

Name of Signature Program:	Naija Unlock
Agresso Work order:	NG1001
Country:	Nigeria
RFP No.	20261009

REQUEST FOR PROPOSAL

Funded by:

Heifer International

RFP Release Date:	October 9th 2025
Question/ Inquiry Submission Deadline:	October 20th 2025
Proposal Submission Deadline:	October 29th 2025
Performance Period:	1 month
Electronic submission to the attention of:	Procurement-ng@heifer.org
Contact information for inquiries about this RFP:	Procurement-ng@heifer.org

Terms of Reference

I. General Information

This document is being issued to solicit applications from Village Savings and Loan Association (VSLA) service providers with key technical staff who have substantial hands-on experience in conducting Village Savings and Loan Associations (VSLA) to conduct Training-of-Trainers (ToT) to Heifer Community Facilitators (CFs) and Implementation to farmers' Cooperative Groups. The VSLA training of trainers is designed to build Heifers' Community Facilitators capacity to step down such trainings to the farmers and also coordinate and support the setting up of the VSLA in their various communities, and establishment of VSLA Management Information System (MIS) to track implementation for evidence-based reporting.

The bidder is free to seek any clarification on the methodology or expected deliverables prior to preparation and submission of the proposal. While Heifer understands that completing this assignment will require the experience of a firm with all the requisite expertise, the successful firm can sub-contract components of the assignment to appropriate qualified firms. However, Heifer Nigeria should be duly informed of the plan from the onset, and this should be clearly stated in the bid as appropriate. It should also be noted that Heifer Nigeria will make payments to the contractor based on submission and Heifer's approval of deliverables. The award agreement will include a payment schedule with specific deliverables; all payments require 15 business days for processing after approval of deliverables.

II. Background

About Heifer

International

Heifer International is a global non-profit organization on a mission to end hunger and poverty in a sustainable way. Since 1944, Heifer International through its work in 19 countries (in Africa, Asia, and the Americas) has supported more than 46 million people around the world to end hunger and poverty in a sustainable way, and 10 million more now on a pathway to sustainable living incomes. Working with rural communities across Africa for 50 years, Heifer International supports farmers and local food producers to strengthen local economies and build secure livelihoods that provide a living income. Heifer's foundation was built on the belief that ending hunger begins with giving people the means to feed themselves, generate income and achieve sustainable livelihoods for their households. Heifer's global vision for 2020 - 2030 is to close the living income gap for additional 10 million families. This vision is a focused approach for the African continent to support at least 6 million smallholder farmers in Africa reach sustainable living income. As a part of this commitment, Heifer has expanded its presence in Africa to include Nigeria, with a goal of supporting at least two million households to achieve sustainable living income, through (a) strategic private and public sector partnerships, (b) unlocking demand and market opportunities, (c) investing in priority value chains, and (d) leveraging innovation and emerging agricultural technologies to reach transformational scale. More information about Heifer is available at: www.heifer.org

Heifer Nigeria Country Program

Heifer International established its Nigeria Country Program in 2021, and its Signature Program for Nigeria, named "Naija Unlock", was designed, and launched. Naija Unlock program's aim is to support the unlocking of the potentials in Nigeria's agricultural sector to achieve food self-sufficiency by working with smallholder farmers and local value chain actors to increase their productivity to meet local demand for food and raw material, while closing the living income gap for families in the rice, tomato, and poultry value chains, with plans to add cattle, and small ruminant value chains. Naija Unlock, is an evidence-based Signature Program designed to close the living income gap of smallholder farmers at scale with a permanence of impact. The goal is to assist more than one million households achieve sustainable living income by 2025, and scale to two million households by 2030, through strategic private and public sector partnerships to (a) build social capital of smallholder farmers, (b) unlock farmers access to innovative financing, (c) unlock demand and market opportunities, (d) increase farmers access to mechanization and emerging agricultural innovations, and (e) increase farmers knowledge and adoption of climate smart agricultural practices. Naija Unlock program activities are being implemented currently in five (5) states in Nigeria (Ogun, Edo, Nasarawa, Benue, and Lagos States) with plans to scale to other states with potentials to make impact at transformational scale.

