CALL FOR PROPOSALS (CFP) FOR GRANT

TENDER TITLE: **PROVISION OF A TECHNICAL ASSISTANCE TO SUPPORT DESIGN AND IMPLEMENTATION OF DIGITAL FINANCIAL INCLUSION INTERVENTIONS FOR SMALL-SCALE CROSS-BORDER TRADERS ALONG THE ABIDJAN-LAGOS AND ABIDJAN-OUAGADOUGOU CORRIDORS**

TENDER NUMBER: **GRFO20260003**

ISSUE DATE: **(14th August 2026)**

DUE DATE: **[1st September 2026 *No Later Than* 1200 hrs (Ghana Time)].**

Funded by:
European Union (EU)

Implemented by:
TradeMark Africa (TMA)

INVITATION TO TENDER INSTRUCTIONS

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Introduction

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.

All consortium/JV members must meet the applicable eligibility requirements, including the requirement to be duly registered and legally authorised to operate in West Africa, as applicable.

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;

- Regional Trade support organisations (Within West Africa Region) must be duly registered to work in West Africa, covering the ECOWAS region, and must demonstrate a solid presence in one or many of the countries as follow Cote d'Ivoire, Benin, Ghana, Togo, and Nigeria; as well as demonstrate a strategy on how to implement in all of the following countries Cote d'Ivoire, Benin, Burkina Faso, Ghana, Togo, and Nigeria, either as a not for profit (ASBL), a cooperative or a business **(Attach supporting documentation e.g. Company statute, Ministerial registration letter, Commercial registry and TIN, as applicable);** The organisation should be able to deliver the assignment in all the mentioned countries.

Where an application is submitted by a consortium or joint venture, each consortium/JV member must be duly registered and legally authorised to operate in West Africa and must provide evidence of such registration.

- **International organisations (Registered outside West Africa), in addition to the proof of their registration in their country of origin, must** be registered and have presence (office) in either **Cote d'Ivoire, Benin, Burkina Faso, Ghana, Togo, and Nigeria;** as well as being able to implement in the other countries Cote d'Ivoire, Benin, Burkina Faso, Ghana, Togo, and Nigeria as at the time of the application. **(Attach supporting document)**;

In the case of a consortium or joint venture, this requirement shall apply to each international organisation participating as a consortium/JV member, as applicable.

- Organisations must have a mandate in at least one of the following areas: trade policy, governance, market access, or economic development programmes;
- International organisations must have clear strategies to partner with local organisations with a mandate and on the ground experience in either trade policy, governance, market access, or economic development programmes;
- 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). Including registration and legal authorisation to operate in West Africa, as applicable. The proposal must also include how each member of 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 10 years' proven experience in institutional experience in trade policy, governance, market access, or economic development programmes within Cote d'Ivoire, Benin, Burkina Faso, Ghana, Togo, or Nigeria. In the case of consortiums, the lead partner must meet this requirement **(Attach supporting documentation)**.

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 COTE D'IVOIRE, GHANA, BENIN, TOGO, NIGERIA, AND BURKINA FASO 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 CFP.

c) Technical response (including method of implementation and your proposed quality assurance mechanisms).

d) A list of the names and designation 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 using the enclosed template. (**See Annex 7 for Templates**).
- 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 Cote d'Ivoire, Benin, Burkina Faso, Ghana, Togo, **or** Nigeria and should be able to demonstrate a strategy on how to implement in Cote d'Ivoire, Benin, Burkina Faso, Ghana, Togo, **and** Nigeria, either as a not for profit (ASBL), a cooperative or a business (Attach supporting documentation e.g. Company statute, Ministerial registration letter, Commercial registry and TIN, as applicable);
- **International organisations,** in addition to the proof of their registration in their country of origin, must be registered and have presence (office) in either Cote d'Ivoire, Benin, Burkina Faso, Ghana, Togo, or Nigeria and able to implement in the other countries Cote d'Ivoire, Benin, Burkina Faso, Ghana, Togo, and Nigeria as at the time of the application. (Attach supporting document);

For consortium/JV submissions, each consortium/JV member must satisfy the applicable registration and legal authorisation requirements above and provide the relevant supporting documentation.

- Organisations must have a mandate in at least one of the following areas: trade policy, governance, market access, or economic development programmes, or women economic empowerment, with a preference for the last area.
- International organisations will have to have clear plans to partner with local organisations with a mandate and on the ground experience in either trade policy, governance, market access, or economic development programmes, or women economic empowerment.

