EXPRESSION OF INTEREST (EOI) / REQUEST FOR PROPOSALS

Procurement Notice Reference: NGO/SHI/2026/001
Organization: Smiling Hearts Initiatives International (SHI)
Project Title: Provision of quality and comprehensive Healthcare and Nutrition Services, WASH and Multi-purpose Assistance to conflict affected population in Northeast and Northwest Nigeria.
Target Locations: Kankia Local Government in Kastina State and Damboa Local Government in Borno State, Nigeria.
Closing Date for Submissions: September 21, 2026

1. Background

Smiling Hearts Initiatives International (SHI) is a non-profit organization dedicated to supporting vulnerable communities affected by conflict, poverty, climate change and migration. In response to the ongoing humanitarian needs in kastina and Borno State, Smiling Hearts initiatives International (SHI) intends to implement a Cash-Based Intervention project. The goal is to provide timely, secure, and dignified financial assistance to approximately 1,120 beneficiary households to help them meet their basic needs.

2. Objective

Smiling Hearts Initiatives International (SHI) is seeking expressions of interest from qualified, licensed, and legally registered **Financial Service Providers (FSPs) and Cash Transfer Vendors** to manage and execute the distribution of cash transfers to beneficiaries in the target locations. (Kastina and Borno State)

3. Scope of Work

The selected vendor will be responsible for:

- **Cash Distribution:** Delivering cash transfers securely to verified beneficiaries using an agreed-upon modality.
- **Modality Options:** Options may include direct cash-in-envelope (over-the-counter), mobile money, prepaid debit cards, or electronic vouchers, depending on local infrastructure.
- **Liquidity Management:** Ensuring adequate cash liquidity at designated distribution sites on scheduled dates.
- **Verification & Security:** Verifying beneficiary identities against SHI provided lists prior to disbursement and ensuring security at payout sites.
- **Reporting:** Providing detailed reconciliation reports, including signed beneficiary receipts or electronic transaction logs, within 3 days of completion.

4. Requirements & Eligibility Criteria
Interested vendors must submit documentation proving they meet the following criteria:

- **Legal Registration:** Valid business license, central bank authorization, or registration to operate as a financial entity/money transfer agent in Nigeria.
- **Financial Capacity:** Proven financial liquidity and capacity to handle large-scale cash disbursements up to $150,000 USD equivalent.
- **Geographic Reach:** An established network of agents, branches, or mobile capabilities within the target locations of area.
- **Experience:** Minimum of 3 years of experience in large-scale cash distributions, preferably working with NGOs or UN agencies.
- **Compliance:** Strict adherence to Anti-Money Laundering (AML) and Know Your Customer (KYC) regulations, as well as data protection policies.

5. Proposal Submission Guidelines
Interested vendors should submit a technical and financial proposal containing:

1. **Company Profile:** Overview of the company, experience, and physical address(es).
2. **Technical Approach:** A clear explanation of the proposed delivery mechanism (e.g., mobile money vs. physical cash delivery) and security measures.
3. **Financial Proposal:** A clear breakdown of service fees (e.g., percentage fee per transaction or flat rate per beneficiary).
4. **References:** Contact details of at least three (3) previous clients (preferably NGOs) for whom similar services were rendered.

How to Apply
Proposals must be submitted electronically to **procurement@shiinternational.org** **coping** **obi@shiinternational.org** with the subject line **"EOI: Cash Transfer Vendor – NGO/SHI/2026/001"** or delivered in a sealed envelope to our main office **House Number 112 Maisandari Ward, Maiduguri, Borno State.**

Late or incomplete submissions will not be considered. Only shortlisted vendors will be contacted for further technical evaluations.