



Request For Proposal
Design, Delivery and Implementation of Digital Learning Ecosystem
For
The Ethiopian Institute of Financial Studies (EIFS)- National Bank of Ethiopia

Under the SWIFT Program

Reference number: RFP-004-2026

July 2026

In front of UNISA Square
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1. Background

1.1 Strategic context

Ethiopia's financial sector is undergoing rapid transformation and regulatory changes. To meet the evolving demands of the sector, there is a critical need for a highly skilled workforce capable of implementing innovative solutions, managing risk, and supporting inclusive growth.

Despite ongoing reforms, significant gaps remain in the accessibility, scalability, and modernization of financial sector training in Ethiopia. Existing training delivery models remain largely classroom-based and fragmented, limiting nationwide reach, timely upskilling, and access to specialized and simulation-supported learning. The absence of an integrated digital learning ecosystem also constrains data-driven training management, regulatory capacity development, and institutional responsiveness to rapidly evolving financial sector needs. Without accelerated digital transformation, these gaps risk slowing sector modernization, innovation, and workforce readiness. Re-establishing the Ethiopian Institute of Financial Studies (EIFS) as a Centre of Excellence is central to the National Bank of Ethiopia's (NBE) strategic objectives of strengthening excellence in people, processes, and technology. This assignment is a foundational intervention to support Ethiopia's broader financial sector reform agenda by enhancing regulatory capacity, strengthening institutional performance, and developing a highly skilled workforce. It aims to ensure that financial institutions and aspiring professionals across the country have access to high-quality, competency-based training aligned with international best practices, while contributing to financial stability, inclusion, and innovation.

This initiative is aligned with Ethiopia's broader development priorities, including the Digital Ethiopia 2030 strategy and ongoing financial sector reforms. It directly supports national objectives related to financial sector modernization, digital transformation, governance strengthening, and emerging reforms such as foreign exchange liberalization. The Digital Learning Ecosystem is therefore positioned not only as a training platform, but as a strategic enabler of institutional capacity and sector-wide transformation.

1.2. About the Ethiopian Institute of Financial Studies (EIFS)

EIFS was established by the NBE as a national center for professional training, research, and capacity development for Ethiopia's financial sector. The institute supports the development of technical and professional competencies across banks, microfinance institutions, insurance companies, capital market actors, regulatory bodies such as NBE, Pension Administration Funds and Ethiopian Capital Market Authority and other stakeholders in the ecosystem such as payment instrument issuers, payment system operators and Savings and Credit Cooperatives.

EIFS delivers short-term courses, specialized training programs, and knowledge-sharing initiatives to strengthen the skills of financial sector professionals and support the evolving needs of the sector. In recent years, the institute has undertaken reforms to modernize its training approach, expand partnerships, and introduce structured, competency-based training pathways through specialized academies, positioning EIFS as a growing center of excellence for financial sector literacy and knowledge in Ethiopia.

Currently, all EIFS training delivery remains largely dependent on face-to-face learning models with limited digital learning infrastructure and technology integration. The absence of a centralized Learning Management System (LMS) and advanced technology-supported training has limited the institute's ability to scale specialized financial sector training nationally. To address these challenges, EIFS has

initiated reforms aimed at modernizing its training architecture and strengthening institutional capacity.

Recent reforms within EIFS have focused on strengthening its organizational structure, governance arrangements, and training capabilities to enable the institute to deliver modern, competency-based financial sector training programs aligned with regulatory priorities and industry needs.

1.3. About the SWIFT Program

The SWIFT (Skilled Workforce for Innovation and Financial Sector Transformation) Program in Ethiopia is a partnership between the National Bank of Ethiopia and the Mastercard Foundation aimed at equipping, through the Ethiopia Institute for Financial Studies, about 100,000 young people with market-relevant skills and capabilities that will enable them to drive inclusion, innovation and transformation in the country's financial sector. The SWIFT Program targets young people, 70% of them women, who are either already employed or looking for employment in the financial sector and need upskilling and/or reskilling.

BKP Economic Advisors (BKP), an economic research and consulting firm based in Germany, is implementing this program through its project office in Ethiopia. Running for four years (2025-29), the Program has the following five focus areas:

- Expanding, revising and developing modern finance curricula and training modules for the finance sector
- Establishing a training curricula-oriented research and knowledge hub to inform financial policy and practice in financial inclusion and industry innovation
- Establishing online learning platforms and digital tools to make financial training accessible to underserved youths
- Supporting NEWFin (Network of Ethiopia's Women in Finance) by providing targeted support for young women professionals; and
- Upgrading EIFS IT, curricular and accreditation capabilities.

1.4 The Future of EIFS Training Architecture

As per the NBE new strategic direction, EIFS will structure its training offer through a series of foundational and specialized training academies which will be established through the support of the SWIFT Program and delivered through a centralized digital learning ecosystem. This ecosystem is anchored by the Learning Management System (LMS) that shall be designed to support seamless future integration with other EIFS systems through standardized and interoperable interfaces.

The academies - banking & microfinance, insurance, capital market, central bank and leadership - intend to fulfil the essential requirements for an effective career in the financial sector while aligning with regulatory requirements and sector priorities.

The overall aim is to equip young financial sector professionals with the knowledge, skills, and practical tools to excel in a dynamic and evolving industry. By addressing sector specific needs and fostering inclusive access to finance, the program supports economic growth, community development, and job creation, while ensuring that both banking and microfinance professionals are prepared to deliver high-quality services and drive sustainable impact across Ethiopia.

