



REQUEST FOR PROPOSAL

CONSULTANCY TO DESIGN AND DEVELOP A WHITE-LABEL DIGITAL MARKETPLACE PLATFORM
FOR WOMEN-LED MSMEs IN PARTNER FINANCIAL INSTITUTIONS (PFIs)

REF: AGF/RFP/CD/2025/001

Launching Date: 8th October 2025

Closing Date: 22nd October 2025, 1700 Hrs EAT

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A GUARANTEE FOR AFRICAN GROWTH

TERMS OF REFERENCE (TOR)

1. Introduction

1.1 About the African Guarantee Fund (AGF)

The African Guarantee Fund (AGF) is a Pan-African non-bank financial institution whose mission is to assist financial institutions (FIs) in Africa in scaling up their SME financing. This is achieved through the provision of partial credit guarantees and capacity development assistance. AGF is headquartered in Nairobi, Kenya, with subsidiaries in Mauritius and Togo.

1.2 Background to the Assignment

AGF, in collaboration with partner financial institutions (PFIs), seeks to scale non-financial support services for women-led Micro, Small, and Medium Enterprises (WMSMEs) through a **digital marketplace platform**. The platform will offer learning opportunities, product visibility, microsites, and tools to help WMSMEs become credit-ready and sustainable. A validated MVP has already been developed. AGF now seeks to engage a qualified consultant or firm to develop a **white-label version** of this platform for use by PFIs across different African markets.

2. Objectives of the Assignment

The primary objective is to **design, develop, and deploy** a robust, customizable, and scalable white-label digital marketplace platform that can be adopted by PFIs to support their women-led MSME clients.

3. Scope of Work

The consultant/firm will be responsible for:

a) Product Design and Development

1. Translate the validated MVP into a fully functional digital platform (web + mobile responsive + WhatsApp microlearning).
2. Build a modular white-label solution with customizable PFI branding, microsites, and learning content.
3. Ensure the platform includes:
 - i. Learning Hub
 - ii. WhatsApp microlearning
 - iii. Product showcasing area

- iv. Business microsites
- v. Home/Landing Page
- vi. User Dashboard (Buyers/Customers)
- vii. Admin dashboards (for PFIs and AGF)
- viii. Seller/Vendor Dashboard
- ix. Product/Service Detail Pages
- x. Cart & Checkout
- xi. Admin Panel (Platform Management)
- xii. Analytics/Reporting Area (Admin & Sellers)
- xiii. Notifications & Messaging
- xiv. Authentication & User Account Management Onboarding
- xv. Content & Community Areas
- xvi. Market Linkage
- xvii. Financial Services (Access to Finance)
- xviii. Bookkeeping Services
- xix. Events
- xx. Logistics Integration
- xxi. Digital Profile Microsite
- xxii. Credit Scoring/ Funding ready
- xxiii. Payment Gateway Integration
- xxiv. Ratings & Reviews
- xxv. Multilingual capability (English, Swahili, French, Portuguese and optional others as will be agreed)

(Detailed Marketplace Platform Features in Appendix I)

b) Integration & Interoperability

- Integrate key APIs such as:
 - Payment gateways (e.g., M-PESA, Flutterwave)
 - Shipping/logistics options
 - LMS or training module providers
- Ensure compatibility with mobile and low-data environments.

c) Testing and Deployment

- Conduct internal testing, user testing, and pilot testing with PFIs and WMSMEs.
- Refine the product based on feedback.
- Support go-live with the first set of PFIs.

d) Documentation and Training

- Develop user manuals, onboarding guides, and admin documentation.
- Provide training to AGF, PFIs, and selected end users.

e) Sustainability and Handover

- Deliver full source code and architecture.
- Suggest a long-term maintenance and support model.
- Provide scalability recommendations.

