Family Homes Funds Limited (FHFL)
Scope of Work (SOW) and Terms of Reference (ToR)

Automation of the Help-To-Own (HTO) Mortgage Programme

Client: Family Homes Funds Limited

Address: 3rd Floor Sinoki House, Opposite Ministry of Transportation, Ademulegun Street, Central Business District - Abuja.

Issue Date: Friday 28th November 2025

Submission Deadline: Friday, 12th December 2025, at 12:00 noon

1. Background

The Help-To-Own (HTO) Mortgage Programme is a flagship housing initiative by Family Homes Funds Limited (FHFL) aimed at increasing home ownership through affordable financing. The current manual process of managing applications, approvals, disbursements, and repayments has proven time-consuming and error-prone. This project seeks to automate the entire HTO process to ensure efficiency, transparency, accountability, and ease of monitoring across all participating banks and stakeholders.

2. Objectives of the Automation Project

- Digitize and streamline all stages of the HTO process.
- Enable real-time tracking of applications, disbursements, and repayments.
- Improve transparency and accountability through audit trails and access controls.
- Enhance user experience for both FHFL and partner banks.
- Ensure secure data management in compliance with ICT governance and data protection standards.

3. Scope of Work (SOW)

3.1 System Requirements and Core Functionalities

Functional Area	System Capabilities
Portfolio Management	View the portfolio of all participating banks. Track disbursements, receivables, and repayments per bank.
Customer Management (CRM)	Create individual customer profiles, track CPs, assign unique IDs to banks and customers, enable document upload and verification.
Application Review and Approval Workflow	HTO officers to review, accept, or reject applications. Route to MCC for approval, with concurrence from Risk, Control, and Legal departments.
Loan Creation and Disbursement Management	Automate disbursement requests by banks upon approval. Enable finance officers to view and process approved disbursement batches.
Accounting and Repayment Tracking	Integrate payment gateway, automate reconciliation of repayments, generate

	reports on loan performance and generate HTO financial statement.

3.2 Technical Requirements

- Be web-based with role-based access control.
- Have a centralized database with encryption and backup features.
- Support integration with FHFL's accounting system and payment gateway.
- Generate audit logs for all transactions.
- Be scalable to accommodate future mortgage products.

3.3 Deliverables

Deliverable	Description	Expected Output
System Requirements Specification (SRS)	Detailed documentation of all functional and technical specifications.	Approved SRS document
System Design	Platform architecture, database schema, and UI mock-ups.	Approved design documents
Platform Development	Full system build including CRM, workflow, reporting, and integration modules.	Operational platform (Test Environment)
User Acceptance Testing (UAT)	Testing and validation with FHFL's ICT and user departments.	UAT report and sign-off
Training and User Manual	Training sessions for HTO officers, finance officers, and bank users.	Training report and user guide
Go-Live and Support	Migration to production and post-deployment support.	Live system and 3-month support report

4. Roles and Responsibilities

Entity	Responsibilities
FHFL ICT	Provide system oversight, coordinate UAT, and manage vendor interface.

HTO Team	Define business rules, validate workflows, and monitor portfolio modules.
Finance Department	Oversee disbursement and repayment modules.
Vendor/Consultant	Design, develop, deploy, and maintain the platform in line with agreed specifications.
FHFL Management	Approve project milestones and allocate resources.

5. Project Governance and Oversight

The project shall be supervised by the FHFL ICT Steering Committee, reporting to the Executive Management Committee. Weekly progress meetings will be held during implementation, and the vendor shall submit monthly progress reports to FHFL's ICT Department.

6. Terms of Reference (ToR)

6.1 Purpose

To engage a qualified ICT solutions provider to automate FHFL's Help-To-Own Mortgage Programme, ensuring efficiency, accuracy, and accountability in loan administration.

6.2 Scope of Assignment

- Conduct a needs assessment and develop the system requirements specification (SRS).
- Design and develop the web-based automation platform.
- Provide system integration with FHFL's financial systems and NDPR-compliant data protection mechanisms.
- Conduct user training, system testing, and go-live deployment.
- Provide technical support for at least 12 months' post-deployment.

6.3 Expected Deliverables

- Functional and Technical Design Documentation.
- Tested and deployed system.
- User and technical manuals.
- Training completion report.
- Final project handover report.

6.4 Duration

The assignment is expected to be completed within 12–16 weeks, inclusive of design, development, testing, and training phases.

6.5 Reporting Line

The selected vendor shall report to the Head, ICT and Head Procurement who will report to the ICT Steering Committee.

6.6 Qualification of Vendor

- Proven track record in developing mortgage or financial management platforms.
- Experience in system integration, data security, and NDPR compliance.
- Minimum of 5 years' experience in ICT solutions for financial institutions or DFIs.

7. PROPOSAL REQUIREMENTS

Interested firms must submit the following:

1. **Technical Proposal**:
   - Company profile, legal status, and statutory incorporation documents (BPP).
   - Evidence of registration with relevant regulatory authorities.
   - Demonstrated experience with similar project.
   - Detailed methodology and work plan for delivering the assignment.
2. **Financial Proposal**:
   - Detailed breakdown of professional fees and expenses.
   - All costs inclusive of applicable taxes (VAT, WHT, etc.).
   - Proposed payment terms linked to milestones.

8. EVALUATION CRITERIA

The selection process will follow the **Quality and Cost-Based Selection (QCBS)** method in line with the Public Procurement Act (2007).

1. Technical Evaluation

- Regulatory and Compliance documentation
- Proven track record in developing mortgage or financial management platforms.
- Experience in system integration, data security, and NDPR compliance.
- Minimum of 5 years' experience in ICT solutions for financial institutions or DFIs.
- Project Management & Work Plan

2. Financial Evaluation

- Competitive pricing in line with project scope.
- Clarity, completeness, and transparency of cost breakdown.
- Cost-effectiveness.

9. SUBMISSION FORMAT

Proposals must be submitted containing both Technical & Financials.

Submission Channels:

- **Softcopy -** Email: procurement@fhfl.com.ng
- **Hard Copy:** FHFL Reception, 3rd Floor Sinoki House, Opposite Ministry of Transportation, Ademulegun Street, Central Business District - Abuja.

Submission Addressed to:

The Managing Director
Family Homes Funds Limited
3rd Floor, Sinoki House
Central Business District, Abuja

Deadline: Friday, 12th December 2025, at 12:00 noon

10. NOTES TO APPLICANTS

- Proposals not aligned with the ToR will be automatically disqualified.
- FHFL reserves the right to verify all information provided and disqualify non-compliant submissions.
- Participation in this process does not guarantee the award of a contract.
- Only shortlisted firms will be contacted.
- FHFL reserves the right to cancel this process at any stage without liability or recourse.
- Applicants can reach out to the procurement unit for further information.