



Expression of Interest (EOI)

Ref: ASHIKA/AULSM /Proc/2026-2551

ASHIKA Development Associates invites EOI (expression of interest) from qualified Mobile Financial Service Provider for Monthly Cash Assistance Support under Access to and Utilization of Lifesaving services by Marginalized Community in Chittagong Hill Tracts, Bangladesh Project

Title: Monthly Cash Assistance Support among SAM & MAM child households using Mobile Financial Service Provider under 10 (ten) sub-districts of Rangamati Hill District in Chittagong Hill Tracts, Bangladesh.

EOI Issue Date: May 18, 2026

EOI Submission Deadline: May 24, 2026 (within 5:00 pm)

Contracting Entity: ASHIKA Development Associates, 1st Floor, Kambhe House, K. K. Roy Road, Rangamati

Any query: Write to Supan Chakma, Procurement and Logistics Officer, Email: supan@ashikacht.org, Mobile: 01896185729

Click here details EOI to view and download.

Expression of Interest (Eoi) for Mobile Financial Service (MFS) Provider

ASHIKA Development Associates

Eoi reference number: ASHIKA/AULSM/Proc/2026-2551

Date of publication: 18/05/2026

Submission deadline: 24/05/2026

1. Background

ASHIKA Development Associates is a non-governmental humanitarian organization working to promote inclusive, sustainable, and rights-based development in the Chittagong Hill Tracts (CHT) of Bangladesh. The organization works closely with marginalized communities in the areas of education, health, WASH, nutrition, livelihoods, climate resilience, gender equality, and governance. Through community-driven approaches and partnerships with donors, government institutions, and local stakeholders, ASHIKA implements impactful programs that strengthen resilience, improve living conditions, and empower communities—especially women and youth. The organization is committed to transparency, accountability, safeguarding, and sustainable development.

2. Purpose of the Eoi

ASHIKA Development Associates requires Mobile Financial Service (MFS) support to ensure secure, transparent, and timely cash transfers to its targeted beneficiaries under the “Access to and Utilization of Lifesaving Services by the Marginalized Communities in Chittagong Hill Tracts in Bangladesh” project. The Mobile Financial Service (FMS) system will facilitate efficient distribution of monthly cash assistance to its beneficiary children’s households in remote areas of the Chittagong Hill Tracts while reducing risks associated with physical cash handling and improving accountability and financial tracking.

3. General Objective of the Activity

To deliver rapid and secure digital cash assistance to families with project beneficiary children affected by Severe Acute Malnutrition (SAM) and Moderate Acute Malnutrition (MAM).

Specific Objectives:

- Increase food security for families at risk of malnutrition
- Support access to healthcare and nutrition services
- Ensure household hygiene and sanitation practices
- Ensure transparency and accountability in cash assistance distribution
- Increase women’s financial inclusion
- Provide rapid support to vulnerable families in remote areas

4. Target Beneficiaries

The following families will be included under this activity:

- Families with children affected by Severe Acute Malnutrition (SAM)
- Families with children affected by Moderate Acute Malnutrition (MAM)
- Families of pregnant and lactating mothers
- Extremely poor and food-insecure families
- Female-headed households

5. Scope of Work

The selected vendor/service provider will implement the following activities:

a) Beneficiary Verification

- Verify the mobile numbers according to the list of SAM and MAM families
- Verify beneficiary data received from ASHIKA Development Associates

b) Mobile Account Support

- Assist beneficiaries in opening bKash/Nagad/Rocket accounts
- Prioritize accounts in the name of female guardians

c) Cash Transfer

- Conduct cash transfers according to the scheduled timeline
- Process bulk payments
- Resolve failed transactions
- Ensure payment confirmation
- Cash-out service assistance in remote and hard to reach locations

d) Awareness Activities

- Provide assistance on the use of mobile financial services
- Raise awareness on digital security for mobile financial transaction

e) Reporting and Monitoring

- Beneficiary-wise payment reports
- Transaction reconciliation reports
- Final completion report submission

6. Vendor Requirements

Interested vendors/service providers must fulfill the following qualifications:

Institutional Qualifications:

- Must have legal registration
- Must have experience in operating mobile financial services
- Must have at least 3 years of relevant experience
- Must have the capacity to manage bulk cash transfers
- Must have a secure beneficiary data management system
- Must have data privacy and cybersecurity measures in place

Experience: Preference will be given to organizations with-

- Experience in nutrition/cash assistance programs
- Experience working with NGOs/INGOs
- Experience implementing humanitarian cash transfer programs
- Experience working with SAM/MAM families or health sector-based programs

7. Required Supporting Documents

The vendor must submit the following documents:

Mandatory Documents:

- Company profile
- Updated Trade License
- TIN Certificate
- VAT Registration Certificate
- Audited financial statements of the last 2 years
- Relevant work experience documents

Additional Documents:

- Complaint/Grievance Management Mechanism

8. Expected Results

- Timely cash assistance will reach SAM and MAM families
- Transaction reconciliation reports submission
- Final transaction completion report submission

9. Confidentiality and Data Protection

All personal and health-related information of SAM and MAM families must be maintained with the highest level of confidentiality and in compliance with applicable data protection policies.

10. Proposal validation and Submission Requirements

- Proposals must remain valid for a minimum of 90 days from the submission date
- Proposals must be submitted electronically by the deadline indicated on the EOI cover page.
- The email subject line must clearly include the company name and the EOI number.

A complete proposal submission must include the following documents, all clearly refereeing the EOI number stated on the cover page:

- Cover Letter
- Technical Offer
- Financial Offer
- Copies of legal registration documents of the bidder
- Any other relevant supporting documents

All proposals must be submitted electronically before the deadline specified on the EOI cover page via email to procurement@ashikacht.org **The email subject line must include the company/organization name and the EOI number.**

11. Evaluation Criteria

ASHIKA will maintain a transparent vendor selection criterion considering bellow score card-

Considering Criteria	Marks
Organizational Experience	20%
Geographic Coverage	20%
Technical Capacity	25%
Financial Proposal/Charges	20%
Customer Support & Service Quality	15%

In the context of humanitarian and development programming in Bangladesh, the selected Mobile Financial Service (MFS) provider should demonstrate strong compliance with safeguarding principles, data protection standards, and confidentiality requirements to ensure the safety and dignity of beneficiaries. The provider should also have the operational capacity to deliver services in remote located communities, particularly in hard-to-reach areas of the Chittagong Hill Tracts (CHT). Special consideration should be given to gender-sensitive financial access to ensure women and vulnerable groups can safely and independently receive assistance. Additionally, the service provider must be prepared to support rapid emergency cash transfers during humanitarian crises and maintain full compliance with donor regulations, financial accountability standards, and national mobile financial service guidelines.