



Request for Proposals – AI Integration in Aceli Africa Product Design

1. Introduction

Aceli Africa is an agri-finance market catalyst that unlocks private-sector lending for agricultural small and medium enterprises (agri-SMEs) in East and Southern Africa. Since 2020, Aceli has mobilised US\$443 million in finance across 5,580 loans through 55 lending institutions and is funded by a coalition of 13 donors, including FCDO, the Gates Foundation, SDC, Norad, and the IKEA Foundation.

Aceli's Phase 2 growth strategy for 2026-2030 targets a step-change in scale: increasing registered loans from 5,580 to 20,000 and capital mobilised from US\$443 million to US\$2 billion, without proportional growth in headcount. Achieving this requires better data infrastructure, stronger lender activation tools, and selective automation of high-volume analytical and reporting workflows.

Aceli operates through three core mechanisms: portfolio first-loss cover, smart subsidies for loan origination, and technical assistance for lenders and borrowers. The organisation has teams in Kenya, Tanzania, Uganda, Rwanda, and Zambia, with approximately 40 staff.

Aceli's current operating system includes Salesforce as the primary platform for storing loan and lender relationship data, Power BI as the analytics and reporting layer, and proprietary tools, including the Lender Activation Tool (LAT), Lender Scorecard, and annual Financial Benchmarking Report. Donor reporting obligations run on fixed annual and semi-annual cycles across 13 funders.

Aceli invites qualified firms to tender for a two-workstream engagement to integrate AI into Aceli's lender activation and product design functions. All bidders will be evaluated against the criteria in Section 7.

2. Strategic context and AI roadmap

Aceli is developing a three-layer AI architecture to support its Phase 2 growth strategy. This RFP is not intended to implement the full AI roadmap. It is intended to deliver two specific components that advance the roadmap: an AI-enabled Lender Activation Tool and a diagnostic scan of AI opportunities across product design.

2.1 Target AI architecture

Layer 1: Intelligence and data infrastructure. Aceli's proprietary loan, lender, and portfolio data will become more accessible, queryable, and useful for decision-making.



Over time, this layer should support natural-language querying, partner reporting, real-time benchmarking, and network intelligence.

Layer 2: Process automation. High-volume workflows such as loan review, donor reporting, impact benchmarking, and partner monitoring should be automated while retaining human review, accountability, and auditability. The long-term goal is to process Phase 2 scale without increasing manual effort.

Layer 3: Human enablement and judgment. AI should support content generation, donor proposals, leadership workflows, team training, and strategic decision-making. It should not replace staff accountability, relationship management, or final judgment.

2.2 How this RFP contributes to the roadmap

Workstream 1 will build an AI-enabled LAT platform that improves lender activation, field intelligence capture, and the integration of structured data into Aceli's existing data environment. Workstream 2 will identify and prioritise additional AI-enabled interventions across product design, with build-ready concept notes for the strongest opportunities.

3. Scope of work

3.1 Workstream 1: Lender Activation Tool (LAT) AI platform

Background

The Lender Activation Tool is Aceli's primary instrument for diagnosing, prioritising, and coordinating engagement with lending partners across five countries. It underpins the Annual Lender Scorecard and informs Aceli's Financial Benchmarking Report.

The LAT currently resides in Google Sheets and primarily serves as a back-office coordination tool. It is strategically important for Aceli's Phase 2 lender strategy, but its current form does not support live field use, structured intelligence capture, AI-assisted engagement planning, or scalable data integration.

Strategic intent

Aceli needs to shift the LAT from a static diagnostic tool into an AI-enabled field and management platform. Country teams must be able to use it during lender conversations, update lender activation information in real time, receive AI-generated coaching on engagement priorities, and push validated updates into Aceli's data environment without manual rekeying. The selected vendor will design, build, deploy, and support the platform required to deliver this shift.

