



IFRC, Afshar-i- Selow, Street Qurgha, ARCS Compound; Kabul, Afghanistan
Office Tel: 0700263529, 0700223822

Request for Proposal

() URGENT / (x) NORMAL

To: *All*
Attention: *All* Fax number: *Not Available.*
From: *IFRC Supply Chain Department*
cc: Our file ref.: **3875-LOG-AFCD-2023**
Date: *19th December 2023* N° of pages including this page:
Re: **Request for Proposal: 1. Financia Service Provision, 2. Money Services Provision - Framework Agreement (FWA) for Two (2) Years**

If you do not receive all pages, please contact us immediately. Thank you.

1. Introduction

The International Federation of Red Cross and Red Crescent Societies (IFRC) is the world's largest humanitarian organization, with 192-member National Societies. As part of the International Red Cross and Red Crescent Movement, our work is guided by seven fundamental principles: humanity, impartiality, neutrality, independence, voluntary service, unity, and universality.

The IFRC has been active in Afghanistan since 1990 where its country delegation is accorded recognition as an International Organization by virtue of a status agreement. The IFRC Afghanistan Country Delegation has set up a technical support platform for Afghan Red Crescent Society (ARCS) in addressing emergencies and longer-terms programmes while IFRC supports ARCS organization development at large.

Across the emergency response, IFRC has supported ARCS disaster management teams and volunteers in needs assessment, resource mobilization and in the design and implementation of the emergency operation, in close coordination with other Red Cross Red Crescent partners, IFRC Asia Pacific Regional Office (APRO) and IFRC Headquarters in Geneva.

With regards to longer term programmes, IFRC is supporting immunization initiatives for children and implementation of community-health services through the support to Mobile Health Teams (MHTs) and the CBHFA including WASH in Central North, Central South, and West of Afghanistan.

The IFRC's technical support to ARCS programmes reflects global strategic priorities articulating emergency response, disaster risk management, livelihoods, health with focus on Reproductive, Maternal, New-born and Child Health (RMNCH), immunization, Water, Sanitation and Hygiene (WASH), migration and displacement, gender, and inclusion, as well as cross-cutting programmatic focus on climate change, women empowerment and quality and accountability aspects, which include Community Engagement & Accountability (CEA), Sexual and gender-based Violence (SGBV) and Preventing Sexual Exploitation and Abuse (PSEA).

2. The Purpose of this Request for Proposal

The purpose of this Request for Proposal (RFP) is to secure competitive proposals to select a Financial Service Provider (FSP) and Money Service Provider (MSP). The selected FSP/MTSP will

work with the IFRC team in ensuring CASH distribution in various locations across the 34 Provinces of Afghanistan in support of project activities managed by Afghan Red Crescent Society, ARCS.

Eligible, qualified, financially capable, and technically competent Service Providers (SP) are invited to submit their Technical and Financial Proposals for the services as follows:

#	Ref. #	Description of the Services	Qty	Units
1	3875-LOG-AFCD-2023	Financial Services Provision, FSP for the FY2024-2025	1	USD
2	3875-LOG-AFCD-2023	Money Services Provision, MSP for the FY2024-2025	1	USD

The successful bidder will enter a fixed term contract of **Two (2) years** for the provision of Financial Service Provision and Money Transfer Services. Bidders shall be domiciled and must have complied with all Government legal Regulations to operate in in Afghanistan and or in the Region. The Bidder shall not be under any declaration of ineligibility for corrupt or fraudulent practices in Afghanistan or any other country of operation.

3. Scope of the Service

The Financial and Money Transfer Services will cover the disbursement of cash-based assistance to beneficiaries in all the Thirty-Four (34) Provinces and the delivery of Cash for IFRC and ARCS operations in and around Kabul, and the provinces in Afghanistan.

4. Cost of Bidding

Bidders will be responsible for all costs associated with the preparation and submission of their proposals, and the IFRC, will in no way be responsible or liable for those costs, regardless of the conduct and or outcome of the bidding process.

5. The Bidding Documents

The Bidder shall inspect all documents and information, forms, terms, and conditions in this Request for Proposal, RFP extensively and clearly. Failure to furnish all information and address all requirements and areas of the bidding documents will be considered as substantially unresponsive and may lead to rejection of the bid partially or in its entirety by IFRC.

