



REQUEST FOR PROPOSALS (RFP)
Recruitment of Individual Consultancy to Conduct a Gender Analysis for
Rwanda Finance Limited (RFL)
(Local Individual Consultancy)

Brief description of the Assignment: Rwanda Finance Limited (RFL) seeks to engage a consultant to conduct a comprehensive gender analysis in alignment with the RS 560:2023 national standard on gender equality. The purpose of this assignment is to identify existing gender gaps, assess institutional practices, and provide actionable recommendations to promote gender equality and social inclusion across RFL's operations, policies, and workplace culture. This consultancy/assignment is supported and funded by the Luxembourg Cooperation, as part of the Project RWA/024 in support to the Development of the Kigali International Finance Center, KIFC.

Type: Open Competitive Bid

Place of Assignment: Kigali, Rwanda

Consultant Type: Local Consultant

Duration of Assignment: 2 months

Deadline for Applications: 17th October 2025

All Application Documents to be submitted to: procurement@rfl.rw

Contact number: +250787452334

I. Background/Context

Rwanda Finance Limited (RFL) is mandated to promote and develop Rwanda as a preferred financial services hub in Africa. As part of its commitment to inclusive growth and the Financial Sector Gender Charter, RFL seeks to strengthen gender mainstreaming within its institutional policies, programs, and institutional operations.

To align with the national standard **RS 560:2023 on Gender Equality**, Rwanda Finance Limited (RFL) is undertaking a gender analysis to assess current practices, identify gaps, and develop a strategic roadmap for institutional transformation. This initiative reflects RFL's commitment to fostering a gender-responsive workplace and contributing to Rwanda's broader gender equality goals. **To achieve this, RFL has secured funding from the Luxembourg Cooperation to carry out a Gender Analysis that will identify existing gaps, opportunities, and actionable recommendations to institutionalize gender equality across its operations and the financial sector at large.**

About Project RWA/024

The RWA/024 project is a 5Year Project the Government of Rwanda signed with the Grand Duchy of Luxembourg to support the development of the Kigali International Finance Center. This project is set to contribute to Rwanda's ambition to establish and position the country as an international financial service center through attracting the necessary domestic and international investments. This assignment forms a critical component of the RWA/024 project support that will further accelerate development and promotion of Rwanda's financial centre.

II. Purpose of the Consultancy

The overall objective of the consultancy is to conduct a comprehensive gender analysis for RFL. Specifically, the consultant will:

- Assess the extent to which gender has been integrated into RFL's policies, strategies, operations, and organizational culture.
- Identify gender-related gaps, barriers, and opportunities within RFL's institutional setup and its financial sector programs.
- Provide evidence-based recommendations to strengthen gender equality and alignment with national standards (e.g., RS 560:2023), the Financial Sector Gender Charter, and SDG 5 (Gender Equality).

III. Scope of Work

The assignment will entail the following activities:

The consultant will be expected to:

- Review RFL's policies, programs, institutional frameworks, and operational guidelines from a gender perspective, including HR practices, recruitment, promotion, and employee welfare.
- Assess gender representation and participation within RFL's governance, management, and workforce, and prepare a Gender Diagnosis Report that highlights the current state of gender equality, gaps, risks, and areas for improvement.
- Conduct stakeholder consultations with internal teams, external partners, and regulatory institutions (e.g., GMO, RSB, FSSC, LuxDev) to gather insights on gender mainstreaming.
- Benchmark RFL practices against international and national gender equality standards and best practices and draft a Gender Equality Policy and Objectives that formalize RFL's commitment to gender equality. This will also include proposals for a Gender Equality Committee to oversee implementation, monitor progress, and advise management.
- Develop a Gender Analysis Report that consolidates findings and provides a Gender Action Plan with measurable actions for RFL to implement, including practical initiatives such as work-life balance measures (e.g., breastfeeding room, flexible arrangements) to support employees in balancing professional and personal responsibilities.

IV. Deliverables/Outputs

The consultant is expected to deliver:

1. Inception Report

- Outlining methodology, work plan, and data collection tools.

