

Harakat – Afghanistan Investment Climate Facility Organization

REQUEST FOR PROPOSAL (RFP)

for

**Curriculum Development and Training Delivery for Shariah-Compliant Financial Products,
Saving Modules, and Rules and Regulations in Balkh and Faryab Provinces**

REFERENCE NO: H-AICFO/RFP/2025/ /011

DATE: Jan 05, 2025



SECTION. 1

INVITATION LETTER

Dear Vendor,

Subject: Curriculum Development and Training Delivery for Shariah-Compliant Financial Products, Saving Modules, and Rules and Regulations in Balkh and Faryab Provinces

Harakat – Afghanistan Investment Climate Facility Organization (H-AICFO) (hereinafter referred to as Harakat) is pleased to invite prospective bidders to submit a proposal for the provision of **Curriculum Development and Training Delivery for Shariah-Compliant Financial Products, Saving Modules, and Rules and Regulations in Balkh and Faryab Provinces** in accordance with the Harakat General Conditions of Contract and the Schedule of Requirements as set out in this Request for proposal (RFP) for WE-LEAD North Project.

If you are interested in submitting a proposal in response to this RFP, please prepare your proposal and submit it to Harakat procumbent department by the deadline for Proposal submission set out in the Section RFP Particulars.

We are looking forward to receiving your quotation.

Thanks,

Hojat Fazly
Chief Executive Officer
Harakat – Afghanistan Investment Climate Facility Organization



SECTION .2

About Harakat

Harakat was established in 2008 as an independent entity to deliver investment climate reforms to drive private sector-led growth in Afghanistan. Headquartered in Kabul. Harakat is registered with the Ministry of Economy, Government of Afghanistan as a Non-Governmental Organization (NGO).

Harakat aims to improve Afghanistan's business environment by making it easier to do business in Afghanistan; attracting viable investments, both domestic and foreign, increasing confidence of the private sector; assisting the government to increase revenue generation and ultimately generating new jobs. Harakat work focuses on four main areas:

- (1) Public Private Partnerships;
- (2) Legal and Regulatory Reform and Investment Facilitation;
- (3) Women's Economic Empowerment; and
- (4) Public Private Dialogue. There will also be cross-cutting work in areas such as public-private dialogue.

Harakat will design specific areas of intervention for the four Program Pillars, and will link them to measurable outcomes and indicators, to ensure positive impact, procure appropriate suppliers to deliver work under each programme Pillar, and manage these suppliers closely. Harakat works with a wide range of stakeholders including liaison with senior representatives in the Government of Afghanistan, the Private Sector, and the Civil Society at large. More information is available on Harakat's website, at: <http://harakat.af/>.

SECTION: 3

INSTRUCTION TO SERVICES PROVIDER	SPECIFIC REQUIREMENTS
Scope of Quotation	Call for the bids for all those qualified companies that are interested in the provision of Database and technology development services.
Contact person for correspondence, notifications and requests for clarifications	All correspondence, notifications and requests for clarifications in relation to this RFP shall be sent to: Harakat Procurement Department procurement@harakat.af
Deadline for Submission of Proposal	Date and Time: Jan 13, 2024 4.00 PM Kabul time This is an absolute deadline, proposals received after this date and time will be not be considered.
Method of Submission	Email/in person Delivery and Courier Email: Bidders who would like to submit their quotation through email, must be password protected.
Address for Quotation Submission	In person Delivery or Courier: The quotation should be in sealed envelopes. Address: Harakat office, Wazir Akbar Khan Street 15, alley 1-left side Kabul, Afghanistan.
Language of the Quotation	All quotations, information, documents and correspondence exchanged between Harakat and the Bidders in relation to this RFP process shall be in English.
	30 Days - commencing from 9 th Jan, and ending on 15 th Jan 2025.

Proposal Validity Period
commencing after closing date
of RFP

Payment Terms

20% upon engagement agreement;
30 % providing service for 10 working days; and
50% upon completion and satisfactory receipt of services.

Duties and Taxes

Prices must be quoted on a lump-sum, all-inclusive of all taxes.
Harakat withholds withholding taxes in accordance with the
Income tax law of Afghanistan.

Partial Proposal

Partial proposal shall not be allowed. Bidders must quote prices
for the total services.

Documents comprising the
Proposal

Bidders shall include the following documents in their Proposal:

1. Company profile
2. More than 3-year experience/particularly with
international and local NGO/ preference will be given to
those having experience with international and local
NGO.
3. Duration for completion of task (must be specified in the
quotation).
4. Three references (for the company reference check in the
Proposal).

Note: The company can be involved in the competitive bidding
once Harakat receive reference and conduct company
background check.

Type of Contract to be
awarded

The nature of the contract will be services.

Signing of Contract

Harakat is planning to award this contract on deliverable basis as
appropriate taking into account ground realities and common
practices.

SECTION. 4

Eligibility

1. Scope of Proposal

Bidders are invited to submit a proposal with quotation for the services specified in Section. 5 in accordance with this RFP.

