ACCESS TO FINANCE RWANDA

Request for Proposals

For

CONSULTANCY SERVICES FOR THE REVIEW OF THE NATIONAL ENTERPRISE SIZE (MICRO, SMALL, MEDIUM AND LARGE ENTERPRISE) DEFINITIONS IN RWANDA.

Subject of Procurement:	**CONSULTANCY SERVICES FOR THE REVIEW OF THE NATIONAL ENTERPRISE SIZE (MICRO, SMALL, MEDIUM AND LARGE ENTERPRISE) DEFINITIONS IN RWANDA.**
Procurement Reference Number:	AFR/RFP-MSME/LARGE ENTERPRISE SIZE/NOV/2026.
Date of Issue:	NOVEMBER 25, 2026

REQUEST FOR PROPOSALS

PROCUREMENT REFERENCE NUMBER: AFR/RFP-MSME/LARGE ENTERPRISE SIZE/NOV/2026.

1. **Introduction:**

About Access to Finance Rwanda (AFR)

Access to Finance Rwanda (AFR) is a Rwandan not-for-profit company limited by guarantee, established in 2010 to promote financial inclusion and financial sector development. AFR works with government institutions, financial service providers, the private sector, and development partners to foster an inclusive, innovative, and sustainable financial ecosystem that improves individuals' livelihoods, strengthens businesses, and contributes to wider economic growth. AFR is currently funded by Sweden, the Mastercard Foundation, Co-Develop, and Gates Foundation.

AFR supports the removal of systemic barriers that hinder access to financial services by low-income people, particularly the rural poor, women, youth and MSMEs. AFR supports the development and provision of financial services including savings, credit, insurance, investment, payments, and remittances. AFR is a gender-intentional organization, having mainstreamed gender across all programming. It is guided by the Market System Development (MSD) approach recognizing that efforts to increase financial inclusion and financial sector development must be market-led, profitable and sustainable.

About the Ministry of Trade and Industry (MINICOM).

With rigor and proficiency, the Ministry of Trade and Industry facilitates Rwanda's economic transformation goals and vision through advancing a competitive and knowledge-based private sector, promoting industrialization, creating a conducive and flourishing environment for entrepreneurs, and integrating into regional and global markets while ensuring a high level of consumer and intellectual property protection for Rwandans.

The general mission of the Ministry of Trade and Industry is to lead the development of external and internal trade, competitive companies and cooperatives on the market and promotion of investment and consumer rights.

Specifically, the Ministry of Trade and Industry is responsible for:

- Developing, disseminating, and coordinating the implementation of sector policies, strategies and programs related to trade and industry;
- Regulating the trade and industry sector and all other attached sectors;
- Developing institutional and human resources capacities in the industrial and commercial sector;
- Monitoring and evaluating the implementation of sector and sub-sector policies, strategies and programs;
- Overseeing the institutions under its supervision;
- Mobilizing the necessary resources for implementing programs;
- Conducting bilateral and multilateral trade negotiations aimed at promoting Rwanda's interests.

2. Background

Micro, Small, Medium and Large enterprises play an important role in Rwanda's economic development through domestic production, employment creation, revenue generation and fostering innovation, and export promotion.

As the Rwandan economy evolves, the nature and characteristics of enterprises are also changing, including through increased digitalization, technology adoption, new business models, growth of services, e-commerce, innovation-driven enterprises and integration into regional and global value chains.

Rwanda's Entrepreneurship Development Policy (EDP), adopted in April 2020, provides the existing policy basis for enterprise-size classification. The EDP recognizes that there is no universally applicable enterprise definition and that enterprise size can be assessed using different indicators depending on the country's economic context and policy objectives. It classifies enterprises using two indicators, number of employees and annual sales, and separately defines start-ups using qualitative criteria (early-stage firms of under three years with scalable, often innovative and technology-oriented solutions).

