



LAGOS STATE GOVERNMENT

LAGOS STATE EMPLOYMENT TRUST FUND (LSETF)

LSETF/S-C/NCB/012/2026

REQUEST FOR PROPOSALS: LSETF/AfDB AFAWA EMPOWER-HER DELIVERY: Technical Partner for Coordination, Capacity Development Activities, Credit Readiness, Access to Finance, Digital and Record Keeping Tool Beneficiaries Onboarding and Training, and M&E Activities

September 2026

Deadline for Submission: 13th October, 2026

Table of Contents

SECTION I - REQUEST FOR PROPOSAL.....	3
SECTION II – INSTRUCTIONS TO CONSULTANTS.....	5
1. General	5
2. Definitions.....	5
3. Contents of the Request for Proposal.....	5
4. Amendment of RFP	6
5. Language	6
6. Contents of Proposal.....	6
7. Currency of the Proposal.....	7
8. Validity of the Proposal	7
9. Cost of Preparation of Proposal.....	7
10. Sealing and marking of Proposal.....	7
11. Deadline for the Submission of Proposal.....	8
12. Clarifications	8
13. Modification/ Withdrawal of Proposal:	8
14. Opening of Proposals	9
15. Evaluation of Proposals	9
16. Fraud and Corruption:	10
SECTION III- TERMS OF REFERENCE	11
1. Background & Context.....	Error! Bookmark not defined.
2. Objective of Engagement.....	Error! Bookmark not defined.
3. Scope of Work	Error! Bookmark not defined.
Programme Design and Contextualisation	Error! Bookmark not defined.
Training Delivery	Error! Bookmark not defined.
Market Linkage and Networking Support	Error! Bookmark not defined.
Monitoring, Evaluation and Learning.....	Error! Bookmark not defined.
Graduation and Close-Out	Error! Bookmark not defined.
4. Expected Deliverables and Payment Schedule.....	Error! Bookmark not defined.
5. Project Duration	Error! Bookmark not defined.
6. Eligibility and Qualification Criteria.....	Error! Bookmark not defined.
7. Key Personnel.....	Error! Bookmark not defined.
8. Payment Modality	Error! Bookmark not defined.
9. Recommended Presentation of Offer.....	Error! Bookmark not defined.
10. Criteria for Selection of the Best Offer	Error! Bookmark not defined.
11. Confidentiality	Error! Bookmark not defined.

SECTION I - REQUEST FOR PROPOSAL

REQUEST FOR PROPOSALS: LSETF/AfDB AFAWA EMPOWER-HER DELIVERY: Technical Partner for Coordination, Capacity Development Activities, Credit Readiness, Access to Finance, Digital and Record Keeping Tool Beneficiaries Onboarding and Training, and M&E Activities

BACKGROUND:

EMPOWER-HER is a 36-month project that aims to enhance the viability and sustainability of women-led MSMEs through business support initiatives including and not limited to training, mentorship, credit readiness, digital record tools, and access to market for beneficiaries to access to financing opportunities to grow their business. The project has the following objectives:

Objective 1 (Build a supportive ecosystem for women entrepreneurs aimed at shifting from the informal to the formal economy through a market systems development approach): The supportive ecosystem aims to improve access to finance for WSMEs and accelerate business growth. To do this, LSETF and the Technical Partner will develop innovative ways to disseminate advisory services and technical assistance addressing capacity constraints and skills enhancement for WSMEs, specifically improving entrepreneurs' business acumen to respond to the needs of financial institutions.

Objective 2 (Disseminate advisory services in innovative ways to address women's barriers to formalizing): LSETF in collaboration with Somo Africa and the Technical Partner will leverage existing public and private sector partnerships to co-create and execute mechanisms that speed up the formalization processes for WSMEs. This will be facilitated through business clinics where WSMEs can request and access information on business registration procedures, regulatory compliance, financial management, and creating systems to formalize their businesses.

