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REQUEST FOR PROPOSAL

Hiring a firm for Implementing a business model that combines the use of a digital platform with training, skilling and business development support to build women business networks of digital financial services for UNCDF Bangladesh.

RFP No.: RFP-BD-2019-001

Project: UNCDF

Country: BANGLADESH

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Section 1. Letter of Invitation

The United Nations Development Programme (UNDP) 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

- o Form A: Technical Proposal Submission Form
- o Form B: Bidder Information Form
- o Form C: Joint Venture/Consortium/Association Information Form
- o Form D: Qualification Form
- o Form E: Format of Technical Proposal
- o Form F: Financial Proposal Submission Form
- o Form G: Financial Proposal Form
- o Form H: Self Declaration That the Company Is Not In The Un Security Council 1267/1989 List Financial Proposal Form

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 sending an email to bd.procurement@undp.org, indicating whether you intend to submit a Proposal or otherwise. You may also utilize 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.

Issued by:

Approved by:

Name: Md. Najmul Haider

Title: Procurement Cluster

Date: January 13, 2019

Name: Kyoko Yokosuka

Title: Deputy Country Director

Date: January 13, 2019

Section 2. Instruction to Bidders

A. 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>
B. 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"> a) Documents Establishing the Eligibility and Qualifications of the Bidder; b) Technical Proposal; c) Financial Proposal; d) Proposal Security, if required by BDS; e) 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 required 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 A Proposal Security, if required by BDS, shall be provided in the amount and form indicated in the BDS. The Proposal Security shall be valid up to thirty (30) days after the final date of validity of the Proposal.</p> <p>12.2 The Proposal Security shall be included along with the Technical Proposal. If Proposal Security is required by the RFP but is not found along with the Technical Proposal, the Proposal shall be rejected.</p> <p>12.3 If the Proposal Security amount or its validity period is found to be less than what is required by UNDP, UNDP shall reject the Proposal.</p> <p>12.4 In the event an electronic submission is allowed in the BDS, Bidders shall include a copy of the Bid Security in their proposal and the original of the Proposal Security must be sent via courier or hand delivery as per the instructions in BDS.</p> <p>12.5 The Proposal Security may be forfeited by UNDP, and the Proposal rejected, in the event of any one or combination, of the following conditions:</p> <ul style="list-style-type: none"> a) If the Bidder withdraws its offer during the period of the Proposal Validity specified in the BDS, or; b) In the event that the successful Bidder fails:

	<p>i. to sign the Contract after UNDP has issued an award; or</p> <p>12.6 to furnish the Performance Security, insurances, or other documents that UNDP may require as a condition precedent to the effectivity of the contract that may be awarded to the Bidder.</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> <p>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</p> <p>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.</p>
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 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> <p>a) Those that were undertaken together by the JV, Consortium or Association; and</p> <p>b) Those that were undertaken by the individual entities of the JV, Consortium or Association.</p> <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>

	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.
20. Alternative Proposals	<p>20.1 Unless otherwise specified in the BDS, alternative proposals shall not be considered. If submission of alternative proposal is allowed by BDS, a Bidder may submit an alternative proposal, but only if it also submits a proposal conforming to the RFP requirements. UNDP shall only consider the alternative proposal offered by the Bidder whose conforming proposal ranked the highest as per the specified evaluation method. Where the conditions for its acceptance are met, or justifications are clearly established, UNDP reserves the right to award a contract based on an alternative proposal.</p> <p>20.2 If multiple/alternative proposals are being submitted, they must be clearly marked as "Main Proposal" and "Alternative Proposal"</p>
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.
C. 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>
Hard copy (manual) submission	<p>22.4 Hard copy (manual) submission by courier or hand delivery allowed or specified in the BDS shall be governed as follows:</p> <ul style="list-style-type: none"> a) The signed Proposal shall be marked "Original", and its copies marked "Copy" as appropriate. The number of copies is indicated in the BDS. All copies shall be made from the signed original only. If there are discrepancies between the original and the copies, the original shall prevail. b) The Technical Proposal and the Financial Proposal envelopes MUST BE COMPLETELY SEPARATE and each of them must be submitted sealed individually and clearly marked on the outside as either "TECHNICAL PROPOSAL" or "FINANCIAL PROPOSAL", as appropriate. Each envelope SHALL clearly indicate the name of the Bidder. The outer envelopes shall: <ul style="list-style-type: none"> i. Bear the name and address of the bidder; ii. Be addressed to UNDP as specified in the BDS

