

Terms of reference (ToR) for the procurement of services below the EU threshold

CONFIDENTIAL

IT and strategic advisory services for the further development and operation of the WIDU.africa platform	Project number/ cost centre:
	Tender number 10054692

0.	List of abbreviations	2
1.	Context.....	3
1.1	Project background	3
1.2	Platform Concept	3
2.	Tasks to be performed by the contractor	6
3.	Concept.....	8
	Technical-methodological concept	8
4.	Personnel concept.....	9
5.	Costing requirements	10
	Assignment of personnel and travel expenses	10
	Sustainability aspects for travel	10
6.	Requirements on the format of the tender	12
7.	Option	12
	Type and scope.....	12
	Requirements.....	12
	Quantitative requirements for the optional services	13
8.	Outsourced processing of personal data	13
9.	Annexes	13

0. List of abbreviations

AG	Commissioning party
AN	Contractor
AVB	General Terms and Conditions of Contract for supplying services and work
BMZ	Federal Ministry for Economic Cooperation and Development
CEFR	Common European Framework of Reference for Languages
EU	European Union
FK	Expert
FKT	Expert days
KZFK	Short-term expert
GEO	Generative Engine Optimization
GF	Gates Foundation
GIZ	Gesellschaft für Internationale Zusammenarbeit GmbH
HTTP	HyperText Transfer Protocol
IP	Internet Protocol
SDGs	Sustainable Development Goals
SEO	Search Engine Optimization
SQL	Structured Query Language
ToR	Terms of Reference
UNCTAD	United Nations Conference on Trade and Development
URL	Uniform Resource Locator
USD	United States Dollar
XSS	Cross-Site Scripting

1. Context

1.1 Project background

The UNCTAD World Investment Report 2014 states the annual investment required to achieve the SDGs in developing countries at USD 4.9 trillion. The report estimates the gap between existing and required investments in developing countries at USD 2.5 trillion per year. This gap cannot be closed by public funds alone. The internationally agreed upon development goals are only achievable if additional private capital for relevant investments can be raised to a significant extent.

Private remittances of the African diaspora in Europe to their countries of origin represent enormous cash flows to developing countries. However, they are mainly used for consumption and not for productive purposes. The BMZ sees great potential in leveraging these money transfers, which amounted to EUR 30 billion from Europe to Africa in 2021.

The GIZ project “WIDU.africa – The funding platform for micro and small businesses in Africa in collaboration with the diaspora in Europe” is a regional project implemented on behalf of the German Federal Ministry for Economic Cooperation and Development (BMZ) and since December 2025 co-financed by the European Union (EU) and the Gates Foundation (GF). WIDU.africa gives (financial and non-financial) incentives to invest remittances in friends’ and families’ businesses and thereby improve the employment and income situation in Africa. Start-up and micro-entrepreneurs are supported by improved access to finance through the topping-up of diasporas’ transfers of funds and capacity-building of entrepreneurial skills.

1.2 Platform Concept

The project’s approach is to maximise the impact of diaspora remittances to Africa. Members of the diaspora in Europe will register themselves on the platform and invite businesses known to them in which they trust, wish to invest, and see potential. Both partners (diaspora donor in Europe and entrepreneur in Africa) apply with a joint business project. These business projects will go through a verification process and then receive technical support from local coaching organisations and a further financial contribution by GIZ that matches the joint contribution from the diaspora donor and the entrepreneur (see chart below).

The business projects are micro/small sized companies (start-ups as well as existing micro/small businesses) with an idea to increase revenue and in turn, employment. The project is supported and managed through the digital platform www.widu.africa (in the following referred to as ‘Platform’). Via the Platform the application process is managed, the project is designed, goals and budgets are set, and coaching activities are managed. The projects are monitored and evaluated through data collected directly from the beneficiaries as well as trusted coaching partners, via the Platform. The Platform also provides information that helps the coaching organizations to coordinate and provide technical support to the projects. Automated e-mails and text messages to the donors and entrepreneurs are triggered by events and guide the project team through the process.

