



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 Recruitment of a Business Process Management (BPM) Consultant to Document and Analyze Business Processes in Preparation for a Future Enterprise Resource Planning (ERP) Implementation at EBID.

March, 2026

I. BRIEF PRESENTATION OF THE EBID

The ECOWAS Bank for Investment and Development (EBID) is the development finance institution of the Economic Community of West African States (ECOWAS), comprising fifteen (15) Member States: Benin, Burkina Faso, Cabo Verde, Côte d'Ivoire, The Gambia, Ghana, Guinea, Guinea-Bissau, Liberia, Mali, Niger, Nigeria, Senegal, Sierra Leone, and Togo.

The Bank is headquartered in Lomé, Togolese Republic.

Established on 28 May 1975 as the ECOWAS Fund for Cooperation, Compensation and Development, the institution was restructured and has operated since January 2007 as a unified entity with two financing windows dedicated to public and private sector operations.

Vision

EBID's vision is to become the leading regional development and investment bank in West Africa, spearheading wealth creation, economic growth, and industrialisation for the well-being of the people of the region.

Mission

The Bank's mission is to promote the financing of national and regional development programmes and projects in order to support the emergence of an economically strong, industrialised, and globally competitive West Africa.

Corporate Object

In line with its Articles of Association, EBID:

- Grants loans and guarantees for the financing of investment projects and programmes relating to the economic and social development of Member States.
- Mobilises resources within and outside the Community to finance development interventions.
- Provides technical assistance necessary for the study, preparation, financing, and execution of development projects.
- Manages Community special funds and resources allocated to development.
- Undertakes equity participation and other financing instruments in support of its mandate

Areas of Intervention

EBID finances national and regional projects across key sectors, including:

- Infrastructure and basic amenities
- Rural development and environment
- Industry and energy
- Social sector development
- Services and financial intermediation.

Operational Scale

As of 31 December 2024:

- Authorised capital stands at UA 2.5 billion (**USD 3.5 billion**), with 70% subscribed by ECOWAS Member States.
- Cumulative interventions since inception amount to UA 3.41 billion (**USD 4.54 billion**) across 318 projects.
- Infrastructure represents approximately 43.66% of cumulative net commitments.

Institutional Footprint

EBID operates with a lean institutional structure of fewer than 200 staff across its operational, risk, finance, and corporate support functions. This structure reflects the Bank's focused development mandate and disciplined governance model.

In addition to its headquarters in Lomé, EBID has recently expanded its regional presence with the opening of a regional office in Côte d'Ivoire. A further regional office is planned in Nigeria as part of its strategic growth agenda and enhanced engagement with Member States.

Governance

EBID operates under a governance framework comprising:

- The Board of Governors, the highest decision-making authority.
- The Board of Directors, responsible for the general operations of the Bank.
- The President, supported by three Vice-Presidents overseeing Finance and Corporate Services, Operations, and Risk and Control.

Core Values

EBID is guided by the principles of Integrity, Professionalism, and Excellence

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 to strengthen 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.

As part of its digital transformation agenda, EBID is implementing an Enterprise Resource Planning (ERP) system to enhance institutional efficiency, transparency, and service delivery.

To ensure effective alignment between the Bank's business processes and the ERP's functional capabilities, the Bank intends to engage a qualified Business Process Management (BPM) Firm or Consultant.

The Consultant will lead the analysis, redesign, optimization, and documentation of end-to-end business processes.

III. OBJECTIVES OF THE ASSIGNMENT

General Objective

To ensure the comprehensive identification, documentation, redesign, optimization, and standardization of business processes, fully aligned with the ERP systems, while enhancing operational efficiency, internal controls, and regulatory compliance.

Specific Objectives

- Review, analyse, and redesign existing business processes, including end-to-end workflows, data flows, prior to system configuration and deployment.
- Ensure functional alignment between the EBID economic model, its business processes requirements, and management aspirations (financial, operational, and regulatory).
- Define and document stakeholder stories, process flows, integration controls, data exchange schemes, management rules, responsibilities and traceability.
- Facilitate knowledge transfer and institutional capacity building to facilitate effective adoption and sustainable use of the deliverables.

