REQUEST FOR PROPOSALS (RFP)

ESTABLISHMENT OF A CONSULTANT ROSTER FOR HOUSING, URBAN DEVELOPMENT AND RELATED ADVISORY SERVICES

1. BACKGROUND

Shelter Afrique Development Bank (ShafDB) is a Pan-African Development Finance Institution dedicated to supporting the development of affordable housing, sustainable urban development, and related infrastructure across its member countries.

In furtherance of its mandate, ShafDB provides financing, advisory services, technical assistance, project preparation support, capacity building, and institutional development services to governments, public institutions, financial institutions, developers, private sector entities, and other stakeholders within the housing and urban development ecosystem.

As part of strengthening its advisory services offering and enhancing its ability to respond efficiently to the evolving needs of its member countries and clients, ShafDB intends to establish a **roster of qualified consulting firms and individual consultants** with demonstrated expertise across selected housing, urban development, housing finance, public-private partnership, project preparation and institutional capacity-building areas.

The roster will provide ShafDB with access to suitably qualified specialists who may be engaged on an as-needed basis for specific assignments during the validity period of the roster.

2. OBJECTIVE OF THE RFP

The objective of this Request for Proposals is to identify, evaluate and prequalify qualified firms and/or individual consultants for inclusion in ShafDB's Consultant Roster for Advisory Services.

The roster will enable ShafDB to:

- Access specialized technical expertise within shorter turnaround periods;
- Support governments and clients in developing housing and urban development programmes;
- Strengthen preparation and structuring of bankable housing and urban development projects;
- Develop innovative housing and mortgage finance solutions;
- Support institutional and regulatory reforms within member countries;
- Facilitate private sector participation and investment in affordable housing;
- Strengthen the capacity of institutions involved in housing and urban development; and

- Enhance the quality, efficiency and impact of ShafDB's advisory and technical assistance interventions.

Appointment to the roster shall not constitute a guarantee of work. Specific assignments will be issued based on ShafDB's requirements, consultant expertise, availability, performance, geographical experience and the nature of each assignment.

3. SCOPE OF ADVISORY SERVICES

Applicants may express interest in **one or more** of the advisory service categories outlined below. Applicants must clearly indicate the category or categories for which they wish to be considered and demonstrate relevant experience for each selected area.

3.1 VIRAL Advisory and Country Housing and Urban Development Partnership Strategies

The consultant may be required to undertake advisory assignments using the **VIRAL (Vision, Institutions, Regulations, Actors and Local Initiatives) framework** – to support the development of Country Housing and Urban Development Partnership Strategies (CHUDPS).

Indicative services may include:

- Assessment of national and sub-national housing and urban development environments;
- Analysis of national housing and urban development visions and strategies;
- Institutional and stakeholder mapping;
- Assessment of housing-related laws, policies and regulations;
- Identification of key public, private and community actors;
- Assessment of existing local initiatives and scalable housing programmes;
- Housing demand, supply and affordability assessments;
- Identification of institutional and regulatory bottlenecks;
- Assessment of housing value chains and market systems;
- Identification of priority interventions and investment opportunities;
- Development of Country Housing and Urban Development Partnership Strategies;
- Preparation of implementation roadmaps and investment programmes;
- Development of monitoring and results frameworks; and
- Facilitation of stakeholder consultations and validation workshops.

3.2 Public-Private Partnership (PPP) Advisory

Services may include:

- Identification and assessment of housing and urban development projects suitable for PPP arrangements;
- PPP feasibility and options analysis;
- Development of PPP business cases;

- Commercial, financial and institutional structuring;
- Financial modelling and affordability analysis;
- Risk identification, allocation and mitigation;
- Development of transaction structures;
- Preparation of PPP procurement documentation;
- Support during tendering, evaluation and negotiation;
- Development or review of concession and project agreements;
- Value-for-money assessments;
- Market sounding and investor engagement;
- Government and institutional capacity building on PPPs; and
- Transaction advisory support through financial close where required.