	<p>iii. Bear a warning that states “<i>Not to be opened before the time and date for proposal opening</i>” as specified in the BDS.</p> <p>If the envelopes and packages with the Proposal are not sealed and marked as required, UNDP shall assume no responsibility for the misplacement, loss, or premature opening of the Proposal.</p> <p>Email Submission</p> <p>22.5 Email submission, if allowed or specified in the BDS, 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. The financial proposal shall be encrypted with different passwords and clearly labelled. The files must be sent to the dedicated email address specified in the BDS. c) 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 correct password may result in the proposal being rejected. <p>eTendering submission</p> <p>22.6 Electronic submission through eTendering, if allowed or specified in the BDS, 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. d) 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) Documents which are required to be in original form (e.g. Bid Security, etc.) must be sent via courier or hand delivery as per the instructions in BDS. d) 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-notice/resources/
<p>23. Deadline for Submission of Proposals and Late Proposals</p>	<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>
<p>24. Withdrawal, Substitution, and Modification of Proposals</p>	<p>24.1 A Bidder may withdraw, substitute or modify its Proposal after it has been submitted at any time prior to the deadline for submission.</p> <p>24.2 Manual and Email submissions: A bidder may withdraw, substitute or modify its Proposal by sending a written notice to UNDP, duly signed by an authorized representative, and shall include a copy of the authorization (or a Power of</p>

	<p>Attorney). The corresponding substitution or modification of the Proposal, if any, must accompany the respective written notice. All notices must be submitted in the same manner as specified for submission of proposals, by clearly marking them as "WITHDRAWAL," "SUBSTITUTION," or "MODIFICATION"</p> <p>24.3 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.</p> <p>24.4 Proposals requested to be withdrawn shall be returned unopened to the Bidders (only for manual submissions), except if the bid is withdrawn after the bid has been opened</p>
25. Proposal Opening	<p>25.1 There is no public bid opening for RFPs. UNDP shall open the Proposals in the presence of an ad-hoc committee formed by UNDP, consisting of at least two (2) members. In the case of e-Tendering submission, bidders will receive an automatic notification once their proposal is opened.</p>
D. 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 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> <ol style="list-style-type: none"> Preliminary Examination Minimum Eligibility and Qualification (if pre-qualification is not done) Evaluation of Technical Proposals 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> <ol style="list-style-type: none"> 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; They have a good financial standing and have access to adequate financial

	<p>resources to perform the contract and all existing commercial commitments,</p> <ul style="list-style-type: none"> 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 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 style="text-align: center;">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 style="text-align: center;">FP Rating = (Lowest Priced Offer / Price of the Offer Being Reviewed) x 100</p> <p><u>Total Combined Score:</u></p> <p style="text-align: center;">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</p>

	<p>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> <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.</p>
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

	<p>of subtotals, the subtotals shall prevail and the total shall be corrected; and</p> <p>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> <p>34.4 If the Bidder does not accept the correction of errors made by UNDP, its Proposal shall be rejected.</p>
E. 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 40.1 A performance security, if required in BDS, shall be provided in the amount specified in BDS and form available at https://popp.undp.org/_layouts/15/WopiFrame.aspx?sourcedoc=/UNDP_POPP_DOCUMENT_LIBRARY/Public/PSU_Solicitation_Performance%20Guarantee%20Form.docx&action=default within fifteen (15) days of the contract signature by both parties. Where a performance security is required, the receipt of the performance security by UNDP shall be a condition for rendering the contract effective.
42. Bank Guarantee for Advanced Payment	42.1 Except when the interests of UNDP so require, it is UNDP's preference to make no advance payment(s) (i.e., payments without having received any outputs). If an advance payment is allowed as per BDS, and exceeds 20% of the total contract price, or USD 30,000, whichever is less, the Bidder shall submit a Bank Guarantee in the full amount of the advance payment in the form available at

	https://popp.undp.org/_layouts/15/WopiFrame.aspx?sourcedoc=/UNDP_POPP_DOCUMENT_LIBRARY/Public/PSU_Contract%20Management%20Payment%20and%20Taxes_Advanced%20Payment%20Guarantee%20Form.docx&action=default
43. Liquidated Damages	<p>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.</p>
44. Payment Provisions	<p>44.1 Payment will be made only upon UNDP'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 UNDP with direct supervision of the Contractor. Payment will be effected by bank transfer in the currency of contract.</p>
45. Vendor Protest	<p>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:</p> <p>http://www.undp.org/content/undp/en/home/operations/procurement/business/protest-and-sanctions.html</p>
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</p> <p>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	<p>Will be Conducted</p> <p>Time: 11.00 AM (local Time);</p> <p>Date: 17 January 2019</p> <p>Venue: UNCDF, 07th Floor, IDB Building, E/8, Begum Rokeya Sharani, Sher-e-Bangla Nagor, Agargaon, Dhaka-1207, Bangladesh.</p> <p>The UNDP focal point for the arrangement is:</p> <p>Md. Najmul Haider</p> <p>Address: UNDP Bangladesh, 19th Floor, IDB Bhavan, Agargaon, Dhaka</p> <p>Telephone: 55667788; Ext-1920</p> <p>E-mail: bd.procurement@undp.org</p> <p>(To participate the pre-proposal meeting The prospective bidders should carry original Passport/ original NID/valid Driving license (with photograph) to access the IDB premise and cater for their own transport.</p>
5	10	Proposal Validity Period	90 days
6	14	Bid Security	Not Required

