REQUEST FOR PROPOSAL

FOR

THE PROVISION, IMPLEMENTATION, AND SUPPORT OF A CORE BANKING SYSTEM (CBS) AND ENTERPRISE RESOURCE PLANNING (ERP) SOLUTION FOR EAST AFRICAN DEVELOPMENT BANK (EADB)

Method: Open and Competitive Bidding

Date of issue: August 26th, 2026

Reference Number: EADB/SRVCS/2026/0013

Table of Contents

Table of Acronyms

Acronym	Meaning / Description
AML	Anti-Money Laundering
CBS	Core Banking System
CRM	Customer Relationship Management
CV	Curriculum Vitae
DG	Director General
EAC	East African Community
EADB	East African Development Bank
ERP	Enterprise Resource Planning
ESG	Environmental, Social and Governance
GL	General Ledger
HR	Human Resources
IFRS	International Financial Reporting Standards
IT	Information Technology
KPI	Key Performance Indicator
KYC	Know Your Customer
LC	Letter of Credit
PFI	Participating Financial Institution
RFP	Request for Proposal
RMF	Results Measurement Framework
SLA	Service Level Agreement
SMEs	Small and Medium-sized Enterprises
SWIFT	Society for Worldwide Interbank Financial Telecommunication
TCO	Total Cost of Ownership
TOR	Terms of Reference
UAT	User Acceptance Testing
API	Application Programming Interface
BRD	Business Requirements Document

Acronym	**Meaning / Description**
CCMP	Certified Change Management Professional
CISM	Certified Information Security Manager
CISSP	Certified Information Systems Security Professional
CRISC	Certified in Risk and Information Systems Control
DNS	Domain Name System
DR	Disaster Recovery
EBS	Oracle E-Business Suite
ITIL	Information Technology Infrastructure Library
JV	Joint Venture
MFA	Multi-Factor Authentication
NDA	Non-Disclosure Agreement
OEM	Original Equipment Manufacturer
PDF	Portable Document Format
PgMP	Program Management Professional
PMP	Project Management Professional
PPDA	Public Procurement and Disposal of Public Assets Authority
PRINCE2	Projects IN Controlled Environments 2
RACI	Responsible, Accountable, Consulted, Informed
RPO	Recovery Point Objective
RTO	Recovery Time Objective
TOGAF	The Open Group Architecture Framework
VAT	Value Added Tax

1. General Information and Confidentiality

The East African Development Bank (EADB) invites eligible and qualified bidders to submit proposals for the provision, implementation, and support of Core Banking System (CBS) and Enterprise Resource Planning (ERP) solution in accordance with the requirements set out in this Request for Proposal (RFP).

This RFP outlines the procurement requirements, evaluation approach, bidder obligations, and conditions governing the submission and assessment of proposals. Bidders are encouraged to review the entire RFP carefully and ensure that their proposals address all requirements specified herein.

1.1. Confidentiality

This RFP and any information made available by EADB in connection with this procurement process are confidential and are provided solely for the purpose of enabling prospective bidders to prepare and submit proposals.

Bidders shall:

i. Treat all information contained in this RFP as confidential;
ii. Use the information solely for the purpose of preparing a response to this RFP;
iii. Not disclose, reproduce, distribute, or make available any information contained in this RFP to any third party without the prior written consent of EADB, except where disclosure is necessary for the preparation of the proposal;

The confidentiality obligations shall continue to apply irrespective of whether a bidder is successful in this procurement process.

1.2. Right to Amend, Suspend or Cancel the Procurement

EADB reserves the right, at its sole discretion and at any stage of the procurement process, to:

i. Amend, clarify, supplement, or modify any part of this RFP;
ii. Issue addenda or supplementary information;
iii. Extend, revise, or withdraw any procurement timelines;
iv. Suspend, terminate, or cancel the procurement process;
v. Reject any or all proposals received;
vi. Reissue the RFP or initiate a new procurement process.

Any amendments or clarifications issued by EADB shall form part of this RFP and shall be communicated to all participating bidders. Bidders shall be responsible for acknowledging receipt of any addenda, where requested by EADB.

1.3. Cost of Proposal Preparation and Submission

All costs and expenses incurred by bidders in connection with the preparation, submission, clarification, presentation, demonstration, negotiation, due diligence process, site visits, or any other activity associated with this procurement shall be borne entirely by the bidder.

EADB shall not be liable for any costs, losses, or expenses incurred by bidders, regardless of the outcome of the procurement process.

1.4. No Obligation to Award

The issuance of this RFP does not constitute a commitment by EADB to award a contract, nor does it guarantee that any bidder will be selected.

EADB reserves the right to:

i. Accept or reject any proposal;

ii. Waive minor irregularities or non-material deviations;

iii. Award the CBS and ERP requirements separately or jointly;

iv. Award only part of the scope described in this RFP;

v. Decline to make any award where it is determined that doing so is in the best interests of the Bank.

Participation in this procurement process shall not create any contractual relationship between EADB and any bidder unless and until a formal written contract is executed.

1.5. Conflict of Interest

Bidders shall disclose any actual, potential, or perceived conflicts of interest that may arise in relation to this procurement process or the proposed engagement.

A conflict of interest may arise where a bidder:

i. Has a business or personal relationship that could improperly influence the procurement process;
ii. Has participated in the preparation of the requirements or procurement documentation;
iii. Has relationships with EADB personnel that may create actual or perceived bias;
iv. Has any other circumstance that may impair its ability to perform the services independently and objectively.

EADB reserves the right to assess disclosed conflicts and determine the appropriate course of action, including disqualification where necessary.

1.6. Disclaimer

While EADB has taken reasonable care in preparing this RFP, bidders remain responsible for conducting their own investigations, assessments, and due diligence and for satisfying themselves as to the accuracy and completeness of the information relevant to their proposals.

EADB shall not be liable for any direct, indirect, incidental, consequential, or other losses arising from:

i. Participation in this procurement process;
ii. Reliance on information contained in this RFP;
iii. Errors, omissions, or inaccuracies within this RFP;
iv. Amendments, suspensions, postponements, or cancellation of the procurement process;
v. Any decision not to award a contract.

By submitting a proposal, bidders acknowledge and accept the provisions contained in this section.

2. Invitation to Submit Proposals

2.1. Purpose of the Procurement

The East African Development Bank (EADB) is undertaking a strategic technology modernisation initiative aimed at strengthening its operational efficiency, enhancing service delivery, improving governance and reporting capabilities, and supporting future growth and innovation across the Bank.

As part of this initiative, EADB intends to replace and modernise its existing Core Banking System (CBS) and Enterprise Resource Planning (ERP) platforms through the acquisition and implementation of interoperable, scalable, secure, and future-ready solutions capable of operating as part of an integrated enterprise technology environment. The selected solution(s) will be expected to support the Bank's core business operations, finance and corporate functions, regulatory and management reporting requirements, business process automation objectives, and enterprise-wide integration needs.

The purpose of this procurement is to identify qualified solution provider(s) capable of delivering the required CBS and ERP solutions, together with the associated implementation, integration, data migration, testing, training, and post-implementation support services necessary to achieve the Bank's transformation objectives.

2.2. Procurement Principles

This procurement shall be conducted in accordance with EADB's Procurement and Disposal Regulations and shall be guided by the principles of fairness, transparency, competition, accountability, integrity, proportionality, and value for money. The objective is to ensure that EADB obtains the most suitable solution and implementation partner(s) to meet its business requirements while maintaining a fair and competitive procurement process.

Accordingly, all bidders shall note that this procurement shall be conducted in accordance with the following principles:

i. Fairness and equal treatment of all bidders.
ii. Transparency throughout the procurement and evaluation process.
iii. Open and competitive bidding to maximise participation by qualified bidders.
iv. Value for money, considering quality, functionality, implementation capability, support, risk, and total cost of ownership.
v. Objective and consistent evaluation based solely on the criteria specified in this RFP.
vi. Integrity, professionalism, and ethical conduct by all parties involved in the procurement process.
vii. Confidentiality of information submitted and exchanged during the procurement process.
viii. Disclosure and appropriate management of actual, potential, or perceived conflicts of interest.
ix. Selection of the solution and implementation partner(s) that best meet EADB's business, technical, operational, and strategic requirements.
x. Compliance with applicable EADB procurement policies, regulations, and governance requirements.

2.3. Procurement Lots and Bidding Approach

This procurement covers the acquisition and implementation of a Core Banking System (CBS) and an Enterprise Resource Planning (ERP) solution.

Bidders may submit proposals for one or both of the following lots:

Lot	Description
Lot 1	Core Banking System (CBS) Solution
Lot 2	Enterprise Resource Planning (ERP) Solution

Bidders may:

i. Submit a proposal for Lot 1 only;
ii. Submit a proposal for Lot 2 only; or

iii. Submit a combined proposal covering both Lot 1 and Lot 2, provided that the bidder submits separate technical and financial information for each lot. Each lot shall be evaluated independently against the applicable evaluation criteria, enabling EADB to award the lots jointly or separately, as appropriate. The bidder shall also clearly demonstrate any functional, technical, implementation, integration, governance, support, or commercial advantages associated with the proposed combined solution.

EADB reserves the right to:

i. Award both lots to a single bidder;
ii. Award the CBS and ERP lots to separate bidders;
iii. Award only one lot;
iv. Enter negotiations with the highest-ranked bidder for the relevant lot or combination of lots, in accordance with EADB's Procurement and Disposal Regulations, provided that such negotiations shall not materially alter the requirements, evaluation criteria, or competitive outcome of the procurement process.
v. Decline to make an award where proposals do not adequately meet the Bank's requirements.

The award decision shall be based on the evaluation criteria and methodology set out in this RFP and EADB's determination of the solution or combination of solutions that best meets the Bank's business, functional, technical, operational, commercial, and strategic requirements and provides the best value for money. Each lot shall be evaluated independently, while any combined proposal shall also be assessed based on the additional benefits arising from the joint delivery of both lots.

3. Introduction

3.1. About EADB

The East African Development Bank (EADB) is a regional development banking institution established in 1967. Following the collapse of the East African Community (EAC) in 1977, the Partner States re-established EADB independently by signing another Treaty Amending and Re-enacting the Charter of EADB in 1980. The 1980 amendment conferred existence on the Charter independent of the Treaty for EAC. Membership of the EADB has since 2008 been extended to include Rwanda as one of the Partner States.

The EADB primary role is to foster sustainable social and economic development in Member States. The Bank carries out this role by financing a broad range of projects in all productive sectors of the economies of its Member States through provision of long-term loans, working capital, trade finance, asset leasing facilities and guarantees and participates inequity investments in private sector enterprises.

The Bank has its Head Office in Kampala, Uganda and Country Offices in Kenya based in Nairobi, Tanzania with offices in Dar-es- Salaam and Rwanda with offices in Kigali.

3.2. Background

EADB's CBS and ERP implementation forms part of a broader digital transformation agenda aimed at modernising the Bank's core business applications, strengthening institutional efficiency, enhancing service delivery, and improving the quality, timeliness and reliability of management information. The transformation is intended to move the Bank from fragmented, manual and document-heavy processes toward an integrated, workflow-driven and data-led operating model across both banking operations and enterprise management functions.

The target digital environment should support faster decision-making, improved controls, enhanced transparency, stronger risk oversight, better collaboration across Country Offices and departments, and improved visibility across Operations, Finance, Treasury, Legal, Risk Management, Strategy, Human Resources, Procurement, Administration, Internal Audit and Management. The CBS and ERP should therefore operate not merely as transaction processing systems, but as strategic platforms that support enterprise-wide visibility, digital approvals, structured data capture, automated alerts, dashboards, reporting and evidence-based decision-making.

3.3. Current Technology Environment

EADB's current technology environment relies on legacy systems (**CBS-Oracle FLEXCUBE 7.1 and ERP-Oracle E-Business Suite (EBS) v11i**), a reporting tool that is unsupported, manual processes, spreadsheets, shared documents, emails and document repositories to manage core banking and enterprise management activities. The utilisation of these systems varies across departments and several key processes remain dependent on offline workarounds. Activities such as origination, appraisal, approvals, documentation, disbursement, covenant monitoring, portfolio review, finance processing, procurement, HR administration, reporting and interdepartmental collaboration require stronger system support, workflow automation, data standardisation and centralised visibility.

