



09 October 2018

REQUEST FOR PROPOSAL (RFP-BD-2018-035)

Dear Sir / Madam:

We kindly request you to submit your Proposal for *Hiring a firm for Production of Communications Materials on Digital Financial Services for UNCDF Bangladesh*

Please be guided by the form attached hereto as Annex 2, in preparing your Proposal.

Proposals shall be submitted on or **before 4.30 p.m. (local time) on Tuesday, October 23, 2018** by UNDP in the e-Tendering system. Bids must be submitted in the online e-Tendering system in the following link: <https://etendering.partneragencies.org> using your username and password. If you have not registered in the system before, you can register now by logging in using

username: event.guest

password: why2change

and follow the registration steps as specified in the system user guide.

Your Proposal must be expressed in the English, and valid for a minimum period of 90 days. You are kindly requested to indicate whether your company intends to submit a Proposal by clicking on "Accept Invitation".

In the course of preparing and submitting your Proposal, it shall remain your responsibility to ensure that it is submitted into the system by the deadline. The system will automatically block and not accept any bid after the deadline. Kindly ensure that supporting documents required are signed and in the .pdf format, and free from any virus or corrupted files.

The Financial Proposal and the Technical Proposal files MUST BE COMPLETELY SEPARATE and uploaded/send separately in the e-tendering system or through bd.procurement@undp.org (only financial Proposal if asked) and clearly named as either "TECHNICAL PROPOSAL" or "FINANCIAL PROPOSAL", as appropriate. Each document shall include the Proposer's name and address. The file with the "FINANCIAL PROPOSAL" must be encrypted with a password so that it cannot be opened nor viewed until the Proposal has been found to pass the technical evaluation stage. Once a Proposal has been found to be responsive by passing the technical evaluation stage, UNDP shall request via email the Proposer to submit the password to open the Financial Proposal. The Proposer shall assume the responsibility for not encrypting the financial proposal.

PLEASE DO NOT PUT THE PRICE OF YOUR PROPOSAL IN THE 'LINE ITEMS' IN THE SYSTEM. INSTEAD PUT 1 AND UPLOAD THE FINANCIAL PROPOSAL AS INSTRUCTED ABOVE.

A handwritten signature in black ink, appearing to be 'J.' followed by a flourish.

The Proposal that complies with all of the requirements, meets all the evaluation criteria and offers the best value for money shall be selected and awarded the contract. Any offer that does not meet the requirements shall be rejected.

Any discrepancy between the unit price and the total price shall be re-computed by UNDP, and the unit price shall prevail and the total price shall be corrected. If the Service Provider does not accept the final price based on UNDP's re-computation and correction of errors, its Proposal will be rejected.

No price variation due to escalation, inflation, fluctuation in exchange rates, or any other market factors shall be accepted by UNDP after it has received the Proposal. At the time of Award of Contract or Purchase Order, UNDP reserves the right to vary (increase or decrease) 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.

Any Contract or Purchase Order that will be issued as a result of this RFP shall be subject to the General Terms and Conditions attached hereto. The mere act of submission of a Proposal implies that the Service Provider accepts without question the General Terms and Conditions of UNDP, herein attached as Annex 3.

Please be advised that UNDP is not bound to accept any Proposal, nor award a contract or Purchase Order, nor be responsible for any costs associated with a Service Providers preparation and submission of a Proposal, regardless of the outcome or the manner of conducting the selection process.

UNDP's vendor protest procedure is intended to afford an opportunity to appeal for persons or firms not awarded a Purchase Order or Contract in a competitive procurement process. In the event that you believe you have not been fairly treated, you can find detailed information about vendor protest procedures in the following link:

<http://www.undp.org/content/undp/en/home/operations/procurement/protestandsanctions/>

UNDP encourages every prospective Service Provider to prevent and avoid conflicts of interest, by disclosing to UNDP if you, or any of your affiliates or personnel, were involved in the preparation of the requirements, design, cost estimates, and other information used in this RFP.

UNDP implements a zero tolerance on fraud and other proscribed practices, and is committed to preventing, identifying and addressing all such acts and practices against UNDP, as well as third parties involved in UNDP activities. UNDP expects its Service Providers to adhere to the UN Supplier Code of Conduct found in this link : http://www.un.org/depts/ptd/pdf/conduct_english.pdf

Thank you and we look forward to receiving your Proposal.

Sincerely yours,



Sonia Mehzabeen
Operations Manager
October 9, 2018



Description of Requirements

Context of the Requirement	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. Shaping Inclusive Finance Transformations: The Shaping Inclusive Finance Transformations (SHIFT) programme framework for the South Asian Association for Regional Cooperation (SAARC) countries is a regional market-facilitation initiative aiming to improve livelihoods and reduce poverty in SAARC countries by 2021. SHIFT - SAARC seeks to stimulate investment, business innovations and regulatory reform to expand economic participation and opportunities for women and help small and growing businesses to be active agents in the formal economy. SHIFT SAARC is currently implemented in Bangladesh where it has two major streams of work: i. <i>accelerating</i> the uptake and usage of Digital Financial Services (DFS) to respond to the needs for greater digital financial inclusion and; ii. <i>enhancing</i> the growth and competitiveness of retail micro-merchants through “Merchants Development Driving Rural Markets” project. SHIFT – SAARC does this through: i. Growing the awareness and demand for DFS through communication, advocacy, and industry research; and. ii. Stimulating expansion of digital technologies for micro – merchant segments by encouraging innovation and linkages between retail and financial services industries. SHIFT SAARC’s four major intervention areas are: a) <i>Policy and Advocacy</i> focusing on partnerships and alliances with policy makers, financial service providers, and governments to enable financial markets be more responsive to the broader development priorities, emphasizing gender strategies in financial inclusion policy to meet the needs of women; b) <i>Data and Analysis</i> focusing on strengthening the availability and use of demand and supply side big data analytics to inform research and practice; c) <i>Learning and Skills Development</i> focusing on developing
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learning and investment readiness tools and platforms to strengthen knowledge and skills among financial service providers, entrepreneurs and business development service providers; and d) *Challenge Fund Facility* providing financial support to innovative projects, business models and technologies aiming to improve the lives of low – income people. Through these interventions, SHIFT SAARC looks to forge strong partnerships with market actors to influence behavior change, stimulate investments, business innovations and regulatory reform to catalyze systemic changes in economic participation and opportunities for low income groups and women especially.

Digital Financial Services context in Bangladesh: Bangladesh has made remarkable progress over the past two decades lifting millions out of poverty and sustaining expanding levels of economic growth. This has led to a rise in Bangladesh’s gross national income (GNI) increasing by 79% from \$985 GNI per capita in 2000 to \$1,768 in 2010. Its Gross Domestic Product (GDP) has grown at an average of 6% per year over the FY11 – 15 period compared to just above 2% between 1971-1990. Bangladesh progress on the Millennium Development Goals (MDGs) and Human Development Index (HDI) has been remarkable in the areas of poverty reduction, education, gender equality and health but there are still significant disparities between men and women in health, education and income. By 2010, over 43% of the population lived below the International Extreme Poverty Line of \$1.25 per person per day at 2005 PPP, compared to a poverty headcount of 58% in 2000. Poverty is particularly acute in rural areas, where 36 % of people live in poverty compared to 28 % in urban areas. Lack of access to financial services is of a particular concern in Bangladesh where essentially 57 % of the population does not have any financial account. Or to put it in perspective just over four in every ten Bangladeshis is financially included¹. But, the percentage of Bangladeshis with formal financial services accounts almost doubled from 20% to 37% between 2013 and 2017. Financial inclusion among the rural poor grew faster than among the population as a whole – and stood at 34% in 2017 compared to 30% in 2016. With the introduction of Mobile Financial Services (MFS) in 2011 the number of mobile money registered accounts reached 33 million. Nonetheless, while the access to MFS is improving (for example there is abundance) of MFS points and agents across the country, the use of MFS is still at par with access. Intermedia suggest that *“the growth in formal financial services accounts in the last year mainly reflects the increase in the number of adults who are mobile money account holders (18% in 2017 versus 13% in 2016); unregistered over-the-counter (OTC) use did not increase in 2017. However, OTC users (27% of adults) still far outnumber registered users, preventing users from taking advantage of advanced features, such as electronic bill payments. The growing*

¹ For more details about Bangladesh’s financial sector refer to:
http://www.upu.int/uploads/tx_sbdownloader/caseStudyBangladeshEn.pdf