2. Gender Diagnosis Report

- Assessment of RFL's policies, programs, institutional frameworks, HR practices, and operational guidelines from a gender perspective.
- Analysis of gender representation and participation within governance, management, and workforce
- Identification of gaps, risks, and areas for improvement.

3. Stakeholders Consultation Report

- Summary of consultations with internal teams, external partners, and regulatory institutions (e.g., GMO, RSB, BNR, FSSC, LuxDev)
- Key insights and recommendations from stakeholders

4. Gender Equality Policy and objectives

- A formalised organisational policy on gender equality
- Accompanied by measurable objectives and indicators

5. Proposal for Gender Equality Committee

- Terms of Reference for the committee
- Roles and responsibilities, and governance structure

6. Draft Gender Analysis Report

- With key findings and preliminary recommendations.

7. Validation Workshop

- Present findings to RFL management and stakeholders.

8. Final Gender Analysis Report and Gender Action Plan

- Incorporating feedback and providing clear, actionable steps.
- Priority areas for institutional transformation and recommendations for mainstreaming gender across RFL's operations

V. Commitment to Quality Work

The consultant shall;

- Use an evidence-based approach and ensure the highest standards of work and timely deliverables at every stage of this assignment.
- Ensure clarity of objectives and content shared.
- Ensure an in-depth and thorough review of all necessary documentation as well as consultation with all key stakeholders to validate and enhance the development of the deliverables.

VI. Qualifications and Experience of the consultant:

The consultant should possess:

1. Advanced degree in Gender Studies, Development Studies, Social Sciences, or related field.

2. Proven experience (at least 7 years) in conducting gender analysis, gender audits, or related assignments for institutions or sectors.
3. Familiarity with Rwanda's gender equality frameworks, including GMO guidelines, Gender Equality Seal and its successor GS 560:2023
4. Strong analytical, communication, and report-writing skills.
5. Experience working with financial sector institutions will be an added advantage.

VII. Reporting Obligation

The consultant will work under the supervision of the Chief Strategy Officer of Rwanda Finance Limited and work with the delegated team (HR Manager and Capacity Building Program Manager)

VIII. Application/Bidder Guidelines

Rwanda Finance invites eligible consultants to provide detailed technical and financial proposals for implementing this assignment. These proposals must be prepared as separate files for independent evaluation and should showcase the consultant's professional capability in performing the services requested. Such information should include;

1. A concise technical proposal with;
 - 1.1. The consultant's profile
 - 1.2. The technical approach including the proposed work plan/schedule and methodology; work samples of similar assignments completed for agencies of international financial centres, or financial institutions during the past 7 years; experience of the firm etc.
2. A concise financial proposal providing itemized fees expenses to complete the proposed activities under the scope of work defined above
3. Administrative documents:
 - 3.1. Letter of Interest addressed to the CEO, Rwanda Finance Ltd
 - 3.2. TIN Number as a registered individual consultant (proof of certificate or registration)
 - 3.3. CV with a detailed breakdown of professional experience
 - 3.4. Certificate of good service/ Completion of previous similar work
 - 3.5. Academic Qualifications
 - 3.6. Two (2) referrals

IX. Evaluation Process

The tender opening process is private and firms will be assessed based on the following criteria, with all evaluations conducted by the Tender Committee (TC). The submission deadline is 15th October 2025, and all documents must be submitted separately as Administrative, Technical, and Financial documents.

1. Consultants must submit all the required administrative documents as outlined to proceed to the next steps. Failure to provide these documents will result in automatic disqualification from the bidding process, with the bidder being promptly notified.

The Administrative evaluation which is the 1st phase of evaluation will be based on the following

- a. Letter of Interest addressed to the CEO, Rwanda Finance Ltd
 b. TIN Number as a registered individual consultant (proof of certificate or registration)
 c. CV with a detailed breakdown of professional experience
 d. Certificate of good service/ Completion of previous similar work
 e. Academic Qualifications
 f. Two (2) referrals
2. Once bidders have submitted all the necessary administrative documents, they will be invited to participate in the technical evaluations which is the 2nd phase. Bidders who achieve a minimum score of 70% will proceed to the next stage of evaluations, while those who fail to meet the 70% threshold will be notified of their disqualification from the bidding process.

