



*Empowered lives.
Resilient nations.*

REQUEST FOR PROPOSAL (RE-ADVERTISE)

Hiring Firm for UNCDF for Implementing Business Model That Digitizes Financial Transaction in Merchant Supply Chain

RFP No.: [**RE-RFP-BD-2018-010**]

Project: [SHIFT Programme-UNCDF]

Country: [Bangladesh]

Issued on: 19 June 2018

Contents

SECTION 1. LETTER OF INVITATION.....	4
SECTION 2. INSTRUCTION TO BIDDERS	5
GENERAL PROVISIONS.....	5
1. Introduction.....	5
2. Fraud & Corruption, Gifts and Hospitality.....	5
3. Eligibility	5
4. Conflict of Interests	6
PREPARATION OF PROPOSALS.....	6
5. General Considerations	6
6. Cost of Preparation of Proposal.....	6
7. Language.....	6
8. Documents Comprising the Proposal	6
9. Documents Establishing the Eligibility and Qualifications of the Bidder	7
10. Technical Proposal Format and Content	7
11. Financial Proposals	7
12. Proposal Security	7
13. Currencies	7
14. Joint Venture, Consortium or Association	7
15. Only One Proposal	8
16. Proposal Validity Period.....	9
17. Extension of Proposal Validity Period	9
18. Clarification of Proposal.....	9
19. Amendment of Proposals	9
20. Alternative Proposals.....	9
21. Pre-Bid Conference	9
SUBMISSION AND OPENING OF PROPOSALS	9
22. Submission	10
23. Deadline for Submission of Proposals and Late Proposals.....	10
24. Withdrawal, Substitution, and Modification of Proposals	10
25. Proposal Opening.....	10
EVALUATION OF PROPOSALS.....	10
26. Confidentiality.....	10
27. Evaluation of Proposals.....	11
28. Preliminary Examination	11
29. Evaluation of Eligibility and Qualification	11
30. Evaluation of Technical and Financial Proposals.....	11
31. Due Diligence	12
32. Clarification of Proposals	12
33. Responsiveness of Proposal	13
34. Nonconformities, Reparable Errors and Omissions	13
AWARD OF CONTRACT	13
35. Right to Accept, Reject, Any or All Proposals.....	13
36. Award Criteria	13
37. Debriefing	13
38. Right to Vary Requirements at the Time of Award	14
39. Contract Signature	14
40. Contract Type and General Terms and Conditions	14
41. Performance Security	14
42. Bank Guarantee for Advanced Payment.....	14
43. Liquidated Damages	14
44. Payment Provisions.....	14
45. Vendor Protest.....	14
46. Other Provisions	14
SECTION 4. EVALUATION CRITERIA	18

SECTION 5. TERMS OF REFERENCE	23
A. Project Title: Implementing business model that digitizes financial transaction in merchant supply chain.....	Error!
Bookmark not defined.	
B. Project Description	Error! Bookmark not defined.
C. Scope of Services, Expected Outputs and Target Completion.....	Error! Bookmark not defined.
SECTION 6: RETURNABLE BIDDING FORMS / CHECKLIST	31
FORM A: TECHNICAL PROPOSAL SUBMISSION FORM	32
FORM B: BIDDER INFORMATION FORM.....	33
FORM C: JOINT VENTURE/CONSORTIUM/ASSOCIATION INFORMATION FORM	34
FORM D: QUALIFICATION FORM.....	35
FORM E: FORMAT OF TECHNICAL PROPOSAL.....	38
FORM F: FINANCIAL PROPOSAL SUBMISSION FORM.....	40
FORM G: FINANCIAL PROPOSAL FORM.....	41
FORM H: SELF DECLARATION THAT THE COMPANY IS NOT IN THE UN SECURITY COUNCIL 1267/1989 LIST.....	43

Section 1. Letter of Invitation

The United Nations Development Programme (UNDP) on Behalf of UNCDF hereby invites you to submit a Proposal to this Request for Proposal (RFP) for the above-referenced subject.

This RFP includes the following documents and the General Terms and Conditions of Contract which is inserted in the Bid Data Sheet (BDS):

Section 1: This Letter of Invitation

Section 2: Instruction to Bidders

Section 3: Bid Data Sheet (BDS)

Section 4: Evaluation Criteria

Section 5: Terms of Reference

Section 6: Returnable Bidding Forms

- Form A: Technical Proposal Submission Form
- Form B: Bidder Information Form
- Form C: Joint Venture/Consortium/Association Information Form
- Form D: Qualification Form
- Form E: Format of Technical Proposal
- Form F: Financial Proposal Submission Form
- Form G: Financial Proposal Form
- Form H: Self Declaration that the company is not in the UN Security Council 1267/1989 List

If you are interested in submitting a Proposal in response to this RFP, please prepare your Proposal in accordance with the requirements and procedure as set out in this RFP and submit it by the Deadline for Submission of Proposals set out in Bid Data Sheet.


Please acknowledge receipt of this RFP by utilizing the "Accept Invitation" function in eTendering system, where applicable. This will enable you to receive amendments or updates to the RFP. Should you require further clarifications, kindly communicate with the contact person/s identified in the attached Bid Data Sheet as the focal point for queries on this RFP.

UNDP looks forward to receiving your Proposal and thank you in advance for your interest in UNDP procurement opportunities.

Financial Proposal must be submitted as a separate file encrypted with a password. None of the financial proposal data is disclosed in other documents of the submission. UNDP shall request password for opening the Financial Proposal only from the Proposers who pass the Technical Evaluation as per the criteria established and disclosed in the solicitation document. The Proposer shall assume the responsibility for not encrypting the financial proposal.

DO NOT DISCLOSE YOUR PRICE IN THE LINE ITEMS. YOU MUST PUT PRICE AS 1 IN THE SYSTEM AND PROVIDE THE FINANCIAL PROPOSAL AS ENCRYPTED FILE AS EXPLAINED ABOVE.

Issued by:

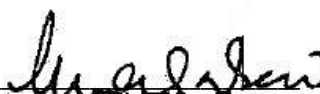


Name: Ehsanul K Chowdhury

Title: Procurement Associate

Date: **June 19, 2018**

Approved by:



Name: Sonia Mehzabeen

Title: Operations Manager

Date: **June 19, 2018**

Section 2. Instruction to Bidders

GENERAL PROVISIONS	
1. Introduction	<p>1.1 Bidders shall adhere to all the requirements of this RFP, including any amendments in writing by UNDP. This RFP is conducted in accordance with the UNDP Programme and Operations Policies and Procedures (POPP) on Contracts and Procurement which can be accessed at https://popp.undp.org/SitePages/POPPBSUnit.aspx?TermID=254a9f96-b883-476a-8ef8-e81f93a2b38d</p> <p>1.2 Any Proposal submitted will be regarded as an offer by the Bidder and does not constitute or imply the acceptance of the Proposal by UNDP. UNDP is under no obligation to award a contract to any Bidder as a result of this RFP.</p> <p>1.3 As part of the bid, it is desired that the Bidder registers at the United Nations Global Marketplace (UNGM) website (www.ungm.org). The Bidder may still submit a bid even if not registered with the UNGM. However, if the Bidder is selected for contract award, the Bidder must register on the UNGM prior to contract signature.</p>
2. Fraud & Corruption, Gifts and Hospitality	<p>2.1 UNDP strictly enforces a policy of zero tolerance on proscribed practices, including fraud, corruption, collusion, unethical or unprofessional practices, and obstruction of UNDP vendors and requires all bidders/vendors observe the highest standard of ethics during the procurement process and contract implementation. UNDP's Anti-Fraud Policy can be found at http://www.undp.org/content/undp/en/home/operations/accountability/audit/office_of_audit_andinvestigation.html#anti</p> <p>2.2 Bidders/vendors shall not offer gifts or hospitality of any kind to UNDP staff members including recreational trips to sporting or cultural events, theme parks or offers of holidays, transportation, or invitations to extravagant lunches or dinners.</p> <p>2.3 In pursuance of this policy, UNDP (a) Shall reject a proposal if it determines that the selected bidder has engaged in any corrupt or fraudulent practices in competing for the contract in question; (b) Shall declare a vendor ineligible, either indefinitely or for a stated period of time, to be awarded a contract if at any time it determines that the vendor has engaged in any corrupt or fraudulent practices in competing for, or in executing a UNDP contract.</p> <p>2.4 All Bidders must adhere to the UN Supplier Code of Conduct, which may be found at http://www.un.org/depts/ptd/pdf/conduct_english.pdf</p>
3. Eligibility	<p>3.1 A vendor should not be suspended, debarred, or otherwise identified as ineligible by any UN Organization or the World Bank Group or any other international Organization. Vendors are therefore required to disclose to UNDP whether they are subject to any sanction or temporary suspension imposed by these organizations.</p> <p>3.2 It is the Bidder's responsibility to ensure that its employees, joint venture members, sub-contractors, service providers, suppliers and/or their employees meet the eligibility requirements as established by UNDP.</p>