- 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 10 years of experience in in institutional experience in trade policy, governance, market access, or economic development programmes within Benin, Burkina Faso, Cote d'Ivoire, Ghana, Nigeria, and Togo. In the case of consortiums, 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 Benin, Burkina Faso, Cote d'Ivoire, Ghana, Nigeria, and Togo

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

Step 1: Mandatory requirements

Section / Criteria	Max Score
Registration	Compliant / Non-compliant
Does the firm have registration in one or more of the countries along the Abidjan-Lagos or Abidjan-Ouagadougou Corridors (Benin, Burkina Faso, Cote d'Ivoire, Ghana, Nigeria, and Togo). **In the case of a consortium/JV:** Each consortium/JV member shall provide evidence of registration and legal authorisation to operate in West Africa, as applicable	C / NC
Total	**C / NC**

Note: Firms that <u>**fail**</u> to Comply with step 1 shall not be evaluated on step 2 and the financial evaluations.

Step 2: Technical requirements

Section / Criteria	Max Score
Section A – Methodology & Technical Approach	
a. Clear and robust methodology demonstrating understanding of the assignment, including a detailed and logically sequenced description of which techniques and approaches will be employed; and how these will be applied in each stage of the assignment. The proposal must show how the proposed model is structured across countries to reinforce financial information access among traders. It should provide a well-structured and logically sequenced approach, covering all key intervention areas (financial inclusion, and digital tools).	10
b. Detailed and logical work plan showing sequencing, deliverables, and realistic timelines for each corridor	5
c. Proposal incorporates procedural innovation, systems efficiency including leveraging bidders existing repositories, digital tools and networks, contextual creativity, and practical value addition in undertaking the assignment.	5
Subtotal – Section A	**20**
Section B – Firm Experience & Technical Expertise	
a. Minimum 7 years' proven experience in market access programme/project, that include SMEs, women, and youth in West Africa.	5
b. Evidence of at least 3 assignments successfully completed in the past 5 years (with reference letters/contracts specifying scope, amount, and completion). At least 2 assignments must relate to working with women traders or SMEs in trade ecosystems in West Africa.	4
c. Demonstrate experience designing and delivering financial inclusion programmes targeting traders/SMEs (including women-led businesses) ***Attach two certificates of completion***	5
d. Demonstrate use of digital payment systems, mobile tools, or fintech solutions to facilitate trade or demonstrate support to women, youth and SMEs to use digital tools to facilitate trade.	2
e. Demonstrated experience in gender-responsive programme design and implementation within trade ecosystems countries in West Africa. ***Bidders must provide at least two (2) reference letters.***	4
Subtotal – Section B	**20**
Section C – Team Composition	
Team Lead / Trade Expert	
Master's degree in economics, Trade, Development Studies, or related field. Certificates must be attached.	4
Minimum of 10 years of experience in trade facilitation, regional integration, and financial systems development.	5
Experience in leading multi-country trade or financial access programmes.	3

Ability to engage effectively with government, private sector, and regional institutions. *Must attach two reference letters*	4
Ability to work in French and in English.	2
Subtotal – Team Lead	**18**
Financial Inclusion Specialist	
Master's degree in finance, Economics, Business, or related field. ***Certificates must be attached***	5
Demonstrate minimum of 5 years of experience in financial inclusion programming in Africa.	5
Experience delivering financial literacy or capacity-building programmes for traders/SME. Experience should include working with financial institutions such as banks, MFI fintechs. Previous experience should be elaborated with at least 1 reference from the previous assignment.	5
Ability to work in French and in English.	2
Subtotal – Financial Inclusion Specialist	**17**
Digital Tools Specialist	
Master's degree in Information Technology, Computer Science, Digital Innovation, Information Systems, Development Informatics, or a related field. ***Certificates must be attached***	5
Experience delivering financial literacy or capacity-building programmes for traders/SME. Experience should include working with financial institutions such as banks, MFI fintechs. Previous experience should be elaborated ***with at least 1 reference from previous assignment.***	3
Demonstrate a minimum of 5 years of experience in the design, deployment or scaling of digital solutions in Africa, preferably in trade, agriculture, financial services or market systems context	5
Experience developing and delivering digital skills training, user onboarding or digital adoption support for low-literacy, informal-sector or micro/small enterprise users. Experience should include working with digital platform providers such as mobile money operators, fintechs, e-commerce	2
Ability to work in French and in English	2
Subtotal – Digital Tools Specialist	**17**
M&E Expert	
Master's degree in M&E, Statistics, Economics or a relevant social science field. ***Certificates must be attached.***	2
At least 5 years of demonstrable experience leading end-to-end management of M&E function for large-scale, multi-country and mixed-methods research studies, baselines and endline evaluations.	3