3.3 Student Housing Advisory

Services may include:

- Student accommodation demand and supply studies;
- Market assessments and feasibility studies;
- Development of student housing strategies;
- Assessment of public and private student housing models;
- Financial and commercial modelling;
- Development of affordable student accommodation models;
- PPP structuring for student accommodation;
- Development of investment and financing structures;
- Assessment of university and institutional land and assets;
- Development of operating and management models;
- Preparation of bankable student housing projects;
- Investor and developer engagement; and
- Development of standards and frameworks for sustainable student accommodation.

3.4 Housing and Mortgage Finance Advisory

Services may include:

- Housing finance market assessments;
- Mortgage market diagnostics;
- Development of housing and mortgage finance strategies;
- Affordable mortgage product design;
- Housing microfinance product development;
- Rent-to-own and alternative tenure financing solutions;
- Development of credit assessment and underwriting frameworks;
- Mortgage market policy and regulatory advisory;
- Financial modelling;
- Housing affordability analysis;
- Development of housing finance products for underserved and informal-income households;
- Advisory to banks, mortgage lenders and housing finance institutions;

- Development of green and climate-responsive housing finance solutions; and
- Institutional strengthening of housing finance providers.

3.5 Mortgage Refinance Company, Mortgage Guarantee Fund and Housing Bank Advisory

Consultants may be required to provide advisory services relating to the establishment, restructuring or strengthening of:

- Mortgage Refinance Companies (MRCs);
- Mortgage Guarantee Funds (MGFs);
- Housing Banks;
- Housing finance corporations; and
- Other specialised housing finance institutions.

Services may include:

- Market and feasibility studies;
- Institutional diagnostics;
- Development of business models;
- Capitalisation and funding strategies;
- Financial modelling;
- Governance and organisational structures;
- Regulatory and legal framework assessments;
- Product design;
- Risk management frameworks;
- Credit enhancement mechanisms;
- Liquidity and refinancing structures;
- Operational policies and procedures;
- Development of implementation roadmaps;
- Stakeholder consultations;
- Institutional capacity building; and
- Support towards operationalisation and market entry.

3.6 Diaspora Housing and Mortgage Product Development

Services may include:

- Diaspora housing market assessments;
- Mapping of diaspora segments and housing investment patterns;
- Assessment of remittance flows relevant to housing investment;
- Development of diaspora mortgage products;
- Development of diaspora housing investment products;
- Customer journey and digital platform design;
- Credit risk and underwriting frameworks for diaspora borrowers;
- Currency, transfer and repayment risk assessment;

- Development of partnership structures with banks, fintechs and money transfer providers;
- Regulatory and compliance assessments;
- Development of marketing and distribution strategies;
- Structuring of diaspora-backed housing development programmes;
- Development of investment mobilisation strategies; and
- Pilot product development and implementation support.

3.7 Project Preparation Facility and Bankable Project Development

Services may include:

- Project identification and screening;
- Preliminary and detailed feasibility studies;
- Pre-feasibility assessments;
- Technical, financial, economic, environmental and social assessments;
- Project concept development;
- Market and demand analysis;
- Site and infrastructure assessments;
- Financial modelling;
- Investment structuring;
- Preparation of business plans;
- Preparation of project information memoranda;
- Project risk assessment and mitigation planning;
- Development of implementation and procurement strategies;
- Preparation of bankable project documentation;
- Support in securing financing and investment;
- Investor identification and market sounding;
- Development of project pipelines;
- Transaction support; and
- Support through financial close where applicable.

3.8 Capacity Building, Training and Institutional Strengthening

Services may include:

- Institutional capacity needs assessments;
- Organisational diagnostics;
- Development of institutional strengthening programmes;
- Housing and urban development policy training;
- Housing finance and mortgage market training;
- PPP training;
- Project finance and financial modelling training;
- Project preparation and bankability training;
- Urban planning and sustainable cities training;
- Green building and climate-resilient housing capacity building;
- Training on housing policy, regulation and institutional frameworks;

- Development of operational manuals, policies and procedures;
- Governance and organisational development advisory;
- Executive and technical training programmes;
- Coaching and knowledge transfer;
- Development of training materials and toolkits; and
- Monitoring and evaluation of capacity-building interventions.