IV. SCOPE OF SERVICES

Within the functional domains defined in Annex C (Functional Process Specifications), the BPM Consultant shall support EBID in the end-to-end transformation and optimization of the Bank's business processes. The scope of services shall include, but not be limited to, the following:

4.1 Business Process Assessment (Pre-ERP Phase)

- Review institutional strategies, policies, and applicable legal and regulatory frameworks.
- Review documented process requirements in Annex C and validate identified gaps with the business functions.
- Conduct stakeholder interviews and process workshops.
- Document stakeholder stories and process flows for requirements in Annex C, including those of newly identified gaps and processes.
- Assess process maturity, gaps, compliance/control issues, and data-related challenges, and agree and document an improvement approach as part of the BPR exercise for sign-off and implementation on the ERP.

4.2 AS-IS Process Mapping

- Document current-state processes using recognized standards (BPMN preferred).
- Identify redundancies, manual controls, bottlenecks, and non-value-added activities.
- Develop process maps, workflows, and RACI matrices.
- Validate AS-IS processes with designated business owners.

4.3 TO-BE Process Design (ERP-Driven)

- Redesign processes to optimize and improve functionality implementation in the ERP, in line with acceptable standards and best practices.
- Promote process simplification, standardization, and automation.
- Document stakeholder requirements as user stories.
- Define future-state roles, approval workflows, and segregation of duties.
- Ensure compliance with institutional financial management, internal control, and regulatory requirements.

4.4 ERP Readiness and Documentation Support

- Document ERP-agnostic functional requirements derived from TO-BE process designs.
- Prepare stakeholder requirements, stories, process, and functional documentation to support subsequent ERP procurement and implementation activities.

4.5 Procedures, Controls, and Performance Management

- Develop ERP-aligned Standard Operating Procedures (SOPs).
- Define process-based Key Performance Indicators (KPIs).
- Support the establishment of process ownership and governance frameworks.
- Ensure that, at the end of the project, EBID has a more functional information system to maximize control over risks, especially operational risks.

4.6 Knowledge Transfer

- Develop process-related training materials, user guides, and reference documentation.
- Conduct knowledge transfer sessions and workshops for business users, process owners, and key stakeholders.
- Build internal capacity to maintain, update, and leverage process documentation for future ERP implementation and continuous improvement.
- Work with all user departments/stakeholders to sign off on all generated BPR documents, including stakeholder requirements, stories, process flows, functional and non-functional documents, and related artifacts.

V. EXPECTED DELIVERABLES

The Consultant shall submit all deliverables in both electronic and editable formats. All deliverables shall be reviewed and validated by EBID and the Project Steering Committee in accordance with the agreed work plan.

The consultant shall provide clear, detailed and full documentation of all activities undertaken, including but not limited to:

5.1 Inception Report

The Inception Report shall confirm the Consultant's understanding of the assignment and detail the proposed approach. It shall include:

- Methodology and work plan.
- Governance structure and reporting arrangements.
- Stakeholder engagement and communication approach.

5.2 Business Process Inventory and AS-IS Documentation

A comprehensive documentation package covering the current state, including:

- Inventory of all business processes
- AS-IS process maps and narratives (BPMN-compliant), covering end-to-end workflows.
- RACI matrices for all in-scope processes.
- System interaction and data flow diagrams.
- Identification of inefficiencies, risks, internal control gaps, data issues, and integration weaknesses.

5.3 AS-IS Assessment and Diagnostic Report

A structured diagnostic analysis presenting:

- Assessment of process maturity and operational efficiency.
- Identified Process Gaps.
- Analysis of compliance, internal control, and audit gaps.
- Prioritized list of issues, risks, and improvement opportunities.
- Listing of any strength.

5.4 TO-BE Process Design and Optimization

Future-state process documentation, including:

- TO-BE process models (functional & non-functional requirements, process flows, and other artifacts) aligned with international standard .
- Harmonized and standardized processes across departments and systems.
- Defined roles, responsibilities, approval workflows, and segregation of duties based on best practices.
- Clear system-of-record definitions and data ownership principles.
- Embedded internal controls, compliance requirements, and audit trails.