Demonstrable and detailed operational experience in developing and overseeing implementation of a wide range of M&E tools. Experience should have been obtained working with governments, RECs, multi-lateral organisations and development partners within an international development context. Previous experience where these skills were applied must be elaborated, with accompanying ***references for at least two (2) assignments***.	3
Subtotal – M&E Expert	**8**
Subtotal Section C	**60**
TOTAL (A + B + C)	**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

17.1 All submissions must be submitted via TMA's Grants mailbox using the email address grants@trademarkafrica.com , on or before **1st September 2026 *No Later Than* 1200 hrs (Ghana Time).**

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.**

17.2 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

TECHNICAL ASSISTANCE TO SUPPORT DESIGN AND IMPLEMENTATION OF DIGITAL FINANCIAL INCLUSION INTERVENTIONS FOR SMALL-SCALE CROSS-BORDER TRADERS ALONG THE ABIDJAN-LAGOS AND ABIDJAN-OUAGADOUGOU CORRIDORS

1. About TradeMark Africa

TradeMark Africa (TMA) is a leading African Aid-for-Trade organization 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 and the United States of America. TMA works closely with regional and continental organizations, 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.

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, Côte d'Ivoire, 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

The Abidjan–Lagos and Abidjan–Ouagadougou corridors are among West Africa's most strategic trade and transport corridors, linking major economic centers, ports, production zones, and consumer markets across Côte d'Ivoire, Ghana, Togo, Benin, Nigeria, and Burkina Faso. Together, the corridors play a critical role in advancing ECOWAS' vision of increased intra-regional trade and economic development. Significant progress has been made in enhancing cross-border trade along these corridors, though some challenges persists, including recurrent non-tariff barriers, cumbersome border procedures, inconsistent implementation of regional trade instruments, limited access to trade information, financial information and financial services. These challenges disproportionately affect small-scale cross-border traders, particularly women, who constitute a significant share of informal and small-scale trade in the region.

Through its Global Gateway Support Project (GGSP), the European Union is supporting the implementation of a suite of trade facilitation interventions to address these challenges. Through TradeMark Africa (TMA), GGSP aims to improve coordination among various trade regulatory agencies and promote the economic inclusion of small-scale traders through integrating them to formal trade structures. While these interventions address regulatory and institutional bottlenecks, many small-scale traders continue to face structural constraints that limit their ability to grow and participate effectively in regional markets. Among the most significant of these are limited linkages to reliable markets and inadequate access to appropriate financial and digital services necessary for scaling their enterprises.

The programme seeks to strengthen the financial and digital inclusion of small-scale cross-border traders. Limited access to affordable financial services, inadequate information on available financing options, low uptake of digital trade and business tools, and weak linkages with formal financial institutions continue to constrain traders' ability to expand their enterprises, participate effectively in regional value chains, and benefit from the opportunities presented by regional integration. The programme will therefore support interventions that improve awareness and uptake of existing financial products and digital solutions, strengthen linkages between traders and financial service providers, including fintech institutions, and assess opportunities to optimize and scale proven digital solutions that respond to the needs of small-scale traders, with particular emphasis on women.

3. Strategic Objective

Under this grant TradeMark Africa is seeking to strengthen small cross-border traders' access to and use of financing information by establishing a combined digital and community-based information ecosystem that connects them to existing financial solutions along the Abidjan–Lagos and Abidjan–Ouagadougou corridors. The intervention seeks to reduce key constraints faced by women traders including limited access to finance, through adequate information.

Specific Objectives

Objective 1: Produce and disseminate accessible, adapted information tools on available financing solutions: Develop a mapped repository of financial products and support schemes open to small cross-border traders (microfinance, mobile money and digital credit, guarantee funds, trade facilitation programmes), translated into practical guides in local languages and low-literacy formats (visual, audio, voice messaging), distributed through both digital channels and physical points at border crossings and markets.

Objective 2: Build the financial and digital literacy of traders through awareness sessions delivered at priority locations: Run recurring sessions at border posts, market associations, and trader cooperatives covering eligibility criteria, application requirements, formalization pathways, cost of credit, and digital payment tools — with trained trader-relays and association leaders acting as peer facilitators to sustain outreach beyond the project's direct interventions.