Training programs across the academies will follow a modular structure, allowing participants to enrol in individual courses within specific academies based on their professional interests and career pathways.

While no restrictions are intended to be placed on participation in training courses, targeted participants will vary across academies:

- Foundational modules: The target groups are graduates and young people about to graduate, i.e. those who do not yet have employment in the financial sector, or very new entrants into financial sector employment. Applications would be submitted by the participants themselves or by their employers upon taking up employment.
- Specialized modules: This will target finance professionals already working in the sector – with a special emphasis on young professionals aged less than 35 years. Participants are normally expected to be nominated by their employers.

This RFP focuses on the design and implementation of the EIFS Digital Learning Ecosystem, a centralized and integrated platform that will deliver both foundational and specialized learning pathways for the financial services sector.

The Digital Learning Ecosystem will support the development and delivery of learning pathways aligned with sector-specific competency frameworks and evolving industry needs.

Content and course structures shall align with EIFS-defined priority areas and competency frameworks. The Service Provider shall ensure that the system is designed flexibly to accommodate evolving learning requirements, competency structures, and sector priorities.

The Service Provider shall support the configuration, integration, and deployment of the LMS platform, including enabling tools and workflows for learning content upload, management, and delivery. The National Bank of Ethiopia – EIFS retains full ownership, quality assurance authority, and final approvals.

2. General Information

2.1 The Organization

BKP Economic Advisors (BKP) is an economic research and consulting firm owned and managed by its five partners, and with a core staff of about thirty experts. The company was established in 2006 and is based in Munich and Berlin (Germany) with associates in Canada, Ethiopia, and Ghana. BKP is the lead implementer of the SWIFT Program

2.2 Chronological List of Proposal Events

The following calendar summarizes important dates in the solicitation process. Offerors must strictly follow these deadlines.

RFP transmitted	July 13 th , 2026
Deadline for written questions	July 27 th , 2026
Answers provided to questions/clarifications (estimated)	July 31 st , 2026
Proposal due date	August 14 th , 2026
Subcontract award (estimated)	September 2026

The dates above may be modified at the sole discretion of BKP. Any changes will be communicated by e-mail to all prospective Offerors.

3. Offer or Proposal Preparation Instructions

3.1 Understanding

In responding to this RFP, Offerors accept full responsibility to understand the RFP in its entirety, and in detail, including making any inquiries to SWIFT Program/ BKP as necessary to gain such understanding. SWIFT Program/ BKP reserves the right to disqualify any vendor, subcontractor or service provider who illustrates less than such understanding. Such disqualification shall be at no fault, cost, or liability to SWIFT Program/ BKP.

3.2 Good Faith Statement

All information provided by SWIFT Program/ BKP in this RFP is offered in good faith. Individual items are subject to change at any time. SWIFT Program/ BKP makes no certification that any item is without error and is not responsible or liable for any use of the information or for any claims asserted there from.

3.3 Communication

All questions or clarifications regarding this RFP must be in writing and submitted to procurement@swiftethiopia.org. Questions and requests for clarification, and the responses thereto, will be circulated to all RFP recipients who have indicated an interest in this RFP.

Only written answers from SWIFT Program/ BKP will be considered official and carry weight in the RFP process and subsequent evaluation. Any answers received outside the official channel, whether received verbally or in writing, from employees or representatives of BKP, SWIFT or any other party, will not be considered official responses regarding this RFP.

3.3.1 Offeror Inquiries

Applicable terms and conditions herein shall govern communications between SWIFT Program/ BKP and Offerors in relation to this RFP . All questions related to this RFP are to be directed in writing to:

Name	EMAIL
Procurement and contracts team	procurement@swiftethiopia.org

3.4 Submission Instructions

Offers must be received via email by August 14th , 2026. Offerors should send their offers by email to the email identified in Section 3.3.1, inclusive of one (1) email with the Offeror's technical proposal and a separate email with the Offeror's cost proposal (10 MB limit per email). No cost information should be provided in the technical proposal. Further details can be found in 3.4.1 format/ content of the proposal and requirement

Offers must be on company letterhead with the company's contact name and address. The subject line of the offer transmission email must identify the RFP reference number RFP-004-2026 and the Offeror's name.

3.4.1 Format/Content of the proposal and Requirements

A. General requirements;

- Proposal must be in the English language.
- Be complete and submitted on company letterhead.
- Must include contact name, email address, and telephone number for an authorized negotiator of the Offeror
- Offerors must provide proof of legal registration under the laws of the country in which they operate.

B. Technical Proposal must include;

- Organizational profile
- Team composition and curricula vitae (CVs) of all proposed professionals who will be directly engaged in the assignment. CVs (maximum of 3 pages) must highlight sector-specific expertise, prior assignments in financial training, and relevant academic/professional certifications.
- Proposed approach, methodology, and timeline.
- Include proof of successful completion of a similar project and a brief description, as well as place and year of implementation.
- If an Offeror anticipates issuing a subcontract for any part of this Statement of Work, they must disclose who is the anticipated recipient and the dollar value. Failure to disclose this in the proposal may result in either exclusion from competition or termination after award.
- Names, addresses, and telephone numbers of three business references, and approval to contact those references. BKP reserves the right to request and check additional references.
- Include a cover letter using the attached sample **(Annex 1)**
- Signed copy of Vendor/bidder Safeguarding Declaration **(Annex 2)**
- Signed copy of Eligibility & Due Diligence Checklist **(Annex 3)**

C. Financial Proposal must include;

- A detailed, itemized budget inclusive of all required costs. Pricing must be in USD currency. Unit prices are required and in the case of discrepancies between unit price and total price, the unit price will be taken as reference basis in the evaluation. The Offeror must agree to keep these prices valid for a minimum of 60 calendar days.
- Financial proposals must be submitted using the financial proposal template **(Annex 4)** Unit prices are required and in the case of discrepancies between unit price and total price, the unit price will be taken as reference basis in the evaluation.

