

ACCESS TO FINANCE RWANDA

Request for Proposals

For

Development of RNDPS Branding & Marketing

Subject of Procurement:	Development of RNDPS Branding & Marketing
Procurement Reference Number:	AFR/RFP- BRANDING & MARKETING / AUGUST/2020
Date of Issue:	19 th August 2020

19th August 2020

REQUEST FOR PROPOSALS

PROCUREMENT REFERENCE NUMBER: AFR/RFP- BRANDING & MARKETING/AUGUST/2020

Dear Prospective bidder:

Access to finance Rwanda (AFR) is a Rwandan not for Profit organization, established in March 2010 by the governments of the United Kingdom (UK) and Rwanda and with support from the UK Department for International Development (DFID), Existing funders of AFR include DFID, USAID, the MasterCard Foundation and Sweden.

AFR's strategic focus is stimulating financial sector development by partnering with financial institutions and other stakeholders to increase access to and use of financial services. We identify and address constraints that prevent the financial market from reaching Rwanda's low-income population, and promote innovations and learning that result in sustainable change in the financial sector. Improving access to financial services for the rural poor and women is a particular focus.

AFR is guided by the making Markets work for the Poor (M4P) approach recognising that efforts to increase financial inclusion have to be market led and profitable for sustainability. AFR supports the Government of Rwanda's development objectives by aligning all its interventions to the national policy frameworks including the Financial Sector Development Programme (FSDP) II, and the National Strategy for Transformation 2017-2024

Proposals should be directly responsive to all items, terms, conditions, specifications, and other documents referred to in this RFP.

- Requests for clarifications to the contract may submitted until ***Friday 28th August 2020***
- Interested parties should submit their proposals no later than ***Tuesday 15th September 2020***

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 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: procurement@afr.rw

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

Activity	Date
a) Advert issued	Wednesday 19 th August 2020
b) Request for clarifications	Friday 28 th August 2020
c) Proposal closing date	Tuesday 15 th September 2020
d) Evaluation process	Friday 25 th September 2020
e) Notification to bidders	Wednesday 30 th September 2020
f) Contract Signature	Friday 9 th October 2020

Cordially,

Waringa Kibe

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 Consultant is responsible for their accurate reproduction.

You are advised to carefully read the complete Request for Proposals. An electronic copy of the Request for Proposals shall be considered as the original version.

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

1. The Technical Proposal Submission Sheet in this Part;
2. An approach and methodology for performing the services;
3. A detailed work plan, showing the inputs of all key staff and achievement of deliverables;
4. CV's of key staff;
5. A summary of your experience in similar assignments;
6. The documents evidencing your eligibility, as listed below.
7. The consultant's comments or suggestions on the TORs and appreciation of the assignment – the objectives, tasks and deliverables

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 professional fees, and reimbursable costs. The costs associated with the assignment shall be in US Dollars for foreign firms and Rwandan Francs for local firms.

Validity of Proposals: Proposals must remain valid for 90 calendar days.

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

Proposals (both technical and financial) must be submitted electronically to: procurement@afr.rw with clear subject line: " Development of RNDPS Branding & Marketing" and submitted by Tuesday 15th September 2020. Proposals must be submitted in PDF format and as attachments to the email, proposal submitted as a link won't be considered.

Language of the tender and mode of communication

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 via the AFR website.

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 unopened to the Bidder.

1.2 SECTION 2: ELIGIBILITY CRITERIA

Eligibility Criteria: 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. not to have a conflict of interest in relation to this procurement requirement;
- and

We require you to submit copies of the following documents as evidence of eligibility attached to your bid and sign the declaration in the Technical Proposal Submission Sheet:

1. Certificate of Incorporation or Trading licence / Certificate of Registration;
2. Evidence of statutory compliance such as a valid tax clearance certificate and social security contributions (RSSB certificate).
3. Signed copy of code of ethical conduct in business for bidders.