	<i>prevalence of phones and phone skills, such as text messaging, means a high proportion of the population has the potential to convert to registered mobile money use. Beyond sending and receiving money, however, engaging adults in more advanced mobile money activities remains a challenge.”²</i> The Government of Bangladesh (GoB) has prioritized Financial Inclusion and Digital Financial Services (DFS) as one of the key strategies towards achieving financial inclusion.
Implementing Partner of UNDP	UN Capital Development Fund (UNCDF) and Inclusive Finance
Brief Description of the Required Services	<u>RFP Objective:</u> Develop, design and produce creative communications materials targeting micro-merchants, MSEs, women and youth on Digital Financial Services. <i>The purpose of soliciting request for proposal (RFP) is to support the UNCDF’s SHIFT in Bangladesh in its mandate to accelerate use of Digital/Mobile Financial Services (DFS/MFS) as part of ‘Merchants Development Driving Rural Markets (MDDRM)’ component under the SHIFT SAARC Programme in Bangladesh supported by the European Union.</i> <u>The focus of this RFP:</u> is on undertaking production of communication materials so that users and non- users of digital financial services better understand benefits of using DFS and become more aware and self-reliant users. DFS services in the existing Bangladesh market includes various mobile financial services, agent banking services and other fintech platforms offering wide range of products and financial services. These are financial services users can access through mobile phones, such as transfer money, receive payments, or pay someone through digital and electronic means. The communication activities are defined as: DFS educational messages shared using print, digital and audio-visual mediums. In overall, the educational message will focus on providing information and knowledge that people need to adopt for use of MFS. The communication materials need to be developed targeting the wider current users of DFS and potential future users with focus on enhancing awareness and interests of low income groups, women, retail micro-merchants, youth etc. The communication materials will be widely disseminated in all regions of the country with priority in four pilot districts of MDDRM component: Sherpur, Jamalpur, Tangail and Sirajganj. The target groups for the communication materials are segmented as follows:

² For more details about the current state of Financial Inclusion and Digital Financial Services in Bangladesh refer to: <http://finclusion.org/country/asia/bangladesh.html#overview>



	Target Group:		
	<i>Women</i>	<i>Youth</i>	<i>Small micro-businesses</i>
	Likely semi-literate or illiterate	Literate/semi-literate	Likely semi – literate
	Average age 38	18 – 34	Average age 38, mostly male
	Has a family	Does not have a separate family	Has a family
	Likely knows of MFS as “bKash”	Likely knows of MFS as “bKash”, IPAY, rocket	Likely knows of MFS as “bKash”, rocket etc.
	Has very limited experience with MFS might have only superficial knowledge	Likely more familiar with MFS due to age group	Very familiar with MFS but lacks understanding of best uses
Selected bidders will be responsible for developing, designing and production of communications materials that will have to communicate four key knowledge areas³: 1. <i>Safety and Security of MFS</i>: “MFS are financial services are safe and secure to use”; 2. <i>Choice of MFS</i>: “Many providers offer MFS therefore it is important to shop-around”, “As a MFS client you have the right to ask question about prices charged”; 3. <i>Risks of MFS</i>: “Keep mobile money PIN only known to yourself”; 4. <i>Aspire Use</i>: a) among women: “MFS helps you keep your own money safe”; b) Youth “You can send money easily to your friends” and c) small micro – merchants “Merchant Accounts help you do your businesses.” The contents & messaging approach need to be well-thought for the expected target groups, appropriately reflected in the produced materials, sponsored by UNCDF and EU⁴. In overall the communications materials have to be (contents-messaging-visual presentation etc.): • <u>Affirmative in nature but not promotional</u>: encouraging informed use. • <u>Informative and knowledge based</u>: no product or brand can be promoted; the messages must benefit all industry players and not select one specific player. • <u>Gender sensitive</u>: gender stereotyping or promotion of paternalistic norms must be avoided.			

³ These messages will be finally fine-tuned with a selected firm.

⁴ The contractor will receive further guidance on donor visibility upon commencement of the assignment.

- Rights based: ensuring that audiences understand their rights (i.e. right to information, right to fairness).
- Truthful and factual: messages must inform, providing true facts and information.
- Unbiased: focus must be on sharing information and not promoting a particular attitude or a behavior.
- Client centric: messages needs to help users make informed choices when it comes to MFS.
- Consistent: throughout the all channels used.
- Localized: the content of the messages needs to be tailored to the four districts and audiences in the districts with appropriate choice of language for the districts.

Creative: aiming to convey the message in the best possible way.

- 1) **Scope of Services, Expected Outputs and Target Completion**: Based on the inputs from UNCDF SHIFT, and key messages that will be shared by UNCDF SHIFT, selected bidder will be responsible for the following:

c.1. Scope of Services:

- Planning and executing a set of communications products for the target audiences in the four focus districts (Sherpur, Jamalpur, Sirajganj & Tangail).
- Production and rightly placement of key messages of applicable printed materials through design & development. The bidders are highly encouraged to think innovatively about the printed materials to reach out the aforementioned target groups. By innovative we mean: considering new design of printed materials, considering new color schemes, presentation through unique pictorial/ story telling techniques etc.
- Take photographs if needed (the selected bidder can use photographs taken from UNCDF stock if applicable. If not applicable, the firm can also collect/buy photographs from any photographer. Source must be acknowledged in all produced materials).
- Adaption of previously developed or existing visuals.
- Reporting on the accomplished activities of the campaign.

c.2. Materials to be produced:

- The selected bidder will ensure production of seven (7) communications materials in **Bangla versions** under this assignment. These are :
 1. Wall calendar-4000 copies
 2. Plastic stand table calendar-2000 copies
 3. Sales pitch (3 types: For distributors, DFS agents and Customer Centric) : 30,000 copies



	4. Hand fan (plastic)- 2000 Pcs 5. Roman banner- 800 6. Merchants slip pad (used for product sale): 10,000 pads 7. Dangler (two sided) with thread for hanging-2000 Note: The key specifications and some ideas mentioned in the annexure		
List and Description of Expected Outputs to be Delivered	Output	Description	Target Completion
	Output 1:	Plan of activities with proposed ideas (including design, contents & messaging) of each of the communications materials shared with UNCDF	By End of October, 2018
	Output 2:	Draft design of all listed materials shared with UNCDF for feedback	By 1st week of November, 2018
	Output 3	Final design of all listed materials incorporating UNCDF's feedback shared for final approval (prior to print)	By Mid of November, 2018
	Output 4	Printed materials of each (full sets of the printed materials) handed over to UNCDF.	By End of November, 2018
	Output 5	Final deliverables of the assignment that will contain: ○ E-versions of each material (file size has to be max. 1MB-2MB of each) handed over to UNCDF for dissemination in web platforms ○ All soft copies (main files/Ai files) to be handed over to UNCDF ○ A full report of the entire assignment.	By 1 st week of December, 2018
Person to Supervise the Work/Performance of the Service Provider	The bidder will closely work and will be supervised by the UNCDF's Communications Officer and will report to the UNCDF Country Coordinator in Bangladesh. To achieve the above-mentioned objectives, UNCDF will share available resources, reports of previous research on information need assessment and will provide timely feedback to all deliverable submitted by the bidder. UNCDF recourse in the case of unsatisfactory performance: In case of unsatisfactory performance the contract will be terminated by notification letter sent 5 days prior. In the meantime, UNCDF will initiate another selection in order to identify		



	appropriate organization/company.Bidder will have to comply with the UNCDF branding guidelines while developing any communications products/materials.								
Frequency of Reporting	<i>As Indicate in the TOR</i>								
Progress Reporting Requirements	<i>As Indicate in the TOR</i>								
Location of work	☒ As Indicate in the TOR The selected bidder will be working in coordination with UNCDF team in Dhaka, Bangladesh.								
Expected duration of work	The duration of the assignment will be a maximum of 3 months , expected starting date is October 2018 and completion of the assignment to be made by December 2018.								
Target start date	End of the October 2018								
Latest completion date	End of December 2018.								
Travels Expected	☒ <i>As indicated in the ToR</i>								
Special Security Requirements	☒ Not applicable								
Facilities to be Provided by UNDP (i.e., must be excluded from Price Proposal)	☒ Others As per TOR The selected bidder will be working in coordination with UNCDF team in Dhaka, Bangladesh.								
Implementation Schedule indicating breakdown and timing of activities/sub-activities	☒ Required								
Names and curriculum vitae of individuals who will be involved in completing the services	☒ Required								
Currency of Proposal	☒ Local Currency BDT or USD for international								
Value Added Tax on Price Proposal	☒ must be inclusive of VAT and other applicable indirect taxes								
Validity Period of Proposals (<i>Counting for the last day of submission of quotes</i>)	☒ 90 days								
Partial Quotes	☒ Not permitted								
Payment Terms	<table><tr><td>Delivery</td><td>Instalment</td><td>Duration of payment</td></tr><tr><td>Submission of draft design of all listed materials shared with</td><td>30% of the total contract amount</td><td>Within 30 days of contract</td></tr></table>			Delivery	Instalment	Duration of payment	Submission of draft design of all listed materials shared with	30% of the total contract amount	Within 30 days of contract
Delivery	Instalment	Duration of payment							
Submission of draft design of all listed materials shared with	30% of the total contract amount	Within 30 days of contract							