4. Conflict of Interests	<p>4.1 Bidders must strictly avoid conflicts with other assignments or their own interests, and act without consideration for future work. Bidders found to have a conflict of interest shall be disqualified. Without limitation on the generality of the above, Bidders, and any of their affiliates, shall be considered to have a conflict of interest with one or more parties in this solicitation process, if they:</p> <ul style="list-style-type: none"> a) Are or have been associated in the past, with a firm or any of its affiliates which have been engaged by UNDP to provide services for the preparation of the design, specifications, Terms of Reference, cost analysis/estimation, and other documents to be used for the procurement of the goods and services in this selection process; b) Were involved in the preparation and/or design of the programme/project related to the services requested under this RFP; or c) Are found to be in conflict for any other reason, as may be established by, or at the discretion of UNDP. <p>4.2 In the event of any uncertainty in the interpretation of a potential conflict of interest, Bidders must disclose to UNDP, and seek UNDP's confirmation on whether or not such a conflict exists.</p> <p>4.3 Similarly, the Bidders must disclose in their proposal their knowledge of the following:</p> <ul style="list-style-type: none"> a) If the owners, part-owners, officers, directors, controlling shareholders, of the bidding entity or key personnel are family members of UNDP staff involved in the procurement functions and/or the Government of the country or any Implementing Partner receiving services under this RFP; and b) All other circumstances that could potentially lead to actual or perceived conflict of interest, collusion or unfair competition practices. <p>Failure to disclose such an information may result in the rejection of the proposal or proposals affected by the non-disclosure.</p> <p>4.4 The eligibility of Bidders that are wholly or partly owned by the Government shall be subject to UNDP's further evaluation and review of various factors such as being registered, operated and managed as an independent business entity, the extent of Government ownership/share, receipt of subsidies, mandate and access to information in relation to this RFP, among others. Conditions that may lead to undue advantage against other Bidders may result in the eventual rejection of the Proposal.</p>
PREPARATION OF PROPOSALS	
5. General Considerations	<p>5.1 In preparing the Proposal, the Bidder is expected to examine the RFP in detail. Material deficiencies in providing the information requested in the RFP may result in rejection of the Proposal.</p> <p>5.2 The Bidder will not be permitted to take advantage of any errors or omissions in the RFP. Should such errors or omissions be discovered, the Bidder must notify the UNDP</p>
6. Cost of Preparation of Proposal	<p>6.1 The Bidder shall bear any and all costs related to the preparation and/or submission of the Proposal, regardless of whether its Proposal was selected or not. UNDP shall not be responsible or liable for those costs, regardless of the conduct or outcome of the procurement process.</p>
7. Language	<p>7.1 The Proposal, as well as any and all related correspondence exchanged by the Bidder and UNDP, shall be written in the language (s) specified in the BDS.</p>
8. Documents	<p>8.1 The Proposal shall comprise of the following documents:</p>

Comprising the Proposal	<ul style="list-style-type: none"> c) Documents Establishing the Eligibility and Qualifications of the Bidder; d) Technical Proposal; e) Financial Proposal; f) Proposal Security, if required by BDS; g) Any attachments and/or appendices to the Proposal.
9. Documents Establishing the Eligibility and Qualifications of the Bidder	<p>9.1 The Bidder shall furnish documentary evidence of its status as an eligible and qualified vendor, using the Forms provided under Section 6 and providing documents section in those forms. In order to award a contract to a Bidder, its qualifications must be documented to UNDP's satisfaction.</p>
10. Technical Proposal Format and Content	<p>10.1 The Bidder is required to submit a Technical Proposal using the Standard Forms and templates provided in Section 6 of the RFP.</p> <p>10.2 The Technical Proposal shall not include any price or financial information. A Technical Proposal containing material financial information may be declared non-responsive.</p> <p>10.3 Samples of items, when required as per Section 5, shall be provided within the time specified and unless otherwise specified by UNDP, and at no expense to UNDP</p> <p>10.4 When applicable and required as per Section 5, the Bidder shall describe the necessary training programme available for the maintenance and operation of the services and/or equipment offered as well as the cost to the UNDP. Unless otherwise specified, such training as well as training materials shall be provided in the language of the Bid as specified in the BDS.</p>
11. Financial Proposals	<p>11.1 The Financial Proposal shall be prepared using the Standard Form provided in Section 6 of the RFP. It shall list all major cost components associated with the services, and the detailed breakdown of such costs.</p> <p>11.2 Any output and activities described in the Technical Proposal but not priced in the Financial Proposal, shall be assumed to be included in the prices of other activities or items, as well as in the final total price.</p> <p>11.3 Prices and other financial information must not be disclosed in any other place except in the financial proposal.</p>
12. Proposal Security	<p>12.1 Not Applicable</p>
13. Currencies	<p>13.1 All prices shall be quoted in the currency or currencies indicated in the BDS. Where Proposals are quoted in different currencies, for the purposes of comparison of all Proposals:</p> <ul style="list-style-type: none"> a) UNDP will convert the currency quoted in the Proposal into the UNDP preferred currency, in accordance with the prevailing UN operational rate of exchange on the last day of submission of Proposals; and b) In the event that UNDP selects a proposal for award that is quoted in a currency different from the preferred currency in the BDS, UNDP shall reserve the right to award the contract in the currency of UNDP's preference, using the conversion method specified above.
14. Joint Venture, Consortium or Association	<p>14.1 If the Bidder is a group of legal entities that will form or have formed a Joint Venture (JV), Consortium or Association for the Proposal, they shall confirm in their Proposal that : (i) they have designated one party to act as a lead entity, duly vested with authority to legally bind the members of the JV, Consortium or</p>

	<p>Association jointly and severally, which shall be evidenced by a duly notarized Agreement among the legal entities, and submitted with the Proposal; and (ii) if they are awarded the contract, the contract shall be entered into, by and between UNDP and the designated lead entity, who shall be acting for and on behalf of all the member entities comprising the joint venture.</p> <p>14.2 After the Deadline for Submission of Proposal, the lead entity identified to represent the JV, Consortium or Association shall not be altered without the prior written consent of UNDP.</p> <p>14.3 The lead entity and the member entities of the JV, Consortium or Association shall abide by the provisions of Clause 9 herein in respect of submitting only one proposal.</p> <p>14.4 The description of the organization of the JV, Consortium or Association must clearly define the expected role of each of the entity in the joint venture in delivering the requirements of the RFP, both in the Proposal and the JV, Consortium or Association Agreement. All entities that comprise the JV, Consortium or Association shall be subject to the eligibility and qualification assessment by UNDP.</p> <p>14.5 A JV, Consortium or Association in presenting its track record and experience should clearly differentiate between:</p> <ul style="list-style-type: none"> a) Those that were undertaken together by the JV, Consortium or Association; and b) Those that were undertaken by the individual entities of the JV, Consortium or Association. <p>14.6 Previous contracts completed by individual experts working privately but who are permanently or were temporarily associated with any of the member firms cannot be claimed as the experience of the JV, Consortium or Association or those of its members, but should only be claimed by the individual experts themselves in their presentation of their individual credentials.</p> <p>14.7 JV, Consortium or Associations are encouraged for high value, multi-sectoral requirements when the spectrum of expertise and resources required may not be available within one firm.</p>
15. Only One Proposal	<p>15.1 The Bidder (including the individual members of any Joint Venture) shall submit only one Proposal, either in its own name or as part of a Joint Venture.</p> <p>15.2 Proposals submitted by two (2) or more Bidders shall all be rejected if they are found to have any of the following:</p> <ul style="list-style-type: none"> a) they have at least one controlling partner, director or shareholder in common; or b) any one of them receive or have received any direct or indirect subsidy from the other/s; or c) they have the same legal representative for purposes of this RFP; or d) they have a relationship with each other, directly or through common third parties, that puts them in a position to have access to information about, or influence on the Proposal of, another Bidder regarding this RFP process; e) they are subcontractors to each other's Proposal, or a subcontractor to one Proposal also submits another Proposal under its name as lead Bidder; or f) some key personnel proposed to be in the team of one Bidder participates in more than one Proposal received for this RFP process. This condition relating to the personnel, does not apply to subcontractors being included in more than one Proposal.

16. Proposal Validity Period	<p>16.1 Proposals shall remain valid for the period specified in the BDS, commencing on the Deadline for Submission of Proposals. A Proposal valid for a shorter period may be rejected by UNDP and rendered non-responsive.</p> <p>16.2 During the Proposal validity period, the Bidder shall maintain its original Proposal without any change, including the availability of the Key Personnel, the proposed rates and the total price.</p>
17. Extension of Proposal Validity Period	<p>17.1 In exceptional circumstances, prior to the expiration of the proposal validity period, UNDP may request Bidders to extend the period of validity of their Proposals. The request and the responses shall be made in writing, and shall be considered integral to the Proposal.</p> <p>17.2 If the Bidder agrees to extend the validity of its Proposal, it shall be done without any change in the original Proposal.</p> <p>17.3 The Bidder has the right to refuse to extend the validity of its Proposal, and in which case, such Proposal will not be further evaluated.</p>
18. Clarification of Proposal	<p>18.1 Bidders may request clarifications on any of the RFP documents no later than the date indicated in the BDS. Any request for clarification must be sent in writing in the manner indicated in the BDS. If inquiries are sent other than specified channel, even if they are sent to a UNDP staff member, UNDP shall have no obligation to respond or confirm that the query was officially received.</p> <p>18.2 UNDP will provide the responses to clarifications through the method specified in the BDS.</p> <p>18.3 UNDP shall endeavor to provide responses to clarifications in an expeditious manner, but any delay in such response shall not cause an obligation on the part of UNDP to extend the submission date of the Proposals, unless UNDP deems that such an extension is justified and necessary.</p>
19. Amendment of Proposals	<p>19.1 At any time prior to the deadline of Proposal submission, UNDP may for any reason, such as in response to a clarification requested by a Bidder, modify the RFP in the form of an amendment to the RFP. Amendments will be made available to all prospective bidders.</p> <p>19.2 If the amendment is substantial, UNDP may extend the Deadline for submission of proposal to give the Bidders reasonable time to incorporate the amendment into their Proposals.</p>
20. Alternative Proposals	20.1 Will not be considered
21. Pre-Bid Conference	21.1 When appropriate, a Bidder's conference will be conducted at the date, time and location specified in the BDS. All Bidders are encouraged to attend. Non-attendance, however, shall not result in disqualification of an interested Bidder. Minutes of the Bidder's conference will be disseminated on the procurement website and shared by email or on the e-Tendering platform as specified in the BDS. No verbal statement made during the conference shall modify the terms and conditions of the RFP, unless specifically incorporated in the Minutes of the Bidder's Conference or issued/posted as an amendment to RFP.
SUBMISSION AND OPENING OF PROPOSALS	