Village Savings and Loan (VSL) System

Heifer Nigeria is implementing the Values-Based Holistic Community Development (VBHCD) by working in collaboration with farmer groups across **Benue, Nasarawa, Edo, Ogun and Lagos States** in the rice, tomato and poultry value chains. One of the key components of the VBHCD is the development of savings and loans associations, financial literacy and social capital development of these groups. The basic principle of the Village Savings and Loan (VSL) system is that members of a self-selected group voluntarily form a VSLA and save money, through purchasing shares. The savings are invested in a loan fund from which members can borrow, repaying with

a service charge added. VSLAs are a form of accumulating savings and credit association (ASCA), a generic term that describes this type of small-scale community-managed financial institution.

III. Description of Expected Professional Services

a. Purpose

The purpose of this request is to support the setting of Village Savings and Loans Association (VSLA) in addition to the VBHCD training, by supporting Community Facilitators (CFs) and some selected farmers' cooperative group to learn and adopt the VSLA methodology across **one (1) targeted community each in Benue, Nasarawa, Edo, Ogun and Lagos States (Name of Communities to be provided)**, thereby enhancing access to formal financial services to the small holder farmer groups.

b. Objectives:

The key objective is to provide Village Savings and Loan Association (VSLA) Training to Community Facilitators across target locations.

The **major objective** of this consultancy-led training on the Village Savings and Loan Association (VSLA), is to **equip community facilitators, field officers, and partner staff with the knowledge, skills, and practical experience needed to effectively establish, train, and support self-managed savings and loan groups** in line with the standard VSLA model.

In practice, this means the training aims to:

- **Build technical mastery** of the VSLA methodology — from group formation, constitution drafting, and savings/loan procedures to record-keeping and share-out.
- **Ensure quality and fidelity** to the core principles of VSLA so that groups are transparent, inclusive, and sustainable.
- **Strengthen facilitation skills** so that trainers can confidently guide communities through all phases of the VSLA cycle (preparation, intensive, development, maturity, and graduation phase).
- **Promote inclusion and empowerment**, ensuring women, youth, and marginalized groups can participate fully and benefit equitably.
- **Enable replication and scaling** by creating a cadre of competent trainers who can roll out the methodology in multiple communities without external dependency.

In short, this consultancy training is not just about teaching the *what* of VSLA, but also the *how* — so that trained facilitators can transfer the model effectively, adapt it to local contexts, and help groups become financially resilient and self-reliant.

Scope of the assignment:

A. Purpose

- Build the capacity of Heifer Community Facilitators as field officers, and community-based trainers to establish, train, and support sustainable Village Savings and Loan Associations.
- Ensure originality and fidelity to the standard VSLA methodology while adapting to local contexts.

B. Target Audience

- Heifer field staff, partner organization staff, SHF cooperative groups, and local leaders.

C. Core Content Areas

1. VSLA Principles & Methodology

- History, objectives, and benefits of VSLAs.
- The VSLA cycle: preparation, intensive, development, maturity, and share-out.

2. Group Formation & Governance

- Member selection, constitution drafting, leadership roles.

3. Financial Management

- Savings, loans, interest calculation, record-keeping (passbooks/ledgers).

4. Facilitation Skills

- Participatory training methods, adult learning principles.

5. Inclusion & Safeguarding

- Gender equity, youth engagement, disability inclusion, protection measures.

6. Monitoring & Sustainability

- Tracking group performance, graduation, and replication.

D. Duration

- Typically, 3–5 days for Training of Trainers (ToT), followed by field practice.

E. Expected Outputs

- Trained facilitators capable of independently rolling out the VSLA model.
- Action plans for establishing and supporting groups.

