BANQUE D'INVESTISSEMENT ET DE DEVELOPPEMENT DE LA CEDEAO
ECOWAS BANK FOR INVESTMENT AND DEVELOPMENT
BANCO DE INVESTIMENTO E DE DESENVOLVIMENTO DA CEDEAO

TERMS OF REFERENCE FOR THE IMPLEMENTATION OF AN ENTERPRISE RESOURCE PLANNING (ERP) AT EBID

February, 2026

I. BRIEF PRESENTATION OF THE EBID

The ECOWAS Bank for Investment and Development (EBID) is an international financial institution common to the member and non-member states of ECOWAS, which are Benin, Burkina Faso, Cabo Verde, Côte d'Ivoire, The Gambia, Ghana, Guinea, Guinea-Bissau, Liberia, Mali, Niger, Nigeria, Senegal, Sierra Leone, and Togo.

The authorised capital of EBID is one billion Units of Account (UA), divided into one million (1,000,000) shares, each with a nominal value of one thousand (1,000) UA.

Under the terms of its statutes, the objective of EBID is to:

a. grant loans and guarantees for the financing of investment projects and programs relating to the economic and social development of Member States, to take equity participation in the capital of public, private, or mixed structures, and to carry out any other investments, giving priority to:

    i. projects or programs which, by their nature or scope, concern at least two regional Member States, notably projects for the creation of regional integration infrastructure and any other development projects in the public and private sectors.

    ii. projects or programs aimed at strengthening the economies of the least developed Member States of the Community, as well as at the reconstruction of States that have experienced armed conflicts or serious socio-political crises.

    iii. projects or programs that contribute to the growth and advancement of the community's economy, as well as special programs and projects for poverty alleviation and the reduction of social inequalities.

b. mobilise resources within and outside the community intended for the financing of its investment projects and programs.

c. provide technical assistance that may be necessary within the community for the study, preparation, financing, and execution of development projects and programs.

d. Receive and manage the portion of resources from the ECOWAS Community Levy intended to finance development actions of the community, in accordance with Protocol No. A/P1/7/96 of July 27, 1996, relating to the conditions of application of the said levy and pursuant to any other relevant provision.

e. manage any special funds of the community relating to its objectives.

f. conduct any commercial, industrial, or agricultural activity, insofar as this would be incidental to its objective or necessary for the recovery of its debts.

For its operations and governance, EBID is equipped with:

- a Board of Governors (General Assembly), the supreme body composed of representatives (Ministers of Finance) of the ECOWAS Member States.
- a Board of Directors appointed by the Board of Governors.
- Senior Management (a President and three Vice-Presidents) is responsible for the day-to-day management of the Bank.

II. CONTEXT

The ECOWAS Bank for Investment and Development is a regional development finance institution with a mandate to finance, promote, and support investment projects and programmes that contribute to economic and social development across ECOWAS Member States.

EBID operates across multiple business segments, including but not limited to:

- Public sector financing and sovereign operations
- Private sector and corporate financing
- Project and programme financing
- Trade finance and guarantees
- Treasury, resource mobilisation, and asset-liability management
- Equity participation, co-financing, and syndication
- Donor-funded programmes and special funds
- Corporate support functions such as finance, human resources, legal, risk, audit, logistics, and general services

To support these activities, EBID manages complex, multi-currency operations, diverse counterparties, layered governance and approval structures, and stringent reporting and compliance obligations at institutional, regional, and international levels.

Digital transformation ambition

EBID is pursuing a digital-first transformation agenda aimed at strengthening operational efficiency, governance, resilience, transparency, and decision-making.

This transformation seeks to:

- Eliminate fragmented and siloed systems
- Reduce manual processing and operational risk
- Improve data quality, consistency, and availability
- Enable real-time and consolidated management reporting
- Strengthen internal controls, auditability, and compliance
- Support scalable growth and future institutional evolution

The implementation of an Enterprise Resource Planning (ERP) solution is a core component of this transformation. The ERP is expected to serve as a unifying enterprise platform capable of supporting EBID's business operations, support functions, governance processes, and digital enablement objectives.

Resilience, continuity, and availability

EBID places strong emphasis on operational resilience and business continuity. The Bank has established business continuity and disaster recovery arrangements to ensure the continuity of critical operations in the event of disruptions.

The ERP solution procured under this Terms of Reference shall align with EBID's resilience objectives and support high availability, recoverability, and continuity of service.

The ERP solution shall therefore be designed and implemented with due consideration for availability, data protection, recovery capabilities, and operational continuity. .