3.5 Selection Criteria

The evaluation of each response to this RFP will be based on its demonstrated competence, compliance, format, and organization. The purpose of this RFP is to identify those service providers that have the interest, capability, and financial strength to provide BKP with the service identified in the Scope of Work.

3.6 Evaluation Criteria

Technical Evaluation Criteria out of 70 %		
Category	Sub-Criteria	Weight %
Technical Approach & Platform Solution (30%)	• Proposed LMS architecture that is scalable, interoperable, and API-enabled. Clear understanding of project objectives and context. Phased implementation methodology with realistic prioritization of core vs. advanced features.	10%
	• Coverage of mobile-first, offline/low-bandwidth, hybrid delivery, WCAG compliance, and interoperability standards (SCORM, xAPI, LTI). AI-powered personalization approach with phased rollout plan. Documented data security architecture including encryption, access control, backup, and disaster recovery measures.	10%

	LICENSE INDEPENDENCE: Proposed solution is NOT dependent on recurring vendor licensing fees. Platform is deployable on EIFS/NBE-controlled infrastructure. Source code or perpetual license is transferable to EIFS upon contract completion. No proprietary data formats or lock-in.	10%
Experience & Qualifications (10%)	Demonstrated experience implementing LMS platforms for financial sector or comparable institutions. At least one successfully deployed large-scale LMS supporting 100,000+ learners with verifiable references. Track record in low-resource or emerging market deployments.	7%
	Knowledge of Ethiopian digital infrastructure landscape – connectivity constraints and device usage patterns. Experience with gender-responsive and inclusive design. Familiarity with relevant Ethiopian or regional regulatory frameworks.	3%
Team Composition & Key Personnel (10%)	LMS architect with demonstrated experience on comparable deployments. AI/data specialist with relevant experience. Instructional designer with financial sector background. Dedicated project manager with proven delivery record. All personnel named, CVs submitted, availability confirmed.	6%
	Gender and accessibility specialist included. Dedicated post-deployment support and helpdesk personnel identified. Local or Ethiopia-based team members included to support implementation.	4%
Project Management & Work Plan (20%)	Realistic and detailed phased timeline aligned with RFP milestones. Clear resource allocation and quality assurance mechanisms. Risk identification and mitigation measures documented	7%
	Structured knowledge transfer plan for EIFS technical and operational teams. Training of Trainers provisions included. Plan supports long-term EIFS ownership and independent platform operation.	6%
	Documented SLA commitments with defined response and resolution times. Maintenance schedule and helpdesk capacity clearly described. Escalation procedures and stabilization period plan in place	7%
Note: Only bidders who achieve at least 49% of the total technical score (out of 70%) will proceed to the financial evaluation stage.		
Financial Evaluation Criteria out of 30 %		
Cost completeness & reasonableness	- Cost-effectiveness and value for money - The financial evaluation will be conducted by awarding the highest score to the lowest-priced bidder, with the remaining bidders' scores prorated accordingly.	30%

Total evaluation Score = Technical Evaluation score + Financial Evaluation score

3.7 Selection and Notification

Offerors whom BKP determines to possess the capacity and past performance to compete for this RFP will be selected to move into the negotiation phase of the competition. Written notification will be provided via e-mail.

4. Terms of Reference

4.1 Objectives of the Assignment

The objective of this assignment is to support EIFS in designing, developing, and implementing a modern, scalable Digital Learning Ecosystem that delivers high-quality, competency-based training for professionals in the banking, insurance, microfinance, fintech companies and other players of financial sectors in Ethiopia. This digital ecosystem will serve as a future-ready learning platform, enabling flexible, accessible, and impactful capacity building in line with the strategic priorities of the National Bank of Ethiopia (NBE), including regulatory effectiveness, financial stability, financial inclusion, and sector-wide modernization and digital transformation.

The implementation shall follow a phased and scalable approach, prioritize the establishment of the LMS core backbone and foundational digital learning capabilities while enabling progressive expansion of advanced analytics, AI-enabled functionalities, workforce linkage, and broader ecosystem integrations over time.

Specifically, the assignment aims to:

- I. Establish a centralized digital learning system that serves as the primary platform for the delivery and management of all EIFS training programs across sectoral academies.
- II. Design and implement structured, modular, and competency-based learning pathways aligned with EIFS-defined training programs and competency frameworks.
- III. The system shall be designed to enable future integration with broader EIFS digital ecosystem components, including research innovation platforms as well as the institution's ERP system
- IV. Integrate Monitoring, Evaluation, and Learning (MEL) systems at every stage of the digital ecosystem to ensure continuous improvement and measurable impact.
- V. Incorporate AI-Assisted Platform Intelligence across the platform to provide personalized learning experiences, smart recommendations, and efficient administration.
- VI. Establish a robust Quality Assurance and Control Framework to maintain high standards in content, delivery, and learner outcomes.
- VII. Implement an inclusive and sustainable design framework to ensure equitable access for women, underserved communities, and persons with disabilities, while supporting low-bandwidth environments and environmentally responsible digital delivery
- VIII. Enable easy and scalable access to training programs for learners in Addis Ababa and across regional areas through the centralized digital platform.
- IX. Build systems for skills assessment, certification, and connecting trained professionals to job opportunities in the financial sector; and
- X. Strengthen EIFS institutional capacity through the development of a scalable, integrated, and future-ready digital learning system.

