



## **ACCESS TO FINANCE TO RWANDA**

Request for Proposals

for

Procurement of Shared Agency Banking Agregator Technology  
Solution (ATP)

<b>Subject of Procurement:</b>	Procurement of Shared Agency Banking Agregator Technology Solution (ATP).
<b>Procurement Reference Number:</b>	<b>AFR/2018/SABSATP/010</b>
<b>Date of Issue:</b>	<b>7 Sept 2018</b>

**Part 1: Proposal Procedures**

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**Friday, 07 September 2018**

**REQUEST FOR PROPOSALS**  
**PROCUREMENT REFERENCE NUMBER:**  
**AFR/2018/SABSATP/010**

**Dear Prospective bidder:**

Access to Finance Rwanda (AFR) is a Rwanda company limited by guarantee established in 2010 by governments of UK and Rwanda and its currently funded by DFID, Sweden, MasterCard foundation and USAID. AFR operates as a not for profit independent company with strategic policy guidance from Access to Finance Rwanda Investment committee (AFRIC). Access to Finance Rwanda now invites bids from eligible firms for the provision of *aggregated technology platform (ATP) for shared agency banking services*. The details of the required supplies are specified in Section 5, Statement of Requirements and in the **“RFP MANDATORY RESPONSE DOCUMENT”** attached.

Proposals should be directly responsive to all items, terms, conditions, specifications, and other documents referred to in this RFP, and in particular the attached document, marked **“RFP MANDATORY RESPONSE DOCUMENT”**. For the avoidance of doubt, any bid without an appropriately filled and submitted **“RFP MANDATORY RESPONSE DOCUMENT”** attached shall be deemed to be non-responsive to this request for proposal.

Responding bidders are advised that this solicitation does not in any way obligate AFR to make a contract award or compensate the responding firms for any costs associated with the preparation and submission of their proposals. Additionally, AFR may award a contract without conducting negotiations; all proposals should be submitted initially using your most favourable terms. AFR reserves the right to award any resultant contract to any firm, other than the offeror submitting the lowest price proposal based on technical excellence, schedule superiority or client request.

All communications regarding this RFP should be addressed via email to Miriam Kagisha, Procurement and Logistics Officer, [miriam@afr.rw](mailto:miriam@afr.rw).

Below is the planned procurement schedule (subject to changes) is as follows:

Activity	Date
a) Advert	07 <sup>th</sup> September 2018
b) Request for clarifications	14 <sup>th</sup> September 2018
c) Proposal closing date	10 <sup>th</sup> October 2018
d) Evaluation process	12 <sup>th</sup> to 14 <sup>th</sup> October 2018
e) Display and communication of best evaluated bidder notice	16 <sup>th</sup> October 2018
f) Contract Signature	21 <sup>st</sup> October 2018

Cordially

Waringa Kibe

## Part 1: Proposal Procedures

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### Country Director

Access to Finance Rwanda

#### 1.1 SECTION 1: INSTRUCTIONS TO PROSPECTIVE BIDDERS

Preparation of Proposals: You are requested to submit separate technical and financial proposal, as detailed below. The standard forms in this Request for Proposal may be retyped for completion but the Supplier is responsible for their accurate reproduction.

You are advised to carefully read the complete Request for Proposals, and the “**RFP MANDATORY RESPONSE DOCUMENT**” attached. Where an electronic copy of the Request for Proposals is issued, the paper or hard copy is the original version. In the event of any discrepancy between the two, the hard copy shall prevail

Technical Proposals: Technical proposals should contain the following documents and information:

1. The Technical Proposal Submission Sheet in this Part;
2. An appropriately filled “**RFP MANDATORY RESPONSE DOCUMENT**”, in responses to the specified items and enquiries, in respect of the technical and operational specifications of the solution being sought.
3. A detailed work plan, showing the inputs of all key staff and achievement of deliverables;
4. Copies of previous contracts - at least 3 for similar projects- as an attachment?
5. CV’s of key staff; as an attachment
6. The documents evidencing your eligibility, as listed below.as an attachment

Financial Proposals: Financial proposals should contain the following documents and information:

1. The Financial Proposal Submission Sheet in this Part;
2. A copy of the breakdown of Lump Sum Price form in this Part for each currency of your proposal, showing all costs for the assignment, broken down into fees and reimbursable and miscellaneous costs. The costs associated with the assignment shall be US dollars.