2. Bidder Eligibility

- Bidder shall be deemed to have the nationality of a country if the Bidder is a citizen or is constituted, incorporated, or registered and operates in conformity with the provisions of the laws of that country.
- The Bidder is also deemed to have a valid consultancy License, Law Firm and or Fatwa Bureau (دارالأفتاء) in accordance with the provision of the laws of the country- while applying and during the bidding process at least until the bid validity day and expired license will automatically have disqualified the bidder.
- Bidders shall not have a conflict of interest.

3. Conflict of Interest

- Bidder has a close business or family relationship with a Harakat personnel who are directly or indirectly involved in the preparation of the bidding documents or specifications of the contract, and/or the bid evaluation process of such contract.
- Bidder is associated, or has been associated in the past, directly or indirectly, with a firm or any of its affiliates which have been engaged by Harakat to provide consulting services for the preparation of the design, specifications, and other documents to be used for the procurement of the goods, services or works required in the present procurement process.
- Bidder has an interest in other bidders, including when they have common ownership and/or management. Bidders shall not submit more than one bid, except for alternative offers, if permitted. This will result in the disqualification of all bids in which the Bidder is involved. This includes situations where a firm is the Bidder in one bid and a sub-contractor on another; however, this does not limit the inclusion of a firm as a sub-contractor in more than one bid. Bidders must disclose any actual or potential conflict of interest in the Proposal Submission Form and they shall be deemed ineligible for this procurement process unless such conflict of interest is resolved in a manner acceptable to Harakat. Failure to disclose any actual or potential conflict of interest may lead to the Bidder being sanctioned further to Harakat policy on vendor sanctions.

4. Previous Work Experience

- Bidders shall provide three references in which at least (2) should be a NGO to whom the services are provided in the past 5 years- Harakat reserves the rights to resort to these references anytime within the and after RFP validity period.

Note: Harakat reserve the power/right to disqualify one, none, all the bids/, terminate of postpone the process on its own and inherited discretionally power being vested in authority to manage the process.

SECTION. 5

Terms of Reference

Assignment Overview

Harakat Afghanistan is soliciting proposals from qualified Consultancies, Law Firms and or Fatwa Bureaus (دارالافتاء) /vendors to assist with its Sharia compliant Model which will include Sharia compliant lending & Saving training modules, rules & regulations and product & services for a project of 13,300+ beneficiaries in two provinces of Balkh and Faryab at the village level.

Harakat Afghanistan is also expecting the firm to conduct mentorship of those rules through the project life cycle. The firm will additionally be responsible for managing all the logistics including travel, refreshments, transportation, and other items for beneficiaries.

Scope of Work

This assignment will contribute to the practice of Islamic financial products in rural areas of the mentioned provinces. Under this assignment, the selected company will undertake the following:

1. Designing and developing a Sharia-compliant financial model for saving groups that supports both saving and lending. It should involve a system that adheres to Islamic finance principles.
2. Designing a training curriculum that includes training modules based on the financial model that includes training design and activities including on/off-class tasks.
3. Delivering the training to the 833 savings groups comprising of 13,000+ intended beneficiaries under the project. The modules must consist of i) Shariah-Compliant Financial Products, Saving Modules, and Rules and Regulations, and ii) Shariah-Compliant Saving & Lending Rules & Regulation (Policy Manual developed based on Fiqah and Shariah literary sources).
4. Design an assessment and evaluation system to track and evaluate the level of learning of the beneficiaries from the training topics. This can include on/off-class assessments, mentorship, one-on-one discussions, group discussions, and others. The firm is expected to provide their rationale for choosing a system.
5. Deliver a comprehensive set of reports that includes summary of the activities, lessons learned, and recommendations. The number and frequency of these reports will be further agreed upon with the firm.

Curriculum Financial Products

1. Wadiah (Safekeeping):

- Members deposit their savings into a Wadiah account, where the financial institution holds the funds in trust.
- The institution guarantees the safety of the funds and may offer a discretionary gift (Hibah) instead of interest.

2. Mudarabah (Profit-Sharing):

- Members can invest their savings in a Mudarabah account, where the institution invests the funds in Sharia-compliant ventures.
- Profits are shared between the institution and members according to a pre-agreed ratio.

Lending Component

1. Murabaha (Cost-Plus Financing):

- The financial institution purchases the asset required by the member and sells it to them at a marked-up price.
- The member repays the amount in installments, and the profit margin is pre-determined, ensuring transparency.

2. Qard Hasan (Benevolent Loan):

- Members can receive an interest-free loan (Qard Hasan) from the financial institution.
- Only the principal amount is repaid, promoting social responsibility and community support.

3. Musharakah (Joint Venture):

- Members and the financial institution jointly invest in a project or asset.
- Profits and losses are shared according to the proportion of investment.

Submission of Proposals

Interested applicants are requested to submit their technical and financial proposals along with their experiences, work samples, and business registration documents.