REPUBLIC OF UZBEKISTAN
MINISTRY OF ECONOMY AND FINANCE
EduImkon: Redesigning Opportunity, Delivering Education Equity Program

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REQUEST FOR EXPRESSIONS OF INTEREST

Consulting Firm to conduct an assessment of the digital student loan platform in Uzbekistan
Consultant Qualification Selection (CQS)

Grant №. TF0C8875

Reference: UZ-MEF-16-CS-CQS
Tashkent, September 2026

Issued by:

Education Loan Financing Fund Management Department (ELFFMD)

Ministry of Economy and Finance

1, Niyozbek yo'li Street, Yunusabad District, Tashkent 100017, Republic of Uzbekistan

1. ASSIGNMENT PARTICULARS

Country	Republic of Uzbekistan
Client / Borrower	Ministry of Economy and Finance (MEF)
Implementing Agency	Education Loan Financing Fund Management Department (ELFFMD) within MEF
Program	EduImkon: Redesigning Opportunity, Delivering Education Equity Program
Grant Number	Grant №. TF0C8875
Assignment Title	Assessment of the digital student loan platform in Uzbekistan
Selection Method	Consultant Qualification Selection (CQS) — World Bank Procurement Regulations for IPF Borrowers
Assignment Duration	2 to 3 months from the date of contract signing
REOI Reference	UZ-MEF-16-CS-CQS
EOI Submission Deadline	September 17, 2026, at 18:00 hours Tashkent time

2. BACKGROUND

The Government of the Republic of Uzbekistan is implementing reforms to expand equitable access to higher education and strengthen the effectiveness and inclusiveness of student financing. In this context, the US$2 million World Bank-financed Grant Facility for Project Preparation (GFPP) supports the preparation and implementation readiness of the Student Loan Program through analytical work, institutional capacity building, implementation support, and policy development.

As the Student Loan Program increasingly relies on digital processes, a comprehensive assessment of the Digital Student Loan Platform is required to evaluate its functionality, usability, accessibility, interoperability, data governance, privacy, cybersecurity, and technical and operational performance. The assessment will identify key gaps and bottlenecks and provide practical, prioritized recommendations to improve the platform, strengthen digital integration and data management, enhance security and user experience, and support efficient, inclusive, and user-centred delivery of student financing services.

To this end, the Government intends to engage a qualified Digital/IT Consulting Firm or specialized technology company to conduct the assessment and develop an evidence base and roadmap for the further digital transformation and development of the Student Loan Program.

3. DISBURSEMENT-LINKED RESULTS IN SCOPE

DLI	DLR	Description and Formula	Disbursement Value
DLI 1	Inception report and Work plan	Inception Report presenting the detailed methodology, assessment framework, data and information requirements, stakeholder engagement approach, quality assurance procedures, risk management measures, and detailed work plan for the assignment. The report shall confirm the proposed approach to assessing platform functionality, accessibility and user experience, interoperability and data governance, privacy and cybersecurity, technical and operational performance, and international benchmarking.	10%

DLI 2	Digital Student Loan Platform Assessment Report	A comprehensive assessment report presenting the findings of the review of the Digital Student Loan Platform. The report shall cover platform functionality and digital business processes; accessibility, usability, user experience and inclusive digital services; system integration and interoperability; data governance, data ownership, data quality, data retention and data sharing; privacy and data protection; cybersecurity and information security; technical architecture, system performance, operational resilience and business continuity; and key technical, operational and user-related challenges. The report shall also include the results of international benchmarking against relevant GovTech good practices and comparable digital student financing platforms, where appropriate.	30%
DLI 3	Digital Transformation Recommendations and Reform Priorities	Based on the assessment findings, the Consulting Firm shall prepare a consolidated set of evidence-based recommendations for improving the Digital Student Loan Platform and supporting digital processes. The recommendations shall address functional, technical, operational, accessibility, user experience, interoperability, data governance, privacy, cybersecurity, institutional, and capacity-related improvements. The deliverable shall include a prioritized implementation framework covering short-term (1–2 years), medium-term (3–5 years), and long-term (5+ years) measures, including proposed sequencing, institutional responsibilities, implementation dependencies, indicative timelines, resource and capacity requirements, and key implementation risks. The recommendations shall incorporate relevant stakeholder feedback received through the validation process.	40%
DLI 4	Final Assessment Report and Policy Recommendations	Consolidated Final Report incorporating the findings and recommendations from the preceding deliverables and comments received from the Client, MEF, PIU, the World Bank, and other relevant stakeholders. The Final Assessment Report shall include an executive summary, key assessment findings, identified gaps and risks, international benchmarking results, prioritized recommendations, and conclusions regarding the future development and improvement of the Digital Student Loan Platform.	15%
DLI 5	Capacity Building Workshop and Presentation of Final Results	Documentation of the structured knowledge-transfer workshop for government staff, including workshop materials, participant list, and summary note. The Consulting Firm shall prepare and deliver: **Technical Presentation** (up to **30 slides**) summarizing the assessment methodology, analytical findings, conclusions, recommendations, and supporting evidence for technical stakeholders. **Executive Presentation** (up to **10 slides**) including an Executive Summary for consultations with international experts, senior government officials, the World Bank, and other development partners.	5%