Validity of Proposals: Proposals must remain valid for *one hundred and eighty (180) days*

Submission of Proposals: The technical and financial proposals should be submitted separately, both clearly marked with the Procurement Reference Number above, the Supplier’s name, AFR and either “Technical Proposal” or “Financial Proposal” as appropriate.

Proposals (both technical and financial) should be emailed, in pdf format, to [procurement@afr.rw](mailto:procurement@ afr.rw) with clear subject line: “Supply and Delivery of an Aggregated Agency Banking Technology Platform” and submitted by 07<sup>th</sup> October 2018.

Language of the tender and mode of communication

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The medium of communication shall be in writing. The bid, as well as all correspondence and documents relating to the bid exchanged by the Bidder and AFR, shall be written in English.

### Amendment to the tender document

At any time prior to the deadline for submission of bids, AFR may amend the tender document by issuing an addendum. Any addendum issued shall be part of the tender document and shall be communicated in writing to all who have obtained the tender document directly from AFR.

To give prospective Bidders reasonable time in which to take an addendum into account in preparing their bids, AFR may, at its discretion, extend the deadline for the submission of bids; in which case all rights and obligations of AFR and Bidders previously subject to the deadline shall thereafter be subject to the deadline as extended

### Late bids

AFR shall not consider any bid that arrives after the deadline for submission of bids. Any bid received by AFR after the deadline for submission of bids shall be declared late, rejected, and returned to the Bidder.

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### 1.2 SECTION 2: ELIGIBILITY CRITERIA

Eligibility Criteria: In addition to the requirements in the TOR document, you are required to meet the following criteria to be eligible to participate in the procurement exercise :

1. have the legal capacity to enter into a contract;
2. not be insolvent, in receivership, bankrupt or being wound up or subject to legal proceedings for any of these circumstances;
3. not have had your business activities suspended;
4. have fulfilled your obligations to pay taxes and social security contributions;
5. have the nationality of an eligible (defined in the proceeding section) country;
6. not to have a conflict of interest in relation to this procurement requirement; and

Documents Evidencing Eligibility: Bidders are required to submit copies of the following documents as evidence of eligibility and sign the declaration in the Technical Proposal Submission Sheet:

1. Certificate of Incorporation
2. A copy of the Bidder's Trading licence or equivalent and a copy of the Bidder's Certificate of Registration;
3. Evidence of statutory compliance such as a tax clearance certificate
4. Power of attorney with a specimen signature of authorised representative
5. Any other relevant documentation.

Nationality of Personnel: All personnel employed under any resulting contract shall have the nationality of an eligible country to conduct business in Rwanda.

All countries are eligible, unless as a matter of law or official regulation, the Government of Rwanda prohibits commercial relations with that country or by an act of compliance with a decision of the United Nations Security Council taken under Chapter VII of the Charter of the United Nations, the Government of Rwanda prohibits any import of Supplies from that country or any payments to persons or entities in that country.

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### 1.3 SECTION 3: EVALUATION OF PROPOSALS

Evaluation of Proposals: The evaluation of Proposals will use the **Quality Cost Based** methodology as detailed below:

1. Preliminary examination to determine eligibility (as defined below) and administrative compliance to this Request for Proposals on a pass/fail basis;
2. Detailed Technical evaluation will contribute 70%;
3. Financial scores will allocated 30% to determine the best evaluated bid.

Proposals failing any stage will be eliminated and not considered in subsequent stages.

