

ACCESS TO FINANCE RWANDA

Request for Proposals

For

Consultancy to Conduct Access to Finance Rwanda (AFR) Functional Review.

Subject of Procurement:	Procurement of Consultancy Firm to Conduct Access to Finance Rwanda (AFR) Functional Review.
Procurement Reference Number:	AFR/RFP-FUNCTIONAL REVEIEW/MAY/2020
Date of Issue:	29 th May 2020

29th May 2020

REQUEST FOR PROPOSALS

PROCUREMENT REFERENCE NUMBER: AFR/RFP-FUNCTIONAL REVEIEW/MAY/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 5th June 2020.***
- Interested parties should submit their proposals no later than ***Friday 19th June 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	Friday 29 th May 2020
b) Request for clarifications	Friday 5 th June 2020
c) Proposal closing date	Friday 19 th June 2020
d) Evaluation process	Monday 29 th June 2020
e) Notification to bidders	Friday 3 rd July 2020
f) Contract Signature	Friday 10 th July 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. Copies of previous contracts - at least 3 for similar projects
5. CV's of key staff;
6. A summary of your experience in similar assignments;
7. The documents evidencing your eligibility, as listed below.
8. 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: **"Consultancy to Conduct Access to Finance Rwanda (AFR) Functional Review."** and submitted by 19th June 2020.

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. 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: Consultants are requested to submit copies of the following documents as evidence of your eligibility and sign the declaration in the Technical Proposal Submission Sheet:

1. Certificate of Incorporation
2. A copy of the valid Bidder's Trading licence or equivalent and a copy of the Bidder's Certificate of Registration;
3. Evidence of statutory compliance such as a valid tax clearance certificate (RRA Certificate) or the equivalent from your respective Countries.
4. Original certified copy of RSSB Certificate or the equivalent from your respective Countries.
5. Power of attorney with a specimen signature of authorised representative
6. Any other relevant documentation.

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

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.

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.

No	Technical Evaluation Criterion	Score (Marks)
Experience of the firm		
(a)	Specific experience of the firm related to the assignment: -	24
	(i) The firm shall provide at least 4 reference organisations where the firm has undertaken similar assignments successfully. Two of the organisations should be not for profit organisations. Include contact persons, in the format prescribed in the “format of firm’s references form” in this document.	
	Provide evidence of having undertaken similar assignments in the last 5 years by submitting at least four (4) reference letters.	6
Subtotal		30
(b)	Demonstrate an understanding of the terms of reference by providing the following: -	40
	(i) Technical Approach and Methodology (20mks)	
	(ii) Work Plan (10mks)	
	(iii) Organization and Staffing for the assignment (10mks)	
Subtotal		40
(c)	Team Composition (Qualifications and competence of the key staff for the Assignment)	
	Team Leader (Functional review Expert)	3
	General Qualifications The team leader should have a masters’ degree in project management, human resource management, organization development, business administration or another relevant field.	
	Suitability for the assignment The team leader should have at least ten (10) years’ experience in functional and institutional review assignments, job evaluation or related assignments. Should have technical expertise in financial sector development with considerable experience in working on M4P programs.	9

No	Technical Evaluation Criterion	Score (Marks)
	Associate Consultant; General Qualifications The expert should have a master's in Business Management or its equivalent.	2
	Suitability for the assignment The expert should have at least five (5) years experience in program management & result reporting, financial management and must have undertaken at least five (5) functional review assignments,	6
	Qualification and competence of other engagement team members It is expected that the consultant will propose other team members necessary to fully execute the terms of reference. The consultant should nominate team members with relevant experience in human resource management, financial management, and be a procurement professional.	10
Subtotal		30
Grand Total Technical Score		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 **US Dollars for foreign firms and 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 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

Terms of Reference for Consultancy to Conduct Access to Finance Rwanda Functional Review.

Background

Access to Finance Rwanda (AFR) is set to roll out Phase III of its operations; the team has an ambitious new strategy and the organization's human resourcing is critical to success.

It is recognized that the job roles that were identified to support the Phase II assignment might not carry through to support Phase III. In addition, the capacity of staff (numbers and competence) might need to be addressed. For this reason, a functional review is being undertaken. The Functional Review will assess functional efficiency and effectiveness of AFR in fulfilling its mandate.

Objective of the Assignment

The objective of this assignment is to carry out a functional review, job evaluation and to determine organization structure, appropriate grading and salary structure as well as skills required to enable AFR achieve its Phase III strategic goals.

The Scope of work includes:

Functional Review of the Existing AFR organizational structure against the Phase III strategy and objectives

- a. Assess the current organizational structure to determine its suitability for AFR operations and delivery of the Phase III strategy
- b. Make recommendations on changes to the current structure for effective and efficient program delivery of AFR's Phase III strategy
- c. Identify overlaps, redundancies and gaps that exist in the structure
- d. Rationalise the structure and re-define roles and functions of each role in order to address inconsistencies, duplication and performance gaps to achieving efficiency and effectiveness
- e. Recommend the right staffing numbers, critical skills and competencies required to support the current and future program needs and address any gaps in staff capacity
- f. Develop/revise the current organogram based on a clear rationale for staff numbers, reporting relationships and skills sets
- g. Update the job descriptions to reflect appropriate job titles, supervision and reporting relationship, core responsibilities, key performance areas and standard and key competencies – align the job descriptions to the job evaluation factors
- h. Identify the appropriate work tools and facilitation needed by the staff to effectively and efficiently conduct their roles

