perceived conflict of interest arises (a perceived conflict of interest is one in which a reasonable person would think that the person's judgement and/or actions are likely to be compromised, whether due to a financial or personal interest (including those of family members) in the procurement or the Company).

15. Inconsistencies

If there is inconsistency between any of the parts of the RFP the following order of precedence shall apply:

- (a) these Terms and Conditions;
- (b) the first page of this RFP; and
- (c) the Schedule

so that the provision in the higher ranked document will prevail to the extent of the inconsistency.

16. Collusion and Unlawful Inducements

Potential services providers and their officers, employees, agents and advisors must not engage in any collusive, anti-competitive conduct or any other similar conduct with any other potential supplier or person or quote any unlawful inducements in relation to their proposal or the RFP process.

Potential services providers must disclose where proposals have been compiled with the assistance of current or former Company employees (within the previous 9 months and who was substantially involved in the design, preparation, appraisal, review, and or daily management of this activity) and should note that this may exclude their proposal from consideration.

Potential services providers warrant that they have not provided or offered any payment, gift, item, hospitality or any other benefit to the Company, its employees, consultants, agents, subcontractors (or any other person involved in the decision-making process relating to this RFP) which could give rise to a perception of bribery or corruption in relation to the RFP or any other dealings between the parties.

17. Jurisdiction

This Agreement shall be subject to the laws of the Jurisdiction.

The services providers and the Company will use their best efforts to settle amicably any dispute, controversy, or claim arising out of, or relating to this Agreement or the breach, termination, or invalidity thereof.

If no agreeable settlement can be found, any dispute,

controversy, or claim arising out of or relating to this Agreement or the breach, termination, or invalidity thereof, shall be settled by arbitration in accordance with the UNCITRAL Arbitration Rules in effect on the date of this Agreement. The appointing authority shall be the Secretary-General of the Permanent Court of Arbitration. The Parties will be bound by any arbitration award rendered as a result of such arbitration as the final adjudication of any such dispute.

The place of arbitration shall be the headquarters location of the Company at the time the claim is filed and the language of the arbitration will be English. The relevant laws shall be the laws of the Jurisdiction