22.Submission	<p>22.1 The Bidder shall submit a duly signed and complete Proposal comprising the documents and forms in accordance with the requirements in the BDS. The submission shall be in the manner specified in the BDS.</p> <p>22.2 The Proposal shall be signed by the Bidder or person(s) duly authorized to commit the Bidder. The authorization shall be communicated through a document evidencing such authorization issued by the legal representative of the bidding entity, or a Power of Attorney, accompanying the Proposal.</p> <p>22.3 Bidders must be aware that the mere act of submission of a Proposal, in and of itself, implies that the Bidder fully accepts the UNDP General Contract Terms and Conditions.</p>
eTendering submission	<p>22.4 Electronic submission through eTendering shall be governed as follows:</p> <ul style="list-style-type: none"> a) Electronic files that form part of the proposal must be in accordance with the format and requirements indicated in BDS; b) The Technical Proposal and the Financial Proposal files MUST BE COMPLETELY SEPARATE and each of them must be uploaded individually and clearly labelled. a) The Financial Proposal file must be encrypted with a password so that it cannot be opened nor viewed until the password is provided. The password for opening the Financial Proposal should be provided only upon request of UNDP. UNDP will request password only from bidders whose technical proposal has been found to be technically responsive. Failure to provide the correct password may result in the proposal being rejected. c) Detailed instructions on how to submit, modify or cancel a bid in the eTendering system are provided in the eTendering system Bidder User Guide and Instructional videos available on this link: http://www.undp.org/content/undp/en/home/operations/procurement/business/procurement-notices/resources/
23. Deadline for Submission of Proposals and Late Proposals	<p>23.1 Complete Proposals must be received by UNDP in the manner, and no later than the date and time, specified in the BDS. UNDP shall only recognize the date and time that the bid was received by UNDP</p> <p>23.2 UNDP shall not consider any Proposal that is submitted after the deadline for the submission of Proposals.</p>
24. Withdrawal, Substitution, and Modification of Proposals	<p>24.1 eTendering: A Bidder may withdraw, substitute or modify its Proposal by Canceling, Editing, and re-submitting the proposal directly in the system. It is the responsibility of the Bidder to properly follow the system instructions, duly edit and submit a substitution or modification of the Proposal as needed. Detailed instructions on how to cancel or modify a Proposal directly in the system are provided in Bidder User Guide and Instructional videos (link given below).</p> <p>How to use UNDP eTendering system - https://www.youtube.com/watch?v=cy34AXsYMrC&sns=em</p>
25. Proposal Opening	<p>25.1 There is no public bid opening for RFPs.</p>
EVALUATION OF PROPOSALS	
26. Confidentiality	<p>26.1 Information relating to the examination, evaluation, and comparison of Proposals, and the recommendation of contract award, shall not be disclosed to Bidders or any other persons not officially concerned with such process, even</p>

	<p>after publication of the contract award.</p> <p>26.2 Any effort by a Bidder or anyone on behalf of the Bidder to influence UNDP in the examination, evaluation and comparison of the Proposals or contract award decisions may, at UNDP's decision, result in the rejection of its Proposal and may be subject to the application of prevailing UNDP's vendor sanctions procedures.</p>
27. Evaluation of Proposals	<p>27.1 The Bidder is not permitted to alter or modify its Proposal in any way after the proposal submission deadline except as permitted under Clause 24 of this RFP. UNDP will conduct the evaluation solely on the basis of the submitted Technical and Financial Proposals.</p> <p>27.2 Evaluation of proposals is made of the following steps:</p> <ul style="list-style-type: none"> g) Preliminary Examination h) Minimum Eligibility and Qualification (if pre-qualification is not done) i) Evaluation of Technical Proposals j) Evaluation of Financial Proposals
28. Preliminary Examination	<p>28.1 UNDP shall examine the Proposals to determine whether they are complete with respect to minimum documentary requirements, whether the documents have been properly signed, and whether the Proposals are generally in order, among other indicators that may be used at this stage. UNDP reserves the right to reject any Proposal at this stage.</p>
29. Evaluation of Eligibility and Qualification	<p>29.1 Eligibility and Qualification of the Bidder will be evaluated against the Minimum Eligibility/Qualification requirements specified in the Section 4 (Evaluation Criteria).</p> <p>29.2 In general terms, vendors that meet the following criteria may be considered qualified:</p> <ul style="list-style-type: none"> a) They are not included in the UN Security Council 1267/1989 Committee's list of terrorists and terrorist financiers, and in UNDP's ineligible vendors' list; b) They have a good financial standing and have access to adequate financial resources to perform the contract and all existing commercial commitments, c) They have the necessary similar experience, technical expertise, production capacity where applicable, quality certifications, quality assurance procedures and other resources applicable to the provision of the services required; d) They are able to comply fully with UNDP General Terms and Conditions of Contract; e) They do not have a consistent history of court/arbitral award decisions against the Bidder; and f) They have a record of timely and satisfactory performance with their clients.
30. Evaluation of Technical and Financial Proposals	<p>30.1 The evaluation team shall review and evaluate the Technical Proposals on the basis of their responsiveness to the Terms of Reference and other RFP documents, applying the evaluation criteria, sub-criteria, and point system specified in the Section 4 (Evaluation Criteria). A Proposal shall be rendered non-responsive at the technical evaluation stage if it fails to achieve the minimum technical score indicated in the BDS. When necessary and if stated in the BDS, UNDP may invite technically responsive bidders for a presentation related to their technical proposals. The conditions for the presentation shall be provided in the bid document where required.</p> <p>30.2 In the second stage, only the Financial Proposals of those Bidders who achieve the minimum technical score will be opened for evaluation. The Financial</p>

	<p>Proposals corresponding to Technical Proposals that were rendered non-responsive shall remain unopened, and, in the case of manual submission, be returned to the Bidder unopened. For emailed Proposals and e-tendering submissions, UNDP will not request for the password of the Financial Proposals of bidders whose Technical Proposal were found not responsive.</p> <p>30.3 The evaluation method that applies for this RFP shall be as indicated in the BDS, which may be either of two (2) possible methods, as follows: (a) the lowest priced method which selects the lowest evaluated financial proposal of the technically responsive Bidders; or (b) the combined scoring method which will be based on a combination of the technical and financial score.</p> <p>30.4 When the BDS specifies a combined scoring method, the formula for the rating of the Proposals will be as follows:</p> <div style="border: 1px solid black; padding: 10px; margin-top: 10px;"> <p><u>Rating the Technical Proposal (TP):</u></p> <p>TP Rating = (Total Score Obtained by the Offer / Max. Obtainable Score for TP) x 100</p> <p><u>Rating the Financial Proposal (FP):</u></p> <p>FP Rating = (Lowest Priced Offer / Price of the Offer Being Reviewed) x 100</p> <p><u>Total Combined Score:</u></p> <p>Combined Score = (TP Rating) x (Weight of TP, e.g. 70%) + (FP Rating) x (Weight of FP, e.g., 30%)</p> </div>
31. Due Diligence	<p>31.1 UNDP reserves the right to undertake a due diligence exercise, also called post qualification, aimed at determining to its satisfaction, the validity of the information provided by the Bidder. Such exercise shall be fully documented and may include, but need not be limited to, all or any combination of the following:</p> <ul style="list-style-type: none"> a) Verification of accuracy, correctness and authenticity of information provided by the Bidder; b) Validation of extent of compliance to the RFP requirements and evaluation criteria based on what has so far been found by the evaluation team; c) Inquiry and reference checking with Government entities with jurisdiction on the Bidder, or with previous clients, or any other entity that may have done business with the Bidder; d) Inquiry and reference checking with previous clients on the performance on on-going or contracts completed, including physical inspections of previous works, as necessary; e) Physical inspection of the Bidder's offices, branches or other places where business transpires, with or without notice to the Bidder; f) Other means that UNDP may deem appropriate, at any stage within the selection process, prior to awarding the contract.
32. Clarification of Proposals	<p>32.1 To assist in the examination, evaluation and comparison of Proposals, UNDP may, at its discretion, ask any Bidder for a clarification of its Proposal.</p> <p>32.2 UNDP's request for clarification and the response shall be in writing and no change in the prices or substance of the Proposal shall be sought, offered, or permitted, except to provide clarification, and confirm the correction of any arithmetic errors discovered by UNDP in the evaluation of the Proposals, in accordance with RFP.</p>

	32.3 Any unsolicited clarification submitted by a Bidder in respect to its Proposal, which is not a response to a request by UNDP, shall not be considered during the review and evaluation of the Proposals.
33. Responsiveness of Proposal	<p>33.1 UNDP's determination of a Proposal's responsiveness will be based on the contents of the Proposal itself. A substantially responsive Proposal is one that conforms to all the terms, conditions, TOR and other requirements of the RFP without material deviation, reservation, or omission.</p> <p>33.2 If a Proposal is not substantially responsive, it shall be rejected by UNDP and may not subsequently be made responsive by the Bidder by correction of the material deviation, reservation, or omission.</p>
34. Nonconformities, Repairable Errors and Omissions	<p>34.1 Provided that a Proposal is substantially responsive, UNDP may waive any non-conformities or omissions in the Proposal that, in the opinion of UNDP, do not constitute a material deviation.</p> <p>34.2 UNDP may request the Bidder to submit the necessary information or documentation, within a reasonable period of time, to rectify nonmaterial nonconformities or omissions in the Proposal related to documentation requirements. Such omission shall not be related to any aspect of the price of the Proposal. Failure of the Bidder to comply with the request may result in the rejection of its Proposal.</p> <p>34.3 For Financial Proposal that has been opened, UNDP shall check and correct arithmetical errors as follows:</p> <ul style="list-style-type: none"> a) if there is a discrepancy between the unit price and the line item total that is obtained by multiplying the unit price by the quantity, the unit price shall prevail and the line item total shall be corrected, unless in the opinion of UNDP there is an obvious misplacement of the decimal point in the unit price; in which case the line item total as quoted shall govern and the unit price shall be corrected; b) if there is an error in a total corresponding to the addition or subtraction of subtotals, the subtotals shall prevail and the total shall be corrected; and c) if there is a discrepancy between words and figures, the amount in words shall prevail, unless the amount expressed in words is related to an arithmetic error, in which case the amount in figures shall prevail. <p>34.4 If the Bidder does not accept the correction of errors made by UNDP, its Proposal shall be rejected.</p>
AWARD OF CONTRACT	
35. Right to Accept, Reject, Any or All Proposals	35.1 UNDP reserves the right to accept or reject any Proposal, to render any or all of the Proposals as non-responsive, and to reject all Proposals at any time prior to award of contract, without incurring any liability, or obligation to inform the affected Bidder(s) of the grounds for UNDP's action. UNDP shall not be obliged to award the contract to the lowest priced offer.
36. Award Criteria	36.1 Prior to expiration of the proposal validity, UNDP shall award the contract to the qualified Bidder based on the award criteria indicated in the BDS.
37. Debriefing	37.1 In the event that a Bidder is unsuccessful, the Bidder may request a debriefing from UNDP. The purpose of the debriefing is to discuss the strengths and weaknesses of the Bidder's submission, in order to assist the Bidder in improving its future proposals for UNDP procurement opportunities. The content of other proposals and how they compare to the Bidder's submission shall not be