The platform development started in August 2018 aiming to develop a functional, user-friendly, and appealing online-platform. After developing, programming, testing, and improving, www.widu.africa went live on 14 November 2019. Since then, it was piloted in Ghana and Cameroon until end of April 2020. After a successful audit, the Platform was extended to Kenya, Togo, Ethiopia, and Tunisia. In January 2026 the countries Senegal, The Gambia, Côte d'Ivoire and Mali were added. Currently (September 2026), there are around 40,000 registrations on the platform, of which about 8,000 projects have been approved.

The platform is currently available in three languages: English, French, and German.

The Platform initially started by offering only the Original WIDU Grant, that focuses on investments ranging from EUR 250 to EUR 2,500. The leverage ratio of the investments is 1:1:2, i.e., one Euro investment of both the African entrepreneur and the diaspora representative is subsidized with two EUR from the BMZ/EU. The public subsidy was increased in 2025 and ranges between EUR 300 and a maximum of EUR 3,000 in the first round of funding. Accordingly, diaspora members and African entrepreneurs can each invest between EUR 150 and EUR 1,500.

Furthermore, a graduation concept was introduced, which increases the subsidy range to EUR 500 and EUR 5,000 in the second and third round with a leverage ratio of 1:1:1, i.e., one Euro investment of both the African entrepreneur and the diaspora is subsidized with one EUR from the BMZ/EU/GF.

The transfer of funds takes place via formal financial service providers and not via the Platform.

In June 2022 a new line of grants was introduced: WIDU Local Calls. This funding instrument is available directly to local entrepreneurs to boost their businesses in specified thematic areas. In contrast to WIDU's other funding instrument - the Original WIDU Grant - African entrepreneurs can directly apply for funding and coaching, without the participation of the diaspora. The private investment of the entrepreneur ranges between EUR 500 and EUR 2,000, while the public subsidy ranges between EUR 1,250 and EUR 5,000. Therefore, the leverage ratio of the investment is 1:2.5.

For all grants, various mechanisms (digital controls and plausibility checks, trusted third parties, transparency, random sampling) reduce the susceptibility to fraud and strengthen trust between diaspora donor and the African entrepreneur. Due to a lean process that transfers grants to African entrepreneurs, the online platform has the potential to be applied to all African countries and potentially countries on other continents.

Through the co-financing by the EU and GF, the current project phase was extended until the end of October 2028. Due to the recent addition of four African countries, registrations on the platform are expected to rise significantly, reflected in the following updated overall objectives:

- 34,700 jobs maintained or newly created in ten countries (Cameroon, Côte d'Ivoire, Ethiopia, The Gambia, Ghana, Kenya, Mali, Senegal, Togo, Tunisia), 55% of which for women (10/2028). (Current Value: 19,087)
- 6,800 supported business founders and micro/small entrepreneurs, of which 50 % are women experience an average income increase of 15 % (10/2028). (Current Value: 3,539)

- 1,300 micro and small enterprises that were supported by the enhanced range of topic-specific funding instruments have launched an expanded or new product or service portfolio on the market. (Current Value: 588)

The WIDU project will potentially be extended after October 2028 and therefore, possibly the platform will be handed over to another software development agency. The handover is included in this contract (see tasks below).

General platform structure

The Platform is a web application running on CMS Drupal version 10, which is based on the open-source PHP Framework Composer. To operate the website, a web server with PHP interpreter and a relational database (MySQL, MariaDB, PostgreSQL) are required. Several Drupal modules are used, which are installed and kept up to date via Composer. All project specific features are integrated as Drupal 10 modules. For the output on the server a total of three Custom Drupal themes are used, which use PHP 8.4 + Twig according to Drupal 10 Standard. HTML5, CSS3 and JavaScript) are used in the browser. In addition, jQuery as a program library is included to display the website. See Annex 2 for Unified Modeling Language (UML) diagramme.

