

REQUEST FOR EXPRESSION OF INTEREST (REOI)

Engagement of Freelance Software Developers for Collaborative Development of Digital Banking and Enterprise Systems

Organisation: VisionFund Tanzania Microfinance Bank Limited (VFT)

Engagement Model: Collaborative development with VFT's internal development team

Number of Developers: Up to five (5) freelance software developers

Expected Engagement Period: Six (6) months, subject to estimated effort and agreed delivery requirements

Application Deadline: 01st November 2026

Submission Email: admin_official@vftz.co.tz; cc: glory_onesmometili@visionfund.org

1. BACKGROUND

VisionFund Tanzania Microfinance Bank Limited (VFT) is a licensed microfinance bank committed to expanding financial inclusion, improving customer experience, strengthening operational efficiency, and accelerating its digital transformation.

To support these objectives, VFT intends to engage **up to five freelance software developers** to collaborate with its internal development team in designing, developing, integrating, testing, documenting, and deploying selected digital banking and enterprise systems.

The initiative seeks to combine external software development expertise with VFT's institutional knowledge, internal technical capabilities, and understanding of its business processes.

VFT therefore invites qualified freelance software developers with relevant technical expertise, demonstrable practical experience, and a collaborative mindset to submit their Expressions of Interest.

This is a collaborative software development engagement, not a turnkey system procurement. VFT's internal team will retain oversight of business requirements, technical architecture, development standards, security, and acceptance of deliverables. Selected freelancers will complement the internal team in implementing agreed solutions.

2. OBJECTIVES OF THE ENGAGEMENT

The overall objective is to accelerate the development and integration of digital solutions that improve customer access, strengthen operational controls, enhance staff productivity, and support VFT's digital transformation.

The specific objectives are to:

1. Accelerate the development of priority digital banking and enterprise systems.
2. Supplement the technical capacity and capabilities of VFT's internal development team.
3. Improve automation, workflow management, service delivery, and operational efficiency.
4. Strengthen integration, data exchange, reporting, and management oversight across systems.
5. Develop secure, scalable, reliable, and maintainable software solutions.
6. Promote knowledge transfer and strengthen internal software development capabilities.
7. Ensure VFT retains control of its business-specific software assets and technical documentation, subject to agreed intellectual property provisions.

3. SCOPE OF DEVELOPMENT

The engagement will cover five priority digital solutions.

No.	Digital Solution	Summary of Scope
1	Digital Field Application (DFA) for Loan Officers	Digitize customer onboarding, loan applications, field visits, GPS capture, follow-ups, and integration with VFT systems.
2	Institutional and Corporate Internet Banking	Enable secure online banking, account enquiries, payments, transaction processing, and multi-level approvals.
3	Call Center Ticketing System	Manage customer complaints, enquiries, service requests, ticket assignments, SLA monitoring, and automated escalations.
4	ERP and Enterprise Workflow Integration	Integrate internal systems and automate workflows, approvals, SLA tracking, and escalation matrices.
5	Loan Recovery System	Monitor loan arrears, manage recovery cases, schedule follow-ups, track promises to pay, and generate recovery performance reports.

Development approach: Freelancers will collaborate with VFT's internal development team on requirements, coding, integration, testing, documentation, and deployment. All solutions must comply with VFT's approved security, access control, and technical standards.

3.1 Digital Field Application (DFA) for Loan Officers

Purpose: To digitize field operations and support loan officers throughout customer acquisition, loan application, appraisal, and customer follow-up processes.

Key functional requirements include:

- Digital registration of customers and prospects.
- Digital loan application initiation and submission.
- Customer identification and Know Your Customer (KYC) information capture.
- Collection and secure storage of customer photographs and supporting documents.
- GPS captures for customer business locations and other relevant locations, subject to applicable requirements.
- Digital field visit records and customer follow-up scheduling.
- Loan application workflow tracking and visibility of outstanding requirements.
- Integration with VFT's core banking system and other approved systems.
- Field activity monitoring and staff productivity dashboards.
- Secure data capture, validation, and transmission.
- Offline data capture and synchronization, where technically feasible and approved.
- User access controls and audit trails.

Expected outcome: Reduced paperwork, improved data quality, enhanced field productivity, and better visibility of loan origination activities.