5.5 Standard Operating Procedures and Process Manuals

As an outcome of the activities undertaken under Section 4.5, the Consultant shall submit finalized and validated operational documentation, including:

- Standard Operating Procedures (SOPs)
- Comprehensive process manuals reflecting approved TO-BE process designs
- Updated policies, workflows, and internal control documentation, where applicable.

5.6 Knowledge Transfer Deliverables

As an outcome of the knowledge transfer activities described in Section 4.6, the Consultant shall provide the following capacity-building deliverables:

- Finalized training materials, user guides, and reference documentation aligned with approved processes,
- Complete handover documentation to ensure institutional ownership and sustainability of all BPM deliverables.

5.7 Periodic Progress Reports

Throughout the assignment, the Consultant shall submit periodic progress reports outlining:

- Activities performed during the reporting period.
- Progress against the work plan.
- Issues, risks, and mitigation actions.
- Planned activities for the next period.

5.8 Final Completion Report

- Summary of activities performed, deliverables submitted, and readiness for the ERP implementation phase.

VI. MISSION VENUE AND DURATION

The mission will take place at EBID's headquarters in Lomé, Togolese Republic (with possible remote support).

The total duration of the assignment shall be **between two (2) and four (4) months**, commencing on the date of EBID's notification of the contract signature.

VII. REPORTING AND COORDINATION

- The Consultant shall report to the ERP BPR Project Steering Committee led by the Director of Technology and Innovation.
- Close coordination with the IT team and business units is required
- Regular progress meetings shall be held with designated focal points.

VIII. REQUIRED QUALIFICATIONS AND EXPERIENCE

The assignment shall be carried out by a consulting firm with demonstrated expertise in Business Process Management (BPM).

The Consultant shall ensure the mobilization of a multidisciplinary, bilingual team (English and French, not required for all team members).

The Firm's/Consultant's proposed expert(s) shall meet the following minimum requirements.

Experience (Firm and Key Experts)

1. Firm's General Experience in BPM and Financial Systems

The consulting firm shall demonstrate:

At least ten (10) years of proven experience in delivering Business Process Management (BPM), business transformation, or business process reengineering assessment and advisory services within financial institutions.

2. Specific Experience in ERP Environments

The firm shall demonstrate:

- Successful completion of at least two (2) assignments within the last ten (10) years involving business process transformation in institutions operating an ERP system.

3. Key Expert – BPM Lead / Process Architect

The proposed BPM Lead shall have:

- A minimum of seven (7) years of professional experience in BPM or business process architecture.
- Proven involvement in at least two (2) projects involving ERP-integrated process design or process optimization.
- Demonstrated experience in leading AS-IS / TO-BE process modeling using recognized standards (BPMN preferred).

4. Integration, Data, and Internal Controls Expertise (Mandatory)

The firm shall demonstrate proven experience in inter-system data flows, reconciliations, and internal controls across multiple enterprise systems.

5. Additional Expertise (Advantage)

The following expertise shall be considered an added advantage:

- Demonstrated experience in functional exposure to ERP environments within financial institutions.
- Demonstrated experience in functional exposure to Core Banking System (CBS) environments.

Technical Skills

The consulting firm shall demonstrate proven expertise in the following areas:

- Business Process Management (BPM) methodologies and standards, including BPMN and, where relevant, UML, Lean, or Six Sigma.
- Practical applications of BPM, including process modeling, analysis, and formal documentation using recognized BPM tools.
- Digital transformation and enterprise systems, addressed from a process, data, and functional perspective (excluding system implementation).

Requirements for Key Experts

The on-site presence of key BPM experts shall be mandatory during critical phases of the assignment, including the process validation phase.

The Consultant shall submit dated and signed CVs for all experts, together with copies of their academic degrees and relevant professional certifications.

XI. WORKING LANGUAGES

Proposals will be prepared in English and French.

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 with the Consultant.

XIII. EVALUATION SCALE FOR PROPOSALS

Proposals will be evaluated using the Quality and Cost-Based Selection (QCBS) method. The technical proposal will be weighted at 80 points and the financial proposal at 20 points. A minimum technical score of 70% will be required to qualify for financial evaluation. The contract will be awarded to the bidder achieving the highest combined technical and financial score

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):

This score assesses the Consultant's ability to deliver high-quality AS-IS/TO-BE process documentation, controls, and ERP-readiness outputs.