NOTE: Failure to submit the above required documents will lead to disqualification from Technical and Financial evaluation

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 80%;
3. Financial scores will allocated 20% to determine the best evaluated bid.

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

Technical Criteria: Proposals shall be awarded scores out of the maximum number of points as indicated below.

Technical Criteria		Weighting
<i>Specific experience of the firm related to the assignment</i>	<i>References of atleast two similar projects executed with referral letters attached. Demonstrated ability to develop marketing strategy / Branding and marketing materials with sample branding and marketing colletteral provided</i>	20

Quality of Team	<i>Quality of Team Leader: demonstration of knowledge and application to programme</i>	10
	<i>Quality of the proposed team: skills, knowledge and expertise of team; capacity to deliver; team structure; use of local resource</i>	10
	<i>Proposed risk management and retention strategy regarding availability of key personnel for the duration of the programme</i>	5
Subtotal		45
Methodology & Approach	<i>Demonstration of approach to TOR and methodology focused on results and impact with clear workplan</i>	5
	<i>Quality of management systems to deliver and quality assure the work</i>	5
	<i>Ability to manage stakeholder relations and quality of communications</i>	5
Subtotal		15
Strategy & Collateral Development	<i>Demonstrated capacity towards Development of Brand name, Communication Strategy, Marketing collateral</i>	40
Subtotal		40
Technical Total		100

Minimum technical score: The mark required to pass the technical evaluation is 56 out of 80 which is 70% of the Technical Score

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 awarding a maximum of 20 points to the lowest priced proposal that has passed the minimal technical score 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 **Rwandan Francs**.

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

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.

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: _____

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;
- (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.

AUTHORISED SIGNATORY

NAME OF CONSULTANT

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: _____

Breakdown of Prices

[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: _____

PROFESSIONAL FEES					
Name and Position of Personnel	Input Quantity	Unit of Input	Rate	Total Price	Total Price (inclusive taxes)
TOTAL:					

REIMBURSABLE EXPENSES				
Description of Cost	Quantity	Unit of Measure	Unit Price	Total Price
TOTAL:				

LUMPSUM EXPENSES					
Description of Cost	Quantity	Unit of Measure	Unit Price	Total Price	Total Price (Inclusive taxes)
Per diem to cover meals; (communication, local transport, laundry and any other incidentals)		Days			
TOTAL:					

TOTAL COST PRICE IN CURRENCY: _____

Breakdown of total price Authorised By:

Signature _____

Name: _____

Position: _____

Date: _____
(DD/MM/YY)

Authorised for and on behalf of:

Compay: _____

2.0 TERMS OF REFERENCE

1.0 INTRODUCTION

The National Payment System Framework and Strategy, whose key objectives are to: promote economic growth, a cashless economy, financial inclusion, an enabling environment for innovation and a robust payment system identified the need for a fully interoperable payment system. Such a system would support innovative implementation of affordable and user friendly services that allow for seamless flow of funds between different customer accounts.¹

2.0 ABOUT R-NDPS

The Rwandan payments industry – including private sector players, government agencies, and regulators –agreed on the need for an interoperable, digital retail payment system. With the support of the National Bank of Rwanda (BNR) and Access to Finance Rwanda (AFR), the industry has worked together throughout 2018 to achieve consensus on the key design features of an interoperable retail payment system called the Rwandan National Digital Payment System (R-NDPS). The design of the R-NDPS is detailed in the Business Plan for the Rwandan National Digital Payment System, which the industry validated and accepted in September 2018. The industry has also pledged its commitment to contribute to the efforts needed to implement the R-NDPS as laid out in the business plan and implementation roadmap.²

The R-NDPS, through the implementation of one scheme and technology platform, will support the following use cases:

1. Person to Person (sending money and request to pay)
2. Person to Government (collections)
3. Person to Business (merchant payments)
4. Bulk disbursements (B2P)
5. Business to Business payments (B2B)
6. Cash-in and Cash-out at off-us agents

¹ https://www.bnr.rw/fileadmin/AllDepartment/paymentSystem/Vison_and_Strategy_RNPS_2018-2024.pdf

² https://www.bnr.rw/fileadmin/AllDepartment/paymentSystem/Interoperability_Blueprint_Rwanda_2018.pdf

The technology platform will have a set of components, as illustrated in the high level architecture in to allow it support the above use-cases.