4. OBJECTIVE OF THE ASSIGNMENT

The objective is to engage a qualified consulting firm to serve as to conduct a comprehensive assessment of the Digital Student Loan Platform and the digital processes supporting the Student Loan Program in the Republic of Uzbekistan. The assessment will examine the platform's functionality, usability, accessibility, interoperability, data governance, privacy, cybersecurity, and technical and operational performance, with a focus on identifying gaps, bottlenecks, risks, and opportunities for improvement. The assignment will provide an evidence base for strengthening the platform's effectiveness, reliability, security, inclusiveness, and user-centred service delivery.

SERVICES REQUIRED

The selected firm will be required to perform the following main tasks, as detailed in the Terms of Reference (TOR) to be provided to the shortlisted firm:

1. Assessment of platform functionality and digital business processes with covering of the full digital student loan lifecycle, including registration, application submission, document management, verification, application processing, approval, loan administration, application tracking, notifications, reporting, workflow management, user roles, and automation of administrative processes.

2. Assessment of accessibility, user experience and inclusive digital services of the Digital Student Loan Platform from the perspectives of students and other relevant users.

3. Assessment of integration, interoperability, data governance, privacy and cybersecurity with relevant government, education, financial, identity, employment, tax, and other information systems, as well as its data governance, privacy, data protection, and cybersecurity arrangements.

4. Technical and operational performance assessment and international benchmarking including the technical architecture, infrastructure, scalability, availability, reliability, performance, maintenance, technical support, operational resilience, and business continuity of the Digital Student Loan Platform.

5. Development of digital policy recommendations and reform priorities addressing functional, technical, operational, accessibility, user experience, interoperability, data governance, privacy, cybersecurity, institutional, and capacity-related issues identified through the assessment.

6. Final Presentation and Validation of Recommendations with the assessment findings, international benchmarking results, conclusions, and proposed digital policy recommendations and reform priorities to MEF, MHESI, PIU, the World Bank, participating financial institutions, higher education institutions, and other relevant stakeholders.

The assignment shall be completed within 2 to 3 months from contract signing. Deliverables include: (i) Inception report and Work plan; (ii)Digital Student Loan Platform Assessment Report; (iii)Digital Transformation Recommendations and Reform Priorities; (iv) Final Assessment Report and Policy Recommendations; (v)Capacity Building Workshop and Presentation of Final Results and (vi) Supporting Annexes.

5. ELIGIBILITY REQUIREMENTS

5.1 Entity Type

This assignment is open to legally registered consulting firms, research organizations, and audit firms. Individual consultants are not eligible to apply.

5.2 Registration in Uzbekistan

Firms duly registered in the Republic of Uzbekistan or with a registered local presence (branch, representative office, or subsidiary) are encouraged to confirm this in their EOI. Foreign firms without local registration may still apply but must demonstrate a credible plan for establishing local registration or a teaming arrangement with a locally registered entity prior to contract award, in accordance with the applicable legislation of Uzbekistan. MEF reserves the right to require evidence of local registration or a signed teaming agreement as a condition of contract award.

5.3 World Bank Eligibility

The firm must not appear on the World Bank's list of debarred firms and individuals. Firms from all countries, except those subject to restrictions under applicable World Bank policies, may apply.

5.4 Conflict of Interest

Firms that have been involved, directly or through affiliated entities, in the design, development, or implementation of any of the systems or programs whose results are to be verified under this assignment are not eligible to apply. Any actual or potential conflict of interest must be disclosed in the EOI.