Integrated external service providers:

a. Contracted by GIZ:

- The SMS Gateway Link Mobility and the mail and domain provider United Domains is also integrated into the platform and sends event-triggered E-Mails and text messages.
- The Mail Service Provider Mailjet is connected to the platform via an API to send out E-Mails in larger scales or campaign e-mails.
- The external identification service provider WebID is used to identify the diaspora donor. The user data transmitted by WebID are stored asymmetrically (RSA) + symmetrically (AES) encrypted.

b. Contracted by the software development agency:

- For the user tracking and improvement of the user journey (e.g., visitor numbers) the open-source tool Matomo is used, see <https://matomo.org/>.
- Redmine is currently used as a ticketing system to manage new features development and track issues between GIZ and the service provider.
- Hosting currently takes place in Germany via Uvensys (<https://uvensys.de/>). It is a self-managed dedicated server running multiple instances of Linux. In addition to the above requirements, SSL Termination (nginx), Automated Let's Encrypt Certificates, Redis as the Key Value Store for Drupal, and Varnish for response caching are operated on the server.

The deployment of the web application is managed through a Git-based version control and deployment workflow. This is on the server in addition to the productive environment and a staging setup.

2. Tasks to be performed by the contractor

The aim of the service delivery is to provide GIZ with independent technical and strategic advice for the further development, operation, scaling and long-term sustainability of the WIDU.africa platform, while continuously optimizing its functionality, usability and overall performance.

The Contractor shall advise GIZ and provide quality assurance to ensure that the platform remains secure, user-centred, scalable, maintainable and fit for operation across participating countries. Responsibility for software development, hosting, operation, incident resolution and implementation of approved changes remains with the current software development agency.

The service provider is responsible for the provision of the following services:

- **Platform strategy, architecture and roadmap**

The service provider shall review the current platform architecture, operating model, technical dependencies and development priorities together with GIZ and the software development agency. The Contractor shall develop and regularly update a technical roadmap that identifies priorities for further development, automation, modularization, scalability, maintainability, interoperability and operational resilience. The Contractor shall advise GIZ on the feasibility, risks, resource implications and expected benefits of proposed platform enhancements, including the responsible use of artificial intelligence where relevant.

- **Technical governance and quality assurance of the software development agency provider**

The Contractor shall support GIZ in the technical governance of the software development agency. This includes reviewing technical concepts, implementation proposals, effort estimates, release plans, technical documentation and evidence of testing; participating in technical coordination meetings; identifying risks and quality gaps; and supporting the technical acceptance of deliverables where requested by GIZ. The Contractor shall maintain a decision, risk and action log for major technical matters.

- **Further development of platform functions**

The Contractor shall provide technical and conceptual advice on the further development of platform functions, including registration, identity verification, application and grant-management processes, monitoring and reporting, automated communication, and interfaces with third-party providers.

- **User experience, accessibility and user acceptance testing**

The Contractor shall advise GIZ and the IT service provider on user-centered platform design, taking account of the needs of entrepreneurs, diaspora users, coaches, country teams and administrators, including mobile use and low-bandwidth environments. The Contractor shall support the planning and evaluation of user acceptance tests and ensure that the findings are translated into prioritized recommendations for the platform roadmap.

- **Data, analytics and platform visibility**

The service provider shall support the definition and use of a platform analytics framework. Matomo should be used to analyze and better understand the platform in general, as well as marketing measures in particular. This shall include indicators on user acquisition, registration, application completion, verification, processing times, user drop-off, platform usage, service quality and country-specific performance. The Contractor shall advise on measures to improve the visibility and discoverability of the platform, including Search Engine Optimization (SEO), Generative Engine Optimization (GEO), content discoverability and campaign-related analytics, where such measures support the programme objectives.

- **Data protection, information security and operational resilience**

The Contractor shall provide technical input for the further development of the platform's security and privacy documentation, including data flows, secure and policy compliant access to platform data (for GIZ staff), risk assessments and mitigation measures. The Contractor shall support the planning, implementation follow-up and documentation of security assessments.