System-of-record logic

For the avoidance of doubt, this workstream must not create a parallel data universe. The expected system logic is as follows:

- Salesforce remains the primary system of record for lender relationship data and relevant structured lender records, unless Aceli confirms otherwise during discovery.
- The LAT platform is the field-facing layer for capturing workflow and intelligence for lender activation.
- Power BI remains the analytics, reporting, and visualisation layer. Power BI should consume approved data from Salesforce and/or the agreed data store; it should not be treated as the primary system of record.
- The benchmarking data store must receive agreed, validated LAT outputs through a controlled data pathway. The vendor must not introduce unmanaged exports, shadow databases, or manual reconciliation routines.

Target user and product vision

The primary users are Aceli Country Directors and Country Managers engaging with lender counterparts at branches or head offices. The platform must allow them to:

- Open a lender's current profile, recent lending activity, and activation status on a phone, tablet, or laptop.
- Capture lender conversations through voice memo or typed notes, with transcription and structured extraction of relevant updates.
- Map extracted updates to the relevant LAT fields across Aceli's six activation areas: internal alignment, branch activation, agri-strategy, impact orientation, agri-specific products, and empowered agri-team.
- Review, edit, approve, or reject AI-suggested updates before they are written back to Aceli's approved systems.
- Receive scheduled AI-generated prompts and engagement recommendations tailored to the lender's activation status, country context, and macroeconomic context.
- Access a clear history of AI recommendations, human decisions, and data changes for audit and management review.

Secondary users are the Lender Activation Working Group, Product Design team, Executive Office, and other HQ users who need an aggregated view of lender activation patterns, intervention priorities, and scorecard outputs.

Business outcomes

By day 90 from pilot go-live, the pilot should demonstrate the following outcomes:

- At least 60% reduction in manual reconciliation time across the Lender Activation Working Group, measured against a baseline captured during discovery.
- Structured activation gap visibility for at least 80% of active lenders in the pilot country, based on the six activation areas and agreed scorecard logic.
- Monthly active use by the relevant country team in the pilot country, with usage evidence from system logs and user feedback.
- A practical onboarding and rollout plan for the remaining four countries, including training, data migration, user support, and change management requirements.

Functional requirements

The platform must:

- Provide mobile-first access for country teams and a desktop experience for HQ users.
- Support voice and text capture, accurate English transcription, including regional accents, and structured extraction of narrative input into LAT fields.
- Generate AI-driven prompting questions and engagement recommendations grounded in Aceli's six activation areas, the lender's activation state, and approved contextual data.
- Provide a human review step before AI-suggested changes are written into any system of record.
- Integrate with Salesforce and Aceli's analytics environment through controlled, documented data flows agreed during discovery.
- Feed the benchmarking data store through the agreed data pathway, without creating parallel data paths or manual rekeying.
- Maintain audit-ready logs of AI-generated insights, human review decisions, approvals, overrides, and system updates.
- Function in low-bandwidth environments, including offline capture with later synchronisation.
- Provide role-based access control aligned to Aceli's country, HQ, executive, and product owner roles.
- Support clear error handling, data validation rules, and exception workflows for incomplete or ambiguous field updates.

Additional platform requirements

In addition to the data governance requirements in Section 6:

- Aceli retains full ownership of its data, scorecard intellectual property, configuration logic, prompts, workflows, and any custom models or model adaptations developed under this engagement.
- The vendor must provide a documented exit plan covering data export, configuration handover, model portability where applicable, administrator training, and transition support in the event of contract termination.
- The platform must target 99.5% availability during business hours across Aceli's five operating countries, subject to agreed exclusions and dependencies.
- The vendor must provide training and change management support to country teams, the Lender Activation Working Group, HQ users, and the product owner, currently the Senior Manager, Data and Product Design.