7	41	Advanced Payment upon signing of contract	Not Allowed
8	42	Liquidated Damages	<p>Will be imposed as follows:</p> <p>Provide details below if "Will be Imposed" is selected, otherwise delete the below</p> <p>Percentage of contract price per day of delay: 1 %</p> <p>Max. no. of days of delay: 20 Days</p> <p>After which UNDP may terminate the contract.</p>
9	40	Performance Security	Not Required
10	18	Currency of Proposal	Local Currency (BDT) or United States Dollars (US\$) Inclusive all Direct and Indirect Cost
11	31	Deadline for submitting requests for clarifications/ questions	<p>12 days before the submission deadline</p> <p>Date: 17 January 2019</p> <p>Time: 4.30pm (Local Time)</p>
12	31	Contact Details for submitting clarifications/questions	<p>Focal Person in UNDP: Md. Najmul Haider</p> <p>Address: 19th Floor, UNDP Bangladesh</p> <p>E-mail address dedicated for this purpose: bd.procurement@undp.org</p>
13	18, 19 and 21	Manner of Disseminating Supplemental Information to the RFP and responses/clarifications to queries	<p>Posted directly to eTendering <input checked="" type="checkbox"/> Uploaded in the system. Once uploaded, Prospective Proposers (i.e. Proposers that have accepted the bid invitation in the system) will be notified via email that changes have occurred. It is the responsibility of the Proposers to view the respective changes and clarifications in the system. Also will be posted on UNDP Bangladesh website:</p> <p>http://www.bd.undp.org/content/bangladesh/en/home/operations/procurement.html</p>
14	23	Deadline for Submission	<p>Date and Time:</p> <p>January 30, 2019 4:30 PM Bangladesh Time Zone</p> <p>Date: 30 January 2019 (Wednesday)</p> <p>Time: 4.30pm (Local Time)</p> <p>Date and Time: As specified in the system (note that time zone indicated in the system is Eastern Daylight time zone).</p> <p>PLEASE NOTE: -</p> <p>1. 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.</p> <p>2. Try to 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. 2. Submit your bid a day prior or well before the closing time. Do not wait</p>

			<p>until last minute. If you face any issue submitting your bid at the last minute, UNDP may not be able to assist.</p> <p>For eTendering submission - as indicated in eTendering system. Note that system time zone is in EST/EDT (New York) time zone.</p>
15	22	Allowable Manner of Submitting Proposals	<input checked="" type="checkbox"/> e-Tendering
16	22	Proposal Submission Address	<p><u>[Insert Physical or E-mail Address]</u></p> <p>https://etendering.partneragencies.org</p> <p><u>BU: BGD10; Event ID: RFP-19-001</u></p>
17	22	Electronic submission (email or 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. ▪ 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
18	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>
19		Expected date for commencement of Contract	<i>February 7, 2019</i>
20		Maximum expected duration of contract	The duration of the assignment will be maximum 12 months, beginning in January 2019.
21	35	UNDP will award the contract to:	One Proposer Only
22	39	Type of Contract	<p>Contract for Goods and Services on behalf of UN Entities</p> <p>http://www.undp.org/content/undp/en/home/procurement/business/how-we-buy.html</p>
23	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>

24		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>
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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
- Bid Security submitted as per RFP requirements with compliant validity period

Minimum Eligibility and Qualification Criteria

Eligibility and Qualification will be evaluated on Pass/Fail basis. **(AS per TOR)**

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 in accordance with ITB clause 3.	Form A: Technical Proposal Submission Form
Conflict of Interest	No conflicts of interest in accordance with ITB clause 4.	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

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 years of relevant experience.	Form D: Qualification Form
	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 USD 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	

Technical Evaluation Criteria

Summary of Technical Proposal Evaluation Forms		Score Weight	Points Obtainable
1.	Qualification of Firm / Organization/ Consortium	20%	200
2.	Proposed Methodology, Approach and Implementation Plan	60%	600
3.	Qualification of key personnel & implementing team	20%	200
	Total		1000

Technical Proposal Evaluation Form 1				Points obtainable
Expertise of the Firm/Organization/Consortium and the Implementation Team				
1.1	Demonstrated track record on doing business in Bangladesh working with women.			20
1.2	General Organizational Capability which is likely to affect implementation			100
	- Implementation capability (based on the latest audited financial accounts for the recent year)	35		
	- age of the firm	20		
	- project management controls (clarification of consortium or partnership structure)	35		
	- Knowledge of the region- one from Sherpur and Jamalpur and the other from Tangail and Sirajgan	10		
1.3	Relevance of:			50
	- Specialized Knowledge in BoP, digital solutions, DFS, micro-merchant, FMCGs. and value chain	25		
	- Experience on Similar Programme / Projects/business models	25		
1.4	Project monitoring system			30
				200