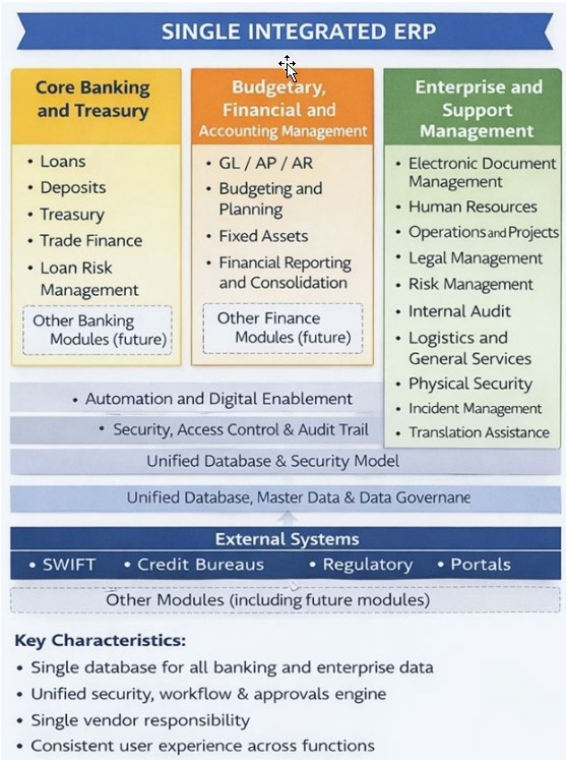
III. SOLUTION POSITIONING AND ARCHITECTURAL FLEXIBILITY

EBID seeks an enterprise solution that supports its business, operational, and support functions through a coherent, scalable, and secure architecture.

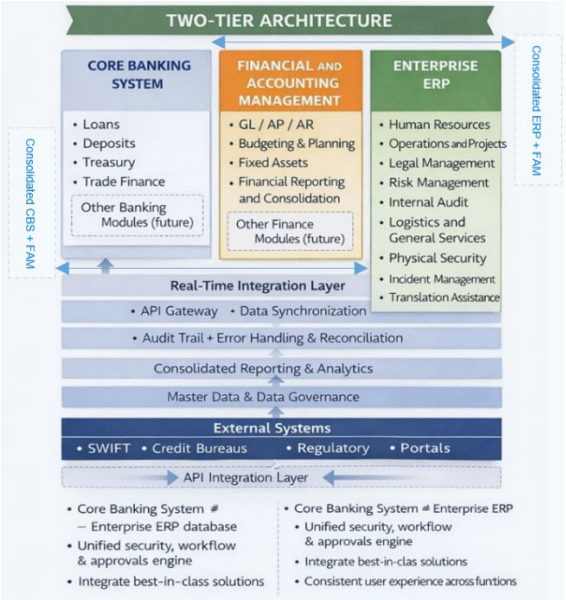
EBID does not prescribe a single solution model for her digital transformation agenda. Bidders are invited to propose an architecture aligned to their product capabilities and implementation approach, provided the proposal meets the objectives and requirements of this TOR.

The solution may be proposed under only one of the following high-level options:

Option A. Single Integrated Enterprise Platform
A single, unified platform delivering both banking-related functions and enterprise management functions within one integrated solution.
This option is characterised by a shared data model, unified security and workflow mechanisms, consistent user experience, and single-vendor accountability.



Option B. Two-Tier Architecture
A layered architecture where banking operations are delivered through a dedicated Core Banking system, while enterprise management functions are delivered through an ERP platform.
The two environments are integrated through a secure, real-time integration layer, with consolidated reporting and analytics across both domains.



The conceptual architectural diagrams included in this document are illustrative and conceptual. They illustrate logical groupings of capabilities and interaction principles rather than a mandated technical design.

Regardless of the option proposed, the solution is expected to address the following at a high level:

- Enterprise and third-party management.
- Financial management and reporting. [Maybe via integration with the two-tier option]
- Trade Finance and Treasury [Maybe via integration with the Two-tier option]
- Human resources and payroll.
- Procurement, contracts, and vendor management.
- Projects, grants, and development operations.
- Risk, audit, and compliance.
- Document management, workflows, and electronic approvals.
- IT service management and internal services.
- Integration with external systems and platforms.
- Consolidated reporting and analytics.

Bidders shall clearly state the solution option proposed and describe:

- The scope of functionality covered.
- The role of each major system or component.
- Key integration points and data flows.
- Architectural assumptions and dependencies.
- Key risks and mitigation measures.

Bidders shall complete the appropriate Proposal Compliance Matrix Template, highlighting key components of their solution proposition.

Bidders shall not be penalised based on the solution option proposed, provided applicable requirements are met.

IV. OBJECTIVES

The objective of this consultation is to acquire and implement an enterprise solution capable of supporting EBID's business operations, support functions, governance processes, and digital transformation objectives in a sustainable and scalable manner.

Specifically, the solution is expected to enable EBID to:

- Support its core business segments, including public and private sector financing, projects and programmes, treasury and resource mobilisation, trade finance, and development impact management.
- Strengthen corporate support functions, including finance, human resources, legal, risk management, internal audit, logistics, general services, and information technology.

- Improve operational efficiency through process digitisation, automation, and workflow standardisation.
- Enhance data quality, consistency, and availability across business and support functions.
- Provide timely, consolidated, and reliable management information and dashboards for decision-making.
- Strengthen internal controls, auditability, compliance, and transaction and decision traceability.
- Support multi-currency operations, bilingual usage (English and French), and diverse counterparties.
- Enable flexible integration with existing and future systems, where applicable.
- Support scalability, modular growth, and future evolution of the Bank's enterprise systems landscape.
- Align with EBID's resilience, availability, and business continuity objectives.

