

## **ACCESS TO FINANCE TO RWANDA (AFR)**

### **Request for Proposals**

**Subject of Procurement: Request for Proposal (RFP)  
Proposal Research House to Conduct Finscope Consumer  
Survey 2020**

Procurement Reference Number: **AFR/RFP-RHCFCS2020/April/2019**

**April 2019**

**Dear Prospective bidder:**

Access to Finance Rwanda (AFR) would like to procure services of experienced research houses to to Conduct Finscope Consumer Survey 2020

AFR invites proposals for the provision of the above services.

Proposals should be directly responsive to all items, terms, conditions, specifications, and other documents referred to in this Request for Proposals (RFP). Interested parties should submit their proposals no later than **17<sup>th</sup> April 2019 at 5PM sharp (Rwanda Time)**.

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 favorable terms. AFR reserves the right to award any resultant contract to other than the offer or submitting the lowest price proposal based on technical excellence, schedule superiority or client request.

***All inquiries and Requests for Clarification regarding this RFP should be addressed via email to [procurement@ afr. rw](mailto:procurement@ afr. rw) by 16<sup>th</sup> April 2019.***

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

Activity	Date
a) Advert	4 <sup>th</sup> April 2019
b) End for request for Clarifications	16 <sup>th</sup> April 2019
c) Proposal closing date	18 <sup>th</sup> April 2019 at 5:00pm <b>Rwanda time</b>
d) Notification to bidders	30 <sup>th</sup> April 2019
e) Contract Signature	20 <sup>th</sup> May 2019

Cordially,

**Waringa Kibe,**  
**Country Director**

**Access to Finance Rwanda**

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## 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 bidder is responsible for their accurate reproduction. You are advised to carefully read the complete Request for Proposals.

### I.1 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 conducting the Finscope survey.
3. Company profile and experience
4. A summary of your experience in similar assignments with work completion proof;
5. The documents evidencing your eligibility, as listed below.
6. The bidder's comments or suggestions on the ToRs and appreciation of the assignment – the objectives, tasks and deliverables
7. Brief description of any three recent projects undertaken (maximum one page per project) specifying objectives, geographical scope, methodology applied, sample size, and any other relevant information.

### I.2 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 the costs inclusive of taxes.

**Validity of Proposals:** Proposals must remain valid for **120 days** working days

**Submission of Proposals:** Both Technical and Financial proposals should be submitted separately, both clearly marked with the Procurement Reference Number above, the Bidder's name, AFR and either "Technical Proposal" or "Financial Proposal" as appropriate. Proposals (both technical and financial) should be emailed to: [procurement@afr.rw](mailto:procurement@afr.rw) in PDF or Excel/word formats only with clear subject line: **"CALL FOR PROPOSALS: RESEARCH HOUSE TO CONDUCT FINSCOPE 2020"**

## **I. 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 (RRA and RSSB Certificates as evidence);
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
7. not have a conflict of the interest in relation to this procurement project.

### Documents Evidencing Eligibility:

Firms are requested to submit copies of the following documents as evidence of your eligibility and sign the declaration in the tender Submission Sheet:

1. Certificate of Incorporation
2. A copy of the Bidder's Trading license or equivalent and a copy of the Bidder's Certificate of Registration;
3. Evidence of statutory compliance such as a tax clearance certificate (RRA & RSSB Certificates or the equivalent)
4. Power of attorney with a specimen signature of authorised representative
5. Any other relevant documentation (like Audited financial statements of the past 2 years)

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.

## I. 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 be allocated **20%** to determine the best evaluated bid.

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

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

Criteria	Max marks
Significant prior experience with conducting large nationally representative quantitative surveys in Rwanda.	25
Demonstrated familiarity with regard to research relating to financial inclusion or access to financial services	20
An academically qualified research team led by a principal with at least Masters level qualifications in Economics, Statistics, Public Policy or other relevant field as well as a project management team with appropriate degrees.	15
Enumerator capacity to conduct the fieldwork for the FinScope survey within a period of six to seven weeks.	
EDI capacity and experience	10
<b>Total Score</b>	<b>80</b>

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

### Financial Criteria:

Pricing information should not appear in any other section of the proposals 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 for local firms.

