CALL FOR EXPRESSIONS OF INTEREST (EOI)

MICROFINANCE TIER 2 (NON-DEPOSIT TAKING) DIGITIZATION BUSINESS PARTNER FOR A SHARED MICROFINANCE SERVICES SYSTEM (SMSS)

Issued by Financial Sector Deepening Tanzania (FSDT) on behalf of the Tanzania Association of Microfinance Institutions (TAMFI) and the Tanzania Microfinance Non-Deposit Taking Union (TAMIU)

November 2026

1. Project Overview

Tanzania's Tier II Microfinance Institutions (non-deposit-taking) play a vital role in extending credit and other financial services to underserved households, women, youth and micro, small and medium enterprises. The National Microfinance Policy (2017), and the Microfinance Act (2018) provide the policy and regulatory framework for these institutions. However, many Tier II institutions continue to rely on manual records, spreadsheets or fragmented systems, while the costs of acquiring and maintaining suitable digital infrastructure, limited technical capacity and challenges of system integration constrain operational efficiency and regulatory reporting.

To address this challenge impacting Tier II institutions, the Tanzania Association of Microfinance Institutions (TAMFI) and Tanzania Microfinance Non-Deposit Taking Union (TAMIU) are seeking to implement a Shared Microfinance Services System (SMSS). The SMSS is a sector-led initiative to establish affordable, secure, interoperable and scalable shared digital infrastructure specifically for Tier II non-deposit-taking Microfinance Institutions in Tanzania. The proposed platform will support core microfinance operations, standardised regulatory reporting, digital connectivity and improved institutional performance.

The initiative is is funded by the European Union, under the Finance for Growth (F4G) Programme implemented by the Financial Sector Deepening Tanzania (FSDT), which provides catalytic support, stakeholder coordination and technical assistance to advance inclusive financial-sector infrastructure. This initiative is in full support of the Ministry of Finance and the Bank of Tanzania.

2. Institutional Arrangement

TAMFI and TAMIU are the sector associations advancing the Shared Microfinance Services System (SMSS) for the benefit of their member institutions and the wider Tier II non-deposit-taking Microfinance Institutions. TAMFI and TAMIU intend to establish a dedicated Shared Service Entity to provide the institutional framework for the ownership, oversight, management and sustainable operation of the SMSS, subject to completion of the applicable establishment, registration and governance processes.

The envisaged Shared Service Entity will be responsible for overseeing the SMSS service model, coordinating participating institutions, guiding service priorities and performance, and entering into a business partnership agreement with the selected system vendor in accordance with its approved governance and contractual arrangements. Its precise legal form, mandate and contractual authority will be formalised through the ongoing institutional establishment process. Also, the business partnership modality will be designed and establish once the selected system vendor is onboarded.

FSDT is publishing and administering this Expression of Interest on behalf of TAMFI and TAMIU as part of its facilitation role under the Finance for Growth (F4G) Programme. The procurement and any subsequent contracting, partnership or transition arrangements will be structured among TAMFI, TAMIU and the selected system vendor. The contractual arrangement will be guided by the applicable establishment, registration, operational and governance processes of the Shared Services Entity.

FSDT, acting on behalf of TAMFI and TAMIU, invites eligible and suitably qualified firms to express interest in partnering with these Association in providing the Shared Microfinance Services System for Tier II MFIs. During the initial setup, the selected vendor will enter into legal business partnership agreement with the associations through the Shared Services Entity and the initial establishment, setup and onboarding of at least the first 50 MFIs will be supported by FSDT in

collaboration with BOT and the Ministry of Finance. This EOI is the first stage of a competitive selection process and seeks evidence of readiness to become a digitization business partner for the MFI associations, qualifications and capability, rather than submitting detailed technical and financial proposals. These will be requested from shortlisted applicants during the subsequent Request for Proposals (RFP) stage.

3. Purpose of the EOI

FSDT, on behalf of TAMFI and TAMIU, seeks to shortlist qualified and experienced system vendors willing to enter into a business partnership arrangement with the associations and capable of providing a proven, configurable, and sustainable Shared Microfinance Services System. The successful vendors at EOI stage will be expected to submit detailed proposals that respond to the Business Requirement Document (BRD) and propose a clear modality for the intended business partnership with the associations.