4. Deliverables

1. Functional white-label platform (web, mobile, and WhatsApp integration)
2. Administrator dashboards for PFIs and AGF
3. User guides and onboarding documentation
4. Training and testing session reports
5. Maintenance and sustainability plan
6. Final report and handover package

5. Consultant Qualifications

The consultant/firm must demonstrate:

- i. Proven experience in building web based platforms/Dashboards, LMS and mobile platforms, ecommerce or marketplace environments.
- ii. Expertise in UX/UI design with a human-centered approach.
- iii. Experience integrating third-party services (payments, logistics, APIs).
- iv. Ability to deliver mobile-first and low-bandwidth solutions (WhatsApp-based microlearning, PWA, etc.).
- v. Knowledge of working with SMEs, or women-led enterprises/organizations in Africa is a strong advantage.
- vi. Demonstrated capacity to provide long-term technical support or training.

6. Project Timeline

The project is scheduled for initiation and completion within a nine (9)-month period.

7. Coordination and Reporting

The selected consultant will report to AGF's Head of ICT and Capacity Development team. Regular check-ins, technical reviews, and milestone-based reporting will be expected throughout the development period.

8. Evaluation Criteria

Criteria	Weight
Relevant Experience & Qualifications	30%
Proposed Methodology & Work Plan	30%
Technical Capacity & Innovation	20%
Financial Proposal	15%
Team Composition & References	5%

9. Proposal Submission

Interested consultants/firms should submit:

- Technical proposal (maximum 15 pages) including methodology, team structure, timelines, relevant experience.
- Financial proposal (itemized and clear).
- CVs or company profile with references for similar work.
- Links to or demos of relevant past work.

Submit your application to:

procurement@africanguaranteefund.com

Deadline: 22nd October 2025 at 1700 Hrs EAT

10. Notes

AGF reserves, at its sole discretion, the right to select or reject, either in totality or partially, any or all proposals submitted in response to this RFP. Any such decision will be final, and no correspondence will be engaged in other than to inform the bidders of the outcome.

Appendix I

Main Features and Functionalities of the AGF Marketplace Platform

The marketplace platform is intended to incorporate key functionalities that focus on various aspects, to make it user-centric, intuitive, and scalable to accommodate diverse business needs. These features enhance the overall marketplace experience for SMEs, providing a holistic approach to meeting their needs, improving business operations, and increasing customer satisfaction. Below are the ideal functionalities that the marketplace platforms should have;

1. Home/Landing Page

This is the platform's primary gateway and first impression for all users—buyers, sellers, and visitors alike. It is expected to be visually appealing, responsive, intuitive, and optimized for fast loading across devices. Focus should be on creating a clean, user-friendly layout that encourages exploration and drives user actions.

The key features to be incorporated include:

- Hero banner/promotional slider: Highlights offers, popular categories, or campaigns.
- Search bar: Prominent, often with filters or category dropdown.
- Featured listings/products/services: Curated selections, trending, seasonal or sponsored items.
- Category navigation: Quick links to main product or service categories.
- Call-to-action buttons: For users to register, become sellers, or explore offers.
- Testimonials/trust badges: Build credibility.
- Footer with links: About, FAQs, contact info, policies.

2. User Dashboard (Buyers/Customers)

This is the personalized, secure area where buyers manage their experience on the platform. It is expected to be intuitive, clean, and fully responsive, delivering a seamless experience across desktop and mobile devices. The design should focus on clarity and ease of navigation, allowing users to quickly track their orders, access saved items, view recent activity, and manage account settings.

The key features to be incorporated include:

- Recent activity: Purchases, searches, wishlists.
- Order history & tracking: View status, invoices, downloads.
- Saved items/favorites: Quick access to saved products/services.
- Messages/notifications: Updates from sellers, promotions, or platform alerts.
- Profile management: Edit contact details, payment methods, preferences.
- Support/tickets: Raise and track support queries.

3. Seller / Vendor Dashboard

This area serves as the main workspace for sellers and service providers to manage and grow their business on the platform. It should be built to be highly functional, data-driven, and responsive, with a clean

interface that supports efficient workflows. Focus should be on providing sellers with actionable insights and streamlined tools to handle daily operations.