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, 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.

## II. 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 authorized in the signature block below. A signature and authorization on this form will confirm that the terms and conditions of this RFP prevail over any attachments.]***

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 separate financial proposal.

### Technical Proposal Authorized By:

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

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

*(DD/MM/YY)*

Authorized 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 organizations, 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 organizations 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.

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**AUTHORISED SIGNATORY**

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**NAME OF BIDDER**

### III. 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 authorized in the signature block below. A signature and authorization on this form will confirm that the terms and conditions of this RFP prevail over any attachments. If your proposal is not authorized, 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 Authorized By:

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

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

(DD/MM/YY)

Authorized for and on behalf of:

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

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

## Breakdown of Costs

*[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. Authorize the rates quoted in the signature block below.]*

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

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

Request for Proposal (RFP) Proposal Research House to Conduct Finscope Consumer Survey 2020				
Description of Cost – Taxes inclusive	Quantity	Unit of Measure	Unit Price	Total Price
<b>TOTAL:</b>				

**TOTAL COST IN CURRENCY:** \_\_\_\_\_ **Breakdown of Costs Authorised By:**

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

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

(DD/MM/YY)

Authorized for and on behalf of:

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

## **IV. TERMS OF REFERENCE**

### **BACKGROUND**

AFR is a local not for profit company limited by guarantee, established in March 2010 by the UK Department for International Development (DFID) at the request of the Government of Rwanda. Current funders of AFR include DFID, The MasterCard Foundation, Sweden and USAID. 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. AFR is guided by the making Markets Work for the Poor (M4P) approach recognizing 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 National Transformation Strategy 2018-2024 which prioritises economic transformation to improve quality of life for the average citizen. Transformation strategies put the citizen at the centre of the development agenda leveraging inclusive financial sector development, efficient resource allocation to sector and business models that drive value addition, productivity and inclusive growth.

### **FINSCOPE 2020**

In pursuit of its objectives, AFR will contribute to a basket of funding to implement the FinScope Rwanda 2020 survey. The FinScope survey is a research tool that was developed by FinMark Trust<sup>1</sup>. It is a nationally representative study which provides insights and understanding with regard to how individuals generate money and how they manage their financial lives. The FinScope Rwanda 2020 survey will be the fourth FinScope survey conducted in Rwanda. The first survey was conducted by FinMark Trust in 2008 under the auspices of the National Bank of Rwanda. The main objective with this survey was to provide baseline data on access to financial services in Rwanda and to provide insights and understanding in assistance to the Rwandan Government in terms of the Economic Development and Poverty Reduction Strategy I (EDPRS I). Since then, the FinScope study results have been widely used by government and private sector for policy and strategic decisions.

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<sup>1</sup> FinMark Trust, an independent trust based in Johannesburg, South Africa, was established in March 2002 with funding from the UK's Department for International Development (DIFD). Recently additional funders have come on board including the UNCDF, the Bill & Melinda Gates Foundation, the MasterCard Foundation as well as private and public institutions at country level. FinMark Trust is an independent trust whose purpose is 'Making financial markets work for the poor, by promoting financial inclusion and regional financial integration'.

## **SURVEY OBJECTIVES**

The broad objective of the FinScope Rwanda 2020 survey is to track trends within the financial sector, to provide information on how the landscape of access and usage has changed since 2016, and to provide insights into what can be done at both the policy and market level to increase financial inclusion further. AFR and other stakeholders will use the findings to support the development and delivery of services for lower income households, and to assist policy makers to ensure an enabling environment within which these services can be delivered.

The information gathered from the survey will provide a better understanding of the adult population in terms of:

- Their demographic and geographic distribution
- Their livelihoods and how they generate their income
- Their financial needs and/or demands
- Their financial perceptions, attitudes, and behaviour
- Current levels of access to, and utilisation of, financial services and products (formal and/or informal)
- The landscape of access (i.e. types of products used in terms of transactions, savings, credit, insurance and remittances)
- Drivers of financial product uptake and service utilisation
- Barriers to uptake and utilisation of financial products and services
- The size of the market<sup>2</sup>
- The commonalities and differences between different market segments.

