PROCUREMENT OF TECHNICAL PARTNER FOR BUILD-OPERATE-TRANSFER (BOT) DEVELOPMENT OF THE EFInA INTEGRATED FINANCIAL DATA LAB INFRASTRUCTURE

Terms of Reference

February 2026

Background and Project Overview

Enhancing Financial Inclusion & Advancement (EFInA) is a leader in advancing financial inclusion through evidence-based research, policy advocacy, and ecosystem innovation. Through the Access to Financial Services in Nigeria (A2F) Survey and related research, EFInA has significantly shaped Nigeria's financial inclusion agenda.

As Nigeria shifts from expanding access to strengthening the usage, quality, and outcomes of financial services for underserved segments (women, youth, rural, low-income, informal sector, SMEs), there is a need for a structured, decision-oriented intelligence platform.

EFInA is therefore establishing an Integrated Financial Data Lab as a centralised, scalable, NDPR-compliant platform to aggregate demand-side and supply-side data, deliver advanced analytics (including AI-driven predictive exclusion modelling and scenario simulations), interactive dashboards, safe APIs, and a secure analytics sandbox. The Data Lab will be anchored in a clearly defined Financial Inclusion Intelligence and Outcomes Framework (FIIOF). The Data Lab will NOT function as a passive data repository. It will operate as a decision-support platform enabling EFInA and other ecosystem actors, including regulators, Financial Service Providers (FSPs), donors, CSOs, and private sector actors, to generate descriptive, diagnostic, predictive, and prescriptive insights.

Key use cases include:

- EFInA-led ecosystem trend monitoring, projections, and policy impact simulation.
- Financial Service Providers (FSPs – fintechs, MFIs, banks) gain market intelligence for product refinement and underserved market expansion.
- Regulators (CBN, NAICOM, PENCOM, SEC, etc.) accessing aggregated insights for policy evaluation, behaviour monitoring, and enabling/restrictive environment design.

The Lab will deliver an Open Data Ecosystem MVP integrating demand-side data (A2F, NDHS, financial diaries), incorporating enhanced layers (GRID3, FAO ABC-Map climate/Agric data, FSD Africa DMAC toolkit concepts), and, where possible, industry-administrative data and supply-side data.

EFInA therefore seeks a qualified partner to implement a Build-Operate-Transfer (BOT) model: the partner will build the infrastructure, operate it during a pilot phase, and transfer full ownership, knowledge, and operations to EFInA at the end of the BOT period.

EFInA will remain the public face and owner of the Lab; all branding, public dashboards, stakeholder communications, and final hosting must reflect EFInA as the custodian.

Objectives of the Assignment

- Co-develop and operationalise the Financial Inclusion Intelligence and Outcomes Framework (FIIOF), including indicator definitions, governance structures, and analytical use-case mapping
- Design, build, and deploy a secure, scalable, NDPR-compliant cloud-based data platform (data repository, analytics sandbox, visualisation layer, APIs).
- Deliver a Minimum Viable Insight (MVI) suite comprising high-priority analytical products validated with real users prior to full-scale platform expansion.

- Operate and validate the platform during a pilot phase, ensuring high availability, security, and initial value demonstration (quick wins).
- Transfer full technical ownership, source code, documentation, trained EFInA staff/capacity, and ongoing management to EFInA at the end of the BOT period.
- Ensure the platform supports the three core use cases while maintaining strict privacy-by-design (no PII storage, aggregation thresholds, anonymisation).
- Support interested industry partners – from proof of concept to product launch or revision.

The success of the Lab will be measured not only by technical performance but by demonstrated ecosystem uptake, decision integration, and sustained stakeholder value creation.

Scope of Work

The selected partner shall deliver the following in phases:

Phase 0: Indicator & Use Case Architecture (Mandatory Foundation Phase)

Before full infrastructure build, the partner shall:

- Work with EFInA to co-develop the Financial Inclusion Intelligence & Outcomes Framework (FIIOF), including conceptual framework structure, operational indicator definitions, Calculation formulas, Disaggregation levels (gender, geography, livelihood, climate zone), Baseline values, metadata documentation standards, and indicator governance model.
- Develop a Decision-Use Case Matrix covering at minimum of: FSP Product Development, FSP Market Expansion, Regulatory Monitoring & Evaluation, Climate-adjusted financial vulnerability mapping, etc.
- Ensure that each use case specifies: Decision type, Required indicators, Analytical outputs, Update frequency, Intended user journey
- Define the Minimum Viable Insight (MVI) consisting of 3–5 high-priority analytical products, such as: Financial Resilience Index dashboard, Climate-adjusted Inclusion Gap heatmap, Agent density and opportunity sizing tool, Gender-disaggregated performance tracker, Market expansion opportunity API

Note: Phase 1 build shall not proceed until Phase 0 outputs are approved by EFInA.

Phase 1: Build (Months 1–3)

- Requirements refinement with EFInA team (incorporate vision document, use cases, quality indicators).
- Architecture design: cloud-based (preferred Azure/AWS with Nigeria data residency), layered (ingestion, repository, processing, analytics, sandbox, dashboards/APIs).
- The architecture must support: Descriptive analytics, Diagnostic analytics, Predictive modelling (where validated), and Prescriptive scenario simulation
- Data ingestion & mapping pipeline (ETL for demand-side first: A2F, NDHS, GRID3, etc.; progressive supply-side).
- Anonymisation and aggregation engine (differential privacy, k-anonymity, suppression rules).
- Core components: data warehouse/lake, analytics sandbox (notebook-based, e.g., Databricks-style), Power BI dashboards, secure APIs.