The future CBS, ERP and Third-Party Platform environment must therefore provide controlled integration across the Bank's technology landscape, but not limited to bank and payment interfaces, client-facing portals, document management repositories, notification and reminder tools, reporting layers or data warehouses, screening tools, SWIFT or payment status channels, identity and access management tools, and other approved internal or third-party platforms. The solutions should also support secure access controls, segregation of duties, audit trails, data migration from legacy repositories, configuration of institutional rules, and scalable reporting across departments and countries.

3.4. Drivers for Procurement

i. Need to establish centralised and authoritative sources of core banking and enterprise management data across the Bank.
ii. Need to automate manual and document-heavy workflows, approvals, routing, reminders, escalations and task tracking across CBS and ERP-enabled processes.
iii. Need to improve end-to-end visibility of the full project, facility, portfolio, finance, procurement, HR, administration and enterprise reporting lifecycle.
iv. Need to strengthen role-based access, maker-checker controls, segregation of duties, approval limits, audit trails and evidence traceability.
v. Need to improve management reporting, dashboards, portfolio analytics, financial reporting, exception reporting and regulatory or stakeholder reporting.
vi. Need to improve integration between core banking activities and enterprise functions, including Finance, Treasury, Legal, Risk, ESG (Environmental, Social, and Governance), Procurement, HR, Strategy, Audit and Management processes.
vii. Need to support secure document management, document versioning, checklist tracking, retention and linkage to source records across both CBS and ERP processes.
viii. Need to enhance risk management, compliance tracking, ESG monitoring, covenant diarisation, internal controls, audit follow-up and portfolio oversight.
ix. Need to provide configurable, scalable, secure and future-ready platforms aligned with EADB's digital transformation objectives.

4. Objectives

The objective of this RFP is to invite qualified and experienced bidders to submit proposals for the provision, implementation and support of modern CBS and ERP solutions that meet EADB's functional, reporting, integration, data migration, security, control and non-functional requirements. The selected bidders or consortium will be expected to deliver integrated solutions that support EADB's strategic digital transformation objectives while enabling efficient, controlled and transparent execution of the Bank's core banking, operational and enterprise management processes.

The primary objectives of the procurement are to acquire CBS and ERP solutions that are fit-for-purpose, configurable, secure, scalable, auditable, integrated and capable of supporting EADB's current and future business requirements across Operations, Country Offices, Finance, Treasury, Legal, Risk Management, Strategy, Human Resources, Procurement, Administration, Internal Audit and Management reporting.

4.1. Specific objectives

1. Bidder/Bidders to implement **CBS or/and ERP solutions** that support EADB's end-to-end core banking, operational and enterprise management processes.
2. Provide configurable workflows for review, approvals, digital sign-off, task assignment, escalation, reminders and status tracking across both CBS and ERP processes.
3. Establish authoritative sources of truth for project, facility, customer, portfolio, risk, ESG, treasury, legal, finance, procurement, HR, administration and reporting data.
4. Enable secure role-based access, access controls, segregation of duties, maker-checker controls, approval limits and comprehensive audit trails.
5. Provide standard reports, configurable dashboards, ad hoc reporting, portfolio analytics, financial analytics, export capabilities and management reporting.
6. Support secure document management, including upload, indexing, version control, search, retention and linkage to relevant CBS and ERP records.
7. Support integration with relevant internal and external systems, including CBS-ERP interfaces, payment and bank confirmation channels, client portals, document repositories, notification tools, screening databases, SWIFT or payment status interfaces, reporting platforms and identity management tools.
8. Support Finance and Treasury requirements, including general ledger integration, budgeting, accounts payable and receivable, disbursement processing, collections, repayments, treasury deal booking, maturity monitoring, liquidations, placements, rollovers and confirmations.
9. Support Legal requirements for facility documentation, contract and agreement management, conditions precedent, security perfection, covenant tracking, legal documentation visibility and readiness monitoring.
10. Support Risk Management requirements for risk identification, assessment, grading, monitoring, mitigation, analysis, reporting and controlled access to relevant CBS and ERP data.
11. Support Human Resources, Procurement, Administration, Public Relations and Communications, Strategy and other enterprise functions through configurable ERP capabilities aligned to EADB's operating model.
12. Support Internal Audit requirements for audit planning, audit universe management, engagement planning, electronic workpapers, issue tracking, follow-up and audit dashboards.
13. Support Strategy, ESG and impact requirements, including results measurement frameworks, ESG categorisation, indicator libraries, development impact data, project evaluation and impact reporting.
14. Provide robust data migration capabilities to support cleansing, mapping, validation, reconciliation and migration of approved legacy data and documents into the new CBS and ERP environments.
15. Provide non-functional capabilities covering security, performance, availability, scalability, resilience, backup, disaster recovery, usability, maintainability, compatibility and Bidder/bidders' support.
16. Provide implementation services covering solution design, configuration, integration, testing, change management, training, documentation, go-live support, warranty and post-implementation support to ensure sustainable adoption and effective system use.

5. Scope of work/TOR

The selected bidder shall provide, implement, configure, integrate, test, commission and support a modern CBS and/or ERP solution for the applicable lot. The requirements set out in this section constitute the minimum scope to be addressed in the proposal.

For each requirement, the bidder shall indicate whether it will be delivered through standard functionality, configuration, customisation, integration, a third-party solution or a committed product-roadmap capability. All assumptions, exclusions, dependencies, licence implications and additional costs shall be clearly disclosed. Any requirement not expressly identified as an exclusion or deviation shall be deemed included in the bidder's scope and Financial Proposal.

The scope of work comprises of.

5.1. Lot 1: Core Banking System Solution Functional Scope

The successful bidder for Lot 1 shall provide, implement and support a commercially proven Core Banking System capable of supporting EADB's development-finance and core banking activities across its Head Office and Country Offices.

The proposed CBS shall provide an integrated and authoritative platform for managing customers, projects, facilities, transactions, approvals, documents, accounting information, portfolio performance, risk, legal obligations and development outcomes. At a minimum, the solution shall provide the functional coverage set out below.

Function	Requirement Coverage / Description
Country Offices and Operations	The proposed solution shall support the end-to-end portfolio and facility lifecycle, including. i. Customer onboarding and maintenance of customer master data. ii. Customer profiling, classification, segmentation, and relationship management. iii. Maintenance of corporate and group structures, related-party relationships, beneficial ownership information, customer contacts, and KYC documentation iv. Client application intake from country offices, registration, acknowledgment, and tracking. v. Portfolio lifecycle segmentation and management, including classification and management of facilities across Appraisal, Portfolio Monitoring and Recovery stages, with support for controlled transition of facilities between stages based on configurable business rules, triggers and approval requirements. vi. Deal origination, lead management, and pipeline tracking. vii. Preparation, review, and approval of concept notes. viii. Preparation, review, acceptance, and management of Indicative Term Sheets. ix. Detailed project appraisal and due diligence processes. x. Project classification and source-of-funding allocation. xi. Routing of approval requests and tracking of management, committee, Director General, and Board decisions. xii. Facility setup, administration, maintenance, utilization tracking, amendments, restructures, rescheduling, refinancing, renewals, suspensions, cancellations, and closure management. xiii. Management of facility documentation and supporting records. xiv. Tracking and management of conditions precedent and conditions subsequent. xv. Security and collateral registration, valuation, monitoring, and readiness management. xvi. Disbursement and drawdown request processing and approvals. xvii. Management of financing products and facility structures, including loans, lines of credit, grants, technical assistance facilities, syndicated facilities, co-financed facilities, multi-currency facilities, pricing structures, fees and charges, interest calculation methods, repayment schedules, grace periods, moratoria, and other product-specific business rules. xviii. Letters of Credit, contingent liabilities, and other facility-linked trade finance instruments management. xix. Portfolio-to-Recovery handover management, including workflow-based transfer of accounts from Portfolio Monitoring to Recovery based on configurable triggers and approval requirements

Function	Requirement Coverage / Description
	xx. Portfolio supervision, monitoring, and review activities. xxi. Covenant monitoring, exception management, and waiver tracking. xxii. Project evaluation, completion, and closure processes. xxiii. Facility restructuring, workout, recovery and closure management, including recovery case tracking, remediation actions and performance restoration monitoring. xxiv. Recovery strategy management, including restructuring, rescheduling, settlements, legal enforcement, collateral realization, write-off and abandonment workflows. xxv. Management of third-party recovery and enforcement service providers, including lawyers, private investigators, auctioneers, valuers, surveyors, debt collection agencies and other approved recovery agents. xxvi. Centralized management of project, customer, facility, collateral, and related documents. xxvii. Configurable workflow management for reviews, approvals, and process hand-offs. xxviii. Role-based task assignment, work queues, and activity management. xxix. Automated notifications, reminders, escalations, and alerts. xxx. Status tracking and monitoring of projects, facilities, and workflow activities. xxxi. Controlled information sharing and collaboration between Country Offices, Operations, Finance, Treasury, Risk Management, Legal, Strategy, and other authorized stakeholders. xxxii. Configurable dashboards and management reporting covering deal pipeline, appraisal status, approval status, facility utilization, conditions precedent, disbursements, portfolio performance, covenant compliance, securities and collateral, arrears, watchlists, recoveries, project completion, and development outcomes.
Finance-Support function to Operations	The solution shall support i. Processing and booking of approved disbursements. ii. Loan billing, repayment scheduling, and client notification management. iii. Matching, allocation, and reconciliation of loan collections and repayments. iv. Repayment liquidation, suspense account management, and suspense clearing. v. Interest, fees, charges, accruals, rate revisions, and waiver administration. vi. Loan accounting, including configurable accounting rules, accrual processing, interest capitalization, amortization schedules, fee recognition, penalty interest calculations, and accounting event processing. vii. Charged-off, written-off and recovered account management, including write-off processing, recovery tracking and reconciliation of repayments, recoveries, accruals, adjustments and accounting balances viii. Impairment assessment, provisioning, write-off management, recoveries processing, and accounting treatment of restructures and rescheduled facilities. ix. Booking, accounting, accrual, monitoring, and maturity management of Letters of Credit. x. Linkage of Letters of Credit to approved facilities, customers, projects, and funding sources. xi. Controlled visibility of project, facility, customer, disbursement, repayment, balance, arrears, covenant, condition, and exception information. xii. Management of loan balances, outstanding exposures, accrued income, and facility utilization. xiii. Reconciliation of customer accounts, facilities, Treasury transactions, bank accounts, sub-ledgers, interfaces, and ERP/General Ledger balances. xiv. Finance review and approval workflows for disbursements, repayments, adjustments, waivers, and other financial transactions. xv. Automated notifications, reminders, alerts, and escalation mechanisms for financial activities and exceptions. xvi. Role-based access controls, maker-checker controls, approval limits, segregation of duties, and comprehensive audit trails. xvii. Workflow-driven collaboration and information exchange between Finance, Operations, Treasury, Risk Management, and other authorized stakeholders. xviii. Monitoring and reporting of disbursements, repayments, collections, arrears, restructurings, recoveries, and charged-off loans.