4. CROSS-CUTTING REQUIREMENTS

Across the various advisory areas, consultants may also be expected to integrate applicable cross-cutting considerations including:

- Affordable and inclusive housing;
- Sustainable urban development;
- Climate resilience and adaptation;
- Green and energy-efficient buildings;
- Environmental, Social and Governance considerations;
- Gender equality and social inclusion;
- Youth and vulnerable population considerations;
- Digitalisation and PropTech;
- Local economic development;
- Job creation;
- Sustainable financing;
- Social and environmental safeguards;
- Stakeholder engagement;
- Institutional sustainability; and
- Monitoring, evaluation and impact measurement.

5. GEOGRAPHICAL COVERAGE

Assignments under the roster may be undertaken across ShafDB member countries in Africa.

Consultants should therefore demonstrate relevant experience in African housing, housing finance, infrastructure, urban development or related markets.

Experience working in multiple African jurisdictions and an understanding of different economic, regulatory, institutional and cultural contexts will be an added advantage.

Ability to provide services in **English and/or French** will also be considered an advantage depending on the assignment.

6. CONSULTANT ELIGIBILITY AND QUALIFICATIONS

Applications are invited from:

- Consulting firms;
- Advisory firms;

- Consortiums or joint ventures;
- Research and technical institutions;
- Professional service firms; and
- Qualified individual consultants.

6.1 Consulting Firms

Firms should demonstrate:

- Legal registration and good standing in their country of incorporation;
- A minimum of 7 years of relevant consulting experience;
- Demonstrated experience in at least one of the advisory service categories;
- Successful completion of comparable assignments;
- Relevant experience in Africa or other emerging markets;
- Availability of qualified professionals with appropriate technical expertise;
- Adequate organisational and technical capacity to execute assignments;
- Sound financial standing; and
- Evidence of appropriate quality assurance and project management arrangements.

6.2 Individual Consultants

Individual consultants should generally possess:

- A postgraduate degree in economics, finance, real estate, urban planning, engineering, architecture, public policy, development studies, law, business administration or another relevant discipline;
- At least [7–10] years of relevant professional experience;
- Demonstrated specialist expertise in one or more of the advisory categories;
- Experience undertaking similar assignments;
- Strong analytical, report-writing and stakeholder engagement skills;
- Relevant experience in Africa; and
- Fluency in English and/or French, depending on the relevant assignment.
- Professional certifications relevant to the applicant's area of expertise will be an added advantage.

7. EXPECTED ASSIGNMENT DELIVERABLES

Specific deliverables will be defined under individual Terms of Reference issued for each assignment.

Depending on the nature of the assignment, deliverables may include:

- Inception reports;
- Diagnostic and baseline reports;
- Market assessment reports;
- Feasibility and pre-feasibility studies;
- Financial models;

- Housing or urban development strategies;
- Institutional and regulatory assessments;
- Business plans;
- Investment memoranda;
- PPP transaction documents;
- Product development frameworks;
- Implementation plans;
- Policies, frameworks and operational manuals;
- Training materials and capacity-building programmes;
- Stakeholder consultation reports;
- Project preparation documentation;
- Bankability assessments;
- Investment and financing strategies;
- Monitoring and evaluation frameworks;
- Final reports; and
- Presentations to ShafDB, clients and other stakeholders.

All deliverables shall be prepared to professional standards and shall be subject to review and approval by ShafDB.

8. ROSTER ARRANGEMENT

Successful consultants will be prequalified and included in the ShafDB Consultant Roster for an initial period of **[two/three] years**, subject to periodic performance review and ShafDB's procurement policies and procedures.

For specific assignments, ShafDB may:

- Issue a detailed Terms of Reference to one or several rostered consultants;
- Request technical and/or financial proposals;
- Undertake competitive selection among shortlisted roster members;
- Directly engage a roster member where permitted under ShafDB's applicable procurement framework; and
- Negotiate the scope, methodology, timeframe, personnel and professional fees before award.

Inclusion in the roster does not create an obligation on ShafDB to award any minimum number or value of assignments.