	UNCDF for feedback Final deliverables of the assignment, approved by the contract administrator that will contain: ○ Submission of all listed communications (printed) materials ○ E-versions of each material for dissemination in UNCDF and relevant web platforms ○ All soft copies (main files/Ai files) ○ A full report of the entire assignment.	70% of the total contract amount	signing Within 80 days of contract signing
Person(s) to review/inspect/ approve outputs/completed services and authorize the disbursement of payment	The bidder will closely work and will be supervised by the UNCDF's Communications Officer and will report to the UNCDF Country Coordinator in Bangladesh.		
Type of Contract to be Signed	☒ Institutional Contract		
Criteria for Contract Award	☒ Highest Combined Score (based on the 60% technical offer and 40% price weight distribution) ☒ Full acceptance of the UNDP Contract General Terms and Conditions (GTC). This is a mandatory criterion and cannot be deleted regardless of the nature of services required. Non-acceptance of the GTC may be grounds for the rejection of the Proposal.		
Criteria for the Assessment of Proposal	Evaluation and comparison of proposals: Prior to the technical evaluation all proposals will be screened based on the minimum eligibility criteria mentioned below: <u>Eligibility Criteria of the Consulting firm:</u> • Company Profile, which should not exceed fifteen (15) pages, including printed brochures and product catalogues relevant to the goods/services being procured • Business Licenses – Registration Papers, Tax Payment Certification, etc. • Bank solvency certificate issued by authorized bank. • Minimum 05 years overall working experience as a firm in developing and producing communication products targeting the awareness raising, social and behavioral change (knowledge and experience with financial		

	service providers, especially digital financial services providers is considered a strong advantage). (Certification of work completion certificate and work order/ Purchase order must submit for the evidence of vendors qualifications). • Successful completion of basic understanding and knowledge of digital financial services (DFS) and fast-moving consumer goods (FMCG) supply chains, strong expertise in Digital Financial Services, at least two (2) similar assignments in the last 3 years must be attached with proposal as an evidence or with the evidence of Job Completion Certificate/ Work Order/ Purchase Order from competent authority. • Written Self-Declaration that the company is not in the UN Security Council 1267/1989 List, UN Procurement Division List or Other UN Ineligibility List. <u>Additional Capacity</u> • Strong practice background in creative graphic design, including the use of design software such as Adobe Illustrator, Adobe Photoshop, Adobe In-Design, Adobe Acrobat etc. • Proven experience of graphic production from start to published/printed product with knowledge of printing processes and color management • Have the arrangement for taking photographs by professional photographers if usage of context specific photographs required for the selected materials based on the contents • Have ability to advise on how to appeal to the target audiences, selecting appropriate messages, making messages effective and the like. • Have ability for production of all forms of media materials, including traditional (i.e. print, digital etc.) • Basic understanding and knowledge of digital financial services (DFS) and fastmoving consumer goods (FMCG) supply chains, strong expertise in Digital Financial Services will be considered a strong advantage. • Have ability to identify relevant issues and compose appropriate messages/ contents on digital finance, micro-merchant business operations and relevant issues targeting wider consumers, DFS agents and retail micro-merchants. • Previous experience of working with UN agencies in Bangladesh in undertaking communication assignments is an asset
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	• Excellence in English language, written and oral. • Excellence in Bangla language and understanding of context is mandatory. Team Composition and Qualifications All the team members are expected to be Bangladeshi nationals. International team members are also welcome. CVs of the Team leader and key expert members containing their experiences on relevant issues must be submitted with detailed proposal. Beside that the evaluation team is expected to fulfil the following qualifications. Minimum Eligibility Criteria for Key Personnel: Project Team Leader Qualification: • Should have at least a bachelor's degree (4 years degree) in any discipline • at least 03 years experiences in the field of developing and producing communication products targeting the awareness raising, social and behavioral change (knowledge and experience with financial service providers, especially digital financial services providers. Experience on Digital Financial Services, should include a short-term expert in the proposed team who can provide technical input on DFS/FMCG messages for target audience. Proposed Implementing Team Combination/ Eligibility Criteria • 03 years professional experience of the graphics designer (s) and copywriters (minimum 3 years) in developing high quality communications materials • 03 years' relevant experience on creative communications materials development (minimum 3 years) working with financial service providers and FMCG companies Note: Necessary documentation must be submitted to substantiate the above eligibility criteria. Consultancy firms that do not meet the above eligibility criteria shall not be considered for further evaluation. The firm must provide CVs of all proposed personnel for the assignment, stating name, highest academic qualification, professional certification, length of experience, role/function and other related information.
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Technical Proposal (60%)

- ☒ Qualification of the firm and background experience 30 %
- ☒ Proposed Methodology, Approach and Implementation Plan 40 %
- ☒ Qualification of key personnel & implementing team 30 %

Basis of Technical Evaluation

Summary of Technical Proposal Evaluation		Points Obtainable
A:	Qualification of the firm and background experience	30
B:	Proposed Methodology, Approach and Implementation Plan	40
C:	Qualification of key personnel & implementing team	30
Total		100

Technical Proposal Evaluation Form

	Maximum Points	Point obtained
A: Qualification of the firm and background experience	30	
A1 : Demonstrated track record of years of experience on developing and producing communications and promotional materials	15	
A2: Demonstrated experience of developing communications and promotional materials for Bangladeshi financial institutions, FMCG companies targeting wider customers	15	
B : Proposed Methodology, Approach and Implementation Plan	40	
B1: Demonstration of understanding of the assignment, target groups and identification of thematic issues to be covered through contents of the communication materials	10	
B2: Demonstrated creativity and strategic thinking in proposed approach (the bidders are requested to submit a prior sample of similar material designed for other assignments/ outline of each listed material)	20	
B3: Detailed description of time bound implementation plan clearly explaining how the contractor plans to produce each material and deliver the overall assignment	10	
C : Qualification of key personnel & implementing team	30	



	C1 : Project Team Lead		
	Education diversifications & overall professional experience in the area of creative communications materials development (minimum 3 years) in years working with financial service providers and FMCG companies in Bangladesh	10	
	C2 : Proposed Implementation Team		
	Professional experience of the proposed team in the area of creative communications materials development working with financial service providers and FMCG companies	10	
	Number of years professional experience in the area of graphics designer (s) and copywriters in developing high quality communications materials	5	
	Inclusion of DFS Expert (s) to guide Digital Financial Services (DFS) and Fast-Moving Consumer Goods (FMCG) related contents & messages	5	
	Total	100	
	Financial Proposal (40%) In the Second Stage, the price proposal of all contractors, who have attained minimum 60% score in the technical evaluation, will be compared. The contract will be awarded to the bidder offering the 'best value for money'. The contract will be awarded to the Contractor based on the cumulative method. The formula for the rating of the Proposals will be as follows:		
	Rating the Technical Proposal (TP): TP Rating = (Total Score Obtained by the Offer / Max. Obtainable Score for TP) x 100 Rating the Financial Proposal (FP): FP Rating = (Lowest Priced Offer / Price of the Offer Being Reviewed) x 100 Total Combined Score: (TP Rating) x (Weight of TP, e.g. 60%) + (FP Rating) x (Weight of FP, e.g., 40%) =Total Combined and Final Rating of the Proposal		
	The proposal obtaining the overall highest score after adding the score of the technical proposal and the financial proposal is the proposal that offers best value for money		
UNDP will award the contract to:	☒ One and only one Service Provider		

Annexes to this RFP	☒ Form for Submission of Proposal (Annex 2) ☒ General Terms and Conditions / Special Conditions (Annex 3) ☒ Detailed Specification for Productions Materials [Annexure-4) ☒ Others Annexure-1 (As attached with TOR) ☒ Written Self-Declaration that the company is not in the UN Security Council 1267/1989 List, UN Procurement Division List or Other UN Ineligibility List. Annexure-5
Contact Person for Inquiries (Written inquiries only)	bd.procurement@undp.org <i>Please mention the following in the subject while sending any query to UNDP regarding this RFP on or before 16 October 2018.</i> <i><u>"Queries on RFP-BD-2018-035"</u></i> Any delay in UNDP's response shall be not used as a reason for extending the deadline for submission, unless UNDP determines that such an extension is necessary and communicates a new deadline to the Proposers.
Other Information [pls. specify]	



FORM FOR SUBMITTING SERVICE PROVIDER'S PROPOSAL⁵

(This Form must be submitted only using the Service Provider's Official Letterhead/Stationery⁶)

[insert: Location].