Function	Requirement Coverage / Description
	xix. Configurable dashboards and standard and ad hoc reporting covering loan portfolios, gross and net exposures, accrual movements, interest income, fee income, Letters of Credit, contingent liabilities, recoveries, and related financial performance indicators.
Treasury	The solution shall support i. Treasury front-office transaction capture and processing. ii. Money market placements and investment management. iii. Securities transaction processing and management. iv. Facility drawdowns, borrowings, and funding utilization management. v. Foreign exchange transaction processing and monitoring. vi. Maintenance of approved counterparties, limits, exposures, and eligible Treasury products. vii. Transaction routing through maker-checker review and approval workflows. viii. Risk validation, compliance review, and authorization controls. ix. Back-office validation, confirmation, settlement, and accounting processes. x. CBS transaction booking and integration with finance and banking operations. xi. Settlement tracking and monitoring of Treasury transactions. xii. Maturity monitoring and management of Treasury deals and investments. xiii. Deal liquidation, rollover, renewal, and closure processing. xiv. Management of exchange rates, interest rates, and market rate updates. xv. Monitoring of lines of credit, borrowings, undrawn commitments, drawdowns, grace periods, and amounts falling due. xvi. Counterparty exposure monitoring and limit utilization management. xvii. Visibility of settlement status, confirmations, failed settlements, and outstanding transactions. xviii. Monitoring and management of reconciliation exceptions and outstanding items. xix. Integration with market data providers, SWIFT, payment platforms, and approved banking channels. xx. Configurable dashboards, standard and ad hoc reporting covering Treasury transactions, money market placements, securities, borrowings, facility drawdowns, foreign exchange transactions, counterparty exposures, limit utilization, market rates, liquidity positions, currency exposures, maturity profiles, settlements, outstanding items, reconciliation exceptions, and executive management reporting.
Finance- Accounting, General Ledger and Reconciliation	The solution shall i. generate complete, accurate and balanced accounting entries and support controlled posting to the ERP or general ledger. ii. provide configurable accounting rules, account mapping, posting validation, control totals, failed-posting management, reversals, corrections and reprocessing iii. reconcile customer accounts, facilities, Treasury transactions, bank accounts, sub-ledgers, interfaces and the general ledger and support assignment, ageing and resolution of outstanding items.
Risk and Compliance	The solution shall support i. Project risk grading and rating management, including risk assessment criteria, score and rating capture, validation, approval workflows, rating history, and reporting. ii. Financial, operational, project, and transaction risk analysis, including trend analysis, anomaly detection, issue investigation, and documentation of risk insights. iii. Integration of system-generated exceptions and approved external screening platforms for KYC, AML, sanctions screening, adverse media checks, and due diligence reviews. iv. Storage and maintenance of screening results, supporting evidence, and audit trails for compliance and risk monitoring purposes. v. Capture and maintenance of project risk information, risk narratives, supporting documents, financial analysis summaries, and risk assessment outcomes. vi. Workflow-driven review, assessment, approval, monitoring, and reporting of project and facility risks. vii. Visibility of risk ratings, exposures, exceptions, screening outcomes, and monitoring activities across the project and facility lifecycle. viii. Risk reporting and management information to support decision-making, portfolio oversight, and risk governance. ix. Forward-Looking Stress Testing Scenarios: Simulating economic shocks on your loan portfolio.

Function	Requirement Coverage / Description
	x. Risk Appetite Statement (RAS) Tracking: Automated alerts when metric breach board limits. xi. Historical Data Archiving Methodology: Securing past risk events for ease of back-testing xii. NPL Probability of Default (PD) Modelling: Predictive tracking for bad loans. xiii. ECL (Expected Credit Loss) Calculation: Automated provisioning under IFRS 9 / Basel. xiv. Maturity Gap & Liquidity Analysis: Tracking rate mismatches between loans and deposits. xv. Market Risk & VaR (Value at Risk): Real-time monitoring of foreign exchange positions. xvi. Business Continuity & Disaster Recovery Tracking: BCP invocation workflow triggers. xvii. Sanctions & PEP Real-Time Interdiction: Stopping suspicious transactions mid-stream.
Legal and Documentation Management	The solution shall support i. Role-based Legal workspace providing access to assigned tasks, pending reviews, recovery matters, project and facility actions, security and collateral items, covenant issues, document links, and Legal dashboards. ii. Legal review and sign-off workflows across concept note, appraisal, approval, facility documentation, and project implementation stages. iii. Capture and management of Legal comments, review outcomes, approval status, sign-off details, timestamps, exceptions, and escalation actions. iv. Facility agreement drafting, review, approval, version control, execution tracking, and linkage to project and facility records. v. Management of facility documentation using approved templates, document metadata, workflow routing, and status monitoring. vi. Centralized security and collateral register covering custody, registration and perfection status, valuation details, insurance information, renewals, expiries, responsible owners, and supporting evidence. vii. Monitoring and management of security perfection requirements, collateral documentation, renewals, releases, substitutions, and outstanding actions. viii. Conditions precedent and conditions subsequent management, including checklist administration, evidence submission, validation, waiver approvals, Legal sign-off, and audit history. ix. Legal due diligence management, including due diligence findings, legal risk assessments, mitigation measures, supporting documents, ownership tracking, and approval workflows. x. Controlled access to approved loan bills, loan statements, indebtedness reports, recovery exposure information, and related project and facility records. xi. Management of legal recovery activities, including recovery status updates, litigation tracking, debt recovery actions, and legal exposure monitoring. xii. Generation of demand letters, recovery notices, and legal correspondence using approved CBS information with full approval and document audit trails. xiii. Litigation and dispute management, including case tracking, deadlines, legal exposures, actions, external counsel management, evidence repositories, and linkage to facilities and recovery cases. xiv. Covenant registration, compliance monitoring, breach management, waiver processing, remedy tracking, exception management, and escalation workflows. xv. Reporting on facility documentation status, conditions precedent, collateral perfection, litigation matters, recoveries, covenant compliance, legal exceptions, and overall legal portfolio oversight.
Strategy, ESG and Development Impact	The solution shall support i. Maintenance of a centralized repository for project, programme, ESG, results, baseline, midline, endline, evaluation, and impact data. ii. Creation, approval, and management of Results Measurement Frameworks (RMFs). iii. Management of results hierarchies including inputs, outputs, outcomes, and impact indicators. iv. Definition and maintenance of performance indicators, ESG indicators, verification methods, reporting timelines, and responsible parties. v. Transformation, standardization, mapping, and consolidation of operational, financial, ESG, and development data from multiple sources. vi. Secure submission and transmission of results, operational, financial, and development data from clients, PFIs, and partner organizations. vii. Validation of submitted results and impact data for completeness, accuracy, consistency, and compliance with reporting requirements. viii. Correction, resubmission, review, approval, and acceptance workflows for development and impact reporting. ix. Storage and protection of validated data within a controlled central repository.

Function	Requirement Coverage / Description
	x. Management of baseline, midline, endline, and impact evaluation processes. xi. Evaluation planning, milestone tracking, survey data management, results comparison, and evaluation report storage. xii. Sector-specific indicator libraries and configurable Results Measurement Framework templates. xiii. Management of indicators for industrialization, infrastructure, agriculture, food security, education, healthcare, SMEs, and other strategic sectors. xiv. Capture and monitoring of ESG indicators throughout project origination, appraisal, implementation, completion, and post-completion stages. xv. Linkage of ESG indicators to concept notes, project appraisals, Theory of Change, and Results Measurement Frameworks. xvi. Management and analysis of counterfactual and comparison datasets for development impact evaluation. xvii. Strategic portfolio monitoring and analysis of development outcomes across sectors, countries, programmes, and funding sources. xviii. ESG complaints and inquiry management, including complaint registration, tracking, investigation, escalation, resolution monitoring, and reporting. xix. Monitoring of project sustainability, development outcomes, impact performance, and strategic objectives achievement.
Internal Audit	The solution shall support i. Fraud monitoring and exception reporting for unusual transactions, control breaches, policy violations, and high-risk activities. ii. Automated detection, tracking, escalation, and reporting of exceptions requiring audit review. iii. Periodic review and recertification of CBS user access rights, including leavers, movers, dormant users, privileged users, and role changes. iv. Monitoring and review of user access privileges, access history, and access-related exceptions. v. Segregation of duties analysis to identify conflicting roles, incompatible access rights, and control weaknesses. vi. Routing of segregation-of-duty conflicts and access exceptions for investigation, approval, and remediation. vii. Configuration and management of continuous auditing rules for high-risk transactions, unusual activities, and control exceptions. viii. Continuous monitoring of CBS transactions and user activities against predefined audit and control rules. ix. Review and analysis of audit logs, user activities, approvals, overrides, amendments, and workflow actions. x. Provision of audit trails, exception reports, and management reporting to support audit planning, investigations, compliance reviews, and assurance activities.

5.2. Lot 2: Enterprise resource Planning Solution Functional Scope

The successful bidder for Lot 2 shall provide, implement and support a commercially proven Enterprise Resource Planning solution capable of supporting EADB's enterprise-management functions across its Head Office and Country Offices.

The proposed ERP shall provide an integrated and authoritative platform for managing finance, human resources, procurement, administration, Treasury-related accounting, legal and governance matters, strategy, communications, documents, workflows and institutional reporting. At a minimum, the solution shall provide the functional coverage set out below.

Function	Requirement Coverage / Description
Human Resource	The solution shall support; i. Vacancy initiation, job descriptions, advertising, longlisting, shortlisting, interviews, due diligence, offers and recruitment decisions. ii. Employee onboarding, induction programs, onboarding tasks, and onboarding reports.

Function	Requirement Coverage / Description
	iii. Employee, position, organizational and employment-contract records across EADB's operating countries. iv. Localized payroll processing, statutory requirements, salaries, advances, deductions, employee loans, education payments, per diem and other approved payments. v. Probation monitoring, contract renewal, transfers, and employee-record changes. vi. Performance planning, employee self-appraisal, supervisory review, periodic assessments, and development actions. vii. Country Office and officer KPI received information from the CBS, where applicable. viii. Leave applications, approvals, balances, calendars, carry-forward rules and applicable public holidays. ix. Training needs analysis, training plans, approvals, attendance, completion and development tracking. x. Resignation, termination, clearance, final dues, and certificates of service. xi. Employee disputes, disciplinary proceedings, appeals, committee decisions, arbitration, supporting evidence and case closure. xii. Reporting on recruitment, onboarding, performance, training, attendance, leave, employee demographics, payroll, deductions, advances, travel, disciplinary cases, contracts, probation, qualifications, professional memberships and historical employee information.
PR & Communications	The solution shall support; i. Events, sponsorship and partnership requests, including activity details, justification, estimated costs, budgets, supporting documents and responsible offices. ii. Approval of routing, reminders, escalation and complete decision history for communication-related requests. iii. Validation of proposed activities against approved budgets, commitments, expenditure, and available balances. iv. Linkage of approved requests to procurement, LPO or purchase-order processing and vendor-delivery status. v. Tracking requests, approvals, event dates, procurement status, responsible officers, outstanding actions and completion. vi. Secure retention of approved communication content, presentations, photographs, event records, newsletters, and publication evidence. vii. Customer and prospect contact information, communication preferences, ownership and data-quality status. viii. Scheduled distribution of internal newsletters and retention of distribution history. ix. Brand review and approval within applicable procurement workflows. x. Digital content drafting, comments, version control, sequential review, approval, publication scheduling and publication status. xi. Where included, CRM-supported communications, surveys, recipient history, delivery, bounce, response, opt-out and engagement tracking. xii. Reporting on project impact, annual reporting, marketing budgets and expenditure, events and partnerships, publication status, digital engagement, customer communications, newsletters and brand approvals. **Note:** The requirements in this section are intended to provide EADB with foundational stakeholder relationship management, communication, partnership and engagement capabilities as part of the ERP solution pending any future CRM implementation.
Procurement	The solution shall support; i. Self-service purchase requisitions for Head Office and Country Offices, including mandatory information, supporting documents and completeness validation. ii. Automatic and traceable purchase-requisition numbering across approvals, sourcing, evaluation, contracting, receiving and payment. • Budget checks and approvals based on value, procurement method, cost threshold matrix, delegation rules and the approved authority matrix. • Real-time tracking dashboard of procurement stage, current owner, pending action, ageing, method, contract or LPO status and exceptions. To be projected by country. iii. Controlled procurement workspaces for approvals, solicitation documents, supplier submissions, evaluations, correspondence, contracts and payment evidence.