The Request for Proposal comprises of the following documents:

- *Bid Notice*
- *Request for Proposal – this document*
- *Supplier Registration Form*
- *IFRC General Terms and Conditions*
- *The Bid Bond Form*
- *Performance Bond Form*

6. Enquiries, and or Clarifications on the RFP

Any prospective Bidder wishing to seek for further clarification on the bidding documents may notify IFRC through the following email address: afghanistan.procurem@ifrc.org. With Cc to: tom.fidelis@ifrc.org The request for clarification should reach IFRC not later than **15th of January 2024**. The Federation will respond by e-mail providing clarification by the **16th January 2024**. Response to such communication will be shared with all bidders with explanation of the query without identifying the source.

7. Preparation of Bids:

7.1. The Technical Proposal

7.1.1. Language of the Bid

The Proposal and all communications/correspondences between bidders and IFRC will be in English language only. Any printed literature furnished by the bidder and written in any other language must be accompanied by an English translation of its pertinent passages, in which case, for purposes of interpretation of the bid, the English translation shall prevail. Any translations must be performed by a licensed sector specific translator in Afghanistan.

7.1.2. Technical Proposal Content

The Technical Proposal must include the following information. Failure to provide all requested information, documents and or to comply with the specified formats may be grounds for disqualification:

- *Copy of Certificate of Incorporation and or Registration to operate in Afghanistan.*
- *Tax Identification Number – Copy of Certificate*
- *Tax Compliance Certificate/ Evidence of payment of tax to relevant authorities in Afghanistan*
- *Letter explaining interest to provide Financial Services or Money Transfer Services to IFRC & ARCS.*
- *Technical proposal detailing the bidding Company Profile with a description of their organization with an outline of recent experience on similar services. The outline shall indicate inter alia, the profiles of the Key Staff proposed, work plan and duration of previous engagements, contract amount and firm's involvement.*
- *Current National and or International Permits and or Licenses to deal with Financial Services or Money Transfer services. The Permits from the Central Bank in Afghanistan and or in the Region will suffice.*
- *Audited Financial Reports between 2019 to 2023 (whichever year is recent, available and or relevant)*
- *Copies of Contracts, Purchaser Orders and or Award notification for similar Services.*
- *Reference Letters and record of previous similar works carried out for INGOs; UN Agencies, IFRC, ICRC, ARCS, Partner National Societies (PNSs).*
- *A Financial Proposal detailing the Rates and Commissions per Cash Transaction – Based on United States Dollar Value (=USD1).*
- *For the Purpose of this Tender, all Rates and Commission will be expressed in Percentage and the United States Dollar, USD only.*
- *Supplier Registration Form, fully completed with all required information, Signed and Stamped.*
- *Any other document the bidder may feel will increase their chances of award.*

7.2. Contents of the Financial Proposal

7.2.1. Rates and Commissions

Bidders will clearly indicate the Percentage Rate per One (1) United States Dollar amount per Location. Based on this, the total commissions per Financial and Money Transfer service provided will be calculated for payment purposes. Bidders must sign and officially stamp the Rates and Commissions Schedule. Bidders shall ensure the Cost of Services to be provided are well researched and compared with the market for the full duration of the ensuing contract. Any requests for Changes in prices during the contract period will not be accepted. Any adverse monetary changes within Afghanistan will be discussed and agreed upon by both parties during contract administration and management before any adjustments can be made.

7.2.2. Bid Currency

All rates and amounts entered in the Financial Proposal and or Price Schedule and used in any documents, correspondence or communication pertaining to this tender must be expressed in Percentage form against One (1) United States Dollar (USD). Secondary columns may be added for quotations in AFG but must be accompanied with the Bidder's Exchange Rate Adjustment in percentage (%).

7.2.3. Bid Security

For the Purpose of this RFP, Bid Bond of 2% against must be submitted alongside the Technical Proposal while Performance Bond of 5% shall be required once notification of award is made to selected bidder. The Projected Number of Beneficiaries is estimated to stand at 100,000 households in different provinces in the country over the period of 24 months and minimum Sector Specific Cash Grants are projected to be pegged at USD90.

7.2.4. Period of Validity of Bids

Given the length of the contract, it's IFRC's wish that the Bids remain valid for a minimum period of 120 after submission of proposals and after deadline date. The ensuing and agreed rates will be valid for the 24 months unless adverse market conditions affect the sector during the period and only then can adjustments be made upon completion of market assessment to be carried out by IFRC and ARCS.

7.2.5. Format and Signing

The original proposal must be signed a representative of the Company, or person(s) authorized to bind the Company legally. The Financial proposal pages shall be initialled by the person or persons signing the bid and stamped with the company Stamp and or Seal.

Any interlineations, erasures, or overwriting shall be valid only if they are countersigned against by the person or persons signing the bid.

