

Request for Proposals (RFP)

Pre-qualification of Consultants for Capacity Building Lenders in Agricultural SME Financing in East Africa and Zambia

1. About Aceli Africa

Aceli Africa ('Aceli') is a market catalyst that aims to mobilize \$2 billion in private-sector lending for agricultural SMEs and improve livelihoods for 5 million farmers and workers by 2030. To achieve this goal, Aceli provides financial incentives to increase the risk appetite of 55 lenders to make loans ranging from USD \$10K-\$1.5M for high-impact agricultural SMEs. Complementary technical assistance builds capacity for lenders and SMEs while data and learning drive engagement with partners to strengthen the policy and regulatory environment.

Since launching in 2020, Aceli has mobilized \$448M in lending to SMEs, providing market access for 2.2M smallholder farmers across Kenya, Rwanda, Tanzania, Uganda, and Zambia. With a donor-funded model and complex multi-country operations, Aceli Africa manages several mechanisms to achieve this objective, including performance-based incentive payments and innovative capital mobilization strategies. See Aceli's [2025 financial benchmarking report](#) for more information on the effects of incentives on lender risk appetite, portfolio growth, and associated learning.

2. Background of the project/consultancy

Aceli engages firms with demonstrated expertise in agricultural finance to offer capacity building to its lending partners. The overarching objective of the capacity building program is to anchor shifts in lending behavior towards Agri-SMEs in strategy, processes, systems and culture across the organization. Through the program, we have supported lenders in achieving the following outcomes:

- 1) Increased knowledge and understanding of Agri-SME financing among lender staff, and strengthened underwriting skills at the loan/credit/relationship officer level;
- 2) Improved product offering and strengthened systems and processes to enable more efficient, effective and timely lending to Agri SMEs;
- 3) Alignment at organization level on a go-to-market strategy, customer value proposition and resources required to realise the strategy; and
- 4) Senior-level buy-in at the institutional level to foster needed shifts in culture and organizational alignment to enable increased agri-SME lending.

There are two categories of the capacity building program:

<p>CATEGORY 1</p> <p>General Capacity Building</p>	<p>CATEGORY 2</p> <p>Thematic Capacity Building</p> <p><i>(Gender & Climate Finance)</i></p>
<p>Cross-cutting support to lenders on agricultural SME lending: strategy, systems, products, and staff capacity</p> <p><i>Also includes ad-hoc support on climate finance where lender demand exists</i></p>	<p>Dedicated support on gender inclusion and climate finance, following a structured three-phase approach, delivered by specialist firms with deep thematic expertise</p>

Through this RFP, Aceli seeks to pre-qualify firms for **Category 1** capacity building for the period May 2026 to December 2028. Pre-qualified firms and Aceli Africa will enter non-exclusive Master Services Agreements (MSAs) under which individual task orders will be competitively awarded among all pre-qualified firms for specific scopes of work. The MSAs will establish the terms and conditions, approved rates, and payment terms for the duration of the engagement and all task orders.

During this period, and dependent on lender interest in capacity building services, Aceli will periodically invite lenders to respond to task orders. Aceli will issue a task order solicitation to pre-qualified firms under an MSA, providing an equal opportunity to submit a proposal for the specific scope of work. Aceli reserves the right to limit the solicitation to a subset of pre-qualified firms where a lender’s needs require specialized expertise not held by all panel members (as demonstrated in firms’ responses to this RFP in Annex 1).

Each task order solicitation will include a description of the lender’s needs, the proposed scope of work, the expected timeline, and the evaluation criteria. Pre-qualified firms wishing to compete for the task order will submit a proposal within a specified timeframe. Aceli will evaluate proposals against the stated criteria—which may include technical approach, relevant experience, team composition, and cost—and award the task order to the most competitive offer. The lender will be represented on the task order evaluation committee.

We anticipate conducting 15-20 assignments during this period, dependent on lender interest in capacity building, with an average assignment value of \$100,000. Aceli Africa does not guarantee any quantity or volume of assignments to pre-qualified firms engaged in an MSA with Aceli Africa.

3. Scope of Capacity Building Engagements: Category 1

Selected firms will undertake the following activities:

1. Conduct a kick-off meeting with the lender;
2. Perform an assessment / validation of the needs identified by the lender.
3. Based on the findings from the assessment, co-design with the lender a scope of activities to be undertaken and a budget. Note that lenders will be required to make a contribution of 20-40% to the assignment budget.
4. Prepare and submit engagement reports to Aceli (reporting structure and frequency may vary depending on the nature of the engagement), including written reports, presentations, participation in meetings, and submission of deliverables.