Overall, the assignment is positioned as a foundational intervention under the SWIFT Program to establish EIFS as a sustainable centre of excellence and to support Ethiopia's broader financial sector reform agenda by developing a skilled, inclusive, and future-ready workforce.

4.2 Scope of Work

The selected service provider shall undertake the design, development, integration, and operationalization of the following components. All tasks shall be conducted in close collaboration with EIFS, the National Bank of Ethiopia, the SWIFT Program team, and other relevant stakeholders.

Core System Components:

- Learning Management System (LMS) – Core Backbone

Cross-Cutting Systems:

- Skills Assessment and Certification System
- Workforce Linkage and Sector Intelligence
- Monitoring, Evaluation, and Learning (MEL) and Analytics

Learning content required for delivery through the LMS shall be developed, structured, and quality-assured as part of the overall system design and implementation.

4.2.1. Learning Management LMS (central digital backbone)

Objective: To design, develop, and implement a centralized, scalable Digital Learning Platform that serves as the core backbone of the EIFS Digital Learning Ecosystem, enabling the delivery, management, and monitoring of foundational and specialized learning pathways across the financial services sector.

The platform shall function as a unified and integrated system that supports personalized learning and broad accessibility, while enabling integration with other EIFS systems and future platform components through interoperable and standardized interfaces, ensuring long-term institutional ownership and sustainability by the NBE/ EIFS.

Scope and Key Functionalities:

The platform shall serve as the single system of record for all learner data, training activities, assessments, certifications, and performance insights across the entire EIFS Digital Learning Ecosystem.

The functionalities outlined below represent the overall target-state vision for the EIFS Digital Learning Ecosystem. Bidders are expected to propose a practical and phased implementation approach that prioritizes core LMS and foundational digital learning capabilities during initial deployment phases, while enabling progressive rollout of advanced functionalities based on implementation readiness, institutional priorities, and scalability considerations.

Functionalities will include:

A. Inclusive Digital Learning Access

- Mobile-first and responsive architecture optimized for smartphones, tablets, and desktops to ensure accessibility across diverse user groups and devices
- Full offline and low-bandwidth capabilities with automatic synchronization for users in remote and underserved regions.
- SMS and low-data notification systems to maximize reach.
- Accessibility-first design compliant with recognized standards (e.g., WCAG) to support users with disabilities
- Gender-responsive and inclusive features to promote equitable participation.
- Environmentally conscious design, including energy-efficient operations and low-carbon digital delivery.
- Provide a mobile application or progressive web application with offline learning, push notifications, downloadable content, and learner progress synchronization.

B. Learner and User Management

- Secure, centralized registration, profiling, and lifecycle management for all users (learners, trainers, administrators, institutions).
- Role-based access for learners, instructors, institutions, and administrators
- Lifecycle management of users across programs, from enrolment to certification
- Robust data security and privacy measures aligned with Ethiopian and international standards.
- Support organization-level accounts with role-based access for institutional administrators to manage learners and training participation.
- Support trainer and instructor management, including trainer profiles, availability, course assignment, performance tracking, feedback, and training delivery history
- Support automated communication workflows, including email, SMS, in-platform notifications, reminders, and alerts for learners, instructors, institutions, and administrators.

C. Intelligent Learning Pathways and Course Management

- Modular course structuring aligned with EIFS training programs and sector requirements
- Structured learning pathways from foundational to advanced levels with defined progression
- Integration of content developed across sectoral academies into a unified system
- Flexible enrolment models, including self-paced, cohort-based, and institution-led learning
- The LMS shall be designed to support seamless future integration with other EIFS systems through standardized and interoperable interfaces.
- The platform shall include a dedicated section for delivering internationally recognized certification programs through partnerships with reputable institutions, aligned with global professional development standards.

D. AI-Powered Personalization and Adaptive Learning

- The system shall incorporate AI-enabled capabilities as a core feature to enhance learning delivery, user experience, and platform efficiency. This shall include:
- Personalized learning pathways, adaptive content difficulty, and intelligent recommendations based on learner performance, goals, and pace
- AI-assisted tools to support content adaptation, automated feedback, and learning assistance
- AI-assisted analysis to support identification of skills gaps and provide insights on learner progress and potential challenges
- AI-enabled system intelligence to support continuous improvement of learning delivery and outcomes
- AI capabilities shall be implemented in a practical and scalable manner, aligned with system readiness and data availability, while enabling future expansion of advanced AI functionalities.

E. Hybrid and Interactive Learning Delivery

- Enable seamless hybrid delivery through integration with smart classrooms and digital learning studios, including recording, attendance tracking, and real-time synchronization between physical and virtual learning environments.
- Full support for online, in-person, and hybrid training modalities.
- Centralized access to all learning materials and course content
- Scheduling and coordination of training sessions and learning activities where required
- Support calendar, event, and session management for physical, online, and hybrid training programs, including attendance tracking and learner notifications.

F. Interactive Learning and Collaboration

- Structured mentor and instructor engagement within learning pathways
- Assignments, feedback mechanisms, and practical learning activities
- Collaboration tools to support group-based learning and innovation-driven exercises
- Interactive tools including discussions, peer collaboration, mentoring, assignments, simulations, and scenario-based financial exercises.
- Integration of multimedia, video, and practical applied learning content.
- Provide an engaging learning experience layer, including gamification, learner progress journeys, badges, leaderboards where appropriate, nudges, peer learning spaces, and personalized learner engagement features.