The Contractor shall advise on secure software development, role and access management, encryption, logging and monitoring, backup and recovery, vulnerability management, incident response and business continuity.

- **Knowledge management and documentation**

The Contractor shall support structured knowledge management between GIZ, the IT service provider and relevant project stakeholders. The Contractor shall ensure that essential technical documentation is available, current and usable, including architecture and interface documentation, technical decision records, operating procedures, access and ownership mapping, dependency and license registers, and handover documentation.

- **Ad-hoc technical advisory and stakeholder coordination**

The Contractor shall provide ad-hoc technical advice to GIZ on platform-related questions arising during the contract period and shall participate in coordination meetings and planning workshops as requested by GIZ. This includes up to three in-person workshops in Eschborn and virtual coordination with relevant teams and service providers.

- **Procurement and supplier transition support**

Where required, the Contractor shall support GIZ in the preparation or review of technical procurement documents for platform-related services. This may include technical specifications, suitability criteria, technical evaluation criteria, service-level requirements, deliverable and acceptance criteria, and indicative technical cost estimates. Where a transition to a new IT service provider, hosting provider or operator is envisaged, the Contractor shall support GIZ in planning and technically accompanying the transition.

- **Handling of Platform-Related Services**

The Contractor shall be responsible for the contractual and financial handling of platform related services. In consultation with GIZ, this includes, for example, services for text messaging, or other services (as needed).

Certain milestones, as laid out in the table below, are to be achieved during the contract term:

Milestones/process steps/partial services	Deadline/place/person responsible
Assessment of current WIDU platform regarding architecture, data management, etc. with regards to security and optimisation and efficiency improvements resulting in concrete actions	Q1/Q2 2027
Assessment of security concept (e.g. on AI forensic, IP checks, user roles, etc.) resulting in concrete actions	Q1/Q2 2027
Assessment of user acquisition (e.g. SEO, GEO, Matomo) resulting in concrete actions	Q1/Q2 2027
Advisory on data archiving and deletion strategy	Q1/Q2 2027
Develop roadmap for identified topics and recommended tasks.	Q3 2027
User test for public front end www.widu.africa	Q4 2027
User test of application process in one partner country	Q1 2028
Advisory on penetration test results (test to be performed by external provider)	Q4 2027
Support with tender process for software development agency in case of project extension	Q1 2028 – Q4 2028
Ongoing advisory services	Ongoing until contract end

Period of assignment: from 1 February 2027 until 31 October 2028.

3. Concept

In the tender, the tenderer is required to show *how* the objectives defined in Chapter 2 (Tasks to be performed) are to be achieved, if applicable under consideration of further method-related requirements (technical-methodological concept). In addition, the tenderer must describe the project management system for service provision.

Note: The numbers in parentheses correspond to the lines of the technical assessment grid.

Technical-methodological concept

Strategy (1.1): The tenderer is required to consider the tasks to be performed with reference to the objectives of the services put out to tender (see Chapter 1 Context) (1.1.1). Following this, the tenderer presents and justifies the explicit strategy with which it intends to provide the services for which it is responsible (see Chapter 2 Tasks to be performed) (1.1.2).

The tenderer is required to present the actors relevant for the services for which it is responsible and describe the **cooperation (1.2)** with them.

The tenderer is required to present and explain its approach to **steering** the measures with the project partners (1.3.1) and its contribution to the **results-based monitoring system** (1.3.2).

The tenderer is required to describe the key **processes** for the services for which it is responsible and create an **operational plan** or schedule (1.4.1) that describes how the services according to Chapter 2 (Tasks to be performed by the contractor) are to be provided. In particular, the tenderer is required to describe the necessary work steps and, if applicable, take account of the milestones and **contributions** of other actors (partner contributions) in accordance with Chapter 2 (Tasks to be performed) (1.4.2).

