



**EFInA**  
Enhancing Financial Inclusion & Advancement  
*...Evidence Driven, People Focused*

**Creative Consultant for the Design and Visual  
Production of the A2F 2026 Survey Report and  
Associated Materials**

**Terms of Reference**

**2026**

## Background and Project Overview

For nearly two decades, EFINA has conducted the Access to Financial Services in Nigeria (A2F) survey in pursuit of our goal of providing credible market information on the Nigerian financial sector. The demand-side survey, conducted biennially, provides insights into how consumers manage their financial lives. Data from the survey is used by a diverse range of stakeholders, including regulators, who use it as a benchmark for financial inclusion in Nigeria, and by financial service providers to develop relevant financial products through a better understanding of consumers' needs. The A2F 2026 edition is the ninth wave of the survey, and the findings will be formally unveiled in September 2026, in Abuja and Lagos.

This Terms of Reference is a request for proposals from a Creative Consultancy to lead the end-to-end design, layout, and visual production of the A2F 2026 survey report and all associated materials.

## Scope of Work

### 1. Full A2F 2026 Report Design & Production

The consultant will be responsible for the complete design and production of the main A2F 2026 survey report, from initial concept through to print-ready and digital-ready final files. This includes:

#### Concept & Art Direction

- Develop an overarching visual concept and design direction for the A2F 2026 report, grounded in EFINA's brand guidelines while bringing a fresh, compelling aesthetic appropriate for a flagship national publication
- Present a minimum of two (2) distinct design concepts at the outset for client review and selection, covering cover design, interior layout, typography treatment, colour application, and infographic style
- Agree a final design direction with the client before proceeding to full layout

#### Report Layout & Design

- Design the full interior layout of the report, including all chapters, sections, introductory pages, executive summary, methodology notes, and appendices
- Ensure the layout is structured for readability and navigability across what is expected to be a substantial document
- Design all chapter openers, pull quotes, callout boxes, and section dividers as part of a cohesive visual system

#### Data Visualisation & Infographics

- Design all charts, graphs, tables, maps, and infographics required to present the A2F 2026 data; this is a data-heavy publication, and the quality of data visualisation is central to the report's impact
- Work with the EFINA team to ensure all visualisations accurately represent the underlying data and are presented in a format accessible to both specialist and non-specialist readers
- Infographic treatments should be original, clear, and consistent throughout

#### Cover Design

- Design the front cover, back cover, and spine of the report

- The cover must be visually striking and immediately communicative of the report's significance as a national financial inclusion benchmark
- A minimum of three (3) cover design options to be presented for client selection

#### **Photography & Image Direction**

- Where photography or stock imagery is incorporated, the consultant is responsible for selection and sourcing, subject to client approval
- All imagery must reflect the diversity of Nigerian consumers and communities captured in the survey data

#### **Formatting for Print & Digital**

- Format the final report for high-quality print production, including correct bleed, crop marks, colour profiles (CMYK), and resolution specifications
- Produce a separate digital version optimised for on-screen reading, including hyperlinked table of contents, bookmarked sections, and RGB colour optimisation
- Ensure compatibility across devices and platforms

#### **Review & Revision Process**

- Provide a minimum of three (3) structured review rounds, with revisions incorporated at each stage before the subsequent round commences
- Final files to be delivered only after written sign-off from the client

### **2. PowerPoint Presentation Design - Grand Launch**

- Design a fully branded PowerPoint presentation for use at the A2F 2026 Grand Launch event, consistent with the report's visual language and the A2F 2026 design system
- The presentation must be built as a clean, editable master template, with slide layouts for: title slides, section dividers, data/chart slides, image slides, quote slides, and panel discussion name cards
- Deliver the presentation as an editable .pptx file with all fonts embedded

### **3. State Factsheet Design**

- Develop a standardised, visually consistent design for the state factsheet presenting state-level A2F 2026 data and insights
- The state factsheet must be designed to accommodate data for all 36 states and the FCT, 37 factsheets in total
- Incorporate clear infographics and visualisations that illustrate variations and trends
- Design for easy dissemination in both print and digital formats
- All factsheets must align with the visual identity established for the A2F 2026 report

## **Deliverables**

<b>Deliverable</b>	<b>Format</b>
Full A2F 2026 Main Report	Print-ready PDF (CMYK) and digital screen-optimised PDF (RGB)
A2F Highlight Report	Print-ready PDF (CMYK) and digital screen-optimised PDF (RGB)
State Factsheet	Print-ready PDF and digital PDF per factsheet
All working/source files	Adobe InDesign, Illustrator, Photoshop, or agreed equivalent
Additional assets (if confirmed)	As specified at engagement

All deliverables will be submitted in both editable source formats and final export formats.

## Timeline

The consultant will be required to deliver all primary materials on or before **August 28, 2026**. A detailed project timeline, including content handover dates from the client, design milestone dates, and review and revision windows, will be agreed with the selected consultant within one week of contract signing.

Proposals should include the consultant's proposed timeline from engagement to final delivery, clearly indicating estimated durations for each phase of work.

## Budget

Proposals must include a detailed budget with a full breakdown of all activities, fees, and costs, inclusive of all applicable taxes. Costs should be presented by deliverable and by activity where relevant. All prices must be expressed in **Nigerian Naira (NGN)**.

## Evaluation Criteria

Criteria	Weighting
Quality of proposal: technical understanding of the ToR as demonstrated in the proposal, depth of experience relevant to this scope, and quality of proposed design approach	40%
Competence and experience: quality and relevance of the firm's portfolio, including demonstrated experience with financial sector publications, data-heavy reports, and comparable design projects	20%
Cost: comprehensive breakdown with clear justifications and value for money	40%
<b>Maximum score</b>	<b>100%</b>

## Proposal Content & Submission Requirements

Proposals must include the following:

1. **Technical proposal** addressing all objectives outlined in the Scope of Work above, including the consultant's proposed design approach and creative methodology
2. **Portfolio/previous projects**: a full brief on a minimum of three (3) relevant previous projects, with samples of comparable work, particularly annual reports, research publications, or data-heavy design commissions
3. **Proposed project timeline** from engagement to final delivery
4. **Full financial proposal**: all cost implications for the project, broken down by deliverable and activity, inclusive of all applicable taxes, expressed in Naira
5. **Team profile**: details of the lead designer(s) and any proposed subcontractors

The maximum page limit for the proposal is 10 pages. Proposals should be submitted via email to [careers@efina.org.ng](mailto:careers@efina.org.ng), [ookafor@efina.org.ng](mailto:ookafor@efina.org.ng) and [cnwaiwu@efina.org.ng](mailto:cnwaiwu@efina.org.ng) by **17<sup>th</sup> July, 2026**.

## APPENDIX

- To review or download the A2F 2023 State Factsheet, please [click here](#).
- To review or download previous A2F Survey reports, please [click here](#).