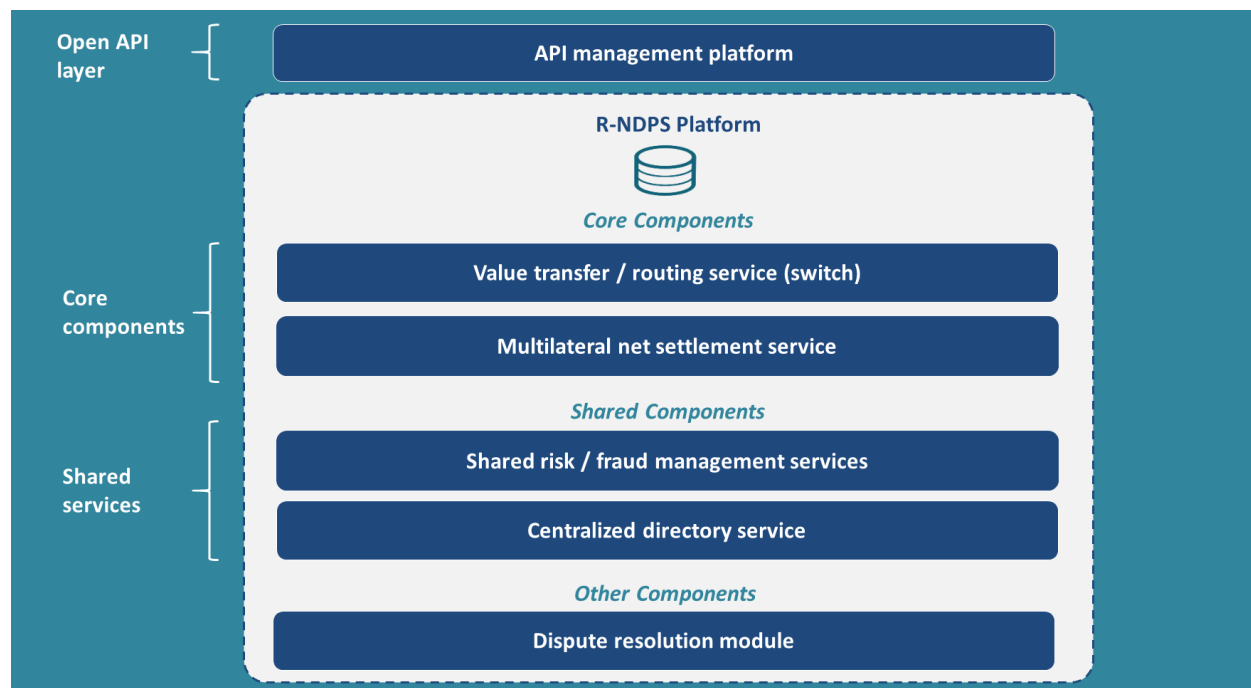


Figure 1 Extract from Business Plan For The Rwanda National Digital Payment System (R-NDPS)

3.0 ABOUT ACCESS TO FINANCE RWANDA (AFR)

AFR is a Rwandan not for Profit organization, established in March 2010 by the Governments of the United Kingdom (UK) and Rwanda, with support from the UK Department for International Development (DFID), and the World Bank. Existing funders of AFR include DFID, The MasterCard Foundation, Sweden and USAID.

AFR's strategic goal is to contribute to a deeper and more inclusive financial sector that supports the livelihoods and well-being of low income people in Rwanda. To achieve this, AFR works to remove the systemic barriers that hinder access to financial services by putting low income people, particularly the rural poor and women, at the centre of its interventions. To ensure long-term sustainability and consistency of its achievements, AFR supports the Government of Rwanda's development objectives and aligns all its interventions to the national policy frameworks such as the Financial Sector Development Program (FSDP) II and the Economic Development and Poverty Reduction Strategy (EDPRS).