The tenderer is required to describe its contribution to knowledge management for the partner (1.5.1) and GIZ and to promote scaling-up effects (1.5.2) under **learning and innovation**.

4. Personnel concept

The tenderer is required to provide personnel who are suited to filling the positions described, on the basis of their CVs (see Chapter 7), the range of tasks involved and the required qualifications.

The below specified qualifications represent the requirements to reach the maximum number of points in the technical assessment.

C1-level language proficiency in English and B2 in German is a minimum requirement and therefore won't be evaluated. Non-fulfillment will lead to exclusion of the bid.

Qualifications of key expert 1

- Education/training (2.2.1): University/college degree (diploma/master's degree) in computer science, information systems, software engineering, digital transformation or an equivalent relevant field
- Language (2.2.2): C1-level language proficiency in English and B2 in German is a minimum requirement and therefore won't be evaluated in the technical evaluation grid. Non-fulfillment will lead to exclusion of the bid.
- General professional experience (2.2.3): 10 years of professional experience in IT consulting, digital product management, software delivery, platform operations or comparable fields
- Specific professional experience (2.2.4): 7 years of experience advising on the development, operation or scaling of digital platforms with multiple user groups and external service providers
- Leadership/management experience (2.2.5): 7 years of experience managing or advising multidisciplinary software-development teams and external IT service providers
- Regional experience (2.2.6): 3 reference projects in Africa or involving digital services for users in African countries
- Development Cooperation (DC) experience (2.2.7): 3 reference projects in international development cooperation, public-sector organization, social-impact technology or comparable contexts
- Other (2.2.8): Demonstrated experience in four of the following areas: platform architecture; software development lifecycle and quality assurance; cloud or hosted applications; API and third-party integration management; data analytics; cybersecurity; data protection by design; user-centred design

Soft skills of team members

In addition to their specialist qualifications, the following qualifications are required of team members:

- Team skills
- Initiative
- Communication skills
- Socio-cultural skills
- Efficient, partner- and client-focused working methods
- Interdisciplinary thinking

The tenderer must provide a clear overview of all proposed short-term experts and their individual qualifications.

5. Costing requirements

Assignment of personnel and travel expenses

Per diem allowances are reimbursed as a lump sum up to the maximum amounts permissible under tax law for each country as set out in the country table in the circular from the German Federal Ministry of Finance on travel expense remuneration (downloadable from the [German Federal Ministry of Finance – tax treatment of travel expenses and allowances for international business travel as of 1 January 2026 \(GERMAN ONLY\)](#)).

Accommodation allowances are reimbursed as detailed in the specification of inputs below.

With special justification, additional Accommodation costs up to a reasonable amount can be reimbursed against evidence.

All business travel must be agreed in advance by the officer responsible for the project

Sustainability aspects for travel

GIZ has undertaken an obligation to reduce greenhouse gas emissions (CO₂ emissions) caused by travel. When preparing your tender, please incorporate options for reducing emissions, such as selecting the lowest-emission booking class (economy) and using means of transport, airlines and flight routes with a higher CO₂ efficiency. For short distances, travel by train (second class) or e-mobility should be the preferred option.

CO₂ emissions caused by air travel must be offset. GIZ specifies a budget for this, through which the carbon offsets can be settled against evidence.

There are many different providers in the market for emissions certificates, and they have different climate impact ambitions. The [Development and Climate Alliance \(German only\)](#) has published a [list of standards \(German only\)](#). GIZ recommends using the standards specified there.