9. PROPOSAL SUBMISSION REQUIREMENTS

Interested applicants should submit separate **Technical** and, where requested, **Financial** information.

9.1 Technical Proposal

The Technical Proposal should include:

1. **Cover Letter**
    - Expression of interest;
    - Confirmation of availability;
    - Advisory category/categories applied for.
2. **Applicant Profile**
    - Legal name;
    - Registration details;
    - Year of establishment;
    - Physical and postal address;
    - Contact details;
    - Organisational structure;
    - Core business areas.
3. **Understanding of ShafDB's Advisory Requirements**
    - Brief understanding of the housing and urban development environment in Africa;
    - Proposed approach to delivering advisory services.
4. **Relevant Experience**
    - Details of comparable assignments completed within the last [5–10] years;
    - Client name;
    - Country;
    - Assignment description;
    - Contract value where disclosure is permitted;
    - Duration;
    - Scope of services;
    - Contactable references.
5. **Advisory Area Expertise Matrix**

Applicants should indicate the category or categories for which they wish to be considered:

No.	Advisory Service Area	Applying – Yes/No	Years of Relevant Experience	No. of Similar Assignments
1	VIRAL / CHUDPS Advisory			
2	PPP Advisory			
3	Student Housing Advisory			
4	Housing and Mortgage Finance Advisory			
5	MRC/MGF/Housing Bank Advisory			
6	Diaspora Housing and Mortgage Product Development			
7	PPF and Bankable Project Development			

No.	Advisory Service Area	Applying – Yes/No	Years of Relevant Experience	No. of Similar Assignments
8	Capacity Building and Institutional Strengthening			

6. **Key Personnel**
    - Names and roles;
    - Academic qualifications;
    - Professional qualifications;
    - Years of experience;
    - Relevant assignment experience;
    - Countries worked in;
    - Language capability.

CVs of proposed key experts should be attached.

7. **Geographical Experience**
    - Countries/regions in which the consultant has delivered relevant assignments.
8. **Client References**
    - At least three references for comparable assignments.

10. MANDATORY DOCUMENTATION

Firms shall provide, as applicable:

- Certificate of incorporation/registration;
- Valid tax compliance certificate or equivalent;
- Company profile;
- Current business licence where applicable;
- Ownership/shareholding information;
- Audited financial statements for the most recent [two/three] years;
- Evidence of relevant professional licences or certifications;
- CVs of key personnel;
- Evidence of similar assignments;
- Client reference letters or completion certificates where available;
- Declaration regarding conflict of interest;
- Declaration relating to fraud, corruption, debarment and sanctions;
- Consortium or joint venture agreement, where applicable; and
- Any other documentation requested by ShafDB.

Individual consultants shall provide equivalent personal identification, professional qualifications, tax documentation and references as applicable.

11. FINANCIAL INFORMATION

Applicants may be required to provide indicative professional fee rates, including:

- Daily professional fee rates by expert category;
- Monthly professional fee rates where applicable;
- Applicable taxes;
- Reimbursable expense assumptions; and
- Any other relevant financial information.

Indicative rates submitted at roster establishment stage may be used for benchmarking and shall not necessarily constitute final rates for future assignments.

Final financial proposals may be requested and negotiated separately for each assignment.

12. EVALUATION CRITERIA

Proposals will be evaluated based on qualifications, experience, technical capacity and relevance to the selected advisory areas.

An indicative evaluation framework is provided below:

Evaluation Criterion	Weight
General organisational capability and relevant experience	15%
Demonstrated experience in selected advisory area(s)	30%
Experience in Africa and comparable markets	15%
Qualifications and experience of proposed key experts	25%
Quality of methodology/approach and understanding of assignment requirements	10%
Client references and evidence of satisfactory performance	5%
Total	**100%**

ShafDB may establish a minimum qualifying technical score, for example **70%**, for admission to the roster.

Where financial proposals are required for specific assignments, the applicable technical and financial evaluation methodology will be stated in the relevant Terms of Reference or Request for Proposals.