## **SCOPE OF WORK**

AFR is seeking a locally registered and Rwanda based research firm to undertake the fieldwork for the FinScope 2020. The scope of work covers all aspects of the survey including:

- Survey design: working closely with the National Institute of Statistics Rwanda (NISR) to draw a nationally representative sample of enumeration areas (EAs) from the national census sampling frame
- Instrument design: working closely with the FinScope Steering committee/FinMark Trust research team to develop a structured questionnaire
- Data collection
- Management of field work and data capture.
- Implementation of the necessary quality control measures during fieldwork and data capture to ensure that AFR is presented with a clean and representative set of data.

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<sup>2</sup> Market - Adults 16 years and above. The market that could potentially be served? The market that is currently served? The unserved market?

### ***Sample and survey design***

The research firm will work closely with the National Institute of Statistics Rwanda (NISR) to design the sample and to ensure that the FinScope Rwanda 2020 survey is statistically robust. As with the previous surveys, FinScope 2020 will be representative at national, provincial, urban/rural and district levels. The sample size depends on the number of domains of inference. For the FinScope 2020 survey to be representative at district level, it is anticipated that the sample size will be approximately 12 480. Research firms are requested to base their technical and financial proposals on this proposed sample size.

A three-stage sampling approach (comparable with the sampling methodology applied for the previous FinScope surveys) will be applied. This approach has to ensure that all Rwandan adults aged 16 or above will have an equal probability of being sampled.

The first level of sampling will entail identifying the geographical areas where the survey will be conducted – i.e. drawing a representative sample of EAs using a probability proportional to population size approach – this process will be conducted in consultation with the NISR and AFR/FinMark research team. The number of EAs to be drawn will be dependent on the sample size (which, for a sample of 12,480 will be 780).

During the second stage of sampling a representative sample of 16 households within each of the sampled EAs will be drawn using the census household data for the EA as sampling frame. This will be the responsibility of the research firm. Research firms are requested to address their approach to this sampling process in their technical proposals.

The third level of sampling will entail the random selection of a respondent within each of the households sampled in an EA using a Kish grid.

The research firm will collaborate with NISR to ensure that high quality maps for all sample EAs are obtained and that enumerators are trained to read these maps and will be able to locate EAs and adhere to its boundaries during fieldwork.

### ***Refinement of the survey instrument***

The FinScope survey is conducted face-to-face using a structured questionnaire (with mainly closed questions) which takes, on average, approximately one hour to administer. The research firm will work closely with the AFR/FinMark Trust research team to adapt and refine the FinScope 2020 questionnaire to take into account changes and developments in the financial sector since the 2016 survey, at the same time ensuring that the questionnaire includes core questions to enable comparison with the 2016 FinScope findings as well as cross-country comparisons.

The final instrument will be translated into Kinyarwanda. Research firms are requested to address the translation process, quality control of this process, as well as testing of the English questionnaire and the translated version (before fieldwork and training of enumerators commences) in their technical proposals.

### ***Fieldwork and data capture***

Electronic data interchange (EDI) capacity of research firms will be taken into account as AFR would prefer replacing a paper-based questionnaire by using electronic means of capturing interview data during the interview process. Research firms without this capacity are however **not excluded** from this request for proposals – the quality of the technical proposal will take precedence.

In this regard research firms are requested to base their technical and financial proposals using EDI for administering the questionnaire. The research firm will be responsible for the implementation of all aspects of the fieldwork. Fieldwork activities to be undertaken by the research firm will include:

- *Translation*: translating the questionnaire into the Kinyarwanda; quality control during this process
- *Questionnaire pre-testing*: conducting a pilot survey in both urban and rural locations to test the questionnaire and the translation thereof in terms of flow and phrasing of questions; documenting the findings and ensuring that recommendations are fed into the final instrument and all translations
- *Scripting (should EDI be used)*: writing the program that will facilitate interactive data capture during face-to-face interviews ensuring that skip patterns are adhered to; building appropriate validity and consistency checks into the questionnaire script
- *Testing the script (should EDI be used)*: conducting a number of interviews using EDI to test the script in terms of its accuracy in reflecting the questionnaire, its adherence to skip patterns, and its effectiveness in terms of validity and consistency checks. Research firms intending to use EDI are required to describe this process in detail in their technical proposals
- *Enumerator recruitment and training*: recruiting an adequate number of enumerators to ensure that the fieldwork could be completed in a period of six-seven weeks; training of enumerators ensuring a full understanding of the sampling methodology, the survey objectives and the survey instrument; conducting a pilot survey to test the readiness of enumerators to go to field
- Conducting a household listing exercise within each of the sampled EAs

- *Fieldwork*: conducting face-to-face interviews in the sampled EAs throughout the country, adhering to the sampling methodology and agreed upon substitution rules to be applied (for EAs that cannot be accessed and/or inability to secure an interview with a selected respondent)
- *Data quality*: continuous monitoring of enumerators as well as data submitted and giving feedback to field teams with regard to any anomalies identified

Research firms are requested to provide a detailed outline of quality control measures to be undertaken during fieldwork in their technical proposals. Back-checking of interviews and regular checks on enumerators to ensure that they adhere to the sampling methodology will be a minimum requirement. The research firm will be required to deliver a clean dataset in SPSS format within 3 weeks after completion of fieldwork.

A comprehensive technical field report detailing the field process, quality control measures, difficulties experienced during fieldwork, rectifying measures undertaken to address enumerator weaknesses, data quality issues or other difficulties experienced, substitution rates and reasons for substitutions. This report will be required within 10 working days after completion of fieldwork.

### ***Implementation***

A detailed implementation plan is required. The implementation plan should clearly define timelines and activities for each stage of the survey – including planning and preparation, sample and instrument design, translation and testing of questionnaires, recruitment and training of enumerators, implementation of fieldwork and data capture, quality control and project management.

### **DELIVERABLES**

During the life of the project, core deliverables will include:

1. A detailed implementation plan with clearly defined timelines.
2. Bi-weekly progress reports against timeline milestones.
3. A final English questionnaire approved by AFR.
4. Produce enumerator training materials and field manuals
5. Translated versions of the questionnaire in Kinyarwanda approved by AFR.
6. If applicable, a final script (approved by AFR) for the data capturing devices to be used during fieldwork reflecting all translations of the questionnaire.
7. Quality control plan.
8. A clean dataset in SPSS format.
9. A comprehensive technical field report, detailing the field process, quality control measures, difficulties experienced during fieldwork, rectifying measures undertaken to address data quality issues or other difficulties experienced, substitution rates and reasons for substitutions.

## REQUIREMENTS

The successful research firm will have:

1. Significant prior experience with conducting large nationally representative quantitative surveys in Rwanda.
2. Demonstrated familiarity with regard to research relating to financial inclusion or access to financial services.
3. An academically qualified research team led by a principal with at least Masters level qualifications in Economics, Statistics, Public Policy or other relevant field as well as a project management team with appropriate degrees.
4. Enumerator capacity to conduct the fieldwork for the FinScope survey within a period of six to seven weeks.
5. EDI capacity and experience will be an advantage.
6. Locally registered and based in Rwanda.

## FORMAT OF BIDS

A technical and financial proposal should be submitted.

The **technical proposal** should include the following but it should not exceed 20 pages:

- Names and CVs of lead consultant (s) including qualifications and relevant experience in providing the kind of services required and an outline of team structure
- A summary of the firm's experience in providing the kind of analysis called for in these terms of reference.
- A description of understanding of your role as outlined in these Terms of Reference and detailed methodology for the assessment.
- A description of your firm intend(s) to fulfil the services within the suggested timeline.

The **Financial proposals** should include the information below;

- a. Clearly state full daily rate for professional fees in Rwandan Francs per consultant.
- b. The daily rate must be inclusive of all taxes (such as withholding and value added taxes).
- c. Other expenses to be incurred while undertaking this assignment including travel, accommodation and transfers among others.