Function	Requirement Coverage / Description
	iv. RFQs, RFPs, tenders and other approved procurement methods, including preparation, issuance, communications, receipt and closing controls. v. Controlled templates for solicitation documents, evaluation sheets, conflict-of-interest declarations, notifications and standard communications. vi. Evaluator access, electronic conflict-of-interest declarations, individual scoring, consolidated scoring, consistency review, recommendations and evaluation reports. vii. Award approvals, Legal and contract hand-off and LPO or purchase-order generation. viii. Contract variations and additional approvals where changes exceed approved thresholds or materially alter the requirement. ix. Supplier onboarding, qualification, statutory documentation, certifications, performance, issue history and requalification. x. Contract commencement, expiry, renewal, obligations, variations and related alerts. • Goods receipt, milestone completion and service acceptance with supporting evidence. • Tracking contract deliverables, KPIs, SLAs, milestones, penalties, liquidated damages and contract utilization. • Establishment, renewal, utilization monitoring and call-off management under framework agreements. xi. Invoice, payment and reconciliation visibility, including two-way or three-way matching, blocked payments and exception management. xii. Recurring procurement under approved contracts or service-level arrangements. xiii. Procurement master data, categories, numbering rules, thresholds, approval roles and open procurement records. • Reporting on procurement pipelines, approvals, sourcing activities, suppliers, contracts, receiving, invoices, payments, matching exceptions, single-source procurement, policy compliance, recurring procurement, data quality, training and user adoption. • Analysis by supplier, category, project, department and country office. xiv. Tracking procurement savings and cost avoidance initiatives. xv. Notifications for pending approvals, expiring contracts, budget overruns, delayed deliveries and performance issues. xvi.
Administration	The solution shall support; i. Asset registration, barcode or QR identification, location, movement, condition, maintenance history, insurance linkage and lifecycle monitoring. ii. Asset retirement and disposal, including approval, supporting evidence and audit history. iii. Insurance policies, schedules, premiums, renewals, claims and linkage to assets and other insurable interests. iv. Property and tenancy records, leases, rental information, tenant records, renewal dates, compliance, maintenance history and alerts. v. Facilities maintenance, repairs and refurbishment, including requests, work orders, contractors, budgets, completion verification and performance monitoring. vi. Preparation of requirements, scopes of work, specifications, requisitions and service-delivery validation for procurement activities. vii. Travel requests, approvals, budget validation, procurement linkage, cost monitoring and related records. viii. Fleet utilisation, fuel consumption, vehicle maintenance, service reminders, insurance, budgets and reporting. ix. Electronic records and file management, including ownership, routing, status, history, retention and retrieval. x. Correspondence and mail registration, classification, routing, acknowledgement and secure storage. xi. Budget monitoring, expenditure tracking, thresholds, variance reporting and budget-reallocation workflows. xii. Payment requisitions, invoice records, service-completion validation, approvals and proof-of-payment tracking.

Function	Requirement Coverage / Description
	xiii. Reporting on Administration performance, facilities, properties, maintenance, projects, procurement support, assets, physical security, health and safety, fleet, utilities, contracts, cleaning, insurance, budgets, travel, logistics and records.
Finance	The solution shall support; i. Supplier creation, invoice processing, payment requests, approvals, payment vouchers, bank or SWIFT payment processing and accounts-payable posting. ii. Supplier statements, ageing, advance payments, prepayments, amortisation, accruals and tax treatment. iii. Departmental requisitions linked to approved budgets, budget availability and expenditure limits. iv. Tenant billing, receipting, bank-credit confirmation, matching, arrears, deposits, recoverable costs and automated general-ledger posting. v. Fixed-asset accounting, including additions, transfers, capitalisation, depreciation, amortisation, impairment, revaluation, retirement and disposal. vi. Automated generation of general-ledger entries from confirmed transactions and controlled review and approval of manual journals. vii. CBS-to-ERP transaction validation, batch upload, posting and reporting of missing or out-of-balance items. viii. Bank feeds, daily cash monitoring, automated bank reconciliation and management of unmatched items. ix. Tax and statutory calendars, due-date reminders, tax-data extraction, return-preparation support and compliance reporting. x. Integration of loan information for IFRS 9 provisioning, expected credit loss and effective-interest-rate calculations and reporting. xi. Month-end foreign-currency revaluation using approved rates, with automated entries and audit trails. xii. Multicurrency accounting, trial balances, balance sheets, financial statements, journals, transactions, notes and reports for authorised reporting dates. xiii. Operational, monthly, quarterly, annual, management, stakeholder, lender, covenant, sustainability and Board reporting covering accounts payable, accounts receivable, fixed assets, general ledger, budgets, cash, reconciliations, liquidity, foreign exchange, interest-rate risk and fund management
Treasury	The solution shall support; i. Receipt of approved Treasury transactions from the CBS, including transaction references, accounting events, value dates, currencies, amounts, counterparties, products, approvals and settlement status. ii. Finance processing of settlement instructions, confirmations, failed settlements, outstanding items and reconciliation feedback. iii. Creation or validation of repayment schedules for facility drawdowns and borrowings using approved lender terms. iv. Treasury reporting data covering liquidity, foreign-exchange exposure, investments, borrowings, securities, settlements, rates, approvals and exceptions. v. Storage of Treasury policies, procedures, approval matrices, control documents, facility agreements, lender templates, annexes and signing mandates. vi. Approval, rejection, query, return, delegation, escalation, comments, timestamps and complete decision history for Treasury-related workflows. vii. Transaction-status tracking from initiation through review, approval, validation, Finance booking, settlement, confirmation and exception resolution. viii. Governance of counterparties, approval status, limits, exposures, available headroom, product eligibility and effective dates. ix. Governance of market-reference data, including rates, sources, timestamps, validation, overrides and approval evidence. x. Controlled exchange of relevant information with approved market-data, SWIFT, banking, registrar, broker or fiscal-agent channels. xi. Reporting on Finance posting and settlement hand-offs, Treasury performance, liquidity, foreign-exchange exposure, investments, borrowings, facilities, agreements, workflow turnaround, access rights, segregation of duties, master data and external interfaces.
Legal	The solution shall support; i. Role-based Legal workspaces, dashboards and work queues for advisory, procurement, contracting, governance, approvals and document-related activities.

Function	Requirement Coverage / Description
	ii. Legal-advisory requests, facts, reviewed documents, opinions, recommendations, risk positions, confidentiality and related approvals or contracts. iii. Automatic routing of approved procurement outcomes to Legal, including suppliers, award details, contract category, responsible departments and service-level requirements. iv. Contract drafting, approved templates, comments, version control, internal and external review, approval, execution and repository storage. v. Contract obligations, key terms, owners, service levels, evidence, expiry dates, notice periods, renewal status and escalation. vi. Tenancy-agreement details, property and tenant information, renewals, notice periods and Legal-support requirements. vii. Board, Governing Council, management-committee and project-committee actions, including owners, deadlines, evidence, escalation and closure. viii. Links to approved Board papers and repository records where required, without assuming full integration for every document. ix. Searchable Legal records covering contracts, opinions, governance matters, approvals and supporting evidence, including metadata, access restrictions, retention and legal holds. x. Electronic approvals and eligible electronic signatures, including mandate validation, authentication, jurisdictional rules and wet-ink exceptions. xi. Legal and data-protection checkpoints for vendor evaluation, hosting, contracting, access controls, breach obligations and implementation governance. xii. Reporting on Legal matters, contract intake, drafting, review, repositories, obligations, expiration, renewal, tenancies, governance actions, Board-document references, electronic signatures, vendor reviews, overdue matters, exceptions and audit trails.
Strategy, Research & Innovation	The solution shall support; i. Corporate-strategy monitoring and institutional and departmental performance management; ii. Departmental submissions, workflow coordination, review, approval, data validation and correction requests; iii. Key performance indicators, targets, actual performance, trends and management reporting; iv. Data owners, stewards, validation responsibilities, quality controls, review status and accountability for Strategy, ESG and impact information; v. A searchable repository for strategies, concept notes, Theory of Change records, results frameworks, ESG due-diligence reports, baseline, midline, endline and evaluation reports, executive summaries, policy briefs, datasets and supporting evidence; vi. Controlled use of relevant project-specific ESG, results and impact information received from the CBS; vii. Confidentiality, consent records where applicable, anonymity, data masking, pseudonymization, encryption and privacy controls; viii. Role-based dashboards, standard reports, configurable analytics, exportable datasets and management visualizations; ix. Sustainability and climate-related information required for future reporting requirements defined by EADB; x. Trend analysis, comparison, proportional analysis, heat maps and geographic visualization; and xi. Reporting on strategy performance, ESG and climate compliance, results measurement, impact evaluation, adaptive programming and institutional decision-making.

Function	Requirement Coverage / Description
Risk & Compliance	The solution shall support: i. Third-Party & Vendor Risk Matrix: Risk-grading external suppliers and SLA defaults. ii. IT Asset & Exposure Tracking: Logging system patches and cyber threats. iii. Access Matrix & Segregation of Duties (SoD): Automated alerts for conflicting ERP roles. iv. Change Management Workflow: Tracking new laws from draft to implementation

5.3. Common Solution Requirements

The proposed CBS and ERP solutions shall provide a secure, integrated, configurable and supportable enterprise environment aligned with EADB's operational, control and reporting needs. Unless expressly limited to a particular lot, the requirements below shall apply to both solutions and to all bidder-provided modules, integrations and third-party components.

The bidder shall describe how each common requirement will be delivered and identify any dependencies, limitations, third-party components, licence implications or additional costs.

No.	Common requirement	Required coverage/description
i.	**Single Source of Truth**	The proposed solution shall maintain a centralised, authoritative and integrated repository of the applicable EADB business data to promote consistency, accuracy, integrity and controlled access across the relevant business functions and modules.
ii.	**Integration and Interoperability**	The proposed solution shall support controlled integration with the other principal (CBS/ERP) solution and with applicable auxiliary and third-party systems. Integration shall facilitate timely and accurate information exchange, reduce manual transfers and support end-to-end business processes.
iii.	**Configurable Solution Setup**	The proposed solution shall be configurable to align with EADB's operational, institutional and regulatory requirements without requiring extensive custom development. Authorised administrators shall be able to configure and maintain applicable organisational structures, countries, business calendars, working days, public holidays, financial periods, processing dates, cut-off times, currencies, exchange-rate parameters, approval hierarchies, transaction limits, workflows, notifications, reference data and other business rules.
iv.	**Configuration Management and Controls**	Configuration changes shall be subject to appropriate role-based access, maker-checker or approval controls, effective dating and comprehensive audit trails. The solution shall retain details of changes made, the responsible user, the date and time of the change and the applicable approval.
v.	**Workflow and Task Management**	The proposed solution shall provide configurable workflows supporting role-based task assignment, process routing, review, approval, rejection, return or query, delegation, reminders, escalation, status tracking and complete workflow history across the applicable business processes.
vi.	**Digital Approvals and Signatures**	The proposed solution shall support digital approvals and, where applicable, electronic signatures, including routing to authorised approvers, capture of approval evidence, signatory or approval details, timestamps and complete sign-off trails.
vii.	**Role-Based Access and Security Controls**	The proposed solution shall enforce role-based access, least-privilege access, segregation of duties, maker-checker controls, configurable approval limits and secure access to confidential or sensitive information based on users' authorised responsibilities.
viii.	**User Administration and Access Management**	The proposed solution shall support controlled user administration, including the assignment and maintenance of users, roles, permissions

