

Minutes of the Pre-bid meeting held on July 11, 2021
RFP-BD-2021-020 for Hiring a Firm/NGO for Financial Inclusion and Market Linkage

Date: July 11, 2021

Members attended the meeting:

Name	Designation
Mamunur Rashid	Climate Change Specialist- UNDP
Alamgir Hossain	Programme Coordinator- GCA Project
Md Enamul Haque	Operations Manager - LOGIC Project
Rezwana Hoque Chaity	Head of Procurement, UNDP
Asma Nargis Sultana	Programme Support Officer-UNDP
Bidders	

With reference to the subject Re-RFP issued on July 5, 2021, please find below the queries raised by Invitees and answers thereto from UNDP Bangladesh:

SL	Queries	Answers
1	Who should have the legal permission for opening bank account for the beneficiaries?	The lead organization that will be contracted by UNDP should have the legal permission for opening the individual and group bank account for the beneficiaries. And in consortium form of proposal submission any partner may have the legal permission of opening the individual and group bank account for the beneficiaries with agent banking. However, this criteria is modified based on the discussion in pre-bid meeting on 5 th July 2021.
2	Should the service provider firm need to identify the beneficiaries for opening the bank account?	Service provider firm do not need to identify/select the project beneficiaries. There will be a final list of the beneficiaries with some detail information with the project which will be provided to the service provider organization for opening individual and group bank account and for other required services mentioned in the ToR. The service provider organization will provide the certified list of bank account along with beneficiary information provided by the project. The bank account of the beneficiaries must be validated/authenticated by the system of the particular bank where the account opened so that money can be transferred electronically to the individual and group bank account without any trouble. During contract period bank account related any trouble shooting will also be the responsibility of the service provider organization spending very minimum time. NID or birth certificate of the selected beneficiaries can be used for opening bank account as required by the bank.
3	Who can apply/submit bid for the proposal? What about the minimum experience of 10 years in development sector?	Any legal organization such as NGO, consulting firms, commercial firms, financial institutions, Banks can submit their proposal. It has been amended. Please see the "Amendment Section 4. Evaluation Criteria" attached below

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4	What is the total budget?	The total budget will not be disclosed in the RFP by UNDP. The bidders will propose the budget only in the password protected financial proposal. If any bidder mentions the proposed budget in any place other than their financial proposal will be considered as disqualified proposal and will not be considered for evaluation.
5	Can we submit bid for part of the services required as per RFP?	Partial proposal will not be considered. If any single organization/firm do not have required expertise/infrastructure/experience to provide all the services as per the ToR of the RFP, can form a consortium for submitting one proposal against total services required in the ToR.
6	What about the MUST have experience?	It has been amended. Please see the "Amendment of Section 4. Evaluation Criteria" attached below
7	What will be the standard size of training batches?	Maximum numbers of participants in each training batch will be 20-30. Each of the training will be for half day.
8	Should we provide profile/CV of all 10 trainers in the proposal.	Yes, CVs of all 10 trainers should be submitted in the proposal.
9	Can the team leader provide/facilitate the training?	Team leader's main role is to lead, monitor, supervise the team and ensure the quality of the services and reporting to UNDP. But there is no restriction if she/he wants to facilitate the training. It is worth mentioning here that the activity area of these projects is very remote-hard to reach and training will take place in remote places, near to beneficiaries working/residence locations.
10	Who will arrange the venue, food and other logistics of the trainings?	Service provider organization will arrange the venue, food and other logistics of the trainings including local transportation for the training participants or trainer based on the methodology they propose. The bidders will quote the price in their proposal. The training will be for half day, on site.
11	Is service provider organization/firm responsible for maintaining the bank account of the beneficiaries after end of the contract with UNDP.	The service provider organization will not be responsible for maintaining the bank account of the beneficiaries after end of their contract with UNDP.
12	Who will bear the cost of bank account opening?	The service provider organization will bear all related cost of opening bank account including local transport of the banks/agent bank officials to go close to the beneficiary group sites and in cases beneficiaries for travelling to a certain place/bank far away from their residence for opening bank account. They will quote the price in their financial proposal in this regard.
13	What will be the deliverables of the contract farming?	This is one of the strategies of the project mentioned here. Under market linkages, the service provider will identify who are the