Objective 3 (Implement innovative financial mechanisms and programs in collaboration with financial institutions): the project will engage local financial institutions to design pathways for women to access finance in an easier and faster way, while ensuring that the minimum borrowing requirements are achievable. Develop capacity of beneficiaries to use digital tools, as entrepreneurs to record their business transactions in real time and create financial documents that financial institutions would access through an integrated system that will be co-designed with these institutions.

The project will empower a target of 610 women entrepreneurs across Nigeria and provide them with access to follow-on financing and direct access to markets. This project will be implemented as follows:

1. De-risking through WSME mobilization, by delivering an integrated training and coaching curriculum.
 - a. LSETF through the Technical Partner will deliver high-quality blended training to women on a curriculum that integrates key innovation and business management skills. (Physical and Digital)
 - b. The use of Chanuka Chats: Women entrepreneurs will have access to digital business training through YouTube and WhatsApp channels delivered by Somo advisors through short video lessons/tutorials on a particular area of expertise.

2. Leveraging co-funding / strategic partnerships with financial institutions to provide affordable financing to the trained beneficiaries.
 - a. Post-training, the women entrepreneurs will be supported to build business portfolios and profiles that will enhance their chances of financing. The trained beneficiaries will have the opportunity to select from LSETF and a myriad of financial institution partners according to their business needs, in the form of loans with reduced interest rates.
 - b. Build the capacity of beneficiaries by exploring potential partnerships with organizations such as financial institutions who can invest in these women-led businesses. LSETF also expects to collaborate with leading financial institutions across Nigeria.
 - c. Partnering financial institutions will support this objective by co-developing women-responsive financial products, leveraging digital financial records generated through digital tools for credit appraisal, and providing preferential financing and follow-on funding to eligible women-led SMEs.
3. Delivering value added services with a focus on capacity building of beneficiaries, and linkage to markets.
 - a. Access/Linkage to market: Following the completion of the programme, the women entrepreneurs under the project should benefit from access to finance, credit readiness support, access to digital tools, and access to market.
 - b. Enabling business environment: LSETF through the Technical Partner will establish collaborative infrastructures with key ecosystem stakeholders (e.g., local administration, private sector) to support advocacy, advancement, and implementation of policy shifts for WSMEs. In addition, they will develop strong mentorship and networking platforms and programs for women entrepreneurs that, in turn, will improve employment opportunities for their community, lead to more informed decision. making, and enhanced productivity.

Yours truly,

Feyisayo Alayande
Executive Secretary

SECTION II – INSTRUCTIONS TO CONSULTANTS

A. INTRODUCTION

1. General	This RFP is issued for submission of proposal for the LSETF/AfDB AFAWA EMPOWER-HER DELIVERY: Technical Partner for Coordination, Capacity Development Activities, Credit Readiness, Access to Finance, Digital and Record Keeping Tool Beneficiaries Onboarding and Training, and M&E Activities
2. Definitions	«Day» means calendar day; «LSETF» means the Lagos State Employment Trust Fund; «NDPR» means National Data Protection Regulations; «Project Name» means <u>“Request for Proposal - LSETF/AfDB AFAWA EMPOWER-HER DELIVERY: Technical Partner for Coordination, Capacity Development Activities, Credit Readiness, Access to Finance, Digital and Record Keeping Tool Beneficiaries Onboarding and Training, and M&E Activities”</u> «Proposal» means a Proposal submitted by a Consulting firm, pursuant to this RFP; «RFP» means this Request for Proposal; «TOR» means the Terms of Reference, setting out the detailed scope of work required from the consulting firm.

B. REQUEST FOR PROPOSAL

3. Contents of the Request for Proposal	3.1. This RFP describes the procedure, terms, qualifications, requirements, and conditions for the submission of a Proposal. This RFP consists of the following: ❖ The Letter of Request for Proposal ❖ Instructions to Bidders ❖ The Terms of Reference
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- 3.2. The Consultant shall examine the instructions, sample documents and requirements provided in this RFP and adhere to all instructions and requirements herein, in submitting a Proposal.
4. **Amendment of RFP**
- 4.1. At any time prior to the deadline for submission of Proposals, the LSETF, may for any reason at its own initiative or in response to a clarification requested by a consultant, modify the RFP.
- 4.2. All Firms that have received/access the RFP will be notified in writing or by standard electronic means of any amendments to the RFP.
- 4.3. In order to afford the firms reasonable time in which to take the amendments into account in preparing their Proposals, following a request for clarification LSETF may, at its discretion, extend the deadline for submission of Proposals.