6. SHORTLISTING CRITERIA

Given the nature of this assignment, both the firm's organizational experience and the qualifications of the proposed key personnel are material to the shortlisting decision. Verification assignments under PforR instruments are highly dependent on the specific knowledge and competence of individual experts, and a strong institutional profile does not compensate for insufficiently qualified key staff. For this reason, ELFFMD will assess team composition at the shortlisting stage on a pass/fail threshold basis, alongside the firm-level criteria. The full scored evaluation of key personnel will be conducted at the proposal stage in accordance with the RFP evaluation criteria.

The shortlisting criteria are structured in two parts: Part A covers firm-level qualifications assessed on a scored basis; Part B covers key personnel assessed on a pass/fail threshold basis. Only firms satisfying all Part B thresholds will be placed on the shortlist, regardless of their Part A score.

Part A: Firm-Level Qualifications (Scored)

#	Criteria	Max Points	Evidence Required
1.	**General Technical Expertise** — Minimum 5 years of experience in digital transformation, information systems, GovTech, IT advisory, or related fields, with capacity to manage multidisciplinary technical teams.	**10**	Company profile; relevant contracts/references; technical reports or deliverables
2.	**Digital Platform & Systems Assessment** — Demonstrated experience assessing, designing, developing, modernizing, or improving digital platforms and information systems, including technical/functional assessment, business processes, architecture, workflows, performance, and operations.	**15**	Relevant assignment descriptions; contracts/references; sample deliverables
3.	**Integration, Data & Cybersecurity** — Proven expertise in interoperability, APIs, data exchange, data governance, privacy, personal data protection, cybersecurity, access management, backup/recovery, and business continuity.	**15**	Relevant contracts/ references; technical reports or deliverables
4.	**Comparable Assignments** — Successful completion of at least three (3) comparable assignments involving digital platform/system assessment, modernization, integration, or transformation.	**20**	Assignment list with client, scope, dates and value;contracts/ completion certificates/ references
5.	**Public-Sector & Institutional Integration Experience** — At least one government/public-sector digital platform assignment involving interoperability or integration with other institutional systems, preferably involving government, financial, and/or education institutions.	**15**	Contracts/references; assignment descriptions
6.	**UX, Accessibility & Inclusive Digital Services** — Experience in UX, usability, accessibility, user journey analysis, stakeholder consultations, and inclusive digital services, including services for persons with disabilities.	**10**	Relevant assignment descriptions; reports/references
7.	**Public Service & Sector Experience** — Experience with education, student financing, social protection, financial services, GovTech, or other large-scale public service delivery platforms.	**5**	Relevant assignment list; contracts/references
8.	**Regional & International Experience** — Experience in Uzbekistan/Central Asia or comparable transition economies, and/or assignments financed by the World Bank, ADB, EBRD, UN agencies, or other international development partners.	**10**	Contracts/references; client list; assignment descriptions
	TOTAL	**100**	

Part B: Key Personnel Threshold Assessment (Pass / Fail)

Firms must submit brief CVs (maximum two pages each) for the proposed Team Leader and Information Systems Architect / Interoperability Expert. These two positions are assessed on a pass/fail basis against the minimum thresholds below. A firm that does not meet all thresholds for both positions will not be shortlisted, regardless of its Part A score.

CVs for the Data Governance and Cybersecurity Expert, Digital Accessibility and User Experience (UX) Expert and Digital Public Services / Business Process Analyst are not required at the EOI stage but will be required in full at the proposal stage.

Position	Minimum Threshold	Pass / Fail	Evidence
B.1 — Team Leader / Digital Transformation and GovTech Expert			
Education	Master’s degree or higher in IT, Computer Science, Digital Transformation, Public Administration, Information Systems, or related field.	Pass / Fail	Signed CV + degree certificate
General experience	Minimum **10 years of professional experience** in digital transformation, GovTech, information systems, or digital public services.	Pass / Fail	Signed CV
Leadership & GovTech experience	Demonstrated experience leading complex digital platform assessments, digital transformation programmes, or information systems projects, including coordination of multidisciplinary teams and stakeholders.	Pass / Fail	CV + contract / reference
Public-sector experience	Experience working with government/public-sector institutions and/or international development partners.	Pass / Fail	CV + contract / reference
B.2 — Information Systems Architect / Interoperability Expert			
Education	Master’s degree or higher in Computer Science, Information Systems, Software Engineering, Enterprise Architecture, or related field.	Pass / Fail	Signed CV + degree certificate
General experience	Minimum **8 years of professional experience** in systems architecture, enterprise architecture, system integration, interoperability, or digital platform development.	Pass / Fail	Signed CV
Architecture & integration	Demonstrated experience assessing complex information systems and working with APIs, data exchange, interoperability frameworks, and enterprise architecture.	Pass / Fail	CV + contract / reference
Public-sector systems	Experience integrating government, financial, education, identity, tax, employment, or other large-scale institutional information systems.	Pass / Fail	CV + contract / reference

Note: The pass/fail thresholds above are minimum eligibility requirements for shortlisting purposes only. Firms that pass all thresholds will proceed to Part A scoring. The full scored evaluation of all five key personnel positions will be conducted at the proposal stage in accordance with the detailed criteria set out in the RFP.