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		agencies at UP/Upazila/District/National level can offer contract farming services and put them into market mapping. Availing the contract farming or arranging contract farming is not the service we seek under this service contract. Service provider will not be responsible for organizing contract farming but identifying contract farming organization/vendors in different project locations and nationally.
14	Can we get any helpline phone number?	No. The interested bidders can send their queries to the email/portal mentioned in the RFP in well advance.
15	Will the Prebid meeting minutes be circulated through email?	Yes, the minutes will be uploaded in the eTendering and UNDP procurement notice and also circulated through email of the bidders that has been collected.
17	Is there any option of budgeting overhead cost of bidding organization?	Yes, the organizations/firms may consider their overhead cost in the financial proposal but that should be mentioned just before the bottom-line budget with % on the direct budget.
18	If advance payment is requested, how much ?	Except when the interests of UNDP so require, it is UNDP's preference to make no advance payment (i.e., payments without having received any outputs). If an advance payment is allowed as per the RFP, it shall not exceed 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://poppp.undp.org/layouts/15/WopiFrame.aspx?sourcedoc=/UNDP_POPP_DOCUMENT/lic/PSU_Contract%20Management%20Payment%20and%20Taxes_Advanced%20Payment%20Form.docx&action=default
19	Does it mean that each firm of the consortium should have at least one experience in operating agent banking or collectively the consortium should have at least one experience in operating agent banking?	In consortium approach any of the partner of the consortiums should have experience in agent banking but lead organization will be responsible to ensure it.
20	When will the password will be asked from the bidders for financial proposal?	UNDP procurement unit will be communicate with the technically qualified bidder(s) for the financial proposal password through bd.procurement@undp.org
21	Is there any scope to be flexible on the proposed Team's educational qualifications? Instead of master's can it be a minimum of Bachelor's degree in relevant subjects?	No
22	Due to Eid vacation and considering strict lockdown condition, may the deadline be extended?	The deadline of submission of the proposal is extended up to 4.30 pm (BD time), 28 July 2021.
23	E-submission sometimes create problems. What is your suggestion on this?	Please check whether you can access e-tendering system and if you can access, please 'accept' the bid in the system in order to

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		<p>get auto-notifications from the system for any updates/modifications.</p> <p>We request you to submit your bid a day prior or well before the closing time. Please avoid last minute submission.</p> <p>Any bidder seeking E-tendering access or submission related support should specify 'Call for Reference number' on the Email subject line and send it to bd.procurement@undp.org with screen shots of the problem.</p>
24	As an NGO, we have project implementation experience in the area of financial inclusion with Bangladesh Bank, also can meet other mentioned criteria but we don't have any agent banking activity/experience. Do you think are we eligible to apply?	You are eligible to apply in a consortium approach with an organization who has experience in Agent Banking
25	We thought the selected NGO would facilitate beneficiaries to open a bank account in the nearby branch of any bank. For example, we arrange a gathering where local bank authority and beneficiaries will meet and complete formalities to open an account in a moment. Is it likely? or LoGIC just provides necessary documents of beneficiaries to the selected NGO, will they open a bank account against each beneficiary in any bank through their own agency?	The selected vendor will facilitate beneficiaries to open a bank account in the nearby branch of any bank/agent bank. This service includes, screening of their documents, ensure the opening of valid account and trouble shooting in bank account validation. The mobilization of beneficiaries is the responsibility of project (GCA/LoGIC) and opening bank account is the responsibility of the service provider.
26	What will happen if any beneficiary or group fails to provide appropriate documents for opening bank accounts? (all community group doesn't functioning equally)	Service provider organization will be responsible for collecting the list of documents from respective project of UNDP required by the bank for opening bank accounts in well advance and will fix a date with bank so that LoGIC/GCA project facilitator can organize beneficiary groups for gathering and opening bank accounts in a single day in particular place/ward/union/Upazila etc.
27	Usually, government banks are unwilling to open any new accounts, especially in the remote branch and in the case of the poor. In this circumstance, if only one government bank is available in the locality what will happen?	The project will support the service provider by issuing letter from Government to the bank for allowing them to open bank accounts for the vulnerable beneficiaries of the project. It is worth mentioning here that the service provide will arrange bank account opening with the banks where electronical fund transfer is available.

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28	Is it possible to share location (union or ward) wise numbers of beneficiary data? which can help us to design the project	Yes, we will share the working area of the project.
29	Is INGO eligible for this bid?	Yes
30	Would you accept a bid covering part of the beneficiaries instead of the total? Or any specific project like- either LOGIC and/or GCA?	No
31	Is there any scope for rescheduling the deliverables considering COVID challenges?	Considering the COVID situation the timeline of the workplan can be adjusted in future up to a reasonable time frame in consultation and approval with project management.
32	How many consortium members would be allowed to participate in one proposal?	Maximum two organizations.
33	What do you mean by "the organizations must have work permission from the appropriate government agency/authorities to support bank account opening and opening mobile wallets."?	The organization must comply with Government regulations, as applicable that allows opening bank accounts and mobile wallet for beneficiaries. If the lead organization doesn't have such legal permission their consortium partner who will work with opening bank account/mobile wallet must have this permission.
34	Could you please clarify the clause "facilitate contract farming"? What activities would it include? (Page 32, Section 4.2, last point)	Please read as "Facilitate contract farming (If any) on climate resilient livelihood for the beneficiaries ". This is clarified earlier.
35	Special note	The Financial Proposal and the Technical Proposal files MUST BE COMPLETELY SEPARATE and uploaded separately in the system and clearly named as either "TECHNICAL PROPOSAL" or "FINANCIAL PROPOSAL", as appropriate. The file with the "FINANCIAL PROPOSAL" must be encrypted with a password. Please DO NOT put price anywhere in the submission or in the e-tendering system other than encrypted financial proposal. Please insert '1' as your bid price in the e-tendering line item. Please do not mention the amount in the forwarding letter as well.