3.2 Institutional and Corporate Internet Banking

Purpose: To provide institutions, organizations, businesses, and other eligible customers with secure digital access to approved banking services.

Key functional requirements include:

- Institutional and corporate customer onboarding.
- Secure authentication and role-based access.
- Corporate user administration and access management.
- Multiple-user authorization and maker-checker workflows.
- Account balance and transaction history enquiries.
- Account statement generation and downloads.
- Transfers between eligible accounts, subject to approved business rules.
- Approved bill, merchant, and other payment services, where applicable.
- Transaction initiation, approval, rejection, and status tracking.
- Transaction limits and configurable approval hierarchies.
- Notifications and transaction confirmations.
- Audit trails and transaction reporting.
- Integration with VFT's core banking system and approved payment platforms.
- Administrative dashboards and operational monitoring.

All financial transactions must comply with VFT's approved business rules, authorization requirements, security standards, and applicable regulatory obligations.

Expected outcome: Improved institutional and corporate customer convenience, stronger transaction controls, and increased digital access to banking services.

3.3 Call Center Ticketing System

Purpose: To establish a structured platform for registering, assigning, tracking, escalating, and resolving customer complaints, enquiries, and service requests.

Key functional requirements include:

- Registration of customer complaints, enquiries, and service requests.
- Automatic generation of unique ticket reference numbers.
- Customer and account reference capture, subject to access permissions.
- Ticket categorization, prioritization, and assignment.
- Assignment to responsible officers, teams, or departments.
- Configurable service-level agreements (SLAs).
- Automated reminders for approaching SLA deadlines.
- Escalation of overdue or unresolved tickets.
- Ticket status tracking from registration to closure.
- Recording of actions taken and customer communications.
- Reopening and reassignment of tickets, where necessary.
- Root-cause classification and resolution documentation.
- Customer feedback and satisfaction recording.
- Dashboards for ticket volumes, turnaround times, overdue cases, and resolution rates.
- Management reporting and audit trails.
- Integration with approved communication channels and relevant internal systems.

Expected outcome: Improved complaint resolution, accountability, service quality, and management oversight.

3.4 ERP and Enterprise Workflow Integration

Purpose: To improve coordination between VFT's internal systems and automate business workflows, approvals, service-level monitoring, and escalation processes.

Key functional requirements include:

- Integration of approved internal systems through secure APIs or other approved integration mechanisms.
- Configurable workflow creation and management.
- Automated routing of requests, tasks, and approvals.
- Assignment of tasks to responsible officers or departments.
- Maker-checker and multi-level approval workflows.
- Configurable SLA rules for different business processes.
- Automated reminders before SLA deadlines.

- Automatic escalation of overdue tasks to designated supervisors or management.
- Escalation matrices based on responsibility, hierarchy, urgency, and elapsed time.
- Workflow status monitoring and end-to-end tracking.
- Exceptional handling, failed transaction alerts, and retry mechanisms, where appropriate.
- Centralized monitoring of workflow performance.
- Dashboards showing pending tasks, overdue cases, bottlenecks, and SLA compliance.
- Audit trails for approvals, changes, assignments, and escalations.
- Administrative configuration of workflows, roles, and escalation rules.
- Documentation of APIs, interfaces, workflows, and integration dependencies.

Expected outcome: Reduced manual follow-ups, faster internal service delivery, clearer accountability, and improved visibility of operational bottlenecks.

3.5 Loan Recovery System

Purpose: To strengthen loan portfolio quality and recovery performance through structured delinquency monitoring, case management, follow-up tracking, and management reporting.

Key functional requirements include:

- Monitoring loan repayment schedules and overdue accounts.
- Identification and classification of delinquent loans using configurable criteria.
- Categorization of arrears by days past due, outstanding amount, risk level, or other approved parameters.
- Automated identification of accounts requiring recovery action.
- Assignment of recovery cases to designated officers or teams.
- Recovery follow-up scheduling and reminders.
- Recording of customer contacts, field visits, recovery actions, and outcomes.
- Recording and monitoring of promises to pay.
- Tracking broken promises and missed recovery commitments.
- Recovery action plans and follow-up histories.
- Prioritization of recovery cases based on approved rules.
- Escalation of unresolved or high-risk cases.
- Monitoring of recovery targets against actual performance.
- Recording of recovery payments and reconciliation with approved banking records.
- Recovery officer and team performance dashboards.
- Portfolio-at-risk, arrears ageing, collection efficiency, and recovery trend reports.
- Management dashboards showing outstanding cases, overdue balances, and recovery progress.
- Audit trails and role-based access controls.

