



CALL FOR PROPOSALS (CFP) FOR GRANT

TENDER TITLE: Call for Proposals for an Implementing Partner to establish a revolving fund for the traditionally marginalized groups, including women, youth, people with disabilities (PWDs), and MSMEs engaged in informal cross-border trade at Elegu

TENDER NUMBER: (GRFO20250039)

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INVITATION TO TENDER INSTRUCTIONS

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General

1. This Call for Proposals (CFP) and the instructions for compiling and submitting Your Tender are designed to help you produce a tender that is acceptable to TMA as well as ensuring that tenders are given equal consideration. TMA will select the most economically advantageous tender. It is essential, therefore, that you provide the information requested in the specific format and no other.
2. TradeMark Africa (TMA) is not bound to accept the lowest bidder, or any, tender. We also reserve the right to request any, or all, grantees to clarify the proposals submitted.

Instructions to Grantees.

1. Costs and Charges

The grantee shall bear all costs associated with the preparation and submission of its proposal, and TMA shall not be responsible or liable for those costs, regardless of the conduct or outcome of the selection process. TMA is not bound to accept any proposal and reserves the right to annul the selection process at any time prior to award, without thereby incurring any liability to the Grantee.

2. Language of Proposal

The proposal, as well as all correspondence and documents relating to the proposal exchanged between the Grantee and TMA shall be written in **ENGLISH** language. Any other language shall lead to the disqualification of the proposal. In cases where there is a translation, it must be endorsed by an authorized translator.

3. Only One Proposal

A grantee shall submit only one proposal, either in its own name or as part of a Joint Venture (JV) in another proposal. If a grantee, including any JV member, submits or participates in more than one proposal, all such proposals shall be disqualified and rejected. This does not, however, preclude the Grantee's staff from participating as key experts and non-key experts in more than one proposal. However, the same sub-Grantee may participate in several submissions.

If the Grantee is a consortia/JV, the CFP shall include:

a copy of the JV agreement entered by all members,

or

a letter of intent to execute a JV agreement, signed by all members together with a copy of the agreement proposal.

In the absence of this document, the other members will be considered as sub-Grantees. Experiences and qualifications of sub-Grantees shall not be considered in the evaluation of the proposals.

4. Validity

The proposals must remain valid for not less than **120 days** from the date of submission. TMA shall endeavour to complete the evaluation and communicate within this period. The proposals shall be prepared in indelible ink, and it shall contain no interlineations or overwriting, except as necessary to

correct errors made by the Grantee. Any such corrections must be initialled by the person(s) who sign(s) the proposals.

5. Clarifications and Amendments

Enquiries must only be for the purposes of clarifying the content of this CFP. All enquiries must clearly specify the tender title, number, section being queried and should be emailed to grants@trademarkafrica.com

Interested Grantees may request for clarifications on this CFP up to **Seven (7)** days before the submission date. TMA will endeavour to reply as soon as is possible. It will be at TMA's discretion to provide additional information where necessary.

Final clarifications with TMA's responses will be shared with all potential Grantees.

Should TMA deem it necessary to amend the CFP, because of clarifications, it shall do so by issuing an amendment in writing or by standard electronic means. The amendment shall be sent to all Grantees and will be binding on them. TMA may offer limited extension to the proposal submission deadline to give the Grantees reasonable time to take an amendment into account in their proposals.

6. Eligibility

This assignment is eligible to grantees and consortiums only. Application received from individual shall be automatically disqualified. The below requirements will be considered;

- Demonstrated experience in designing and managing revolving funds, SME finance, or microfinance schemes.
- Robust governance framework, with well-established compliance protocols and sound financial management systems.
- Committed to gender-responsive and inclusive financial services/financial products.
- Able to establish or expand operations in Elegu, Amuru District.
- Established linkages with Registered and licensed Financial Service Providers (FSPs) in Uganda, including commercial banks, microfinance institutions, or SACCOs).

Furthermore, it is the Grantee's responsibility to ensure that its experts meet the eligibility requirements as established by TMA.

- a) **Sanctions:** A grantee or an individual sanctioned by TMA shall be ineligible to be awarded or benefit from a TMA-financed contract, financially or otherwise, during such period as TMA shall determine.

Grantees debarred by the World Bank, the Public Procurement and Disposal Act (PPDA) of the **Government of all countries of TMA operation** TMA donors and/or any other international donor agency are barred from bidding.

- b) **Restrictions for Government-owned Enterprises:** Government-owned enterprises or institutions in Uganda shall be eligible only if they can establish that they (i) are legally and financially

autonomous, (ii) operate under commercial law, and (iii) that they are not dependent agencies of TMA.

To establish eligibility, the government-owned enterprise or institution should provide all relevant documents (including its charter) sufficient to demonstrate that it is a legal entity separate from the government; it does not currently receive any substantial subsidies or budget support; it is not obligated to pass on its surplus to the government; it can acquire rights and liabilities, borrow funds, and can be liable for repayment of debts and be declared bankrupt; and it is not competing for a contract to be awarded by the government department or agency which, under the applicable laws or regulations, is its reporting or supervisory authority or has the ability to exercise influence or control over it.

- c) **Restrictions for public employees:** Government officials and civil servants are not eligible to be included as experts in the Grantee's proposal unless such engagement does not conflict with any employment or other laws, regulations, or policies of the country, and they
- i. are on leave of absence without pay, have resigned, or retired.
 - ii. are not being hired by the same agency they were working for before going on leave of absence without pay, resigning, or retiring.
(In case of resignation or retirement, for a period of at least six (6) months, or the period established by statutory provisions applying to civil servants or government employees whichever is longer. Experts who are employed by the government-owned universities, educational or research institutions are not eligible unless they have been full time employees of their institutions for a year or more prior to being included in Grantee's proposal); and
 - iii. Their hiring would not create a conflict of interest.