	discussed.
38. Right to Vary Requirements at the Time of Award	38.1 At the time of award of Contract, UNDP reserves the right to vary the quantity of services and/or goods, by up to a maximum twenty-five per cent (25%) of the total offer, without any change in the unit price or other terms and conditions.
39. Contract Signature	39.1 Within fifteen (15) days from the date of receipt of the Contract, the successful Bidder shall sign and date the Contract and return it to UNDP. Failure to do so may constitute sufficient grounds for the annulment of the award, and forfeiture of the Proposal Security, if any, and on which event, UNDP may award the Contract to the Second Ranked Bidder or call for new Proposals.
40. Contract Type and General Terms and Conditions	40.1 The types of Contract to be signed and the applicable UNDP Contract General Terms and Conditions, as specified in BDS, can be accessed at http://www.undp.org/content/undp/en/home/procurement/business/how-we-buy.html
41. Performance Security	41.1 Not Applicable
42. Bank Guarantee for Advanced Payment	42.1 Not Applicable
43. Liquidated Damages	43.1 If specified in BDS, UNDP shall apply Liquidated Damages resulting from the Contractor's delays or breach of its obligations as per the Contract.
44. Payment Provisions	44.1 Payment will be made only upon UNCDF's acceptance of the work performed. The terms of payment shall be within thirty (30) days, after receipt of invoice and certification of acceptance of work issued by the proper authority in UNCDF with direct supervision of the Contractor. Payment will be effected by bank transfer in the currency of contract.
45. Vendor Protest	45.1 UNDP's vendor protest procedure provides an opportunity for appeal to those persons or firms not awarded a contract through a competitive procurement process. In the event that a Bidder believes that it was not treated fairly, the following link provides further details regarding UNDP vendor protest procedures: http://www.undp.org/content/undp/en/home/operations/procurement/business/protest-and-sanctions.html
46. Other Provisions	<p>46.1 In the event that the Bidder offers a lower price to the host Government (e.g. General Services Administration (GSA) of the federal government of the United States of America) for similar services, UNDP shall be entitled to same lower price. The UNDP General Terms and Conditions shall have precedence.</p> <p>46.2 UNDP is entitled to receive the same pricing offered by the same Contractor in contracts with the United Nations and/or its Agencies. The UNDP General Terms and Conditions shall have precedence.</p> <p>46.3 The United Nations has established restrictions on employment of (former) UN staff who have been involved in the procurement process as per bulletin ST/SGB/2006/15 http://www.un.org/en/ga/search/view_doc.asp?symbol=ST/SGB/2006/15&referer</p>

Section 3. Bid Data Sheet

The following data for the services to be procured shall complement, supplement, or amend the provisions in the Request for Proposals. In the case of a conflict between the Instructions to Bidders, the Data Sheet, and other annexes or references attached to the Data Sheet, the provisions in the Data Sheet shall prevail.

BDS No.	Ref. to Section.2	Data	Specific Instructions / Requirements
1	7	Language of the Proposal	English
2		Submitting Proposals for Parts or sub-parts of the TOR (partial bids)	Not Allowed
3	20	Alternative Proposals	Shall not be considered
4	21	Pre-proposal conference	Will be Conducted Time: [11.00 AM, Bangladesh Standard Time] Date: June 24, 2018 11:00 AM Venue: [SHIFT-UNCDF Office, Level-7, UN Offices, IDB Bhaban, Dhaka] The UNDP focal point for the arrangement is: [Ehsanul K Chowdhury] Telephone: [+880255667788; Ext-1925] E-mail: [bd.procurement@undp.org]
5	10	Proposal Validity Period	120 days
6	14	Bid Security	Not Required
7	41	Advanced Payment upon signing of contract	Not Allowed
8	42	Liquidated Damages	Will be imposed as follows: Percentage of contract price per day of delay: 0.7% Max. number of days of delay 15, after which UNDP may terminate the contract.
9	40	Performance Security	Not Required

10	18	Currency of Proposal	<u>Local currency BDT</u>
11	31	Deadline for submitting requests for clarifications/ questions	June 24, 2018, 4.30 PM Bangladesh Standard Time
12	31	Contact Details for submitting clarifications/questions	Focal Person in UNDP: [Ehsanul K Chowdhury] E-mail address: [bd.procurement@undp.org]
13	18, 19 and 21	Manner of Disseminating Supplemental Information to the RFP and responses/clarifications to queries	Posted directly to eTendering Will be Uploaded in the system (e-Tender, UNDP Procurement Notice and UNGM). Once uploaded, Prospective Proposers (i.e. Proposers that have accepted the bid invitation in the system) will be notified via system generated email that changes have occurred. It is the responsibility of the Proposers to view the respective changes and clarifications in the system.
14	23	Deadline for Submission	[July 10, 2018, 4.30 PM Bangladesh time zone] Please follow e-Tendering time zone. For eTendering submission - system time zone is in EST/EDT (New York) time zone. PLEASE NOTE:- 1. Date and time visible on the main screen of event (on e-tendering portal) will be final and prevail over any other closing time indicated elsewhere, in case they are different. It is the responsibility of the bidder to make sure bids are submitted within this deadline. UNDP will not accept any bid that is not submitted directly in the system. 2. Submit your bid a day prior or well before the closing time. Do not wait until last minute. If you face any issue submitting your bid at the last minute, UNDP may not be able to assist.
14	22	Allowable Manner of Submitting Proposals	✓ e-Tendering
15	22	Proposal Submission Address	<u>[For eTendering method, keep link below and insert Event ID information]</u> https://etendering.partneragencies.org <u>BGD10-RFP-18-010</u>
16	22	Electronic submission (eTendering) requirements	<ul style="list-style-type: none"> ▪ Format: PDF files only ▪ File names must be maximum 60 characters long and must not contain any letter or special character other than from Latin alphabet/keyboard. ▪ All files must be free of viruses and not corrupted.

			<ul style="list-style-type: none"> ▪ Password for financial proposal <u>must</u> not be provided to UNDP until requested by UNDP ▪ Max. File Size per transmission: [Not exceeding 45 MB] ▪ ZIP format files allowed in case large volume of document – but not RAR formats and not to exceed 45 MB
17	27 36	Evaluation Method for the Award of Contract	<p>Combined Scoring Method, using the 70%-30% distribution for technical and financial proposals respectively</p> <p>The minimum technical score required to pass is 70%.</p>
18		Expected date for commencement of Contract	<i>August 15, 2018</i>
19		Maximum expected duration of contract	Maximum 15 Months from the commencement of Contract, Depends on the project duration
20	35	UNDP will award the contract to:	One Proposer Only
21	39	Type of Contract	<p>Contract for Goods and Services on behalf of UN Entities</p> <p>http://www.undp.org/content/dam/undp/library/corporate/Procurement/english/2%20%20Contract%20Face%20Sheet%20(Goods%20and-or%20Services)%20on%20behalf%20of%20UN%20Entity%20-%20Sept%202017.doc</p>
22	39	UNDP Contract Terms and Conditions that will apply	<p>UNDP General Terms and Conditions for Professional Services</p> <p>http://www.undp.org/content/undp/en/home/procurement/business/how-we-buy.html</p>
23		Other Information Related to the RFP	<i>[All other instructions and information not yet mentioned so far in this Data Sheet but are relevant to the RFP must be cited here, and any further entries that may be added below this table row]</i>

Section 4. Evaluation Criteria

Preliminary Examination Criteria

Proposals will be examined to determine whether they are complete and submitted in accordance with RFP requirements as per below criteria on a Yes/No basis:

- Appropriate signatures
- Power of Attorney
- Minimum documents provided
- Technical and Financial Proposals submitted separately
- Bid Validity

Minimum Eligibility and Qualification Criteria

Eligibility and Qualification will be evaluated on Pass/Fail basis.

If the Proposal is submitted as a Joint Venture/Consortium/Association, each member should meet minimum criteria, unless otherwise specified in the criterion.

Subject	Criteria*	Document Submission requirement
ELIGIBILITY		
Legal Status	Vendor is a legally registered entity.	Form B: Bidder Information Form
Eligibility	Vendor is not suspended, nor debarred, nor otherwise identified as ineligible by any UN Organization or the World Bank Group or any other international Organization.	Form A: Technical Proposal Submission Form
Conflict of Interest	No conflicts of interest in accordance.	Form A: Technical Proposal Submission Form
Bankruptcy	Not declared bankruptcy, not involved in bankruptcy or receivership proceedings, and there is no judgment or pending legal action against the vendor that could impair its operations in the foreseeable future.	Form A: Technical Proposal Submission Form
	Any additional criteria if required	Refer to ToR
QUALIFICATION		
History of Non-Performing Contracts¹	Non-performance of a contract did not occur as a result of contractor default for the last 3 years.	Form D: Qualification Form
Litigation History	No consistent history of court/arbitral award decisions against the Bidder for the last 3 years.	Form D: Qualification Form
	Minimum years of relevant experience.	Form D: Qualification Form

¹ Non-performance, as decided by UNDP, shall include all contracts where (a) non-performance was not challenged by the contractor, including through referral to the dispute resolution mechanism under the respective contract, and (b) contracts that were so challenged but fully settled against the contractor. Non-performance shall not include contracts where Employers decision was overruled by the dispute resolution mechanism. Non-performance must be based on all information on fully settled disputes or litigation, i.e. dispute or litigation that has been resolved in accordance with the dispute resolution mechanism under the respective contract and where all appeal instances available to the Bidder have been exhausted.

