



TERMS OF REFERENCE (TOR) FOR HEALTH MAINTENANCE ORGANIZATION (HMO) - REQUEST FOR PROPOSAL (RFP)

1. Introduction

FUTURE RESILIENCE AND DEVELOPMENT FOUNDATION (FRAD) is a registered non-profit organization with the Corporate Affairs Commission (CAC) in accordance with Nigerian law. FRAD operates across both the humanitarian and development sectors, working to build the resilience of vulnerable populations through targeted interventions in the following thematic areas:

- Water, Sanitation, and Hygiene (WASH)
- Nutrition
- Protection
- Education



- Early Recovery and Livelihoods

Since inception, FRAD has impacted over 19,000 children, men, women, and girls through its various programs.

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