Sub-category: General

Selected firms will support lenders on cross-cutting themes essential to growing and sustaining their Agri-SME lending portfolios. Proposed interventions may include:

- A. Strategy and organizational alignment
 - Developing or refining agri-SME lending strategies
 - Senior management and board-level engagement to secure institutional buy-in
 - Defining customer value propositions and go-to-market approaches
- B. Systems and processes
 - Strengthening loan origination, appraisal, and monitoring processes for agri-SME portfolios
 - Improving credit risk management frameworks and tools
 - Enhancing MIS and reporting systems for agricultural lending
- C. Products and policies
 - Designing or refining financial products tailored to Agri-SME needs
 - Developing or updating lending policies to accommodate agri-SME risk profiles
- D. Strengthening staff skills and capacity
 - Training loan/credit/relationship officers on agri-SME underwriting
 - Building internal capacity for ongoing skills transfer

Sub-category: Climate finance

Selected firms will support lenders on climate finance on a demand basis as part of Category 1 capacity building. Proposed interventions may include:

- Developing and integrating climate finance products into lending portfolios
- Aligning products with the institution's risk management frameworks, governance structures, and overall business strategy
- Building climate risk tracking and reporting capacity
- Embedding ESG considerations into credit decision-making processes
- Training on climate finance

4. Minimum Qualification criteria - see Annex 1

5. Proposal submission

All responses to this request should be sent to abkakama@aceliafrica.org. The email subject should read "**Capacity Building for Agri SME lenders at Aceli - 2026 - Name of the firm**". Proposals should not exceed 10 pages and should address the areas outlined in the selection criteria (see selection criteria below - Annex 1). We require that respondents structure their responses using the selection criteria as a guide, including using the numbered criteria components as headings or sub-headings in their submission.

Aceli reserves the right to determine the structure of the process, number of short-listed participants, and to withdraw from this process at any time, without prior notice or liability to compensate and/or reimburse any party.

All questions or inquiries regarding this Request for Proposals (RFP) and its process should be submitted using [this form](#). Please ensure your questions are relevant to this RFP and relate to information not already provided here. The deadline for receiving questions is May 12, 2026.

6. Timeline

1. Deadline to receive responses to RFP: 19 May 2026
2. Selection: 29 May 2026
3. Contracting: 5 June 2026

Annex 1 - Description of Selection Criteria

1. Firm and Lead Consultant(s) Experience (25% Weight)

- Firm's total years of experience delivering capacity building services to lenders. Minimum 5 years experience.
- Relevant experience of the lead consultant(s) who will oversee the Aceli engagement. Minimum 8 years experience on advisory/capacity building work with financial institutions
- Team's composition and complementary skillset and experience of individuals within a team based on:
 - Diverse professional background in a team (e.g., a mix of banking experience and professional consultants, previous entrepreneurial or senior leadership at an Agribusiness, etc.).
 - Variety of Financial Institutions types served (e.g., mix of bank tiers, commercial banks, MFIs/Saccos, and NBFIs).
 - Experience outside East Africa and Zambia that complements/paired with regional (East Africa or Zambia) experience.

In addition to responding briefly to the above, respondents may attach a profile(s) or CV(s) of lead consultant(s). CVs do not count as part of the 10 page limit, and the cv document must be named as follows: Last Name_First Name_Aceli Capacity Building RFP 2026_Firm Name.

2. Regional Experience (East Africa or Zambia) (10% Weight)

- Based on the number of successful capacity building/advisory engagements delivered to financial institutions in East Africa or Zambia within the past 5 years. Share examples of 2 to 5 financial institution engagements delivered within the region over the past 5 years.

3. Demonstrated Expertise (20% Weight)

- Expertise must be demonstrated in one or more of the following four areas (Firms can choose to respond on the below for either or both sub-categories i.e., general or climate finance): (1) Strategy and organizational alignment, (2) Systems and processes, (3) Products and policies, and (4) Strengthening staff skills and capacity.

Firms should indicate relevant firm experience and or consultant(s) experience and expertise for one or more of the areas above, indicating where, when and for whom the expertise was applied.

Below is an indicative table respondents must use to map their expertise

Sub-category	Strategy & organisational alignment	Systems & processes	Products & policies	Strengthening staff skills and capacity
General				

Climate finance				
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4. Capacity to foster Senior Leadership Buy-in (15% Weight)

- Assessed based on having completed 2 to 5 relevant advisory engagements that required engagement with senior leadership of financial institutions (e.g., institutional change management, transformation, or strategy work). Share 2 to 5 examples of this type of successful advisory/capacity building engagements completed in the last 5 years.
- Previous C-suite experience at a financial institution or an equivalent role at an advisory/consulting firm is an added advantage

Senior leadership buy-in includes being able to collaborate with senior leadership of a financial institution so they provide needed support to advance the capacity building engagement; and fostering senior leadership support for initiatives emerging from the engagement findings so that these initiatives are adopted, funded, and internalized by the institution in a sustainable manner.

5. Client References and Impact Track Record (15% Weight)

- Assesses the firm's quality of client references and examples of demonstrated outcomes/impact. Provide both 2 to 5 client references and 2 to 5 impactful outcome examples. Recent clients and impact outcomes preferred, i.e., within the last 3 to 5 years. Score depends on the references; and examples of impactful outcomes as well as how well these impactful outcomes can be understood and attributed to the applicable engagement/advisory work

6. Value for Money (Consultant Rates) (10% Weight)

- Assesses the competitiveness of the firm's daily rates for consultants.

7. Quality of Submission and Presentation (5% Weight)

- Assesses readability, flow, structure, and overall quality of writing and ease of understanding the submission. Adherence to formatting, structural, and submission guidance in the expression of interest document forms part of this evaluation.

Note: Only shortlisted firms will be expected, upon request, to submit supporting documentation. This documentation typically includes a company profile, proof of registration and legal status, firm's address and contact person details, and other applicable compliance requirements based on the firm's jurisdiction.