C. PREPARATION OF PROPOSAL

5. Language	The Proposal and all related correspondence shall be in English.
6. Contents of Proposal	6.1. The Proposal shall comprise of the Technical Proposal and the Financial Proposal. 6.2. The Financial Proposal shall consist of the following documents: ❖ A written letter signed by the authorized representative of the Firm; and ❖ A detailed implementation, budget and workplan for the first 12-months of the project period. 6.3. The Technical Proposal shall consist of the following documents: ❖ A detailed technical methodology describing how the organisation will execute the scope of work, including Training coordination/curriculum - (abridged), stakeholder engagement, monitoring and tracking approaches.

	❖ Any other information which the firm reasonably believes is necessary, having reference to the contents of the TOR. 6.4. The Technical Proposal shall not contain any pricing information whatsoever. Pricing information shall be separated and only contained in the Financial Proposal. 6.5. Any information which the Firm considers confidential shall be clearly marked as such and shall be treated accordingly.
7. Currency of the Proposal	The prices in the Financial Proposal should be quoted in Naira . Payment will be budgeted and disbursed as Naira.
8. Validity of the Proposal	The validity period of the Proposal shall be 10 working days .
9. Cost of Preparation of Proposal	The Firm shall bear all costs associated with the preparation and submission of its Proposal. LSETF shall in no case be responsible or liable for any costs associated with submitting Proposals, regardless of its conduct or the outcome of the Proposal. The LSETF reserves the right to annul the Proposal process at any time prior to awarding the contract, without thereby incurring any liability to the Firm.

D. SUBMISSION OF PROPOSAL

The Firm shall place the Technical Proposal (and its supporting documents), and the Financial proposal (and its supporting documents) in **separate documents**, marked as such.

10. Sealing and marking of Proposal

10.1 The documents shall indicate the name and address of your **Organization**, the **name and address of LSETF**, the **Project Name** and **reference number of the Proposal** as indicated in the Letter of Proposal.

10.2 **The supporting documents required are:**

1. Evidence of registration with Corporate Affairs Commission (CAC)
2. Duly completed Letter of Confirmation of Interest and Availability using the UNDP template provided
3. Tax Clearance Certificate for the preceding 3 (three) years 2023-2025 from the Lagos Internal Revenue service (LIRS)
4. Evidence of registration/renewal as a consultant with the Lagos State Public Procurement Agency (LASPPA) for the current year (2026)
5. Audited Financial Statement for the last 3 (three) years (2023- 2025)
6. Corporate profile of the company services and affiliations
7. Curriculum Vitae of at least 3 key professional staff
8. At least three (3) professional references from similar previous engagements
9. An affidavit that all documents submitted are genuine and verifiable

11. Deadline for the Submission of Proposal.

- 11.1. Proposals must be received through the link specified in above on or before the close of business on **Tuesday, 13th October 2026.**
- 11.2. Any Proposal received by LSETF after the deadline for the submission specified in paragraph 11.1 shall be returned unopened to the Firm
- 11.3. LSETF may, at their sole discretion, extend the deadline for the submission of Proposals by amending this RFP in accordance with the terms and conditions hereof.

12. Clarifications

- 12.1 A Firm requiring additional clarification of any part of this RFP may notify the LSETF via the contact details provided above. The LSETF will respond in writing, or by standard electronic means to any request for clarification of the RFP that it receives no later than **Monday, 5th October 2026,** and may send written copies of the response (including an explanation of the query but without identifying the source of inquiry) to all Firms. If LSETF deem it necessary to amend the RFP because of a clarification, it shall notify any firm that has submitted a Proposal prior to such amendment.

13. Modification/ Withdrawal of Proposal:

- 13.1. A Firm may withdraw its Proposal after the submission, provided that written notice of the withdrawal is received by LSETF prior to the deadline prescribed for submission of Proposals.
- 13.2. No Proposal may be modified subsequent to the deadline for submission of Proposals without prior approval from the point of contact specified above.