The proposed solution may be implemented as an integrated enterprise platform, a complementary enterprise solution, or a combination of solutions, provided that the objectives outlined above are met.

V. FUNCTIONAL SPECIFICATIONS

The service provider shall provide a solution primarily covering the functional areas listed below.

DOMAIN 1: ELECTRONIC DOCUMENT MANAGEMENT (EDMS / ECM)

This module must be cross-functional and accessible from all other modules.

- **Mail/Memo Management (Incoming / Outgoing / Internal):**
    - Automated registration with the generation of a unique chronological reference number.
    - Digitization with Optical Character Recognition (OCR) for full-text indexing.
    - Qualification via metadata (Sender, Subject, Date, Priority, Confidentiality).
    - Management of acknowledgments of receipt and alerts regarding regulatory response deadlines.
- **Distribution Workflow:**
    - Request and Approval workflows.
    - Configurable validation circuit (For example: Mail Service -> Presidency -> Department -> Division).
    - Digital annotation tools (sticky notes, highlighting) without altering the original document.
    - Document linking (linking an "Outgoing" response to an "Incoming" mail).
    - Memo document signing embedded in workflows.

- **Global Document Management & Archiving:**
  - Tree-structured and dynamic filing plan.
  - Lifecycle management (Draft, Validated, Published, Archived, Destroyed).
  - Versioning (Management of major and minor versions with history).
  - Online document co-editing (Office type).
- **Digital Library:**
  - Catalog of physical and digital works (e-books, journals).
  - Management of periodical subscriptions.
  - Loan and return management module.
- **Digital document management with e-signatures**

DOMAIN 2: BUDGETARY, FINANCIAL, AND ACCOUNTING MANAGEMENT

- **General and Auxiliary Accounting**
  - Multi-standard: Simultaneous management of several charts of accounts (OHADA, IFRS, local GAAP) with automatic mapping tables.
  - Multi-currency: Management of multiple currencies (XOF, UA, $, €, ...), automatic revaluation of foreign currency payables and receivables, calculation of exchange rate differences.
  - Third-Party Accounting: Detailed tracking of supplier and customer accounts, automatic and manual matching, and management of payment schedules.
  - Financial Statements: Automatic generation of the Balance Sheet, Income Statement, Cash Flow Statement, and Notes to the financial statements.
  - Closing: Automated monthly and annual closing process (closing wizards), management of simultaneously open fiscal years (N, N+1).
- **Cost Accounting and Management Control**
  - Analytical Dimensions: Unlimited definition of dimensions (by department, by project, by product, by geographical zone).
  - Allocation Keys: Definition of automatic allocation rules for indirect costs (e.g., overheads allocated pro rata to headcount).
  - Analytical Reporting: Income statement by profit center or by project.
- **Fixed Asset Management**
  - Asset Record: Physical (barcode/QR code, location) and financial tracking of assets.

- Depreciation: Automatic calculation of depreciation schedules (straight-line, declining balance, accelerated/exceptional), simulation of future depreciation charges.
- Asset Operations: Management of disposals, scrapping, revaluations, asset splitting.
- Inventory: Module for reconciliation between physical inventory and the accounting database.

- **Budget Preparation**
  - Framework: Definition of budget circulars, inflation rates, macroeconomic assumptions.
  - Decentralized Entry: Each department enters its needs (investment/operating).
  - Consolidation & Arbitration: Simulation tool for the finance department, management of budget cuts, versioning (V1, V2, Final Budget).

- **Budget Execution**
  - Ex-ante Control: Automatic blocking of the order if the budget is insufficient (availability of funds).
  - Expenditure Workflow: Legal Commitment -> Accounting Commitment -> Service Rendered (Liquidation) -> Authorization/Scheduling -> Payment.
  - Credit Movements: Management of line-to-line transfers, credit carry-overs, budget amendments.
- **Reconciliation**
  - Bank Account Reconciliation:
  - Real-time Reporting

DOMAIN 3: HUMAN RESOURCES

- **Personnel Administration:**
  - Unique digital file (Civil status, contact details, contract, career history, diplomas, family, bank details).
  - Contract management: Permanent contracts, fixed-term contracts, internships, amendments, probation periods with automatic alerts before expiration.
  - Dynamic organisational chart.
  - Movement management: (Hires, departures, transfers).

- **Payroll and Compensation:**
    - Configurable payroll engine: multi-currency, multi-legislation, and multi-pay center (tax and social security rules).
    - Variable elements: Automatic integration of absences, overtime, performance bonuses, etc.
    - Retroactivity management.
    - Staff loan management (Application, amortization schedule, automatic payroll deduction, etc.).
    - Automatic generation of social and tax declarations.
    - Automatic accounting interface (Payroll journal entries).
- **Time and Activity Management (TAM):**
    - Leave and absence request portal with validation workflow.
    - Real-time leave counters.
    - Interface with biometric time clocks.