A-1. Evaluation Criteria & Scoring

Proposals will be evaluated across 6 major areas, scored out of 100 total points.

1. Understanding of the Assignment and Institutional Context (15 points)

Sub-Criterion	Evaluation Focus	Max
1.1 Understanding of BPM objectives in a pre-ERP context	Clarity of scope, boundaries, and deliverables	5
1.2 Understanding of ERP-related process constraints	Awareness of ERP readiness implications (without implementation)	5
1.3 Understanding of key risks and constraints	Data integrity, regulatory, audit, and control risks	5
Subtotal		15

2. Methodology and BPM Approach (30 points)

Sub-Criterion	Evaluation Focus	Max
2.1 AS-IS process assessment and modeling	Coverage, rigor, BPMN quality	7
2.2 TO-BE process design	Clarity, simplification, standardization	7
2.3 Internal controls and compliance embedding	Segregation of duties, audit trails, controls by design	6
2.4 ERP readiness orientation	ERP alignment, standard functionality fit	5
2.5 Process harmonization and risk mitigation	Cross-department consistency, reconciliation logic	5
Subtotal		30

3. Relevant Experience in BPM and Financial Institutions (20 points)

Sub-Criterion	Evaluation Focus	Max
3.1 BPM assignments in financial institutions	Comparable BPM scope (pre-ERP / transformation)	8
3.2 Experience in regulated environments	Development Finance Institutions, banks, public financial institutions	6
3.3 Experience in ERP readiness or functional alignment	Process-to-ERP mapping, not implementation	6
Subtotal		20

4. Key Experts' Qualifications and Experience (20 points)

Sub-Criterion	Evaluation Focus	Max
4.1 BPM Lead / Process Architect	Enterprise BPM leadership, TO-BE design	8
4.2 Process & Controls Expert	Internal controls, compliance, audit	6
4.3 Data / Integration Awareness	Data ownership, reconciliation logic (conceptual)	6
Subtotal		20

5. Knowledge Transfer and Documentation Quality (10 points)

Sub-Criterion	Evaluation Focus	Max
5.1 Documentation quality and usability	Clarity, structure, reusability	5
5.2 Knowledge transfer approach	Process ownership and sustainability	5
Subtotal		10

6. Work Plan, Deliverables, and Quality Assurance (5 points)

Sub-Criterion	Evaluation Focus	Max
6.1 Work plan realism	Logical sequencing and milestones	2
6.2 Deliverables alignment	Compliance with TOR deliverables	2
6.3 Quality assurance	Validation and sign-off mechanisms	1
Subtotal		5

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

Area	Weight (%)
Understanding of Assignment (A)	15
Methodology & BPM Approach (B)	30
Relevant Experience (C)	20
Key Experts (D)	20
Knowledge Transfer & Documentation (E)	10
Work Plan & QA (F)	5
TOTAL	100

A-4. Total Score Calculation

TECHNICAL SCORE (TS) = (A×0.15) + (B×0.30) + (C×0.20) + (D×0.20) + (E×0.10) + (F×0.05)

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: professional services, support limited to documentation, tools - software license fees and reimbursable expenses 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. SUBMISSION OF PROPOSALS

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: 3-Year TCO Calculation Template
- Annex B : Consultant 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	05 March 2026
Clarifications	All clarifications must be sought by: 26 mars 2026, 11:59 PM GMT
Deadline for submitting RFI responses	Friday, 3rd April 2026, 10:00 AM GMT
Contacts	Please note that all bid submissions must be sent exclusively to: <ul style="list-style-type: none">• ichabimougnan@bidc-ebid.org• secretariatdasg@bidc-ebid.org Requests for clarification and all RFP-related questions shall be addressed exclusively to: <ul style="list-style-type: none">• 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.

- 1. Annex A - 3-Year TCO Calculation Template (See Excel file)**
- 2. Annex B - Consultant Response Template (See Word file)**
- 3. Annex C - Functional Process Specifications (See PDF file)**