While the EDP provides a national policy reference for enterprise-size classification, different institutions and organizations may apply different enterprise definitions or classification criteria for statistical, regulatory, financing, and program targeting purposes. These differences may be justified by specific institutional mandates; however, the absence of a clearly articulated national core classification and guidance on its application can create

inconsistencies in enterprise identification, data reporting, program targeting, access to finance and monitoring of MSME interventions.

The need for reviewing the national enterprise size definitions was identified through the EDP Implementation Progress Review. Under Pillar Four, the review recommended to revisit and harmonize the national enterprise size definitions to ensure consistency across institutions and alignment with EDP objectives and NST2 targets. Stakeholders in the review workshop emphasized that definitional inconsistencies constrain targeting, measurement, and reporting. This assignment responds directly to that recommendation.

To this end, AFR in collaboration with MINICOM, seeks to engage a qualified consulting firm to undertake an evidence-based review of the national enterprise size definitions/ classification and to recommend a coherent and harmonized approach to its application.

3. Objective of the Assignment

The objective of this assignment is to assess the continued relevance and applicability of Rwanda's existing Micro, Small, Medium and Large Enterprise classification, examine variations in enterprise size definitions and classification practices across the ecosystem, and develop evidence-based recommendations for a coherent and harmonized national enterprise size classification framework. The consulting firm will facilitate an inclusive and structured consultation process so that the institutions that apply the classification contribute to and take ownership of the recommended framework.

Specifically, the assignment will:

- Map and assess the enterprise size definitions and classification criteria currently used by government institutions, NISR, the Rwanda Revenue Authority (RRA), financial institutions, development partners, NGOs, private sector organizations and other relevant market actors, including the rationale for any differences;
- Assess the adequacy of the existing classification criteria and thresholds, particularly annual turnover and number of employees, using available national enterprise data;
- Recommend a national enterprise size classification framework, which may retain, revise or refine the existing classification, with evidence-based thresholds for micro, small, medium and large enterprises where revision is warranted;
- Propose practical harmonization and implementation arrangements, and a governance and periodic review mechanism to ensure that the classification remains relevant as Rwanda's economy changes.

Interested bidders must confirm their intention to submit a bid by **Friday December 4, 2026, at 17h00 HRS CAT**

Any requests for clarifications to the RFP may be submitted by **Wednesday December 9, 2026, 17h00 HRS CAT.**

Bidders should submit their proposals no later than **Wednesday December 16, 2026, 17:00 HRS CAT**

Responding bidders are advised that this solicitation does not in any way obligate AFR to make a contract award or compensate the responding firms for any costs associated with the preparation and submission of their proposals. Additionally, AFR may award a contract without conducting negotiations; all proposals should be submitted initially using your most favorable terms. AFR reserves the right to award any resultant contract to other than the offeror submitting the lowest price proposal based on technical excellence, schedule superiority or client request.

All communications regarding this RFP should be addressed via email: procurement02@afr.rw
Below is the summary planned procurement schedule:

Activity	Date
a) Date of issue of RFP	**November 25, 2026**
b) Confirmation of interest	**Friday December 4, 2026, at 17h00 HRS CAT**
c) Request for clarifications	**Wednesday December 9, 2026, 17h00 HRS CAT.**
d) Proposal closing date for submission of proposals	**Wednesday December 16, 2026, 17:00 HRS CAT.**

Note: This procurement is **open exclusively to firms registered in Rwanda**.

Cordially,
Kampeta Sayinzoga
Chief Executive Officer

1.1. SECTION 1: INSTRUCTIONS TO PROSPECTIVE BIDDERS

Preparation of Proposals: You are requested to submit separate technical and financial proposal, as detailed below. The standard forms in this Request for Proposal may be retyped for completion but the Consultant is responsible for their accurate reproduction.

You are advised to carefully read the complete Request for Proposals. An electronic copy (in PDF) of the Request for Proposals shall be considered as the original version.