Previous Experience	Minimum contracts of similar value, nature and complexity implemented over the last years. <i>(For JV/Consortium/Association, all Parties cumulatively should meet requirement).</i>	Form D: Qualification Form
Financial Standing	Minimum average annual turnover of BDT for the last 3 years. <i>(For JV/Consortium/Association, all Parties cumulatively should meet requirement).</i>	Form D: Qualification Form
	Bidder must demonstrate the current soundness of its financial standing and indicate its prospective long-term profitability. <i>(For JV/Consortium/Association, all Parties cumulatively should meet requirement).</i>	Form D: Qualification Form
	Any additional criteria if required	

***Please refer to Technical Evaluation Criteria**

Technical Evaluation Criteria

A cumulative analysis weighted-scoring method will be applied to evaluate the firm. The award of the contract will be made to the tenderer whose offer has been evaluated and determined as:

- a) Responsive/ compliant/ acceptable with reference to this ToR, and;
- b) Having received the highest score out of a pre-determined set of weighted technical and financial criteria specific to the solicitation, with the ratio set at 70:30 respectively (this is to reflect the high-level skills mix required).

Only firms obtaining a minimum of 70% of maximum achievable score (49 points) in the technical analysis would be considered for financial appraisal, and ultimately therefore, for contracting stage.

Summary of Technical Proposal Evaluation Forms		Score Weight	Points Obtainable
1.	Expertise of Firm / Organization/ Consortium and the Implementing Team	40%	400
2.	Proposed Methodology, Approach and Implementation Plan	60%	600
Total			1000

Technical Proposal Evaluation Form 1			Points obtainable
Expertise of the Firm/Organization/Consortium and the Implementation Team			
1.1	Demonstrated track record of minimum three years (doing business in Bangladesh financial sector serving FMCG sector and their value chain)		40
1.2	General Organizational Capability which is likely to affect implementation <ul style="list-style-type: none"> - Financial capability (3 years annual report with audited financial statement) - age of the firm (5 years) - project financing capacity (bank statement, financing arrangements) - project management controls (clarification of consortium or partnership structure) 		80
1.3	Project Lead <div> <div>Sub-Score</div> <div>100</div> </div> General Qualification & Suitability for the Project <ul style="list-style-type: none"> - Education (at least Masters) - Overall experience in years (5 years) - Professional Experience in the area of specialization (3 years) 		100

	- Experience of the region and working with small business	25	
		100	
1.4	Proposed Team General Qualification & Suitability for the Project - Education (at least Bachelor) - Overall experience in years (5 years) - Professional Experience in the area of specialization (3 years) - Knowledge of the region	Sub-Score 100 25 25 25 25 100	100
1.7	Relevance of: - Specialized Knowledge in DFS, micro-merchant and value chain - Experience on Similar Programme / Projects	25 25	50
1.8	Project monitoring system		30
			400

Technical Proposal Evaluation Form 2			Points Obtainable
Proposed Methodology, Approach and Implementation Plan			
2.1	Methodology Demonstration of understanding of micro- merchant target sub – segment (socio – economic context, business needs, view about use of technology, DFS and micro-merchant value chain) Clarity in articulating the problem statement and task at hand based on the TOR Appropriate inclusion of mechanisms and strategy to reach and include micro – merchants	Sub-Score 75 50 50 100	175
2.2	Approach Extent to which aspects of the task have been addressed Extent to which micro – merchants’ needs are met through the model	Sub-Score 30 40	300

	Extent to which the solution is user friendly, and easy to use & understood by micro- merchants	20	
	Transparency of payment processes proposed	20	
	Number and nature of ways business model enhancing business practices of micro-merchant	40	
	Potential of enhancing business revenues	30	
	Extent of added value of the solution/business model to consumers (e.g. saves time, money, encourages cashless transaction)	20	
	Extent of added value of the solution/business model to product owners/suppliers/other value chain actors	40	
	Additional services provided to micro – merchants (e.g. customer care, training, education)	20	
	Clear description of a business model with appropriate identification of different components needed for its success	40	
		300	
	Implementation Plan	Sub-Score	
2.3	Feasibility of execution of proposed business model (realistic time frame with clearly identified implementation milestones, activities, KPIs; clear specification of roles and responsibilities)	100	125
	Identification of risks and mitigation mechanisms	25	
		125	
			600

Section 5. Terms of Reference

A. Project Title: Implementing business model that digitizes financial transaction in merchant supply chain

B. Project Description

UN Capital Development Fund (UNCDF) and Inclusive Finance: UNCDF provides investment capital and technical support to both the public and the private sector. It provides capital financing -- in the forms of grants, soft loans and credit enhancement -- and the technical expertise to unleash sustainable financing at the local level. UNCDF's work on inclusive finance seeks to develop inclusive financial systems and ensure that a range of financial products is available to all segments of society, at a reasonable cost, and on a sustainable basis. UNCDF supports a wide range of providers (e.g. microfinance institutions, banks, cooperatives, money transfer companies) and a variety of financial products and services (e.g. savings, credit, insurance, payments, and remittances). UNCDF also supports new delivery channels (e.g. mobile phones, digital platforms) that offer tremendous potential for scale. It contributes to Sustainable Development Goals (SDGs) 1 on no poverty, 5 on gender equality and 17 on partnership for development.

Shaping Inclusive Finance Transformations (SHIFT) Programme: UNCDF has been implementing Shaping Inclusive Finance Transformations (SHIFT) programme in Bangladesh for accelerating uptake and usage of digital financial services in the country to expand financial inclusion through digital pathways. Key pillars of the intervention include: • Data and Evidence • Capacity Enhancement • Policy and Advocacy, and • Innovation and Communication. SHIFT has two components: 1. Policy and Regulation Component and 2. Micro-Merchant (MM)² Component. The MM Component, funded by the EU within "Poverty Reduction through Inclusive and Sustainable Markets" (PRISM) project, specifically aims to strengthen business linkages for micro-merchants with FMCG (Fast-Moving Consumer Goods) producers and BDS (Business Development Services) providers so that enhanced real economic activities contribute to the lives of the micro-merchants and local population. The next section discusses the micro-merchant (MM) component in further detail.

Merchants' development driving rural markets: Bangladesh's labour force is growing at 3.1% per annum with estimated 21 million people projected to enter the workforce between 2015 and 2025. Small Medium Enterprises (SMEs) sector is among the largest employers with an estimated 34% of people employed in the services sector. Within the services sector, retail and wholesale growth averaged over 10% in recent years, and in FY 2014/15 contributed to 13.5% of Bangladesh's GDP³. Accelerating the shift from the low – skill low - return agricultural sector employment and informal work to more productive employment in the manufacturing and organized services sectors coupled with greater access to financial services is a key government strategy towards achieving goal of becoming a middle-income country by 2021.

Policy makers and the financial services sector have prioritized Digital Financial Service (DFS) as the key mechanism to achieve the country's financial inclusion objectives and are increasingly looking for ways to expand Digital Financial Services (DFS) especially given that 57% of the population does not have any financial account⁴. As such there is a strong need to find user cases in high volume growth areas in Bangladesh for accelerating DFS adoption. In the light of

² T Fast-Moving Consumer Goods (FMCG) micro-merchants cover all types of micro-merchants including floating, mobile and with fixed outlets, retailing fast moving consumer goods, including both food and non-food items. Micro-merchant definition, in line with Bangladesh Industrial Policy (2016) section 3.3.10 (pp 4): Asset (outside land and building) must be BDT 1 million and/or have less than 15 staff.

³ Consultative Group to Assist the Poorest (2015). **Landscape for Digital Finance for Small Business in Bangladesh**. Word Bank Group.

⁴ Intermedia (2016). **Wave Report FII Tracker Survey**. Bangladesh. Retrieved from: <http://finclusion.org/uploads/file/reports/2015%20InterMedia%20FII%20BANGLADESH%20Wave%20Report.pdf>. .

the above, micro merchants, known as “*mudi dokandar*” i.e. small neighborhood stores, can be utilized as a mechanism to expand access to FMCG and DFS products and services into rural areas. There are an estimated 1 million⁵ such retail stores present throughout Bangladesh especially situated in poor, rural areas. These “*mudir dokans*” have already started to demonstrate the potential to fuel growth and provide citizens with access to financial services. For example, nearly 150,000 merchants act as cash-in/cash-out points and have served around 20 million customers⁶. UNCDF therefore recognizes FMCG and DFS as the key sectors for this action and micro merchants as the key target group.

The objective of the stated MM Component is to promote greater growth and competitiveness of retail merchants, particularly micro-merchants, in the distributive trade sub-sector in rural Bangladesh. This will be done through improved financial management and effective financial transactions at the micro-merchant end; tighter vertical integration with FMCG value chains, and; stronger horizontal integration with digital business solutions providers including digital/mobile financial service (DFS/MFS) providers providing m-commerce/e-commerce platforms. This is expected to contribute to increased growth in income and employment, reduced vulnerability to shocks and lower poverty levels among targeted micro-merchants. The target districts are: Sherpur, Jamalpur, Tangail and Sirajganj.

RFP Objective: Developing user cases of digital innovations at the micro merchant level: *The purpose of soliciting request for proposal (RFP)* is to support the UNCDF’s SHIFT in Bangladesh in its mandate to promote the uptake of innovative products and sustainable business models in Digital/Mobile Financial Services (DFS/MFS) in Bangladesh. As part of the MM component, one of the key activities is to build number of user cases and outreach of digital innovations at the micro merchant level.