VSLA Training Evaluation Matrix

Learning Objective	Indicators of Achievement	Assessment Method	Success Criteria
Explain VSLA principles and cycle	Participants can accurately describe all phases of the VSLA cycle	Written quiz, oral Q&A	≥80% correct answers
Formulate a group constitution	Draft constitution includes savings rules, loan terms, fines, meeting procedures	Group exercise review	Constitution meets all standard criteria
Demonstrate record-keeping	Correctly record savings, loans, and repayments in sample passbooks	Practical exercise	100% accuracy in entries
Facilitate a VSLA meeting	Lead a mock meeting following standard agenda	Observation checklist	All agenda items covered in correct order
Apply inclusion strategies	Identify at least 3 ways to ensure participation of women, youth, and marginalized groups	Group discussion, role play	Strategies are practical and context-appropriate
Develop a monitoring plan	Produce a simple plan with indicators, tools, and timelines	Review of submitted plan	Plan is complete and feasible

Measurable Learning Outcomes

By the end of the training, it is anticipated that this consultancy should be able to enhance participants capacity:

1.To Understanding the VSLA Model

- **Describe** the core principles, objectives, and benefits of the VSLA methodology.
- **Identify** the phases of the VSLA cycle (preparation, intensive, development, maturity, share-out) and their key activities.

2. For Group Formation and Governance

- **Demonstrate** the process of forming a VSLA group, including member selection and constitution drafting.
- **Develop** a sample group constitution that includes rules on savings, loans, fines, and meeting procedures.

3. For Financial Procedures

- **Accurately record** savings, loans, and repayments using the VSLA passbook or ledger system.
- **Calculate** interest, loan repayment schedules, and share-out amounts for members.

4. For Facilitation and Capacity Building

- **Facilitate** at least one mock VSLA meeting following the standard agenda and procedures.
- **Apply** participatory training techniques to engage members with varying literacy and numeracy levels.

I. For Inclusion and Safeguarding

- **Integrate** strategies to ensure the participation of women, youth, and marginalized groups in VSLA activities.
- **Implement** safeguarding measures to protect members from exploitation or abuse.

6. For Monitoring and Sustainability

- **Design** a simple monitoring plan to track group performance and identify risks.
- **Outline** steps for transitioning a group to self-management without external support

VSLA Consultancy – Deliverables & Milestones Table

Deliverable	Description	No of Days	Responsible Party	Verification Method
Inception Report	Inception meeting held, and report outlines work plan, methodology, training schedule, and tools to be used	4	Consultant	Approved by client/project manager
Milestone 1 Deliverable	Submission of Milestone 1 report-	0	Consultant	Inception report outlines work plan, methodology, training schedule, and tools to be used
Training Curriculum & Materials	Context-adapted VSLA training manual, facilitator guide, and participant handouts	4	Consultant	Materials reviewed and approved
Training of Trainers (ToT) Session	3–5day capacity-building workshop for field staff and community facilitators	5	Consultant & Client	Attendance list, photos, pre/post-test results
Field Practicum / Supervised Rollout	Trainees conduct practice VSLA sessions in target communities under supervision	7	Consultant & Trainees	Observation checklists, feedback forms

Deliverable	Description	No of Days	Responsible Party	Verification Method
Milestone 2 Deliverable	Submission of Milestone 2 report –	0	Consultant	Copies of training manuals, attendance lists, pictures, ore/post test results, Observation, check lists and feedback form
Monitoring & Support Plan	Framework for ongoing group monitoring, mentoring, and quality assurance	4	Consultant	Plan document approved
Final Consultancy Report	Summary of activities, participant performance, challenges, lessons learned, and recommendations	7	Consultant	Report submitted and accepted
Milestone 3 Deliverable	Submission of Milestone 3 and Final Report –	0	Consultant	Plan for ongoing monitoring, mentoring, and quality assurance of group and Final Report
	Total	31 days		

Note: for each of the assignment number of days will be agreed upon

Milestone Timeline Overview

- **Week 1:** Inception report approved
- **Week 2:** Training materials finalized
- **Week 3:** ToT completed
- **Week 4–5:** Field practicum conducted
- **Week 5:** Monitoring plan delivered
- **Week 6:** Final report submitted

IV. Documents for Assessment

• Registration documents: certificate of registration, memorandum and articles of association,	• Accounting Books and Records-general ledger, income and expenditure ledger, cashbook, petty cash book, payment voucher, receipt booklets etc
• Minutes of management meetings	• Annual budgets and plans
• Minutes of weekly, monthly or annual general meetings	• Strategic Plan/Business Plans
• Other documents requested by the VSLA consultants	• Standard Operating Policies and Procedures • Constitutions and bye-laws
	• Fixed asset register
	• Production/Marketing and Sales Plan

	• Loan and/or grant agreements

(Note, all information received will be treated as proprietary and will always remain confidential.)

d. Deliverables:

The expected deliverables of this task are as follows:

- An Inception Report with clear proposed methodology, detailed activity work plan, time scale, and validation plan for the delivery of VSL System to Heifers' Community Facilitators, evidence of Capacity building trainings and submission of invoices and milestones reports.
- Provision and deployment of recommended VSLA kits (Boxes, membership cards, ledgers, and calculators), one set of kit per community.
- Slide Deck version of findings and final report.
- Presentation of findings to Heifer team.