Objective 3: Provide personalized support that converts information into actual access to financing: Establish an accompaniment/coaching mechanism (advisory desks, hotline, and referral pathways) that diagnoses each trader's situation, assists with documentation and applications, and creates structured links with financial institutions, while generating feedback to providers on the barriers that block small traders, so that trade volumes and trade values can increase significantly.

4. Scope of Work / Key Activities

A. Baseline Assessment and Ecosystem Mapping

Conduct a comprehensive baseline assessment and ecosystem mapping to establish the current status of women small-scale cross-border traders' access to finance, use of digital financial tools, financial information needs, trade volumes, trade values, and key barriers along the Abidjan–Lagos and Abidjan–Ouagadougou corridors.

The implementing partner will:

- Map women small-scale cross-border traders, trader associations, cooperatives, market actors, aggregators, and relevant community-based structures operating along the target corridors.
- Map financial service providers, including banks, microfinance institutions, savings groups, mobile money operators, fintech companies, guarantee schemes, insurance providers, and public or donor-supported financing programmes accessible to small traders.
- Assess traders' current access to financial information, levels of financial and digital literacy, documentation gaps, eligibility challenges, use of mobile money or digital payments, and preferred communication channels.
- Establish baseline data on trade volumes, trade values, cost of trade, financing sources, financing gaps, and current uptake of financial products among supported trader groups.

B. Development and Dissemination of Adapted Financial Information Tools

Develop and disseminate practical, accessible, and trader-friendly information tools that help women traders understand available financing solutions and the steps required to access them. The tools should translate complex financial product information into clear guidance suitable for different literacy levels, languages, and digital access conditions.

- Develop a repository of financing products and support schemes available to small-scale cross-border traders, including eligibility requirements, application steps, costs, repayment conditions, collateral requirements, digital access options, and contact points.
- Translate the repository into simplified guides, frequently asked questions, visual explainers, audio messages, and practical checklists adapted for low-literacy users and local language needs.
- Disseminate the tools through digital and non-digital channels, including WhatsApp, SMS, voice messaging, trader association networks, market information desks, border locations, cooperatives, and peer facilitators.
- Ensure that information materials explain not only available products, but also how traders can prepare documentation, compare financing options, assess affordability, manage repayment obligations, and avoid unsuitable or predatory financial products.

C. Financial and Digital Literacy Outreach at Priority Locations

Deliver recurring awareness, training, and financial clinic sessions at selected border posts, markets, trader association meetings, and cooperative platforms to build traders' ability to understand and use financial and digital services. The sessions should be practical, demand-driven, and focused on converting general awareness into informed decision-making and readiness to apply for appropriate financing.

- Design and deliver financial and digital literacy modules covering eligibility criteria, application requirements, documentation, business records, savings, responsible borrowing, repayment planning, mobile money, digital payments, and fraud prevention.
- Conduct awareness sessions and financial clinics in priority markets and border locations, ensuring participation of women traders, trader associations, peer leaders, and relevant service providers.
- Train trader-relays, association leaders, and peer facilitators to continue disseminating information and supporting traders after direct project activities.
- Collect feedback from traders on financial products, service delivery challenges, digital access constraints, and barriers that require follow-up with financial service providers or programme stakeholders.

D. Personalized Advisory, Referral and Financial Facilitation Support

Establish a structured accompaniment mechanism that supports traders to move from information and awareness to actual access and use of financial solutions. This should include individual or group-based diagnostics, documentation support, product matching, referrals to financial institutions, and follow-up on applications and uptake.

- Set up advisory desks, hotline support, or other practical channels through which traders can receive tailored guidance on suitable financial products and application requirements.
- Assess each trader's financing needs, business profile, documentation status, repayment capacity, and readiness to access formal, semi-formal, or digital financial products.
- **Support traders to prepare documentation, complete applications, open accounts or wallets, strengthen business records, and engage with financial service providers**.
- Facilitate structured referral pathways and engagement sessions between traders and financial institutions, fintech providers, microfinance institutions, savings groups, guarantee providers, and other relevant actors.
- Track the status of referrals, applications, approvals, account openings, financing disbursements, digital wallet activation, savings uptake, insurance uptake, and other verifiable financial access outcomes.

E. Monitoring, Performance Tracking, Learning and Feedback to Service Providers

Establish a monitoring, learning, and feedback system that tracks whether the intervention is improving access to finance, use of financial information, trader confidence, and business outcomes. Monitoring should link activities to the revised objectives and expected results, while generating evidence for adaptive management and future scaling.