E. OPENING AND EVALUATION OF PROPOSAL

14. Opening of Proposals

- 14.1 The LSETF shall only open Proposals received after the submission deadline with the Evaluation Committee only in attendance. **The Technical Proposals shall be open and evaluated prior to the opening of the Financial Proposals.**

15. Evaluation of Proposals

- 15.1 The Evaluation Committee shall evaluate and compare the Proposals as follows:

- ❖ Pre-Qualification exercise to determine that all requested documents were submitted and in the required format.
- ❖ Examination of the Technical Proposal in order to confirm conformity with specifications contained in the RFP and the substantial responsiveness of each Technical Proposal to the RFP. For this purpose, a substantially responsive Proposal is one that conforms to all terms and conditions of the RFP without material deviations. LSETF's determination of a proposal's responsiveness is based on the contents of the Proposal itself without any recourse to extrinsic evidence.
- ❖ Upon examination of the Technical Proposals, the Evaluation Committee shall select the Technical Proposals that are substantially responsive and examine the Financial Proposals submitted with such Technical Proposals. In examining the Financial Proposals, the Evaluation Committee shall verify any arithmetical errors. For example, if the Proposal in figures is different from the Proposal in words, the amount in words shall prevail. If there is a discrepancy between the unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail, and the total price shall be corrected.

16. Fraud and Corruption:

16.1. The LSETF and the consulting firm shall hold the highest ethical standards, both during the selection process and principle, and shall abstain at all times from corruption or fraudulent practices. Corruption and fraudulent practices are defined as follows:

- a) “*corrupt practice*” means the offering, giving, receiving, or soliciting, directly or indirectly, of anything of value to influence the action of a public official in the selection process;
- b) “*fraudulent practice*” means a misrepresentation or omission of facts in order to influence a selection process;
- c) “*collusive practices*” means a scheme or arrangement between two or more Consultants with or without the knowledge of the LSETF, designed to establish prices at artificial, non-competitive levels;
- d) “*coercive practice*” means harming or threatening to harm, directly or indirectly, persons or their property to influence the selection process or affect the execution of a training program.

The LSETF shall reject a proposal for award if it determines that the firm recommended for contract award has, directly or through an agent, engaged in corrupt, fraudulent, collusive or coercive practices in applying for the proposal.

TERMS OF REFERENCE (TOR) FOR A TECHNICAL PARTNER TO SUPPORT DELIVERY OF THE AFAWA EMPOWER-HER PROGRAMME FOR LSETF AND AFDB

RFP Title	LSETF/AfDB AFAWA EMPOWER-HER DELIVERY: Technical Partner for Coordination, Capacity Development Activities, Credit Readiness, Access to Finance, Digital and Record Keeping Tool Beneficiaries Onboarding and Training, and M&E Activities
Duty Station	Lagos Nigeria
Implementing Agency	Lagos State Employment Trust Fund
Programme Partner	Africa Development Bank of Africa
Expected Duration	30 – 36 Months (Technical Support to Implementing partners, and Programme Sustainability)
Languages Required	English

BACKGROUND AND CONTEXT

EMPOWER-HER is a 36-month project that aims to enhance the viability and sustainability of women-led MSMEs through business support initiatives including and not limited to training, mentorship, credit readiness, digital record tools, and access to market for beneficiaries to access to financing opportunities to grow their business. The project has the following objectives:

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community, lead to more informed decision making, and enhanced productivity.

OBJECTIVE OF THE ASSIGNMENT

The objective of this assignment is to provide programme management, coordination, capacity building, loan readiness, access to finance, digital and record keeping tool onboarding and training, quality assurance, monitoring and stakeholder engagement support for effective and accountable implementation of the EMPOWER-HER project.

The Technical Partner will serve as the central coordination mechanism between the Implementing Agency– LSETF and Training Partners (TP) as well as the programme beneficiaries. The Technical Partner is expected to bring strong operational capacity, a credible track record in programming implementation, and robust systems for monitoring outcomes while managing beneficiary compliance.