Notable: All deliverables shall be submitted in softcopy in editable format.

V. Expected Roles of Heifer Nigeria

- Finalize and sign the contract with the consultant.
- Participate in project inception meeting with consultant.
- Review and validate all the deliverables and tools that will be proposed by the consultant,
- Ensure that all payments are made as stated in the contract.

VI. Expertise

Heifer Nigeria is looking for either an individual consultant or a consulting firm with key technical staff who have substantial experience in conducting Village Savings and Loans Association (VSLA) Training for Heifers' Community Facilitators (CFs) and implementation to farmers' cooperative groups. More specifically, the consultant or lead consultant should have a proven track record in conducting similar services in Nigeria. The consultant should have expertise in analytical skills and report writing skills in English.

(a) Academic Qualifications of key consultant(s)

At least a master's degree in a relevant field in, Cooperative studies, Entrepreneurship studies, Economics, Business Administration, Management studies or any other equivalent qualifications from a recognized University.

(b) Experience

- Have a proven professional experience of at least Fifteen (15) years (with at least ten years professional experience in working with cooperative associations). Experience in implementing VSLA to smallholder farmers' cooperative will be an advantage.
- Have a good knowledge of the institutional environment in Nigeria, as well as a good understanding of the challenges of farmer cooperatives/groups in Nigeria.

- Application/use of innovative and effective tools for organizational capacity assessment.
- Strong presentation skills
- Knowledge and experience on conducting trainings and impacting knowledge.
- Good communication and facilitation.
- Excellent analytical and writing skills.
- Have excellent written and verbal communication skills in English.
- Excellent analytical, facilitation and communication skills for effective stakeholder engagements/workshops.
- Evidence of having undertaken similar assignments.
- Ability to work efficiently and deliver committed outputs under the assignment within agreed timelines and deadlines.
- Eligible to work in Nigeria.

VII. Application Process

Individual or Consulting Firm Submission Requirements: All interested individuals or firms will submit their organization's profile with the following information:

Technical Proposal (not to exceed 10 pages)

- **General information (not to exceed 2 pages)**
 - o Organization or highly experienced individuals overview highlighting related assignments completed with client name, contact person and mobile number.
 - o Capacity statement
 - o Legal registration to work within Nigeria.
- **Technical Approach (not exceeding 8 pages)**
 - o A detailed methodology on how the assignment will be conducted, training and coaching methodologies, data assessment tools and collection methods and systems/technology to use, field procedures, quality control practices, risk analysis, and data analysis.
 - o List and briefly describe the team and its proposed personnel, indicating what role each proposed individual will have; CVs of team members to be provided in an attachment. Lead Consultant's (who will lead the assignment) Maximum 3-page CV highlighting related assignment completed, role in the completed assignment. Other Team members' (who will be involved in the assignment) 2 paragraph short CV highlighting related assignment completed and role.
 - o A clear and comprehensive work plan (draft), outlining the major activities, people responsible and time schedule.
 - o Organizational or individual capacity statement, including past experiences and activities related to the theme of the study. Reference information must include the location, award numbers, and a brief description of work performed.
 - o At least three references from other clients for which similar assignments were undertaken with contact information for each.
- **Financial Proposal (in Naira)**
 - o Itemized budget
 - o Narrative explanations of line items

- **Annexes**

- o Documents in favour of the previous relevant studies.
- o Organization's/Firm's Certificate, PIN and VAT registration
- o A summary of previous similar assignments undertaken within the last 3 years.

Interested individuals or firms legally eligible to implement this assignment in the Nigeria are requested to submit a proposal. Please include the name of the person in your organization who will be involved in negotiating the contract as well as your telephone and email contact information. Submissions must be in English and typed single-spaced using Times New Roman font size 12, with a complete set of appendices/attachments as applicable. All pages must be numbered and include the SOW reference number on the cover page, and the name of the organization at the bottom of each page.