- Integration with VFT's core banking system and other approved systems.

The system must support VFT's existing credit policies and recovery procedures. It must not independently alter loan balances, repayment schedules, or customer obligations without appropriate authorization and integration controls.

4. TECHNICAL AND NON-FUNCTIONAL REQUIREMENTS

Across the five solutions, developers should demonstrate the ability to build secure, reliable, maintainable, and integration-ready applications.

4.1 Software Architecture and Development

- Modular and maintainable application architecture.
- Clean, well-documented, and testable code.
- Appropriate use of established programming languages, frameworks, and development tools.
- Responsive user interfaces suitable for supported devices.
- Reusable components and services, where practical.
- Version control using VFT-approved repositories and development workflows.

4.2 Integration and Interoperability

- API design, development, documentation, and integration.
- Secure data exchange between internal and external systems.
- Error handling, transaction validation, and exception monitoring.
- Appropriate logging and integration troubleshooting.
- Compatibility with VFT-approved systems and infrastructure.

4.3 Security and Data Protection

- Role-based access control and least-privilege access.
- Secure authentication and authorization.
- Encryption of sensitive data in transit and, where appropriate, at rest.
- Secure handling of credentials, tokens, and application secrets.
- Input validation and protection against common application vulnerabilities.
- Audit logging and monitoring.
- Compliance with VFT security policies and applicable data protection requirements.
- Appropriate protection of customer financial and personal information.

4.4 Performance and Reliability

- Efficient application response and transaction processing.
- Appropriate error recovery and exception handling.
- Scalability to accommodate increased usage.
- Backup, recovery, and continuity considerations appropriate to each solution.
- Monitoring and troubleshooting capabilities.

4.5 Testing and Documentation

- Unit, integration, and functional testing.
- Support for user acceptance testing.
- Security and performance testing appropriate to the solution.

- Technical documentation and deployment instructions.
- User guides and administrative documentation, where applicable.
- Documented source code and integration specifications.
- Knowledge transfer to VFT's internal development team.

Specific technology choices, hosting arrangements, and architectural standards will be agreed with VFT's internal development team.

5. ENGAGEMENT AND COLLABORATION MODEL

VFT intends to engage **up to five freelance software developers** based on their technical competence, relevant experience, availability, and ability to work collaboratively.

Selected developers will work alongside VFT's internal team under agreed work plans and technical governance arrangements.

5.1 Responsibilities of Freelance Developers

Selected developers will be expected to:

1. Participate in requirements clarification and technical design sessions.
2. Translate approved requirements into working software components.
3. Develop application features, APIs, integrations, and workflows.
4. Write maintainable code and appropriate automated tests.
5. Resolve defects identified during testing.
6. Document code, interfaces, configurations, and deployment procedures.
7. Participate in code reviews and technical discussions.
8. Support testing, deployment, and post-deployment corrections as agreed.
9. Transfer technical knowledge to VFT's internal development team.
10. Comply with VFT's security, confidentiality, access, and development procedures.
11. Provide regular progress updates and promptly communicate risks, dependencies, and delivery challenges.

5.2 Responsibilities of VFT

VFT's internal team will:

- Define and validate business requirements.
- Provide relevant business process information and system documentation.
- Establish and oversee architecture and development standards.
- Provide authorized access to development tools and environments.
- Coordinate assignments, priorities, and dependencies.
- Review code and technical deliverables.
- Coordinate user acceptance testing.
- Approve deployments and production changes.
- Validate deliverables against agreed acceptance criteria.
- Coordinate knowledge transfer and internal capacity development.

5.3 Work Allocation

The final allocation of developers across the five solutions will depend on their respective skills, project priorities, estimated effort, and technical dependencies.

Developers may be assigned to one or more solutions. VFT does not guarantee that every selected developer will work on all five solutions.

6. EXPECTED DELIVERABLES

Deliverables will be agreed for each developer and assignment before work commences.