13. CONFLICT OF INTEREST

Applicants shall disclose any actual, potential or perceived conflict of interest that may affect their ability to provide objective and impartial services to ShafDB.

Consultants included in the roster shall be required to disclose any conflict arising in relation to individual assignments before accepting an engagement.

ShafDB reserves the right to exclude or remove a consultant from the roster where a material conflict of interest exists.

14. ETHICS, INTEGRITY AND ANTI-CORRUPTION

Consultants shall maintain the highest standards of professional and ethical conduct.

Applicants shall confirm that they have not engaged in fraud, corruption, collusion, coercion, obstruction or other prohibited practices in connection with any procurement or consulting assignment.

Applicants shall also disclose whether they, their directors, partners or key personnel are currently subject to any debarment or sanctions by a multilateral development bank, international organisation, government authority or regulatory body.

15. CONFIDENTIALITY AND DATA PROTECTION

All information obtained by a consultant in connection with ShafDB assignments shall be treated as confidential and shall not be disclosed to third parties without prior written approval from ShafDB.

Consultants will be expected to comply with applicable data protection, information security and confidentiality requirements.

16. INTELLECTUAL PROPERTY

Unless otherwise agreed in writing, reports, financial models, strategies, frameworks, databases, manuals, training materials and other outputs developed specifically under an assignment shall become the property of ShafDB and/or the relevant client upon completion and payment for the services.

Pre-existing proprietary methodologies and tools shall remain the intellectual property of the consultant, subject to any usage rights agreed for the assignment.

17. PERFORMANCE MANAGEMENT

Performance of rostered consultants may be assessed after completion of individual assignments based on criteria including:

- Quality of deliverables;
- Technical competence;
- Timeliness;
- Responsiveness;
- Project management;
- Stakeholder engagement;
- Cost management;
- Knowledge transfer;
- Compliance with contractual requirements; and
- Overall client satisfaction.

ShafDB reserves the right to suspend or remove consultants from the roster on account of unsatisfactory performance, misconduct, conflict of interest, sanctions, misrepresentation or other material non-compliance.

18. PROPOSAL VALIDITY

Proposals submitted under this RFP shall remain valid for a period of **120 days** from the submission deadline unless otherwise communicated by ShafDB.

19. CLARIFICATIONS

Requests for clarification regarding this RFP should be submitted in writing to:

Shelter Afrique Development Bank
Procurement and Disposal Committee
Email: procurement@shelterafrique.org

Deadline for submission of clarification requests: **31st August 2026**

ShafDB may circulate responses to material clarification questions to all participating applicants without identifying the source of the question.

20. SUBMISSION INSTRUCTIONS

Interested applicants should submit their proposals electronically to:

Email: procurement@shelterafrique.org

Email Subject:
RFP – Consultant Roster for Housing and Urban Development Advisory Services – [Applicant Name]

The proposal should clearly indicate the advisory category or categories for which the applicant wishes to be considered.

The deadline for submission shall be:

Date: 10th September 2026
Time: 4.30pm EAT

Late submissions may not be considered.

21. SHAFDB'S RIGHTS

ShafDB reserves the right to:

- Accept or reject any proposal;
- Cancel or amend the RFP process at any stage;
- Request clarification or additional information;
- Verify information provided by applicants;
- Contact references provided by applicants;
- Invite applicants for presentations or interviews;
- Prequalify applicants for one or more advisory categories;
- Limit the number of consultants admitted to any category;
- Conduct due diligence prior to appointment;
- Negotiate terms prior to inclusion in the roster; and
- Remove consultants from the roster in accordance with ShafDB's applicable policies.

ShafDB shall not be liable for any costs incurred by applicants in preparing or submitting proposals.

22. DISCLAIMER

This RFP is intended solely for the establishment of a roster of qualified consultants. Inclusion in the roster shall not constitute a contractual commitment or guarantee of assignment by ShafDB.

Separate contractual arrangements or engagement letters will be executed for individual assignments as and when required.

SHELTER AFRIQUE DEVELOPMENT BANK (ShafDB)
Procurement / Human Capital & Administration / Relevant Department
Nairobi, Kenya