[insert: Date]

To: [insert: Name and Address of UNDP focal point]

Dear Sir/Madam:

We, the undersigned, hereby offer to render the following services to UNDP in conformity with the requirements defined in the RFP dated [specify date], and all of its attachments, as well as the provisions of the UNDP General Contract Terms and Conditions :

A. Qualifications of the Service Provider

The Service Provider must describe and explain how and why they are the best entity that can deliver the requirements of UNDP by indicating the following :

- a) Profile – describing the nature of business, field of expertise, licenses, certifications, accreditations;
- b) Business Licenses – Registration Papers, Tax Payment Certification, etc.
- c) Latest Audited Financial Statement – income statement and balance sheet to indicate its financial stability, liquidity, credit standing, and market reputation, etc. ;
- d) Track Record – list of clients for similar services as those required by UNDP, indicating description of contract scope, contract duration, contract value, contact references;
- e) Certificates and Accreditation – including Quality Certificates, Patent Registrations, Environmental Sustainability Certificates, etc.
- f) Written Self-Declaration that the company is not in the UN Security Council 1267/1989 List, UN Procurement Division List or Other UN Ineligibility List.

B. Proposed Methodology for the Completion of Services

The Service Provider must describe how it will address/deliver the demands of the RFP; providing a detailed description of the essential performance characteristics, reporting conditions and quality assurance mechanisms that will be put in place, while demonstrating that the proposed methodology will be appropriate to the local conditions and context of the work.

⁵ This serves as a guide to the Service Provider in preparing the Proposal.

⁶ Official Letterhead/Stationery must indicate contact details – addresses, email, phone and fax numbers – for verification purposes



C. **Qualifications of Key Personnel**

If required by the RFP, the Service Provider must provide :

- a) *Names and qualifications of the key personnel that will perform the services indicating who is Team Leader, who are supporting, etc.;*
- b) *CVs demonstrating qualifications must be submitted if required by the RFP; and*
- c) *Written confirmation from each personnel that they are available for the entire duration of the contract.*

D. **Cost Breakdown per Deliverable***

	Deliverables <i>[list them as referred to in the RFP]</i>	Percentage of Total Price <i>(Weight for payment)</i>	Price <i>(Lump Sum, All Inclusive)</i>
1	Deliverable 1		
2	Deliverable 2		
3			
	Total	100%	

**This shall be the basis of the payment tranches*

E. **Cost Breakdown by Cost Component [This is only an Example]:**

Description of Activity	Remuneration per Unit of Time	Total Period of Engagement	No. of Personnel	Total Rate
I. Personnel Services				
1. Services from Home Office				
a. Expertise 1				
b. Expertise 2				
2. Services from Field Offices				
a. Expertise 1				
b. Expertise 2				
3. Services from Overseas				
a. Expertise 1				
b. Expertise 2				
II. Out of Pocket Expenses				
1. Travel Costs				
2. Daily Allowance				
3. Communications				
4. Reproduction				
5. Equipment Lease				
6. Others				
III. Other Related Costs				

*[Name and Signature of the Service Provider's
Authorized Person]*

[Designation]

[Date]



General Terms and Conditions for Services

1.0 LEGAL STATUS:

The Contractor shall be considered as having the legal status of an independent contractor vis-à-vis the United Nations Development Programme (UNDP). The Contractor's personnel and sub-contractors shall not be considered in any respect as being the employees or agents of UNDP or the United Nations.

2.0 SOURCE OF INSTRUCTIONS:

The Contractor shall neither seek nor accept instructions from any authority external to UNDP in connection with the performance of its services under this Contract. The Contractor shall refrain from any action that may adversely affect UNDP or the United Nations and shall fulfill its commitments with the fullest regard to the interests of UNDP.

3.0 CONTRACTOR'S RESPONSIBILITY FOR EMPLOYEES:

The Contractor shall be responsible for the professional and technical competence of its employees and will select, for work under this Contract, reliable individuals who will perform effectively in the implementation of this Contract, respect the local customs, and conform to a high standard of moral and ethical conduct.

4.0 ASSIGNMENT:

The Contractor shall not assign, transfer, pledge or make other disposition of this Contract or any part thereof, or any of the Contractor's rights, claims or obligations under this Contract except with the prior written consent of UNDP.

5.0 SUB-CONTRACTING:

In the event the Contractor requires the services of sub-contractors, the Contractor shall obtain the prior written approval and clearance of UNDP for all sub-contractors. The approval of UNDP of a sub-contractor shall not relieve the Contractor of any of its obligations under this Contract. The terms of any sub-contract shall be subject to and conform to the provisions of this Contract.

6.0 OFFICIALS NOT TO BENEFIT:

The Contractor warrants that no official of UNDP or the United Nations has received or will be offered by the Contractor any direct or indirect benefit arising from this Contract or the award thereof. The Contractor agrees that breach of this provision is a breach of an essential term of this Contract.

7.0 INDEMNIFICATION:



The Contractor shall indemnify, hold and save harmless, and defend, at its own expense, UNDP, its officials, agents, servants and employees from and against all suits, claims, demands, and liability of any nature or kind, including their costs and expenses, arising out of acts or omissions of the Contractor, or the Contractor's employees, officers, agents or sub-contractors, in the performance of this Contract. This provision shall extend, inter alia, to claims and liability in the nature of workmen's compensation, products liability and liability arising out of the use of patented inventions or devices, copyrighted material or other intellectual property by the Contractor, its employees, officers, agents, servants or sub-contractors. The obligations under this Article do not lapse upon termination of this Contract.

8.0 INSURANCE AND LIABILITIES TO THIRD PARTIES:

- 8.1** The Contractor shall provide and thereafter maintain insurance against all risks in respect of its property and any equipment used for the execution of this Contract.
- 8.2** The Contractor shall provide and thereafter maintain all appropriate workmen's compensation insurance, or the equivalent, with respect to its employees to cover claims for personal injury or death in connection with this Contract.
- 8.3** The Contractor shall also provide and thereafter maintain liability insurance in an adequate amount to cover third party claims for death or bodily injury, or loss of or damage to property, arising from or in connection with the provision of services under this Contract or the operation of any vehicles, boats, airplanes or other equipment owned or leased by the Contractor or its agents, servants, employees or sub-contractors performing work or services in connection with this Contract.
- 8.4** Except for the workmen's compensation insurance, the insurance policies under this Article shall:
 - 8.4.1** Name UNDP as additional insured;
 - 8.4.2** Include a waiver of subrogation of the Contractor's rights to the insurance carrier against the UNDP;
 - 8.4.3** Provide that the UNDP shall receive thirty (30) days written notice from the insurers prior to any cancellation or change of coverage.
- 8.5** The Contractor shall, upon request, provide the UNDP with satisfactory evidence of the insurance required under this Article.

9.0 ENCUMBRANCES/LIENS:

The Contractor shall not cause or permit any lien, attachment or other encumbrance by any person to be placed on file or to remain on file in any public office or on file with the UNDP against any monies due or to become due for any work done or materials furnished under this Contract, or by reason of any other claim or demand against the Contractor.

10.0 TITLE TO EQUIPMENT:

Title to any equipment and supplies that may be furnished by UNDP shall rest with UNDP and any such equipment shall be returned to UNDP at the conclusion of this Contract or when no longer needed by the Contractor. Such equipment, when returned to UNDP, shall be in the same condition as when delivered to the Contractor, subject to normal wear and tear. The Contractor shall be liable to compensate UNDP for equipment determined to be damaged or degraded beyond normal wear and tear.

11.0 COPYRIGHT, PATENTS AND OTHER PROPRIETARY RIGHTS:

- 11.1** Except as is otherwise expressly provided in writing in the Contract, the UNDP shall be entitled to all intellectual property and other proprietary rights including, but not limited to, patents,



copyrights, and trademarks, with regard to products, processes, inventions, ideas, know-how, or documents and other materials which the Contractor has developed for the UNDP under the Contract and which bear a direct relation to or are produced or prepared or collected in consequence of, or during the course of, the performance of the Contract, and the Contractor acknowledges and agrees that such products, documents and other materials constitute works made for hire for the UNDP.