The technical evaluation will be based on the following

Criteria	Sub-criteria	Points
A. Technical Approach		
	Approach and Methodology - Does the proposed approach and detailed activities and timeline fulfill the requirements of executing the Scope of Work effectively and efficiently?	10 points
	Technical know-how - Does the proposal clearly reflect offeror's full understanding of, explain, and respond to, the objectives of the assignment as stated in the Scope of Work?	10 points
B. Institutional/Consultant Capacity and Past performance		
	Personnel Qualifications - Does the offeror have sufficient qualifications to complete the work as proposed? Does the consultant have necessary experience and capabilities to fulfill the Scope of Work as per the defined criteria outlined? Does the consultant have language proficiency (English and/or French)	20 points
	Personnel Knowledge and Experience - Does the consultant demonstrate the knowledge related to the sector, preferably in sub-Saharan Africa? Knowledge and experience with working with International Financial Centers/Hubs, particularly in strategy planning and development and in the defined criteria outlined?.	20 points
	Background and Experience - Does the consultant have a good track record in conducting similar work of same level or more, as per the scope of work, in similar contexts including but not limited to: similar services and/or relevant experience in supporting international financial service centers, strategy development and capacity building for financial institutions. Does the consultant have good knowledge of Rwanda and the region.	40 points

3. The 3rd phase of evaluation is the financial evaluation, where bidders who passed the technical evaluation will be invited to participate and engage in negotiations. Final decisions will be communicated following the Tender Committee's evaluation, leading to the awarding of the contract.
4. The financial evaluation will be based on; The bidder with the Most Economically Advantageous Tender (MEAT) that does not only imply the lowest price but also the required quality, delivery and payment terms.
5. The final stage involves contract negotiations and signing with the selected bidder. Before signing the contract, the successful bidder is required to provide a performance guarantee equal to 10% of the contract amount, which will be refunded upon successful completion of the assignment.

The procurement and decision-making process in Rwanda Finance Ltd shall be guided by Environmental, Social and Governance aspects of our community. The following are the fundamental principles to be adhered to for Transparency, Competition, Economy, Efficiency, Fairness, and Accountability.

X. GENERAL TERMS AND CONDITIONS:

1. General Principles

This tender complies fully with the principles of open competition, affording equal treatment to all economic operators, and ensuring a transparent and non-discriminatory selection process. The principles include.

- The publication of the call for tenders through written media, the Internet and/or any other appropriate means of information;
- Eliminates discriminatory practices or technical specifications which could hamper wide participation in the call for tenders on equal terms;
- Ensures that the selection criteria are specified in the Tender Documents (TD);
- Ensures that the selected tender responds to the selection conditions and criteria set out in the TD;
- Ensures that no criterion which has not been published, or which is unknown to the tenderers is used in the selection of the successful tender;
- Ensures that the successful tender complies with the award criteria specified in the TD;
- Ensures compliance with the eligibility and ethical clauses below.

2. Eligibility for Contracts

2.3. Rules of nationality and origin

Participation in call for tenders and contracts financed from contributions made by the Government of

the Grand Duchy of Luxembourg is open on equal terms to:

- Companies or firms, public bodies or semi-public bodies;
- cooperative companies and other legal persons governed by public or private law;
- any joint company or grouping of companies or firms.

2.2. Circumstances under which parties are excluded from the call for tenders procedure

Applicant or tenderer shall be excluded from participating in the call for tenders if:

