UMUTANGUHA
Finance Company Plc
Imari kuri bose/ Finance for all
RÉSEAU
FINAFRICA

TENDER FOR THE SUPPLY AND IMPLEMENTATION OF A LOAN ORIGINATION AND LOAN AUTO-RENEWAL PLATFORM

UMUTANGUHA Finance Company (UFC) Plc, a company duly registered in the Office of the Registrar General under company code number 101310843, licensed by National Bank of Rwanda to operate as a Micro Finance Institution, operates a network of 23 branches across Rwanda and provides savings, credit and related financial services to individuals, groups, small and medium enterprises and agricultural value chain actors. UFC is a member of the FINAFRICA Group.

As part of its digital transformation agenda, UFC intends to acquire a Loan Origination Platform (LOP) incorporating an integrated Loan Auto-Renewal capability. The platform will automate and standardize the end-to-end loan lifecycle, automate renewal for eligible performing borrowers, strengthen credit risk management, and improve customer experience and turnaround times. The platform must integrate with UFC's core banking system through a single, well-documented interface, and all production, disaster recovery and non-production environments must be hosted within Rwanda.

The solution will be executed under two components: the supply, configuration and implementation of the Loan Origination Platform, and the supply and implementation of the integrated Loan Auto-Renewal module. This includes integration, data migration, training and post-go-live support.

Tender Documents in English, indicating and detailing the solution requirements, may be obtained upon presentation of a proof of payment of a non-refundable fee of twenty thousand Rwandan Francs (**FRW 20,000**) or equivalent in USD payable on the **account number 100010914552** opened **at BANK OF KIGALI** in the names of **UMUTANGUHA FINANCE COMPANY PLC,SWIFT/BIC CODE: BKIGRWRWXXX** on any working day from **3rd November 2026** to **16th November 2026 at 10:00 AM (Kigali Time, CAT, UTC+2)** at **UMUTANGUHA FINANCE COMPANY Plc, Head Office, Nyamirambo, Nyarugenge, KN2 Avenue, Building NO 177, Opposite Kigali Pelé Stadium, 2nd Floor, P.O. Box 2998 Kigali-Rwanda, Email: info@ufinance.co.rw, Tel: (+250) 788 387 730, Toll Free: 5020.**

Well printed bids, properly bound and presented in 2 copies of which one is the original, with the Technical Proposal and the Financial Proposal submitted in two separate, clearly labelled sealed envelopes, have to reach the **Human Resource and Administration Department of**

UMUTANGUHA
Finance Company Plc
Imari kuri bose/ Finance for all
RÉSEAU FINAFRICA

UMUTANGUHA FINANCE COMPANY Plc at the address mentioned above not later than **23th November 2026 at 10:00 am** local hours. Late bids will be rejected and returned unopened.

Technical Proposals will be opened in the presence of bidders or their representatives on **23/11/2026 at 10:30 AM (Kigali Time, CAT, UTC+2)** both online and physically in the Boardroom of UFC Plc Head Office. Financial Proposals will remain sealed until the technical evaluation is complete.

For further information and clarification regarding the tender, bidders may write to the following email: procurement@ufinance.co.rw before the deadline of submission.

Done at Kigali on **02/11/2026**

UMUTANGUHA FINANCE COMPANY Plc
UFC
P.O.Box: 2998 KIGALI
Code: 101310843
HEAD OFFICE

Mr. Simeon SIBOBUGINGO
Acting Chief Executive Officer