- 11.2** To the extent that any such intellectual property or other proprietary rights consist of any intellectual property or other proprietary rights of the Contractor: (i) that pre-existed the performance by the Contractor of its obligations under the Contract, or (ii) that the Contractor may develop or acquire, or may have developed or acquired, independently of the performance of its obligations under the Contract, the UNDP does not and shall not claim any ownership interest thereto, and the Contractor grants to the UNDP a perpetual license to use such intellectual property or other proprietary right solely for the purposes of and in accordance with the requirements of the Contract.
- 11.3** At the request of the UNDP; the Contractor shall take all necessary steps, execute all necessary documents and generally assist in securing such proprietary rights and transferring or licensing them to the UNDP in compliance with the requirements of the applicable law and of the Contract.
- 11.4** Subject to the foregoing provisions, all maps, drawings, photographs, mosaics, plans, reports, estimates, recommendations, documents, and all other data compiled by or received by the Contractor under the Contract shall be the property of the UNDP, shall be made available for use or inspection by the UNDP at reasonable times and in reasonable places, shall be treated as confidential, and shall be delivered only to UNDP authorized officials on completion of work under the Contract.

12.0 USE OF NAME, EMBLEM OR OFFICIAL SEAL OF UNDP OR THE UNITED NATIONS:

The Contractor shall not advertise or otherwise make public the fact that it is a Contractor with UNDP, nor shall the Contractor, in any manner whatsoever use the name, emblem or official seal of UNDP or THE United Nations, or any abbreviation of the name of UNDP or United Nations in connection with its business or otherwise.

13.0 CONFIDENTIAL NATURE OF DOCUMENTS AND INFORMATION:

Information and data that is considered proprietary by either Party and that is delivered or disclosed by one Party ("Discloser") to the other Party ("Recipient") during the course of performance of the Contract, and that is designated as confidential ("Information"), shall be held in confidence by that Party and shall be handled as follows:

- 13.1** The recipient ("Recipient") of such information shall:
- 13.1.1** use the same care and discretion to avoid disclosure, publication or dissemination of the Discloser's Information as it uses with its own similar information that it does not wish to disclose, publish or disseminate; and,
 - 13.1.2** use the Discloser's Information solely for the purpose for which it was disclosed.
- 13.2** Provided that the Recipient has a written agreement with the following persons or entities requiring them to treat the Information confidential in accordance with the Contract and this Article 13, the Recipient may disclose Information to:
- 13.2.1** any other party with the Discloser's prior written consent; and,



13.2.2 the Recipient's employees, officials, representatives and agents who have a need to know such Information for purposes of performing obligations under the Contract, and employees officials, representatives and agents of any legal entity that it controls controls it, or with which it is under common control, who have a need to know such Information for purposes of performing obligations under the Contract, provided that, for these purposes a controlled legal entity means:

13.2.2.1 a corporate entity in which the Party owns or otherwise controls, whether directly or indirectly, over fifty percent (50%) of voting shares thereof; or,

13.2.2.2 any entity over which the Party exercises effective managerial control; or,

13.2.2.3 for the UNDP, an affiliated Fund such as UNCDF, UNIFEM and UNV.

13.3 The Contractor may disclose Information to the extent required by law, provided that, subject to and without any waiver of the privileges and immunities of the United Nations, the Contractor will give the UNDP sufficient prior notice of a request for the disclosure of Information in order to allow the UNDP to have a reasonable opportunity to take protective measures or such other action as may be appropriate before any such disclosure is made.

13.4 The UNDP may disclose Information to the extent as required pursuant to the Charter of the UN, resolutions or regulations of the General Assembly, or rules promulgated by the Secretary-General.

13.5 The Recipient shall not be precluded from disclosing Information that is obtained by the Recipient from a third party without restriction, is disclosed by the Discloser to a third party without any obligation of confidentiality, is previously known by the Recipient, or at any time is developed by the Recipient completely independently of any disclosures hereunder.

13.6 These obligations and restrictions of confidentiality shall be effective during the term of the Contract, including any extension thereof, and, unless otherwise provided in the Contract, shall remain effective following any termination of the Contract.

14.0 FORCE MAJEURE; OTHER CHANGES IN CONDITIONS

14.1 In the event of and as soon as possible after the occurrence of any cause constituting force majeure, the Contractor shall give notice and full particulars in writing to the UNDP, of such occurrence or change if the Contractor is thereby rendered unable, wholly or in part, to perform its obligations and meet its responsibilities under this Contract. The Contractor shall also notify the UNDP of any other changes in conditions or the occurrence of any event that interferes or threatens to interfere with its performance of this Contract. On receipt of the notice required under this Article, the UNDP shall take such action as, in its sole discretion; it considers to be appropriate or necessary in the circumstances, including the granting to the Contractor of a reasonable extension of time in which to perform its obligations under this Contract.

14.2 If the Contractor is rendered permanently unable, wholly, or in part, by reason of force majeure to perform its obligations and meet its responsibilities under this Contract, the UNDP shall have the right to suspend or terminate this Contract on the same terms and conditions as are provided for in Article 15, "Termination", except that the period of notice shall be seven (7) days instead of thirty (30) days.

14.3 Force majeure as used in this Article means acts of God, war (whether declared or not), invasion, revolution, insurrection, or other acts of a similar nature or force.

14.4 The Contractor acknowledges and agrees that, with respect to any obligations under the Contract that the Contractor must perform in or for any areas in which the UNDP is engaged in, preparing



to engage in, or disengaging from any peacekeeping, humanitarian or similar operations, any delays or failure to perform such obligations arising from or relating to harsh conditions within such areas or to any incidents of civil unrest occurring in such areas shall not, in and of itself, constitute force majeure under the Contract..

15.0 TERMINATION

- 15.1 Either party may terminate this Contract for cause, in whole or in part, upon thirty (30) days notice, in writing, to the other party. The initiation of arbitral proceedings in accordance with Article 16.2 ("Arbitration"), below, shall not be deemed a termination of this Contract.
- 15.2 UNDP reserves the right to terminate without cause this Contract at any time upon 15 days prior written notice to the Contractor, in which case UNDP shall reimburse the Contractor for all reasonable costs incurred by the Contractor prior to receipt of the notice of termination.
- 15.3 In the event of any termination by UNDP under this Article, no payment shall be due from UNDP to the Contractor except for work and services satisfactorily performed in conformity with the express terms of this Contract.
- 15.4 Should the Contractor be adjudged bankrupt, or be liquidated or become insolvent, or should the Contractor make an assignment for the benefit of its creditors, or should a Receiver be appointed on account of the insolvency of the Contractor, the UNDP may, without prejudice to any other right or remedy it may have under the terms of these conditions, terminate this Contract forthwith. The Contractor shall immediately inform the UNDP of the occurrence of any of the above events.

16.0 SETTLEMENT OF DISPUTES

- 16.1 **Amicable Settlement:** The Parties shall use their best efforts to settle amicably any dispute, controversy or claim arising out of this Contract or the breach, termination or invalidity thereof. Where the parties wish to seek such an amicable settlement through conciliation, the conciliation shall take place in accordance with the UNCITRAL Conciliation Rules then obtaining, or according to such other procedure as may be agreed between the parties.
- 16.2 **Arbitration:** Any dispute, controversy, or claim between the Parties arising out of the Contract or the breach, termination, or invalidity thereof, unless settled amicably under Article 16.1, above, within sixty (60) days after receipt by one Party of the other Party's written request for such amicable settlement, shall be referred by either Party to arbitration in accordance with the UNCITRAL Arbitration Rules then obtaining. The decisions of the arbitral tribunal shall be based on general principles of international commercial law. For all evidentiary questions, the arbitral tribunal shall be guided by the Supplementary Rules Governing the Presentation and Reception of Evidence in International Commercial Arbitration of the International Bar Association, 28 May 1983 edition. The arbitral tribunal shall be empowered to order the return or destruction of goods or any property, whether tangible or intangible, or of any confidential information provided under the Contract, order the termination of the Contract, or order that any other protective measures be taken with respect to the goods, services or any other property, whether tangible or intangible, or of any confidential information provided under the Contract, as appropriate, all in accordance with the authority of the arbitral tribunal pursuant to Article 26 ("Interim Measures of Protection") and Article 32 ("Form and Effect of the Award") of the UNCITRAL Arbitration Rules. The arbitral tribunal shall have no authority to award punitive damages. In addition, unless otherwise expressly provided in the Contract, the arbitral tribunal shall have no authority to award interest in excess of the London Inter-Bank Offered Rate ("LIBOR") then prevailing, and any such interest shall be simple interest only. The Parties shall be bound by any arbitration award rendered as a result of such arbitration as the final adjudication of any such dispute, controversy, or claim.