Technical Proposals: Technical proposals should contain the following documents and information:

1. The Technical Proposal Submission Sheet as par Section 4 of this RFP.
2. Technical Proposal not exceeding 15 pages without annexes
3. An approach and methodology for performing the services.
4. A detailed work plan, showing the inputs of all key staff and achievement of deliverables.
5. CVs of key staff members;
6. A summary of your experience in similar assignments.
7. The documents evidence your eligibility, as listed below.
8. The consultant's comments or suggestions on the TORs and appreciation of the assignment – the objectives, tasks and deliverables

Financial Proposals: Financial proposals should contain the following documents and information:

1. The Financial Proposal Submission Sheet as par Section 5 of this RFP.
2. A copy of the breakdown of Lump Sum Price form as par Section 5 for each currency of your proposal, showing all costs for the assignment, broken down into professional fees, and reimbursable costs. The costs associated with the assignment shall be in Rwandan Francs.

Validity of Proposals: Proposals must remain valid for 90 calendar days from proposal submission date.

Submission of Proposals: The technical and financial proposals should be submitted separately, both clearly marked with the Procurement Reference Number above, the Consultant's name, AFR and either "Technical Proposal" or "Financial Proposal" as appropriate.

Proposals (both technical and financial) must be submitted electronically to: procurement02@afr.rw with clear subject line: **"**AFR/RFP-MSME/LARGE ENTERPRISE SIZE/ NOV/2026 and submitted by **Wednesday December 16, 2026, 17:00 HRS CAT.**

Note: Proposals must be submitted in PDF format and as attachments to the email, any proposal submitted as a link won't be considered.

Language of the tender and mode of communication

The medium of communication shall be in writing. The bid, as well as all correspondence and documents relating to the bid exchanged by the Bidder and AFR, shall be written in English.

Amendment to the tender document

At any time prior to the deadline for submission of bids, AFR may amend the tender document by issuing an addendum. Any addendum issued shall be part of the tender document and shall be communicated in writing via the AFR website.

To give prospective Bidders reasonable time in which to take an addendum into account in preparing their bids, AFR may, at its discretion, extend the deadline for the submission of bids; in which case all rights and obligations of AFR and Bidders previously subject to the deadline shall thereafter be subject to the deadline as extended.

Late bids

AFR shall not consider any bid that arrives after the deadline for submission of bids. Any bid received by AFR after the deadline for submission of bids shall be declared late and rejected.

1.2. SECTION 2: ELIGIBILITY CRITERIA

You are required to meet the following criteria to be eligible to participate in the procurement exercise:

1. Have the legal capacity to enter into a contract.
2. Not be insolvent, in receivership, bankruptcy or being wound up or subject to legal proceedings for any of these circumstances.
3. Not have had your business activities suspended/debarred
4. Have fulfilled your obligations to pay taxes.
5. Not having a conflict of interest in relation to this procurement requirement.

We require you to submit copies of the following documents as evidence of eligibility attached to your bid and sign the declaration in the Technical Proposal Submission Sheet:

Eligibility criteria:

1. Certificate of Incorporation or Trading license /Certificate of Registration.
2. Evidence of statutory compliance such as a valid tax clearance certificate.

3. Signed copy of the enclosed code of AFR's ethical conduct in business for bidders and services providers.
4. Confirmation that your technical bid is maximum 15 pages (excluding any annexes)
5. Joint venture agreement where the bidder is a joint venture.

NOTE: Failure to submit the above required documents may lead to disqualification from Technical and Financial evaluation.

1.3. SECTION 3: EVALUATION OF PROPOSALS

Evaluation of Proposals: The evaluation of Proposals will use the **Quality-Cost Based** methodology as detailed below:

1. Preliminary examination to determine eligibility (as defined below) and administrative compliance to this Request for Proposals on a pass/fail basis;
2. Detailed Technical evaluation will contribute 80%;
3. Financial scores will be allocated 20% to determine the best evaluated bid.

Proposals failing at any stage will be eliminated and not considered in subsequent stages.

Technical Criteria: Proposals shall be awarded scores out of the maximum number of points as indicated below.