Technical and Financial Evaluation Criteria: Proposals shall be awarded scores out of the maximum number of points as indicated in the "RFP Mandatory Response Document" attached.

*Please note that the maximum scores indicated in the table provided for this purpose are for illustration purposes only. The multi-disciplinary team shall agree on the maximum marks based on the relative importance attached to each criteria.*

Minimum technical score: The mark required to pass the technical evaluation is 70% of the maximum sum of the technical scores.

Financial Criteria:

Pricing information should not appear in any other section of the proposal other than the financial proposal.

Financial scores shall be determined by:

- (a) First, awarding 50 points to the lowest price proposal in respect of licence and related on-off or capital costs, and giving all other proposals a score which is proportionate to this;
- (b) then, awarding 50 points to the bidder with the lowest operating price proposal, and giving all other proposals a score which is proportionate to this.

Total scores: Total scores shall be determined using a weighting of 80% for technical proposals and a weighting of 20% for financial proposals.

Currency: Proposals should be priced in **US dollars** (*amend accordingly*).

Best Evaluated Bid: The best evaluated bid shall be the firm with the highest combined score and shall be recommended for award of contract.

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Right to Reject: AFR reserves the right to accept or reject any proposal or to cancel the procurement process and reject all proposals at any time prior to contract signature and issue by AFR, without incurring any liability to Consultants.

AFR reserves the right, at its sole discretion, to reject all proposals received and seek fresh proposals, to negotiate further with one or more of the bidders, to defer the award of a contract or to cancel the competition and make no contract award, if appropriate.



## Part 1: Proposal Procedures

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### 1.4 SECTION 4: TECHNICAL PROPOSAL SUBMISSION SHEET

*[Complete this form with all the requested details and submit it as the first page of your technical proposal, with the documents requested above attached. Ensure that your technical proposal is authorised in the signature block below. A signature and authorisation on this form will confirm that the terms and conditions of this RFP prevail over any attachments. If your proposal is not authorised, it may be rejected.]*

Proposal Addressed to:	Access to Finance Rwanda
Date of Technical Proposal:	
Procurement Reference Number:	
Subject of Procurement:	

We offer to provide the services described in the Statement of Requirements, in accordance with the terms and conditions stated in your Request for Proposals referenced above.

We confirm that we are eligible to participate in public procurement and meet the eligibility criteria specified in Part 1: Proposal Procedures of your Request for Proposals.

We have signed and undertake to abide by the Code of Ethical Conduct for Bidders and Providers attached during the procurement process and the execution of any resulting contract;

Our proposal shall be valid until \_\_\_\_\_ *[insert date, month and year]* and it shall remain binding upon us and may be accepted at any time before or on that date;

I/We enclose a separately sealed financial proposal.

#### Technical Proposal Authorised By:

Signature: \_\_\_\_\_ Name: \_\_\_\_\_

Position: \_\_\_\_\_ Date: \_\_\_\_\_

*(DD/MM/YY)*

Authorised for and on behalf of:

Company: \_\_\_\_\_

Address: \_\_\_\_\_

## **Part 1: Proposal Procedures**

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## Part 1: Proposal Procedures

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### CODE OF ETHICAL CONDUCT IN BUSINESS FOR BIDDERS AND PROVIDERS

#### 1. Ethical Principles

Bidders and providers shall at all times-

- (a) maintain integrity and independence in their professional judgement and conduct;
- (b) comply with both the letter and the spirit of-
  - i. the laws of Rwanda; and
  - ii. any contract awarded.
- (c) avoid associations with businesses and organisations which are in conflict with this code.

#### 2. Standards

Bidders and providers shall-

- (a) strive to provide works, services and supplies of high quality and accept full responsibility for all works, services or supplies provided;
- (b) comply with the professional standards of their industry or of any professional body of which they are members.

#### 3. Conflict of Interest

Bidders and providers shall not accept contracts which would constitute a conflict of interest with, any prior or current contract with AFR. Bidders and providers shall disclose to all concerned parties those conflicts of interest that cannot reasonably be avoided or escaped.

