



Ref.No (ቁጥር) ም/ግ/ማ/ፋ/ 319 /25
Date (ቀን) 1 / 11 /2025

Request for Proposal (RFP)/Bid Document

Request for Proposal for the Selection of a Consultancy Service for Core Banking System & Data Center Infrastructure Implementation Project (Turnkey Project)

Detail	Specification
Client	Midre Geez Microfinance Institution S.C (MG-MFI)
Document Title	Consulting Services for Core Banking System & Data Center Infrastructure Implementation Project (Turnkey Project)
RFP Reference No.	MG-MFI-RFP-CBS-2025-001
Date of Issue	01 November 2025 G.C.
Proposal Submission Deadline	20 November 2025, 12:00 PM Local Time (LT)
Type of Contract	Fixed-Price
Language of Proposal	English
Delivery Method	Sealed Hard Copy Submission technical & financial (Original + Copies) and Electronic Copy (PDF)

1. Invitation to Bid

Midre Geez Microfinance Institution S.C. (MG-MFI) invites qualified and experienced consulting firms or individuals to submit proposals for professional services to oversee the **end-to-end acquisition and implementation** of a new Core Banking System (CBS) and its supporting Data Center (DC) infrastructure. The selected individual/firm will serve as an independent consultant, providing expert guidance and project management to ensure successful, compliant, and timely project delivery.

2. Introduction and Project Background

2.1. About Midre Geez Microfinance Institution S.C.

MG-MFI is a financial institution licensed by the National Bank of Ethiopia (NBE License No. MFI/072/2025), dedicated to promoting financial inclusion through micro-credit and savings services. We are currently based in Mekelle, Tigray, and are preparing for a strategic, rapid



expansion across the region and eventually to Addis Ababa, Ethiopia. Our mission is to promote financial inclusion and economic empowerment for low-income individuals and small-scale entrepreneurs.

2.2. Purpose of this RFP

The objective of this RFP is to secure an expert consultant to act as the **Owner's Representative**, guiding MG-MFI through the procurement, setup, and oversight of this critical modernization project. The consultant's role is to ensure the new CBS is a modern, scalable, and secure solution that can support our projected growth while navigating the complexities of CBS vendor selection and technical infrastructure planning (including decisions on dedicated servers vs. other models) within a high-availability, colocation environment while ensuring full compliance with **NBE, IFRS, and INSA standards**.

3. Scope of Work (SOW) of Consulting Services

The selected consultant is responsible for a comprehensive, phased approach, encompassing all aspects of the project lifecycle.

3.1. Phase 1: Project Initiation & Vendor Selection

Service Area	Key Activities & Deliverables
Requirements Definition	Lead detailed workshops to define and document the Functional and Non-Functional Requirements (FNRD) , including NBE regulatory reporting, IFRS compliance, and unique MFI business processes.
Vendor RFP Development	Prepare the formal CBS Vendor RFP Document , including detailed technical/business specifications, a clear evaluation framework, and essential Service Level Agreements (SLAs).
Vendor Evaluation	Guide the evaluation of proposals, coordinate system demonstrations, facilitate commercial evaluation, and provide a final, justified Recommendation Report for vendor selection.
Contract Finalization	Assist MG-MFI in finalizing contractual terms, including defining scope, deliverables, payment milestones, and negotiating the final Vendor Contract/Agreement (in conjunction with MG-MFI Legal Administration).



3.2. Phase 2: Project Planning, Management & Infrastructure Consulting

Service Area	Key Activities & Deliverables
Project Planning	Develop a detailed Master Project Plan (e.g., in MS Projects), including resource allocation, data migration, cutover strategies, and a comprehensive change management plan.
Governance & Oversight	Establish a robust Project Governance Framework and conduct weekly on-site/virtual progress meetings with all stakeholders and vendors including the Project Steering Committee.
Risk Management	Proactively identify, assess, and manage project risks (technical, operational, regulatory) using a detailed Risk Register throughout the engagement.
DC/DR Consulting	Advise MG-MFI on the DC strategy, including whether to use dedicated servers or other models within the colocation environment. Define the technical specifications and infrastructure requirements (hardware, networking, security) for the new system.

3.3. Phase 3: Implementation Oversight and Handover

Service Area	Key Activities & Deliverables
Implementation Oversight	Serve as the primary liaison between MG-MFI and the CBS vendor, ensuring timely and quality delivery against the signed contract and SOW.
Testing & Validation	Develop and manage the execution of a comprehensive User Acceptance Testing (UAT) Plan and provide a final UAT Sign-Off Report .
Security & Compliance	Oversee system hardening , ensure documented security policies, conduct Risk Assessments (pre- and post-implementation), and verify compliance with NBE and INSA cybersecurity standards.
Post-Go-Live Review	Conduct a thorough Post-Implementation Review to document lessons learned and ensure a successful operational handover to MG-MFI staff.