Technical Proposal Evaluation Form 2			Points Obtainable
Proposed Methodology, Approach and Implementation Plan			
2.1	Methodology	Sub-Score	175
	Demonstration of understanding of women micro- merchant sub – segment (socio – economic context, business needs, view about use of technology, DFS retail and supply chains, and micro-merchant value chain)	50	
	Clarity in articulating the problem statement and task at hand based on the TOR	75	
	Appropriate inclusion of mechanisms and strategy to reach and include micro – merchants	50	
		175	
2.2	Approach	Sub-Score	300
	Extent to which aspects of the task have been addressed	30	
	Extent to which women micro – merchants’ needs are met through the model	40	
	Extent to which the solution is user friendly, and easy to use & understand by women micro- merchants	20	
	Transparency of payment processes proposed	20	
	Number and nature of ways business model enhancing business practices of women micro-merchant	40	
	Potential of creating/ enhancing business revenues for women micro-merchants	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/rural – urban sales etc.	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

Technical Proposal Evaluation Form 3				Points obtainable
Qualification of key personnel & implementing team				
3.1				100
	Project Lead		Sub-Score	
	General Qualification & Suitability for the Project		100	
	Education Diversification & Qualifications	50		
	Professional Experience or specialization on targeted region and working with small business	50		
			100	
3.2				100
	Proposed Team		Sub-Score	
	General Qualification & Suitability for the Project		100	
	Education Diversification & Qualifications	50		
	Professional Experience or specialization on targeted region and working with small business	50		
			100	
				200

Section 5. Terms of Reference

A. Project Title:

Implementing a business model that combines the use of a digital platform with training, skilling and business development support to build women business networks thus enabling rural women to become micro merchants providing products and services for women, children and adolescents in their local communities with integration of digital financial services.

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 (MDDRM): 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

² 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. World Bank Group.

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 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 1.3 million⁵ such retail shops 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; merchant engage in over 100 million financial transactions per day⁶.

UNCDF has conducted a nationwide survey on retail micro-merchants⁷ mostly in rural areas. The study revealed that only 94,800 of more than 1.3 retail million micro-merchants in Bangladesh are women. Of the almost 8 million businesses in Bangladesh, 99.93 percent are cottage or micro, small and medium enterprises (MSMEs) – and a mere 7.2 percent of businesses are owned by women, according to a [2016 study by the International Finance Corporation](#) (IFC), a member of the World Bank Group. The study also found that women are perceived as having very little presence in most industries, particularly in wholesale and retail trade (excluding textiles), even among women who own a business.

One way to involve women in economic activity is through entrepreneurship. Women-owned businesses can make a key contribution to household incomes and economic growth, as [women generally invest a higher proportion of their earnings in their families and communities than men](#). The social benefits of women’s involvement in economic activity are also immense: [women who become entrepreneurs in Bangladesh were found likely to have fewer children than the national average, indicating they are more aware and open to family planning](#). Despite transformational benefits, women’s presence in the entrepreneurship space remains low due to several barriers such as:

- Unsupportive family and community: Stereotypes of homemakers and caregivers are exceedingly difficult for women to break out of in Bangladesh. Negative social attitudes are a major influence on women’s reluctance to enter the merchant life. Movement and safety are concerns, and women are discouraged within their family and community from participating in a male-dominated activity outside the home.
- Lack of finance: Access to credit is a problem for all micro-merchants; for women, it is even more difficult:
 - 1 percent of the entire SME lending portfolio in 2014 went towards financing women-led enterprises.
 - 48 percent of women entrepreneurs do not have independent access to collateral, which makes securing a business loan a bigger hurdle than for men (IFC study).
- Fear of harassment: Women entrepreneurs in every sector in Bangladesh face harassment at the workplace and in transit. Many women entrepreneurs cannot move freely in society, do not feel safe travelling alone at night, and feel insecure in their place of business, the IFC study found. Such fears keep a lot of women from considering entrepreneurship as a viable income source for themselves.
- Too much red tape: Most budding entrepreneurs face far too many procedural and administrative barriers in starting a business – but for low-income women with limited resources and education, this problem is magnified.
- Preconceived notions of women’s capabilities: Entrepreneurship or any economic activity undertaken by women is often considered by society as “secondary” to other roles of women in the family and household. A woman’s success as a merchant is impacted by the biases of society against women’s capabilities and aspirations.