SCOPE OF WORK

The Technical Partner shall undertake the following activities:

Recruitment, Coordination and Administration of Training Partners

- Coordinate the recruitment, onboarding and engagement of all selected Training Partners, including the development and execution of formal agreements.
- Develop and manage implementation schedules across all participating Training Partners, ensuring alignment with programme milestones.
- Validate training delivery milestones against agreed quality standards before triggering payment processes.
- Process and coordinate milestone-based reporting and payments to Training Partners upon LSETF approval, maintaining transparent disbursement records
- Maintain financial reconciliation documentation and audit-ready records throughout the programme lifecycle.

Curriculum Design and Quality Assurance

- Coordinate curriculum review and development processes in collaboration with training partners and industry experts
- Facilitate curriculum validation workshops to ensure industry relevance and quality standards
- Ensure curricula are aligned with current and projected market realities
- Produce standardized implementation guides for use across all participating training partners.

Monitoring of Training and Placement

- Monitor training implementation across all Training partners, including periodic quality assurance visit
- Track beneficiary attendance, completion rates, and performance indicators

- Track and document learning outcomes across all pathways, including competence of the business record-keeping, entrepreneurship and business growth
- Produce periodic dashboards and programme performance reports for LSETF, SOMOAfrica and AfDB to review.

Reporting and Knowledge Management

- Produce the following reports for AfDB and LSETF review and approval:
 - Inception Report: covering methodology, implementation plan, staffing structure and detailed workplan
 - Mid-Term Report: covering implementation progress, stakeholder insights, placement data, emerging challenges and recommendations
 - Final Completion Report: covering programme results, placement outcomes, lessons learned and policy recommendations

Stakeholder Engagement and Coordination

- Coordinate and deliver the following engagements, ensuring documented outputs that inform programme adaptation and contribute to capacity building and support system
- Programme Alignment Discussions with training partners and project stakeholders
- Financial institution engagement sessions to confirm financial capacity to cater to beneficiary needs
- Validation workshop to confirm competence of training delivery partners.
- Technical Working Group meetings in collaboration with LSETF and AfDB

Close-Out Activities/Graduation

- Coordinate and deliver the following programme close-out activities:
 - Beneficiary showcase/Access to market opportunities
 - Media documentation and recognition materials
 - Stakeholder participation and visibility management
- Full programme close-out package for submission to LSET and AfDB

EXPECTED DELIVERABLES AND PAYMENT SCHEDULE

No.	Deliverable	Payment
1	Inception Report submitted and approved, and includes implementation methodology, workplan, M&E framework, and coordination structure, clearly setting out the partner's approach to managing technical Training component..	40% of yearly approved budget for the project

2	Evidence that at least 50% of training targets and milestones have been attained.	30% of yearly approved budget for the project
3	Monitor post training implementation, and achievement of agreed key indicators and transition milestones. The report should include; entrepreneurship outcomes, business growth indicators such as structure, governance and sustainability outcomes , with supporting evidence of viability for access for finance with commercial financial institutions attached to the final milestone submission; coordination and delivery of the final graduation ceremony and beneficiary showcase including media documentation, stakeholder attendance, recognition materials, and programme close-out package; and submission and approval of the Final Programme Completion Report documenting programme results, business and financial support outcomes , lessons learned, and sustainability and policy recommendations.	30% of yearly approved budget for the project
TOTAL		100%

PROJECT DURATION

The assignment shall span 30-36months, inclusive of programme mobilisation, stakeholder engagement, training coordination, monitoring, reporting, graduation and close-out. All timelines and milestones will be agreed with LSETF and AFDB at the inception stage and reflected in the progressive approved workplan.

ELIGIBILITY AND QUALIFICATION CRITERIA

Applicants must demonstrate the following minimum qualifications and experience:

- Minimum 7 years of organizational experience implementing, Business Support training initiatives and development programmes for Women MSMEs.
- Proven experience coordinating multi-stakeholder programmes involving government, development partners and private sector actors
- Demonstrated experience managing business support training providers, including onboarding, governance, financial and performance oversight.
- Robust monitoring and placement tracking systems with evidence of application in previous programmes
- Experience working with state or federal government counterparts and international development partners.
- Strong operational presence in Lagos State, with established relationships across the Business Support Training Ecosystem.