17.0 PRIVILEGES AND IMMUNITIES:

Nothing in or relating to this Contract shall be deemed a waiver, express or implied, of any of the privileges and immunities of the United Nations, including its subsidiary organs.

18.0 TAX EXEMPTION

18.1 Section 7 of the Convention on the Privileges and Immunities of the United Nations provides, inter alia that the United Nations, including its subsidiary organs, is exempt from all direct taxes, except charges for public utility services, and is exempt from customs duties and charges of a similar nature in respect of articles imported or exported for its official use. In the event any governmental authority refuses to recognize the United Nations exemption from such taxes, duties or charges, the Contractor shall immediately consult with the UNDP to determine a mutually acceptable procedure.

18.2 Accordingly, the Contractor authorizes UNDP to deduct from the Contractor's invoice any amount representing such taxes, duties or charges, unless the Contractor has consulted with the UNDP before the payment thereof and the UNDP has, in each instance, specifically authorized the Contractor to pay such taxes, duties or charges under protest. In that event, the Contractor shall provide the UNDP with written evidence that payment of such taxes, duties or charges has been made and appropriately authorized.

19.0 CHILD LABOUR

19.1 The Contractor represents and warrants that neither it, nor any of its suppliers is engaged in any practice inconsistent with the rights set forth in the Convention on the Rights of the Child, including Article 32 thereof, which, inter alia, requires that a child shall be protected from performing any work that is likely to be hazardous or to interfere with the child's education, or to be harmful to the child's health or physical mental, spiritual, moral or social development.

19.2 Any breach of this representation and warranty shall entitle UNDP to terminate this Contract immediately upon notice to the Contractor, at no cost to UNDP.

20.0 MINES:

20.1 The Contractor represents and warrants that neither it nor any of its suppliers is actively and directly engaged in patent activities, development, assembly, production, trade or manufacture of mines or in such activities in respect of components primarily utilized in the manufacture of Mines. The term "Mines" means those devices defined in Article 2, Paragraphs 1, 4 and 5 of Protocol II annexed to the Convention on Prohibitions and Restrictions on the Use of Certain Conventional Weapons Which May Be Deemed to Be Excessively Injurious or to Have Indiscriminate Effects of 1980.

20.2 Any breach of this representation and warranty shall entitle UNDP to terminate this Contract immediately upon notice to the Contractor, without any liability for termination charges or any other liability of any kind of UNDP.

21.0 OBSERVANCE OF THE LAW:

The Contractor shall comply with all laws, ordinances, rules, and regulations bearing upon the performance of its obligations under the terms of this Contract.



22.0 SEXUAL EXPLOITATION:

- 22.1** The Contractor shall take all appropriate measures to prevent sexual exploitation or abuse of anyone by it or by any of its employees or any other persons who may be engaged by the Contractor to perform any services under the Contract. For these purposes, sexual activity with any person less than eighteen years of age, regardless of any laws relating to consent, shall constitute the sexual exploitation and abuse of such person. In addition, the Contractor shall refrain from, and shall take all appropriate measures to prohibit its employees or other persons engaged by it from, exchanging any money, goods, services, offers of employment or other things of value, for sexual favors or activities, or from engaging in any sexual activities that are exploitive or degrading to any person. The Contractor acknowledges and agrees that the provisions hereof constitute an essential term of the Contract and that any breach of this representation and warranty shall entitle UNDP to terminate the Contract immediately upon notice to the Contractor, without any liability for termination charges or any other liability of any kind.
- 22.2** The UNDP shall not apply the foregoing standard relating to age in any case in which the Contractor's personnel or any other person who may be engaged by the Contractor to perform any services under the Contract is married to the person less than the age of eighteen years with whom sexual activity has occurred and in which such marriage is recognized as valid under the laws of the country of citizenship of such Contractor's personnel or such other person who may be engaged by the Contractor to perform any services under the Contract.

23.0 AUTHORITY TO MODIFY:

Pursuant to the Financial Regulations and Rules of UNDP, only the UNDP Authorized Official possesses the authority to agree on behalf of UNDP to any modification of or change in this Contract, to a waiver of any of its provisions or to any additional contractual relationship of any kind with the Contractor. Accordingly, no modification or change in this Contract shall be valid and enforceable against UNDP unless provided by an amendment to this Contract signed by the Contractor and jointly by the UNDP Authorized Official.

A handwritten signature in black ink, consisting of a stylized, cursive 'S' followed by a few loops and a short horizontal stroke at the end.

Terms of Reference (ToR)

Production of Communications Materials on Digital Financial Services

2) *Project Title*

Production of communications materials for reaching out micro-merchants, MSEs, women and youth on digital financial services

3) *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.

Shaping Inclusive Finance Transformations: The Shaping Inclusive Finance Transformations (SHIFT) programme framework for the South Asian Association for Regional Cooperation (SAARC) countries is a regional market-facilitation initiative aiming to improve livelihoods and reduce poverty in SAARC countries by 2021. SHIFT - SAARC seeks to stimulate investment, business innovations and regulatory reform to expand economic participation and opportunities for women and help small and growing businesses to be active agents in the formal economy.

SHIFT SAARC is currently implemented in Bangladesh where it has two major streams of work: i. *accelerating* the uptake and usage of Digital Financial Services (DFS) to respond to the needs for greater digital financial inclusion and; ii. *enhancing* the growth and competitiveness of retail micro-merchants through "Merchants Development Driving Rural Markets" project. SHIFT – SAARC does this through: i. Growing the awareness and demand for DFS through communication, advocacy, and industry research; and. ii. Stimulating expansion of digital technologies for micro – merchant segments by encouraging innovation and linkages between retail and financial services industries.

SHIFT SAARC's four major intervention areas are: a) *Policy and Advocacy* focusing on partnerships and alliances with policy makers, financial service providers, and governments to enable financial markets be more responsive to the broader development priorities, emphasizing gender strategies in financial inclusion policy to meet the needs of women; b) *Data and Analysis* focusing on strengthening the availability and use of demand and supply side big data analytics to inform research and practice; c) *Learning and Skills Development* focusing on developing learning and investment readiness tools and



platforms to strengthen knowledge and skills among financial service providers, entrepreneurs and business development service providers; and d) *Challenge Fund Facility* providing financial support to innovative projects, business models and technologies aiming to improve the lives of low – income people. Through these interventions, SHIFT SAARC looks to forge strong partnerships with market actors to influence behavior change, stimulate investments, business innovations and regulatory reform to catalyze systemic changes in economic participation and opportunities for low income groups and women especially.

Digital Financial Services context in Bangladesh: Bangladesh has made remarkable progress over the past two decades lifting millions out of poverty and sustaining expanding levels of economic growth. This has led to a rise in Bangladesh's gross national income (GNI) increasing by 79% from \$985 GNI per capita in 2000 to \$1,768 in 2010. Its Gross Domestic Product (GDP) has grown at an average of 6% per year over the FY11 – 15 period compared to just above 2% between 1971-1990. Bangladesh progress on the Millennium Development Goals (MDGs) and Human Development Index (HDI) has been remarkable in the areas of poverty reduction, education, gender equality and health but there are still significant disparities between men and women in health, education and income. By 2010, over 43% of the population lived below the International Extreme Poverty Line of \$1.25 per person per day at 2005 PPP, compared to a poverty headcount of 58% in 2000. Poverty is particularly acute in rural areas, where 36 % of people live in poverty compared to 28 % in urban areas. Lack of access to financial services is of a particular concern in Bangladesh where essentially 57 % of the population does not have any financial account. Or to put it in perspective just over four in every ten Bangladeshi is financially included⁷. But, the percentage of Bangladeshis with formal financial services accounts almost doubled from 20% to 37% between 2013 and 2017. Financial inclusion among the rural poor grew faster than among the population as a whole – and stood at 34% in 2017 compared to 30% in 2016. With the introduction of Mobile Financial Services (MFS) in 2011 the number of mobile money registered accounts reached 33 million. Nonetheless, while the access to MFS is improving (for example there is abundance) of MFS points and agents across the country, the use of MFS is still at par with access. Intermedia suggest that *"the growth in formal financial services accounts in the last year mainly reflects the increase in the number of adults who are mobile money account holders (18% in 2017 versus 13% in 2016); unregistered over-the-counter (OTC) use did not increase in 2017. However, OTC users (27% of adults) still far outnumber registered users, preventing users from taking advantage of advanced features, such as electronic bill payments. The growing prevalence of phones and phone skills, such as text messaging, means a high proportion of the population has the potential to convert to registered mobile money use. Beyond sending and receiving money, however, engaging adults in more advanced mobile money activities remains a challenge."*⁸ The Government of Bangladesh (GoB) has prioritized Financial Inclusion and Digital Financial Services (DFS) as one of the key strategies towards achieving financial inclusion.