Bidders must include a Cover Letter on their Financial proposal. The content of the cover letter shall include the following information:

- A table containing the "Description of Services" and the Scope of Services.
- Rates of Commissions against One (1) United States Dollar.
- Validity of the Bid Offer (Offer shall remain valid for 120 days).
- Commitment that the Rates will remain the same for the period of 24 Months.
- Any other Information that may boost bidder's chances of award.

7.2.6. Payment Conditions

Preferred payment terms for IFRC are payments within 30 days after submission of Original Invoice, Duly Signed Beneficiary List, Purchase Order and Certificate of Service Completion and or Goods Received Note, GRN. However, the bidder may propose any other desirable options to IFRC.

8. Submission of Bids

8.1. Submission and Marking of Bids

Technical Bid:

Bidders are required to submit **SEPARATE TECHNICAL BID in separate sealed envelope** marked with the Reference number and Name of the Tender, addressed to the Local Committee of Contracts and a warning not to open before the time and date for Tender opening.

Financial Bid:

Bidders are required to submit **SEPARATE FINANCIAL BID in separate sealed envelope** marked with the Reference number and Name of the Tender as below.

Both **Technical** and **Financial Bids** must be **submitted separately**, in **separate sealed envelopes**, addressed to the Local Committee of Contracts, LCOC with a warning not to open before the time and date for Tender opening as follows:

REF: 3875-LOG-AFCD-2023 – Financial & Money Transfer Services Provision

**The Local Committee of Contracts, LCoC
The International Federation of Red Cross and Red Crescent Society, IFRC
Inside the Afghanistan Red Crescent Society Compound
AFSHAR-e-Silo, Qargha Road
Kabul, Afganistán**

Duly prepared, completed separate **Technical** and **Financial Proposals** must be submitted and delivered to the address above before the **18th of January 2024 by 02:00pm (UTC+04:30) Kabul Time**. **Bids submitted after the deadline date and time will not be accepted**. Bidders shall sign the

bid register form at the reception of IFRC Office indicating their company name, telephone number, and date of submission.

8.2. Format

The Bidder's offer shall comprise of all the documents requested by IFRC, Rate of Commissions per Location as well as any other cost Schedules, together with any other supporting documents in Separate Sealed Envelopes [Technical Proposal – One Separate Envelope: Financial Proposal – One Separate Envelope. Both Technical and Financial Proposals shall be put into one bigger envelope and address as above.

8.3. Modification and Withdrawal of Bids

No modification and or withdrawal from the process shall be allowed at any time of the bidding process and or after deadline date. In case of non-commitment with the ensuing Framework Agreement, bidders will lose the Submitted Bid Bond or Performance Bond.

9. Bid Opening and Evaluation

9.1. Preliminary Examination

The IFRC will examine the bids to determine whether they are complete, whether any computational errors have been made, required licenses have been attached, the Bid Bonds have been provided, and that requisite documents have been properly signed, initialled and whether the proposal is generally in order:

#	ADMINISTRATIVE REQUIREMENT	YES	NO
1	Is Certificate of Incorporation and or Registration provided?		
2	Tax Identification Certificates, TIN		
3	Is Tax Clearance provided, or is there evidence of tax clearance by the bidder provided?		
4	Is the IFRC Supplier Registration form properly filled and attached?		
5	Has the bidder provided Audited Financial Statements from reputable Audit firm?		
6	Is the Bid In order , free of any corrections?		
7	Has the bidder provided Bid Bond/Bank Guarantee ?		
	PROCEED TO THE NEXT EVALUATION STAGE? (YES OR NO)		

9.2. Evaluation and Comparison of Bids:

9.2.1. Technical Proposal

Bids determined to be substantially responsive as per **Section 9.1** above will be considered for the Technical Evaluation against the following Criteria.

TECHNICAL EVALUATION CRITERIA		
Tech Eval:	Description	Score (%)
Financial Service Provider's Organization & Experience	<ol style="list-style-type: none"> Financial Service Provider's, company profile, set-up of company's business, office premises and in-depth description of the relevant specialized nature of work the company undertakes and capacity to conduct FSP/MSP activities [10%] Brief description of the background and organization of the Financial Service Provider's associated firms and if any, Sub-Contractors and or Joint Venture Partner for this assignment [5%] The Financial Service Provider has included an Organization Structure/ Organogram in their Technical proposal with key 	25%