The current use of Digital Technologies has not yet been widely leveraged to expand access to entrepreneurship opportunities in small retail to women. Technology offers new ways to leap forward, with digital ordering and other mobile and digitized financial services that promise to reduce gender bias and increase financial inclusion for poor

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

⁵ Ibid

⁶ Klincic Andrews, A. & Aligishiev, Z. (2018). Landscape assessment of retail micro-merchants in Bangladesh. United Nations Capital Development Fund. Available here: <insert link>

⁷ 2,100 retail micro-merchants participated in the study. With 75% of them being in rural areas and 25% in urban areas. All micro-merchants participating in the study had to be involved in FMCG sector.

women. Such measures ultimately can help women entrepreneurs earn income and contribute to the economic growth of Bangladesh. Technology is providing tools to tackle gender inequality and empower women. However, technology on its own is insufficient to tackle women entrepreneurship. Women entrepreneurs need access to training, skilling, market linkages and on-going support to succeed in business.

Bangladesh, as it embraces digitization, can use digital technology as a pathway to promote women entrepreneurs. Rural women and youth are also aspiring for ways to connect, meet their needs to access quality product and services, as well as to use digital channels to enhance incomes through sales of products to rural markets. UNCDF's MDDRM addresses this gap among the rural populations as well as retail micro-merchants in Bangladesh. UNCDF thus recognizes FMCG and DFS/MFS as the key sectors for this action and retail micro-merchants as the key target group.

The objective of the stated MDDRM Component, which is financially supported by the European Union, 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 SAARC in Bangladesh in its mandate to promote the uptake of innovative products and sustainable business models utilizing digital technologies and Digital/Mobile Financial Services (DFS/MFS) in Bangladesh. As part of the MDDRM component, one of the key activities is to build several user cases of digital innovations at the micro merchant level.*

C. ***The focus of this RFP is on implementing a business model Tech+*** that combines the use of digital technologies with training, skilling and business development support to build women business networks thus enabling women to become micro-merchants providing products and services for women, children, and adolescents in their local communities.

D.

A retail landscape in Bangladesh is changing. A sector long perceived as having little scope for expansion, retail has contributed an average of 13 percent each year to the Bangladesh Gross Domestic Product (GDP) since 2012/13. This is comparable to the fast growing ready-made garment (RMG) industry, which grew an average 12.84% annually from 2007 to 2016. The retail sector has the potential to become the next growth area for Bangladesh. Regulatory bodies and non-governmental organizations (NGOs) have enacted strategies to enable more women to enter the marketplace. The Government of Bangladesh has undertaken several initiatives targeted at women entrepreneurs, including the "Gender Action Plan (GAP)" by the Small & Medium Enterprise (SME) Foundation, which seeks to advance the economic empowerment of women in SMEs by strengthening their managerial and technical capacity and ability to access credit. Bangladesh Bank introduced "Small and Medium Enterprise (SME) Credit Policies and Programmes" in March 2010, which incorporates special arrangements for women entrepreneurs to ensure a significant portion of credit funding goes to them. There are numerous other programmes also working to achieve similar goals.

This RFP is for building a user-case for Tech+ whereby digital marketplace/platform technology is supplemented with training, skilling, market linkages and business development services thus enabling women to become successful micro-merchants. This will be done by creating a digital eco-system platform of mobile financial service providers, wholesalers, manufacturers, service providers, distributors, and women micro-merchants coupled with capacity building, business development and access to finance. This user-case is looking to understand: a) whether introduction of digital technologies (such as digital marketplace/platform) supports women micro-merchants; b) whether a digital marketplace "one-stop-shop" provides a conducive mechanism for women micro-merchants

(women economic empowerment), improving access to finance (DFS2Women) and improving penetration of FMCG products and other services (e.g. health) into rural areas (B2C) and c) is a model such as this commercially viable and what will it take to make it commercially viable. .

This RFP entails creation of an eco-system which combines digital technologies to facilitate market linkages and access to financial service and FMCG products with mentorship/training and business support services for women. Specifically : **i)** development of a Tech + model where a digital platform is used to connect women with suppliers and financial services providers – the platform must offer a choice of at least two FMCG providers and DFS providers; **ii)** provision of business training/counseling to women micro-merchant in at least in two areas (e.g. access to finance, digital financial services, health, nutritional products, renewable energy) contributing to building business knowledge and self-esteem. The geographical focus of the implementation must include at least two of the four target districts (Sherpur, Jamalpur; Tangail and Sirajganj).

Some of the benefits that expected by different stakeholder groups are:

Women	Financial Sector Providers	End – Consumers	FMCG companies (suppliers/dealer/ etc)
<ul style="list-style-type: none"> - Able to start a new business venture within a safe-environment with necessary support - Increased self-esteem - Increased income 	<ul style="list-style-type: none"> - Ability to bring female (micro-merchants clients and diversifying target groups - Ability to offer financial services through women micro-merchants merchants to other women, thus expanding access to finance and DFS - Able to improve image among the stakeholders by catering women micro-merchants financial needs - Contributing to achieving SDG 5 	<ul style="list-style-type: none"> - Access to both services and products provided by women micro-merchants (health services, nutrition care, FMCG products, finance) within community and at the door-step - Saving cost and time for end-consumers 	<ul style="list-style-type: none"> - Expansion of product offerings through women micro-merchants - Ability to assess the demand and align product offerings accordingly - Ability to offer bigger basket of products based on credit rating - Able to improve image in achieving SDG 5