Delivery approach

Aceli expects a phased delivery:

- **Phase 0 - Weeks 1 to 4:** Discovery, baseline capture, technical architecture confirmation, data flow design, and design sprint with country team representatives and the Product Design team.
- **Phase 1 - Weeks 5 to 13:** Pilot build and deployment in one country, with the pilot country agreed during discovery. The pilot platform must be operational by day 90.
- **Phase 2 - Months 4 to 6:** Phased rollout to the remaining four countries, incorporating pilot feedback, data migration, training, and support.
- **Phase 3 - Ongoing:** Support, maintenance, and continuous improvement under a defined service-level agreement to be agreed at contract signature.

In scope

- Product discovery and solution design.
- LAT platform build, data model, user interface design, workflow configuration, AI prompting and extraction logic, testing, deployment, and documentation.
- Migration of agreed LAT data from Google Sheets into the approved target architecture.
- Integration with Salesforce and Aceli's analytics environment, subject to technical discovery and agreed architecture.
- User training, change management, and rollout support across all five country teams and HQ users.

Out of scope

- Changes to Aceli's underlying lender activation methodology or scorecard logic, which are owned by Aceli and will be provided to the selected vendor.
- Replacement of Salesforce as a core system of record.
- Rebuild of Power BI dashboards unless explicitly agreed as a dependency during discovery.
- Implementation of unrelated AI roadmap components outside the LAT platform.

Firm fit

This workstream is particularly suited to firms or consortia with demonstrable experience in:

- Deploying production AI products using LLM-based voice capture, transcription, natural-language understanding, and structured data extraction.
- Integrating with enterprise Salesforce instances and analytics environments through controlled data flows.
- Building field-facing tools for low-bandwidth or offline-first environments in sub-Saharan Africa or comparable contexts.
- Operating under formal AI governance, information security, data protection, and audit requirements.

Consortium bids are welcome when an AI specialist partners with a Salesforce implementation partner, provided the proposal clearly identifies the prime contractor, delivery accountability, and the division of responsibilities.

3.2 Workstream 2: Product design AI opportunity scan

Background

Aceli's product design function, led by the Senior Manager, Data and Product Design, sits at the intersection of financial incentives design, impact measurement, technical assistance, benchmarking, and country-level product adaptation. Workstream 2 is a diagnostic to identify and prioritise AI-enabling interventions across this function.

Required outcomes

Within 45 calendar days of contract start, the selected firm will deliver:

- A map of all major product design workstreams, including current workflows, time investments, decision points, pain points, data inputs, data outputs, and key users.

- A prioritised opportunity register of AI interventions. Each opportunity must be scored against impact, feasibility, data readiness, estimated implementation cost, risk, and alignment to Aceli’s three-layer AI architecture.
- At least two build-ready concept notes for the top-ranked opportunities. Each concept note must include use case definition, user group, required data, a recommended build approach, estimated effort, dependencies, risks, governance implications, and measurable success criteria.
- An implementation sequencing plan for H2 2026 and 2027, aligned to Aceli’s AI governance framework, operating capacity, and Phase 2 integration roadmap.

Methods required

- Structured interviews with product design, product operations, country leads, MEL, and Executive Office staff. The vendor should also explore the possibility of conducting interviews with external stakeholders to gather perspectives on additional applications for Aceli data.
- Workflow observation and artefact review.
- Data infrastructure assessment (Salesforce, Power BI, benchmarking database).
- Benchmarking against comparable organisations where appropriate.

4. Deliverables and milestones

Workstream	Deliverable	Acceptance criterion	Target date
WS1 LAT	Discovery and design sprint complete	Baseline captured; solution design signed off by Aceli Senior Manager, Data and Product Design	Week 4
WS1 LAT	Pilot platform is live in one country	Priority lenders loaded; lender activation data fully visible; Lender Activation Working Group reports ≥60% reconciliation time reduction vs baseline	Week 13 (day 90)
WS1 LAT	Full platform rollout across all 5 countries	Weekly active use by country teams in all 5 countries; bidirectional Salesforce integration operational	Month 6
WS1 LAT	12-month activation outcome review	Insights generated by the revamped LAT are actionable and improve the	Month 12

		effectiveness of the country team on lender activation	
WS2 Scan	Workflow map and opportunity register	Signed off by Senior Manager, Data and Product Design	Week 4
WS2 Scan	Two build-ready concept notes and a sequencing plan	Signed off by the Project Steering Committee	Week 7