- Integration of quick-win layers (WSBI personas, FAO ABC-Map climate data).
- Security & compliance setup (NDPR DPIA, encryption, RBAC, audit logs).

Phase 2: Operate & Validate (Pilot Phase - Months 4–8)
- Host and manage the platform (high availability ≥99.5%, monitoring, backups).
- Support initial data onboarding and quick-win pilots (e.g., exclusion heatmaps, opportunity sizing APIs).
- Validate MVI use cases with ecosystem stakeholders
- Conduct user testing with FSPs and regulators
- Provide ongoing maintenance, incident response, and performance tuning.
- Deliver monthly reports on usage, uptime, insights generated, documented examples of decision influence, and risks.

Phase 3: Transfer & Institutionalisation (Months 8 –12 or earlier)
- Complete handover: source code, configurations, infrastructure-as-code (IaC), documentation (technical + analytical).
- Train EFInA staff on platform operations, indicator governance, and analytical interpretation (hands-on sessions, documentation, knowledge transfer plan).
- Migrate hosting to EFInA-preferred environment (or continue on partner's cloud under EFInA account).
- Final capacity building and certification of the EFInA team.
- Support interested industry partners through the sandbox period from proof of concept to launch.
- Post-transfer support (12 months warranty period).

Deliverables
- Approved Financial Inclusion Intelligence & Outcomes Framework (FIIOF)
- Decision-Use Case Matrix
- Detailed technical architecture & data model document.
- Minimum Viable Insight (MVI) suite
- Fully deployed Data Lab (MVP with core components).
- Anonymisation & governance framework document.
- Training materials, user guides and operations manual.
- Source code repository (GitHub/GitLab under EFInA ownership post-transfer).
- Monthly progress & performance reports.
- Final handover package & knowledge transfer certification.

Qualifications & Requirements of the Partner
- Proven experience building/operating decision-oriented/ cloud data platforms (data lake/warehouse, analytics sandbox, BI dashboards) in regulated sectors (finance, health, government).

- Experience translating indicator frameworks into operational analytics
- Demonstrated NDPR/NITDA compliance expertise (DPIA experience preferred).
- Experience with BOT or similar transfer models.
- Local presence in Nigeria (or strong Nigerian partnerships) for data residency and support.
- Relevant Past Project References with Verifiable Proof
- 2–3 similar projects completed in the last 5 years (e.g., cloud-based data platforms, analytics labs, financial/regulatory data aggregation, anonymised data warehouses, or AI-driven insights tools).
  - For each:
    - Client name & contact (for verification).
    - Project scope summary (scale: data volume, users, integrations).
    - Outcomes achieved (e.g., "deployed NDPR-compliant platform with 99.5% uptime, supported 50+ users").
    - Proof: Case study (1–2 pages), client testimonial/letter of reference, or link to public dashboard/report (if anonymised).
    - Bonus: References in Nigeria/Africa or financial inclusion/regulatory sector (e.g., CBN-related, fintech data platforms, or donor-funded data hubs).

Architecture Diagram & High-Level Design Proposal
- A detailed, bidder-customised diagram (not generic) showing how they would architect the Lab:
  - Layers (ingestion → anonymization → repository → sandbox → dashboards/APIs).
  - Tools/tech stack
  - NDPR compliance approach (e.g., no PII flow, data residency in the Nigeria region).
  - BOT transfer plan (knowledge transfer timeline, post-transfer support).
  - Require submission as PDF/image + editable source for evaluation.

Proof-of-Concept (PoC) or Mini-Prototype Demonstration
- Scope: Small, focused demo using public/sample data (e.g., anonymised A2F 2023 subset + GRID3 geospatial).
- Deliverables:
  - Ingest and anonymised sample data.
  - Build 1–2 simple outputs: exclusion risk heatmap (Power BI) + basic API endpoint for opportunity sizing.
  - Show NDPR controls (e.g. suppression of small cells).
- Timeline: 1–2 weeks post-shortlisting.
- Evaluation: Live demo/presentation or a recorded demo/video walkthrough of a similar existing prototype they built (with anonymised data).

Team Composition & CVs with Proof
- Named key personnel (e.g., Lead Architect, Data Engineer, ML Specialist, Compliance Expert).

- CVs + certifications (e.g., Azure/AWS certified, NDPR/DP training, experience with Power BI/Databricks).
- Proof: LinkedIn profiles or public contributions (GitHub repos showing similar work).

Risk & Mitigation Plan Specific to the Lab
- Bidder must identify 5–7 key risks and provide concrete mitigations.
- This shows real understanding beyond generic proposals.

Cost Breakdown Tied to Proof Elements
- Require itemised costs for PoC/demo phase, Build phase, Operate phase, and Transfer phase.
- Include assumptions (e.g., cloud credits from Azure/AWS partners).
- Include cost transparency for cloud consumption (EFInA may seek partner/cloud credits).

Duration & BOT Timeline

- Total BOT period: 12 months.
- Build: 3 months.
- Operate Pilot: 4–8 months.
- Transfer: Final 8–12 months (overlapping).

Submission Requirements

Interested organisations should submit:
- Technical proposal (approach, architecture, team CVs, BOT experience).
- Financial proposal (detailed breakdown).
- Work plan & timeline.
- References & case studies.

Submission Deadline: 27th February 2025 **Submission Email**: careers@efina.org.ng with subject: "BOT Proposal – EFInA Integrated Financial Data Lab"

Evaluation Criteria

- Technical expertise & methodology (40%)
- BOT/transfer experience & capacity building plan (25%)
- Compliance & security approach (20%)
- Cost & value for money (15%)

Shortlisted firms may be invited for presentations/clarifications.

Contact for Clarifications: careers@efina.org.ng at EFInA.