



P.O. Box 779

Lilongwe

NATIONAL ECONOMIC EMPOWERMENT FUND LTD

REQUEST FOR QUOTATIONS (SERVICE)

**Procurement Number: NEEF /PROVISION OF SMS AND USSD
PLATFORM SERVICES/ 06473/2025/26**

To:

Date: 20TH February, 2026

The Procuring Entity named above invites you to submit your quotation for the goods described herein. Partial Quotations may be rejected, and the Purchaser reserves the right to award a contract for selected items only. Any resulting order shall be subject to the Government of Malawi General Conditions of Contract for Local Purchase Orders (available on request) except where modified by this Request for Quotations.

SECTION A: QUOTATION REQUIREMENTS: SERVICE

- 1) **Description Provision of SMS and USSD Platform services**
- 2) Quotation prices should be based on: EXW
- 3) The delivery period required is **14 days** from date of order.
- 4) Quotations must be valid for **30** days from the date for receipt given below.
- 5) The warranty/guarantee offered shall be: **N/A**
- 6) Quotations and supporting documents as specified in Section B must be marked with the Procurement Number given above, **and indicate your acceptance of the terms and conditions.**
- 7) Quotations must be received, in sealed envelopes, **or email: procurement@neef.mw, no later than: 12:00 hrs on 27th February, 2026**
- 8) Quotations must be returned to:

The Chairperson

Internal Procurement & Disposal Committee

National Economic Empowerment Fund (NEEF)

Mercantile Building, along presidential drive in City Centre

P.O. Box 779

Lilongwe

MALAWI

Email; procurement@neef.mw

- 9) The attached Schedule of Requirements at Section C, details the items to be purchased. You are requested to quote your delivered price for these items by completing and returning Sections B and C.

Quotations that are responsive, qualified and technically compliant will be ranked according to price. Award of contract will be made to the lowest priced quotation by item or by total through the issue of a Local Purchase Order.

Signed: Name: **Bernard Msowoya**

Title/Position: **Procurement and Assets Disposal Officer**

For and on behalf of the Purchaser

Your quotation is to be returned on this Form by completing and returning Sections B and C including any other information/certification required within this RFQ.

SECTION B: QUOTATION SUBMISSION SHEET

- 1) Currency of Quotation: Malawi Kwacha
- 2) Delivery period offered: days/weeks/months from date of Purchase Order.
- 3) The validity period of this Quotation is: days from the date for receipt of Quotations.
- 4) Warranty period (where applicable):..... months.
- 5) We attach the following documents:
 - i. **Section C of the Request for Quotations completed and signed;**
 - ii. **A copy of Business Registration Certificate,**
 - iii. **A copy of valid PPDA Registration Certificate,**
 - iv. **A copy of valid MRA Tax Clearance**
 - v. **Withholding Tax Exemption Certificate (indicate if not available)**
 - vi. **Copies of successfully completed contracts / LPOs, at least three (3) similar assignments, preferably for: Financial institutions, Microfinance institutions.**
- 6) We confirm that our quotation is based on the terms and conditions stated in your Request for Quotations referenced above, and that any resulting contract will be subject to the Government of Malawi General Conditions of Contract for Local Purchase Orders.
- 7) We confirm that the prices quoted are fixed and firm for the duration of the validity period and will not be subject to revision or variation.

Authorised By:

Signature: _____ Name: _____

Position: _____ Date: _____

(DD/MM/YY)

Authorised for and on behalf of:

Company: _____

Address:
.....

If any additional documentation is attached to your quotation, a signature and authorisation at Section B and Section C is still required as confirmation that the terms and conditions of this RFQ prevail over

any attachments. If the Quotation is not authorised in Section B and Section C, the quotation may be rejected.

SECTION C: SCHEDULE OF REQUIREMENTS (TO BE PRICED BY BIDDER)

[illegible]

	Sub total					
	V.A.T 17.5 %					
					Total	

The following attachments are appended to clarify the Description of Goods:

[List any attachments providing additional specification of the goods required]

Authorised By:

Signature: _____

Name: _____


Position: _____

Date: _____

(DD/MM/YY)

Authorised for and on behalf of:


Company: _____

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SMS AND USSD SERVICE – TERMS OF REFERENCE			

ENGAGEMENT OF SMS AND USSD SERVICE PROVIDER

TERMS OF REFERENCE

FEBRUARY 2026

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1. INTRODUCTION

The National Economic Empowerment Fund (“NEEF”) is a statutory institution established by the Government of Malawi with the mandate to provide affordable financial services to Micro, Small, and Medium Enterprises (MSMEs), cooperatives, and youth across the country. NEEF plays a critical role in promoting economic empowerment, financial inclusion, and sustainable development through the provision of accessible loan facilities and related support services.

To support its nationwide operations and enhance communication with its customers, NEEF intends to engage a qualified and reputable SMS Service Provider to deliver reliable and secure bulk SMS services. The service will primarily be used to send automated reminders to customers on loan repayment due dates, overdue payment notifications, account updates, and other customer engagement and operational communications.