4. Scope of Partnership/Engagement

FSDT, on behalf of TAMFI and TAMIU, seeks to engage a qualified and experienced technology and implementation partner to support the development, deployment and sustainable operation of the SMSS. The SMSS is envisaged as a secure, scalable and integrated digital platform designed to strengthen the operational efficiency, financial management and regulatory compliance of Tier II non-deposit-taking Microfinance Institutions (MFIs) in Tanzania. The system is expected to provide essential core microfinance functionalities, including customer management, loan origination and servicing, accounting, financial and regulatory reporting, and integration with relevant financial sector infrastructure. It should enable multiple MFIs to operate through shared technology infrastructure while maintaining institutional independence, data security and compliance with applicable regulatory requirements.

The prospective partner will be expected to demonstrate proven experience in delivering comparable digital financial solutions and the technical and institutional capacity to support system configuration, integration, deployment, institutional onboarding, capacity building, maintenance and ongoing technical support. Working collaboratively with TAMFI, TAMIU, participating MFIs and the envisaged Shared Service Entity (SSE), the partner will contribute to establishing a cost-effective, reliable and sustainable digital service model capable of supporting future expansion across the microfinance sector. **The engagement is intended to establish a long-term technology partnership rather than a one-off software supply arrangement.** Detailed technical specifications, implementation requirements, service expectations and commercial arrangements will be provided to shortlisted applicants during the subsequent Request for Proposals (RFP) stage.

The EOI is a qualifications-based first stage. Applicants should demonstrate evidence of capability and partnership readiness; detailed technical designs, pricing and binding business partnership commitments will be sought only from shortlisted firms through the subsequent Request for Proposal (RFP).

5. Submission Requirements

Expressions of Interest shall be submitted in English, in electronic PDF format, and should not exceed 10 pages, excluding annexes, company registration documents and other relevant supporting evidence. Please include:

a. Signed letter of interest identifying the applicant, contact person, and proposed participation arrangement.
b. Company profile including legal name, registration, year established, ownership, locations and principal activities.
c. Relevant references (preferably three), stating client, country, year, scope, platform, deployment size, value of the assignment/work done, outputs, operational status, duration of support relationship, and a contactable reference.
d. Brief statement of the system, including how it addresses the multi-tenant design, information security, data protection, integration capability, data migration approach, and implementation readiness.
e. Summary of the current state of the proposed system, including whether it is existing commercial, open-source, customizable, or newly developed; live deployments; principal functions; and known areas requiring customization.
f. Overview of proposed team capabilities, and overall governance structure (no full CVs required at EOI stage).
g. Evidence of financial and operational capacity, such as recent audited financial statements or an equivalent credible summary, subject to confidentiality.
h. Legal and regulatory standing documentation, e.g business license, etc
i. Signed eligibility, integrity, conflict-of-interest and accuracy declaration using Annex A.

6. Evaluation and Shortlisting Criteria

FSDT will facilitate and coordinate the administration of the EOI process and provide the necessary logistical and administrative support to TAMFI and TAMIU in undertaking the evaluation of submissions. BOT and the Ministry of Finance will provide oversight to ensure that the process is conducted transparently, fairly, and meets the microfinance regulatory and policy requirements. Submissions will be evaluated against established criteria and supporting evidence, using a weighted evaluation framework comprising two categories:

A. Compliance Requirements

Applicants will be required to demonstrate compliance with the following preliminary requirements:

1. **Legal Registration and Regulatory Standing:** Evidence of valid business registration, applicable business licences, tax registration and other relevant legal documentation demonstrating the applicant's eligibility to operate and provide the proposed services.
2. **Financial and Organisational Standing:** Available financial statements, audited accounts or other credible financial information demonstrating the applicant's financial standing and capacity to sustain a long-term business engagement.
3. **Business Partnership Commitment:** A formal expression of willingness and institutional readiness to enter into a business partnership arrangement with TAMFI and TAMIU, through the envisaged Shared Service Entity (SSE), including commitment to collaborative implementation, operational sustainability and long-term service delivery.
4. **Overview of Proposed Technology Solution:** A brief description of the applicant's existing or proposed digital microfinance solution, highlighting its core functionalities, cloud-based deployment capabilities, multi-tenant architecture, scalability and suitability for Tier II non-deposit-taking MFIs.