Specification of inputs

Fee days	Number of experts	Number of days per expert	Total	Comments
Designation of key expert	1	100	100	
Travel expenses	Quantity	Number per expert	Total	Comments
Per-diem allowance in country of assignment	2	3	6	3 trips to Germany
Overnight allowance in country of assignment	1	3	3	Note: Overnight allowances of up to EUR 130 can be submitted for reimbursement against evidence. Up to EUR 80 can be submitted for reimbursement on a lump-sum basis. Please indicate in the price schedule whether your offer is on a lump-sum basis or against evidence.
Transport	Quantity	Number per expert	Total	Comments
Travel expenses (train, car)	1	3	3	3 roundtrips within the country of assignment. For short distances, travel by train (second class) or e-mobility should be the preferred option.
Other costs	Number	Price	Total	Comments
Flexible remuneration	1	10,000	10,000	A budget of EUR 10,000 is foreseen for flexible remuneration. Please incorporate this budget into the price schedule. Use of the flexible remuneration item requires prior written approval from GIZ.
Subcontract(s) for sms service provider	1	10,000	10,000	The budget contains the following costs 10,000 EUR.

6. Requirements on the format of the tender

The structure of the tender must correspond to the structure of the ToR. In particular, the detailed structure of the concept (Chapter 3) should be organized in accordance with the positively weighted criteria in the assessment grid (not with zero). The tender must be legible (font size 11 or larger) and clearly formulated. It must be drawn up in English (language).

The complete tender must not exceed 10 pages (excluding CVs). If one of the maximum page lengths is exceeded, the content appearing after the cut-off point will not be included in the assessment. External content (e.g. links to websites) will also not be considered.

The CVs of the personnel proposed in accordance with Chapter 4 of the ToRs must be submitted using the format specified in the terms and conditions for application. The CVs shall not exceed 4 pages each. They must clearly show the position and job the proposed person held in the reference project and for how long. The CVs can also be submitted in English (language).

Please calculate your financial tender based exactly on the parameters specified in Chapter 5 Quantitative requirements. The contractor is not contractually entitled to use up the days, trips, workshops or budgets in full. The number of days, trips and workshops and the budgets will be contractually agreed as maximum limits. The specifications for pricing are defined in the price schedule.

7. Option

After the services put out to tender have been completed, important elements of these tasks can be continued or extended. Specifically:

Type and scope

The contractor is responsible for providing the following optional services:

- Further development of platform functions
- User experience, accessibility and user acceptance testing
- Data protection, information security and operational resilience
- Ad-hoc technical advisory and stakeholder coordination
- Procurement and supplier transition support
- Handling of Platform-Related Services

Requirements

Exercising the option will depend on commissioning of follow-on phase by GIZ's commissioning party beyond October 2028. The decision on continuation is expected to be made in the period Q1 2028. If the option is exercised, it is anticipated that the contract term will be extended to 31 October 2030.

The option will be exercised by means of a contract extension on the basis of the individual approaches already offered.

Quantitative requirements for the optional services

Designation of key expert	1	50	50	
Travel expenses	Quantity	Number of days per expert	Total	Comments
Per-diem allowance in country of assignment	3	2	6	3 trips to giz Germany
Overnight allowance in country of assignment	3	1	3	Overnight stays in Germany (deviation from the travel expense regulations): Note: Overnight allowances of up to EUR 130 can be submitted for reimbursement against evidence. Up to EUR 80 can be submitted for reimbursement on a lump-sum basis. Please indicate in the price schedule whether your offer is on a lump-sum basis or against evidence
Transport	Quantity	Number of days per expert	Total	Comments
Travel expenses (train, car)	3		3	3 roundtrips to giz Germany. For short distances, travel by train (second class) or e-mobility should be the preferred option.
Subcontract(s) for sms service provider	1		5,000	The budget contains the following costs: 5,000.

8. Outsourced processing of personal data

Personal data will be processed on behalf of the client. Therefore, an agreement on “Outsourcing of data processing (AuV)” will be concluded with the contractor in accordance with Art. 28 GDPR. For this purpose, the technical and organisational measures (TOM) for compliance with the data protection requirements must be outlined prior to conclusion of the contract. If the contractor has already been audited by GIZ in the past, an update in accordance with GDPR must nevertheless be sent. After a positive check, the contract is concluded with the AuV attachment.

9. Annexes

- Annex 1 Module Proposal

- Annex 2 Unified Modeling Language (UML) diagramme.