

I. **INVITATION TO TENDER** No. *006*/T.USC/2026/USACCO

RE: REQUEST FOR TECHNICAL AND FINANCIAL PROPOSALS: "PROVISION OF CONSULTING SERVICES TO CONDUCT A COMPREHENSIVE FEASIBILITY STUDY ON THE POTENTIAL TRANSFORMATION OF UMWALIMU SACCO INTO A COOPERATIVE BANK"

Umwalimu SACCO is a savings and credit cooperative dedicated to serving Rwanda's education sector. Its mission is to mobilize savings in order to improve members' welfare through the provision of appropriate, innovative, affordable, and accessible financial and non-financial services.

Over the past years, Umwalimu SACCO has achieved exponential growth in size, scope, and market influence. This transformation has led to increased operational demands, expanded service offerings, and heightened expectations from stakeholders.

In line with its strategic vision to expand operations, improve financial inclusion, strengthen institutional sustainability, and offer diversified banking services, the institution intends to assess the feasibility of transforming from a SACCO into a Cooperative Bank.

This transformation requires a comprehensive feasibility study to determine the operational, financial, legal, regulatory, technological, and organizational readiness of the institution to transition into a fully-fledged Cooperative Bank in compliance with applicable laws and regulations. It is in this regard that Umwalimu SACCO is seeking to engage an eligible, experienced and multidisciplinary consulting firm (Audit Firm,.....), duly registered in Rwanda and with proven expertise to conduct a comprehensive feasibility on the potential transformation of UMWALIMU SACCO into a cooperative Bank.

Qualified bidders may obtain the Request for Proposal (RFP) document from UMWALIMU SACCO Head Office, Street No. KG 205 ST, with effect from *11/7/2026* upon payment of a non-refundable fee of Ten Thousand Rwandan Francs (Frw 10,000) to account No. *00040-288891-58* of UMWALIMU SACCO, held at *Bank of Kigali*

This tender will be awarded based on Quality and Cost Based Selection; therefore, interested bidders are required to submit their proposals in two separate envelopes (i.e., technical proposal and financial proposal), both enclosed in a sealed outer envelope clearly labeled:

"Provision of Consulting Services to Conduct a Comprehensive Feasibility Study on the Potential Transformation of Umwalimu SACCO into a Cooperative Bank."

Envelope 1: Technical Proposal

Labeled: "PRELIMINARY AND TECHNICAL PROPOSAL: PROVISION OF CONSULTING SERVICES TO CONDUCT A COMPREHENSIVE FEASIBILITY STUDY ON THE POTENTIAL TRANSFORMATION OF UMWALIMU SACCO INTO A COOPERATIVE BANK."

This envelope shall contain the tenderer's preliminary and technical proposal in response to the tender, which will be evaluated according to the technical evaluation criteria. It shall be submitted in one (1) ORIGINAL copy clearly marked "ORIGINAL" and one (1) COPY.

Envelope 2: Financial Proposal

Labeled: "FINANCIAL PROPOSAL: PROVISION OF CONSULTING SERVICES TO CONDUCT A COMPREHENSIVE FEASIBILITY STUDY ON THE POTENTIAL TRANSFORMATION OF UMWALIMU SACCO INTO A COOPERATIVE BANK."

This envelope shall contain the tenderer's financial proposal, duly signed, stamped, properly bound, and clearly labeled. It shall also be submitted in one (1) ORIGINAL copy clearly marked "ORIGINAL" and one (1) COPY.

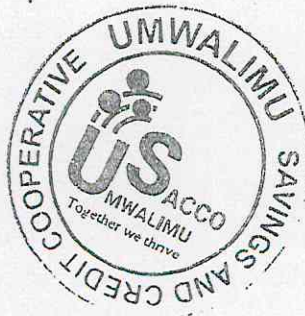
Complete and well detailed bids, containing one original and two copies, with the outer envelope clearly marked:

"PROVISION OF CONSULTING SERVICES TO CONDUCT A COMPREHENSIVE FEASIBILITY STUDY ON THE POTENTIAL TRANSFORMATION OF UMWALIMU SACCO INTO A COOPERATIVE BANK" shall be submitted to UMWALIMU SACCO Head Office, Secretariat Office, in a sealed envelope addressed to the Director General of UMWALIMU SACCO, P.O. Box 2257 Kigali, Tel: (+250) 0252 580 426 / 0781 469 546, no later than ~~24/7/2026~~ 24/7/2026 at 10:00 a.m. local time.

The public opening of bids will take place on the same day at 10:30 a.m. local time in the UMWALIMU SACCO Conference Room. Late submissions will not be accepted.

Done at Kigali, on ~~8/7/2026~~ 8/7/2026

MURUNGI Anna 
Senior Manager Procurement



UWAMBAJE Laurence
Director General 