G. Content Management and Collaboration Support

- Support structured content management and collaboration workflows to enable the development, review, and delivery of digital learning content.
- Enable content development workflows, including draft, review, approval, and publishing stages
- Support role-based access for administrators, instructors, subject matter experts, and reviewers
- Allow content upload, editing, version control, and organization into modular course structures

- Provide templates and tools to support digitization of training materials into LMS-compatible formats
- Enable collaboration with EIFS, training academies, and external subject matter experts
- Support feedback, commenting, and iterative improvement of content prior to publication
- Support integration of externally licensed learning content, open educational resources, and partner-developed courses through standardized formats and content governance workflows.

H. Digital Learning Enablement and Instructor Support

- Instructor onboarding, digital teaching, and course delivery support
- Multimedia and AI-assisted learning delivery tools
- Inclusive, accessible, and low-bandwidth learning approaches
- Learner engagement, assessment, and content collaboration features
- Knowledge transfer and training-of-trainers (ToT) provisions
- The Service Provider shall provide training and knowledge transfer support to strengthen institutional readiness and long-term platform adoption.

I. Assessment, Skills and Competency Tracking

- Comprehensive Skills and Competency assessment tools (quizzes, assignments, practical simulations, and competency-based evaluations).
- Skills and competency tracking aligned with sector needs and defined competency frameworks.
- Skills assessment linked to defined competency requirements
- Tracking of learner progress, completion, and performance across pathways
- AI-assisted insights to support understanding of learner performance and skills progression
- Support secure assessment delivery, including identity verification, exam integrity controls, proctoring options, anti-cheating mechanisms, and audit trails for high-stakes assessments
- Seamless linkage to the Certification System

J. Certification and Credentialing

- Stackable digital credentials, badges, and certificates with Secure and verifiable credential validation mechanisms for employers and institutions.
- Digital certificates and credentials issued upon successful completion
- Stackable certification pathways supporting progressive skills development
- Secure credential verification mechanisms for employers and institutions
- Alignment with EIFS accreditation and quality assurance frameworks
- Provide a public credential verification portal and digital credential wallet, allowing employers and institutions to verify certificates, badges, and learner achievements securely.

K. Workforce Linkage and Sector Intelligence

- Maintenance of a structured pool of trained and certified professionals
- Tools for financial institutions and employers to search, filter, and identify relevant talent
- Matching of skills supply with workforce demand across the financial sector
- AI-powered recommendations connecting learners to job opportunities and career pathways.
- Generation of insights on skills demand, talent gaps, and sector trends
- Establish a national financial-sector skills registry and alumni network to track certified professionals, support lifelong learning, connect talent with employers, and generate sector-wide skills intelligence.
- The system shall support cooperative education and internship management, including student placement tracking, mentorship coordination, performance evaluations, and collaboration with industry partners

L. Analytics, Monitoring, Evaluation, and Learning (MEL)

- Real-time dashboards on participation, completion, and performance metrics
- Full Integration of Monitoring, Evaluation, and Learning (MEL) frameworks at every stage with data-driven reporting

- Data-driven reporting to support EIFS and stakeholder decision-making
- Shall support linkage between system outputs and sectoral outcomes, including workforce and skills development.
- AI-assisted insights on learner behaviour and system-level performance
- AI-assisted learning recommendations and system-level insights
- The system shall be designed to support national-scale deployment and ensure long-term institutional control, sustainability, and scalability by EIFS.
- Provide role-specific dashboards for EIFS leadership, program managers, instructors, institutional partners, donors, and administrators, with configurable access to learning, financial, performance, inclusion, and workforce indicators.

M. Quality Assurance and System Governance

- Built-in workflows for content review, approval, and continuous quality control.
- Scalable architecture designed for national deployment with NBE/EIFS retaining full long-term ownership and control.
- Mechanisms for periodic updates, feedback loops, and alignment with evolving financial sector needs.
- Clear governance model ensuring sustainability, data sovereignty, and institutional capacity building for EIFS.
- Governance workflows shall include approval mechanisms for paid courses, including pricing validation and alignment with EIFS policies.
- Design using interoperable and API-enabled architecture to support integration with internal and external systems and future scalability.
- The system must support SCORM, xAPI (Experience API), and LTI (Learning Tools Interoperability)

N. Security, Data Protection, Backup and Disaster Recovery

- Implementation of secure system architecture, including encryption of data at rest and in transit, secure access control, and protection against unauthorized access
- Strong authentication and access control mechanisms, including role-based access and multi-factor authentication where appropriate
- Regular and secure data backup mechanisms to ensure data integrity, continuity, and protection against data loss
- Disaster recovery and business continuity measures to ensure system resilience, including defined recovery objectives and tested recovery procedures
- Compliance with relevant data protection, security, and governance standards, including applicable international and national frameworks
- Continuous monitoring, logging, and auditing of system activity to detect, prevent, and respond to potential security risks
- Data privacy and sovereignty measures to ensure EIFS maintains full control over data ownership, storage, access, and lifecycle management
- The Service Provider shall conduct mandatory penetration testing and vulnerability assessments before go-live and annually thereafter, implement WAF and DDoS protection, maintain a documented incident response plan and security patch management policy, and demonstrate compliance with ISO/IEC 27001 or equivalent, including NBE IT security directives applicable to Ethiopia's financial sector.
- User security controls shall include security awareness training for administrators and key users, session management (automatic timeout, concurrent session limits, forced re-authentication), periodic user access reviews and privilege revocation, and clearly communicated acceptable use policies – aligned with ISO/IEC 27002 and OWASP best practices.