7. Format of Your Tender

Your tender should be set out in four (4) main parts:

- Part A – Preliminary Requirements.
- Part B – Executive Summary.
- Part C – General and Technical proposal; and
- Part D – Financial proposal.

8. Part A Preliminary Requirements

Grantees are required to submit scanned copies of the below documents:

- Signed consortia/JV agreements or letters of intent (applicable to consortia/JV) between your selected partners must be submitted; and

Failure to submit the above requirements may lead to disqualification.

Parts A, B & C may be contained in one PDF document. However, the Financial Proposal (Part D) must be submitted as a **separate PDF document** to enable the Technical and Financial proposals to be evaluated independently.

Please do not include any financial/ price information in Parts A, B or C. Inclusion of any price information in Parts A, B or C **shall lead to bid rejection.**

9. Part B Executive Summary

This should be a brief overview of your tender covering how you intend to achieve the outputs, and your assessment of the resources required.

10. Part C General and Technical Proposal

Your technical submission should contain the following:

- a) Signed and stamped Technical Bid Submission Form (**Annex 2**).
- b) The grantee's previous relevant experience should include the client's contact details, description of the assignment undertaken, start and end dates of Each assignment. Refer to **Annex 4** in this FP.
- c) Technical response (including method of implementation and your proposed quality assurance mechanisms).
- d) A list of the names and designations of all proposed experts/key personnel who will work on this project. Please clearly indicate the positions/roles to be played by the personnel to match those requested for in the Terms of Reference (ToRs) Refer to **Annex 5** in this CFP.
- e) The Curriculum Vitae (CVs) of proposed experts with information relevant to this project to support the proposed expert for this assignment. The CV template is **Annex 3** in this CFP.
- f) **Only one (1) CV** shall be submitted for Each of the proposed key expert position. If more than one CV is submitted for the same position, only the first CV will be evaluated; and
- g) Grantees Must confirm that their proposed key expert will be available to provide the required services for the duration of the agreement.

The technical proposal shall not include any financial information. The Inclusion of any financial information shall lead to the proposal being declared non-responsive.

Grantees are advised to respond in line with or in reference to the scoring criteria as indicated in the **Technical Evaluation** section of this CFP document.

11. Part D Financial Proposal

- a) **Contents:** The financial proposal should contain the following information:
 - Signed and stamped Financial Bid Submission Form (**Annex 6**); and
 - Budget details with a clear breakdown of the available budget into 80% direct credit and 20% risk management and administration.
 - The financial proposal should not be combined with the technical proposal but should be submitted as a separate document.
 - The financial proposal **MUST be in PDF and password-protected.**
- b) **Currency of Proposal:** The financial proposal shall be stated in **United States Dollars (\$)**.
- c) **Taxes:**

- The financial proposal should clearly estimate, as a separate amount, the different applicable taxes, duties, fees, levies, and other charges imposed in **the TMA countries where the assignments will be implemented** under the Applicable law, on the Grantees, the sub-Grantees, and their experts (other than nationals or permanent residents of the country).
- The Grantee, its sub-Grantees and experts are responsible for meeting all tax liabilities arising out of the contract unless stated otherwise in this CFP. The Grantee is required to obtain information on taxes in the country where the contract is to be implemented.
- TMA funds shall not be used to meet the cost of any recoverable Value Added Tax (VAT).

12. Confirmation of grantee Experience Letters / References

References of potential Grantees which have been given by a current TMA employee shall not be accepted in support of a submission of a proposal as part of a procurement process. For the avoidance of doubt, only TMA's confirmation of grantee experience letter / references signed by the Head of Procurement are acceptable in support of applications, bids, proposals, or submissions.

13. Sustainability Considerations

TMA has adopted the World Bank's Environmental and Social Framework (ESF). Grantees are required to demonstrate how the implementation of their proposed solution shall address/enhance sustainability.

14. Evaluation Criteria and Process

In assessing the proposals submitted, the evaluation panel will use the Quality and Cost Based Selection (QCBS) as specified in this CFP.

15. Technical Evaluation

The technical submissions will be evaluated in two main stages as follows:

Section A: Preliminary requirements

To implement the project the implementing organization /consortium would need a robust combination of expertise and experience as below.

- Local organisations must demonstrate a solid presence in **Uganda**.
- **International organisations**, in addition to the proof of their registration in their country of origin, must be registered and have presence (office) in Uganda. (Attach supporting document);
- Organisations must have a mandate in at least one of the following areas: revolving funds (credit management), microfinance initiatives, or SME financing programmes, economic development, or economic empowerment, with a preference for women, youth, persons with Disability, and extensive cross-border trade financing.
- International organisations will have to have clear plans to partner with local organisations with a mandate and on the ground experience in either revolving funds (credit management), microfinance initiatives, or SME financing programmes, economic development, or economic empowerment, with a preference for women, youth, persons with Disability, and extensive cross-border trade financing.

- In the case of a consortium or joint venture, the proposal must clearly stipulate what the working relationship will be between each of the organisations (i.e. the roles and responsibilities each organization will undertake in delivering this assignment). The proposal must also include how each member in the consortium brings value to the proposed approach, and how the consortium provides an advantage as compared to a single organisation (Attach supporting documentation detailing the agreement between all parties for the working relationship). Please note that none of the organizations within a consortium shall be passive beneficiaries of the grant funds; and
- Demonstrate that the organization has at least 7 years of experience in revolving funds (credit management), microfinance initiatives, or SME financing programmes, economic development, or economic empowerment, with a preference for women, youth, persons with Disability, and extensive cross-border trade financing within Uganda.
- In the case of consortia, the lead partner must meet this requirement (Attach supporting documentation).
- The applicant must demonstrate a good understanding of the geo-political, cultural sensitivity and business environment/context in Uganda.