5. Data governance and security requirements

Aceli handles commercially sensitive lender data, borrower-related information, and donor-restricted programme data. Data governance is a non-negotiable element of this engagement. Failure to satisfy any of the requirements in this section will disqualify a bid regardless of technical or commercial strength.

Expectations

- A fully executed Non-Disclosure Agreement and Data Processing Agreement, both on Aceli's template, must be in place before any sensitive data is shared.
- No lender or borrower-level data may be used to train any vendor-owned, shared, or third-party models.
- All data processing under this engagement must operate within Aceli's approved enterprise tenants. Approved platforms: Salesforce, Google Workspace, Claude Team or Enterprise, and vendor-provided platforms that have undergone Aceli information security review and been added to the approved list before contract execution.
- All AI-assisted insights and decisions must generate audit-ready logs. No black-box outputs.

6. Submission requirements

Responses must be submitted in a single PDF document of no more than 10 pages (excluding appendices) addressing each of the following. Proposals exceeding the page limit will be returned.

6.1 Company profile (max 1 page)

- Firm overview, incorporation, headquarters, and relevant office locations.



- Three comparable reference engagements delivered in the last 36 months, with client contact details for verification.
- Declaration of any past, present, or prospective commercial relationship with Aceli Africa, its staff, board, or donors.

6.2 Proposed team (max 2 pages)

- Named lead and named delivery team with role, seniority, location, and allocation percentage for this engagement.
- One-page CVs for the lead and each full-time equivalent with an allocation above 25%. CVs as an appendix, not counted against the page limit.

6.3 Technical approach per workstream (max 6 pages)

- Your interpretation of the problem statement, grounded in the context provided.
- Proposed approach, methodology, tools, and deliverables against each required outcome.
- Indicative architecture for Workstream 1 (target state).
- Risks, assumptions, and dependencies.
- Success measurement approach, including baseline capture.

6.4 Commercial proposal (max 1 page)

Pricing required for each workstream. Commercial proposal must also include:

- Day-rate card by role, in US dollars.
- Payment schedule tied to milestones in Section 5.
- Travel policy and anticipated out-of-pocket costs, capped.
- Validity of pricing: minimum 90 days from submission.

6.4.1 Anticipated Budget Range

Aceli has established an anticipated budget range of US\$75,000 to US\$100,000 for the combined delivery of Workstream 1 (LAT AI Platform) and Workstream 2 (Product Design AI Opportunity Scan). This range covers all personnel allocations, software development, custom AI implementation, enterprise integrations, stakeholder diagnostics, regional travel, and initial post-deployment support.

Bidders must submit a fixed-price, capped proposal within this designated financial envelope. Proposals exceeding the absolute ceiling of US\$ 100,000 will be disqualified during the Stage 1 commercial evaluation without further review.

Financial proposals will not be evaluated simply on the lowest bottom-line cost. Instead, the evaluation panel will assess the density of value provided within the proposed price point, specifically scoring:

- The seniority, expertise, and direct allocation percentages of the named machine learning and integration engineers;
- The robustness and depth of the deployment, change management, and country-team training frameworks; and
- The inclusion of extended warranty periods or comprehensive technical support architectures within the baseline fixed fee.