NEEF hereby invites sealed bids from reputable, Firms, or Companies for the provision of Bulk SMS Gateway Services. The service provider must demonstrate proven experience in providing enterprise SMS solutions, including secure messaging platforms, delivery reporting, and system integration capabilities.

2. PURPOSE


The purpose of this procurement is to engage a reliable and qualified SMS Service Provider to deliver secure, timely, and efficient bulk SMS communication services for the NEEF.

3. SCOPE OVERVIEW

The scope of this assignment includes the provision, configuration, and maintenance of a reliable, secure, and scalable Bulk SMS Service to support communication between the NEEF and its customers across Malawi. The selected Service Provider shall be responsible for delivering an enterprise-grade SMS solution with the following capabilities:

i. **Bulk SMS Delivery Services**

- ✓ Provide bulk SMS messaging services for sending loan repayment reminders, overdue payment notifications, account alerts, announcements, and other official communications to NEEF customers and stakeholders.
- ✓ Ensure timely, accurate, and high-delivery success rates for all outgoing messages.

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ii. **USSD ShortCode Application**

iii. **Nationwide Mobile Network Coverage**

- ✓ The service must support delivery of SMS messages to all mobile networks operating in Malawi, including but not limited to Airtel Malawi and Telekom Networks Malawi (TNM).
- ✓ The provider must demonstrate established direct connections or reliable routes to local Mobile Network Operators (MNOs) to ensure dependable message delivery.

iv. **SMS Gateway Platform and System Integration**

- ✓ Provide access to a secure SMS Gateway platform with web-based interface and Application Programming Interface (API) for integration with NEEF's core banking system, including loan management and customer information systems.
- ✓ Support automated SMS triggering based on predefined events such as payment due dates and overdue accounts.

v. **Delivery Reports and Monitoring**

- ✓ Provide real-time delivery reports indicating message status (delivered, pending, failed).
- ✓ Provide system logs and reporting dashboards for monitoring SMS usage and performance.

vi. **Sender ID Management**


- ✓ Support customized Sender ID reflecting NEEF's official identity.

vii. **Reliability, Availability, and Support**

- ✓ Ensure high system availability (minimum 99% uptime preferred).
- ✓ Provide technical support, maintenance, and prompt resolution of service interruptions.

viii. **Security and Compliance**

- ✓ Ensure secure transmission of messages and protection of customer data in compliance with applicable ICT and data protection regulations.


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- ✓ Maintain confidentiality and integrity of all NEEF communication data.
- ix. **Scalability and Future Expansion**
 - ✓ The solution must be scalable to accommodate increased messaging volumes and support future communication needs of NEEF
- x. **Prepaid and Postpaid Billing Options**
 - ✓ The platform must support a **prepaid billing model**, allowing NEEF to deposit funds in advance and send SMS messages based on available credit balance, with real-time balance visibility.
 - ✓ The platform must also support a **postpaid billing model**, allowing NEEF to send SMS messages throughout the billing cycle and receive invoices at the end of each month based on the actual number of SMS messages successfully sent.
 - ✓ Provide detailed usage reports and billing statements showing message volumes, delivery status, and applicable charges.

4. USSD Platform Development and Integration Requirements

The bidder must provide development, deployment, and maintenance of a USSD solution with the following capabilities:

- ✓ Provision and deployment of a dedicated USSD Code accessible across all mobile networks in Malawi, including Airtel Malawi and Telekom Networks Malawi (TNM).
- ✓ Ability to integrate the USSD platform with NEEF's core banking systems.
- ✓ The USSD platform must enable customers to perform the following functions:
 - Check loan balance
 - Check loan repayment status
 - View loan account information
 - Receive repayment instructions
 - Initiate loan repayment
- ✓ Integration with mobile payment platforms, including:
 - TNM Mpamba
 - Airtel Money Malawi

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Integration with banking platforms to enable payments through supported banks.

- ✓ Provide secure authentication and session management.
- ✓ Provide reporting and transaction logs for monitoring and reconciliation

5. MANDATORY REQUIREMENTS

- i. Providers must have direct connections with Mobile Network Operators (MNOs) rather than relying on intermediaries (grey routes). This ensures high throughput, reliable delivery, and reduced spam flagging – Provide proof
- ii. Licensed, authorized, or compliant with regulations of the Malawi Communications Regulatory Authority (MACRA) to provide SMS or telecommunications-related services
- iii. Provide a list of clients or companies where you have provided SMS and USSD services successfully in the last 2 years. Attach evidence of successful completion including Completion certificates, LPOs/ Contracts/ Reference
- iv. Successfully completed at least **three (3) similar assignments**, preferably for: Financial institutions, Microfinance institutions, Government or any private sector organizations
- v. Easy API Integration & Webhooks: offer flexible, well-documented APIs (HTTP/HTTPS, SMPP) to integrate seamlessly with CBS/ERP systems.
- vi. Proposed Service Level Agreement (SLA)
- vii. The financial proposal should include
 - On bulk SMS Service
 - Cost of a single SMS (160 Characters) per Mobile Network
 - On USSD
 - Once Off Setup fees
 - Monthly Shortcode Rentals
 - USSD Session rates