NB: To proceed to Section B, a grantee MUST be compliant in the stated criteria under Section A.

iv. **Section B: Technical Proposal**

Evaluation for **Section B** will be based on a scoring system marked out of a maximum score of **100 Marks**. Only proposals that score a minimum of **70 marks out of possible 100 marks** will be deemed to be “technically responsive”.

Evaluation Criteria

Evaluation Area	Details	Marks
Institutional Experience & Capacity	<p>Demonstrated Track Record in Fund Management (7–10 years) (8 marks)</p> <ul style="list-style-type: none"> • Demonstrated experience in managing revolving funds, microfinance initiatives, or SME financing programmes. • Evidence of successfully administering customised financial products for the SSCBTs, including disbursement, collection, monitoring and reinvestment processes. • Examples of past projects with comparable size, scope, and complexity as well as capacity building of the CBTs • References or verifiable documentation of past assignments. <p>Evidence of Outreach to Marginalized Groups (5 marks)</p> <ul style="list-style-type: none"> • Clear evidence of inclusion of women, youth, PWDs, and MSMEs in previous financial initiatives. • Demonstrated strategies to ensure equitable access to the diversified financial products. • Results or impact indicators showing the effectiveness of outreach to these groups. <ul style="list-style-type: none"> • Evidence of portfolio performance in similar lending programmes (e.g., repayment rates, recovery performance, and Portfolio at Risk PAR trends). 	13

	<ul style="list-style-type: none"> • Demonstrated operational presence in Northern Uganda or a clear plan to establish functional presence in Elegu to support outreach, monitoring, and loan recovery. 	
<p>Team Composition & Expertise</p>	<p>Team Leader / Fund Management Specialist (≥12–15 years) (8 Marks)</p> <ul style="list-style-type: none"> • Proven experience in managing SME finance, revolving funds, or microfinance programs. • Demonstrated leadership in designing, implementing, and overseeing financial operations. • Ability to coordinate multi-stakeholder engagement and ensure fund sustainability. • Evidence of prior success in managing donor-funded financial initiatives. <p>Capacity Building & Training Specialist (≥10 years) (4 Marks)</p> <ul style="list-style-type: none"> • Experience in delivering financial literacy, business skills, and SME training programs. • Track record of designing training curricula and tools adapted to target beneficiaries, including women, youth, PWDs, and MSMEs. • Demonstrated effectiveness in building skills that translate to improved fund utilization. <p>Inclusion & Gender Specialist (≥7 years) (4 Marks)</p> <ul style="list-style-type: none"> • Expertise in gender-responsive programming and inclusive financial services. • Experience with PWD-inclusive strategies and ensuring equitable access to financial products. • Demonstrated ability to integrate inclusion principles into fund operations and capacity-building efforts. <p>Monitoring & Evaluation (M&E) Specialist (≥7 years) (4 Marks)</p> <ul style="list-style-type: none"> • Experience in designing and implementing results-based monitoring frameworks. • Skilled in developing indicators, data collection tools, and reporting mechanisms. • Track record of evaluating fund performance, documenting lessons learned, and reporting to stakeholders. <p>Local Context Expert (3 Marks)</p> <ul style="list-style-type: none"> • Proven operational experience in Elegu or northern Uganda. • Understanding of cross-border trade dynamics, local markets, and community needs. • Fluency in local languages and strong community engagement skills to support outreach and implementation. 	<p>23</p>
<p>Technical Proposal & Methodology</p>	<p>Demonstrated experience in Fund Design and Operational Model (8 Marks)</p> <ul style="list-style-type: none"> • Clarity and coherence of the fund structure, including loan products, eligibility criteria, and disbursement procedures. • Feasibility of the operational model for managing funds efficiently and transparently. • Alignment with the needs and financial capacities of small-scale traders, especially cross-border traders. <p>Repayment and Reinvestment Mechanisms (7 Marks)</p> <ul style="list-style-type: none"> • Clear strategies for loan repayment schedules, tracking, and collection mechanisms. • Mechanisms for reinvesting recovered funds to ensure sustainability and continuous support for beneficiaries. • Risk mitigation measures to minimize defaults and ensure fund longevity. <p>Strategies for Inclusivity (7 Marks)</p> <ul style="list-style-type: none"> • Specific approaches to ensure participation of marginalized groups: including Women Cross-Border Traders (WCBTs), Youth, Persons with Disabilities (PWDs), MSMEs • Demonstrated ability to remove barriers to access and participation (e.g., collateral alternatives, flexible repayment terms, gender-sensitive approaches). <p>Feasibility and Practicality (3 Marks)</p> <ul style="list-style-type: none"> • Understanding of the assignment/ TORs • Clear linkage between planned activities, deliverables, and timelines. Realistic timelines, milestones, and implementation plan. • Consideration of local context, market conditions, and operational challenges in Elegu/northern Uganda. 	<p>25</p>