6.4.2 Milestone-Based Payment Schedule

Bidders must structure their commercial proposals using a fixed-fee, capped lump-sum model. Payment obligations will be tied strictly to the formal sign-off and acceptance of deliverables by Aceli, structured as a percentage of the bidder's total proposed contract value:

- **Milestone 1:** Project Mobilisation & Governance (10% of total proposed contract value). Condition for Payment: Full execution of the Master Services Agreement, Non-Disclosure Agreement (NDA), Data Sharing Agreement (DSA), and verification of secure configuration and deployment within Aceli's approved enterprise tenants.
- **Milestone 2:** Discovery and Solution Design Sign-off (25% of total proposed contract value). Condition for Payment: Delivery and formal sign-off by the Senior Manager, Data and Product Design of the Workstream 1 solution design, baseline metrics capture, and the Workstream 2 comprehensive workflow map and prioritised AI opportunity register (Target: Week 4).
- **Milestone 3:** Diagnostic Scan & Concept Delivery (15% of total proposed contract value). Condition for Payment: Delivery and formal sign-off by the Project Steering Committee of the two build-ready concept notes and the H2 2026/2027 implementation sequencing plan, marking the formal closure of Workstream 2 (Target: Week 7).
- **Milestone 4:** Workstream 1 Pilot Deployment & Validation (30% of total proposed contract value). Condition for Payment: Successful live deployment of the AI-enabled LAT platform in the designated pilot country. The platform must be fully

operational, with priority lenders loaded, and system logs must validate a 60% reduction in manual reconciliation time against the discovery baseline (Target: Week 13 / Day 90).

- Milestone 5: Full Multi-Country Rollout & Integration (20% of total proposed contract value). Condition for Payment: Successful rollout and active deployment of the platform across all five operating countries (Kenya, Tanzania, Uganda, Rwanda, and Zambia). Acceptance requires verified weekly active use by regional country teams and a fully operational, bidirectional Salesforce API synchronisation (Target: Month 6).

To achieve the aggressive 90-day pilot go-live within the specified financial envelope, bidders are encouraged to leverage pre-built software components, ingestion pipelines, or open-source connectors.

The submitted financial proposal must fully include all auxiliary costs.

Travel and Expenses: All out-of-pocket costs associated with field deployment, country team workshops, or regional observation must be factored directly into the milestone pricing and capped. No uncapped or variable expenses will be reimbursed.

Post-Deployment Support: The commercial baseline must include a minimum 90-day post-rollout system warranty and support service level agreement (SLA), alongside a fully documented transition and administrator training handover to ensure long-term operational sustainability without immediate recurring fees.

7. Evaluation criteria

Proposals will be evaluated against the following weighted criteria.

Criterion	Weight	Assessed via
Demonstrated understanding of Aceli's operational problem, not just the tooling gap	30%	Technical approach section; interview stage
Technical capability and relevance of the team	30%	CVs, reference engagements, and technical approach
Quality and clarity of the proposed approach and deliverables	15%	Technical approach section
Value for money	15%	Commercial proposal; day-rate card

Contextual fit: Africa agri-finance, development finance, donor-funded environments	10%	Company profile; reference engagements
Total	100%	

Stage 1 evaluation is a written submission scoring. Shortlisted bidders (expected to be two to three firms) will be invited to a 90-minute interview between 25th June and 6th July 2026.

8. Timeline and process

Stage	Date	Notes
RFP issued	29th May 2026	Invitation-only distribution
Clarification questions window opens	1st June – 10th June 2026	Submit via email to the procurement contact point
Proposal submission deadline	19th June 2026	Single PDF, emailed to the submissions address below
Shortlisted bidder interviews	29th June – 3rd July 2026	90 minutes per bidder, Nairobi or remote
Successful bidder notified	W/C 6th July 2026	Unsuccessful bidders notified in parallel with feedback
Contracting and assignment start	13th July 2026	Aceli standard contract and workstream SOWs

9. Communication protocol

All communication related to this RFP must go through the single point of contact listed below. Bilateral outreach to any other Aceli staff, board member, or advisor during the tender window will result in disqualification. Clarification questions must be submitted in writing. Aceli will consolidate anonymised questions and answers and circulate them to all bidders. No information disclosed informally will be considered binding.



Point of contact

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