The focus of this RFP is on implementing a business model that digitizes financial transaction in merchant supply chain, entailing: Digital Payment Gateway, with an associated bank account and/or digital wallet, that enables digital transaction between consumer and micro-merchant (MM) and between micro-merchant and distributor/whole seller/regional FMCG Companies⁷. **In addition, the business model shall provide access to formal credit opportunities for MM preferably through alternative credit scoring⁸** exploring micro-merchant business transaction including but not limited to mobile usage data, existing bi-lateral business transactions that include top-up sold, SIM sold and other digital services sold data those are stored in digital format in addition to that digital payment history of micro-merchants. Therefore, it is envisaged that the payment gateway will be tagged with the bank account of the merchant and will allow the merchant to receive payment digitally from customer and also pay its’ supplier via payment gateway either using QR code, NFC enabled system, online transaction (RTGS) or other POS system⁹ etc. The geographical focus of the implementation must include at least two of the four target districts (one from Sherpur and Jamalpur; and the other from Tangail and Sirajganj). Some of the benefits that we expect the stakeholders involved in service delivery and usage are:

Merchants	End - Consumers	Supply Chain Actors (suppliers/dealer/ FMCG companies etc.)
<ul style="list-style-type: none"> - Simplified payment to supplier (reduced transaction cost and improved security) - Improved cash management practices - Access to credit facility based on transaction history via payment gateway¹⁰ 	<ul style="list-style-type: none"> - Convenient payment system - Cashless transaction 	<ul style="list-style-type: none"> - Reduced transaction cost in their dealing with MM - Availability of credit service for MM, reduces burden on supplier for credit sales¹¹

While incorporation of innovative elements in design and implementation is strongly encouraged, the business model

⁵ Ibid

⁶ Consultative Group to Assist the Poorest (2015). **Landscape for Digital Finance for Small Business in Bangladesh**. Word Bank Group

⁷ **Implementation implies** deployment of the proposed technology and acquisition of merchant, their training and use of the product.

⁸ According to recent UNCDF nationwide merchant study (2100 sample), lack of access to finance was the main business constraint faced by the micro-merchants (91% of the respondent).

⁹ Near-field communication (NCF); Real Time Gross Settlement (RTGS)

¹⁰ UNCDF Merchant study (2018), found that while 54% merchants (out of 2100 sample) took business loan, only 12.7% received it from Bank.

¹¹ UNCDF nationwide merchant study (2018), found that 66% retailers receive ad-hoc credit sales from the suppliers.

in its entirety cannot be a proof of concept i.e. the assignment is seeking only innovative business models which have successfully been/is being piloted and are ready to be rolled out with minimal adjustment(s). UNCDF will document (in case studies), communicate, share lessons, best practices, and results from implementing the assignment. The business cases will contribute directly to SHIFT SAARC in Bangladesh development results of increasing the deepening and acceleration of DFS/MFS in the country and the case studies will be considered a public good for others to learn from.

The business model/solution offered to the micro merchants should aim to be:

- **Relevant, user friendly and convenient to micro - merchants:** the business model must be useful and relevant to micro – merchants, meet their needs, easily understandable, simple to use, leads to improvement of business practices and business revenue.
- **Transparent:** payment process is fully transparent and be auditable.
- **Secure:** includes ways of minimizing losses to the micro – merchants (i.e. fraud or theft), digital platform has two factor authentications
- **Reliable:** technology proposed is reliable and tested in developing country context
- **Customer service to enhance user experience:** customer service support provided to micro – merchants, quality, and duration of service (i.e. customer training)
- **User friendly to end – consumers:** saving time, money and efforts to make payments, encourages use of digital payment system

C. Scope of Services, Expected Outputs and Target Completion

UNCDF is seeking applications from qualified organizations/firms with a proven track record (e.g. financial service providers such as Banks either individually or collectively as a consortium involving Fintech, FMCG companies or other entities) to implement aforementioned business models targeting merchants and micro-merchants in a minimum of two target districts, focusing on digital payment gateway linked to a Bank account and access to credit facility for merchants. If it is a consortium then one of the partner organization in the consortium must have a license to provide the proposed service(s).

The proposer is responsible for delivering the following:

Technology and Business Model Operationalization

- Augment or update DFS/MFS based merchant payment gateway service for launching.
- Ensure service allows for digital/mobile payment mechanisms and offers digitized transactions between merchant and supplier.
- Develop communication, distribution, digitization, and marketing strategies
- Train internal staff required for acquisition and supporting micro-merchant to effectively use DFS/MFS payment gateway including, improving their financial literacy.
- Develop field activation plan for promotion among end consumer, micro-merchants acquisition and linkage with key local/regional suppliers
- Design system to track and monitor progress
- Design system to offer customer services to merchants

Onboarding, Communication and Transaction services

- Initial roll out in limited areas (e.g. not less than 20 micro-merchants are on-boarded on payment gateway and open associated Bank Account) to test the functionality of the product/service, allowing for adjustments to be made before a wider release.
- Collate field data on user performance
- Incorporate learning that addresses technical and process issues
- Full roll out of the product/service in at least 2 of the selected district- (at least 500 micro-merchants are on boarded in phases) with consumer awareness about payment gateway, merchant acquisition, linkage with local suppliers to digitize transaction and financial literacy of merchants.
- Alternative credit worthiness assessment conducted for at least 250 merchants and 50 receive credit by end of the program
- At least 60% of the micro-merchants are active user of merchant gateway by end of the programme
- Providing technical support to merchants and micro – merchants

Monitoring and Evaluation

- Collate data and information on user experience
- Share information/data with UNCDF for further data analytics on transactions and customer behavior, and on learning and experience generated from implementing the assignment for further case study development
- Support UNCDF in developing knowledge product (e.g. case studies) for public consumption

Some of the key deliverables include the following:

Technology and Business Model Operationalization

- Platform fully operational
- Promotional material content
- Staff training lists and training report
- Field activation plan for promotion and micro-merchant acquisition and support
- MIS system deployed with Key Performance Indicators (KPI)
- Customer service system developed

Onboarding, Communication and Transaction services

- Report on initial roll-out and key learnings
- Quarterly progress report including merchant acquisition rate geographically and sex disaggregated

Monitoring and Evaluation

- Anonymized Merchant transactions, MIS data, credit scoring data and KPI reports
- Quarterly progress report
- Field validation/monitoring reports
- Project Closure reports

D. Institutional Arrangement

The contracted firm will report to the UNCDF SHIFT in Bangladesh Country head in Bangladesh. UNCDF will carry out a performance evaluation at the end of the assignment. Further, the work of the firm will be coordinated in close cooperation with UNCDF SHIFT in Bangladesh consortium partners i.e. Dnet, FBCCI and BDMS.

The work will be guided and reviewed by UNCDF's SHIFT Programme Manager.

E. Duration of the Work

The duration of the assignment will be maximum 15 months, beginning in August 2018.

F. Location of Work

Project should be undertaken in minimum 2 target districts out of 4 (one from Sherpur and Jamalpur and the other from Tangail and Sirajganj)

G. Qualifications of the Successful Service Provider at Various Levels

- The invitation for bids is open to all entities with legal rights to operate in Bangladesh who fulfil prequalification criteria as specified below:
 - Experience in the delivery of similar types of services as proposed in the business model/proposal for minimum one year;
 - Submit a complete application.
 - The lead bidder, if consortium, or the sole bidder must show positive financial performance for the least two years demonstrated through balance sheet strength;
 - If consortium, one of the members or the sole bidder should be a legal entity having license to perform financial services being proposed in the bid;
 - An independent audited accounts and financial statements till last three years if available or for minimum one year based on duration the entity has been operations, and upon request provided;
 - The bidder must have a well – functioning computerized Management Information System (MIS) and upon request the inspection of the system must be allowed;
 - The proposer must have experience in delivering financial services (DFS or MFS) in rural areas to low income people.
 - Evidence (published reports, documents, press briefing, stakeholder statements, etc.) must be provided that the technology proposed in the bid has previously been used or is robust enough to deliver services to low income clientele.

Note: firms that do not meet the above eligibility criteria shall not be considered for further evaluation. Necessary documentation must be submitted to substantiate the above eligibility criteria.

H. Scope of Proposal Price and Schedule of Payments

- a) The contract price is a fixed price regardless of extension of the specific duration.
- b) Cost components shall include purely professional fee, local and international travel, living allowances, other expenses, etc.
- c) Payments and corresponding percentage of the contract price will be paid against milestone/output achieved (e.g. inception report including implementation plan, piloting, onboarding of micro-merchants during each instalment period, submission of final report etc.), including all the conditions/documentations required prior to the release of any tranches of payment.

I. Recommended Presentation of Proposal

Interested firms must submit the following: a detailed proposal made up of documentation to demonstrate the qualifications of the prospective firm, to enable appraisal of competing bids. This should include technical and financial proposals, details of which are listed below.

1. Technical Proposal

- (i) Name of Firm and details of registration, address and bank account; business registration certificate and corporate documents (Articles of Association or other founding authority); description of present activities and most recent annual report (including audited financial statements);
- (ii) Description of experience in projects of a comparable nature, with specific description of technical specialization of the Firm in the required area;
- (iii) List of current and past assignments of the Firm;
- (iv) Methods and approaches to be adopted in delivering this assignment, including implementation timelines;

- (v) CVs of the proposed team leader and experts to be included within the team. Please note that proposing firms will be expected to deploy the consultants listed in the proposal; substitutions will only be accepted with the prior consent of UNCDF.

2. Financial Proposal (including fees, travel cost, DSA, and other relevant expenses)

- (i) The financial proposal shall specify a total delivery amount in BDT (including consultancy fees and all associated costs) i.e. professional fee, local and international travel, living allowances, other expenses, etc.
- (ii) In order to assist UNCDF in the comparison of financial proposals, the financial proposal will include a breakdown of this amount, disclosing the key assumption employed in costing the working. This must at least specify: the daily rates and number of anticipated working days (for each professional team member), any travel costs etc. Payments will be based upon output, i.e. upon delivery of the services specified in the ToR.

J. Criteria for Selecting the Best Offer

A cumulative analysis weighted-scoring method will be applied to evaluate the firm. The award of the contract will be made to the tenderer whose offer has been evaluated and determined as:

- a) Responsive/ compliant/ acceptable with reference to this ToR, and;
- b) Having received the highest score out of a pre-determined set of weighted technical and financial criteria specific to the solicitation, with the ratio set at 70:30 respectively (this is to reflect the high-level skills mix required).

Only firms obtaining a minimum of 70% of maximum achievable score (49 points) in the technical analysis would be considered for financial appraisal, and ultimately therefore, for contracting stage.