- **Talent Management (GPEC - Strategic Workforce Planning):**
    - Recruitment (ATS compatible – Applicant Tracking System):
        - Expression of needs: Recruitment request workflow initiated by the manager, with budget verification and hierarchical validation.
        - Job posting: Creation of job descriptions, automatic multi-posting.
        - Application management: Centralized receipt of CVs, CV parsing, automatic filtering and sorting (scoring) based on criteria.
        - Selection process: Interview scheduling, collaborative evaluation forms for recruiters and managers.
        - Onboarding: Automatic conversion of the candidate into an "employee" (without re-entry), integration workflow, digital onboarding path for the new hire (videos, documents to read).
    - Performance Appraisal:
        - Goal setting (start of cycle).
        - Mid-term review.
        - Annual evaluation (rating/grading).
    - Training: Collection of needs, plan development, budgetary and logistical tracking.
        - Collection of needs: Entry of training requests.

        - Training plan: Consolidation, budgeting, and arbitration.
        - Administrative management: Enrollments, convocations, attendance management, and immediate and post-training evaluations.
    - Learning Management System.
    - Health: Tracking of medical examinations.

- **Employee Self-Service (ESS):**
    - Individual access to submit requests (leave, loans, administrative documents, adding or modifying information, etc.), view pay slips, view leave balances, and view the internal directory.

DOMAIN 4: OPERATIONS AND PROJECTS

- **Pipeline Management and Identification (Origination)**
    - Opportunity Entry: Recording of financing requests (Received by mail, web portal, or prospecting).
    - Initial Project Sheet: Entry of preliminary data (Borrower, Sector, Country, Estimated Amount, Type of financing).
    - Screening (Eligibility): Eligibility validation workflow (Exclusion criteria checklist, preliminary KYC compliance).
    - Mandate Letter: Generation and tracking of mandate signatures.
- **Appraisal and Evaluation**
    - Appraisal File: Centralisation of all documents (Feasibility studies, Business Plan, Borrower's financial statements, Environmental and Social Impact Assessment - ESIA).
    - Financial Analysis: Integrated or interfaced tool for project financial modelling (Calculation of IRR, NPV, DSCR, LLCR).
    - Risk Analysis: Scoring grid for the project and the counterparty.
    - Financing Structuring: Definition of tranches, rates (fixed/variable), margin, tenor/duration, grace period, fees (arrangement, commitment).
    - Credit Committees:
        - Committee scheduling.
        - Automatic generation of the Committee Presentation Memo.
        - Management of committee minutes and decision notifications (Approved, Adjourned, Rejected).

- **Legal Management and Implementation (Contracting)**
  - Financing Agreements: Assisted drafting of loan/grant agreements based on templates.
  - Conditions Precedent: Checklist of conditions to be met before the first disbursement (Guarantees received, Insurance, Legal opinion). System block as long as conditions are not validated.
  - Security and Guarantees: Detailed recording of guarantees (Mortgages, Pledges, Sureties), valuation, and tracking of expiration dates.
- **Trade Finance Management**
  - Managed Products: Full lifecycle management of instruments:
    - Documentary Credits (Import/Export) / Letters of Credit (LCs).
    - Stand-by Letters of Credit (SBLC).
    - Bank Guarantees (Bid bonds, Performance bonds, Advance payment guarantees).
    - Documentary collections.
  - Transactional Workflow:
    - Issuance, Advising/Notification, Confirmation, and Amendment of instruments.
    - Document management and verification of discrepancies.
    - Payments, Negotiations, and Acceptances.
  - Fee Management: Automatic calculation and invoicing of specific fees (Opening fee, risk fee, amendment fee, document handling fee, extension fee).
  - Tracking of Signature Commitments: Real-time impact on counterparty credit lines (Off-Balance Sheet).
- **Financial Loan Management and Collection**
  - Disbursements:
    - Entry of Disbursement Requests (DR) by the client.
    - Project budget control (Line by line: Civil works, Equipment, etc.).
    - Generation of payment orders (SWIFT MT103/202) to Core Banking.
    - Direct payment to suppliers or reimbursement to the borrower.
  - Schedules: Automatic calculation of amortization tables (Principal + Interest + Fees). Management of grace periods.
  - Invoicing: Automatic generation of maturity notices and interest invoices.

- Repayments: Matching/Reconciliation of received collections. Management of prepayments (with or without penalties).
- Arrears Management:
  - Automatic detection of delays (Aging report).
  - Calculation of late penalties.
  - Loan classification workflow (Performing -> Doubtful -> Compromised) according to prudential rules (BCEAO/Internal standards).

- **Operational Treasury and Dealing Room (Front & Middle Office)**
  - Management of Mobilized Resources (EBID Borrowings):
    - Tracking of credit lines obtained from partners (World Bank, AfDB, Exim Banks, etc.).
    - Modeling of repayment conditions from EBID to its lenders (Rates, Currencies, Schedules).
    - Tracking of "Covenants" linked to borrowed resources.
    - Special funds management.
    - Provident fund management.
  - Liquidity and Investment Management:
    - Real-time tracking of multi-currency cash position (Nostro/Vostro).
    - Management of cash surpluses: Term Deposits (TDs), Securities, Bonds.
    - Cash-flow forecasting based on the pipeline of project disbursements and expected repayments.
  - Foreign Exchange Operations (Forex):
    - Spot and Forward currency buying/selling.
    - Management of FX positions and calculation of FX gains/losses (realized and unrealized).
  - Asset-Liability Management (ALM - Level 1):
    - Visualization of liquidity and interest rate gaps between resources (Liabilities) and uses (Assets/Loans).

