

REQUEST FOR PROPOSALS (RFP)

CONSULTANCY SERVICES – DEVELOPMENT OF FIVE-YEAR STRATEGIC PLAN (January 2027–December 2031)

ABG FINANCE CO. LTD

1. Background

ABG Finance Co. Ltd (“ABG” or “the Company”) is a Bank of Tanzania licensed Microfinance Institution operating in the United Republic of Tanzania. The Company provides accessible and innovative financial solutions to individuals, SMEs, and organized groups.

As part of its growth trajectory and long-term vision, ABG intends to develop a comprehensive Five-Year Strategic Plan covering the period January 2027 – December 2031. The strategy will guide expansion, product development, institutional strengthening, capital planning, digital transformation and transition toward becoming a fully licensed commercial bank within the strategic planning period.

The Strategic Plan must be **robust, regulator-aligned, data-driven, and fully implementable**, enabling ABG’s Board and Management to confidently steer the institution through accelerated growth and increased regulatory complexity.

2. Objective of the Assignment

The overall objective of this consultancy is to develop a comprehensive, actionable, and Board-approved Strategic Plan (2027–2031) that will:

- Provide a clear growth roadmap for ABG Finance.
- Guide operational, financial, and institutional expansion decisions.
- Strengthen governance, compliance and risk management frameworks.
- Support regulatory readiness for transition into a fully licensed bank.
- Position ABG within Tanzania’s financial services sector as a competitive and digitally enabled financial institution.

3. Scope of Work

- Institutional Assessment including financial, operational, governance, and compliance review.
- Comprehensive Market Study and Industry Analysis.
- In-depth SWOT Analysis.
- Development of Strategic Framework with measurable KPIs.
- Risk Identification and Mitigation Strategies.
- Development of 5-Year Financial Projections and Scenario Analysis.
- Developing capital requirement (s) to support the ambition.
- Identification of strategic, financial, operational, regulatory, and market risks.

Directors:

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- Development of a risk mitigation and control framework aligned with Bank of Tanzania (BoT) expectations as well as Governance and oversight enhancements to support scale and transition.
- Benchmarking against relevant microfinance and banking institutions.
- Development of a Banking Transition Roadmap. Including: Regulatory milestones, Institutional & capital systems, governance requirements, Key decision gates and dependencies.
- Preparation of a Detailed Implementation Plan. This should cover Strategic initiatives, timelines, ownership and dependencies, Resource and capability requirements

4. Deliverables

- Inception Report outlining methodology and work plan.
- Market Study & Diagnostic Report.
- Draft Strategic Plan (2027–2031) with clear growth levers including Vision, Strategic Objectives and Priority Initiatives, Risk Register and mitigations, Change and Communications Plan.
- Final Board-Approved Strategic Plan.
- 5-Year Financial Model (Excel format) with YoY projections.
- Strategy Presentation Deck for Board approval.
- **Handover & capacity-building sessions** (+ training materials).
- Risks Framework - Implementation & Monitoring Framework.
- Facilitation of at least two Board Strategy Workshops.

5. Duration of Assignment

The consultancy is expected to be completed within 8–12 weeks from the date of contract signing.

6. Consultant Qualifications

The consultant (firm or individual) must demonstrate proven experience in developing strategic plans for financial institutions, strong knowledge of Tanzania's banking and microfinance regulatory framework, expertise in financial modelling and capital planning, and at least 10 years' relevant experience for the lead consultant.

Supporting evidence and recommendations from previous relevant clients must be included within the submitted proposal.

7. Reporting & Supervision

The consultant will report to the Chief Executive Officer of ABG Finance Co. Ltd. Oversight will be provided by the Board of Directors.

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8. Proposal Submission Requirements

- Technical Proposal detailing methodology and team composition.
- Financial Proposal (clearly separated).
- Company profile and relevant experience.
- At least three references from similar assignments.
- CVs of key personnel.

9. Evaluation Criteria

- Relevant experience – 30%
- Methodology and approach – 30%
- Team qualifications – 20%
- Financial proposal – 20%

10. Confidentiality

All information shared with the consultant during the assignment shall remain strictly confidential and shall not be disclosed without prior written consent of ABG Finance Co. Ltd.

The Consultant will sign a Non-Disclosure Agreement prior to commencement of the Assignment.

All deliverables and underlying work products will be the exclusive property of the Client. The Consultant shall comply with data protection, confidentiality, and conflict-of-interest requirements.

11. Branding & Document Standards

All submitted deliverables must align with ABG Finance Co. Ltd's corporate identity, incorporating official brand colours and logos as provided.

12. Submission Deadline

Proposals must be submitted no later than 15th May 2026 for review and consideration.

Submission & Enquiries

Chief Executive Officer
ABG Finance Co. Ltd (Email: ceo@abgfinance.co.tz)

ABG Finance reserves the right to accept or reject any proposal and is not bound to give reasons for its decision. Only consultants/firms that meet the evaluation criteria and are shortlisted will be notified.

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