No.	Common requirement	Required coverage/description
		and approval rights. It shall support periodic access review and provide sufficient information for identifying dormant, privileged, transferred and separated users, where applicable.
ix.	**Comprehensive Audit Trails and Activity Logging**	The proposed solution shall maintain comprehensive audit trails covering user activities, approvals, configuration changes, data modifications, postings, document changes, reviews, exceptions and other relevant system events. Audit records shall include the user, action, date and time, affected record and previous and updated values where applicable.
x.	**Notifications, Alerts and Escalations**	The proposed solution shall generate or integrate to allow configurable real-time and scheduled notifications, reminders, alerts and escalations based on business events, thresholds, due dates, overdue actions, exceptions and other user-defined criteria. Notifications shall be delivered through the system inbox, email or other EADB-approved channels, where applicable.
xi.	**Exception Management**	The proposed solution shall identify, record, route and monitor process, transaction, data, control and integration exceptions. It shall support assignment of responsible owners, corrective action tracking, escalation, resolution status and reporting on outstanding exceptions.
xii.	**Document Management**	The proposed solution shall provide document-management capabilities supporting secure document upload, indexing, classification, metadata, checklists, linkage to the relevant business record, version control, access control, search, retrieval, retention and audit trails.
xiii.	**Records Retention and Archiving**	The proposed solution shall support the retention, archiving and retrieval of applicable business records, documents and generated reports in accordance with EADB's approved retention and audit requirements. Access to historical information shall remain controlled and traceable.
xiv.	**Reporting, Dashboards and Analytics**	The proposed solution shall provide standard reports, configurable dashboards, ad hoc reporting, exception reporting, operational and management reporting and analytics applicable to the respective lot and business functions.
xv.	**Report Search, Filtering and Drill-Down**	Authorised users shall be able to generate reports using applicable user-defined criteria and to search, sort and filter information. The solution shall support drill-down to relevant supporting information or transactions where applicable.
xvi.	**Report Generation, Scheduling and Distribution**	The proposed solution shall support on-demand and scheduled report generation, including periodic operational, management and executive reports. Generated reports shall be available to authorised users and distributed through approved channels where required.
xvii.	**Report Export and Presentation**	Authorised users shall be able to export reports and data in commonly used formats, including Excel and PDF where applicable, while preserving the completeness and readability of the output.
xviii.	**Prevention of Duplicate Data Capture**	The proposed solution and its interfaces shall support the controlled reuse and transfer of information already captured and approved in upstream processes, reducing duplicate data entry and inconsistent records across business functions and systems.
xix.	**Integration Monitoring and Exception Handling**	The proposed solution shall support monitoring of applicable interfaces, including interface status, successful and unsuccessful transfers, failed records, exception causes, responsible owners and resolution actions.
xx.	**Data Migration**	The successful bidder shall support the extraction, cleansing, mapping, transformation, migration and transfer of applicable master, transactional, historical and supporting data from existing systems and records into the proposed solution, in accordance with the detailed data-migration requirements.
xxi.	**Data Validation and Reconciliation**	Migrated and integrated data shall be subject to appropriate completeness, accuracy, consistency, validation and reconciliation controls. The successful bidder shall support the investigation and resolution of migration and integration exceptions before acceptance by EADB.
xxii.	**Historical Data Access**	The proposed solution shall provide or support controlled access to applicable historical records, transactions, reports and supporting documents required for business operations, audit, reporting, legal and regulatory purposes following migration from the existing environment.

No.	Common requirement	Required coverage/description
xxiii.	**Multi-Country Support**	The proposed solution shall support EADB's applicable operations across multiple countries, including country-specific organisational structures, business calendars, public holidays, statutory or regulatory requirements and controlled access by country or office where applicable.
xxiv.	**Multi-Currency Support**	The proposed solution shall support applicable multi-currency transactions, balances and reporting, including configurable currencies, exchange-rate parameters, controlled rate maintenance and consolidated reporting where required.
xxv.	**End-to-End Traceability**	The proposed solution shall maintain traceability of applicable business transactions and records from initiation through review, approval, processing, completion and reporting. This shall include linkages between related transactions, documents, approvals, users, dates, statuses and supporting evidence.
xxvi.	**System Availability**	The proposed solution shall be available during EADB's approved operating hours, excluding planned and communicated maintenance periods.
xxvii.	**Application-Level Recovery**	The proposed solution shall support recovery and continued operation from EADB's alternate disaster-recovery environment. It shall provide the application, database, configuration, integration and recovery capabilities required to meet EADB's approved Recovery Time Objective and Recovery Point Objective.
xxviii.	**Recovery Procedures and Testing Support**	The successful bidder shall document the applicable recovery procedures to support EADB in conducting periodic recovery and failover tests.
xxix.	**Performance**	The proposed solution shall process transactions, searches, reports and user requests within response-time thresholds agreed with EADB.
xxx.	**Scalability**	The proposed solution shall support growth in users, transaction volumes, data volumes, functions, products, integrations and reporting requirements without significant redesign.
xxxi.	**Application Security and Data Protection**	The proposed solution shall support secure user administration, password and session controls, multi-factor authentication, role-based and least-privilege access, segregation of duties, encryption of sensitive data at rest and in transit, audit logging of user and privileged activities and timely application security patching.
xxxii.	**Data Privacy and Confidentiality**	The proposed solution shall support controlled access to confidential and sensitive organisational, financial, customer, project, employee, partner and other applicable information. Where relevant, it shall support data masking, anonymisation or pseudonymisation and other applicable privacy controls.
xxxiii.	**Supportability and Compatibility**	The proposed solution shall be accessible through EADB-approved devices and platforms, including desktop computers, laptops, tablets and mobile devices, where applicable. The solution shall provide a consistent user experience across supported devices and operating systems and shall be compatible with commonly used web browsers without requiring extensive custom configuration or specialised client software.

For each requirement, the bidder shall identify the proposed method of delivery, supporting evidence, assumptions, limitations, dependencies and costs. Where a requirement depends on integration or a third-party component, the responsible provider and support arrangement shall be clearly stated.

5.4. Infrastructure, Hosting and Deployment Responsibilities

EADB will provide or procure the infrastructure and hosting services required for the selected deployment model. The bidder shall not assume that infrastructure capacity is already available. Instead, the bidder shall define the complete technical requirements and provide transparent cost estimates to enable EADB to assess and procure the required on-premises, cloud(hybrid) or hybrid hosting environment.

The bidder shall remain responsible for solution architecture, sizing, compatibility, installation, configuration, performance and the completeness of the infrastructure specification. EADB's provision of infrastructure shall not relieve the bidder of responsibility for demonstrating that the proposed solution can meet the agreed functional and non-functional requirements.

5.4.1. Required Hosting Deployment Option

The proposed solution shall support both **on-premises and cloud-based deployment models**. Bidders shall provide detailed requirements, architecture, infrastructure specifications, security controls, availability provisions, backup and disaster recovery arrangements, implementation considerations, and ongoing operational requirements for each deployment option. Where applicable, bidders may also propose a hybrid deployment model and describe its suitability, benefits, and associated requirements.

Hosting Requirement Area	Bidder Response Requirement
Target architecture	Provide logical and physical deployment diagrams for on-premises and cloud options, including production, disaster recovery and non-production environments.
Sizing and capacity	State compute, database, memory, storage, network, backup and recovery requirements, workload assumptions, growth assumptions, redundancy and performance parameters.
Cost to EADB	Provide itemised initial and recurring costs for hardware or cloud consumption, operating systems, databases, middleware, storage, network, security, backup, DR, monitoring, licences, support and professional services.
Five-year TCO	Provide a five-year total-cost-of-ownership comparison, or the period prescribed in the Financial Proposal, showing implementation, infrastructure, subscriptions, support, upgrades, scaling, data transfer, DR and exit costs.
Deployment Considerations	Present solution-specific benefits, limitations, trade-offs and risks for on-premises and cloud deployment, including control, scalability, resilience, security, data location, skills, dependency, connectivity, cost predictability and time to provision.
Security and compliance	Describe identity, encryption, key management, logging, vulnerability management, segregation, data residency or location, regulatory considerations and shared-responsibility arrangements.
Availability and recovery	State architecture and commitments for availability, high availability, backup, retention, RPO, RTO, DR location, failover, restore and testing.
Operations and support	Provide a responsibility matrix for EADB, bidder, OEM, cloud/hosting provider and other third parties covering monitoring, patching, backup, database, network, security, incidents, releases and capacity.
Portability and exit	Describe data and application portability, migration between deployment models, data extraction, transition assistance, termination obligations, secure deletion and associated costs.
Recommendation	Provide a reasoned recommendation identifying the preferred deployment model and the assumptions, risks and conditions supporting the recommendation.

5.4.2. Infrastructure Responsibility Matrix

Responsibility	EADB	Bidder
Infrastructure or cloud procurement	Procure and fund the approved infrastructure or cloud services based on the accepted specification.	Provide complete sizing, architecture, quantities, technical specifications, compatibility requirements and cost estimates.
Facilities and connectivity	Provide approved data-centre facilities and enterprise connectivity where on-premises or hybrid deployment is selected.	Define power, rack, network, bandwidth, latency, firewall, load-balancing, DNS, certificate and connectivity requirements.
Solution installation and configuration	Provide authorised access and coordinate internal stakeholders.	Install, configure, harden and validate the application and all bidder-supplied solution components across agreed environments.
Performance and capacity	Provide agreed usage forecasts and cooperate in monitoring and capacity decisions.	Size the solution, establish baselines, conduct performance tests and identify scaling thresholds and corrective actions.
Operational support	Perform activities assigned to EADB in the approved operating model.	Provide agreed application, database, middleware and solution support and coordinate OEM and third-party resolution.

5.5. Proposals covering both lots.

Where a bidder proposes both Lot 1 and Lot 2, the bidder shall propose two distinct solutions, namely a Core Banking System for Lot 1 and an Enterprise Resource Planning solution for Lot 2. Each proposed solution shall independently satisfy the common and lot-specific requirements applicable to its respective lot.

5.6. Implementation and Support Services

Unless otherwise stated, the requirements in this section shall apply separately to each lot awarded. Where one bidder is awarded both lots, the bidder shall maintain distinct CBS and ERP implementation workstreams, deliverables, schedules, responsibilities and acceptance criteria, while coordinating applicable dependencies and integration activities.

The successful bidder shall provide all professional, technical and operational services required to design, configure, integrate, migrate, test, deploy, stabilise and support a complete, secure and operational solution for the applicable lot in accordance with this RFP.

The implementation approach shall be tailored to EADB's operating environment and shall cover the complete implementation lifecycle, from project mobilisation through solution design, configuration, integration, data migration, testing, deployment, stabilisation, operational handover and transition to ongoing support.

The successful bidder shall give preference to standard and configurable solution functionality. Customisation or bespoke development shall only be undertaken where an approved requirement cannot reasonably be met through standard functionality or configuration and shall be subject to EADB's prior written approval and the agreed design, development, testing, documentation and change-control requirements.

The successful bidder shall apply appropriate implementation methods, tools, templates and quality controls throughout the engagement and shall monitor and report progress, risks, issues, dependencies, deliverables and acceptance status to EADB.

The successful bidder shall:

i. Deliver the implementation in accordance with the phases, responsibilities, deliverables, timelines and acceptance requirements specified in this section;
ii. Maintain end-to-end traceability between EADB's approved requirements, solution design, configuration, testing and acceptance;
iii. Provision and maintain all proposed software, licences, subscriptions and approved third-party components required for the solution;
iv. Establish and maintain the required implementation and operational environments;
v. Provide project governance, risk and issue management, quality assurance, change control, progress reporting and stakeholder coordination throughout the engagement;
vi. Provide complete and current implementation, operational and support documentation;
vii. Provide knowledge transfer, training, operational handover, warranty, maintenance and post-implementation support; and
viii. Provide transition and exit assistance at the end of the contract.

The successful bidder shall remain fully accountable for the delivery, operational readiness and support of the solution. The involvement of an Original Equipment Manufacturer, consortium or joint-venture member, subcontractor, cloud provider or other third party shall not reduce the bidder's responsibility for successful delivery.

No material change to the approved requirements, solution design, products, implementation approach, key personnel, cost or project schedule shall be made without EADB's prior written approval through the agreed change-control process.

All services and deliverables shall comply with EADB's applicable governance, security, risk-management and quality-assurance requirements and shall be subject to EADB's review, testing and formal acceptance. Payment, partial use or deployment of a deliverable shall not, by itself, constitute final acceptance.

5.6.1. Implementation Phases and bidder responsibilities

The bidder shall propose a phased implementation approach covering the complete delivery lifecycle from mobilisation to post-implementation support. For each phase, the bidder shall identify the activities, deliverables, resources, dependencies, EADB inputs, review and approval requirements, acceptance criteria, risks and planned completion dates.