- **Supervision and Portfolio Monitoring**
  - Physical Monitoring:
    - Planning of field supervision missions.

        - Entry of mission reports (Physical progress rate vs Disbursement rate).
        - Photos and geolocation of sites.
    - Covenant Monitoring: Automatic alerts if the borrower does not respect financial ratios (e.g., Debt/Equity) or legal covenants.
    - Lender/Donor Reporting: If the Bank co-finances or manages external credit lines (e.g., World Bank Line, AfDB), generation of specific reports required by these lenders.
- **Social and Environmental Impact Evaluation (Development)**
    - Results Matrix: Definition of logical and physical project performance indicators (KPIs) (e.g., Number of jobs created, Km of paved road, MW of energy produced).
    - Data Collection: Periodic entry of achievements or field supervision data.
    - Identify Risks: Determine the risks associated with the project and propose strategies to mitigate them
    - Completion Report: Generation of the project completion report comparing initial objectives to achieved results (Effectiveness, Efficiency, Impact, Sustainability).

- **Co-financing and Syndication**
    - Banking Pool Management: Role of the Bank (Arranger, Agent, Participant).
    - Flow Distribution: Automatic calculation of the risk share and financial flows (disbursements/repayments) accruing to each pool participant.
- **Dashboards:**
    - Consolidated by project, sector, country, or donor , FX position, and Trade Finance exposure, etc.

DOMAIN 5: PHYSICAL SECURITY

- **Access Control:**
    - Management of employee and visitor badges.
    - Definition of access profiles (authorised zones, schedules).
    - Access logs/history.
- **Visitor Management:**
    - Registration at reception (ID scan).
    - Visitor badge printing and host notification.

- **Regional Security:**
  - Database of emergency contacts by country.
  - Mass alert sending system (SMS/Email) in case of crisis.
  - Electronic logbook for security incidents.

DOMAIN 6: LEGAL MANAGEMENT

- **Contract Management:**
  - Library of contract templates.
  - Collaborative drafting and validation.
  - Integrated electronic signature.
  - Tracking of deadlines (renewals, notice periods).
- **Litigation Management:**
  - Litigation files (Plaintiffs/Defendants).
  - Tracking of legal proceedings and hearing schedules.
  - Tracking of legal fees and risk provisions.

- **Collateral/Guarantee Management:**
  - Tracking of real and personal security interests (Mortgages, Pledges).
  - Alerts on the validity and valuation of guarantees.

DOMAIN 7: RISK MANAGEMENT

- **Risk Mapping:**
  - Identification of risks (Operational, Credit, Market, Liquidity).
  - Evaluation matrix (Impact x Probability).
  - Tracking of mitigation plans.
- **Incident Management:**
  - Operational incident reporting form.
  - Loss analysis and validation workflow.
- **Key Risk Indicators (KRI):**
  - Dashboards for monitoring tolerance thresholds.

DOMAIN 8: INTERNAL AUDIT

- **Audit activities management:**
  - Definition of the audit plan (for example: Financial audit, Operation Audit, IT Audit).
  - Development of the risk-based annual audit plan.
  - Execution: Electronic working papers, evidence documentation.
  - Automated generation of audit reports.
- **Recommendation Tracking:**
  - Centralized database of recommendations.
  - Follow-up workflow: Automatic reminders to auditees, entry of action plans, validation of implementation.
  - Management Dashboard for tracking recommendations.

DOMAIN 9: LOGISTICS AND GENERAL SERVICES

- **Fleet Management:**
  - Complete vehicle record.
  - Reservation schedule and driver assignments.
  - Maintenance tracking (alerts for oil changes, technical inspections, insurance).
  - Fuel consumption tracking.
- **Travel and Mission Management:**
  - Mission Order (MO) request workflow.
  - Booking module (Ticketing, Hotels) connected to agencies.
  - Automatic calculation of mission expenses and Per Diems based on zone and grade/rank.
- **Purchasing and Inventory:**
  - Internal purchase requisitions.
  - Supplier tender/bidding management.
  - Orders and Receipts.
  - Inventory management (office supplies, consumables): entries, exits, stocktakes, minimum stock alerts.

DOMAIN 10: INCIDENT MANAGEMENT

- **Service Desk (Helpdesk):**
  - User portal for ticket creation (Incidents / Service Requests).
  - Knowledge Base (FAQ) for self-help/troubleshooting.
  - Technician console: Prioritisation, assignment, SLA tracking.
- **Asset Management (IT):**
  - Automatic hardware and software inventory.
  - IT asset lifecycle tracking (Purchase -> Assignment -> Decommissioning/Disposal).

DOMAIN 11: TRANSLATION ASSISTANCE

- **Request Management:**
  - Submission portal for documents to be translated with workflow.
  - Estimation of costs (if using external translators) and deadlines.
- **Linguistic Tools:**
  - Translation knowledge base to reuse existing translations – AI led with a proven LLM model.
  - Management of Bank-specific terminological glossaries.

