



Sustainable Growers Rwanda

INVITATION TO BID

Title of Tender: Provision of Staff Medical Insurance Cover

Tender Reference Number: SGR PRS /OT/01-2026

Procurement Method: Open Tender

Date of Issue: 6th February 2026

Submission Deadline: 16th February 2026

I. INTRODUCTION.

Sustainable Growers Rwanda is a non-governmental organization (NGO) that specializes in innovative coffee cultivation training techniques for smallholder women coffee farmers, with the goal of increasing their visibility in the coffee supply chain. Bloomberg Philanthropies has supported Sustainable Growers since its inception. This partnership along with the commitment of the governments of Rwanda, the Democratic Republic of Congo, and Tanzania to women's economic empowerment has transformed the lives of over 60,000 women farmers, creating a secondary impact on nearly 250,000 family members.

SGR is looking for potential companies to express their interest to providing staff medical insurance cover policy to her current members' family sizes are as follows:

FAMILY SIZE	SUSTAINABLE GROWERS RWANDA
M	3
M+1	2
M+2	3
M+3	8
M+4	2
M+5	2
M+6	1

One M+4 within the SGR Entity will be covered with a regional cover insurance, while the rest of the staff will be Rwanda cover only. The insurance will be for a period of 12 months renewable. The medical coverage will be 100% by the insurer, with no exclusions.

Administrative Requirements:

1. Copy of certificate of incorporation from RDB
2. Valid Rwanda Revenue RRA tax clearance certificate
3. Valid Rwanda Social Security RSSB clearance certificate
4. Must have an experience of not less than three years, at least (3) references notarized required
5. List of insurance company's service providers (health facilities and pharmacies)
6. A confirmation that the bidder has Electronic Billing Machine EBM
7. Valid license to operate as insurance company



1. Other Requirements:

- Detailed breakdown of prices must be provided in Rwandan Francs (RWF) and must include all taxes
- Prices shall not change for the duration of the contract.

I. STANDARD PROVISIONS

Guidelines, policies and ethics

All bidders must commit to the guidelines in the SGR Procurement Procedures Manual. The procedures followed by Sustainable Growers Rwanda in making any award and contract resulting from this tender, will be in accordance with the:

- SGR Procurement Manual,
- SGR Anti-terrorism and Anti-money laundering Policy
- SGR Anti-fraud, bribery and corruption Policy.

2. Conflict of Interest and Disqualification Provisions

Bidders shall not have a conflict of interest, such as submission of more than one bid in the same process, except as alternative offers permitted under the rules; association with a staff member involved in the awarding of the bids and also a bidder must disclose any relation with a staff member.

Sustainable Growers Rwanda encourages all bidders to conduct themselves with integrity. Sustainable Growers will automatically disqualify the bidder that attempts to:

- Change or omit any information related to this RFQ
- Inappropriately influence this Procurement Process.
- Enter an arrangement with any other party that such party shall refrain from submitting a tender response.
- Enter any arrangement with any other party (other than another party that forms part of your consortium bid or is your proposed sub-contractor) as to the prices submitted.
- Engage in direct or indirect bribery, corruption or canvassing by you or your appointed advisers in relation to this Procurement Process
- Obtain information from any of the employees, agents or advisors of the Sustainable Growers concerning this Procurement Process (other than as set out in these RFQ Conditions) or from another potential supplier or another tender response,

Additionally, Sustainable Growers will automatically disqualify the bidder that:

- Are currently blacklisted by the Public Procurement Authority or Sustainable Growers Rwanda itself.
- Have received corruption-related convictions in Rwanda or elsewhere
- Have unresolved disputes with previous service contracts
- Are in bankruptcy proceedings
- Are excluded under applicable regional or international conventions
- Is received after the submission deadline
- Contains omissions, gaps, misrepresentations, errors and/or uncompleted sections
- Contains handwritten amendments with no initial of the authorized signatory.
- Contains ambiguous information that might mislead the tender evaluators.

proposals.

3. Withdrawal



Sustainable Growers reserves the right to withdraw this tender at any time and without notice and liability. Sustainable Growers reserves the right to accept or reject any quotation without being obliged to give any reasons in this respect.

4. Tender costs

You are responsible for obtaining all information necessary for preparation of your tender response and for all costs and expenses incurred in preparation of the tender response. Sustainable Growers Rwanda will not be responsible of any cost you incurred during the preparation of this procurement, irrespective of whether or not your tender response is successful.

5. Confidentiality and Information Governance

All documents related to this RFQ shall remain the property of Sustainable Growers. Sustainable Growers reserves the right to disclose all documents relating to this Procurement Process, including without limitation your tender response, to any employee, third party agent, adviser, or other third party involved in the procurement in support of, and/or in collaboration with Sustainable Growers.

6. Notification of tender award

In accordance with the evaluation criteria in this RFQ, all bidders shall receive formal notification/official email of bidding outcomes. Successful bidders shall receive detailed award documentation.

7. RFQ Validity period

The bid validity period shall be **60** days.

8. GUIDELINE FOR BID SUBMISSION;

Interested and qualified companies must submit their bid documents electronically via: recruitment@sustainablegrowers.org not later than **16th February 2026** at 5:00PM (17h00) local time. **Late bids will be automatically rejected.**

Questions regarding the technical or administrative requirements of this RFQ may be submitted by email to: recruitment@sustainablegrowers.org by **10th February 2026 05:00pm**(17h00).

Sustainable Growers Rwanda may at any time request further information from potential bidders to verify or clarify any aspects of their tender response or other information they may have provided.

In case you do not provide supplementary information or clarifications to Sustainable Growers Rwanda by any deadline notified to you, your tender response may be rejected in full, and you may be disqualified from this Procurement Process.

Done at Kigali, on 6th February 2026.

Jimmy Gahima.

Executive Director



Sustainable Growers Rwanda.