While incorporation of innovative elements in design and implementation is strongly encouraged, the business model 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 women micro merchants should aim to be:

- **Relevant, user friendly and convenient to women 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.
- **Appropriate and adequate for addressing critical needs, unique to women micro merchants:** the business model must include mentoring and business support services for women thus enabling them to be successful micro-merchants.
- **Transparent:** payment and sales process are 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) with hotline support
- **User friendly to end – consumers:** saving time, money and efforts to make payments, encourages use of

digital payment system

- **Consumer protection** principles aligned to by promoting transparency, accountability, fairness, ensuring data privacy and security, resolution of complaint and ease of access for financial consumers, including both MM and end consumers.

C. Scope of Services, Expected Outputs and Target Completion

UNCDF is seeking applications from qualified organizations/firms (e.g. BoP targeting business entities focusing on women micro-merchants, financial service providers such as Banks, Fintech, FMCG companies or other entities) to implement aforementioned business model either individually or in consortium targeting merchants and micro-merchants in a minimum of two target districts, focusing only on building women micro-merchants and market linkages utilizing digital technologies. If it is a consortium then one of the partner organizations 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

- Launching women's oriented micro-merchant platform focused on bringing all partners of the value chain.
- Ensuring that services allow for digital transactions.
- Develop or integrate any existing solution which allows building credit rating to be used by FMCG or MFS providers with special credit limits and interest rates for retail micro-merchants' loans
- Integrate and allow FMCG companies to connect to the platform for managing distribution to women micro-merchants
- Develop communication, distribution, digitization, and marketing strategies as needed
- Train internal staff, required for acquisition and supporting micro-merchant, to effectively use stock ordering and payment platform and digital systems including, improving their ability to fulfill KYC⁸ requirements for onboarding them into formal financial system.
- Develop field activation plan for promotion among female micro-merchants and linkage with at least one, preferably two local/regional FMCG suppliers and financial service providers.
- Design system to track and monitor progress.

Onboarding, Communication and Transaction services

- Initial roll out in limited areas (e.g. minimum 30 micro-merchants having combination of profiles) to fine-tune the functionality of the product/service, financial linkages, links with retail providers etc. thus allowing for adjustments to be made before a wider roll out.
- Collate field data on user performance and satisfaction (feedback)
- Incorporate learning that addresses technical and process issues
- Full roll out of the product/service in at least 2 of the selected districts:
 - At least 200 women micro-merchants are on boarded.
 - At least 50% percent of women place order and pay to the distributors using digital payment system
- 70% of the female micro-merchants remain as active users of the platform by the end of the programme
- Providing technical trouble-shooting and training to parties involved in the platform: women, FMCG company and financial service provider.

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

- Digital women micro-merchants platform fully operational

⁸ Know Your Customer

- Promotional material content for retail micro-merchants (in Bangla and/or English as required)
- Any training materials undertaken with platform stakeholders
- Field activation plan for promotion and micro-merchant acquisition and support
- Onboarded at least 2 new FMCG companies by the end of the programme
- Onboard at least 2 new Financial Services providers by the end of the programme
- Onboarded at least 200 women on the platform

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 and transactions, MIS 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 Project Coordinator. 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, Federation of Bangladesh Chamber of Commerce and Industry (FBCCI) and Bangladesh Dokan Malik Samity (BDMS).

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

E. Duration of the Work

The duration of the assignment will be maximum 12 months, beginning in January 2019.

F. Location of Work

Project should be undertaken in minimum but not limited to 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:
 - Business Licenses – Registration Papers, VAT registration/BIN, Tax Payment Certification, etc.
 - Latest Audited Financial Statement for last two fiscal years – income statement and balance sheet to indicate its financial stability, liquidity, credit standing, and market reputation, etc.
 - Experience in the delivery of similar types of services as proposed in the business model/proposal with minimum 02 years of operation. (Relevant Purchase order and work certificate must be attached). Submit a complete application.
 - The lead bidder, if consortium, or the sole bidder has to provide an independent audited accounts and financial statements for the most recent financial year available.

- 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;
- The bidder must have a well – functioning computerized Management Information System (MIS) and upon request the inspection of the system must be allowed; (Relevant documents must be attached)
- 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.

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.

Minimum Eligibility Criteria for Key Personnel:

Project Lead Qualification: (01 Person)

- Should have at least a bachelor's degree in any of the following disciplines Business administration/ Accounting/ Commerce/ Economics or any other related field of study from a recognized university.
- Overall 05 years of experience in the field of digital innovation, financial inclusion, entrepreneurship, supply chain management

Project Team (05 Person) Qualification:

- Should have at least a bachelor's degree in any of the following disciplines Business administration/ Accounting/ Commerce/ or any other related field of study from a recognized university.
- Overall experience of 03 years in the field of digital innovation, financial inclusion, entrepreneurship, supply chain management
- At least 03 years relevant experience in targeted region and working with small business.