Provision of Salary Survey Services for AFR Office

- i. The selected firm will conduct an independent survey for the purpose of updating the current AFR salary scale.
- j. The selected firm shall compile and suggest to AFR a list of employers which may be considered as comparators for the purposes of establishing staff remuneration. The list shall be subjected to final approval by AFR.
- k. Where the comparators are partners of AFR, or known to AFR, including other FSD Network in Africa, AFR will assist the selected firm in determining the right contact persons in order to carry out the survey. However, knowledge of the local market and the ability to identify and reach out to appropriate comparator employers is a critical deliverable of the selected service provider.
- l. The firm shall collect the following minimum information from each of these Comparators:
 - i. Job descriptions of the positions similar to the current AFR positions for the purpose of Job matching on the nature, complexities and responsibilities of each compared position to existing staff levels;
 - ii. Collect and analyze the salary structures and associated benefits (including typical allowances and benefits package both monetary and non-monetary) of the selected comparators organizations for existing staff Job descriptions.

Skills/Job Assessment

- a. Identify core competences and qualifications required to achieve the strategic Phase III objectives of the organization.
- b. Conduct a skills and competence review/ assessment for all current staff in light of the recommended organization structure and make appropriate recommendations.
- c. Provide skills inventory, gap analysis, and make appropriate recommendation for Management and Board action.

Job classification and salary scale

- a. Evaluate and develop a comprehensive job classification and fair and acceptable grading structure for the organization.
- b. Propose an effective mechanism for classifying new and revised roles.
- c. Using existing salary surveys recommend appropriate remuneration scheme and develop appropriate salary scale.

Change Facilitation

- a. Develop a practical road map for implementing the required changes identified by the functional and job evaluation review.
- b. Identify and propose a change management team composed of Senior Managers and potentially a member of the Board HR Committee who will provide support and authority, and ensure staff representation in the team.
- c. Propose a communications plan that supports the change management process.
- d. Identify potential problems and conflicts in the change process and propose mechanisms to mitigate.
- e. Identify the legal and cost implications of implementing the proposed changes and propose appropriate mitigation (this may or may not be required and would be negotiated toward the end of the assignment.)

Deliverables

The consultancy outputs include the following:

- a. Prepare an inception report outlining how the assignment will be carried out, including a timeline and workplan.
- b. Prepare and submit a detailed report on the functional review, skills/job assessment, and job classification and salary scale for feedback
- c. Make presentation to Board, Management and staff once functional review is completed to propose decision points
- d. Make presentation to Board and management of the skills/job assessment, and job classification and salary scale for feedback
- e. Develop implementation plan/road map and a communications strategy that will support the implementation of the outcomes including means to mitigate potential problems and conflicts as well as, potentially, legal and cost implications of proposed changes.
- f. Submit a final revised (based on feedback) report covering the functional review, skills/job assessment, job classification and salary scale, and change facilitation plan.
- g. The Firm shall present a draft analysis report to AFR and make recommendations on the proposed salary scale. Taking into consideration other FSD Network Africa scales for similar contractual (non-staff member) modalities.
- h. The firm shall prepare a Final Salary Survey Report, incorporating comments from AFR.

COMPETENCE AND EXPERTISE REQUIREMENTS

The firm should have been in operation for at least five years and should provide information of four (4) similar assignments, one of which must be in the development sector, undertaken in the last five years.

Personnel Information

The term “Lead Consultant” refers to the lead and most senior consultant while the term “Associate Consultants” refers to less senior consultants that will support the lead consultant in carrying out this assignment.

a) Lead Consultant

The lead consultant must meet the following academic and competence based on the following minimum requirements:

- i. Masters degree in project management, human resource management, organizational development, business administration or related field
- ii. Technical expertise in financial sector development with considerable experience working with M4P programs.
- iii. Minimum of 10 years experience in functional and organisational review assignments, job evaluation or related assignments
- iv. Undertaken similar exercise in at least two private sector institutions in the East African region.
- v. Proven experience in job evaluation and employee compensation schemes
- vi. Practical experience in conducting institutional change management process.
- vii. Understanding of Rwanda Labour Law
- viii. Excellent training and facilitation skills
- ix. Excellent written and oral communication skills
- x. Any other relevant qualification/experience will be an added advantage
- xi. Proven track record in the area of compensation and benefit analysis, preferably for Non Governmental Organisation and International Organization.
- xii. At least five (5) years of experience undertaking salary survey and a minimum of 5 similar assignments executed in the last 10 year for nonprofit organizations and international organisation.

b) Associate Consultants

The associate consultants must meet the following academic qualifications and competence based on the following minimum requirements:

- i. Bachelors degree in procurement, human resource management or a related field
- ii. Should have expertise in program management and Result reporting and finance management,
- iii. Minimum of 5 years experience on functional review assignments,
- iv. Job evaluation or related assignments
- v. Demonstrated experience in people skills
- vi. Proven experience in performance management
- vii. Any other relevant qualification/experience will be an added advantage

- c) At least one Consultant in the team must be procurement professional

Once a contract is awarded the successful bidder shall not substitute any member of the team proposed for the assignment without prior approval by AFR.

Period of Assignment

The assignment is to be completed within two months of award of contract

Terms of Payment

1. 25% upon submitting of inception report
2. 25% upon submitting draft report
3. 50% upon submitting final report