The key features to be incorporated include:

- Product/service management: Add, edit, publish/unpublish listings.
- Inventory & stock control: Monitor quantities, get alerts.
- Orders & fulfillment: View incoming orders, process shipments, mark as complete.
- Sales analytics/ reports: Revenue trends, best-selling items, conversion rates.
- Customer messages & reviews: Engage with buyers, respond to feedback.
- Account settings & payout management: Payment details, payout requests, tax settings.

4. Product/Service Detail Pages

These pages are critical touchpoints where users decide to engage, purchase, or inquire further about an item or service. They must be visually appealing, content-rich, and fully optimized for mobile and desktop, ensuring fast load times and clear presentation of key information. The focus should be on building trust, clarity, and ease of conversion.

The key features to be incorporated include:

- Images/gallery/videos: Showcase item/service.
- Detailed description: Specifications, features, delivery details.
- Price & discount info.
- Add to cart/buy now buttons.
- Seller profile/ratings.
- User reviews & Q&A section.
- Related items/upselling.

5. Cart & Checkout

This section handles the core transaction flow and must be streamlined, secure, and responsive to reduce friction and maximize conversions. It should guide users smoothly from reviewing their selections to completing a purchase. Focus should be on clarity, minimal steps, and trust-building design elements that reassure users throughout the process.

The key features to be incorporated include:

- Shopping cart: Review items, adjust quantities, remove.
- Shipping options & fees.
- Discount / promo code field.
- Secure payment gateway: Multiple payment methods.
- Order summary & confirmation.

6. Admin Panel (Platform Management)

This is the centralized command center for platform administrators to oversee and manage all operational aspects. It should be highly secure, intuitive, and data-driven, enabling admins to efficiently monitor activity, enforce policies, and maintain platform integrity. Focus should be on usability and quick access to critical controls.

The key features to be incorporated include:

- User & vendor management: Approvals, suspensions.
- Listings moderation: Approve, reject, or remove products/services.
- Content management: Banners, static pages, FAQs.
- Commission & fee settings.
- Reports & audit logs.
- Dispute resolution tools.

7. Analytics/Reporting Area (Admin & Sellers)

This area provides actionable insights and data visualizations to both platform administrators and sellers, helping them track performance and make informed decisions. It should be visually engaging, clear, and interactive, with dashboards that can be customized or filtered.

The key features to be incorporated include:

- Traffic reports: Visitor numbers, popular pages.
- Sales reports: Revenue, refunds, commissions.
- User acquisition metrics.
- Listings performance: Views, clicks, conversions.
- Payout & commission summaries.

8. Notifications & Messaging

This feature keeps all user types (buyers, sellers, admins) informed and engaged through timely, relevant communication. It must be lightweight, real-time, and seamlessly integrated across web and mobile devices. Focus should be on clarity, relevance, and user control over preferences.

The key features to be incorporated include:

- On-platform chat between buyers and sellers.
- Push notifications (for mobile apps).
- Email / SMS alerts for orders, promotions, support.

9. Authentication & User Account Management Onboarding

This is the foundation of secure user access and account control. It must be robust, user-friendly, and compliant with relevant data protection standards. Focus should be on balancing security with convenience.

The key features to be incorporated include:

- Login/register.
- Social login (Google, Facebook, etc.).
- Password recovery.
- User verification (email, phone, KYC).

10. Content & Community Areas

These areas enhance engagement and add value beyond transactions by creating an active, informative community around the platform. They should be easy to navigate, well-organized, and support rich content formats.

The key features to be incorporated include:

- Blogs/articles.
- Discussion forums/Q&A.
- Guides/tutorials for sellers and buyers.

11. Market Linkage

This area is designed to actively facilitate business connections, transactions, and visibility across sectors and industries. It should be intuitive, searchable, and purpose-built to help buyers and sellers find, evaluate, and engage with each other efficiently. Focus should be on making the platform a dynamic hub that goes beyond listings to actually build business networks.