#### 4. Confidentiality and Accuracy of Information

- (1) Information given by bidders and providers in the course of procurement processes or the performance of contracts shall be true, fair and not designed to mislead.
- (2) Providers shall respect the confidentiality of information received in the course of performance of a contract and shall not use such information for personal gain.

#### 5. Gifts and Hospitality

Bidders and providers shall not offer gifts or hospitality directly or indirectly, to staff of AFR that might be viewed by others as having an influence on a government procurement decision.

#### 6. Inducements

- (1) Bidders and providers shall not offer or give anything of value to influence the action of a public official in the procurement process or in contract execution.
- (2) Bidders and providers shall not ask a public official to do anything which is inconsistent with the Act, Regulations, Guidelines or the Code of Ethical Conduct in Business.

#### 7. Fraudulent Practices

Bidders and providers shall not-

- (a) collude with other businesses and organisations with the intention of depriving AFR of the benefits of free and open competition;
- (b) enter into business arrangements that might prevent the effective operation of fair competition;
- (c) engage in deceptive financial practices, such as bribery, double billing or other improper financial practices;

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- (d) misrepresent facts in order to influence a procurement process or the execution of a contract to the detriment of AFR; or utter false documents;
- (e) unlawfully obtain information relating to a procurement process in order to influence the process or execution of a contract to the detriment of the AFR;
- (f) withholding information from the Procuring Disposing Entity during contract execution to the detriment of the AFR.

I ..... agree to comply with the above code of ethical conduct in business.

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**AUTHORISED SIGNATORY**

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**NAME OF CONSULTANT**

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### 1.5 SECTION 5: FINANCIAL PROPOSAL SUBMISSION SHEET

*[Complete this form with all the requested details and submit it as the first page of your financial proposal, with the documents requested above attached. Ensure that your proposal is authorised in the signature block below. A signature and authorisation on this form will confirm that the terms and conditions of this RFP prevail over any attachments. If your proposal is not authorised, it may be rejected. The total price of the proposal should be expressed in the currency or currencies permitted in the instructions above.]*

Proposal Addressed :	AFR
Date of Financial Proposal:	
Procurement Reference Number:	
Subject of Procurement:	

The total price of our proposal is: \_\_\_\_\_.

We confirm that the rates quoted in our Financial Proposal are fixed and firm for the duration of the validity period and will not be subject to revision or variation.

#### Financial Proposal Authorised By:

Signature: \_\_\_\_\_ Name: \_\_\_\_\_

Position: \_\_\_\_\_ Date: \_\_\_\_\_  
(DD/MM/YY)

Authorised for and on behalf of:

Company: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## Part 1: Proposal Procedures

### Breakdown of Lump Sum Price

*[Complete this form with details of all your costs and submit it as part of your financial proposal. Where your costs are in more than one currency, submit a separate form for each currency. Authorise the rates quoted in the signature block below.]*

Procurement Reference Number: \_\_\_\_\_

CURRENCY OF COSTS: \_\_\_\_\_

COSTS & FEES				
Cost Component Item	Input Quantity	Unit of Input	Rate	Total Price
<b>TOTAL:</b>				

REIMBURSABLE AND MISCELLANEOUS COSTS				
Description of Cost	Quantity	Unit of Measure	Unit Price	Total Price
<b>TOTAL:</b>				

**TOTAL LUMP SUM PRICE IN CURRENCY:** \_\_\_\_\_

**Breakdown of Lump Sum Price Authorised By:**

Signature: \_\_\_\_\_ Name: \_\_\_\_\_

Position: \_\_\_\_\_ Date: \_\_\_\_\_

(DD/MM/YY)

Authorised for and on behalf of:

Company: \_\_\_\_\_

## Part 2: Terms of Reference

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### 2.0 TERMS OF REFERENCE

*Please use the attached “RFP MANDATORY RESPONSES DOCUMENT” document to populate your specific responses.*