7. CONTENT OF THE EXPRESSION OF INTEREST

Interested firms must submit their Expression of Interest in English. The EOI shall not exceed 30 pages, excluding CVs and supporting annexes, and must include the following:

- Cover letter on firm letterhead, signed by an authorized representative, confirming the firm's interest and eligibility.
- Firm profile: legal name, country of incorporation, registration number, year of establishment, and description of core business activities.
- Evidence of legal registration in Uzbekistan or a registered local presence, if applicable; or a statement of intent to establish registration or a teaming arrangement with a locally registered entity prior to contract award.
- Summary of relevant experience: a table listing at least two completed contracts of similar nature within the last seven years, with client name, assignment title, contract value, dates, and description of scope including DLR or RBF elements where applicable. Supporting documentation (completion certificates, client reference letters, or contract excerpts) is encouraged.
- CVs of the proposed Team Leader and Information Systems Architect / Interoperability Expert, each not exceeding two pages, demonstrating compliance with the Part B thresholds in Section 7. CVs must be signed by the proposed expert.

- Declaration signed by an authorized representative confirming: (a) no conflict of interest as defined in Section 6.4; (b) the firm is not listed on the World Bank debarment list; and (c) the firm is not registered in any jurisdiction on the list of offshore zones under Uzbek law.

CVs for the Data Governance and Cybersecurity Expert, Digital Accessibility and User Experience (UX) Expert and Digital Public Services / Business Process Analyst are not required at the EOI stage. All five key personnel CVs will be required in full at the proposal stage.

8. SELECTION PROCESS AND BANK REVIEW ARRANGEMENTS

This assignment is procured using the Consultant Qualification Selection (CQS) method under the World Bank Procurement Regulations for IPF Borrowers. The estimated contract value of US$80,000 falls below the applicable prior review threshold; accordingly, this assignment is subject to World Bank post review only. MEF is responsible for conducting the selection process in accordance with the Procurement Regulations, and the World Bank may review procurement records at any time during post review supervision.

The selection process will proceed as follows. ELFFMD will evaluate all EOIs received against the shortlisting criteria in Section 7. Firms that do not meet all Part B pass/fail thresholds will be excluded from further consideration. Among the remaining firms, ELFFMD will rank them against the Part A scored criteria and identify the firm with the best overall qualifications. The highest-ranked qualified firm will be invited to submit a combined technical and financial proposal and, if found satisfactory, to enter into contract negotiations. MEF reserves the right to approach the next-ranked firm if the first-ranked firm's proposal is found unsatisfactory or if negotiations are unsuccessful.

MEF reserves the right to annul this selection process at any stage without incurring any obligation to applicants.

9. SUBMISSION DETAILS

Attention	Manager, Project Implementation Unit (PIU) for the project "Expanding Opportunities and Ensuring Equity in Education" under the Ministry of Economy and Finance of the Republic of Uzbekistan
Organization	Ministry of Economy and Finance, Republic of Uzbekistan
Physical Address	1, Niyozbek yo'li Street, Yunusabad District, Tashkent 100017, Republic of Uzbekistan
Telephone	+998 97 447-86-11
Email	gfppp181956@gmail.com
Submission Deadline	September 17, 2026, at 18:00 hours Tashkent time
Submission Format	Electronic submission by email (PDF, with signed cover letter scanned) or hand delivery in a sealed envelope marked with reference UZ-MEF-16-CS-CQS
Language	English

EOIs received after the specified deadline will not be considered. MEF shall not be responsible for any costs incurred by firms in the preparation and submission of an Expression of Interest. This notice does not constitute a commitment by MEF to proceed with procurement or to contract any firm.

10. APPLICABLE REGULATIONS

This selection is governed by the World Bank Procurement Regulations for IPF Borrowers (Seventh Edition, September 2023). The World Bank Anti-Corruption Guidelines applicable to Program-for-Results Financing (dated February 1, 2012, revised July 10, 2015) apply to all aspects of this process. Interested firms and their personnel are expected to observe the highest standards of ethics throughout.