	<ul style="list-style-type: none"> Evidence of adaptability to unforeseen circumstances and challenges. 	
Sustainability Plan	<p>Long-Term Operational Model (5 Marks)</p> <ul style="list-style-type: none"> Clarity of strategies for managing the fund sustainably beyond the project lifespan. Institutional arrangements, policies, and systems in place to maintain effective fund operations. Alignment with local market conditions, beneficiary capacities, and regulatory frameworks. <p>Reinvestment Mechanisms (4 Marks)</p> <ul style="list-style-type: none"> Defined strategies for reinvesting recovered loans to maintain or grow the fund. Mechanisms for maximizing fund utilization while ensuring financial discipline. Evidence of approaches to support continuous access to finance for beneficiaries over time. <p>Risk Management (13Marks)</p> <ul style="list-style-type: none"> Identification of key operational, financial, and market risks. Mitigation strategies to minimize defaults, fraud, or mismanagement. Governance and oversight mechanisms to ensure accountability and transparency. <p>Potential for Scale-Up (3 Marks)</p> <ul style="list-style-type: none"> Ability to expand interventions to additional beneficiaries, geographic areas, or market segments. Flexibility of operational model to adapt to increased scale without compromising efficiency. Evidence of prior experience or capacity to scale similar programs successfully. 	22
Monitoring & Reporting Framework	<p>Indicators for Fund Performance and Outcomes (3 Marks)</p> <ul style="list-style-type: none"> Clear, measurable, and relevant indicators for tracking financial performance (loan disbursement, repayment rates, reinvestment). Outcome and impact indicators for beneficiaries, including women cross-border traders (WCBTs), youth, PWDs, and MSMEs. Alignment of indicators with project objectives, fund goals, and donor reporting requirements. <p>Monitoring Systems (3 Marks)</p> <ul style="list-style-type: none"> Effective processes and tools for data collection, validation, and management. Mechanisms for real-time or periodic tracking of fund utilization and repayment performance. Ability to capture both quantitative and qualitative data for decision-making. <p>Reporting Methodology (2 Marks)</p> <ul style="list-style-type: none"> Clear structure, format, and frequency of reporting to stakeholders Ability to produce timely, accurate, and actionable reports. Integration of lessons learned and feedback loops to inform ongoing fund management and improvements. <p>Data Management and Quality Assurance (1 Mark)</p> <ul style="list-style-type: none"> Systems in place to ensure accuracy, consistency, and reliability of data collected. Procedures for verification and auditing of fund activities and outcomes. Use of technology or software to support efficient monitoring and reporting. 	9
Financial Proposal (Value for Money)	<p>Cost-Effectiveness (2 Marks)</p> <ul style="list-style-type: none"> Evidence that resources are used efficiently to achieve maximum impact. <p>Alignment with Project Milestones (1 Mark)</p> <ul style="list-style-type: none"> Demonstrated prioritization of essential activities to achieve project objectives. <p>Justification of Resources Requested (1 Mark)</p> <ul style="list-style-type: none"> Evidence of financial sustainability planning and mitigation of cost overruns. <p>Financial fund Management and Controls (6 Mark)</p> <ul style="list-style-type: none"> Evidence of prior experience managing budgets of similar size or complexity 	8
		100

NB: Bidders who achieve the minimum technical score of 70 marks out of 100 marks will qualify for the financial evaluation.

Bidders with the highest scores (Technical & Financial) may be invited to make oral presentation of their proposals to the evaluation committee.

The weight given to the technical proposal shall be **70%** and the weight given to the financial proposal shall be **30%**.

16. Financial Evaluation

All substantially responsive proposals that score **70 marks or more** from the technical evaluation shall have their financial proposals evaluated.

The formula for determining the financial score (SF) shall be as follows:

Criteria	Description	Max Score
1. Budget Accuracy & Completeness	Budget covers all planned activities, detailed breakdown of costs, clear justifications provided.	10
2. Cost Reasonableness	Costs align with market rates, overhead within donor thresholds, unit costs realistic.	10
3. Cost-Effectiveness & Value for Money	Budget prioritizes direct activity costs, shows cost-sharing/leverage where applicable	10
Total score (P)		30

T is the weight given to the technical proposal (in this case **70%**) and

P is the weight given to the financial proposal (in this case **30%**)

Note P + T will be equal to **100%**.

The bidder who has achieved the highest combined technical and financial score shall be declared successful and subsequently invited for clarifications.

17. Packaging, Submission, and Delivery of Tenders

18.1 All submissions must be submitted via TMA's Grants mailbox using the email address grants@trademarkafrica.com, on or before **17th March 2026**.

Please note that the maximum size of the email with attachments must not exceed **10MB**. The Technical and Financial proposal **MUST** be submitted **as two separate documents in PDF format**, in the same email or separate mails. **Both Technical and Financial proposals MUST be password-protected.**

18.2 Late tenders will not be accepted. No special pleadings will be accepted. Faxed or hard-copy proposals/samples shall be rejected.

18. Complaints

Any questions, queries, or concerns about the call for proposal process should be raised directly with the Grants Manager in the first instance via grants@trademarkafrica.com, who will address the matters raised.

If the matter is not satisfactorily resolved, the complainant is encouraged to write to complaints@trademarkafrica.com.

19. Deviations, Reservations, and Omissions

During the evaluation of bids, the following definitions apply:

- “Deviation” is a departure from the requirements specified in the Bidding Document.
- “Reservation” is the setting of limiting conditions or withholding from complete acceptance of the requirements specified in the Bidding Document; and
- “Omission” is the failure to submit part, or all the information or documentation required in the Bidding Document.

20. Determination of Responsiveness

TMA’s determination of a bid’s responsiveness is to be based on the contents of the bid itself. A substantially responsive bid is one that meets the requirements of the Bidding Document without material deviation, reservation, or omission. A material deviation, reservation, or omission is one that,

- if accepted, would: -
 - Affect in any substantial way the scope, quality, or performance of the Works specified in the Contract; or
 - Limit in any substantial way, inconsistent with the Bidding Document, the Employer’s rights, or the Bidder’s obligations under the proposed Contract; or
- If rectified, would unfairly affect the competitive position of other Bidders presenting substantially responsive bids:
- The Employer shall examine the technical aspects of the bid submitted in accordance with evaluation criteria cited under (16), Technical Proposal in particular, to confirm that all requirements have been met without any material deviation, reservation, or omission; and
- If a bid is not substantially responsive to the requirements of the Bidding Document, it shall be rejected by the Employer and may not subsequently be made responsive by correction of the material deviation, reservation, or omission.

