Pre-Bid Meeting: Minutes of Meeting  
Request for Proposal (RFP)

Engagement of Organization/Firm to expand finance and banking services for SMEs sectors in Newly Merged Districts against UNDP-RFP-2022-061

Held on: 7th March 2022 at 11 AM  
Venue: Online ZOOM Meeting

The Pre-Proposal Meeting was organized by UNDP for the subject Request for Proposal, Following members presented UNDP in the Pre-Proposal meeting:

1. M/s Salman Ahmad, Programme Officer  
2. Mr. Muhammad Tahir ul Islam, Procurement Officer, UNDP-Country Office.

During Pre-Proposal meeting following companies participated in Online Pre-Proposal Meeting.

1. M/s AiD Pvt Ltd.  
2. M/s KPMG  

During Pre-Proposal meeting following major Questions were raised by bidders. Point wise reply of these Questions are given below for information of vendors.

Q1. What type of support will be provided to banks under this project?

Answer: Under this project, IP is not required to provide any technological, infrastructure, equipment, cash or in-kind support to any bank. However, IP will develop partnership with five banks and provide them with customers/MSMEs through identification, financial literacy awareness and make customers bankable so they can open accounts and use banking products.

Q2: Under Deliverable 2 of the RFP that is “Develop dedicated women service desks at banks’ branches operating in NMDs”, what support will be provided to the bank

Answer: There will be no infrastructure / equipment support to the bank in developing dedicated women desks at bank’s branches. However, a total of 3 trained skilled women resources along with their salary for the first 3 months will be borne by the implementing partner and should be included in their financial proposals. The salary for the first three months will only be paid by the IP and charged to UNDP once the bank agrees to recruit the trained women and provide the employment letter as evidence. The IP must ensure to convince the bank to continue recruiting those women for sustainability purpose.

Q3: Under deliverable 3, the IP must ensure that 500 beneficiaries will get loans/products from the banks. As the IP has no control on bank’s internal working, how would it ensure that 500 customers are approved by the bank

Answer: The IP will work closely with the partner banks and gather the bank’s customers loan disbursement criteria and should ensure to identify those customers who are fully compliant to banks terms and conditions and pass the loan criteria. The IP will develop the data base of the 500 customers that applied for loans along with the required loan documentation and ensure to get signoff on the data base from the partner banks. IP will provide that database to UNDP in close coordination with UNDP’s M&E Unit.
Q4: Will the inception report require research on Access to Finance in NMDs and will this research be primary or secondary?

Answer: The inception report will be based on secondary research on access to finance and will have basic data of available banks, products, customer base, customer needs assessment, opportunities and challenges in NMDs. Apart from the secondary research data, the inception report will have the project objectives, planned approach, project methodology, mobilization process, customers selection criteria, banks selection process, literacy training and skill training outline, work plan and other related important topics.

Q5: How will the targets be divided into the three districts?

Answer: The FERP project districts are North Waziristan (NW), South Waziristan (SW) and Khyber, however under this project, the focus is more on NW and SW. The distribution of targets will be 40% in NW, 40% in SW and 20% in Khyber and IP should ensure to comply to this distribution percentages. However, this may be further discussed after the award of the project and analyzing the security situation of the districts.

Q6: Is it possible to give more weightage/percentage of payment to deliverable 3 “Expand the financial literacy programme into NMDs & Disbursement of loans to beneficiaries” and reduce the weightage/percentage of payment on output 4 “Webinars / workshop on Access to finance, banking and Investment”

Answer: Yes, the deliverable 3 weightage/percentage of payment has been changed to 40% and deliverable 4 weightage/percentage of payment has been changed to 15%.

Q7: Under the Technical Evaluation Criteria, Management Structure and Key Personnel section, can the wording under the Access to Finance Manager (01) “who will be responsible for coordinating and drafting the strategy for access to finance” and the wording under the Banking and Microfinance Associate (01) “who will be responsible for developing different interventions for private sector enterprises” be changed.

Answer: Yes, the sentences are changed as follows:

Access to Finance Manager; “who will be responsible for coordinating with different banks / financial institutes, develop partnerships, reporting and managing the project workplan and deliverables”

Banking and Microfinance Associate “who will be responsible for requirement gathering from MSMEs, conducting financial literacy sessions and support Access to Finance Manager in implementing the project deliverables.

Q8: Can the project deadline be extended from 17 March 2022 for one week?

Answer: Yes, the project deadline is extended for five more days and now the closing date to submit the proposal is 24 March 2022 at 12:30 PST.

UNDP Representative:

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