KEY PERSONNEL

The Technical Partner must provide a minimum core team comprising the following roles:

- Team Lead (Training Specialist): overall programme leadership, LSETF and SOMO Africa liaison and strategic coordination

- Curriculum Development Lead: sector curriculum design, review facilitation and quality assurance
- Stakeholder Engagement Specialist: coordination of Training partners.
- Monitoring and Evaluation Specialist: M&E framework implementation, data collection, tracking and reporting
- Finance Coordinator: budget/payment administration, financial reconciliation and audit compliance.
- Training Quality Assurance Officer: Training monitoring, quality assurance visits and implementation oversight.

All key personnel are subject to LSETF and AFDB review and approval prior to deployment. CVs for all proposed personnel must be included in the technical proposal.

PAYMENT MODALITY

All payments shall be milestone-based and released only upon:

1. Formal submission of agreed deliverables/milestones by the Technical Partner to LSETF and AFDB.
2. Technical review and written approval by LSETF and AFDB.
3. Verification of implementation milestones by LSETF and AFDB through monitoring visits or documentation review.

The contract price is fixed. Financial proposals must be expressed as an all-inclusive lumpsum, supported by a detailed cost breakdown. No additional costs or variations will be accepted outside the agreed contract value unless formally approved by AFDB and LSETF.

RECOMMENDED PRESENTATION OF OFFER

Applicants must submit the following documents as part of their proposal:

1. Duly completed Letter of Confirmation of Interest and Availability using the AfDB template provided
2. At least three (3) professional references from similar previous engagements
3. Brief organisational profile and summary of relevant experience
4. A detailed technical methodology describing how the organisation will execute the scope of work, including Training coordination/curriculum - (abridged), stakeholder engagement, monitoring and tracking approaches.
5. A detailed implementation, budget and workplan for the first 12-months of the project period.
6. CVs of all proposed key personnel
7. Financial Proposal indicating the all-inclusive fixed contract price with a full cost breakdown.

CRITERIA FOR SELECTION OF THE BEST OFFER

Proposals will be evaluated on a combined technical and financial basis (70% technical, 30% financial). Only proposals achieving a minimum technical score of 60/100 will proceed to financial evaluation.

Rating Parameter	Criteria	Max Score
Relevant Experience	Completion of relevant projects at least 5 projects	20
Organizational Experience	Minimum 7 years as an Enterprise Support Organization, business support programming for MSMEs in Nigeria	5
Programme Management	Experience managing multi-stakeholder development programmes: Micro, Medium, Small Enterprise brackets	15
Local Presence	Strong operational presence in Lagos: offices in Lagos with branches across the State	10
Training Provider Management	Demonstrated experience managing training partners or provider networks	5
Methodology and Approach	Clarity and quality of proposed approach, responsiveness to the TOR requirements, innovation in delivery methodology and sequencing.	5
Implementation Plan	Logical, realistic and well-sequenced workplan that demonstrates feasibility within the project timeframe; (12-months planning ahead/structure)	10
Monitoring and Evaluation	Demonstrated monitoring and tracking systems with robust digital M&E reporting/dashboard. Quality of proposed M&E framework and tracking tools and performance reporting approach.	10
Key Personnel	Suitability, qualifications and experience of proposed team, including Team Lead, M&E Specialist, Placement Specialist and Finance Coordinator	5
Financial Proposal	Most economical technically compliant offer receives highest score; proportional scoring applied to others. Only proposals meeting a minimum technical score of 60/100 will proceed to financial evaluation.	15
	TOTAL	100

CONFIDENTIALITY

The Technical Partner must maintain strict confidentiality with respect to all information accessed, generated, or handled in the course of this assignment. This includes programme data, beneficiary information, financial records, and any documents shared by AfDB or its partners. Confidentiality obligations shall remain in force after the conclusion of the contrac