Call for Expression of interest: Partnership with Finance Institutions and Formal Business Associations

Ref NO: WISOM/JULY/028 /2026

Windle International Somalia (WISOM) strategic priorities in empowering women-led small businesses are centered on building resilience, enhancing skills, and creating sustainable opportunities for economic participation. Through the Empowering Women through Investment and Inclusion Networks in Somalia (e-WINS) project, Windle aims to provide holistic support for women entrepreneurs.

To increase the impact of the e WINS intervention, WISOM will establish strategic partnerships with existing service providers, including Financial Institutions, telecommunications companies, and formal business associations to expand the range and quality of services available to beneficiaries.

Through these partnerships, WISOM will;

I. Collaborate with Financial institutions to facilitate access to appropriate financial products such as savings accounts, mobile wallets, micro loans, and grant disbursement to women entrepreneurs and saving groups in e-WINS project. This will support business growth, improve financial resilience, and encourage formal financial inclusion.
II. Partner with formal business associations to promote membership drives for e WINS beneficiaries, linking them to business networks, mentoring opportunities, market information, and advocacy platforms. These memberships will help women entrepreneurs gain visibility, credibility, and access to broader markets.
III. Integrate practical digital literacy training into program activities by using real financial and business applications (e.g., mobile money apps, digital bookkeeping tools, online marketplaces). Beneficiaries will be trained not only on how to use these tools, but also on topics such as data privacy, online safety, and basic digital customer service.

By leveraging the existing infrastructure, expertise, and outreach capacity of these service providers, WISOM aims to ensure that e-WINS beneficiaries have sustainable access to financial and business services, while simultaneously strengthening their digital skills. This integrated approach will enhance both the economic empowerment and digital literacy of the population supported under e WINS, thereby increasing the overall impact and sustainability of the intervention.

a. Eligibility Criteria

I. Finance Institutions

- Commitment to Women's Financial Inclusion
- Demonstrated history of serving women-led enterprises or savings groups through grants/credit/lending.
- Existing gender-responsive policies or willingness to co-develop inclusive financial products.
- Clear institutional interest in expanding access for underserved populations.
- Technical and operational ability to develop;
    - Start-up loans

- Lines of credit
- Group lending schemes
- Business savings accounts
- Digital banking services

- Availability of mobile platforms, SMS services, and digital onboarding systems.
- Capacity to pilot blockchain or other secure technologies for transparency and traceability.
- Experience with low-literacy user interfaces and simplified application processes.
- Operational presence in target regions (Mogadishu and Kismayo).
- Ability to serve informal businesses and remote communities through mobile or agent-based models.
- Prior involvement in financial literacy, business advisory, or community-based outreach.
- Capacity to collaborate on workshops and training sessions for women entrepreneurs.
- Systems in place for tracking product uptake, user feedback, and service performance.
- Willingness to engage in joint learning reviews and refine services based on real-time data.

II. SACCOs/Formal Business Associations

- Capacity to host outreach events and facilitate membership enrollment.
- Demonstrated inclusion of women entrepreneurs in current membership.
- Willingness to expand membership to women entrepreneurs and women-led enterprises.
- Active engagement in promoting women's financial participation and leadership.
- Strong grassroots presence in target regions (Kismayo, Mogadishu).
- Functional governance structures and financial management systems.
- Ability to host outreach events, trainings, and group-based/Individual enrollment sessions.
- Capacity to collaborate with telecom providers and financial institutions on integrated outreach.
- Ability to deliver services in Somali and adapt materials for low-literacy users.
- Existing connections to online marketplaces, digital trading platforms, or wholesale buyers that members can access

Application Procedure and Timeline

Interested and qualified institutions are encouraged to submit their application package to **rfq-in-som@windle.org)** No physical submissions will be accepted. The deadline for submission is **on Wednesday 12th August 2026, at 1600hrs**

comprising the following:

i. Official Letter of Interest: Stating how your institution meets the requirements and your vision for the partnership.
ii. Institutional profile and legal documents (Valid registration certificates, valid tax compliance)

iii. Audited financial statements for the last three years
iv. Reference letters with contact details of at least two partner organizations

This engagement involves working with different stakeholders and is subject to strict safer Partner institution due diligence checks. The selected financial institution will be required to complete reputational and compliance due diligences and sign a declaration form to verify suitability for working with women entrepreneurs with children including reference checks with previously engaged organizations.

Prepared by

29th July 26

Procurement unit

Authorized

Signature: Signed by: Khalif Kobane
Name: Khalif Kobane 6F99BECD084F4C5...
Position: Country Director

30th July 2026