The implementation phases below represent EADB's minimum expectations. The bidder may recommend additional phases or activities where necessary but shall clearly explain their purpose, timing, dependencies and effect on the overall implementation schedule and cost.

#	Implementation phase	Bidder responsibilities and expectations
1.	**Mobilisation and Inception**	Mobilise the project team; confirm scope, governance, workstreams, roles, decision rights and escalation arrangements; validate assumptions and dependencies; prepare the detailed project plan, resource plan, communication plan, quality plan and risk and issue registers; and agree the deliverable review and acceptance process.
2.	**Requirements Validation and Solution Design**	Review and validate the approved business, functional, technical and non-functional requirements; conduct fit-gap analysis; maintain requirements traceability; confirm standard functionality, configuration, approved customisation and third-party dependencies; and prepare the functional, technical, data, integration, security, reporting, infrastructure and environment designs.
3.	**Solution Build, Configuration and Integration**	Establish the required implementation environments; configure the CBS and/or ERP solution; develop approved extensions, reports and workflows; implement and secure approved interfaces; complete unit testing; and maintain configuration, development, interface and technical documentation.
4.	**Data Migration**	Assess and profile source data; confirm migration scope and ownership; prepare data mappings, cleansing and transformation rules; conduct trial migrations; validate and reconcile migrated data; manage exceptions; prepare rollback arrangements; and execute the approved final production migration.
5.	**Testing and Quality Assurance**	Prepare the test strategy, plans, scripts, test data and entry and exit criteria; support or execute unit, system, integration, migration, regression, security, performance, resilience, disaster-recovery and user-acceptance testing; record test evidence; manage defects; and resolve issues before progression to the next phase.
6.	**Change Management, Training and Readiness**	Conduct change-impact and stakeholder assessments; prepare and deliver communications; provide role-based training for users, administrators and support teams; supply training materials and operating procedures; complete knowledge transfer; and assess organisational, business, technical and operational readiness.
7.	**Cutover and Go-Live**	Prepare and maintain the detailed cutover and rollback plans; conduct cutover rehearsals; complete the go-live readiness assessment; confirm environment, integration, migration, security, support and business readiness; execute final migration and production deployment; and provide command-centre support during go-live.
8.	**Hypercare, Stabilisation and Handover**	Provide intensive post-go-live support; monitor solution performance and interfaces; resolve priority incidents and defects; complete outstanding documentation; transfer knowledge and operational responsibilities to EADB; submit the stabilisation and handover reports; and support formal solution acceptance.
9.	**Warranty, Maintenance and Ongoing Support**	Provide warranty and maintenance services; manage incidents, problems and service requests; issue patches, security updates and approved releases; monitor performance and service levels; provide root-cause analysis and service reports; maintain escalation arrangements; and support the solution in accordance with the agreed Service Level Agreement.

5.7. Deliverables

Each deliverable shall be reviewed and formally accepted by EADB against agreed acceptance criteria.

	Stage	Key Deliverables
1.	**Mobilisation**	Kick-off Pack, Inception report; governance and RACI; project, resource, quality, risk and communication plans.

	Stage	Key Deliverables
2.	**Requirements and design**	Confirmed requirements; fit-gap and traceability matrices; solution blueprint; functional, technical, integration, data, security and hosting designs.
3.	**Hosting and commercial assessment**	On-premises and cloud option assessment; architecture; sizing; responsibility matrix; bill of materials; cost and TCO comparison; pros, cons, risks and recommendation.
4.	**Build and integration**	Configured solution; approved developments; interfaces; configuration records; unit-test evidence and technical documentation.
5.	**Data migration**	Migration strategy; source inventory; mappings; cleansing and transformation rules; rehearsal, reconciliation and final migration reports.
6.	**Testing**	Test strategy, plans, scripts, evidence, defect registers, security and performance results and UAT completion report.
7.	**Training and readiness**	Change and communication plan; training materials; user and administrator training; competency and readiness reports.
8.	**Deployment**	Cutover, contingency and rollback plans; go-live checklist; production deployment and go-live report.
9.	**Handover and acceptance**	As-built documentation; runbooks; licence register; knowledge-transfer evidence; hypercare reports; issue closure and acceptance report.
10.	**Support**	SLA and escalation matrix; support plan; maintenance and release plan; service reports; knowledge base and exit procedures.

5.8. Project Timelines and Milestone

The bidder shall propose a realistic and achievable implementation schedule for each lot proposed, covering the period from mobilisation through final acceptance and transition to ongoing support. The schedule shall clearly show the duration, sequencing, resources, dependencies, critical-path activities, deliverables, review and approval periods, and key milestones.

Where a bidder proposes both lots, the bidder shall provide:

i. A separate implementation schedule for the CBS;
ii. A separate implementation schedule for the ERP; and
iii. An overarching schedule showing the coordination of shared activities, dependencies and integration points between the two implementation workstreams.

At a minimum, each applicable implementation schedule shall include the following milestones:

i. Mobilisation and approval of the inception deliverables;
ii. Completion of requirements validation and fit-gap assessment;
iii. Approval of the solution design;
iv. Readiness of the required implementation environments;
v. Completion of solution configuration and approved build;
vi. Completion of interface development and integration testing;
vii. Completion of data-migration rehearsals, validation and reconciliation;
viii. Completion of the applicable system, migration, regression, security, performance, resilience and disaster-recovery testing;
ix. Completion and sign-off of user-acceptance testing;
x. Completion of training, knowledge transfer and operational-readiness activities;
xi. Completion of the cutover rehearsal and approval of go-live readiness;
xii. Completion of final data migration and production deployment;
xiii. Go-live;
xiv. Completion of hypercare and stabilisation; and
xv. Final operational handover and acceptance.

The proposed schedule shall align with the implementation phases, deliverables and acceptance requirements specified in this RFP. The final baseline implementation plan shall be reviewed and agreed during the inception phase. Any subsequent change to the approved schedule shall be managed through the agreed change-control process.

6. Bidder Eligibility and Qualification Requirements

Eligibility and qualification shall be assessed separately in respect of the bidder and the proposed solution. The bidder shall demonstrate the legal and corporate standing, relevant expertise and experience, financial capacity, and qualified team necessary to undertake the applicable scope. Where the bidder is a consortium or relies on subcontractors or other material delivery parties, their respective roles and responsibilities shall be clearly identified. The lead bidder shall remain accountable for delivery of the complete offered scope.

Separately, the proposed solution shall meet the applicable solution qualification requirements set out in this section.

6.1. Relevant Experience and Track Record

The bidder shall demonstrate the organisational experience, technical capability and delivery track record necessary to successfully implement and support the solution proposed for the applicable lot. The experience presented shall be recent, relevant and comparable to EADB's requirements in terms of functional scope, institutional complexity, integration, data migration, geographical coverage and operating environment. All claims shall be supported by verifiable project information, documentary evidence and contactable client references. Accordingly, the bidder for CBS, ERP or both shall demonstrate the following:

i. Proven experience in CBS implementation, upgrade or replacement in regulated financial institutions of comparable complexity, for Lot 1;
ii. Proven experience in ERP implementation or upgrade covering finance and relevant corporate functions, for Lot 2;
iii. Proven experience in Integration of CBS, ERP, reporting and auxiliary or third-party applications;
iv. Proven experience in Data migration, testing, training, cutover, stabilisation and post-implementation support;
v. Presence and Implementation capability within East Africa or Sub-Saharan Africa;
vi. Successful completion of at least three (3) relevant CBS and/or ERP implementations, including at least two (2) within the Sub-Saharan African financial services sector; supported by Client reference letters or contact details for at least three (3) successfully completed implementations of this nature, preferably within the last five years.
vii. Experience working with DFIs, commercial banks, multilateral financial institutions or comparable organisations.

6.2. Team Composition

The bidder shall propose a qualified, experienced and available multidisciplinary team capable of delivering the full scope of the applicable lot. The proposed team shall provide appropriate expertise across project governance, functional implementation, solution architecture, integration, data migration, information security, infrastructure, testing, change management, training, deployment and post-implementation support.

The bidder may propose additional personnel where necessary. Roles may be combined only where the bidder demonstrates that the arrangement will not create capacity constraints, conflicts of interest or delivery risk.

6.2.1. Key Personnel Requirements

The bidder shall propose, at a minimum, the following key personnel:

i. **Executive Sponsor / Engagement Director:** Minimum 15 years' relevant experience, including 8 years in senior leadership, and executive oversight of at least two comparable CBS, ERP or banking-transformation assignments. A relevant university degree and leadership credentials are required.

ii. **Programme / Project Manager:** Minimum 12 years' relevant experience, including 8 years managing complex technology implementations, and leadership of at least two comparable CBS and/or ERP projects. PMP, PRINCE2 Practitioner, PgMP, MSP or equivalent certification is required.

iii. **CBS Functional Lead:** Minimum 10 years' relevant experience, including 7 years in CBS implementation, and participation in at least two end-to-end CBS implementations, upgrades or replacements. Relevant banking, finance, accounting or information-systems qualifications and proposed-product certification, where available, are required.

iv. **ERP Functional Lead:** Minimum 10 years' relevant experience, including 7 years in ERP implementation, and participation in at least two end-to-end ERP implementations covering finance and other relevant corporate functions. Proposed-product certification and relevant professional qualifications are required.

v. **Solution / Enterprise Architect:** Minimum 10 years' relevant experience, including 5 years in architecture roles, and architecture responsibility for at least two comparable enterprise or financial-services implementations. TOGAF, product architecture certification or equivalent is required.

vi. **Integration Lead:** Minimum 8 years' relevant experience, including 5 years in enterprise integration, and at least two assignments integrating CBS, ERP, reporting and third-party systems. Relevant API, middleware, cloud-integration or platform certification is preferred.

vii. **Data Migration Lead:** Minimum 8 years' relevant experience, including 5 years in data migration, and leadership of at least two major financial or enterprise-system migrations. A relevant degree and database or data-management certification are preferred.

viii. **Information Security Lead:** Minimum 8 years' relevant experience and security responsibility on at least two major enterprise-system implementations. CISSP, CISM, CRISC, CCSP, ISO/IEC 27001 Lead Implementer or equivalent certification is required.

ix. **Infrastructure, Cloud and Database Lead:** Minimum 8 years' relevant experience, including 5 years in infrastructure, cloud or database services, and involvement in at least two comparable implementations covering production, non-production and disaster-recovery environments. Relevant technical certification is required.

x. **Testing and Quality Assurance Lead:** Minimum 7 years' testing and quality-assurance experience and involvement in at least two complete implementation lifecycles. ISTQB or equivalent certification is required.

xi. **Change Management and Training Lead:** Minimum 7 years' experience in organisational change, communication or training, and involvement in at least two major technology implementations. Prosci, CCMP or equivalent certification is preferred.

xii. **Cutover and Service Transition Lead:** Minimum 7 years' relevant experience, including 4 years in deployment or service transition, and involvement in at least two production cutovers. ITIL or equivalent certification is preferred.

xiii. **Support and Service Delivery Manager:** Minimum 8 years' relevant experience, including 5 years in enterprise application support, and experience managing support services under defined service levels. ITIL Foundation, ITIL Managing Professional or equivalent certification is preferred.

6.3. Proposed Solution Qualification Requirements

The proposed solution shall:

i. Be a mature, commercially proven and currently supported product with an established customer base.

ii. Demonstrate successful production deployments within financial institutions, development finance institutions, or organisations of comparable complexity.
iii. Be actively developed, maintained and supported by the solution owner, with a defined product roadmap and support lifecycle.
iv. Provide established arrangements for maintenance, security updates, defect resolution, upgrades and ongoing product support.
v. Where the bidder is not the OEM, the bidder shall demonstrate an authorised partnership, implementation or reseller relationship with the OEM and provide evidence of the OEM's commitment to support the proposed solution throughout the implementation and support period.
vi. Demonstrate recognised market adoption and industry credibility, including recognition in independent industry analyst reports, market assessments or similar publications (e.g., Gartner, Forrester, IDC), where applicable.
vii. The proposed solution shall demonstrate long-term product sustainability and supportability. The bidder shall provide evidence that the solution is actively developed, commercially supported, and backed by a defined product roadmap and support lifecycle. Where the bidder is not the OEM, evidence of the OEM's commitment to the continued development, support and maintenance of the proposed solution shall be provided.
viii. Demonstrate availability of additional value-added features, innovative capabilities and emerging functionalities relevant to EADB's digital transformation objectives. Such capabilities may include Artificial Intelligence (AI), advanced analytics, predictive insights, workflow automation, intelligent document processing, ESG and sustainability features, self-service capabilities, mobile capabilities and other industry-leading functionalities.