21. Nonconformities, Errors, and Omissions

- Provided that a bid is substantially responsive, the Employer may waive any non-conformity in the bid.
- Provided that a bid is substantially responsive, the Employer may request that the Bidder submit the necessary information or documentation, within a reasonable period, to rectify nonmaterial nonconformities in the bid related to documentation requirements. Requesting information or documentation on such nonconformities shall not be related to any aspect of the price of the bid. Failure of the Bidder to comply with the request may result in the rejection of its bid.

- Provided that a bid is substantially responsive, the Employer shall rectify quantifiable nonmaterial nonconformities related to the Bid Price. To this effect, the Bid Price may be adjusted, for comparison purposes only, to reflect the price of a missing or non-conforming item or component.

22. TERMS OF REFERENCE

TERMS OF REFERENCE FOR GRANT TO ESTABLISH A REVOLVING FUND FOR THE TRADITIONALLY MARGINALIZED GROUPS, INCLUDING WOMEN, YOUTH, PEOPLE WITH DISABILITIES (PWDs), AND MSMEs ENGAGED IN INFORMAL CROSS-BORDER TRADE AT ELEGU

1. About TradeMark Africa (TMA)

TradeMark Africa (TMA) is a leading African Aid-for-Trade organisation founded in 2010, with the mission to grow intra-African trade and increase Africa's share in global trade, while helping make trade more pro-poor and environmentally sustainable. TMA operates on a not-for-profit basis and is funded by the Bill and Melinda Gates Foundation, Canada, Denmark, the European Union, Finland, France, Ireland, the Mastercard Foundation, the Netherlands, Norway, the United Kingdom. TMA works closely with regional and continental organisations, national Governments, the private sector, and civil society.

Since its inception, TMA has delivered substantial gains for trade and regional economic integration in East Africa and the Horn of Africa, including a reduction of 16.5% in cargo transit times on the Northern Corridor from Mombasa to Bujumbura, and a reduction of an average of 70% in the time taken to cross selected one stop border posts. TMA works in 14 countries across East and West Africa, Southern Africa and the Horn of Africa.

In 2022, TMA set up a catalytic finance company – Trade Catalyst Africa – that will pilot commercially viable projects for creating trade infrastructure (both physical and digital) as well as increasing access to Trade Finance for Small and Medium Enterprises (SMEs).

Both TCA's and TMA's headquarters are in Nairobi, Kenya. Offices are in: EAC Secretariat - Arusha, Burundi, the Democratic Republic of Congo, Djibouti, Ethiopia, Ghana, Malawi, Rwanda, Somaliland, Tanzania, and Uganda, with operations in Mozambique, South Sudan and Zambia. For more information, please visit www.trademarkafrica.com.

2. Background and Context for Intervention

TradeMark Africa (TMA) is implementing a programme to promote inclusive trade by supporting access to finance for marginalized groups engaged in cross-border trade. Women, youth, People with Disabilities (PWDs), and Micro, Small, and Medium Enterprises (MSMEs) often face barriers in accessing affordable credit, which limits their ability to grow and compete in regional trade.

To address this gap, TMA will provide a returnable grant to a selected Financial Service Provider (FSP) to establish and operationalize a revolving fund (cash facility) in Elegu, Amuru District.

This initiative is aligned with the construction of the new Elegu Climate-Resilient Cross-Border Market, which will provide modern infrastructure and safe trading spaces for small-scale cross-border traders. The revolving fund will complement the market infrastructure by ensuring that traders can access customized financial products to expand their businesses, improve competitiveness, and strengthen resilience. By increasing the participation and economic empowerment of traditionally marginalized

groups, including women, youth, persons with disabilities, and micro and small enterprises, the revolving fund directly contributes to the Programme's Inclusive Trade Results by addressing structural barriers to market access, strengthening financial inclusion, and promoting equitable participation in cross-border value chains. The initiative also advances corporate results on livelihoods, decent work, and gender equality by enabling previously excluded traders to formalize their operations, increase incomes, adopt climate-resilient practices, and integrate into safer and more efficient trading systems. This creates a more inclusive, sustainable, and competitive cross-border trading environment fully aligned with the organization's mandate to leave no one behind.

3. Main objective of the project

To improve the financial inclusion and business resilience of small-scale cross-border traders at Elegu by establishing a sustainable revolving fund offering affordable finance and trade facilitation support for the Small Scale Cross Border Traders.

Specific objectives

- To design and operationalize a gender-responsive and inclusive revolving fund mechanism tailored to the financial needs and trading patterns of small-scale cross-border traders, thereby improving their access to affordable and appropriate financial services.
- To design and deploy customized financial products that meet the varying risk profiles and trade volumes of cross-border traders (particularly women, youth, and persons with disabilities) to enhance financial inclusion and support equitable participation in cross-border markets.
- Implementation of a revolving fund that will be managed by a financial intermediary
- To strengthen the financial literacy, credit management capacity, and business development skills for the Cross Border Trader, contributing to improved competitiveness, enterprise growth, and sustainable livelihood outcomes.
- To promote coordinated collaboration among border authorities, financial institutions, and trader associations to ensure sustainability, accountability, and long-term institutionalization of the revolving fund model.
- To monitor, evaluate, and document the revolving fund's contribution to inclusive trade outcomes, (including increased income, improved resilience, enhanced gender equality, and poverty reduction) while generating evidence to inform policy and scale-up.