	Technical Evaluation Criteria	**Weighting**
Consulting firm	**Overall experience:** at least 10 years of experience in MSME or private sector development policy, enterprise research or statistical analysis, preferably in Rwanda and/ or other developing or emerging economies ***(10 points)***	**20**
	References (formal certificates or contact details for reference checks) of at least three (3) similar assignments, such as reviewing or developing policy, conducted in developing countries (preferably in sub-Saharan Africa) ***(10 points)***	

Quality of the lead subject matter expert	The lead consultant should demonstrate at least 7 years of experience in policy development, economics or private sector development, including having led the review or development of a policy. A detailed CV and references (formal certificates or contact details for reference checks) of such assignments are required ***(10 points)***	**20**
	Strong understanding of statistical classification systems and of how enterprise-size definitions are applied in policy, taxation, financial regulation and access-to-finance programs. A detailed CV is required ***(10 points)***	
Quality of the remaining team members	Demonstrated strong understanding of Rwanda's private sector ecosystem and government institutional landscape. A detailed CV is required ***(10 points)***	**20**
	Strong experience (at least 3 years) in analyzing micro & macro-level data, including threshold or scenario analysis. A detailed CV is required ***(5 points)***	
	Demonstrated experience in comparative policy analysis and benchmarking. A detailed CV is required ***(5 points)***	
Methodology and approach	Adequacy and quality of the proposed technical approach and methodology in responding to these Terms of Reference, including expert critique of and suggestions to improve the proposed scope of this assignment ***(20 points)***	**20**
Sub-total (Technical)		**80**
Financial proposal	Value for money based on fee rates, inputs, and total costs of the assignment	**20**
TOTAL		**100**

Minimum technical score: The mark required to pass the technical evaluation is 70% of the Technical Score.

Financial Criteria:
Pricing information should not appear in any other section of the proposal other than the financial proposal.

Financial scores shall be determined by awarding a maximum of 20 points to the lowest priced proposal that has passed the minimal technical score and giving all other proposals a score which is proportionate to this.

Total scores: Total scores shall be determined using a weighting of 80% for technical proposals and a weighting of 20% for financial proposals.

Currency: Proposals should be priced in **Rwandan Francs**

Best Evaluated Bid: The best evaluated bid shall be the firm with the highest combined score and shall be recommended for award of contract.

Right to Reject: AFR reserves the right to accept or reject any proposal or to cancel the procurement process and reject all proposals at any time prior to contract signature and issue by AFR, without incurring any liability to Consultants.

AFR reserves the right, at its sole discretion, to reject all proposals received and seek fresh proposals, to negotiate further with one or more of the bidders, to defer the award of a contract or to cancel the competition and make no contract award, if appropriate.

SECTION 4: TECHNICAL PROPOSAL SUBMISSION SHEET

[Complete this form with all the requested details and submit it as the first page of your technical proposal, with the documents requested above attached. Ensure that your technical proposal is authorised in the signature block below. A signature and authorisation on this form will confirm that the terms and conditions of this RFP prevail over any attachments. If your proposal is not authorised, it may be rejected.]

Proposal Addressed to:	Access to Finance Rwanda
Date of Technical Proposal:	
Procurement Reference Number:	
Subject of Procurement:	

We offer to provide the services described in the Statement of Requirements, in accordance with the terms and conditions stated in your Request for Proposals referenced above.

We confirm that we are eligible to participate in public procurement and meet the eligibility criteria specified in Part 1: Proposal Procedures of your Request for Proposals.

We have signed and undertake to abide by the Code of Ethical Conduct for Bidders and Providers attached during the procurement process and the execution of any resulting contract;

Our proposal shall be valid until _____ *[insert date, month and year]* and it shall remain binding upon us and may be accepted at any time before or on that date;

I/We enclose a separately sealed financial proposal.

Technical Proposal Authorised By:

Signature: _____ Name: _____

Position: _____ Date: _____
(DD/MM/YY)

Authorised for and on behalf of:
Company: _____

Address: _____

CODE OF ETHICAL CONDUCT IN BUSINESS FOR BIDDERS AND SERVICES 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-

i. the laws of Rwanda; and

ii. any contract awarded.