7. Proposal Submission Requirements

Bidders shall submit their proposals in accordance with the requirements set out in this section. Proposals shall be structured according to the applicable lot(s) for which the bidder is submitting a proposal. Where a bidder submits proposals for both Lot 1 and Lot 2, the bidder shall clearly distinguish the technical and financial submissions applicable to each lot.

The proposal shall comprise:

i. Mandatory Submission documents and forms
ii. Technical Proposal
iii. Financial Proposal

It is mandatory for bidders to complete and submit the forms provided in section 10.1 and 10.2 as part of their bid submission. Failure to submit these completed forms shall render the bid non-responsive and it may not be considered for evaluation.

7.1. Mandatory Submission Documents and Forms

Bidders shall submit the applicable mandatory documentation and completed forms required under this RFP. The documents shall be current and valid as at the Proposal Submission Deadline, where applicable.
Note: All mandatory documents and duly completed forms should be included as part of the Technical Proposal

#	Category	Requirement
1.	Legal and Corporate	i. Certificate of Incorporation or Registration. ii. Valid business licenses to operate in the relevant jurisdictions. iii. Valid Tax Compliance Certificate. iv. Authorization approving submission of the proposal. v. For Joint Venture / Consortium Arrangements, the bidder shall provide the applicable agreement or letter of intent identifying all participating members, the lead member, and the respective roles and

		responsibilities of each member, together with evidence of authority for the lead member to act on behalf of the Joint Venture or Consortium.
2.	Expertise and Experience	i. Project experience and client reference information supporting Section 6.1
3.	Team	i. Team structure, CVs, certifications and availability supporting Section 6.2/6.2.1
4.	Financial Capacity	i. Latest audited financial statements for the last 3 years.
5.	Proposed Solution	Supporting documentation demonstrating compliance with the Proposed Solution Qualification Requirements set out in Section 6.3, including: i. OEM product roadmap, support lifecycle or equivalent product support documentation. ii. Product support and maintenance policy, including security updates, patch management and upgrade arrangements. iii. Where the bidder is not the OEM, OEM authorisation and commitment documentation confirming the bidder's authority to implement, support and maintain the proposed solution. iv. Evidence of market adoption, industry recognition or analyst assessments, where applicable.
6.	Prescribed forms	i. Duly completed and signed mandatory forms specified under section 10 of this RFP.

7.2. Technical Proposal (75%)

The Technical Proposal shall provide sufficient information to enable EADB to assess the bidder's understanding of the requirements, the proposed solution, compliance with EADB's functional and technical requirements, and the bidder's proposed approach to implementation.

The Technical Proposal shall **not contain any financial or pricing information**. Where a bidder submits proposals for both Lot 1 and Lot 2, the response shall clearly distinguish the information applicable to each Lot.

The Technical Proposal shall be structured as follows:

#	Section	Required Content
1.	**Executive Summary**	Provide a high-level overview of the proposal, including the bidder's understanding of EADB's requirements, the proposed solution and the overall value proposition.
2.	**Company Profile**	Provide relevant information on the bidder's organisation, capabilities and experience considered pertinent to the proposed engagement.
3.	**Proposed Solution**	Describe the proposed solution, including the product name, version, key capabilities, modules, components, deployment options and support arrangements, demonstrating compliance with Section 6.3 and suitability for EADB's requirements. The bidder shall also identify any value-added features, innovative capabilities and emerging functionalities available within the proposed solution.
4.	**Requirements Compliance**	Provide a response to the applicable functional, technical, non-functional and other requirements prescribed in section 5.1,5.2 and 5.3, indicating how the proposed solution addresses the requirements. The response shall identify any material assumptions, dependencies, limitations, exclusions or additional licensing implications. Consideration will be given to the completeness, suitability and effectiveness of the proposed solution in meeting EADB's business, operational and strategic requirements.
5.	**Infrastructure, Hosting and Architecture**	Describe the proposed architecture and infrastructure and hosting considerations for the required deployment options, including any relevant requirements, dependencies and recommendations prescribed in section 5.4.
6.	**Implementation Approach**	Describe the proposed approach and methodology for implementing the solution, including how the bidder intends to manage the implementation and deliver the required scope and outcomes as prescribed in section 5.6.
7.	**Proposed Team and CVs**	Provide the proposed team structure, key personnel, their intended roles and relevant CVs demonstrating their suitability for the assignment as prescribed in section 6.2.

8.	**Implementation Plan and Timelines**	Provide the proposed implementation plan and timelines, including key activities, phases, milestones, dependencies and other information relevant to the proposed delivery schedule as prescribed in section 5.8.
9.	**Assumptions, Dependencies, Exclusions and Deviations**	Identify any material assumptions, dependencies, exclusions or deviations relevant to the proposed solution, implementation approach or delivery of the requirements.

A minimum technical score of 75% shall be required to pass the technical evaluation. Only bidders attaining this threshold or higher will have their financial proposals opened and evaluated. Financial proposals of bidders who fail to achieve the minimum technical pass mark shall be excluded from further consideration.

7.3. Financial Proposal (25%)

The Financial Proposal shall provide sufficient information to enable EADB to understand and evaluate the full financial and commercial implications of the proposed solution and services. All costs associated with delivering the proposed scope shall be clearly identified.

Where a bidder submits proposals for both **Lot 1 and Lot 2**, separate Financial Proposals shall be submitted for each Lot.

Proposal Section	Section Description
Cover Letter	Mandatory formal letter on letterhead, signed by an authorized signatory. Must confirm 90-day price validity, commitment to quoted terms, reference the Technical Proposal, and state no hidden financial conditions.
Price Summary	Provide a one-page summary of the Total Proposal Price for the applicable Lot, showing the major cost categories including Professional Services, Software Licences and Subscriptions, Travel and Expenses, Taxes, and Post-Implementation Support, where applicable. The bidder shall clearly distinguish between one-time and recurring costs and state the applicable pricing basis. *NB: Where applicable, infrastructure, hosting, cloud subscription, managed services, and related third-party hosting costs shall be quoted separately from software licence, implementation, and support costs to enable EADB to assess the full cost implications of the proposed deployment mode*
Detailed Cost Breakdown	i. **Professional Service Fees:** Present as fixed fees per project phase (Design, Build, Test, Deploy, etc.) or as a detailed rate x effort table by role. **Must** cover all project activities. ii. **Licenses & Software:** fees iii. **Travel & Expenses:** Quote as a fixed lump sum inclusive of all flights, accommodation, and per diem. Justify with a high-level estimate of trips and duration. iv. **Taxes:** All prices must include VAT. Provide a clear subtotal and tax calculation. v. **Post-Implementation Support:** Define included warranty/hyper-care. Offer any extended support as a separate, optional line item. vi. **Payment Milestones:** Propose a payment schedule per phase. **vii.** **Assumptions in Pricing:** List key assumptions.
Commercial Terms	i. Validity: The Financial Proposal and quoted prices shall remain valid for 90 days from the Proposal Submission Deadline. ii. Currency: All prices shall be quoted in United States Dollars (USD). iii. Optional Services: Any optional products or services shall be clearly identified and priced separately and shall not be included in the Total Proposal Price used for financial evaluation, unless otherwise specified by EADB.

8. Evaluation Criteria

EADB reserves the right to select any bidder and allocate business as it deems necessary to meet its requirements EADB will evaluate proposals in stages. **Only bidders meeting the requirements of each applicable qualifying stage will proceed to the subsequent stage of evaluation.**

Where a bidder submits proposals for both Lot 1: Core Banking System (CBS) and Lot 2: Enterprise Resource Planning (ERP), each Lot shall be evaluated separately, while any relevant dependencies between the proposed solutions may also be considered.

The evaluation process shall comprise the following stages:

#	Evaluation stage	Basis	Overall Weight
1.	Pre-Evaluation	Pass/Fail	
2.	Bidder Compliance and Eligibility	Pass/Fail	
3.	Proposed Solution Eligibility	Pass/Fail	
4.	**Technical Evaluation**	**Scored**	**75%**
A.	Desktop Technical Evaluation	Scored	50
B.	Solution Demonstration	Scored	25
5.	**Financial Evaluation**	**Scored**	**25%**
6.	Due Diligence and Reference checks	Satisfactory/Unsatisfactory	
	Total Score Evaluation		**100%**

8.1. Pre-Evaluation

The pre-evaluation shall assess compliance with the mandatory proposal submission requirements specified in this RFP. The assessment shall confirm that the proposal has been submitted in the prescribed timelines and manner and includes the applicable mandatory documentation, information and duly completed forms required under **Sections 7.1, 9 and 10**.

8.2. Bidder Compliance and Eligibility

Bidders that pass the pre-evaluation shall be assessed against the applicable bidder eligibility and qualification requirements specified in Section 6.1 and 6.2/6.2.1, based on the supporting documentation and information submitted in accordance with Section 7.1.

8.3. Proposed Solution Eligibility

Bidders that pass the pre-evaluation shall be assessed against the applicable bidder eligibility and qualification requirements specified in Section 6.3, based on the supporting documentation and information submitted in accordance with Section 7.1.

8.4. Technical Evaluation

The Technical Evaluation shall account for 75% of the overall evaluation score and shall comprise two components:

i. Desktop Technical Evaluation: 50%
ii. Solution Demonstration: 25%

A bidder must achieve **at least 75% on Requirements Compliance** under desktop evaluation and **at least 75% on the overall Desktop Technical Evaluation** to proceed to the next stage.

8.4.1. Technical Desktop Evaluation

The Desktop Technical Evaluation shall assess the bidder's Technical Proposal against the applicable requirements of the RFP. The evaluation shall consider the applicable areas set out in the Technical Proposal, including:

#	Evaluation Criteria	Description	Score/100
1	**Requirements Compliance**	Evaluation of the extent to which the proposed solution meets the functional, technical, security, reporting, integration, and business requirements specified in the RFP. Bidders should clearly demonstrate compliance against each requirement and indicate any gaps, alternatives, or proposed customisations.	**40**
2	**Proposed Solution**	Assessment of the suitability, functionality, usability, scalability, flexibility and overall quality of the proposed ERP/CBS solution. Consideration will be given to the solution's ability to meet EADB's business, functional, technical and operational requirements, support future growth and operational efficiency, provide sustainable product support and roadmap alignment, and deliver additional value through innovative capabilities, emerging technologies and other value-added features beyond the mandatory requirements of the RFP.	**15**
3	**Infrastructure, Hosting and Architecture**	Evaluation of the proposed system architecture, hosting model (cloud, on-premises, or hybrid), data security, performance, availability, disaster recovery, business continuity, integration capabilities, and compliance with industry standards and best practices.	**10**
4	**Implementation Approach and Methodology**	Assessment of the proposed implementation methodology, including project governance, requirements validation, configuration, customization, testing, data migration, training, change management, and post-implementation support.	**15**
5	**Company Expertise & Proposed Team**	Evaluation of the bidder's experience in delivering similar ERP/CBS projects, sector knowledge, references, and the qualifications, certifications, and experience of the proposed implementation team and key personnel.	**10**
6	**Implementation Plan and Timelines**	Assessment of the proposed project plan, milestones, deliverables, resource allocation, risk mitigation measures, and the bidder's ability to implement the solution within the required timeframe.	**10**
	Total Technical Score		**100**

8.4.1.1. Solution Demonstrations

Bidders that meet the qualifying thresholds for the Desktop Technical Evaluation shall be invited to participate in the Solution Demonstration.