RFP Objective: Develop, design and produce creative communications materials targeting micro-merchants, MSEs, women and youth on Digital Financial Services.

The purpose of soliciting request for proposal (RFP) is to support the UNCDF's SHIFT in Bangladesh in its mandate to accelerate use of Digital/Mobile Financial Services (DFS/MFS) as part of 'Merchants

⁷ For more details about Bangladesh's financial sector refer to:
http://www.upu.int/uploads/tx_sbdownloader/caseStudyBangladeshEn.pdf

⁸ For more details about the current state of Financial Inclusion and Digital Financial Services in Bangladesh refer to:
<http://finclusion.org/country/asia/bangladesh.html#overview>



Development Driving Rural Markets (MDDRM)' component under the SHIFT SAARC Programme in Bangladesh supported by the European Union.

The focus of this RFP: is on undertaking production of communication materials so that users and non-users of digital financial services better understand benefits of using DFS and become more aware and self-reliant users. DFS services in the existing Bangladesh market includes various mobile financial services, agent banking services and other fintech platforms offering wide range of products and financial services. These are financial services users can access through mobile phones, such as transfer money, receive payments, or pay someone through digital and electronic means. The communication activities are defined as: DFS educational messages shared using print, digital and audio-visual mediums. In overall, the educational message will focus on providing information and knowledge that people need to adopt for use of MFS. The communication materials need to be developed targeting the wider current users of DFS and potential future users with focus on enhancing awareness and interests of low income groups, women, retail micro-merchants, youth etc. The communication materials will be widely disseminated in all regions of the country with priority in four pilot districts of MDDRM component: Sherpur, Jamalpur, Tangail and Sirajganj. The target groups for the communication materials are segmented as follows:

Target Group:

<i>Women</i>	<i>Youth</i>	<i>Small micro-businesses</i>
Likely semi-literate or illiterate	Literate/semi-literate	Likely semi – literate
Average age 38	18 – 34	Average age 38, mostly male
Has a family	Does not have a separate family	Has a family
Likely knows of MFS as “bKash”	Likely knows of MFS as “bKash”, IPAY, rocket	Likely knows of MFS as “bKash”, rocket etc.
Has very limited experience with MFS might have only superficial knowledge	Likely more familiar with MFS due to age group	Very familiar with MFS but lacks understanding of best uses

Selected bidders will be responsible for developing, designing and production of communications materials that will have to communicate four key knowledge areas⁹: 1. *Safety and Security of MFS*: “MFS are financial services are safe and secure to use”; 2. *Choice of MFS*: “Many providers offer MFS therefore it is important to shop-around”, “As a MFS client you have the right to ask question about prices charged”; 3. *Risks of MFS*: “Keep mobile money PIN only known to yourself”; 4. *Aspire Use*: a) among women: “MFS helps you keep your own money safe”; b) Youth “You can send money easily to your friends” and c) small micro – merchants “Merchant Accounts help you do your businesses.” The contents & messaging approach need to be well-thought for the expected target groups, appropriately reflected in the produced materials, sponsored by UNCDF and EU¹⁰.

In overall the communications materials have to be (contents-messaging-visual presentation etc.):

- Affirmative in nature but not promotional: encouraging informed use.

⁹ These messages will be finally fine-tuned with a selected firm.

¹⁰ The contractor will receive further guidance on donor visibility upon commencement of the assignment.

- Informative and knowledge based: no product or brand can be promoted; the messages must benefit all industry players and not select one specific player.
- Gender sensitive: gender stereotyping or promotion of paternalistic norms must be avoided.
- Rights based: ensuring that audiences understand their rights (i.e. right to information, right to fairness).
- Truthful and factual: messages must inform, providing true facts and information.
- Unbiased: focus must be on sharing information and not promoting a particular attitude or a behavior.
- Client centric: messages needs to help users make informed choices when it comes to MFS.
- Consistent: throughout the all channels used.
- Localized: the content of the messages needs to be tailored to the four districts and audiences in the districts with appropriate choice of language for the districts.
- Creative: aiming to convey the message in the best possible way.

- 4) **Scope of Services, Expected Outputs and Target Completion:** Based on the inputs from UNCDF SHIFT, and key messages that will be shared by UNCDF SHIFT, selected bidder will be responsible for the following:

c.1. Scope of Services:

- Planning and executing a set of communications products for the target audiences in the four focus districts (Sherpur, Jamalpur, Sirajganj & Tangail).
- Production and rightly placement of key messages of applicable printed materials through design & development. The bidders are highly encouraged to think innovatively about the printed materials to reach out the aforementioned target groups. By innovative we mean: considering new design of printed materials, considering new color schemes, presentation through unique pictorial/ story telling techniques etc.
- Take photographs if needed (the selected bidder can use photographs taken from UNCDF stock if applicable. If not applicable, the firm can also collect/buy photographs from any photographer. Source must be acknowledge in all produced materials).
- Adaption of previously developed or existing visuals.
- Reporting on the accomplished activities of the campaign.

c.2. Materials to be produced:

- The selected bidder will ensure production of seven (7) communications materials in **Bangla versions** under this assignment. These are :
 1. Wall calendar-4000 copies
 2. Plastic stand table calendar-2000 copies
 3. Sales pitch (3 types: For distributors, DFS agents and Customer Centric) : 30,000 copies
 4. Hand fan (plastic)- 2000 Pcs
 5. Roman banner- 800
 6. Merchants slip pad (used for product sale): 10,000 pads
 7. Dangler (two sided) with thread for hanging-2000



Note: The key specifications and some ideas mentioned in the annexure

c.3. Expected outputs and target completion:

Output	Description	Target Completion
Output 1:	Plan of activities with proposed ideas (including design, contents & messaging) of each of the communications materials shared with UNCDF	By End of October , 2018
Output 2:	Draft design of all listed materials shared with UNCDF for feedback	By 1st week of November, 2018
Output 3	Final design of all listed materials incorporating UNCDF's feedback shared for final approval (prior to print)	By Mid of November, 2018
Output 4	Printed materials of each (full sets of the printed materials) handed over to UNCDF.	By End of November, 2018
Output 5	Final deliverables of the assignment that will contain: ○ E-versions of each material (file size has to be max. 1MB-2MB of each) handed over to UNCDF for dissemination in web platforms ○ All soft copies (main files/Ai files) to be handed over to UNCDF ○ A full report of the entire assignment.	By 1 st week of December, 2018

D. Institutional Arrangement

The bidder will closely work and will be supervised by the UNCDF's Communications Officer and will report to the UNCDF Country Coordinator in Bangladesh.

To achieve the above-mentioned objectives, UNCDF will share available resources, reports of previous research on information need assessment and will provide timely feedback to all deliverable submitted by the bidder.

UNCDF recourse in the case of unsatisfactory performance: In case of unsatisfactory performance the contract will be terminated by notification letter sent 5 days prior. In the meantime, UNCDF will initiate another selection in order to identify appropriate organization/company.

Bidder will have to comply with the UNCDF branding guidelines while developing any communications products/materials.

E. Duration of the Work

The duration of the assignment will be a maximum of 3 months, expected starting date is October , 2018 and completion of the assignment to be made by December , 2018.



F. Location of Work

The selected bidder will be working in coordination with UNCDF team in Dhaka, Bangladesh.

G. Qualifications of the Successful Service Provider

The bidder should meet these qualifications:

- Company Profile, which should not exceed fifteen (15) pages, including printed brochures and product catalogues relevant to the goods/services being procured
- Business Licenses – Registration Papers, Tax Payment Certification, etc.
- Bank solvency certificate issued by authorized bank.
- Minimum 05 years overall working experience as a firm in developing and producing communication products targeting the awareness raising, social and behavioral change (knowledge and experience with financial service providers, especially digital financial services providers is considered a strong advantage). (Certification of work completion certificate and work order/ Purchase order must submit for the evidence of vendors qualifications).
- Successful completion of basic understanding and knowledge of digital financial services (DFS) and fast-moving consumer goods (FMCG) supply chains, strong expertise in Digital Financial Services, at least two (2) similar assignments in the last 3 years must be attached with proposal as an evidence or with the evidence of Job Completion Certificate/ Work Order/ Purchase Order from competent authority.
- Written Self-Declaration that the company is not in the UN Security Council 1267/1989 List, UN Procurement Division List or Other UN Ineligibility List.

