

ToR to Develop/Adapt a Mobile Financial Inclusion Application to Support Communication between AFR and Beneficiaries

About Access to Finance Rwanda (AFR):

AFR is a Rwandan not for Profit organisation, 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), and the World Bank. Existing 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. 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 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 Financial Sector Development Programme (FSDP) II and the Economic Development and Poverty Reduction Strategy (EDPRS).

About the project:

Mobile communications technology has quickly become the world's most common way of transmitting voice, data, and services in the developing world. Given this dramatic change, mobile applications (m-apps) in general and mobile applications rural development (m-ARD apps) in particular hold significant potential for advancing development. They could provide the most affordable ways for millions of people to access information, markets, finance, and governance systems previously unavailable to them.

AFR seeks to communicate with its beneficiaries through the use of mobile platforms in order to collect necessary feedback on supported financial solutions, capture learnings throughout the projects implementation process and inform improved programming. It is against this background that we seek a firm to provide this service. Key deliverables of the assignment include;

- Examine information flow between AFR and projects beneficiaries and develop a user friendly solution for the effective communication between AFR and beneficiaries.
- Propose an appropriate platform that facilitates communication between AFR and project beneficiaries.
- The platform should be easy to use and understand, as well as relevant to the technological capabilities of the target audiences.
- The platform should have features that support interactive learning related to a particular financial product or topic.

- The platform provider should be able to provide a periodic analytical report together with raw data and insights from the beneficiaries

I. Competencies required

Prospective bidders are required details of the proposed platform and provide profiles for all proposed consultants, clearly stating their roles and responsibilities, level of effort, and including their technical expertise and practical experience. It is desirable for them to have the following skills and experience:-

- The bidder should be a technology company with a proven record of innovation in the mobile platform and experience in applications development and management.
- The company should have a team of experts that include technology experts and coders, social media experts, mobile platform innovation experts. A working knowledge of international development issues and agendas is an asset.
- The firm must have minimum of 3 years work experience in mobile apps for development programmes. Preferably applications for the Rwandan market.
- Ability to design the structure of the database and write appropriate interfaces for data entry and ensure data quality and security
- Experience working with local and international organizations and collection of feedback from clients or beneficiaries of.

Proven ability to work effectively with others - including in multicultural team – and strong interpersonal skills

II. Documents Evidencing Eligibility:

Firms are requested to submit copies of the following documents as evidence of your eligibility:

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.

III. FORMAT OF THE BIDS

The **technical proposal** should include the following:

- a) Profile of consultant and an outline of recent experience on assignments of a similar nature;
- b) References from the consultant's clients for similar assignments;
- c) The consultant's comments or suggestions on the TORs and appreciation of the assignment – the objectives, tasks and deliverables;

d) Expected to be clear and concise and should be a maximum of 1 pages. It should include:

- Methodology: the organisation's approach to undertaking the assignment as described under the Scope of Work section and possible suggestions given the local context.
- Sampling universe: we require detail on how the sample is selected and a detailed demographic profile of the sampling universe. Please specify the % of the total adult universe that will not be measured and why they cannot be reached with the method chosen.
- Risk management: a comprehensive list of anticipated project risks and contingency plans.
- Skills and qualifications: evidence of technical capacity of the firm and core team to undertake this study, and in particular good understanding of the mobile technology.
- Outline and structure of the report findings.

The **Financial proposals** should be set out in the following format:

Component	Units	Rate (USD)	Total (USD)
Man days of consultant A			
Man days of consultant B (Etc.)			
Withholding tax (15%) if applicable			
Total Professional Fees			
Air travel from home base to Kigali if applicable			
Airport transfers if applicable			
Hotel nights or other accommodation if applicable		130*	
Daily subsistence (includes food, drink, local transport, communication and internet access, etc.) if applicable		50*	
Total Other Expenses			
Total Cost			

***Daily rates for hotels and subsistence are fixed by AFR.**

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

Evaluation Criteria	Marks
Adequate solution and methodology and relevant qualifications for the proposed team (at least Post Graduate degree in IT related courses with experience of at least 8 years in developing, deploying mobile platforms).	20
Specific experience: Familiarity with collecting beneficiary/clients feedback for development partners	30
Understanding of the Terms of reference and comments on them including any suggested amendments	10
Adequacy of the proposed technical approach, methodology and work plan in responding to these Terms of Reference	20
Financial Evaluation – (fees and expenses, value for money)	20
Grand Total	100

Minimum technical score: The mark required to pass the technical evaluation is 70%.

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 100 points to the lowest priced 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 or Rwandan Francs for local companies**.

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

AFR reserves the right to call for supporting documents to verify data provided by the firm at any time during the evaluation process. The firm in such cases would need to provide the requested clarification/documents promptly and within the stipulated time failing which the firm is liable to be disqualified at any stage of the evaluation.

Confidentiality: Information relating to this RFP and recommendations to AFR shall not be disclosed to any person unless expressly officially authorized by AFR. AFR will treat all information submitted as part of the proposal in confidence and requires all those who have access to such material to treat the same in confidence.

Qualification and Notification: After evaluation of proposals, AFR shall notify both successful bidder as well as unsuccessful bidders. Thereafter, AFR shall immediately engage the selected bidder for contracting.

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.

Clarifications: Interested firms may address their queries relating to this RFP to the Monitoring, Evaluation and Research Manager at janine@afr.rw with a copy to: procurement@afr.rw. Responses shall be shared by email.

AMENDMENT OF RFP

1. At any time prior to the deadline for submission of proposals, AFR may for any reason, whether at its own initiative or in response to clarifications requested by any firm, modify the RFP by issuance of an addendum.
2. Any Addendum thus issued will be sent in writing by email to all those who have sent queries to the RFP.

LANGUAGE

The RFP and related correspondence and documents should be written in English language.

VALIDITY OF THE PROPOSALS

Proposals shall remain valid for a period of not less than 90 days from the proposal submission due date. AFR reserves the right to reject any proposals, which do not meet this requirement.

PROPOSALS SUBMISSION DATE

Proposals (both technical and financial) should be emailed to procurement@afr.rw in **PDF** or **Word/Excel formats ONLY** with clear subject line: **“Consultancy for the Development of Mobile Financial Inclusion App”** by **20th April 2018 at 5.00pm Central African Time**.

Late proposals:

Proposals received after due date shall not be considered

Note: In future, AFR may use the database from this procurement to select firms for similar assignments.

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:	KRA1/032018/001
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 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

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 :	Access to Finance Rwanda (AFR)
Date of Financial Proposal:	
Procurement Reference Number:	KRA1/032018/001
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 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. Authorize the rates quoted in the signature block below.]

Procurement Reference Number: _____

CURRENCY OF COSTS: _____

FEES				
Name and Position of Personnel	Input Quantity	Unit of Input	Rate	Total Price

REIMBURSABLE AND MISCELLANEOUS COSTS				
Description of Cost	Quantity	Unit Measure	Unit Price	Total Price
TOTAL				

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: _____