(c) avoid associations with businesses and organizations which are in conflict with this code.

2. **Standards**

Bidders and providers shall-

(a) strive to provide works, services and supplies of high quality and accept full responsibility for all works, services or supplies provided;

(b) 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 AFR. 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**

(1) Information given by bidders and providers in the course of procurement processes or the performance of contracts shall be true, fair and not designed to mislead.

(2) Providers shall respect the confidentiality of information received in the course of 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 AFR that might be viewed by others as having an influence on a government procurement decision.

6. **Inducements**

(1) Bidders and providers shall not offer or give anything of value to influence the action of a public official in the procurement process or in contract execution.

(2) Bidders and providers shall not ask a public 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 organisations with the intention of depriving AFR of the benefits of free and open competition;

(b) enter into 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 in order to influence a procurement process or the execution of a contract to the detriment of AFR; or utter false documents;

(e) unlawfully obtain information relating to a procurement process in order to influence the process or execution of a contract to the detriment of the AFR;

(f) withholding information from the Procuring Disposing Entity during contract execution to the detriment of the AFR.

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

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AUTHORISED SIGNATORY **NAME OF CONSULTANT**

1.4. SECTION 5: FINANCIAL PROPOSAL SUBMISSION SHEET

[Complete this form with all the requested details and submit it as the first page of your financial proposal, with the documents requested above attached. Ensure that your proposal is authorised in the signature block below. A signature and authorisation on this form will confirm that the terms and conditions of this RFP prevail over any attachments. If your proposal is not authorised, it may be rejected. The total price of the proposal should be expressed in the currency or currencies permitted in the instructions above.]

Proposal Addressed :	AFR
Date of Financial Proposal:	
Procurement Reference Number:	
Subject of Procurement:	

The total price of our proposal is: _____.

We confirm that the rates quoted in our Financial Proposal are fixed and firm for the duration of the validity period and will not be subject to revision or variation.

Financial Proposal Authorised By:

Signature: _____ Name: _____

Position: _____ Date: _____
(DD/MM/YY)

Authorised for and on behalf of:
Company: _____

Address: _____

Breakdown of Prices

[Complete this form with details of all your costs and submit it as part of your financial proposal. Where your costs are in more than one currency, submit a separate form for each currency. Authorise the rates quoted in the signature block below.]

Procurement Reference Number: _____

Currency of Costs: _____

PROFESSIONAL FEES					
Name and Position of Personnel	**Input Quantity**	**Unit of Input**	**Rate**	**Total Price**	**Total Price (inclusive taxes)**
TOTAL:					

REIMBURSABLE EXPENSES (If applicable)				
Description of Cost	**Quantity**	**Unit of Measure**	**Unit Price**	**Total Price**
Standard Economy flights				
Airport transfers				
Visa				
Accommodation				
Local transport and Communication				
TOTAL:				

NB: AFR eligible reimbursable expenses includes standard economy flight, accommodation, and airport transfers expenses, local transport, communication, visa, and they should be reasonable and in line with AFR guidelines.

TOTAL COST PRICE IN CURRENCY: _____

Breakdown of total price Authorised By:

Signature _____ Name: _____

Position: _____ Date: _____

Authorised for and on behalf of: *(DD/MM/YY)*

Company: _____

TERMS OF REFERENCE

CONSULTANCY SERVICES FOR THE REVIEW OF THE NATIONAL ENTERPRISE SIZE (MICRO, SMALL, MEDIUM AND LARGE ENTERPRISE) DEFINITIONS IN RWANDA.

1. Introduction

About Access to Finance Rwanda (AFR)

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Specifically, the Ministry of Trade and Industry is responsible for:

- Developing, disseminating, and coordinating the implementation of sector policies, strategies and programs related to trade and industry;
- Regulating the trade and industry sector and all other attached sectors;

- Developing institutional and human resources capacities in the industrial and commercial sector;
- Monitoring and evaluating the implementation of sector and sub-sector policies, strategies and programs;
- Overseeing the institutions under its supervision;
- Mobilizing the necessary resources for implementing programs;
- Conducting bilateral and multilateral trade negotiations aimed at promoting Rwanda's interests.