Depending on the assignment, deliverables may include:

1. Technical specifications and solution designs.
2. Working software modules and application features.
3. APIs and system integrations.
4. Configured workflows, SLA rules, and escalation matrices.
5. Automated and manual test cases and results.
6. Defect logs and documented resolutions.
7. Source code committed to VFT-approved repositories.
8. Technical documentation and deployment instructions.
9. User and administrator guides, where applicable.
10. Support for user acceptance testing and deployment.
11. Knowledge-transfer sessions and handover materials.

All deliverables will be reviewed and accepted by VFT in accordance with agreed acceptance criteria.

7. REQUIRED DEVELOPER PROFILES

VFT welcomes applications from individual freelance developers with expertise in one or more of the following areas.

Developer Profile	Expected Competencies
Mobile and Field Application Developer	Mobile application development, digital forms, offline functionality, device integration, GPS capture, and secure synchronisation.
Web and Internet Banking Developer	Secure web applications, corporate user management, maker-checker workflows, transaction interfaces, and responsive design.
Backend and API Developer	Backend services, REST APIs, database design, business logic, authentication, and system integration.

Workflow and Enterprise Integration Developer	Workflow engines, approval processes, SLA monitoring, escalation rules, system interoperability, and enterprise integration.
Ticketing and Loan Recovery Solutions Developer	Case management, ticketing, delinquency monitoring, recovery workflows, notifications, reporting, and dashboards.

These are indicative profiles rather than five mandatory job titles. One developer may possess several of the required competencies.

7.1 Minimum Qualifications and Experience

Applicants should demonstrate:

- Relevant professional qualifications, training, or equivalent practical software development experience.
- A portfolio of completed software development projects.
- Proficiency in one or more relevant programming languages and frameworks.
- Experience with databases, APIs, version control, and software testing.
- Understanding of secure software development practices.
- Ability to work independently while collaborating effectively with an internal team.
- Strong problem-solving, communication, documentation, and time-management skills.
- Willingness to comply with confidentiality, intellectual property, and information security requirements.

Experience in banking, financial services, fintech, microfinance, payments, or enterprise systems will be an advantage.

8. APPLICATION REQUIREMENTS

Interested developers should submit an Expression of Interest containing the following information.

8.1 Developer Profile

- Full name and contact information.
- Professional summary and relevant experience.
- Curriculum Vitae (CV) or professional profile.
- Technical skills and development tools used.

8.2 Relevant Experience

- Description of relevant projects completed.
- Links to a portfolio, Git repository, or demonstration, where available and appropriate.
- Specific responsibilities and contributions to previous projects.
- Examples of API integration, workflow automation, mobile applications, financial systems, or related solutions.

Applicants must not disclose confidential information or proprietary code belonging to previous clients.

8.3 Preferred Area of Contribution

Applicants should identify the solution or solutions in which they can contribute:

1. Digital Field Application for Loan Officers.
2. Institutional and Corporate Internet Banking.
3. Call Center Ticketing System.
4. ERP and Enterprise Workflow Integration.
5. Loan Recovery System.

Applicants should also indicate whether they can contribute across multiple solutions.

8.4 Effort Estimation and Cost Quotation

Applicants must provide a cost quotation based on their **estimated development effort, expressed in man-days**.

The quotation should specify:

- Estimated man-days for each proposed solution or assignment.
- Applicable daily rate.
- Total estimated professional fees.
- Proposed allocation of effort across development, testing, documentation, deployment, and knowledge transfer.
- Key assumptions, dependencies, and exclusions.
- Indicative delivery milestones and timelines.

Where the applicant proposes to work on multiple solutions, the effort estimate and costs should be broken down by solution or assignment.

The estimates should be realistic and supported by a clear understanding of the proposed scope. Final assignments, effort estimates, timelines, and fees will be agreed with selected developers before work commences.

8.5 Availability and References

Applicants should provide:

- Availability and earliest possible start date.
- Expected time commitment during the engagement.
- Ability to participate in collaborative development with VFT's internal team.
- References or testimonials, where available.
- Any additional information demonstrating suitability for the engagement.

8.6 Practical Assessment

Shortlisted applicants may be required to complete a practical coding exercise, technical interview, code review, or solution-design exercise relevant to their proposed area of contribution.

9. SELECTION AND EVALUATION CRITERIA

Applications will be assessed based on demonstrated competence, practical capability, and suitability for collaborative development.