DOMAIN 12: OTHER MODULES

- Cafeteria management
- Meeting room management
- Facilities maintenance requests.
- Enterprise Relationship and Party Management
  - Customer and partner relationship management CRM
  - Central party and counterparty master
  - Relationship hierarchy and ownership
  - Interaction and engagement history
  - KYC and due diligence workflows

- Analytics and Data
  - Enterprise reporting and dashboards
  - Business intelligence and analytics
  - Lakehouse
  - Master data management
  - Insight Management with AI capabilities

- Automation and Digital Enablement
  - Workflow automation
  - AI-assisted document processing

- Predictive analytics and alerts
- Intelligent search and assistants

VI. TECHNICAL AND ERGONOMIC REQUIREMENTS

1. **Architecture, configuration and Extensibility:**

   a) User Interaction: Mobile App Frontend & Full Web Frontend with responsive capabilities, thin client (browser only).
   b) Workflow & Automation: Visual business process management (BPM) tools for configuring approval workflows and operational processes.
   c) Reporting & Analytics: Real-time dashboards for management, operational, and regulatory reporting. Integrated data lake house capabilities.
   d) Microservices
   e) Integration APIs
   f) Cloud Native with support for private and public clouds. Private cloud deployment is the preferred option.
   g) No Code/Low code support for customisation and extensibility

2. **Security:**

   a. Single Sign-On (SSO) compatible with Active Directory / Azure AD.

   b. Multi-Factor Authentication (MFA).

   c. Granular access rights management (RBAC – Role-Based Access Control).

   d. Full Audit Trail: Who, What, When, Old value/New value.

   e. Encryption of sensitive data (Database and Data in transit/Flows).

- **Cybersecurity:** Adherence to ISO 27001, and NSIT cybersecurity guidelines. Features: biometrics, encryption, SOC2.

3. **User Interface:**

   a. Modern, intuitive, and "Responsive" design (adapted for PC, Tablet).

   b. Native Multilingualism: The interface and data must be available in French and English (immediate switch).

4. **Interoperability:**

   Ability to expose APIs (REST/SOAP) to interface with existing systems (Core Banking, SWIFT, Institutional Website etc).

5. **AI & Advanced Capabilities (Key AI Requirements):**

AI/ML Platform: Embedded engine for predictive analytics, Next-Best-Action recommendations, and hyper-personalisation across modules.
Intelligent Assistants: AI-powered chatbots and voice agents for customer service.

Process Automation: Robotic Process Automation (RPA) for back-office tasks like document processing and reconciliations.

6. Compliance matrix and requirement applicability:

Detailed requirements are captured in the annexed Compliance Matrix, which serves as the authoritative requirement reference for this procurement.

The Compliance Matrix:

- Defines functional, technical, and non-functional requirements
- Specifies requirement priority (Mandatory, High, Medium, Optional)
- Defines applicability by solution positioning
- Governs technical scoring and compliance assessment

In the event of any inconsistency, the Compliance Matrix shall prevail over the narrative descriptions in this TOR.

7. Licensing and commercial model:

- Role-based and module-based licensing
- Pay-per-user pricing
- Clear pricing for additional users
- No mandatory licensing of unused modules

VII. EXPECTED SERVICES FROM THE PROVIDER

The service provider shall ensure the complete implementation of the project:

1. **Scoping and Design:** Gap Analysis workshops and drafting of detailed specifications.
2. **UI/UX design of EBID User Stories and User flow**
3. **Configuration and Development:** Installation, configuration of the solution, and specific developments if necessary.
4. **Data Migration:** Migration of historical data from legacy systems (Accounting, HR, Projects, Third Parties).
5. **Acceptance (Testing):** Execution of unit tests, integration tests, and assistance with User Acceptance Testing (UAT).

6. **Training and Change Management:** Training for technical administrators (updates, monitoring, user management, design and architecture); End-User training (Key Users: super-users and power users for in-depth support, End Users to master their daily tools); Comprehensive documentation (Delivery of a complete set of user manuals, technical guides, and "Quick Start" cards to support the training courses). This training program and the associated documentation are designed to ensure a successful transition and full autonomy of the teams.
7. **Deployment:** Go-Live assistance and post-go-live monitoring.
8. **Support and Maintenance:** Warranty, corrective and evolutionary maintenance, and technical support.

VIII. DOCUMENTARY DELIVERABLES

- The bidder shall deliver a **Project Quality Plan (PQP)** establishing the framework for all quality control processes, procedures, and activities required to ensure deliverables meet specified requirements and standards.
- The bidder shall deliver a **detailed schedule and project plan** serving as the master timeline, detailing task sequences, key milestones, resource allocation, and critical deadlines across all project phases.
- The bidder shall deliver **detailed functional and technical specifications** constituting the definitive statement of requirements, precisely defining functional needs, technical constraints, and required system interfaces.
- The bidder shall deliver **a technical architecture document** defining the infrastructure, software components, key technologies, and integration standards constituting the solution's technical foundation.
- The bidder shall deliver **a data migration strategy** establishing the master plan for data migration, ensuring accurate transfer, transformation, and validation while maintaining data integrity and compliance.
- The bidder shall deliver **test scripts and acceptance certificates/minutes** constituting the formal record of system acceptance, documenting test scenarios and verifying conformance to specifications.
- The bidder shall deliver **user manuals and administration guides** providing end-users and system administrators with necessary instructions to effectively use and maintain the system.