Key features to be incorporated include:

- Advanced search and filtering by industry, category, region, or business type
- Featured or recommended suppliers and service providers
- Matchmaking tools to suggest potential partners or buyers
- Tools for businesses to showcase offerings (photos, certifications, success stories)
- Sector-specific pages highlighting key players, trends, and opportunities

12. Financial Services (Access to Finance)

This area provides SMEs with tools to discover, apply for, and manage financial products directly from the platform. It must be secure, transparent, and designed to improve SMEs' access to credit and investment opportunities. Focus should be on usability, education, and trust-building.

Key features to be incorporated include:

- Directory of loan products, credit lines, grants, and investment offers
- Digital loan or financing application tools
- Automated eligibility checks and real-time status tracking
- Financial literacy resources, guides, and calculators
- Integration with credit scoring data and financial partners

13. Training on Business

This focused learning area equips SMEs with practical knowledge to start, manage, and grow their businesses. It should combine structured content with interactive tools to suit diverse learning styles. Focus on accessibility, clarity, and actionable insights.

Key features to be incorporated include:

- E-learning modules on topics like business planning, marketing, compliance
- Live and recorded webinars with industry experts

- Downloadable templates and toolkits
- Self-assessment quizzes and progress tracking
- Certificates or badges for completed courses

14. Bookkeeping Services

This area integrates tools and services to help SMEs manage day-to-day financial records accurately. It should be user-friendly, automated where possible, and tailored for non-finance professionals.

Key features to be incorporated include:

- Automated invoicing and receipt generation
- Expense and income tracking dashboards
- Financial reporting tools (profit & loss, balance sheet)
- Integration with external accounting software
- Reminders for tax filing and financial deadlines

15. Events

This section promotes in-person and virtual events that help SMEs build meaningful industry connections. It should be discoverable, well-organized, and interactive to maximize engagement.

Key features to be incorporated include:

- Event calendars and registration tools
- Matchmaking or attendee networking tools
- Virtual meeting rooms or discussion forums
- Speaker bios, session descriptions, and materials
- Feedback and follow-up messaging tools

16. Logistics Integration

This area provides operational support for SMEs by simplifying shipping, warehousing, and inventory management processes. It should be tightly integrated into order workflows and designed to reduce manual effort.

Key features to be incorporated include:

- Shipping carrier integrations with real-time rates
- Shipment tracking dashboards for sellers and buyers
- Inventory monitoring and automated stock alerts
- Warehousing and fulfillment service options
- Analytics on delivery performance and costs

17. Digital Profile Microsite

This area allows SMEs to build a professional, customizable online storefront that extends their brand reach beyond the marketplace. It must be visually appealing, easily editable, and SEO-friendly.

Key features to be incorporated include:

- Business overview, contact info, and branding elements
- Product/service catalogs with images and pricing
- Customer reviews and testimonials section
- Certifications, awards, or compliance badges
- Social media integration and sharing buttons

18. Credit Scoring/Funding ready

This feature provides SMEs with transparent insight into their creditworthiness and supports their eligibility for financial products. Focus on clarity, fairness, and actionable feedback.

Key features to be incorporated include:

- Automated scoring based on transaction data and business metrics
- Explanation of score components and tips for improvement
- Integration with financial services section
- Downloadable credit reports
- Alerts when score changes significantly

19. Payment Gateway Integration

This essential feature enables secure, multi-channel payment acceptance. It should support local and cross-border payments, and be fully compliant with data protection standards.