Evaluation Criterion	Weight
Technical competence and relevant development skills	35%
Practical coding and problem-solving capability	25%
API integration, security, and software quality	15%
Collaboration, communication, and delivery capability	15%
Professional fees and overall value for money	10%
Total	100%

VFT may shortlist, interview, assess, and select applicants based on the competencies required for the assignments.

The objective is to select a complementary team of **up to five developers**, rather than necessarily selecting the five applicants with the highest overall scores regardless of skill mix.

VFT reserves the right not to engage an applicant where the required competencies, commercial terms, or other conditions are not satisfactorily met.

10. INTELLECTUAL PROPERTY, CONFIDENTIALITY, AND SECURITY

Given the sensitivity of banking systems and customer information, the following conditions will apply.

10.1 Intellectual Property

- VFT-specific source code, custom modules, documentation, configurations, and other deliverables developed under the engagement will belong to VFT, subject to the signed engagement agreement.
- Any pre-existing intellectual property, third-party components, reusable developer tools, or open-source software must be identified and appropriately licensed.
- Developers must not incorporate components into VFT systems in a manner that violates applicable license terms.
- VFT-specific deliverables may not be reused, distributed, or disclosed without written authorization.

10.2 Confidentiality

Developers must sign appropriate confidentiality undertakings before receiving access to sensitive information or systems.

Confidential information includes customer data, business requirements, financial information, source code, system architecture, credentials, security configurations, and internal documents.

10.3 Information Security

Developers must:

- Use only authorized accounts, repositories, devices, and environments as required by VFT.
- Protect credentials and authentication information.
- Avoid storing or transferring customer data through unapproved channels.
- Report suspected security incidents or unauthorized access promptly.
- Comply with VFT policies and applicable legal and regulatory requirements.
- Refrain from accessing production systems or making production changes without explicit authorization.

10.4 Knowledge Transfer and Handover

Developers must maintain adequate documentation and ensure that VFT's internal team can understand, maintain, test, and extend the delivered software.

11. ENGAGEMENT PERIOD, EFFORT ESTIMATION, AND PAYMENT

11.1 Expected Engagement Period

The expected engagement period is **six (6) months**.

The actual duration may be adjusted depending on the estimated man-days required to complete the assigned work, solution complexity, technical dependencies, agreed deliverables, and project priorities.

The six-month period is therefore an indicative planning horizon rather than an unconditional commitment to a fixed duration for every assignment.

11.2 Cost Quotation Based on Man-Days

Applicants must quote based on estimated effort expressed in man-days. Each quotation should clearly state the proposed daily rate, estimated man-days, and total estimated cost.

The estimated effort will support assignment planning, resource allocation, budgeting, and determination of realistic delivery timelines.

Final scope, estimated effort, fees, and milestones will be agreed with each selected developer before work commences.

The estimated man-days will inform project planning and engagement duration; they will not, by themselves, determine payment entitlement.

11.3 Milestone-Based Payments

Payments will be milestone-based, linked to agreed deliverables, verification of completed work, and formal acceptance by VFT.

Before work commences, VFT and each selected developer will agree on:

- Scope of work and responsibilities.
- Expected deliverables and delivery milestones.
- Estimated man-days and applicable rates.
- Acceptance criteria and review procedures.
- Payment amounts or proportions associated with each milestone.
- Payment timelines and invoicing arrangements.
- Defect correction and post-delivery support arrangements, where applicable.
- Confidentiality, intellectual property, and security obligations.
- Termination and handover requirements.

The agreed milestones, acceptance criteria, and payment terms will be documented in the relevant engagement agreement.

Submission of an Expression of Interest does not guarantee selection, assignment, or payment. Engagement will be subject to VFT's internal approvals and execution of the relevant agreement.

12. INDICATIVE IMPLEMENTATION APPROACH

The work is expected to proceed through the following stages, with specific timelines agreed for each assignment.

Stage	Key Activities	Expected Output
Stage 1: Selection and Onboarding	Review applications, assess competencies, select developers, execute agreements, and provide authorised access.	Selected and onboarded developers.
Stage 2: Requirements and Planning	Validate requirements, confirm priorities, define tasks, estimate effort, and agree on technical approaches.	Approved work plans, estimates, and task assignments.
Stage 3: Development	Develop modules, interfaces, APIs, integrations, and workflows.	Working software components.
Stage 4: Testing and Review	Conduct code reviews, integration tests, security checks, and user acceptance testing.	Tested deliverables and resolved defects.
Stage 5: Deployment and Handover	Support authorized deployment, document solutions, and transfer knowledge.	Accepted deliverables and handover documentation.