4. Scope of Work

The selected partner institution will be responsible for:

1. Preparatory and Institutional Setup

- Conduct a comprehensive needs assessment and market analysis to understand financing gaps, trade cycles, product needs, risk profiles, and barriers faced by women, youth, and other marginalized cross-border traders.
- Map and engage key stakeholders including trader associations, women and youth groups, PWD organizations, customs and border agencies, district/local government, financial institutions, and civil society partners to validate needs and co-design fund parameters.
- Undertake legal and regulatory due diligence to determine the appropriate fund structure, licensing or registration requirements, compliance with microfinance/consumer protection rules, and cross-border financial regulations.

- Develop fund policies and operational manuals, including eligibility criteria, loan appraisal procedures, pricing and interest policies, repayment modalities, collateral/substitute mechanisms, risk management protocols, safeguarding standards, complaints-handling procedures, and data protection provisions.
- Establish transparent governance and oversight structures, including a Steering Committee or Management Committee with representation from women, youth, and PWD traders, financial institutions, and local authorities, ensuring inclusive and accountable decision-making.

2. Fund Design and Set-Up

- Design and structure inclusive and gender-responsive customized financial products tailored to the diverse categories of cross-border traders, ensuring alignment with trade patterns, transaction sizes, and seasonality.
- Define clear eligibility criteria and establish robust “Know Your Customer” (KYC) processes for beneficiaries.
- Specify the fund structure and lending parameters, including loan sizes, pricing (interest and fees), loan cycles, repayment terms, grace periods, allowable collateral substitutes, refinancing rules, and escalation procedures for delinquency management.
- Set up financial, administrative, and management information systems (MIS) that support digital disbursement and repayment (e.g., mobile money, banking), portfolio tracking, client data management, financial reporting, risk monitoring, and integration with the implementing Financial Service Provider’s systems.
- Create a risk management framework, including credit risk assessment tools, early-warning indicators, loan classification standards, internal controls, fraud prevention measures, and contingency plans for border disruptions.
- Integrate client protection and safeguarding standards (fair pricing, responsible lending, grievance redress mechanisms, non-discrimination, SEA/SH prevention, and data protection protocols) into all fund operations.
- Ensure accessibility and inclusion features such as simplified loan application processes, adapted communication formats for PWDs, gender-sensitive outreach, and flexible product features tailored to vulnerable groups.
- Develop operational dashboards and monitoring templates for tracking portfolio performance, beneficiary segmentation, gender/disability inclusion indicators, and alignment with inclusive trade and corporate results frameworks.

3. Fund Deployment, Management and Operation

- Launch and fully operationalize the revolving fund, including public sensitization, targeted outreach to women, youth, and PWD traders, onboarding of beneficiaries, and coordination with border authorities and trader associations.
- Appraise, approve, and disburse loans to eligible traders in line with the established selection criteria, fund policies, pricing guidelines, client protection standards, and risk management procedures.
- Manage loan disbursements, repayments, and fund recycling to ensure continuous liquidity and the ability of the fund to support additional traders through successive lending cycles.

- Ensure full compliance with regulatory, fiduciary, and risk management requirements and regulatory requirements including safeguarding policies, consumer protection, and internal controls
- Document and report operational performance, including gender- and disability-disaggregated data, outreach metrics, compliance performance, and alignment with inclusive trade and corporate results frameworks.
- Provide financial products to cross-border traders, following agreed selection criteria and with gender and disability- and disability-disaggregated reporting
- Track disbursements, repayments, and recycling of funds to ensure continuity.

4. Capacity Building

- Deliver comprehensive Financial Literacy tailored to small-scale cross-border traders, governance and organizational management, financial management and record-keeping, savings discipline, and responsible credit use.
- Strengthen beneficiaries' enterprise management capacity, including simple bookkeeping tools, cashflow planning, inventory management, pricing strategies, and digital record-keeping solutions appropriate for low-literacy clients.
- Train beneficiaries on loan processes, including application requirements, repayment schedules, savings behaviour, delinquency prevention, and the responsible use of credit while offering hands-on coaching throughout the loan cycle.
- Coordinating with trade associations, border agencies, and financial service providers for effective implementation.
- Ensure inclusive and accessible training delivery, using gender-sensitive approaches, disability inclusive formats (visual aids, sign-language where necessary, simplified and translated materials), and flexible scheduling that accommodates traders' business hours and caregiving roles.

5. Monitoring, Evaluation, Learning and Reporting

- Establish a robust Monitoring, Evaluation, Learning and Reporting (MELR) system to track loan disbursements, repayment performance, portfolio quality, fund recycling, client outreach, and sustainability indicators. The system should include standardized tools, templates, and data collection protocols that ensure accuracy, accountability, and alignment with inclusive trade and corporate results frameworks.
- Generate routine performance data on fund utilization, repayment rates, Portfolio at Risk (PAR), client retention, product uptake, household income, business growth, market access improvements, and cross-border trade volumes.
- Produce and submit timely reporting, including monthly dashboard updates on fund performance and disbursements, quarterly financial and narrative progress reports covering outputs, outcomes, risk management, inclusivity metrics, grievances, and safeguarding and annual performance and financial statements, including audited reports when applicable.
- Conduct a baseline assessment at project inception to capture traders' financial status, business capacity, income levels, trade volumes, resilience indicators, and gender/disability-related constraints.