	staff to manage the overall operations and Individual transactions [10%]	
Financial Service Provider's Experience	<p>4. The Financial Service Provider's has included a Table with previous similar Financial & Money Services to INGOs, IFRC, ICRC, ARCS or PNSs: the number of Assignments, the Assignments, Names of Clients, start dates (month/year) & Completion dates (month/year), Approximate value of the contracts (in current USD), Duration of assignments (months), Name of senior regular full-time employees of the Company involved and functions performed: Less than 5 Previous Similar Services - 2%; More than 5 Previous Similar Services - 10% [Max 10%]</p> <p>5. The Financial & Money Services Firm has relevant Minimum of 3 years' professional Experience and knowledge of the Financial Services Sector in Afghanistan: Less < 3 Yrs-3%; More > 3 Yrs. - 10% [Max 10%]</p> <p>6. The Financial & Money Services Firm has included Quality Management framework in their proposal - senior management included to manage progress against contract performance deliverables: No=1%; Yes=5% [Max 5%]</p> <p>7. The Financial & Money Services Firm has demonstrated capacity to cover all the 34 Provinces of Afghanistan: Covers less than 10 Provinces - 5%; Covers between 11-20 Provinces - 10%; Covers Between 21-34 Provinces - 15% [Max 15%]</p> <p>8. The Financial & Money Services Firm has put in place and detailed Resilience mechanisms in their proposal to deal with aftershocks: No=1%; Yes=5% [Max 5%]</p> <p>9. The Financial & Money Services Firm has included a provision for regular Audits of their firm in their proposal and have attached a copy of the latest Audit report: No=1%; Yes=5% [Max 5%].</p> <p>10. The Financial & Money Services Firm has taken up Insurance Cover to cushion against any unforeseen risks and or losses during its operations: No=1%; Yes=10% [Max 10%].</p>	60%
Capacity	<p>11. <i>The Financial & Money Services Firm has provided information on their Managerial and operational ability to deliver money transfer services:</i></p> <p>a. Number of Senior staff: Less than 10 Senior Staff - 2%; More than 11 Senior Staff - 5% [Max 5]</p> <p>b. Number of Junior staff: Less than 10 Junior Staff - 2%; More than 11 Junior Staff - 10% [Max 10%].</p> <p>c. Number of Agents deployed to all 34 Provinces: Less than 10 Agents - 2%; More than 11 Agents - 10% [Max 10%]</p> <p>12. <i>The Financial & Money Services Firm has indicated:</i></p> <p>a. The Average days from Request to distribution - Less than 8 Hours - 10%; More than 10 Hrs - 3% [Max 10%]</p> <p>b. Time taken to roll out the solution and effect cash transfer - - Less than 8 Hours - 10%; More than 10 Hrs - 3% [Max 10%]</p> <p>13. The Financial & Money Services Firm has detailed Risks in distributing and or transferring money, and</p>	50%

	responsibility/guaranteeing (Central offices vs. branch): No – 2%; Yes – 5% [Max 5%]	
Liquidity	<p>14. The Financial & Money Services Firm has detailed the Liquidity Levels and balance of payments - No – 2%; Yes – 15% [Max 15%]</p> <p>15. The Financial & Money Services Firm has detailed modalities for ensuring Resilience after currency depreciation /fluctuations: - No – 2%; Yes – 15% [Max 15%]</p> <p>16. The Financial & Money Services Firm has provided evidence of the Capacity to handle large sums of cash: - No – 2%; Yes – 15% [Max 15%]</p>	45%
Coverage and accessibility	<p>17. The Financial & Money Services Firm has detailed its branch network and shown its accessibility of branches by beneficiaries: Less than 10 Branches - 2%; Between 11 – 20 Branches – 15%; Between 21 – 34 Branches – 20% [Max 20%]</p> <p>18. The Financial & Money Services Firm has provided modalities for handling issues when there is no reliable phone coverage: - No – 2%; Yes – 10% [Max 10%]</p> <p>19. The Financial & Money Services Firm has detailed Accessibility of its services by different demographic groups: - No – 2%; Yes – 15% [Max 15%]</p> <p>20. The Financial & Money Services Firm has Provided for modalities for physical transportation of cash to remote location, upon request: - No – 2%; Yes – 15% [Max 15%]</p>	60%
Accountability & Transparency	<p>21. The Financial & Money Services Firm has provided mechanisms for Identification of shareholders to enhance the CASH distribution exercises (privates, government, companies): - No – 2%; Yes – 15% [Max 15%]</p> <p>22. The Financial & Money Services Firm has endeavoured to provide Annual reports and or financial statements to IFRC: - No – 2%; Yes – 15% [Max 15%]</p>	30%
Know Your Customer, KYC	<p>23. The Financial & Money Services Firm has provided mechanisms for identification of Beneficiaries and the Minimum requirements for ID to disburse assistance: - No – 2%; Yes – 15% [Max 15%]</p> <p>24. The Financial & Money Services Firm has provided for mechanisms for acceptance of Alternative IDs from other Aid Agencies (e.g. PNs/ICRC/IFRC/UN/INGO tokens): - No – 2%; Yes – 15% [Max 15%]</p>	30%
Security	<p>25. The Financial & Money Services Firm has provided mechanisms for Safety and Security measures that will be put in place for the movement and distribution of CASH: - No – 2%; Yes – 15% [Max 15%]</p>	15%
	<p>26. The Financial & Money Services Firm has in its employ female staff at Headquarters, Regional and Branches to serve female beneficiaries: - No – 2%; Yes – 15% [Max 15%]</p>	30%

