

Title of the position: VIRAL Roll Out Firm
Program: Advisory Services
Recruiting Manager: Gibson Mapfidza, Chief Business Officer (Investment and Advisory)
Appointment Type: Firm
Location: Africa

A. PROJECT BACKGROUND AND OBJECTIVES

Shelter Afrique Development Bank (ShafDB) is the only pan-African finance institution dedicated exclusively to supporting affordable housing delivery and urban development across Africa.

Owned by 44 African Governments, the African Development Bank (AfDB), and the Africa Reinsurance Corporation (Africa-Re), ShafDB builds strategic partnerships and provides a suite of products and services that enable the efficient delivery of affordable housing and commercial real estate. As the Company for Housing and Habitat in Africa, ShafDB's work has a direct and measurable impact on improving the lives of millions of Africans by addressing the housing needs of the continent's rapidly growing urban population.

Africa's rate of urbanization continues to outpace economic development, driving an urgent and rising demand for decent and affordable housing. While individual countries have made important strides, challenges remain significant. Housing development is highly dynamic, influenced by shifting market conditions and policy frameworks, and shaped by persistent constraints such as limited access to finance, weak land governance and tenure systems, and inadequate building technologies. In its Corporate Strategic Plan (CSP) 2023–2027, ShafDB has prioritized aligning its products and services with the housing development needs of its member states.

The Bank delivers its value proposition in affordable housing and urban development through four core business lines:

- Financial Institutions Group (FIG)
- Project Finance Group (PFG)
- Sovereign & PPP Group
- Fund Management Group (FMG)

To address the acute shortage of affordable housing for low- and middle-income households, ShafDB intends to leverage the VIRAL Diagnostic Toolkit. This tool enables rapid assessment of housing finance systems across the entire value chain, focusing on five pillars: Vision, Institutions, Regulations, Actors, and Local Initiatives. Under this initiative, the selected Firm will provide comprehensive advisory services to:

- Develop diagnostic reports on housing finance systems in member countries using the VIRAL model.
- Design Country Housing and Urban Development Strategic Partnerships (CHUPS) to serve as roadmaps for accelerating affordable housing delivery.
- Assess the maturity levels of different countries' housing ecosystems.

- Recommend strategies to catalyze sustainable housing and urban development in ShafDB’s member states.
- Identify a pipeline of investment and advisory services opportunities for ShafDB

Through this partnership, ShafDB seeks to foster stronger country-level strategies, partnerships, and innovations that will unlock Africa’s housing potential and create inclusive, livable urban environments for its citizens.

B. SCOPE OF WORK

i. Internal Assessment of VIRAL Framework – Diagnostic Review.

- Understanding Country’s Overall Vision for Housing
- Explore what are the Key Institutions Required
- Review existing policies and regulations.
- Analysis and Recommendations of Key Actors
- List examples of already existing Local Initiatives that can be improved on

i. Strategy Development

- Understanding what affordable Housing and urbanization vision and strategy:
- Definition of the Operational Model for Transformation:
- Financial projections for implementing the strategy
- Develop a roadmap for implementation

C. REPORTING & TIMEFRAME

The assignment will commence on September 25th, 2025, and will last for a maximum of one year. The assignment will cover several projects and several countries. The firm will be reporting to the Advisory Services Manager with possibility of changing reporting line based on the country and product needs.

D. DELIVERABLES

1. Inception Report outlining the methodology, work plan, and timeline for the assignment for all project stakeholders.
2. Market research Report detailing the housing market assessment, risk analysis, and the gaps hindering the developments of housing and urbanization value chain.
3. Design a country partnership document (Country Housing & Urban Partnership Strategy, CHUPS) which will guide ShafDB's execution plan for the country (similar to World Bank Country Partnership Framework (CPF) which will define a roadmap for the country's housing and urban development).
4. Identify quick wins, and pipeline of bankable projects/initiatives ShafDB can engage within the 5 pilot countries, with a particular focus on SHELTER AFRIQUE's thematic areas (Green, Gender, Islamic Finance, Diaspora, SME & Trade, IDPs & Migrants, and Infrastructure)
5. Stakeholder Engagement Report summarizing the consultations and training workshops conducted.
6. Monitoring and Evaluation Framework with KPIs for tracking project success and sustainability.