4.0 OBJECTIVE OF THE ASSIGNMENT

AFR in partnership with RSwitch and BNR is seeking to contract a credible and professional branding, marketing Agency/Firm to undertake the branding, marketing of Rwanda National Digital Payments System (RNDPS) to enable the project generate the intended marketing positioning and top of mind appeal to in the market.

The Agency/Firm will work directly with AFR RNDPS Project Manager in coordination with RSwitch and BNR.

5.0 DESCRIPTION OF THE ASSIGNMENT

The Agency / Firm shall be required to design and execute the branding, marketing and communication strategy in order to achieve the key objective below;

The assignment will involve

- i. Local market study and analysis to inform the formation of RNDPS branding, marketing and communication strategy in a business context, brand context, target market context and the competitor context. Including review of already conducted market research.
- ii. Development of RNDPS Brand name.
- iii. Development of RNDPS branding Strategy for marketing of the entire RNDPS use cases; whilst prioritizing initial use cases earmarked for primary golive.
- iv. Development of the RNDPS Brand Architecture and Brand Positioning with the Financial service providers (FSPs) and Mobile Network Operators (MNO's.)
- v. Developing and executing a marketing strategy for the marketing of the entire RNDPS Project and all the planned development packages in phases. This should clearly define RNDPS marketing Mix and should be based on product comparison/competition and customer analysis of the market.
- vi. Develop RNDPS route to market i.e. internal and external execution plan for marketing inclusive of capacity building for the Operator "RSwitch" to manage the marketing of the Product with an overlay support to Financial service providers (FSPs) and Mobile Network Operators (MNO's.)
- vii. Develop and execute a communication strategy required for Branding and marketing of RNDPS.
- viii. Assist the Operator and the Industry in branding execution and implementation of agreed RNDPS marketing plans.
- ix. Undertake research on customer perceptions of the developed RNDPS Product and propose strategies to further improve the brand. Further undertake analysis of uptake once launched with the objective of growing awareness and transactions uptake.
- x. Together with the regulator (BNR), PM / industry and PSO "RSwitch" to organize and manage events related to promotion/marketing of RNDPS.

6.0 Scope of Work

The Agency / Firm will undertake all activities necessary to fulfil the objective and output of the services including but not limited to the following:

- (i) Undertake research on which the RNDPS branding and marketing methodology will be based.
- (ii) Develop unique brand names for the RNDPS in tandem with the RNDPS product offering by executing consumer test surveys before finalization and implementation of the RNDPS brand.
- (iii) Come up with a comprehensive marketing strategy, detailing activities for each phase of the project and its related impact on the projected product visibility and product uptake.
- (iv) Carry out implementation, and review of the above stated branding, marketing strategy and quickly make iterations to address shifting market demands.
- (v) Develop comprehensive strategic RNDPS Public Relations (PR) strategy for the project and assist in implementing it.
- (vi) RNDPS development, production and execution of all marketing and branding campaigns and delivery of the below branding and marketing materials collateral for the project:

Item	Details
1	RNDPS Television Commercials Concept and Materials Development
2	RNDPS Newspaper advertising concept and Development
3	RNDPS Digital Advertising concept and materials Development
4	RNDPS Radio Advertising concept and materials Development
5	Remodelled Brand Pitch deck for the whole RNDPS project for <ol style="list-style-type: none"> a) Financial service providers (FSPs) and Mobile Network Operators (MNO's.) Executive Management b) Financial service providers (FSPs) and Mobile Network Operators (MNO's.) Project teams c) Integration Firms
6	RNDPS Development of Brochures and Leaflets
7	RNDPS above the line Advertising concept and development e.g. billboards
8	RNDPS development of Branded promotional items
9	RNDPS Tailored power point presentations to be used in the marketing at local and international platforms
10	RNDPS Development of signage for Financial service providers (FSPs) and Mobile Network Operators (MNO's.)