Gender & Staff Composition	27. The Financial & Money Services Firm has female staff capacity in management to ensure female representation issues are handled accordingly: - No - 2%; Yes - 15% [Max 15%]	
Data Protection	28. The Financial & Money Services Firm has detailed Data Protection Policies: - No - 2%; Yes - 15% [Max 15%] 29. The Financial & Money Services Firm has provided for Real-time computerized systems for their operations: - No - 2%; Yes - 15% [Max 15%] 30. The Financial & Money Services Firm has provided for the use of off network vs. paper trail in remote locations and local branches for all transactions: - No - 2%; Yes - 10% [Max 10%]	40%
References Letters, evidence of previous works	31. Bidder's presentation of relevant documents, letters, contracts (1 st Page and Signed Page), purchase orders or relevant information demonstrating experience and capacity to deliver the Assessment in Afghanistan=15% [Max 15%]	15%
	TECHNICAL EVALUATION SCORE:	400.00%
Financial Proposal	FINANCIAL PROPOSAL SCORE OUT OF 100%.	100%
TECHNICAL EVALUATION (70 Points) + FINANCIAL (30 Points)	<u>WEIGHTED SCORES:</u> TECHNICAL EVALUATION=[SCORE/100) *70 POINTS] FINANCIAL EVALUATION SCORE= (LOWEST BID PRICE/OFFERED BID PRICE) *30 Points	70 Points + 30 Points
	TOTAL WEIGHT (TECHNICAL EVALUATION + FINANCIAL EVALUATION)	100 Points

9.2.2. Financial Proposal

The Financial Proposal will be evaluated based on the lowest offered total price or cost using the formula:

$$Score = \frac{Lowest\ Price}{Offered\ Price} \times 30\ Points$$

9.3. Contacting IFRC

Subject to **Clause 6**, no Bidder shall contact IFRC on any matter relating to its bid, from the time of the bid opening to the time the Contract is awarded or selected authorized supplier or vendor is announced. Clarifications will be sent, and responses obtained as indicated above.

9.4. Notification of Award

The IFRC will notify successful and unsuccessful bidders in writing about the outcome of the evaluation.

10. Contracting

10.1. Contract award and notification

The IFRC will award Framework Agreements to one or more Financial/Money Service Providers to ensure equitable reach to all areas covered by its projects The Agreement will be to the Bidder whose offer has been determined to be substantially responsive and considering rates of Commissions, price, and performance factors.

10.2. Evaluation

The IFRC will have the right to assess and evaluate the contracted provider's service levels and determine whether they are in line with the Terms and Conditions of the ensuing contract.

Should the services not conform to the Service Levels required and expected, The IFRC may discontinue the services without extension(s), providing no further justification or explanation.

10.3. Rates, Price Schedules, and Location

Bidders interested in the provision of the Financial and Money Service Provision, should provide the information requested above and, in the **Annexes**, below.

11. Confirmation

Please acknowledge receipt of this document and indicate your intention to bid.

12. Payment Terms and Conditions:

The International Federation of the Red Cross and Red Crescent Societies, IFRC offers payment terms as follows:

- 100% upon submission and approval of the Distribution Report, accompanied with Original Invoice and Goods Received Note duly signed by the Project Managers from ARCS and IFRC.

N.B. Kindly submit your best firm offers as negotiation will not be entered into.

Signature:

Head of Country Delegation
IFRC Afghanistan Delegation
21 December 2023

Annex II - Scope of Work - Financial Service Provision (FSP)
Annex III - Terms of Reference - Money Service Provision (MSP)
Annex IV - Cost Breakdown Format
Annex V - Declaration of Undertaking
Annex VI - RFP-FSP-response-sheet
Annex VI - Bid Bond Form
Annex VII - IFRC Performance Bond_V1.0
Annex VIII - Federation General Terms and Conditions
Annex IX - Supplier Registration Form