E. QUALIFICATIONS & EXPERIENCE

The Firm should have demonstrable experience in related activities as follows:

1. A minimum of 10 years of experience in research and advising on real estate projects, particularly in the affordable housing or related infrastructure sectors within African and or/developing countries.
2. Proven experience in facilitating multi-stakeholder engagement, capacity building, and public consultations.
3. Excellent experience in establishment/operations of similar housing and built environment frameworks with specific context to the African region.
4. Expertise in housing finance to ensure the operational framework align with specific challenges and dynamics of the sector.
5. Experience in Project Management to demonstrate ease of coordinating different activities and ensuring the framework's successful execution.
6. Knowledge of Climate and Environmental factors vital for promoting sustainable and resilient housing finance solutions (climate-smart strategies)
7. Strong client relationship management skills, including the ability to develop and maintain mutually beneficial stakeholder relationships with senior management.
8. Advanced degree in finance, economics, real estate development, law, or a related field.
9. Organizational and communications skills, including the ability to represent ShafDB work credibly at the senior executive levels.
10. Advanced user level proficiency in PowerPoint, Excel, Word is a must; report writing capabilities and ability to comprehend and analyse large amounts of data/information and translate into ideas and actionable plans is required.
11. Strong command over French (written and verbal) is a must. Knowledge of English will be an advantage.
12. Willingness and ability to travel frequently and at short notice.

A detailed scope of work and deliverables on each of these areas will be agreed at the time of contracting.

F. CONTENTS OF THE PROPOSAL

The proposal should include, but not limited to the following:

- a) An understanding of SHELTER AFRIQUE'S requirements as listed in B and above.
- b) Methodology and work plan for performing the assignment.
- c) Project delivery plan
- d) Detailed reference list indicating the scope and magnitude of similar assignments.
- e) Relevant services undertaken in the past three (3) years.
- f) Team composition and their respective roles
- g) CVs of the task team

G. EVALUATION CRITERIA

Bids from Consultants will be evaluated on the following criteria:

i. Technical Proposal

The bid will have to score a minimum total of 50 points on the Technical Proposal (TP) to be eligible for further evaluation on the Financial Proposal.

S/N	Criteria	Maximum Score
	Company profile/ Track record	10
	Understanding of needs and proposed approach	20
	Methodology	20
	Clientele for similar assignments	10
	Staffing profile on assignment	10
	TOTAL SCORE	70

ii. Financial Proposal

The contract will be awarded to the bidder whose offer represents the best value to SHELTER AFRIQUE, considering the professional and technical capacity, the quality of the offer and the price. Final selection will be based on 70% technical and 30% financial.

Shelter Afrique however reserves the right to negotiate with selected firm the proposed remuneration. The minimum technical score (St) required for shortlisting is 50 pts.

The formula for determining the financial scores (sf) is the following:

$Sf = 100 \times Fm / F$, in which Sf is the financial score, Fm is the lowest price and F the price of the proposal under consideration. Final Score = $0.3 Sf + 0.7 St$

H. SPECIAL TERMS AND CONDITIONS

All travel costs of the consultant will be restricted to economy class and will be covered by the firm.

All data and information received from ShafDB for the purposes of this assignment are to be treated confidentially and are only to be used in connection with the execution of these Terms of Reference.

All intellectual property rights arising from the execution of these Terms of Reference are assigned to ShafDB. The contents of written materials obtained and used in this assignment may not be disclosed to any third parties without the expressed advance written authorization of ShafDB.

I. DATES FOR RECEIPT OF APPLICATIONS/BIDS FOR CONSULTANCY

Bids should be submitted not later than 30th August 2025.

Completed Technical and Financial proposals, respectively clearly marked and enclosed in separate emails, should be addressed to:

Procurement & Disposal Committee
SHELTER AFRIQUE
Shelter Afrique Centre – 5th Floor, Longonot Road,
Upper Hill, Nairobi
P.O. Box 41479-00100, GPO Nairobi, Kenya
E-mail; procurement@shelterafrique.org