2. Background

Micro, Small, Medium, and large enterprises play an important role in Rwanda's economic development through domestic production, employment creation, revenue generation and fostering innovation, and export promotion.

As the Rwandan economy evolves, the nature and characteristics of enterprises are also changing, including through increased digitalization, technology adoption, new business models, growth of services, e-commerce, innovation-driven enterprises and integration into regional and global value chains.

Rwanda's Entrepreneurship Development Policy (EDP), adopted in April 2020, provides the existing policy basis for enterprise-size classification. The EDP recognizes that there is no universally applicable MSME definition and that enterprise size can be assessed using different indicators depending on the country's economic context and policy objectives. It classifies enterprises using two indicators, number of employees and annual sales, and separately defines start-ups using qualitative criteria (early-stage firms of under three years with scalable, often innovative and technology-oriented solutions).

While the EDP provides a national policy reference for enterprise-size classification, different institutions and organizations may apply different enterprise definitions or classification criteria for statistical, regulatory, financing, and program targeting purposes. These differences may be justified by specific institutional mandates; however, the absence of a clearly articulated national core classification and guidance on its application can create inconsistencies in enterprise identification, data reporting, program targeting, access to finance and monitoring of MSME interventions.

The need for reviewing the national enterprise size definitions was identified through the EDP Implementation Progress Review. Under Pillar Four, the review recommended to revisit and harmonize the national enterprise size definitions to ensure consistency across institutions and alignment with EDP objectives and NST2 targets. Stakeholders in the review workshop emphasized that definitional inconsistencies constrain targeting, measurement, and reporting. This assignment responds directly to that recommendation.

In line with this recommendation, the current classification requires a systematic review to assess whether it remains relevant and fit for purpose.

To this end, AFR in collaboration with MINICOM, seeks to engage a qualified consulting firm to undertake an evidence-based review of the national enterprise size definitions/classification and to recommend a coherent and harmonized approach to its application.

3. Objective of the Assignment

The objective of this assignment is to assess the continued relevance and applicability of Rwanda's existing Micro, Small, Medium and Large Enterprise classification, examine variations in enterprise size definitions and classification practices across the ecosystem, and develop evidence-based recommendations for a coherent and harmonized national enterprise size classification framework. The consulting firm will facilitate an inclusive and structured consultation process so that the institutions that apply the classification contribute to and take ownership of the recommended framework.

Specifically, the assignment will:

- Map and assess the enterprise size definitions and classification criteria currently used by government institutions, NISR, the Rwanda Revenue Authority (RRA), financial institutions, development partners, NGOs, private sector organizations and other relevant market actors, including the rationale for any differences;
- Assess the adequacy of the existing classification criteria and thresholds, particularly annual turnover and number of employees, using available national enterprise data;
- Recommend a national enterprise size classification framework, which may retain, revise or refine the existing classification, with evidence-based thresholds for micro, small, medium and large enterprises where revision is warranted;
- Propose practical harmonization and implementation arrangements, and a governance and periodic review mechanism to ensure that the classification remains relevant as Rwanda's economy changes.

4. Scope of Work

The selected consulting firm will undertake the following tasks in close collaboration with AFR and MINICOM.