H. Scope of Proposal Price and Schedule of Payments

- The contract price is a fixed price regardless of extension of the specific duration if required by the bidder and accepted by UNCDF.
- Cost components shall include purely professional fee, local and international travel, living allowances, technical platform development costs and other expenses, etc.
- Payments and corresponding percentage of the contract price will be paid against milestone/output achieved (e.g. inception report including implementation plan, piloting, on boarding 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. The milestone/ output for each instalment in consistency with the work plan should be submitted along with the technical proposal. The bidder may also submit schedule of tranches, proposed amount/ percentages outlining the instalments designed for successful roll out in the **financial proposal** as per the following table outlining indicative schedule of tranches and associated deliverables:

Serial No.	Milestone	Indicative timeline of tranche disbursement	% of total payment to be disbursed
1.	Submission of inception report and detail work plan including the monitoring and evaluation plan, accepted by the contract administrator	Within 3 weeks of contract signing	20%
2.	Submission of report on initial roll out in limited areas to test the functionality of the product/service (with minimum 30	Within 15 weeks of contract signing	25%

	micro-merchants), adjustments made before full roll out and final adjustment of the technical platform, accepted by the contract administrator		
3.	Submission of report on: <ul style="list-style-type: none"> ▪ Field activation plan for promotion, micro-merchant acquisition and support ▪ MIS system deployed with Key Performance Indicators (KPI) ▪ Customer service system developed and report accepted by the contract administrator	Within 30 weeks of contract signing	25%
4.	Submission of completion report and supportive evidences based on full roll out of the product/service in at least 2 of the selected districts ensuring: <ul style="list-style-type: none"> ▪ At least 200 women micro-merchants are on board ▪ Minimum 70% of the female micro-merchants remain as active user of the platform by end of the programme ▪ All information and supports are being provided to UNCDF and external evaluators for conducting evaluation, documentation and case studies based on the learnings of the project and report accepted by the contract administrator	Within 52 weeks of contract signing	30%

Based on the proposed outline, UNCDF will determine the milestones and tranches of payment in consultation and agreement with the selected bidder in pre-award meeting before issuing the final contract.

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 and also in the focused geographic locations;
- (iii) List of current and past assignments of the Firm;

- (iv) Methods and approaches to be adopted in delivering this assignment, including implementation timelines, step by step milestone/ output consistent with the implementation plan and identification of risks and mitigation mechanisms;
- (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 team members and consultants/ experts 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, technical platform development and management 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.	Qualification of Firm / Organization/ Consortium	20%	200
2.	Proposed Methodology, Approach and Implementation Plan	60%	600
3.	Qualification of key personnel & implementing team	20%	200
Total			1000

Technical Proposal Evaluation Form 1	Points obtainable
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Expertise of the Firm/Organization/Consortium and the Implementation Team				
1.1	Demonstrated track record on doing business in Bangladesh working with women.			20
1.2	General Organizational Capability which is likely to affect implementation			100
	- Implementation capability (based on the latest audited financial accounts for the recent year)	35		
	- age of the firm	20		
	- project management controls (clarification of consortium or partnership structure)	35		
	- Knowledge of the region- one from Sherpur and Jamalpur and the other from Tangail and Sirajgan	10		
1.3	Relevance of:			50
	- Specialized Knowledge in BoP, digital solutions, DFS, micro-merchant, FMCGs. and value chain	25		
	- Experience on Similar Programme / Projects/business models	25		
1.4	Project monitoring system			30
				200

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

	Extent to which the solution is user friendly, and easy to use & understood by women micro- merchants	20	
	Transparency of payment processes proposed	20	
	Number and nature of ways business model enhancing business practices of women micro-merchant	40	
	Potential of creating/ enhancing business revenues for women micro-merchants	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/rural – urban sales etc.	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 or roles and responsibilities)	100	
	Identification of risks and mitigation mechanisms	25	
		125	
			600

Technical Proposal Evaluation Form 3				Points obtainable
Qualification of key personnel & implementing team				
3.1				100
	Project Lead		Sub-Score	
	General Qualification & Suitability for the Project		100	
	Education Diversification & Qualifications	50		
	Professional Experience or specialization on targeted region and working with small business	50		

			100	
3.2				100
	Proposed Team		Sub-Score	
	General Qualification & Suitability for the Project		100	
	Education Diversification & Qualifications	50		
	Professional Experience or specialization on targeted region and working with small business	50		
			100	
				200