Additional Capacity

- Strong practice background in creative graphic design, including the use of design software such as Adobe Illustrator, Adobe Photoshop, Adobe In-Design, Adobe Acrobat etc.
- Proven experience of graphic production from start to published/printed product with knowledge of printing processes and color management
- Have the arrangement for taking photographs by professional photographers if usage of context specific photographs required for the selected materials based on the contents
- Have ability to advise on how to appeal to the target audiences, selecting appropriate messages, making messages effective and the like.
- Have ability for production of all forms of media materials, including traditional (i.e. print, digital etc.)
- Basic understanding and knowledge of digital financial services (DFS) and fastmoving consumer goods (FMCG) supply chains, strong expertise in Digital Financial Services will be considered a strong advantage.
- Have ability to identify relevant issues and compose appropriate messages/ contents on digital finance, micro-merchant business operations and relevant issues targeting wider consumers, DFS agents and retail micro-merchants.
- Previous experience of working with UN agencies in Bangladesh in undertaking communication assignments is an asset
- Excellence in English language, written and oral.
- Excellence in Bangla language and understanding of context is mandatory.



Team Composition and Qualifications

All the team members are expected to be Bangladeshi nationals. International team members are also welcome. CVs of the Team leader and key expert members containing their experiences on relevant issues must be submitted with detailed proposal. Beside that the evaluation team is expected to fulfil the following qualifications.

Minimum Eligibility Criteria for Key Personnel:

Project Team Leader Qualification:

- Should have at least a bachelor's degree (4 years degree) in any discipline
 - at least 03 years experiences in the field of developing and producing communication products targeting the awareness raising, social and behavioral change (knowledge and experience with financial service providers, especially digital financial services providers.
- Experience on Digital Financial Services, should include a short-term expert in the proposed team who can provide technical input on DFS/FMCG messages for target audience.

Proposed Implementing Team Combination/

Eligibility Criteria

- 03 years professional experience of the graphics designer (s) and copywriters (minimum 3 years) in developing high quality communications materials
- 03 years' relevant experience on creative communications materials development (minimum 3 years) working with financial service providers and FMCG companies

H. Recommended Presentation of Proposal:

The bidder should prepare a proposal in word file and submit it in PDF form. The following structure should be followed, and the information provided:

Technical Proposal Format

- General Information:** company name, contact details, web page, contact person, their email and the like information
- Expertise of Firm:** section a) Brief Description of Proposer as Entity; and section b) track record and experience. The track record and experience should be presented in a table form outlining the following information: name of project, client, contract value, period of activity, types of activities undertaken, completion date and reference contact. Bidders should submit up to 5 most recent similar assignments. For 2 out of 5 bidders should submit final report/evaluation as attachments.
- Approach and Implementation Plan:** Section 1: Approach to Work: a) understanding of the assignment; b) important issues to consider when designing communication campaign; c) proposed approach – detailed phases and overall approach to work – how will the contractor execute the assignment; d) monitoring approach including approach to determine audiences statistics; Section 2: Technical Assurance and Quality Assurance Approach; Section 3: Detailed implementation plan; Section 4: Key risks and mitigation approach; 5. Reporting. Proposers should ensure they address the communication campaign criteria.
- Personnel:** Management structure, personnel proposed for assignment, CVs of personnel proposed. **It is**



highly recommended that, if the firm has no in-house expertise on Digital Financial Services, should include a short-term expert in the proposed team who can provide technical input on DFS/FMCG messages for target audience.

I. Scope of Proposal Price and Schedule of Payments

- The contract price is a fixed output-based price regardless of extension of the herein specific duration if required by the bidder and accepted by UNCDF.
- Specify the key outputs or milestone activities for which payments will be made, the corresponding percentage of the contract price that will be paid per milestone/output, including all the conditions/documentations required prior to the release of any tranches of payment.
- Deliverables Linkage with Milestone payment.

Delivery	Instalment	Duration of payment
Submission of draft design of all listed materials shared with UNCDF for feedback	30% of the total contract amount	Within 30 days of contract signing
Final deliverables of the assignment, approved by the contract administrator that will contain: - Submission of all listed communications (printed) materials - E-versions of each material for dissemination in UNCDF and relevant web platforms - All soft copies (main files/Ai files) - A full report of the entire assignment.	70% of the total contract amount	Within 80 days of contract signing

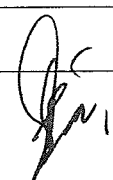
J. Criteria for Selecting the Best Offer

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:

- Responsive/ compliant/ acceptable with reference to this ToR, and;
- 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 60:40 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		Points Obtainable
A:	Qualification of the firm and background experience	30
B:	Proposed Methodology, Approach and Implementation Plan	40
C:	Qualification of key personnel & implementing team	30
Total		100



Technical Proposal Evaluation Form

	Maximum Points	Point obtained
A: Qualification of the firm and background experience	30	
A1 : Demonstrated track record of years of experience on developing and producing communications and promotional materials	15	
A2: Demonstrated experience of developing communications and promotional materials for Bangladeshi financial institutions, FMCG companies targeting wider customers	15	
B : Proposed Methodology, Approach and Implementation Plan	40	
B1: Demonstration of understanding of the assignment, target groups and identification of thematic issues to be covered through contents of the communication materials	10	
B2: Demonstrated creativity and strategic thinking in proposed approach (the bidders are requested to submit a prior sample of similar material designed for other assignments/ outline of each listed material)	20	
B3: Detailed description of time bound implementation plan clearly explaining how the contractor plans to produce each material and deliver the overall assignment	10	
C : Qualification of key personnel & implementing team	30	
C1 : Project Team Lead		
Education diversifications & overall professional experience in the area of creative communications materials development (minimum 3 years) in years working with financial service providers and FMCG companies in Bangladesh	10	
C2 : Proposed Implementation Team		
Professional experience of the proposed team in the area of creative communications materials development working with financial service providers and FMCG companies	10	
Number of years professional experience in the area of graphics designer (s) and copywriters in developing high quality communications materials	5	
Inclusion of DFS Expert (s) to guide Digital Financial Services (DFS) and Fast-Moving Consumer Goods (FMCG) related contents & messages	5	
Total	100	



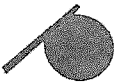
Production Materials Specifications

Type of materials with tentative specifications/Supporting budget template

The financial proposal will be assessed based on the rates provided against each enlisted communication material, relevant cost items and the overall budget proposed. Items will be designed and printed within the approved time frame. The bidders must offer competitive rates for each item. For financial offer the bidder can follow the following template:

SL	Expected Items	Tentative specification (s)	Quantity	Unit Cost	Total Cost
1. Materials design and printing					
1.1	Wall calendar	Size : 12 Inch × 18 Inch, Leaves : 6 sheets + 1 cover Color : 4 color on both sides for 6 sheets and 1 side printing in 4 color the cover (fly leaf), Paper : 170 GSM art paper for 6 sheets and 130 GSM art paper for flyer (cover), Binding : single Wiro binding with metallic hanger	4000	Insert Unit Cost	Insert Cost
1.2	Stand desk calendar (with plastic stand)	Material (stand) : Plastic, Size : 6 Inch × 7 Inch (in both sides), Material thickness : 3MM Paper : 170 GSM art paper, Leaves : 6 sheets + 1 cover, Color : 4 colors on both sides for 6 sheets and cover 4 color in side, Binding : Wiro,	2000	Insert Unit Cost	Insert Cost
					
1.3	Sales pitch/ fact	Paper : A4 size sticker paper	30,000	Insert Unit Cost	Insert Cost



	Sheet	(Indonesian plain paper) 300 GSM, Self-adhesive Paper		Cost	
1.4	Hand fan (plastic)	Size : Standard, Branding : Ensured with screen print or putting plastic sticker paper, Quantity : 2,000 	2,000	Insert Unit Cost	Insert Cost
1.5	Roman banner	Size : 2 feet × 3 feet, Top and bottom gulti (stick) with thread for hanging	800	Insert Unit Cost	Insert Cost
1.6	Merchants slip pad (product sales)	Size : 4 inch × 8 inch, Paper : 70 GSM, Message with Branding : In one color, Pages in each pad : 50 sheets, Binding : Glue 	10,000	Insert Unit Cost	Insert Cost
1.7	Dangler	8 × 8 inch, 300 GSM art card, Eyelet-01, Hanging : 8 inch tread, print : four color in both sides, Lamination : Matt 	2,000	Insert Unit Cost	Insert Cost



Declaration

Date:

United Nations Development Programme

UNDP Registry, IDB Bhaban, Agargaon
Sher-E-Bangla Nagar, Dhaka, Bangladesh

Assignment **Hiring a firm for Production of Communications Materials on Digital Financial Services for UNCDF Bangladesh**

Reference: RFP-BD-2018-035

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,