Desk review, diagnostic & institutional mapping	• Review the EDP, relevant policies, laws, studies and statistical classifications, and assess the relevance and practical application of the current definition. • Map and compare the enterprise size definitions and thresholds applied across government, statistical, financial and development-partner institutions. • Identify which differences are justified by mandate and which create unnecessary inconsistency.
Benchmarking & data/ economic analysis	• Benchmark Rwanda against a carefully selected group of comparable countries and relevant regional frameworks. • Analyze enterprise distribution, employment, turnover and other relevant indicators using available national data (e.g. NISR Establishment Census, RRA and RDB records, etc.) to test whether existing thresholds remain appropriate.
Stakeholder consultation	• Engage government institutions, financial institutions, the private sector, development partners and MSMEs through key-informant interviews and focus-group discussions. • Validate emerging findings and surface the practical implications of different definitions for finance, taxation, procurement, statistics and M&E.
Options development, validation & governance	• Develop clear options (retain, revise, or retain-with-harmonized-application) with the evidence base for each. • Facilitate a national validation process to confirm the preferred option and build consensus. • Recommend the implementation arrangements and a governance and periodic-review mechanism for the national framework. • Recommend an inflation-indexation method for monetary thresholds, the legal or administrative instrument for adopting the framework (e.g. ministerial order, policy annex or statistical standard), and transition arrangements for institutions and program that currently apply other definitions.

5. Expected Deliverables

The assignment is expected to deliver the following outputs:

Deliverable	Description
Inception report, Institutional mapping and assessment report	• Inception report setting out the detailed methodology, work plan and data-collection tools, with preliminary desk-review findings. • Assessment and institutional-mapping report: assessment of the current framework and its limitations, and a mapping of enterprise size definitions used across the ecosystem.
Benchmarking and options paper	Regional and international benchmarking, including lessons from peers, analysis of the implications of different definitions, and the options (retain, revise, or retain with harmonized application) with supporting evidence.
Recommended framework & validation	• Recommended national enterprise size definitions framework (which may retain, revise or refine the existing definition), including guidance on the relationship between MSMEs, start-ups and high-growth enterprises and large enterprise. • Harmonization, implementation and governance recommendations, including a periodic-review mechanism. • A facilitated national validation workshop and a record of stakeholder feedback.
Final report and policy brief	• Final consolidated report incorporating stakeholder feedback. • A concise policy brief for decision-makers.

6. Duration of the Assignment

The assignment is expected to be completed within a period of fourteen (14) weeks from the date of contract signature. The inception report shall be submitted within two (2) weeks of contract signature; indicative timing for the remaining deliverables will be agreed in the inception report.

7. Reporting and Working Language

The consulting firm will report to the dedicated AFR and MINICOM focal persons for the assignment. All reports and documents should be produced in English.

8. Competencies and Requirements

	Technical Evaluation Criteria	Weighting
Consulting firm	**Overall experience:** at least 10 years of experience in MSME or private sector development policy, enterprise research or statistical analysis, preferably in Rwanda and/or other developing or emerging economies ***(10 points)***	**20**
	References (formal certificates or contact details for reference checks) of at least three (3) similar assignments, such as reviewing or developing policy, conducted in developing countries (preferably in sub-Saharan Africa) ***(10 points)***	
Quality of the lead subject matter expert	The lead consultant should demonstrate at least 7 years of experience in policy development, economics or private sector development, including having led the review or development of a policy. A detailed CV and references (formal certificates or contact details for reference checks) of such assignments are required ***(10 points)***	**20**
	Strong understanding of statistical classification systems and of how enterprise-size definitions are applied in policy, taxation, financial regulation and access-to-finance programs. A detailed CV is required ***(10 points)***	
Quality of the remaining team members	Demonstrated strong understanding of Rwanda's private sector ecosystem and government institutional landscape. A detailed CV is required ***(10 points)***	**20**
	Strong experience (at least 3 years) in analysing micro & macro-level data, including threshold or scenario analysis. A detailed CV is required ***(5 points)***	
	Demonstrated experience in comparative policy analysis and benchmarking. A detailed CV is required ***(5 points)***	
Methodology and approach	Adequacy and quality of the proposed technical approach and methodology in responding to these Terms of Reference,	**20**

	including expert critique of and suggestions to improve the proposed scope of this assignment ***(20 points)***	
Sub-total (Technical)		**80**
Financial proposal	Value for money based on fee rates, inputs, and total costs of the assignment	**20**
TOTAL		**100**

9. Confidentiality

All documents and data will be treated as confidential and used solely to facilitate this assignment.