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 checked="" type="checkbox"/>
▪ Form B: Bidder Information Form (Mandatory)	<input checked="" type="checkbox"/>
▪ Form C: Joint Venture/Consortium/ Association Information Form	<input type="checkbox"/>
▪ Form D: Qualification Form (Mandatory)	<input checked="" type="checkbox"/>
▪ Form E: Format of Technical Proposal (Mandatory)	<input checked="" type="checkbox"/>
▪ Form H: Proposal Security Form	<input type="checkbox"/>
▪ [Add other forms as necessary] Related to TOR	<input checked="" type="checkbox"/>
Have you provided the required documents to establish compliance with the evaluation criteria in Section 4?	<input type="checkbox"/>

Financial Proposal Envelope

(Must be submitted in a separate sealed envelope/password protected email)

▪ Form F: Financial Proposal Submission Form (Mandatory)	<input checked="" type="checkbox"/>
▪ Form G: Financial Proposal Form (Mandatory)	<input checked="" 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:	<p><i>Qualifications of the Successful Service Provider at Various Levels</i></p> <ul style="list-style-type: none"> The invitation for bids is open to all entities with legal rights to operate in Bangladesh who fulfil prequalification criteria as specified below: <ul style="list-style-type: none"> Business Licenses – Registration Papers, VAT registration/BIN, Tax Payment Certification, etc. Latest Audited Financial Statement for last two fiscal years – income statement and balance sheet to indicate its financial stability, liquidity, credit standing, and market reputation, etc. Experience in the delivery of similar types of services as proposed in the business model/proposal with minimum 02 years of operation. (Relevant Purchase order and work

certificate must be attached). Submit a complete application.

- The lead bidder, if consortium, or the sole bidder has to provide an independent audited accounts and financial statements for the most recent financial year available.
- 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;
- The bidder must have a well – functioning computerized Management Information System (MIS) and upon request the inspection of the system must be allowed; (Relevant documents must be attached)
- 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.

Minimum Eligibility Criteria for Key Personnel:

Project Lead Qualification: (01 Person)

- Should have at least a bachelor's degree in any of the following disciplines Business administration/ Accounting/ Commerce/ Economics or any other related field of study from a recognized university.
- Overall 05 years of experience in the field of digital innovation, financial inclusion, entrepreneurship, supply chain management

Project Team (05 Person) Qualification:

- Should have at least a bachelor's degree in any of the following disciplines Business administration/ Accounting/ Commerce/ or any other related field of study from a recognized university.
- Overall experience of 03 years in the field of digital innovation, financial inclusion, entrepreneurship, supply chain management
- At least 03 years relevant experience in targeted region and working with small business.

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]
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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 US\$)
		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 US\$)	Contract Identification	Total Contract Amount (current value in US\$)
		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	USD
	Year	USD
	Year	USD
Latest Credit Rating (if any), indicate the source		

Financial information (in US\$ 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			
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☐ 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) Inclusive all Direct and Indirect Cost (VAT & TAX)
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	No. of Days/months/ hours	Total Amount
		<i>A</i>	<i>B</i>	<i>C=A+B</i>
In-Country				
Project Lead	1		12 Months	
Project Team	5		12 Months	
Subtotal Professional Fees:				

Table 3: Breakdown of Other Costs

Description	UOM	Quantity	Unit Price	Total Amount
International flights	Trip			
Subsistence allowance	Day			
Miscellaneous travel expenses	Trip			
Local transportation costs	Lump Sum			

Out-of-Pocket Expenses				
Other Costs: (please specify)				
Subtotal Other Costs:				

Table 4: Breakdown of Price per Deliverable/Activity

Deliverable/ Activity description	Time (person days)	Professional Fees	Other Costs	Total
Deliverable 1 Submission of inception report and detail work plan including the monitoring and evaluation plan, accepted by the contract administrator				
Deliverable 2 Submission of report on initial roll out in limited areas to test the functionality of the product/service (with minimum 30 micro-merchants), adjustments made before full roll out and final adjustment of the technical platform, accepted by the contract administrator				
Deliverable 3 Submission of report on: <ul style="list-style-type: none"> • Field activation plan for promotion, micro-merchant acquisition and support • MIS system deployed with Key Performance Indicators (KPI) • Customer service system developed and report accepted by the contract administrator				
Deliverable 4 Submission of completion report and supportive evidences based on full roll out of the product/service in at least 2 of the selected districts ensuring: <ul style="list-style-type: none"> ▪ At least 200 women micro-merchants are on board ▪ Minimum 70% of the female micro-merchants remain as active user of the platform by end of the programme ▪ All information and supports are being provided to UNCDF and external evaluators for conducting evaluation, documentation and case studies based on the learnings of the project and report accepted by the contract administrator				
.....				

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

Declaration

Date:

United Nations Development Programme

UNDP Registry, IDB Bhaban, Agargaon

Sher-E-Bangla Nagar, Dhaka, Bangladesh

Assignment: **Hiring a firm for Implementing a business model that combines the use of a digital platform with training, skilling and business development support to build women business networks of digital financial services for UNCDF Bangladesh.**

Reference: [RFP-BD-2019-001](#)

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,