O. Training Management and Monetization

- Support multiple course models, including free, paid, and sponsored training programs aligned with EIFS operational objectives and long-term platform sustainability.
- Enable secure integration with payment systems, including online payments, invoicing, and bulk or institutional payment mechanisms
- Support enrolment workflows for both individual learners and institutions, including organization-led enrolment and employer-sponsored participation
- Support institutional enrolment models, enabling organizations to register, manage, and enrol multiple learners, assign training programs, and monitor participation and performance through dedicated organizational dashboards
- Provide role-based governance for course pricing, approval, and publishing
- Allow EIFS to define pricing structures, discounts, and access rules for different learner segments
- Provide reporting and analytics on course uptake, revenue generation, and participation trends
- Support customer and stakeholder relationship management tools to manage institutional clients, learner communication, course inquiries, corporate training requests, and follow-up engagement.

The platform shall support a continuous feedback loop linking learning, skills development, certification, workforce outcomes, and system intelligence to inform ongoing improvement of training programs and sector alignment.

4.3 Deliverables

The service provider shall deliver a fully functional, integrated, and scalable Learning Management System (LMS) as the central digital backbone and system of record of the EIFS Digital Learning Ecosystem.

Deliverables shall include:

The deliverables outlined below shall align with the scope of work, functional requirements, and implementation objectives defined in this TOR.

- A fully developed, configured, and deployed platform serving as the central digital backbone and system of record, supported by interoperable, API-enabled architecture for integration and future scalability.
- Configuration and customization aligned with EIFS institutional workflows and operational processes.
- Secure migration and integration of existing training, trainer, learner, and institutional data, with validated data integrity.
- Configured foundational and specialized learning pathways aligned with national financial sector requirements.
- Centralized user management with role-based access control and secure authentication mechanisms.
- Fully functional system supporting online, in-person, and hybrid modalities, including support for digitization of classroom-based training and offline capabilities.
- Operational AI-enabled functionalities supporting personalization, performance insights, and continuous system improvement, ensuring NBE/EIFS ownership of data and derived intelligence.
- Integrated competency assessment tools and secure, verifiable digital credentialing aligned with national standards.

- A functional system enabling talent pooling, employer access, and data-driven matching of skills supply with workforce demand.
- Comprehensive dashboards integrating Monitoring, Evaluation, and Learning (MEL) frameworks for system performance and sector insights.
- A system architecture that supports future integration with additional EIFS platforms and external systems.
- Implementation of accessible, gender-inclusive, mobile-first, and low-bandwidth optimized system features.
- Implementation of robust security, backup, disaster recovery, and data protection mechanisms aligned with relevant standards.
- Comprehensive documentation, system architecture materials, and data portability provisions to ensure long-term EIFS control and flexibility.
- Structured knowledge transfer and training program to enable EIFS teams to manage and sustain the system.
- System testing and validation to ensure readiness for national-scale usage and high concurrent users.
- Full system rollout support, including a defined stabilization period to ensure operational readiness and performance.
- The Service Provider shall support the digitization and structuring of training materials into LMS-compatible formats, including modules, lessons, and interactive components. Content development and ownership shall remain the responsibility of EIFS and its designated partners.
- Functional training management and monetization capabilities, including paid course management, institutional enrolment, payment integration, and related reporting.
- Scalable content digitization capabilities supporting the continuous expansion of courses, modules, and multimedia learning assets over time.

4.4 System Architecture Requirements

- Integrated and Interoperable Architecture: The system shall be designed as a scalable and interoperable digital platform that enables seamless integration with internal and external systems. The architecture shall support standardized data exchange, API-based integration, and future system expansion. This will support seamless integration and data exchange with participating financial sector institutions and future national digital systems.
- Scalability, Performance, and Availability: The system shall support national-scale deployment, ensuring high availability, reliability, and consistent performance. It shall be capable of scaling dynamically to accommodate increasing users and usage demands.
- Data Governance and System of Record: The system shall ensure clear data ownership, governance, and lifecycle management, with EIFS retaining full ownership and control of all data and system components. The system shall support data portability and prevent vendor lock-in.
- The system shall support full data portability in standard open formats (CSV, JSON, XML), use open and standardized protocols and APIs (REST, SCORM, xAPI, LTI), avoid proprietary