Summary of Technical Proposal Evaluation Forms		Score Weight	Points Obtainable
1.	Expertise of Firm / Organization/ Consortium and the Implementing Team	40%	400
2.	Proposed Methodology, Approach and Implementation Plan	60%	600
	Total		1000

Technical Proposal Evaluation Form 1				Points obtainable
Expertise of the Firm/Organization/Consortium and the Implementation Team				
1.1	Demonstrated track record of minimum three years (doing business in Bangladesh financial sector serving FMCG sector and their value chain)			40
1.2	General Organizational Capability which is likely to affect implementation <div> <div>- Financial capability (3 years annual report with audited financial statement)</div> <div>30</div> </div> <div> <div>- age of the firm (5 years)</div> <div>10</div> </div> <div> <div>- project financing capacity (bank statement, financing arrangements)</div> <div>20</div> </div> <div> <div>- project management controls (clarification of consortium or partnership structure)</div> <div>20</div> </div>			80
1.3	<div> <div>Project Lead</div> <div>Sub-Score</div> </div> <div>General Qualification & Suitability for the Project</div> <div>100</div> <div> <div>- Education (at least Masters)</div> <div>25</div> </div> <div> <div>- Overall experience in years (5 years)</div> <div>25</div> </div> <div> <div>- Professional Experience in the area of specialization (3 years)</div> <div>25</div> </div> <div> <div>- Experience of the region and working with small business</div> <div>25</div> </div> <div>100</div>			100
1.4	<div> <div>Proposed Team</div> <div>Sub-Score</div> </div> <div>General Qualification & Suitability for the Project</div> <div>100</div> <div> <div>- Education (at least Bachelor)</div> <div>25</div> </div> <div> <div>- Overall experience in years (5 years)</div> <div>25</div> </div> <div> <div>- Professional Experience in the area of specialization (3 years)</div> <div>25</div> </div> <div> <div>- Knowledge of the region</div> <div>25</div> </div> <div>100</div>			100
1.7	Relevance of: <div> <div>- Specialized Knowledge in DFS, micro-merchant and value chain</div> <div>25</div> </div>			50

	- Experience on Similar Programme / Projects	25	
1.8	Project monitoring system		30
			400

Technical Proposal Evaluation Form 2			Points Obtainable
Proposed Methodology, Approach and Implementation Plan			
2.1	Methodology	Sub-Score	
	Demonstration of understanding of micro- merchant target sub – segment (socio – economic context, business needs, view about use of technology, DFS and micro-merchant value chain)	75	175
	Clarity in articulating the problem statement and task at hand based on the TOR	50	
	Appropriate inclusion of mechanisms and strategy to reach and include micro – merchants	50	
		100	
2.2	Approach	Sub-Score	
	Extent to which aspects of the task have been addressed	30	300
	Extent to which micro – merchants’ needs are met through the model	40	
	Extent to which the solution is user friendly, and easy to use & understood by micro- merchants	20	
	Transparency of payment processes proposed	20	
	Number and nature of ways business model enhancing business practices of micro-merchant	40	
	Potential of enhancing business revenues	30	
	Extent of added value of the solution/business model to consumers (e.g. saves time, money, encourages cashless transaction)	20	
	Extent of added value of the solution/business model to product owners/suppliers/other value chain actors	40	
	Additional services provided to micro – merchants (e.g. customer care, training, education)	20	
	Clear description of a business model with appropriate identification of different components needed for its success	40	
		300	
2.3	Implementation Plan	Sub-Score	125

	Feasibility of execution of proposed business model (realistic time frame with clearly identified implementation milestones, activities, KPIs; clear specification of roles and responsibilities)	100
	Identification of risks and mitigation mechanisms	25
		125
		600

Section 6: Returnable Bidding Forms / Checklist

This form serves as a checklist for preparation of your Proposal. Please complete the Returnable Bidding Forms in accordance with the instructions in the forms and return them as part of your Proposal submission. No alteration to format of forms shall be permitted and no substitution shall be accepted.

Before submitting your Proposal, please ensure compliance with the Proposal Submission instructions of the BDS 22.

Technical Proposal Envelope:

Have you duly completed all the Returnable Bidding Forms?	
▪ Form A: Technical Proposal Submission Form (Mandatory)	<input type="checkbox"/>
▪ Form B: Bidder Information Form (Mandatory)	<input type="checkbox"/>
▪ Form C: Joint Venture/Consortium/ Association Information Form (if applicable)	<input type="checkbox"/>
▪ Form D: Qualification Form (Mandatory)	<input type="checkbox"/>
▪ Form E: Format of Technical Proposal (Mandatory)	<input type="checkbox"/>
▪ Form H: Proposal Security Form (Not Applicable)	<input type="checkbox"/>
▪ [Add other forms as necessary] [Refer to ToR]	<input type="checkbox"/>
Have you provided the required documents to establish compliance with the evaluation criteria in Section 4?	<input type="checkbox"/>

Financial Proposal

(Must be submitted in a separate password protected)

▪ Form F: Financial Proposal Submission Form	<input type="checkbox"/>
▪ Form G: Financial Proposal Form	<input type="checkbox"/>

Form A: Technical Proposal Submission Form

Name of Bidder:	[Insert Name of Bidder]	Date:	Select date
RFP reference:	[Insert RFP Reference Number]		

We, the undersigned, offer to provide the services for [Insert Title of services] in accordance with your Request for Proposal No. [Insert RFP Reference Number] and our Proposal. We are hereby submitting our Proposal, which includes this Technical Proposal and our Financial Proposal sealed under a separate envelope.

We hereby declare that our firm, its affiliates or subsidiaries or employees, including any JV/Consortium /Association members or subcontractors or suppliers for any part of the contract:

- a) is not under procurement prohibition by the United Nations, including but not limited to prohibitions derived from the Compendium of United Nations Security Council Sanctions Lists;
- b) have not been suspended, debarred, sanctioned or otherwise identified as ineligible by any UN Organization or the World Bank Group or any other international Organization;
- c) have no conflict of interest in accordance with Instruction to Bidders Clause 4;
- d) do not employ, or anticipate employing, any person(s) who is, or has been a UN staff member within the last year, if said UN staff member has or had prior professional dealings with our firm in his/her capacity as UN staff member within the last three years of service with the UN (in accordance with UN post-employment restrictions published in ST/SGB/2006/15);
- e) have not declared bankruptcy, are not involved in bankruptcy or receivership proceedings, and there is no judgment or pending legal action against them that could impair their operations in the foreseeable future;
- f) undertake not to engage in proscribed practices, including but not limited to corruption, fraud, coercion, collusion, obstruction, or any other unethical practice, with the UN or any other party, and to conduct business in a manner that averts any financial, operational, reputational or other undue risk to the UN and we embrace the principles of the United Nations Supplier Code of Conduct and adhere to the principles of the United Nations Global Compact.

We declare that all the information and statements made in this Proposal are true and we accept that any misinterpretation or misrepresentation contained in this Proposal may lead to our disqualification and/or sanctioning by the UNDP.

We offer to provide services in conformity with the Bidding documents, including the UNDP General Conditions of Contract and in accordance with the Terms of Reference

Our Proposal shall be valid and remain binding upon us for the period of time specified in the Bid Data Sheet.

We understand and recognize that you are not bound to accept any Proposal you receive.

I, the undersigned, certify that I am duly authorized by [Insert Name of Bidder] to sign this Proposal and bind it should UNDP accept this Proposal.

Name: _____

Title: _____

Date: _____

Signature: _____

[Stamp with official stamp of the Bidder]

Form B: Bidder Information Form

Legal name of Bidder	[Complete]
Legal address	[Complete]
Year of registration	[Complete]
Bidder's Authorized Representative Information	Name and Title: [Complete] Telephone numbers: [Complete] Email: [Complete]
Are you a UNGM registered vendor?	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, [insert UGNM vendor number]
Are you a UNDP vendor?	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, [insert UNDP vendor number]
Countries of operation	[Complete]
No. of full-time employees	[Complete]
Quality Assurance Certification (e.g. ISO 9000 or Equivalent) (If yes, provide a Copy of the valid Certificate):	[Complete]
Does your Company hold any accreditation such as ISO 14001 related to the environment? (If yes, provide a Copy of the valid Certificate):	[Complete]
Does your Company have a written Statement of its Environmental Policy? (If yes, provide a Copy)	[Complete]
Contact person UNDP may contact for requests for clarification during Proposal evaluation	Name and Title: [Complete] Telephone numbers: [Complete] Email: [Complete]
Please attach the following documents:	<ul style="list-style-type: none"> ▪ Company Profile, which should <u>not</u> exceed fifteen (15) pages, including printed brochures and product catalogues relevant to the goods/services being procured ▪ Certificate of Incorporation/ Business Registration ▪ Tax Registration/Payment Certificate issued by the Internal Revenue Authority evidencing that the Bidder is updated with its tax payment obligations, or Certificate of Tax exemption, if any such privilege is enjoyed by the Bidder ▪ Trade name registration papers, if applicable ▪ Local Government permit to locate and operate in assignment location, if applicable ▪ Official Letter of Appointment as local representative, if Bidder is submitting a Bid in behalf of an entity located outside the country ▪ Power of Attorney

Form C: Joint Venture/Consortium/Association Information Form

Name of Bidder:	[Insert Name of Bidder]	Date:	Select date
RFP reference:	[Insert RFP Reference Number]		

To be completed and returned with your Proposal if the Proposal is submitted as a Joint Venture/Consortium/Association.

No	Name of Partner and contact information (address, telephone numbers, fax numbers, e-mail address)	Proposed proportion of responsibilities (in %) and type of services to be performed
1	[Complete]	[Complete]
2	[Complete]	[Complete]
3	[Complete]	[Complete]

Name of leading partner (with authority to bind the JV, Consortium, Association during the RFP process and, in the event a Contract is awarded, during contract execution)	[Complete]
--	------------

We have attached a copy of the below document signed by every partner, which details the likely legal structure of and the confirmation of joint and severable liability of the members of the said joint venture:

☐ Letter of intent to form a joint venture **OR** ☐ JV/Consortium/Association agreement

We hereby confirm that if the contract is awarded, all parties of the Joint Venture/Consortium/Association shall be jointly and severally liable to UNDP for the fulfillment of the provisions of the Contract.

Name of partner: _____ Name of partner: _____

Signature: _____ Signature: _____

Date: _____ Date: _____

Name of partner: _____ Name of partner: _____

Signature: _____ Signature: _____

Date: _____ Date: _____

Form D: Qualification Form

Name of Bidder:	[Insert Name of Bidder]	Date:	Select date
RFP reference:	[Insert RFP Reference Number]		

If JV/Consortium/Association, to be completed by each partner.