The Solution Demonstration shall be used to validate the capabilities presented in the bidder’s Technical Proposal and assess the extent to which the proposed solution meets EADB’s requirements.

Qualifying bidders shall be required to execute a Non-Disclosure Agreement (NDA) prior to the demonstration. Upon execution of the NDA, EADB shall provide the applicable detailed Business Requirements Documents (BRDs) and demonstration scenarios to support preparation for the Solution Demonstration.

All invited bidders shall be evaluated against the applicable demonstration scenarios and requirements communicated by EADB.

8.5. Financial Evaluation

The financial bids shall be submitted in United States dollars (USD) Only bidders that successfully complete the Technical Evaluation and achieve the applicable minimum qualifying thresholds shall proceed to the Financial Evaluation.

The Financial Evaluation shall account for **25% of the overall evaluation score**. Where a bidder submits proposals for both Lot 1 and Lot 2, the Financial Proposal for each Lot shall be evaluated separately.

Financial Proposals shall be assessed based on the following criteria:

The Financial Proposal shall carry a weighting of 25% in the overall evaluation. Only bidders who attain the minimum technical pass mark shall proceed to the financial evaluation stage. The bidder with the lowest evaluated financial proposal shall receive the maximum financial score, while the scores of other bidders shall be calculated proportionately in accordance with the evaluation criteria.

8.6. Overall Evaluation Due Diligence and Award Recommendation

The technical and financial scores shall be consolidated to determine the overall evaluation score and ranking for each applicable Lot.

The highest-ranked bidder(s) shall be subject to due diligence and reference checks, as EADB deems appropriate, to validate information provided in the proposal and confirm the bidder's suitability to undertake the proposed engagement. Due diligence and reference checks shall be assessed on a Satisfactory/Unsatisfactory basis.

Subject to satisfactory completion of the due diligence and reference checks, the highest-ranked bidder for each applicable Lot shall be recommended for award, in accordance with EADB's applicable procurement and approval requirements.

9. Procurement Schedule and Bid Submission Guidelines

9.1. Proposal Submission and Format

The proposal shall.

i. Comprise a Technical Proposal and a Financial Proposal, prepared and submitted separately. Where a bidder submits proposals for both Lot 1 and Lot 2, separate Technical and Financial Proposals shall be submitted for each lot.
ii. The physical proposal shall constitute the official bid submission and shall be used to determine whether the proposal was submitted within the prescribed deadline.
iii. Following confirmation by EADB that the physical submission has been received, bidders shall submit an electronic copy of the proposal to the email address designated by EADB for this procurement highlighted in section 9.4.

Bidders shall ensure that:

i. The physical and electronic submissions are complete, accurate and identical in content;
ii. All submissions are clearly labelled with the procurement reference number, bidder name and applicable lot(s);
iii. Technical and Financial Proposals are submitted separately;
iv. Where proposals are submitted for both lots, the Technical and Financial Proposals for each lot are clearly separated;
v. All required forms, schedules, declarations and supporting documentation are included; and
vi. All documents requiring signature are signed by an authorised representative of the bidder.

Late submissions, incomplete submissions, submissions made through unauthorised channels, or submissions that do not comply with the requirements of this RFP may be rejected.

9.2. Clarifications and Questions

Bidders may submit requests for clarification regarding any aspect of this RFP during the clarification period specified in section 9.3.

All clarification requests shall:

i. Be submitted in writing to the official email address communicated by EADB;
ii. Clearly identify the relevant section, subsection, requirement, schedule or appendix of the RFP; and
iii. Provide sufficient detail to enable EADB to provide an appropriate response.
iv. EADB may consolidate similar questions and issue a single response to all participating bidders without identifying the source of the request.
v. Any clarification, amendment, addendum or response issued by EADB shall form part of this RFP and shall be binding on all bidders.
vi. EADB reserves the right not to respond to clarification requests received after the specified deadline or submitted through unauthorised channels.

9.3. Procurement Schedule

The procurement process is expected to proceed in accordance with the indicative timelines below, measured from the Proposal Submission Deadline. Where detailed activities are deemed necessary by EADB, the procurement timeline may be extended accordingly. EADB reserves the right to revise the procurement schedule at any stage of the process.

Stage	**Indicate Timeline**
RFP Issuance	**26th August 2026**
Deadline to receive questions	**4th September2026**
Deadline EADB to respond to questions	**11th September 2026**
Submission deadline	**<u>25th September 2026</u>** **Physical Submission (Mandatory)** The official proposal submission shall be through **sealed physical submission only.** • Bidders shall submit one physical Technical Proposal and one physical Financial Proposal for each lot proposed. • Physical submissions must be received by EADB no later than 10:00 a.m. (EAT) on 25 September 2026. • The physical submission shall constitute the official bid submission for evaluation purposes. • Where a bidder is submitting proposals for both Lot 1 (CBS) and Lot 2 (ERP), separate Technical and Financial Proposals shall be submitted for each lot. **Electronic Submission – Technical Proposal (Support Copy)** To facilitate document management and evaluation, bidders shall submit an electronic copy of the Technical Proposal as follows: • Following confirmation by EADB that the physical submission has been received, bidders shall submit an electronic copy of the Technical Proposal to procurement@eadb.org. • The electronic Technical Proposal shall be submitted between 10:00 a.m. (EAT) and 5:00 p.m. (EAT) on 25 September 2026. • The electronic submission is provided solely as a supporting copy and shall not replace the mandatory physical submission. **Electronic Submission – Financial Proposal** • Bidders shall submit their Financial Proposals only as part of the physical submission by the submission deadline. • Electronic copies of Financial Proposals shall not be submitted together with the Technical Proposal.

	• Only bidders that achieve the minimum qualifying technical score of 75% shall be invited to submit an electronic copy of their Financial Proposal. • Upon request by EADB, qualifying bidders shall submit the electronic Financial Proposal to procurement@eadb.org in a password-protected format. • The password shall be provided only when requested by EADB for purposes of the financial evaluation. **Consistency of Submissions** • The electronic submissions shall be exact and complete copies of the corresponding physical submissions. • In the event of any discrepancy between the physical and electronic submissions, the **sealed physical submission shall prevail**.
Preliminary Compliance Evaluation	1-2 weeks after submission
Technical Evaluation	3-4 weeks after submission
Bidder Demonstrations, Presentations and Clarification Sessions (if required)	5-7 weeks after submission
Financial Evaluation	7-8 weeks after submission
Reference Checks, Due Diligence and Related Evaluations (if required)	8-9 weeks after submission
Negotiations, Award and Notification of Successful Bidder	To be communicated by EADB

9.4. Communication Protocol

All official communication relating to this RFP shall be made in writing and sent to through the official EADB procurement email address: **procurement@eadb.org**

i. Bidders shall use only the approved communication channel for all procurement-related communications. Any communication with EADB personnel outside the authorised channel, or attempts to obtain information through unauthorised means, may result in disqualification.

ii. Only written clarifications, addenda, instructions and notices issued by EADB through the official communication channel shall be valid and binding.

9.5. Period of validity of bids

Bids shall have validity period of not less than 90 days from the last date of submission of tender document. However, the bank reserves the right to call for fresh quotes at any time during the period, if considered necessary.

10. Bidding Forms

[This Bid Submission Sheet should be on the letterhead of the Bidder and should be signed by a person with the proper authority to sign documents that are binding on the Bidder]

10.1. Bid Submission Sheet

Date: [insert date [*as day, month and year) of bid submission*]

Procurement Reference No: EADB/SVRCS/2026/0013

To: [East African Development bank]

We, the undersigned, declare that:

(a) We have examined and have no reservations to the Bidding Document.

(b) We offer to supply in conformity with the Bidding Document and in accordance with the terms of reference in the RFP.

(c) Our bid shall be valid until the date specified in RFP and it shall remain binding upon us and may be accepted at any time before that date.

(d) We, including any subcontractors or providers for any part of the contract resulting from this procurement process, are eligible to participate in public procurement in accordance with RFP

(e) We undertake to abide by the Code of Ethical Conduct for Bidders and Providers during the procurement process and the execution of any resulting contract.

(f) We do not have any conflict of interest and have not participated in the preparation of the original Statement of Requirements for EADB.

(g) We, our affiliates, or subsidiaries, including any subcontractors or Providers for any part of the contract, have not been suspended by any Public Procurement Authority in the East African region from participating in public procurement.

We understand that you are not bound to accept the lowest bid or any other bid that you may receive.

Signed: *[signature of person whose name and capacity are shown below]*

Name: *[insert complete name of person signing the bid]*

In the capacity of *[insert legal capacity of person signing the bid]*

Duly authorized to sign the bid for and on behalf of: *[insert complete name of Bidder]*

Dated on _____________ day of _________________, _______ *[insert date of signing].*

10.2. Client References

Relevant services carried out in the last ....years (*Insert number of years required)* that best illustrate experience.

Using the format below, provide information on each assignment for which the bidder was legally contracted.

<table>
<tr><td colspan="2">Assignment name:</td><td>Country:</td></tr>
<tr><td colspan="2">Location within country:</td><td>Professional Staff provided by consultant (profiles):</td></tr>
<tr><td colspan="2">Name of Client:</td><td>No. of Staff</td></tr>
<tr><td colspan="2">Address:</td><td>No. of Staff-Months; Duration of assignment:</td></tr>
<tr><td>Start date (Month/Year):</td><td>Completion date (Month/Year):</td><td>Approx. Value of services (in Current US$):</td></tr>
<tr><td colspan="3">Name of senior staff (Project Director/Coordinator, Team Leader) involved and functions performed:</td></tr>
<tr><td colspan="3">Narrative description of project including description of actual services provided:</td></tr>
</table>

....
[day/month/year]

....

Name of authorized Representative of the consultant *(the same who signs the proposal)* | Signature | Date

10.3. Code of ethical conduct in business for business providers

1. Ethical Principles

Bidders and providers shall at all times-

a) Maintain integrity and independence in their professional judgement and conduct.
b) Comply with both the letter and the spirit of-
c) The laws of East Africa; and
d) Any contract awarded.
e) Avoid associations with businesses and organizations which are in conflict with this code.

2. Standards

a) Bidders and providers shall-
b) Strive to provide works, services, and supplies of high quality and accept full responsibility for all works, services or supplies provided.
c) Comply with the professional standards of their industry or of any professional body of which they are members.

3. Conflict of Interest

Bidders and providers shall not accept contracts which would constitute a conflict of interest with any prior or current contract with EADB.

Bidders and providers shall disclose to all concerned parties those conflicts of interest that cannot reasonably be avoided or escaped.

4. Confidentiality and Accuracy of Information

Information given by bidders and providers during procurement processes, or the performance of contracts shall be true, fair and not designed to mislead.

Providers shall respect the confidentiality of information received during performance of a contract and shall not use such information for personal gain.

5. Gifts and Hospitality

Bidders and providers shall not offer gifts or hospitality directly or indirectly, to staff of EADB that might be viewed by others as having an influence on a procurement decision.

6. Inducements

a) Bidders and providers shall not offer or give anything of value to influence the action of an official in the procurement process or in contract execution.
b) Bidders and providers shall not ask an official to do anything which is inconsistent with the Act, Regulations, Guidelines, or the Code of Ethical Conduct in Business.

7. Fraudulent Practices

Bidders and providers shall not-

a) Collude with other businesses and organizations with the intention of depriving EADB of the benefits of free and open competition.
b) Enter business arrangements that might prevent the effective operation of fair competition.
c) Engage in deceptive financial practices, such as bribery, double billing, or other improper financial practices.
d) Misrepresent facts to influence a procurement process or the execution of a contract to the detriment of EADB, or utter false documents.
e) Unlawfully obtain information relating to a procurement process to influence the process or execution of a contract to the detriment of EADB; and
f) Withholding information from EADB during contract execution to the detriment of the bank.

I .... agree to comply with the above code of ethical conduct in business.

-------------------------------------- --

AUTHORISED SIGNATORY NAME OF BIDDER/PROVIDER