- Use WITEI and other agreed monitoring tools to track women traders' empowerment, access to financial information, use of financial and digital services, and changes in business performance.
- Monitor changes in trade volumes, trade values, cost of trade, financing uptake, digital payment use, savings behaviour, and other relevant indicators against the baseline.
- Document successful and unsuccessful finance access cases, including the reasons applications were approved, delayed, rejected, or abandoned, to identify recurring barriers faced by women traders.
- Provide structured feedback to financial service providers on product suitability, documentation challenges, affordability, collateral requirements, digital usability, and outreach gaps affecting small-scale cross-border traders.
- Produce periodic monitoring reports, learning notes, dashboards, and final recommendations on how the information ecosystem and advisory model can be sustained or scaled across corridor countries.

5. Expected Results

This assignment is expected to deliver measurable improvements in women traders' access to finance, use of financial information, uptake of digital and advisory services, and ability to increase trade activity in Benin, Burkina Faso, Cote d'Ivoire, Ghana, Nigeria, and Togo. The expected results will be tracked against the baseline and documented through programme monitoring, trader records, financial service provider feedback, and case studies.

- **At least 1,000 women traders access appropriate financial solutions:** At least 1,000 women small-scale cross-border traders are expected to access formal, semi-formal, or digital financial products, including loans, savings products, mobile money services, digital credit, guarantees, insurance, or other relevant financial services. Access will mean that traders have moved beyond general awareness and have received practical support that results in a documented financial linkage, approved application, opened account, active digital wallet, disbursed financing, or another verifiable financial service uptake.
- **Improved awareness and understanding of available financial products:** Women traders will have improved knowledge of available financial services, eligibility criteria, application processes, costs of credit, repayment obligations, digital payment options, and support schemes. Traders should be able to identify which products are suitable for their needs, understand the risks and benefits of each option, and make better-informed decisions before applying for finance.
- **15% increase in trade volumes and trade values among supported traders:** Supported traders are expected to report an average increase of at least 15% in the quantity of goods traded and/or the monetary value of their cross-border transactions compared with the baseline. This

result will reflect improved working capital, better access to financial products, stronger business planning, and increased ability to purchase, transport, and sell goods across borders.

6. Deliverables

The implementing partner will deliver on:

1. **Inception Report and Implementation Workplan:** A concise report confirming the bidder's understanding of the assignment, methodology, staffing arrangements, stakeholder engagement approach, risk management plan, implementation schedule, reporting calendar, and deliverable timeline for the 24-month assignment.
2. **Baseline Assessment, Ecosystem Mapping and Monitoring Framework:** A comprehensive baseline and mapping report covering women traders, trader associations, cooperatives, priority markets and border posts, financial service providers, digital service providers, existing financing products, access barriers, documentation gaps, baseline trade volumes and values, current use of financial and digital services, and WITEI or other agreed indicators for tracking progress.
3. **Trader, Stakeholder and Financial Service Provider Registry:** A validated and regularly updated database of supported women traders, trader groups, cooperatives, aggregators, market actors, financial institutions, fintech providers, mobile money operators, guarantee schemes, insurance providers, and relevant public or donor-supported programmes. The registry should support tracking outreach participation, referrals, applications, approvals, account or wallet activation, and uptake of financial services across the six countries.
4. **Financial Product Repository and Adapted Information Tools:** A mapped repository of suitable financial products and support schemes for small-scale cross-border traders, including eligibility criteria, documentation requirements, application steps, costs, repayment conditions, collateral requirements, access channels, contact points, and suitability for women traders. The repository should be converted into simplified guides, checklists, frequently asked questions, visual explainers, audio or voice-message scripts, and local-language or low-literacy materials.
5. **Outreach, Dissemination and Financial/Digital Literacy Package:** Training curricula, session plans, facilitation guides, participant materials, pre- and post-session knowledge tools, and evidence of dissemination through WhatsApp, SMS, voice messaging, trader association networks, market information desks, border locations, cooperatives, and peer facilitators. The package should cover eligibility criteria, application requirements, business records, savings, responsible borrowing, repayment planning, mobile money, digital payments, fraud prevention, formalization pathways, and cost of credit.
6. **Financial Awareness, Clinic and Peer Facilitator Reports:** Reports documenting all awareness sessions, trainings, financial clinics, trader association engagements, and peer facilitator or trader-relay trainings. Reports must include location, date, participant numbers and profiles, topics covered, financial service providers involved, materials used, questions raised, issues requiring follow-up, feedback received, lessons learned, and the role of trained peer facilitators in sustaining outreach.
7. **Advisory, Referral and Financial Linkage System with Uptake Evidence:** A documented system for providing personalized trader support, including advisory desks or hotline arrangements,

diagnostic forms, product-matching criteria, referral templates, application support procedures, and feedback loops with financial service providers. This evidence should include periodic evidence of traders supported, referrals made, applications submitted, accounts or wallets opened, approvals received, financing disbursed, savings or insurance products used, digital payment tools activated, and cases delayed, rejected, or abandoned, showing progress toward the 1,000-trader access target.