Key features to be incorporated include:

- Multiple payment methods (cards, mobile money, e-wallets)
- Support for local and international currencies
- Automated invoicing and receipts
- Installment payment options
- Real-time transaction reporting

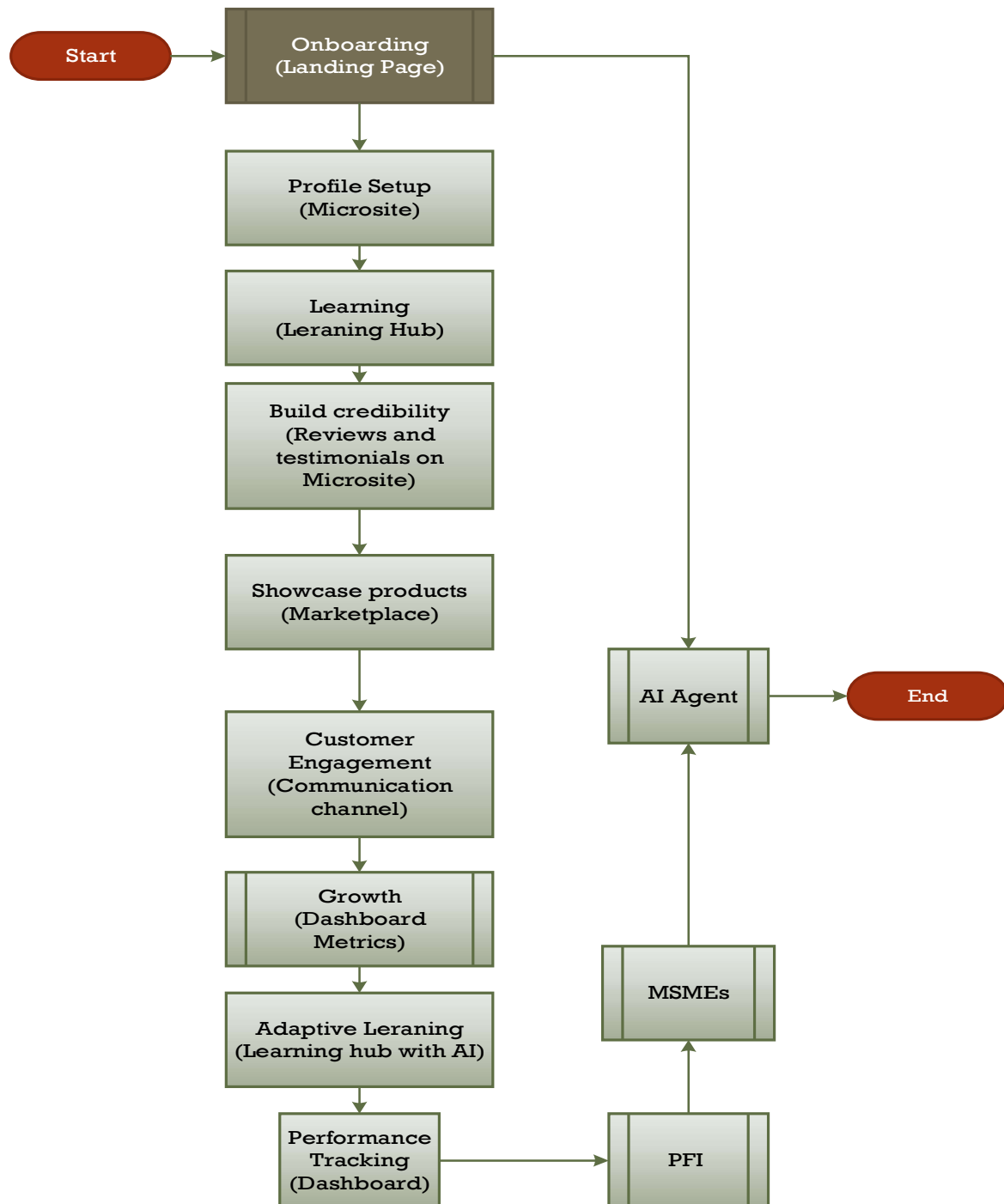
20. Ratings & Reviews

This area builds trust and transparency across the platform by letting users share feedback. It should be simple to use and moderated to prevent abuse.

Key features to be incorporated include:

- Star ratings and text reviews for sellers or products
- Seller response capability
- Visibility filters (most recent, highest rated)
- Aggregated rating display on profiles and product pages
- Review moderation and reporting tools

General Diagrammatic Flow of a Marketplace Platform



Marketplace Platform Project Ecosystem and Key Stakeholders