- The bidder shall deliver **source code and related artefacts** for custom developments, including comprehensive comments, to ensure transparency and maintainability of bespoke components.
- The bidder shall deliver a **Proof of Concept** demonstrating the proposed solution’s ability to meet agreed critical requirements, and successful completion of the Proof of Concept shall be a mandatory condition for acceptance and milestone approval.

- The bidder shall, upon mobilisation, **develop UI and UX mock-ups** aligned to the Bank's defined user journeys, business workflows, and functional requirements, for review and validation prior to configuration and build.

IX. PROFILE OF THE SERVICE PROVIDER AND THE PROJECT TEAM

1. Profile of the Service Provider:

The service provider must be an IT engineering services company or a consulting firm specialising in the integration of ERP solutions. It must meet the following mandatory criteria:

- **General Experience:** Have at least ten (10) years of legal existence and proven experience in information systems integration.
- **Publisher/Vendor Partnership:** Be a high-level certified partner (Gold or Platinum Partner) of the provider of the proposed ERP solution. A certificate from the provider, dated no earlier than 3 months, is required.
- **Specific Experience (References):** Have successfully completed at least three (03) ERP implementation projects of similar complexity within the last 5 years, including:
    - At least two (02) projects in a **bank** or **financial institution**.
    - At least two (02) projects involving multi-currency management and IFRS/OHADA accounting standards.
    - **Company & Experience** (Case studies, client references, CVs of key team members) - Certificates of satisfactory completion signed by the clients **must be** provided.
- **Financial Capacity:** Provide proof of an average annual turnover over the last three years sufficient to support the project pre-financing costs (annual turnover must be at least five times the amount of the financial offer).
- **Quality Certifications:** ISO 9001 (Quality) or ISO 27001 (Information Security) certification would be a major asset.

2. Composition and Profiles of the Key Team:

The Service Provider must mobilise a multidisciplinary, multilingual team (English and French, not necessarily for all team members). The physical presence of key consultants during critical phases (Scoping, Acceptance, Training, Go-Live) is mandatory.

The service provider must provide dated and signed CVs for each key contributor, accompanied by copies of their diplomas and certifications.

A. Management and Cross-functional Technical Team

i. **Project Director/Manager (Head of Solutions Delivery)**

- **Role:** Single point of contact for the Bank, guarantor of the budget, deadlines, and quality. Management of the Steering Committee.
- **General Experience:** Minimum 15 years of professional experience.
- **Specific Experience:** Have led at least 3 large-scale ERP projects. PMP, Prince2, or equivalent certification required**.**

ii. **Solution Architect / Technical Director**

- **Role:** Design of the technical architecture, security, integrations (API) with Core Banking and SWIFT, and selected platforms/infrastructure.
- **Experience:** Minimum 10 years in ERP, Banking and other Enterprise solutions architecture.
- **Skills:** Mastery of databases, cybersecurity, Cloud/Hybrid architectures.

iii**. Change Management Expert**

- **Role:** Communication strategy, development of training plans, management of resistance.
- **Experience:** Minimum 8 years. Must have supported change management on at least 2 major digital transformation projects.

B. Functional Experts (Business Lines)

The Service Provider shall provide a detailed CV for each proposed expert, including:

- A clear description of the role and scope of the expert,
- Academic and Professional background,
- Technical and functional skills, especially those relevant to the assignment,
- Professional experience, detailing for each relevant previous assignment:
    - Years of relevant experience,
    - List of similar projects or assignments,
    - Project titles, roles, and duration.

X. <u>LOCATION, IMPLEMENTATION APPROACH AND TIMELINE</u>

The assignment will take place at the EBID headquarters in Lomé, Togolese Republic.

Indicative phases include:

- Detailed functional and technical specifications phase
- Architecture and gap analysis
- Core enterprise modules and foundational services
- Extended business and support functions
- Optimisation, analytics, and advanced automation

XI. WORKING LANGUAGES

Proposals may be prepared in French and/or English.

All deliverables must be in both English and French.

XII. MODALITIES FOR EXECUTION OF THE ASSIGNMENT

The practical modalities for the execution of the above-mentioned assignment will be defined in the service contract to be concluded between the various parties.

XIII. EVALUATION SCALE FOR PROPOSALS

EBID will proceed with the evaluation and comparison of proposals that it has previously determined to be substantially compliant with the provisions of the tender dossier.

Proposals declared admissible upon preliminary examination will be evaluated as follows:

A - TECHNICAL SCORE (TS):

It aims to compare submitted technical offers using objective, weighted criteria, to select the solution and partner best suited to the project. The evaluation covers functional, technical, economic, and supplier qualification aspects.

A-1. Evaluation Criteria & Scoring

Proposals will be evaluated across 4 major domains, scored out of 100 total points.