Stage Stabilization	6: Address agreed post-deployment defects and support transition to internal ownership.	Stable solutions and complete handover.
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Development may proceed in parallel across different solutions, subject to VFT's priorities, technical dependencies, and available resources.

13. PERFORMANCE EXPECTATIONS AND ACCEPTANCE

Selected developers will be expected to demonstrate:

- Delivery against agreed milestones.
- Compliance with approved technical standards.
- Code quality, security, and maintainability.
- Timely resolution of assigned defects.
- Quality and completeness of documentation.
- Responsiveness to code review and technical feedback.
- Effective collaboration with VFT's internal team.
- Compliance with confidentiality and security requirements.
- Successful handover of deliverables.

Acceptance will be based on assignment-specific requirements and agreed criteria.

The following expectations will guide development and acceptance:

Area	Expectation
Code Quality	Code is maintainable, documented, and compliant with approved development standards.
Security	No unresolved critical security vulnerabilities at acceptance.
Testing	Agreed functionality and integration tests are completed, with results documented.
Integration	Interfaces are tested and errors are handled appropriately.
Documentation	Technical documentation and deployment instructions are provided for accepted deliverables.
Defect Resolution	Defects are addressed within agreed severity-based timelines.
Collaboration	Regular progress updates, code reviews, and timely communication of risks and blockers.
Handover	Source code and required technical knowledge are transferred to VFT.

Production availability targets, response-time targets, and ongoing support of SLAs will be established according to the architecture, operating model, and approved service requirements of the relevant solution.

14. SUBMISSION PROCEDURE

Interested freelance developers should submit their applications electronically using the following details.

Submission Email: admin_official@vftz.co.tz

Application Deadline: 20 October 2026

Email

Subject:

Expression of Interest – Freelance Software Developer – [Preferred Solution/Technical Area]

Applications should include:

1. A CV or professional profile.
2. A summary of relevant software development experience and completed projects.
3. A description of the digital solutions and technical areas in which the applicant can contribute.
4. A portfolio or links to relevant work, where available.
5. An estimated man-day requirement, proposed daily rate, and total estimated cost for the relevant assignment(s).
6. Proposed delivery milestones and indicative timelines.
7. Availability during the expected six-month engagement period.
8. References or evidence of previous work, where available.

Applicants may express interest in one or more of the five digital solutions.

VFT intends to select a complementary team of up to five freelance developers based on technical competence, estimated effort, value for money, availability, and ability to collaborate effectively with its internal development team.

VFT may request additional information, conduct technical assessments, or invite shortlisted applicants for interviews before making engagement decisions.

15. RESERVATION OF RIGHTS

VisionFund Tanzania Microfinance Bank Limited reserves the right to:

1. Select up to five freelance developers based on their requirements.
2. Engage developers for different assignments depending on their competencies.
3. Request clarifications or additional information from applicants.
4. Conduct practical assessments and technical interviews.
5. Adjust development priorities or work allocations as project needs evolve.
6. Accept or reject any application without an obligation to engage the applicant.
7. Suspend or discontinue the selection process in accordance with its internal procedures.

This REOI does not constitute a commitment by VFT to award a contract, guarantee a minimum volume of work, or engage any particular applicant.

16. CONCLUSION

VisionFund Tanzania Microfinance Bank Limited seeks to establish a collaborative software development environment in which freelance developers work alongside its internal team to deliver practical, secure, and sustainable digital solutions.

The initiative covers five priority areas:

1. **Digital Field Application for Loan Officers**
2. **Institutional and Corporate Internet Banking**
3. **Call Center Ticketing System**
4. **ERP and Enterprise Workflow Integration**
5. **Loan Recovery System**
6. **Payment Processing & Retirement**

VFT welcomes expressions of interest from developers who combine strong technical capabilities with a commitment to teamwork, documentation, knowledge transfer, and long-term system maintainability.

Interested developers are invited to submit their applications to admin_official@vftz.co.tz by **21 October 2026**.