- dependencies, and ensure EIFS retains full ownership of source code, configurations, data, and all system components – enabling deployment on alternative infrastructure if required
- The system shall be built on a non-proprietary technology foundation. The Service Provider shall avoid closed source core infrastructure and ensure the platform is deployable on any standard environment without dependency on vendor specific licenses or proprietary tools.
 - Security and Cyber-Resilience: The system shall implement robust security measures aligned with recognized international standards and best practices, including secure data storage, transmission, and access control. The system shall also address operational risks related to cyber threats, connectivity limitations, localized hosting environment and low-bandwidth environments.
 - The system shall incorporate privacy-by-design principles and implement appropriate controls for the collection, processing, storage, and disposal of personally identifiable information (PII), in compliance with applicable domestic regulations and relevant international standards including GDPR.
 - AI and Analytics Enablement: The system shall include analytics and reporting capabilities to support monitoring of user activity, learning progress, and system performance, with AI-enabled features incorporated to enhance user experience and system efficiency, while ensuring NBE/EIFS ownership of all data and generated insights.
 - Monitoring, Evaluation, and Learning (MEL) Integration: The system shall embed a unified Monitoring, Evaluation, and Learning (MEL) framework across all components to enable continuous tracking of system performance, learning outcomes, system performance, and sector impact. The framework shall support structured reporting, performance measurement, and evidence-based decision-making aligned with EIFS objectives.
 - Inclusive and Accessible Design: The system shall support inclusive, accessible, and environmentally responsible design, including mobile-first access, low-bandwidth optimization, and compliance with recognized accessibility standards.
 - Business Continuity and Disaster Recovery: The system shall include appropriate backup, recovery, and continuity mechanisms to ensure system resilience and minimize service disruption.
 - Deployment and Infrastructure: The system shall support flexible deployment models, including cloud-based or hybrid environments to enable flexible scaling, while ensuring compliance with national data residency and sovereignty requirements.
 - Standards and Compliance: The Service Provider shall comply with relevant international standards and best practices in software development, information security, and data protection.
 - API integration with national/EIFS systems: The system shall support secure API integration with relevant EIFS, NBE, payment, identity, communication, analytics, and future national digital systems.
 - Future Extensibility and Integration Readiness: The system architecture shall be designed as an open, extensible platform capable of supporting future integration with additional institutional and operational management systems. This includes but is not limited to student services management, internship and placement tracking, facility and resource management (including dormitory, cafeteria, and campus services), library and knowledge management systems, financial and payment systems, and other EIFS or NBE operational platforms.

Integration shall be enabled through open APIs and standardized protocols to ensure flexibility and scalability as institutional needs evolve, without requiring core system redesign. The implementation of the EIFS Digital Learning Ecosystem involves technical, operational, and institutional risks. The Service Provider shall identify, manage, and mitigate these risks throughout the project lifecycle in coordination with EIFS and relevant stakeholders.

4.5 Governance and Institutional Arrangements

EIFS shall serve as the implementing and operational institution for the Digital Learning Ecosystem, working in close coordination with the National Bank of Ethiopia, Mastercard Foundation, the SWIFT Program and relevant implementation partners to ensure alignment with institutional, regulatory, and program objectives.

4.6 Intellectual Property Rights (IPR)

All intellectual property rights related to the outputs produced under this assignment and any other learning resources—shall be owned by the SWIFT Program.

The Service Provider shall grant SWIFT Program, perpetual, royalty-free rights to use, reproduce, adapt, translate, distribute, and modify the system, institutional development, and knowledge dissemination purposes. The Service Provider may retain the right to reference the work for portfolio purposes, provided that such use does not restrict SWIFT Program full ownership and utilization of the system. This provision is intended to ensure long-term sustainability and continued use of the resources beyond the duration of the assignment.

4.7 Assignment Duration and Indicative Timelines

The implementation shall follow an accelerated, agile-iterative approach with clear quality gates and regular governance reviews to ensure coordinated development and timely delivery of a scalable and reliable LMS ready for national-level deployment.

All deliverables shall align with defined system architecture principles, interoperability requirements, accessibility standards, data governance frameworks, and EIFS ownership and control requirements. The implementation timeline presented below provides an indicative implementation framework. Bidders are expected to propose a practical phased delivery roadmap, including prioritization, sequencing of functionalities, milestones, and deployment approaches aligned with institutional readiness, scalability, and operational requirements.

Table 1: Consolidated Implementation Plan

Workstream	Deliverables	Timeline
Phase 1: Inception, Requirements Validation & System Design	Inception report, validated requirements document, system architecture and design blueprint, UI/UX prototypes	Sep – Oct 2026

Phase 2: Core LMS Development, Configuration & UAT	Functional LMS platform, data migration and integration, MEL dashboard and reporting framework, user acceptance testing report, approved go-live sign-off	Nov 2026 – Mar 2027
Phase 3: Core LMS Pilot Rollout, Capacity Building & Handover	Pilot evaluation report, capacity building sessions, content digitization support, comprehensive system documentation, system handover to EIFS team	Mar – May 2027
Phase 4: Advanced Features Progressive Rollout	Phased release of advanced LMS features, integration with partner institutions, updated user documentation	Jun 2027 – Sep 2028
Final Launch	Fully operational LMS, minimum 12 months post-deployment support and stabilization	Sep 2028

4.8 Post-Deployment Support and Stabilization

Following system deployment and handover, the Service Provider shall provide a post-deployment support and stabilization period of a minimum of twelve months (12) months. This shall include prompt identification and resolution of system bugs, technical defects, and performance issues, as well as ongoing system monitoring and optimization to ensure stable and reliable system operation.

The Service Provider shall ensure timely response and resolution of issues and maintain system performance in line with agreed operational standards during this period.

During this period, the Service Provider shall also support structured knowledge transfer, operational handover, and capacity building for EIFS technical and operational teams to ensure long-term system sustainability, continuous operation, improvement, and institutional ownership.

EIFS may extend support and maintenance services beyond this period under a separately agreed Service Level Agreement (SLA) to ensure long-term system sustainability.

4.9 Performance Standards

The Service Provider shall maintain minimum performance standards including 99.5% uptime, scheduled maintenance outside peak hours with 48 hours' notice, and support response times of 2 hours for critical issues, 4 hours for high priority, and 1 business day for standard issues. The system shall support a minimum of 50,000 concurrent users with page load times not exceeding 3 seconds, and daily backups with RPO of 24 hours and RTO of 4 hours. Failure to meet these standards requires a remediation plan within 5 business days.