- Implement an endline evaluation to measure changes attributable to the revolving fund and associated capacity-building support.
- Periodically assess fund utilization, repayment rates, and impact on household income and trade volumes.
- Ensure strong data governance, including sex, age, and disability-disaggregated data (SADD), secure storage, informed consent, privacy protection, and adherence to national data protection policies.
- In collaboration with the TMA inclusion team publish project findings in a Case study or policy brief with a high impact factor, focusing on themes such as inclusive trade, financial inclusion, MSME resilience, women and youth economic empowerment, or cross-border market systems. This publication should draw from the project's MEL evidence base and contribute to global knowledge on inclusive trade finance models.

6. Partnership Development, Sustainability and Continuity

- Establish strategic partnerships with microfinance institutions (MFIs), SACCOs, banks, and other financial service providers to leverage additional capital, expand outreach, strengthen credit delivery mechanisms, and support long-term sustainability of the revolving fund beyond the project period.
- Engage border authorities and relevant government agencies (customs, immigration, revenue authorities, and local government) to reduce administrative barriers, streamline compliance processes, facilitate traders' use of formal channels, and reinforce an enabling environment for inclusive cross-border trade.
- Engage local service providers and the private sector for continuity of interventions.
- Strengthen relationships with cross-border trader associations, women and youth groups, and organizations of persons with disabilities (OPDs) to institutionalize inclusive practices, build local ownership, and ensure that marginalized groups remain central to fund operations and future scale-up.
- Develop a sustainability and transition plan, detailing how fund governance, capital recycling, operational costs, monitoring systems, and partnerships will be maintained or absorbed into existing structures post-project.

7. Exit Strategy:

The exit strategy will aim to ensure that the revolving fund remains financially viable, institutionally anchored, and locally owned beyond the project implementation period, enabling small-scale cross-border traders (especially women, youth, and persons with disabilities) to continue benefiting from affordable finance, business development services, and improved trade facilitation in the long term.

Key Components of the Exit Strategy

- **Institutionalization of Fund Management:** Transition the operational responsibilities of the revolving fund to a capable local institution, such as a Financial Service Provider (FSP), SACCO, MFI for a defined period of time for the revolving fund. And through a structured handover, capacity strengthening and Governance support to the identified trader cooperatives
- **Strengthening Local Governance Structures:** Formalize and empower the Steering/Management Committee, including representatives of trader associations, women and youth groups, and local authorities, to take on increasing roles in oversight, decision-making, and accountability.
- **Capital Preservation and Growth Mechanisms:** Establish policies for capital recycling, loan recovery, interest income utilization, and reserves/contingency funds to ensure the revolving fund remains self-sustaining without external financial injections.
- **Building Beneficiary Capacity for Sustained Impact:** Ensure traders are equipped with strong financial literacy, record-keeping, enterprise management, and compliance skills so they remain creditworthy and resilient long after project closure.
- **Policy Integration and Government Buy-In:** Collaborate with border authorities, trade ministries, local governments, and regional bodies to integrate the revolving fund model into local or national inclusive trade support frameworks, increasing prospects for scale-up across other border posts.
- **Development of a Sustainability and Handover Plan:** Prepare a phased transition roadmap outlining roles, responsibilities, timelines, risk mitigation measures, and post-exit support to ensure a smooth handover of fund operations to local stakeholders.
- **Post-Exit Light-Touch Support:** Provide limited technical assistance (where feasible and agreed upon) during the first 6–12 months after project exit to ensure systems stabilization, portfolio quality monitoring, and troubleshooting of technical challenges.
- **Knowledge Transfer and Documentation:** Compile all operational manuals, training materials, risk protocols, data systems, and partnership frameworks into a comprehensive knowledge package to be handed over to local institutions for continuity and replication.

8. Knowledge Sharing

- Document success stories, case studies, challenges, and lessons learned throughout implementation, highlighting outcomes for women, youth, and persons with disabilities, and capturing practical insights for replication at other border posts and within regional trade corridors.
- Produce high-quality knowledge products, including policy briefs, blogs, technical notes, infographics, and results summaries that communicate evidence from the revolving fund and related capacity-building interventions to policymakers, financial institutions, development partners, and trader groups.
- Organize a stakeholder dissemination workshop in Elegu, bringing together border authorities, financial institutions, trader associations, civil society, and development partners to share findings, validate lessons, and promote uptake of successful practices.

9. Milestones

The grant will be disbursed in tranches based on achievement of the following milestones:

1. **Approved Inception Report:** Submission and approval of inception report, fund design, baseline approach, and operational work plan.

2. **Needs assessment and Market analysis:** Completion of assessment of financial needs and constraints of small-scale cross border traders in Elegu, including beneficiary and stakeholder profiling and the fund design and Indicators for measurement of the impact of the fund
3. **Baseline Report for the Target beneficiaries for the fund:** This report provides a comprehensive overview of the target beneficiaries of the fund at the start of implementation. It outlines their socio-economic characteristics, financial status, needs, capacities, and existing access to financial services. The baseline establishes reference data/ indicators to support monitoring, performance measurement, and evaluation of the fund's impact over time.
4. **Fund Operations and Initial Implementation:** Establishment of the revolving fund and rollout of tailored financial products for cross-border traders, including women cross-border traders (WCBTs), youth, persons with disabilities (PWDs), and MSMEs. This phase also includes the delivery of initial capacity-building sessions focused on financial literacy, business management, and basic entrepreneurial skills to support effective utilization of the fund.
5. **Mid-Term Progress Verified:** Verification of active implementation of the revolving fund, including an operational loan portfolio, ongoing loan disbursements and repayments, and reinvestment of recovered funds. This stage also confirms the continued delivery of capacity-building support, such as financial literacy, business development, and mentorship, to ensure sustainability and effective fund utilization.
6. **Endline Assessment** An end-line study is conducted to assess the fund's overall performance, outcomes, and long-term sustainability, including impact on target beneficiaries.
7. **Knowledge Sharing Completed:** Knowledge products including case studies or policy briefs presenting project findings, focusing on themes such as inclusive trade, financial inclusion, MSME resilience, women and youth economic empowerment, or cross-border market systems. and lessons learned are documented and disseminated. A stakeholder learning and validation workshop is held in Elegu to share results and best practices. The final project report and a sustainability and exit plan are prepared and submitted.