4. Required Deliverables

Category	Deliverable Description
A. Core Banking System (CBS)	Final RFP document for CBS vendor; Technical/Commercial Evaluation Report; UAT Plan and Sign-off Report; Training & Handover Documentation.
B. Architecture & Infrastructure	Detailed System Architecture and Hardware Specification Document ; DC/DR Strategy and Business Continuity Plan; Integrated Construction Schedule for colocation/server deployment; Testing, commissioning, and handing over of the colocation server facility.
C. Regulatory & Security	Documented Security Policies and Procedures ; System Hardening Report; Remedial Risk Assessment Report (post-implementation); Compliance Verification Report (NBE/IFRS/INSA) .
D. Project Management	Detailed Project Plan (MS Projects); Weekly/Bi-Weekly/monthly Progress Reports; Risk Register; Formal Contract Award Finalization support documentation.
E. Integration Advice	A final Integration Strategy Document outlining the approach for APIs, EthSwitch , mobile/agency banking, and security integration.

5. Duration, Reporting, and Restrictions

Field	Requirement/Specification
Duration of Assignment	It is estimated that the work will require a maximum input of Six Months, however, this engagement shall be for a period of 12 months with the possibility of extension should need arises.
Reporting Structure	The Consultant shall report directly to the Midre Geez Microfinance Management and seek input from the Project Steering Committee/ CEO on important technical and strategic matters.
Methodology	Arrange weekly onsite/virtual meetings. The consultant shall support the institution till project completion and operational handover.
Restrictions	The Consultant must remain independent and declare no material or immaterial interest in any outputs, technologies, or vendors related to this assignment. All tangible and intellectual outputs remain the sole property of MG-MFI.



6. Consultant Qualifications and Experience

Bidders must meet the following mandatory qualifications. Failure to meet or prove these criteria will result in immediate disqualification.

- **Certification:** Minimum of proven certification in system projects and consultancy, IT, or Business Administration from a recognized University/Institution.
- **Project Management:** The Lead Consultant must demonstrate competency in Project Management through a **formal Project Management Certificate** from an authorized higher educational institution.
- **Relevant Experience:** At least **two (2) years of proven experience** providing similar services (Designing, implementing, upgrading, and management of CBS and IT Infrastructure projects) to financial institutions (big microfinances or banks). **Two testimonials for good performance** on system project implementations must be presented.
- **Legal Status:** Valid legal trade registration and business license, TIN, if VAT registered the certificate of VAT Declaration report to operate as a consultant in Ethiopia. For individual consultants, MG-MFI will deduct appropriate taxes as required in terms of any relevant tax laws and regulations of Ethiopia.

7. Proposal Submission Format

Proposals must be submitted in **two separate, sealed envelopes** (or clearly demarcated electronic files) as specified below. The evaluation is based on a combined technical and financial score.

7.1. Technical Proposal (Envelope 1 - Weightage: 70%)

Category	Requirement	Weightage
Consultant/ Firm's Experience & Expertise	Detailed list of at least two (2) relevant CBS projects (including the two mandatory testimonials, case studies and contract/completion certificates). Must provide client names and contact information for reference checks.	20%
Proposed Methodology	A detailed breakdown of the approach for Phases 1, 2, and 3, including specific activities, resources allocated, and a Time-based Work Plan for the entire consultancy project.	25%
Project Team & Qualifications	Detailed CVs for the Lead Consultant and core team (CBS Specialist, IT Architect). The Project Management	25%



	Certificate for the Lead Consultant must be attached. A statement detailing the firm's understanding of NBE Directive MFI/33/2022 must be included.	
Total Technical Score		70%

7.2. Financial Proposal (Envelope 2 - Weightage: 30%)

This envelope must **ONLY** contain the cost breakdown.

Requirement	Specification
Detailed Cost Breakdown	Itemized cost breakdown of all services, including consulting fees, travel expenses, and any other anticipated costs, broken down by Phase and Estimated Effort (Man-Days).
Payment Terms	Proposed payment schedule linked to project milestones. Payments will be made quarterly, all costs must be inclusive of relevant Ethiopian taxes (VAT, etc.).
Validity	The financial proposal must be valid for a minimum of twenty (20) days from the RFP Issue Date.
Evaluation	Financial proposals will be evaluated against the lowest received compliant bid.

7.3. Contract Award

The contract will be awarded to the consultant whose proposal is determined to be the **Most Responsive** (highest combined technical and financial score) and offers the **Best Value** to Midre Geez MFI.

8. Terms and Conditions

Field	Detail
Submission Deadline	November 20, 2025, 12:00 PM LT. Late submissions will not be considered.
Submission Method	Sealed Hard Copy Submission technical & financial (Original + Copies) and Electronic Copy (PDF)
Mandatory Labelling	Proposals must be sealed and clearly labelled "Technical Proposal" and "Financial Proposal" with the RFP Reference No. MG-MFI-RFP-CBS-2025-001.
Confidentiality	All RFP information and proposals must be held in strict confidence.



Right to Reject	MG-MFI reserves the right to accept or reject any or all proposals, cancel this RFP, or modify requirements at any time without prior notice.
Submission Address	The Procurement Committee, Midre Geez Microfinance Share Company, Mekelle HO (Mekelle, Kedamay-Weyane sub-city, Romanat Square to Jiburuk Street near Aregawi Hailu Building). Mekelle, Tigray, Ethiopia.
Clarification Contact	Ato Hadera Teame, CEO
	Email: midregeezmfi28425@gmail.com
	Phone: +251926-93-05-66/+251914261428