- (vii) Roll out the RNDPS communications plan as agreed with stakeholders.
- (viii) Advise the Payment Service Operator (PSO) RSwitch towards updating their website with the objective of providing interactive information where customers / Financial service providers (FSPs) and Mobile Network Operators (MNO's.) can get details about the product.

- (ix) Evaluate impact of RNDPS communication, branding and marketing initiative to estimate the magnitude for the achievement of the overall branding, marketing initiative on the project.

7.0 Deliverables

The Agency/firm will be guided by the deliverables below

No	Milestone		Delivery
1	Inception Phase	Draft Inception Report: Summarizing the Agency/Firm work plan.	1 week after commencement of assignment.
2	Branding Phase	Draft branding framework including research findings.	2 weeks from Inception
		Proposed brand identity to Management which must include <ul style="list-style-type: none"> • 3 options of RNDPS brand names with rationale • 3 options of RNDPS Logos with rationale • 3 options of RNDPS color scheme with rationale • 3 options for RNDPS tag lines and rationale 	3 weeks After draft framework
		Present to Industry recommendations for RNDPS final brand identity.	1 week after Brand identity
		Present to stakeholders proposed brand rollout strategy	1 week
3	Marketing Phase	Provide comprehensive RNDPS Marketing plan including brand strategy execution, marketing strategy and execution plan; including among others, the: <ul style="list-style-type: none"> • RNDPS Situational Analysis • RNDPS SWOT Analysis • RNDPS Marketing objectives • RNDPS Competitive advantage • RNDPS Marketing Strategy incorporating all components of marketing mix: Products, Price, Promotions, Places, People • RNDPS Action and implementation plan 	3 weeks
4	Collateral	Development for RNDPS marketing collateral <ul style="list-style-type: none"> • RNDPS Television Commercials Concept and Materials Development • RNDPS Newspaper advertising concept and Development • RNDPS Digital Advertising concept and materials Development • Remodelled Brand Pitch deck for the whole RNDPS project for • RNDPS Development of Brochures and 	4 Weeks

		<p>Leaflets, Flyers, Banners.</p> <ul style="list-style-type: none"> • RNDPS above the line Advertising concept and development e.g. billboards • RNDPS development of Branded promotional items • RNDPS Tailored power point presentations to be used in the marketing at local and international platforms • RNDPS Development of signage for Financial service providers (FSPs) and Mobile Network Operators (MNO's.) • Branded items and animated advertising materials illustrating how to register, transact and use RNDPS 	
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8.0 Company Profile

The Agency/Firm should demonstrate a track record of success in the branding, marketing and sales of a similar sized project, and have a well-resourced team that has capacity to design and come up with the requisite marketing material that can deliver stunning visuals and a strong brand.

The Agency/Firm should provide evidence that they have experience required in either communication, Branding and Marketing or any combination of the three, of at least similar project.

The Agency/Firm should provide staff structure and specific composition of the professional team on this assignment. The team / individuals shall include but not limited to;

1. Agency/Firm must have professionals with Degree's in Branding, Marketing from recognised institutions. Professional Qualifications such as CIM or other related professional qualifications will be of added advantage.
2. Agency/Firm must demonstrate and evidence relevant technical experience and also evidence broad-based experience in developing, brands and marketing plans, management of at least 2 similar large projects of similar scope and magnitude, and have understanding of payments infrastructure.
3. Specialization in communications, marketing, media relations, public relations or similar discipline.
4. Minimum 5 years' experience working in communications with highly developed communication skills, including ability to draft/edit texts and to articulate ideas in a clear, concise style to a variety of audiences.
5. Proven record of maintaining good relationships and experience of collaborative activities with Banks and Mobile money operators.
6. Track record of developing innovative marketing strategies and engaging/innovative marketing collateral will be an added advantage
7. Working knowledge of Kinyarwanda will be an added advantage.