6. Budget

The budget allocated for the assignment is USD 390,000, of which 80% is allocated to the revolving fund (direct credit), and 20% is designated for financial literacy activities, risk management and other related administrative costs, inclusive of all applicable taxes.

7. Qualifications and Experience

The assignment requires a multidisciplinary team with expertise in financial services, SME development, and inclusive capacity building. The proposed team should include the following key experts:

1. Team Leader / Fund Management Specialist

- Minimum 12–15 years of professional experience in financial services, SME finance, or microfinance.
- Proven track record in the design and management of revolving funds, cash facilities, or similar financial instruments.
- Demonstrated ability to oversee governance, compliance, and risk management in fund operations.
- Advanced degrees in Finance, Economics, Business Administration, or related field.

2. Capacity Building & Training Specialist

- At least 10 years of experience in financial literacy, SME training, entrepreneurship, and adult learning methodologies.
- Experience designing and delivering tailored training for women cross-border traders, youth, and PWDs.
- Strong facilitation and mentoring skills.
- Academic background in Business, Education, Social Sciences, or related fields.

3. Inclusion & Gender Specialist

- Minimum 7 years of experience in gender-responsive and inclusive programming.
- Demonstrated expertise in women economic empowerment, youth engagement, and PWD inclusion in trade and finance.
- Familiarity with gender mainstreaming in project design and implementation.

4. Monitoring & Evaluation Specialist

- At least 7 years of professional experience in results-based monitoring and evaluation of financial inclusion and livelihood programmes.
- Proven capacity to design M&E frameworks, develop indicators, and manage data collection and reporting.
- Strong analytical and reporting skills.

5. Local Context Expert / Community Liaison

- Demonstrated knowledge of the cross-border trade context in Elegu and northern Uganda.
- Experience engaging with border communities, local associations, and financial institutions.
- Fluency in local languages (e.g., Acholi, Luo) is a strong advantage.

8. Institutional Requirements

The lead institution is expected to demonstrate the following:

- **Proven Track Record in Fund Management:** At least 7–10 years of successful experience in managing revolving funds, microfinance initiatives, or SME financing programmes, with clear evidence of outreach to marginalized groups such as women, youth, PWDs, and MSMEs. Institutions should provide verifiable references of similar assignments.
- **Strong Governance and Compliance Systems:** Robust internal control mechanisms, transparent governance structures, and risk management frameworks that comply with national financial regulations and international best practices. The institution should have policies in place to prevent fraud, ensure accountability, and guarantee responsible lending practices.
- **Financial Accountability and Systems Capacity:** Evidence of strong financial management capacity, including audited financial statements for at least the last three (3) years. Demonstrated ability to administer grants and manage donor funds in line with fiduciary requirements.
- **Experience with Multi-Stakeholder Engagement:** Demonstrated history of effective collaboration with governments, development partners, private sector stakeholders, and local financial institutions. Prior experience in implementing donor-funded programmes in Uganda or the wider East African region is highly desirable.
- **Capacity for Sustainability and Scale-Up:** Ability to design operational models that promote reinvestment, ensure sustainability of the revolving fund, and potential to scale up interventions beyond the project lifespan.

- **Local Presence and Contextual Understanding:** Established operational presence in Uganda (preferably northern Uganda) and familiarity with cross-border trade dynamics, particularly at the Elegu border. The institution should demonstrate cultural sensitivity and community engagement capacity.

9. Eligibility Criteria

Applicants must be:

- Demonstrated experience in designing and managing revolving funds, SME finance, or microfinance schemes.
- Robust governance framework, with well-established compliance protocols and sound financial management systems.
- Committed to gender-responsive and inclusive financial services.
- Able to establish or expand operations in Elegu, Amuru District.
- Established linkages with Registered and licensed Financial Service Providers (FSPs) in Uganda, including commercial banks, microfinance institutions, or SACCOs.

6. Sustainability Provisions

The partner institution must demonstrate how the revolving fund will remain functional beyond the project period, including:

- Embedding the fund within its core business model.
- Reinvesting repayments to sustain and grow the facility.
- Establishing risk-sharing and credit management measures.
- Building trader capacity to improve repayment and fund utilization.
- Monitoring of the Fund
- Presenting a clear sustainability and exit plan with measurable indicators. This will entail the monitoring of the impact of the interventions

7. Duration

The grant partnership will run for **24 months** from contract signing.

Submission requirements

For bidders interested in this project, the following mandatory submission requirements would generally apply:

- Proof of official registration of the bidder (statutes + registration certificate)
- Technical proposal (maximum 15 pages): A detailed approach and methodology for the program design and implementation, including how the bidder intends to build the capacity of border stakeholders in Uganda. Bidders must also detail any partnerships or consortium arrangements, outlining the roles and contributions of each partner to enhance program delivery and effectiveness.
- Work plan under each expected result including explanation of key activities (maximum 3 pages)

- Evidence of experience (one page): Evidence of previous experience and expertise in similar projects, particularly in working with border officials and cross border traders in the region and countries specified.
- Team qualifications (2 pages maximum): Profiles of the team members, including their roles, qualifications, and relevant experience.
- Financial proposal (please provide a model): A clear and detailed budget that outlines all costs associated with the program.
- References: Examples of past work in similar contexts, including contact information for references.