8. **Quarterly Monitoring, Learning and Final Synthesis Reports:** Quarterly reports and dashboards summarizing progress against activities, outputs, indicators, WITEI tracking, outreach reach, financial service uptake, digital use, changes in trade volumes and values, challenges, corrective actions, and lessons. This deliverable should also include structured feedback and learning notes for financial service providers, as well as a final synthesis report consolidating results, evidence, case examples, lessons learned, sustainability measures, and recommendations for scaling the digital and community-based financial information ecosystem across the corridor countries.

7. Duration

Total duration: **24 months**

Start: **October 2026**
End: **November 2028**

8. Budget

The total Budget for this assignment is **USD 183,600**

This covers:

- baseline studies
- development of information tools
- Awareness, clinics and peer facilitators events
- Financial facilitation activities
- monitoring and reporting.

9. Organizational Capacity Requirements - Criteria

The consulting firm must demonstrate strong experience in **trade facilitation and financial inclusion development**.

10. Required competencies

1. Firm experience and Proven Experience (20%)

- Experience implementing financial access programmes

- Minimum 7 years' proven experience in market access programme/project, that include SMEs, women, and youth in West Africa.
- Evidence of at least 3 assignments successfully completed in the past 5 years
- Demonstrate experience designing and delivering financial inclusion programmes targeting traders/SMEs
- Demonstrate use of digital payment systems, mobile tools, or fintech solutions to facilitate trade or demonstrate support to women, youth and SMEs to use digital tools to facilitate trade.
- Experience working with women traders or SMEs in trade ecosystems in West Africa

2. Project lead and Technical Expertise (20%)

The project lead should have:

- Master's degree in economics, Trade, Development Studies, or related field
- Minimum of 10 years of experience in trade facilitation, regional integration, and financial systems development
- Experience in leading multi-country trade or financial access programmes
- Ability to engage effectively with government, private sector, and regional institutions

3. Financial Inclusion Expertise (17%)

- Master's degree in finance, Economics, Business, or related field.
- Demonstrate minimum of 5 years of experience in financial inclusion programming in Africa
- Experience delivering financial literacy or capacity-building programmes for traders/SME. Experience should include working with financial institutions such as banks, MFI fintechs.
- Ability to work in French and in English

4. Digital tool Expertise (17%)

The expert should demonstrate:

- Master's degree in Information Technology, Computer Science, Digital Innovation, Information Systems, Development Informatics, or a related field
- Experience should include working with financial institutions such as banks, MFI fintechs.
- Demonstrate a minimum of 5 years of experience in the design, deployment or scaling of digital solutions in Africa, preferably in trade, agriculture, financial services or market systems context
- Experience developing and delivering digital skills training, user onboarding or digital adoption support for low-literacy, informal-sector or micro/small enterprise user.

Experience should include working with digital platform providers such as mobile money operators, fintechs, e-commerce.

- Ability to work in French and in English

5. Monitoring and Evaluation Capacity (8%)

Expert should demonstrate:

- Master's degree in M&E, Statistics, Economics or a relevant social science field.
- At least 5 years of demonstrable experience leading end-to-end management of M&E function for large-scale, multi-country and mixed-methods research studies, baselines and endline evaluations
- Demonstrable and detailed operational experience in developing and overseeing implementation of a wide range of M&E tools. Experience should have been obtained working with governments, RECs, multi-lateral organisations and development partners within an international development context.

11. Required Supporting Documents

The consulting firm must submit:

Organisational Documents

- Certificate of incorporation
- Tax compliance certificate
- Organizational profile
- For consortium/JV submissions;
    - each consortium/JV member must submit its applicable registration/incorporation, tax and legal authorisation documents.
    - 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.

Technical Evidence

- Sample reports
- Financial inclusion tools developed

Team CVs

(max 3 pages each)

- Team Leader / Trade Specialist
- Financial Inclusion Specialist

- Digital Tools Specialist
- M&E Specialist

TRADEMARK AFRICA

AUGUST 2026