4.10 System Warranty

The Service Provider shall warrant that the delivered system will operate in accordance with the agreed specifications and requirements following final acceptance. During the 12 months post- deployment

support and stabilization period the Service Provider shall correct any defects, errors, or performance issues at no additional cost to EIFS. The Service Provider shall ensure timely issue resolution, operational reliability, and adherence to agreed support and performance standards during the warranty and stabilization period.

5. Organizational Requirements

5.1 License, Clearance, and Approvals

The Offeror must already possess all legally required licenses, clearances, and/or approvals to provide the services requested by the Scope of Work. If the Offeror is lacking any of those items, time to secure them should be included and specified in the proposed project timeline.

6. Additional Terms & Conditions

6.1. Non-Disclosure Agreement

Any subcontract issued by BKP will contain either a Non-Disclosure Agreement or provisions covering the disclosure of information while completing the Scope of Work.

6.2 Offerors' Responses

All accepted Responses shall become the property of BKP and will not be returned.

6.3. Partial Award

BKP reserves the right to accept all or part of the Offer when making the award.

6.4 Liability

BKP reserves the right to accept or reject any quotation or stop the procurement process at any time, without assigning any reason or liability. BKP shall not be liable to any Offeror, person, or entity for any losses, expenses, costs, claims, or damages of any kind:

- Arising out of, by reason of, or attributable to, the Offeror responding to this RFP; or
- As a result of the use of any information, error, or omission contained in this RFP document or provided during the RFP process.

6.5 No Collusion

Collusion is strictly prohibited. Collusion is defined as an agreement or compact, written or oral, between two or more parties with the goal of limiting fair and open competition by deceiving, misleading, or defrauding a third party.

6.6 General Terms

BKP will only consider responsive Offers from responsible offerors for award. All procurement will be subject to BKP contractual terms and conditions, and contingent on the availability of client funding.

6.7 Entire RFP

This RFP, any addenda to it, and any attached schedules, constitute the entire RFP.

BKP has zero tolerance for fraud. Fraud is any act or omission that intentionally misleads, or attempts to mislead, to obtain a benefit or to avoid an obligation. Any violation, or attempted violation, should be brought to the attention of BKP management, at ethics@bkp-advisors.com.

Annexes

Annex 1: Cover Letter

[Offeror: Insert date]

NAM

TITLE

Request for Proposal Reference: RFP-004-2026

Subject: [Offeror: Insert name of your organization] technical and cost proposals

Dear NAME:

[Offeror: Insert name of your organization] is pleased to submit its proposal in regard to the above-referenced request for proposals. For this purpose, we are pleased to provide the information below:

Name of Organization's Representative:

Name of Offeror:

Type of Organization:

Address:

Telephone:

E-mail:

Sincerely yours,

Signature

[Offeror: Insert name of your organization's representative]

[Offeror: Insert name of your organization]

Annex 2: Vendor/bidder Safeguarding Declaration

Procurement Reference No: **RFP-004-2026**

Vendor/ Bidder Name: _____

I hereby declare that the organization has zero tolerance for abuse, exploitation, or harassment of children, youth, or vulnerable individuals and agrees to comply with safeguarding policies and applicable Ethiopian laws.

Authorized Representative Name: _____

Title: _____

Signature: _____

Date: _____

Annex 3: Eligibility & Due Diligence

All applicants must complete and submit the following declaration. Failure to do so may result in disqualification.

Criteria	Response (check one or more where applicable)	Supporting Document(s)
Is your organization legally registered in its country of operation?	☐ Yes ☐ No	Certificate of registration
Is your organization African-led, youth-led (under 35), or women-led? (Select all that apply)	☐ African-led ☐ Youth-led ☐ Women-led ☐ None	Short justification (max 1 paragraph)
Does your organization have an active safeguarding policy in place (especially for youth and vulnerable populations)?	☐ Yes ☐ No	If yes please attach Policy or if no please state short explanation
Have you or your key personnel been involved in any legal disputes, investigations, or compliance issues in the past 5 years?	☐ Yes ☐ No	If yes, please explain
Does your organization have any existing or perceived conflict of interest with the National Bank of Ethiopia or Mastercard Foundation?	☐ Yes ☐ No	If yes, please explain
Do you agree to comply with Mastercard Foundation's safeguarding standards and any applicable local legal frameworks?	☐ Yes ☐ No	—

Signature:

Name: _____

Title: _____

Date: _____

Organization: _____

Annex 4: Financial Proposal Template

1) Summary of Financial Proposal (Grand Total)

Item	Amount (USD)
Subtotal – Professional Fees	
Subtotal – Training Delivery Costs	
Subtotal – Digital Content Costs	
Subtotal – Other Direct/ Indirect Costs	
Total Cost (Excl. VAT & Taxes)	
VAT / Applicable Taxes	
Grand Total (Incl. Taxes)	

2) Professional Fees

Position	Role	Daily Rate (USD)	Estimated Number of Days	Total Rate
Position 1				
Position 2				
Position 3				
Position ...				
Total Professional Fees				

3) Training Delivery Costs

Description of Training Delivery Costs	Unit of measurement	Quantity	Unit price in USD	Total Price in USD
Total Training Delivery Costs				

4) Digital Content Costs

Description of Digital Content Direct cost	Unit of measurement	Quantity	Unit price in USD	Total Price in USD
Total Digital Content Direct cost				

5) Other Direct/ Indirect Costs

Description of Direct/Indirect cost	Unit of measurement	Quantity	Unit price in USD	Total Price in USD
Total other direct/indirect cost				

END OF SECTION