Historical Contract Non-Performance

<input type="checkbox"/> Contract non-performance did not occur for the last 3 years			
<input type="checkbox"/> Contract(s) not performed for the last 3 years			
Year	Non- performed portion of contract	Contract Identification	Total Contract Amount (current value in BDT)
		Name of Client: Address of Client: Reason(s) for non-performance:	

Litigation History (including pending litigation)

<input type="checkbox"/> No litigation history for the last 3 years			
<input type="checkbox"/> Litigation History as indicated below			
Year of dispute	Amount in dispute (in BDT)	Contract Identification	Total Contract Amount (current value in BDT)
		Name of Client: Address of Client: Matter in dispute: Party who initiated the dispute: Status of dispute: Party awarded if resolved:	

Previous Relevant Experience

Please list only previous similar assignments successfully completed in the last 3 years.

List only those assignments for which the Bidder was legally contracted or sub-contracted by the Client as a company or was one of the Consortium/JV partners. Assignments completed by the Bidder's individual experts working privately or through other firms cannot be claimed as the relevant experience of the Bidder, or that of the Bidder's partners or sub-consultants, but can be claimed by the Experts themselves in their CVs. The Bidder should be prepared to substantiate the claimed experience by presenting copies of relevant documents and references if so requested by UNDP.

Project name & Country of Assignment	Client & Reference Contact Details	Contract Value	Period of activity and status	Types of activities undertaken

Bidders may also attach their own Project Data Sheets with more details for assignments above.

☐ Attached are the Statements of Satisfactory Performance from the Top 3 (three) Clients or more.

Financial Standing

Annual Turnover for the last 3 years	Year	BDT
	Year	BDT
	Year	BDT
Latest Credit Rating (if any), indicate the source		

Financial information (in BDT equivalent)	Historic information for the last 3 years		
	Year 1	Year 2	Year 3
	<i>Information from Balance Sheet</i>		
Total Assets (TA)			
Total Liabilities (TL)			
Current Assets (CA)			
Current Liabilities (CL)			
	<i>Information from Income Statement</i>		
Total / Gross Revenue (TR)			

Profits Before Taxes (PBT)			
Net Profit			
Current Ratio			

☐ Attached are copies of the audited financial statements (balance sheets, including all related notes, and income statements) for the years required above complying with the following condition:

- a) Must reflect the financial situation of the Bidder or party to a JV, and not sister or parent companies;
 - b) Historic financial statements must be audited by a certified public accountant;
 - c) Historic financial statements must correspond to accounting periods already completed and audited.
- No statements for partial periods shall be accepted.

Form E: Format of Technical Proposal

Name of Bidder:	[Insert Name of Bidder]	Date:	Select date
RFP reference:	[Insert RFP Reference Number]		

The Bidder's proposal should be organized to follow this format of Technical Proposal. Where the bidder is presented with a requirement or asked to use a specific approach, the bidder must not only state its acceptance, but also describe how it intends to comply with the requirements. Where a descriptive response is requested, failure to provide the same will be viewed as non-responsive.

SECTION 1: Bidder's qualification, capacity and expertise

- 1.1 Brief description of the organization, including the year and country of incorporation, and types of activities undertaken.
- 1.2 General organizational capability which is likely to affect implementation: management structure, financial stability and project financing capacity, project management controls, extent to which any work would be subcontracted (if so, provide details).
- 1.3 Relevance of specialized knowledge and experience on similar engagements done in the region/country.
- 1.4 Quality assurance procedures and risk mitigation measures.
- 1.5 Organization's commitment to sustainability.

SECTION 2: Proposed Methodology, Approach and Implementation Plan

This section should demonstrate the bidder's responsiveness to the TOR by identifying the specific components proposed, addressing the requirements, providing a detailed description of the essential performance characteristics proposed and demonstrating how the proposed approach and methodology meets or exceeds the requirements. All important aspects should be addressed in sufficient detail and different components of the project should be adequately weighted relative to one another.

- 2.1 A detailed description of the approach and methodology for how the Bidder will achieve the Terms of Reference of the project, keeping in mind the appropriateness to local conditions and project environment. Details how the different service elements shall be organized, controlled and delivered.
- 2.2 The methodology shall also include details of the Bidder's internal technical and quality assurance review mechanisms.
- 2.3 Explain whether any work would be subcontracted, to whom, how much percentage of the work, the rationale for such, and the roles of the proposed sub-contractors and how everyone will function as a team.
- 2.4 Description of available performance monitoring and evaluation mechanisms and tools; how they shall be adopted and used for a specific requirement.
- 2.5 Implementation plan including a Gantt Chart or Project Schedule indicating the detailed sequence of activities that will be undertaken and their corresponding timing.
- 2.6 Demonstrate how you plan to integrate sustainability measures in the execution of the contract.
- 2.7 Any other comments or information regarding the project approach and methodology that will be adopted.

SECTION 2A: Bidder's Comments and Suggestions on the Terms of Reference

Provide comments and suggestions on the Terms of Reference, or additional services that will be rendered beyond the requirements of the TOR, if any.

SECTION 3: Management Structure and Key Personnel

- 3.1 Describe the overall management approach toward planning and implementing the project. Include an organization chart for the management of the project describing the relationship of key positions and designations. Provide a spreadsheet to show the activities of each personnel and the time allocated for his/her involvement.
- 3.2 Provide CVs for key personnel that will be provided to support the implementation of this project using the format below. CVs should demonstrate qualifications in areas relevant to the Scope of Services.

Format for CV of Proposed Key Personnel

Name of Personnel	[Insert]
Position for this assignment	[Insert]
Nationality	[Insert]
Language proficiency	[Insert]
Education/ Qualifications	<i>[Summarize college/university and other specialized education of personnel member, giving names of schools, dates attended, and degrees/qualifications obtained.]</i> [Insert]
Professional certifications	<i>[Provide details of professional certifications relevant to the scope of services]</i> ▪ Name of institution: [Insert] ▪ Date of certification: [Insert]
Employment Record/ Experience	<i>[List all positions held by personnel (starting with present position, list in reverse order), giving dates, names of employing organization, title of position held and location of employment. For experience in last five years, detail the type of activities performed, degree of responsibilities, location of assignments and any other information or professional experience considered pertinent for this assignment.]</i> [Insert]
References	<i>[Provide names, addresses, phone and email contact information for two (2) references]</i> Reference 1: [Insert] Reference 2: [Insert]

I, the undersigned, certify that to the best of my knowledge and belief, these data correctly describe my qualifications, my experiences, and other relevant information about myself.

Signature of Personnel

Date (Day/Month/Year)

Form F: Financial Proposal Submission Form

Name of Bidder:	[Insert Name of Bidder]	Date:	Select date
RFP reference:	[Insert RFP Reference Number]		

We, the undersigned, offer to provide the services for [Insert Title of services] in accordance with your Request for Proposal No. [Insert RFP Reference Number] and our Proposal. We are hereby submitting our Proposal, which includes this Technical Proposal and our Financial Proposal sealed under a separate envelope.

Our attached Financial Proposal is for the sum of [Insert amount in words and figures].

Our Proposal shall be valid and remain binding upon us for the period of time specified in the Bid Data Sheet.

We understand you are not bound to accept any Proposal you receive.

Name: _____
Title: _____
Date: _____
Signature: _____

[Stamp with official stamp of the Bidder]

Form G: Financial Proposal Form

Name of Bidder:	[Insert Name of Bidder]	Date:	Select date
RFP reference:	[Insert RFP Reference Number]		

The Bidder is required to prepare the Financial Proposal following the below format and submit it in an envelope separate from the Technical Proposal as indicated in the Instruction to Bidders. Any Financial information provided in the Technical Proposal shall lead to Bidder's disqualification.

The Financial Proposal should align with the requirements in the Terms of Reference and the Bidder's Technical Proposal.

Currency of the proposal: BDT

Table 1: Summary of Overall Prices

	Amount(s)
Professional Fees (from Table 2)	
Other Costs (from Table 3)	
Total Amount of Financial Proposal	

Table 2: Breakdown of Professional Fees

Name	Position	Fee Rate (BDT)	No. of Days/months/ hours	Total Amount (BDT)
	A	B	C	D=A*B*C
Head, Channel Banking	1			
Chief Financial Officer	1			
Head, Social Business	1			
Head, Agent Banking	1			
Head, Business Planning	1			
Head, Agent Banking	1			
Head, Operations	1			
Customer Service Officer	1			
Regional Manager	1			
HR Manager	1			
Accounts Officer	1			
Credit Officer	1			
MIS Officer	1			
Social Business Officer	2			
Agent banking Field Officer	2			
Finance Officer, Bank	1			
Procurement Officer	1			
Subtotal Professional Fees:				

Table 3: Breakdown of Other Costs

Description	UOM	Quantity	Unit Price	Total Amount
International flights (if applicable)	Trip			
Subsistence allowance	Day			
Miscellaneous travel expenses	Trip			
Local transportation costs	Lump Sum			
Out-of-Pocket Expenses				
Other Costs: (please specify) Device				
Subtotal Other Costs:				

Table 4: Breakdown of Price per Deliverable/Activity

Deliverable/ Activity description	Time (person days)	Professional Fees	Other Costs	Total
On-boarding 500 Micro- merchants	15 Months			
.....				

**payments and corresponding percentage of the contract price will be paid against milestone/output achieved (e.g. inception report including implementation plan, onboarding of micro-merchants during each instalment period, submission of final report etc.), including all the conditions/documentations required prior to the release of any tranches of payment.*

Form H: Self Declaration that the company is not in the UN Security Council 1267/1989 List

Declaration

Date:

United Nations Development Programme

UNDP Registry, IDB Bhaban, Agargaon

Sher-E-Bangla Nagar, Dhaka, Bangladesh

Assignment: **Hiring Firm for UNCDF for Implementing Business Model That Digitizes Financial Transaction in Merchant Supply Chain (Re-Advertise)**

Reference: [RE-RFP-BD-2018-010](#)

Dear Sir,

I declare that is not in the UN Security Council 1267/1989 List, UN Procurement Division List or Other UN Ineligibility List.

Yours Sincerely,