The successful consulting firm will be required to produce the following documents before executing an Independent Contractor Agreement (ICA) with Heifer:

- Certificate of Incorporation or Business Registration Certificate.
- A Partnership Deed if you are running a partnership business.
- Audited financial statements for the last 3 years.
- Tax Compliance Certificate.
- Physical location including town, building, room number and postal address.
- Directors' / Partners' personal guarantee.
- Trade reference and clientele list including their respective contacts.

The technical and financial proposals must be submitted by email to procurement-ng@heifer.org. with clear subject line: **"Village Savings and Loan System (VSL) Training-of-Trainers to Heifer Community Facilitators (CFs)" in** and include the State(s) of interest (**Benue, Nasarawa, Edo, Ogun and Lagos States**). **and submitted by Wednesday, October 29th, 2025, at 5:00pm WAT.**

Heifer retains the right to terminate this RFP or modify the requirements upon notification to the Offerors.

VIII. Selection Criteria

Submitted proposals must clearly demonstrate alignment with the SoW outlined above and with the appropriate level of details. Heifer's goal is to ultimately sign on with the Offeror whose proposal best follows the instructions in this RFP, includes the strong evaluation team, and is most cost effective. Proposals will be evaluated according to the following criteria:

Proposal evaluation focus	Percentage
Accuracy and relevance of the proposed technical approach and methodology	20%
Completeness of proposal according to the RFP (general information, activity plan, risk assessment and mitigation plan, budget, team expertise, etc.)	20%

Proposed team: expertise and competencies to address project components	20%
Relevance and capability/skill to implement/manage the assignment	20%
Budget justification and costs realism	20%

The selection committee will evaluate the technical proposal based upon the criteria listed above and they will evaluate the financial proposal based on cost reasonableness and cost-effectiveness in the budget.

IX. Validity of Proposals

Proposals submitted shall remain open for acceptance for 30 days business from the last date specified for receipt of the proposal. This includes, but is not limited to, pricing, terms and conditions, service levels, and all other information. If your organization is selected, all information in this document and the negotiation process are contractually binding.

X. Award Process and Contract Mechanism

No.	Activity	Due date
1.	Proposal reception	October 29 th 2025
2.	Processing and selection	November 12 th 2025
3.	Notification of award	November 26 th 2025
4.	Award agreement negotiation	December 10 th 2025
5.	Signing award	December 10 th 2025

Heifer will issue a fixed award agreement based on the submission and Heifer's acceptance of deliverables. Once an award is issued, it will include the payment schedule with the deliverables specified above.

XI. Limitations

This Request for Proposal does not represent a commitment to award a contract, to pay any costs incurred in the preparation of a response to this RFP, or to procure or contract for services or supplies. Heifer reserves the right to fund any or none of the applications submitted and reserves the right to accept or reject in its entirety and absolute discretion any proposal received in response to the RFP.

XII. Intellectual Property

a. Ownership Generally.

Any intellectual property (including but not limited to copyrights, trademarks, service marks, and patents), intellectual property rights, deliverables, manuals, works, ideas, discoveries, inventions, products, writings, photographs, videos, drawings, lists, data, strategies, materials, processes, procedures, systems, programs, devices, operations, or information developed in whole or in part by or on behalf of Contractor or its employees or agents in connection with the Services and/or Goods (collectively, the "Work Product") shall be the exclusive



property of Heifer International. Upon request, the Contractor shall sign all documents and take all actions necessary to confirm or perfect Heifer's exclusive ownership of the Work Product.

b. Prior-Owned Intellectual Property.

Any intellectual property owned by a Party prior to the Effective Date ("Prior-Owned IP") shall remain that Party's sole and exclusive property. Regarding any of Contractor's Prior-Owned IP included in the Work Product, the Contractor shall retain ownership, and hereby grants Heifer a permanent, nonexclusive, royalty-free, worldwide, irrevocable right and license to use, copy, reproduce, publicly display, edit, revise, perform, and distribute said intellectual property, in any format or any medium, as part of the Work Product.