FUNCTIONAL (F) – 35 points

- Functional coverage (Domains 1-12)
- Customisation & low-code extensibility
- User experience & ergonomics
- Conformance to RACI and compliance matrix

TECHNICAL & ARCHITECTURE (T) – 20 points

- Architecture & Integration (APIs, microservices, cloud/on-prem)
- Security (ISO 27001, encryption, logging, SSO, MFA)
- Scalability, availability, performance

COMMERCIAL TERMS (C) – 25 points

- Economic value (TCO, CAPEX, OPEX)
- Payment terms, contract flexibility
- Warranty, support, and SLA terms

CAPABILITIES & CREDENTIALS (A) – 10 points

- Vendor experience & relevant case studies
- Local/nearshore presence, dedicated support
- Certifications (ISO, security, compliance)

APPROACH & DEPLOYMENT (D) – 10 points

- Project methodology & timeline
- Change management & training plan
- Support and maintenance services

A-2. Scoring Scale

For all criteria, scoring uses the following scale (0–100 scale applied per criterion):

- **90–100** = Excellent (≥90% requirements met, robust solution)
- **70–89** = Very Good (clear approach, minor shortcomings)
- **50–69** = Acceptable (meets requirements, limited differentiation)
- **30–49** = Insufficient (major gaps or risks)
- **0–29** = Non-compliant / missing

A-3. Weighted Evaluation Model

Criterion Group	Weight (%)
Functional (**F**)	35%
Technical & Architecture (**T**)	20%
Commercial Terms (**C**)	25%
Capabilities & Credentials (**A**)	10%
Approach & Deployment (**D**)	10%
TOTAL	**100%**

A-4. Total Score Calculation

TECHNICAL SCORE (TS) = (**F**×0.35) + (**T**×0.20) + (**C**×0.25) + (**A**×0.10) + (**D**×0.10)

B - FINANCIAL SCORE (FS):

The financial scores (20%) will be determined by weighing the amount of the financial proposal against the minimum amount among the financial proposals.

FS = (Minimum financial proposal amount / Financial proposal amount) * 20.

The financial proposal (or Global Cost) includes the acquisition cost (licenses), implementation, and maintenance over 5 years.

C - GLOBAL SCORE (GS):

The analysis process will be as follows:

1. Analysis of technical proposals based on the file, assignment of a Technical Score (TS) out of 100 points;
2. For proposals with a TS >= 80, analysis of financial proposals, assignment of a Financial Score (FS);
3. Calculation of the Global Score (OS) = TS + FS;
4. Final selection of the service provider.

XIV. <u>SUBMISSION OF PROPOSALS</u>

1. Submission Channel

Proposals shall be submitted electronically by email to a dedicated procurement mailbox designated by EBID.

The submission email address and submission deadline will be communicated in the tender notice.

Physical submission of paper copies, USB devices, or sealed envelopes is not required and will not be accepted.

2. Submission Structure

Each bidder shall submit two separate files:

- Technical Proposal
- Financial Proposal

The Technical and Financial Proposals must be clearly separated.
Financial information must not appear in the Technical Proposal.

Failure to respect this separation will result in disqualification.

3. Mandatory Templates and Annexes

The following templates are attached to this TOR and must be completed and submitted:

- Annex A: 10-Year TCO Calculation Template
- Annex B: Compliance Matrix Template
- Annex C: Vendor Response Template

Failure to submit the completed annexes will result in automatic disqualification.

4. File Format and Security

Narrative documents shall be submitted in PDF format.

Financial and compliance templates shall be submitted in their original Excel or Word formats.

All files shall be password-protected.

The password for the Financial Proposal shall be transmitted separately and only upon request by EBID during the financial evaluation phase.

5. Submission Deadline and Validity

Proposals must be received by EBID no later than the deadline specified in the tender notice.

Late submissions will not be accepted.

Proposals shall remain valid for a period of 90 days from the submission deadline.

6. Clarifications and EBID Rights

All communications and clarification requests shall be made in writing through the official contact details provided in this TOR.

EBID reserves the right to request clarifications, organise virtual presentations or demonstrations, and request a Proof of Concept as part of the evaluation process.

EBID reserves the right not to proceed with the tender or to reject any or all proposals without obligation to award.

7. Procurement Timetable and Contact Details

Issue Date	**19 February 2026**
Clarifications	All clarifications must be sought by: 12 Mars 2026**, 11:59 PM GMT**
Deadline for submitting RFI responses	**Monday, 6th April 2026, 10:00 AM GMT**
Contact	**Please note that all bid submissions must be sent exclusively to:** • **ichabimougnan@bidc-ebid.org** • **secretariatdasg@bidc-ebid.org** **Requests for clarification and all RFP-related questions shall be addressed exclusively to:** • **RFP_response_team@bidc-ebid.org**

Submissions or communications sent to any other address will not be considered.

XV – ANNEX:

The following annexes are provided as separate files and form an integral part of this Terms of Reference.

Annex A - **10-Year TCO Calculation Template (See Excel file)**
Annex B - **Compliance Matrix Template (See Excel file)**
Annex C - **Vendor Response Template (See Word file)**

TERMS OF REFERENCE FOR THE IMPLEMENTATION OF AN ENTERPRISE RESOURCE PLANNING (ERP) AT EBID

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