B. Technical and Partnership Capabilities

Applicants meeting the preliminary compliance requirements will be assessed against the following capabilities:

1. **Relevant Experience and Track Record:** Demonstrated experience in developing, deploying and supporting core microfinance, banking or comparable digital financial management systems, preferably serving multiple microfinance institutions, financial institutions or operating within regulated financial markets.
2. **Core System Functionalities, Shared Technology and Integration:** Demonstrated experience in deploying secure, scalable, multi-institutional platforms supporting customer management, loan origination and servicing, portfolio monitoring, collections, accounting, financial and regulatory reporting, institutional data separation, and integration with payment systems, credit reference bureaus, regulatory reporting and other financial sector infrastructure.
3. **Institutional Capacity and Technical Resources:** Availability of qualified personnel, relevant technical expertise, adequate infrastructure and organizational resources to undertake system implementation, integration, maintenance and ongoing service delivery.
4. **Data Management, Protection and Cybersecurity:** Demonstrated capabilities in secure data management, information security, access controls, data segregation, backup and recovery, and compliance with applicable data protection requirements, including Tanzania's Personal Data Protection Act, 2022, and relevant Personal Data Protection Commission (PDPC) requirements.
5. **Implementation and Support Experience:** Proven ability to manage institutional onboarding, system configuration, data migration, user training, technical support and maintenance, including credible arrangements for local or regional support.
6. **Business Partnership and Sustainability Capacity:** Demonstrated experience or institutional readiness to establish and sustain collaborative technology service arrangements, including shared service delivery, cost-effective operating models, knowledge transfer and long-term support to participating institutions.
7. **Scalability and Future Development:** Capacity to accommodate increasing numbers of participating MFIs, evolving regulatory requirements, additional system functionalities and future integration with financial sector infrastructure.
8. **Legal and Institutional Capacity:** Be legally registered in Tanzania with demonstrated institutional and financial capacity to deliver and sustain a long-term technology partnership.

Eligibility and integrity checks will be assessed separately on a pass/fail basis, subject to the final procurement processes. Evidence of a proven solution will be positively considered under product maturity, but no applicant will be excluded solely for proposing a different delivery model if it demonstrates credible capability. FSDT may verify references and request clarifications without permitting material changes to submissions.

7. Subsequent Request for Proposals

Shortlisted vendors will receive the detailed Terms of Reference (TOR), approved Business Requirements Document (BRD), Requirements Traceability Matrix (RTM), proposal instructions, and evaluation criteria, subject to appropriate confidentiality undertakings. The RFP will explain the anticipated roles of FSDT, TAMFI, TAMIU and the Shared Service Entity, including any phased transition of operational or contractual responsibilities, as approved by the relevant parties.

8. Submission Instructions and Clarifications

The EOI must be submitted electronically to the FSDT Procurement Manager no later than 30 November 2026, at 17:00 hours Eastern Africa Time, with the email subject line: "EOI – SMSS System Vendor and Business Partner – [Applicant Name]".

Each submission should clearly indicate the name of the lead applicant and the designated contact person:

Procurement Manager
Financial Sector Deepening Tanzania (FSDT)
2nd Floor, De Ocean Plaza
Plot 400 Toure Drive
P.O. Box 1559, Oysterbay
Dar es Salaam, Tanzania.
Email: procurement@fsdt.or.tz

FSDT will administer clarifications and communications for this EOI on behalf of TAMFI and TAMIU. Requests for clarification will be accepted within seven (7) calendar days following the EOI submission deadline. Late, incomplete or non-compliant submissions may shall not be considered. The issuing of this EOI does not confer any entitlement to a contract, and the process may be amended, cancelled or reissued in accordance with applicable rules and approvals.

ANNEX A – Applicant Declaration

Legal name of applicant / lead member: _____

Registration country and number: _____

Registered address: _____

Contact name, title, email and telephone: _____

Participation: ☐ Sole applicant ☐ Consortium / joint venture ☐ Other: _____

Proposed platform/product and version (if applicable): _____

Currently operational deployments (number / countries): _____

Local support arrangement: _____

Declaration: We certify that the information provided in this EOI is accurate to the best of our knowledge; that we have disclosed relevant conflicts of interest, material sanctions or debarment status and proposed partners; and that we understand this EOI does not constitute a contract award or a request for financial proposals.

Authorised signatory: _____ Title: _____

Signature: _____ Date: _____