Note: Above Clarifications in response to queries raised during the Pre-bid meeting and amendments shall be an integral part of the RFP document and supersede the all provisions as applicable.

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AMENDMENT 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 of the Authorized Signatory of the Firm
- 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 (Not Applicable)

Minimum Eligibility and Qualification Criteria

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

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

Subject	Criteria	Document Submission requirement
ELIGIBILITY		
Legal Status	Vendor is a legally registered entity.	Form B: Bidder Information Form
Eligibility	Vendor is not suspended, nor debarred, nor otherwise identified as ineligible by any UN Organization or the World Bank Group or any other international Organization in accordance with RFP clause 3.	Form A: Technical Proposal Submission Form
Conflict of Interest	No conflicts of interest in accordance with RFP 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
Other	- The organization must comply with other government regulations, as applicable.	

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	<ul style="list-style-type: none"> - Submission of valid and up to date Trade license/Business Registration, TIN certificate, VAT Identification Number, Updated Income Tax Payment Certificate - 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. 	
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
Previous Experience	<ul style="list-style-type: none"> - The organization must have track record of minimum 5 years of working experience in the development sector; -The organization must have at least one experience in financial inclusion services for the poor/vulnerable communities. -The organization must have at least one experience in climate resilient livelihood /training/ market linkage related project. -The organization must have working experience with at least 2 donor agencies/government agencies/UN agencies in the area of climate change/Disaster Risk Reduction/Livelihoods programme/financial inclusion. -The lead organization/ the Consortium members must have working experience with banks/ non-bank financial institutions/ financial inclusion support institutions and possess proven relevant knowledge of Bangladesh's Financial Inclusion and Mobile Financial Services sectors. <p><i>(For JV/Consortium/Association, all Parties cumulatively should meet requirement).</i></p>	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.

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Financial Standing	<p>- Submission of latest 3 years Annual audit reports of the firm (2017-2018, 2018-2019 and 2019-2020) income statement and balance sheet to indicate its financial stability, liquidity, credit standing, and market reputation, etc</p> <p>-Minimum Average annual turnover is BDT 12 Million (USD 141,843) in the last 3 years is required.</p> <p>-List of clients along with the contract value and name of the projects implemented in the last 3 years.</p> <p><i>(For JV/Consortium/Association, all Parties cumulatively should meet requirement).</i></p>	Form D: Qualification Form
	<p>Bidder must demonstrate the current soundness of its financial standing and indicate its prospective long-term profitability.</p> <p><i>(For JV/Consortium/Association, all Parties cumulatively should meet requirement).</i></p>	Form D: Qualification Form
Key Personnel	<p>CVs of required key personnel</p> <p>Team composition and Team Experience:</p> <p><u>Team Leader (01)</u></p> <p>- Minimum Post-graduation in social science/ business studies/ MBAs or any relevant field</p> <p>-At least 10 years of professional experience in the development field.</p> <p>-Experience of managing at least 1 assignment as a team leader in the relevant field .</p> <p>-At least 2 years of experience in market development or financial inclusion sector</p> <p><u>Financial Inclusion Expert (01)</u></p> <p>-Minimum Post-graduation in finance/banking/business studies/ MBAs or any relevant field</p> <p>- At least 10 years of professional experience in banking/financial sector.</p> <p>-At least 3 years' experience of working in financial inclusion issues.</p>	Form E: Format of Technical Proposal (3.2 Format for CV of Proposed Key Personnel)

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	<p><u>Trainer (10)</u></p> <ul style="list-style-type: none">-Minimum Bachelor's degree in any discipline.-At least 5 years' experience in banking/financial sector/micro finance- At least 2 years work experience in training / capacity development <p>(CVs of the Team Leader, Financial Inclusion and Trainer must be submitted stating relevant experience, as per the given template)</p> <p>Note: The firm can propose additional Human Resources if required for implementing the activities within the timeline as per the TOR, with proper justification.</p>	
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