- is bankrupt, insolvent, being wound up, has ceased his activities, has his affairs administered by the court or has entered into an arrangement with creditors or is in any analogous situation arising from a similar procedure provided for in national legislation or regulations;
- is subject to proceedings for the declaration of bankruptcy, for an order of compulsory winding up, for having his affairs administered by the court, for debt settlement or to any other proceedings of the same nature provided for in national legislation or regulations;
- has been convicted of an offence concerning his professional conduct by a judgment, which has the force of res judicata;
- has been convicted by an authoritative judgment for environmental crimes and acts contrary to environmental regulations (regardless of the country);
- has not fulfilled obligations relating to the payment of social security contributions in accordance with the legal provisions in the country in which he is established or those of the country of the contracting authority;
- has not fulfilled his obligations relating to the payment of taxes in accordance with the legal provisions of the country in which he is established or those of the country of the contracting authority;
- is guilty of serious misrepresentation in supplying the information required by the contracting authorities as a condition of participation in a call for tenders or contract;
- has failed to fulfil his contractual obligations in the performance of another contract with the contracting authority and/or another contract financed by the Financial Backer (FB) in the country of the contracting authority and/or any other country;
- is banned from participating in tenders with other FB or is excluded from public procurement in the country of the contracting authority and/or any other country;
- has been the subject of a final judgment or final administrative decision for conduct related to a criminal organisation;
- is the subject of a final judgment or a final administrative decision for the creation of an entity with the intention of evading tax, social security or other legal obligations applicable under the legal provisions of the country in which he is established or those of the country of the contracting authority;

- falls, in connection with the call for tenders or contract concerned, into one of the situations mentioned below in the section on "ethical clauses".

2.3. Exclusion from the awarding of contracts

- Contracts will not be awarded to applicant and tenderer who, at the time of contract award procedure:
- Finds himself in a conflict of interest;
- Is guilty of serious misrepresentation in supplying the information required by the partner in order to participate in the tender or has failed to provide this information.

3. Ethical Clauses

- Any attempts undertaken by an applicant or a tenderer to obtain confidential information, to reach unlawful agreements with their competitors or to influence the evaluation committee, the contracting authority or the partner during the tender examination, clarification and comparison procedure must lead to the rejection of their application or tender.
- When submitting his application or tender, the applicant or the tenderer is required to declare the absence of any potential conflict of interest and the absence of any specific link with the other tenderers. Should such a situation arise during performance of the contract, the contractor must immediately inform the contracting authority.
- For the duration of the contract, the contractor and his staff must respect human rights.
- The contractor may accept no payment connected with the contract other than that provided for therein. The contractor and his staff must not exercise any activity or receive any advantage inconsistent with their obligations to the contracting authority.
- If corrupt practices of any kind are discovered at any stage of the contract award procedure, the partner is required to take all of the measures necessary to rectify this situation. For the purposes of this provision, "corrupt practices" are the offer of a bribe, gift, gratuity or commission to any person as an inducement or reward for performing or refraining from any act relating to the award of a contract or implementation of a contract already concluded with the contracting authority.
- In particular, all bids will be rejected or contracts terminated if it emerges that the award or execution of a contract has given rise to unusual commercial expenses. Such unusual commercial expenses are commissions not mentioned in the main contract or not stemming from a properly concluded contract referring to the main contract, commissions not paid in return for any actual and legitimate service, commissions remitted to a tax haven, commissions paid to a recipient who is not clearly identified or commissions paid to a company which has every appearance of being a front company.

4. Contracting Authority



The contracting authority is Rwanda Finance Limited, RFL. The completion of all RFP requirements must be in accordance with the instructions contained in this RFP which are not public. Submission to Rwanda Finance, RFL, of the technical and cost proposals will constitute an offer and indicates the consulting firm's agreement to the terms and conditions set forth in this RFP. RFL is not required to accept and/or evaluate proposals that do not conform to the instructions of this RFP and, in addition, RFL may reject all proposals and not make an award. RFL reserves the right to make an award without discussion and/or negotiation; however, RFL also reserves the right to conduct discussions and/or negotiations, which among other things may require the consulting firm to revise its proposal (technical and/or cost). By submitting an offer, consulting firms agree to comply with the general terms and conditions for an award, including Representations and Certifications of compliance. Consulting firms must provide full, accurate, and complete information in response to this solicitation. By submitting an offer, consulting firms certify that they have not and will not attempt to bribe or make any payment to RFL employees in return for preference.

Issuance of this RFP in no way obligates RFL to render an award, nor does it commit RFL to pay any costs incurred by the consulting firm to prepare and submit a proposal. RFL reserves the right to award a contract to one organization or to issue multiple awards based on the results of the evaluation.