**REQUEST FOR PROPOSALS (RFP)**

**USAID LOCAL ENTERPRISE SUPPORT PROGRAM (USAID LENS)**

**MICROFINANCE INDUSTRY DATABASE OPERATED BY TANMEYAH**

**Complete Technical and Operational System Design, Followed by Staged/Modular-Based Software Development, Implementation and System’s Operationalization Based on Highly Secured Robus Infrastructure/Cloud Hosting Services, and Delivery of Technical Documentation, Operational Guidelines, Training, Service Management and Technical Support**

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| **RFP #** | **03012018** |
| **Issue Date:** | **01 March 2018** |
| **Questions Deadline:** | **07 March 2018**   * Submission of questions or requests for clarification in writing via email to [**RFP@jordanlens.org**](mailto:RFP@jordanlens.org)**,** subject line: “RFP03012018 – Microfinance Industry Database Operated By Tanmeyah”, by 3:00 p.m. Jordan local time * Please do not contact any USAID LENS/FHI360 employees regarding this RFP. **Contacting individual employees shall be cause for disqualification.** * **NO TELEPHONE INQUIRIES WILL BE ANSWERED.** |
| **Answers to be shared:** | **8 March 2018**  Questions received and Answers will be published on the USAID LENS project website, under the solicitation link by 17:00 Hours local time in Jordan on the specified date:  <http://jordanlens.org/work-with-us/solicitations> |
| **Offer Submission Deadline:** | **22 March 2018**  Proposals (including technical proposal and budget) are due by **15:00 Hours local time in Jordan** via email to[**RFP@jordanlens.org**](mailto:RFP@jordanlens.org).  Emailed submissions must contain the subject line “RFP03012018 – Microfinance Industry Database Operated by Tanmeyah”  Proposals received after the deadline will not be considered. |
| **Anticipated Award Type:** | Fixed Price Contract |
| **Expected Award:** | May 2018 |
| **Anticipated Period of Performance:** | 5 months |
| **List of Acronyms** | RFP Request for Proposal  LENS Local Enterprise Support  MSE Micro and Small Enterprises  MFW Microfund for Women  FHI360 Family Health International  MEPS Minimum Energy Performance Standards  SWH Solar Water Heaters  GWh/yr Gigawatt per year  EE Energy Efficiency  MFIs Microfinance Institutions  GDP Gross Domestic Product  GNP Gross National Product  GHG Green House Gasses  NEEAP National Energy Strategy and National Energy Efficiency Action Plan  JREEEF The Jordan Renewable Energy and Energy Efficiency Fund  MIS Management Information System |

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## Purpose Statement

The purpose of this Request for Proposals (RFP) is to solicit proposals from interested, qualified and eligible bidders to support Tanmeyah’s initiatives for developing an industry portal and database for MFI sector in Jordan.

USAID LENS, on behalf of Tanmeyah, is seeking the services of a specialized firm to design, implement, operationalize and support a new system that addresses the documented business needs and requirements, as described in this RFP.

This RFP is issued as a public notice to ensure that all interested, qualified and eligible organizations legally registered in Jordan **that fulfill USAID-designated Geo Code 937** country (meaning Jordan, the US and other developing countries[[1]](#footnote-1)) have a fair opportunity to submit proposals.

## Program Background

The USAID Jordan Local Enterprise Support Project (USAID LENS) Award No. AID 278 LA 14 00001 is a five-year project to encourage the long-term economic growth and development potential of underserved Jordanian communities. The project helps empower local communities to design and implement collaborative local economic development (LED) initiatives and will support the vitality and competitiveness of micro and small enterprises (MSEs) that are often at the heart of individual, family and community livelihood within vulnerable populations. In its inter-related activities, the project will work with public and private sector partners at the municipal, governorate and national levels to develop local environments conducive to investment and MSE growth.

In its efforts to achieve its goals, USAID LENS is actively supporting the microfinance sector in Jordan to build its capacities, enhance its competitiveness, and increase the sector’s financial inclusion of different client segments to enhance their living standards through involvement in producing economic activities.

Accordingly, USAID LENS is funding an initiative in support of Tanmeyah, Jordan’s Microfinance Network, to develop a microfinance industry portal and consolidated database that will enable MFIs and other key stakeholders to have instant access to enhanced analytics of the sector and the identification of new opportunities.

Tanmeyah was established and formally registered as a non-profit institution and was incepted to become the official representative for the microfinance institutions (MFIs) in Jordan. Tanmeyah’s main objective is to develop a sustainable microfinance industry to become an integral part of the national financial system in Jordan.

One of the core duties of Tanmeyah is to produce industry and sector reports to internal and external stakeholders. These reports, created by Tanmeyah utilizing data supplied by MFIs as well as by third parties, have proven to be imperative and effective in promoting and advancing microfinance in Jordan as well as in identifying opportunities and risks facing the sector.

As the microfinance sector continues to evolve, Tanmeyah believes that both the existing reporting, developed by Tanmeyah, need to be enhanced as they are becoming limited in addressing the business requirements of the MFI network members and the growing sector as a whole in terms of features and scope of data available.

The microfinance industry portal and database system will rely on consolidated operational and financial data of the MFIs and not include any personal and/or sensitive information at the individual client level. The MFIs are expected to send quarterly data which comprises of operational and financial data to this industry portal, and which will then be consolidated and processed to be analyzed.

The MFI Industry database can be set up to produce analytical reports by geographies, beneficiary types, loan products, age and gender, and other demographics etc. In addition to MFI data, the industry portal is expected to plug-in various other financial and non-financial sector information, such as poverty data, population and statistical information, updates on digital financial services etc. and which will provide the MFIs to conduct enhanced analytics.

In support of Tanmeyah, the USAID LENS Project engaged the services of a specialized external business consultant to assess, define and design the desired business and reporting functionalities for a new system capable to address the needs and requirements of the microfinance sector in Jordan. A “Design Document” (Annex G – Description of New System Functionalities by Component), a Quarterly Upload data format (Annex H) and Glossary (Annex I) were developed to document the aforementioned, and serves as the basis of this RFP.

## Objective

USAID LENS, on behalf of Tanmeyah, is seeking the services of a specialized vendor to design, implement, operationalize and support a new system that addresses the documented business needs and requirements, as described in this RFP.

The winning bidder is required to implement the new system utilizing a modular design and taking into consideration Tanmeyah’s other required functionalities and enhancements identified once the project is commissioned.

The winning bidder must also, on behalf of Tanmeyah, house the implemented system using a secured, highly available and robust infrastructure/cloud services and provide support services, after implementation, to Tanmeyah and member MFIs. Features of the portal and database include:

1. The web portal administration will be handled by TANMEYAH.
2. The MFI Industry portal should be a GIS, GUI and Data driven portal.
3. Be web based on-line portal hosted in a cloud, in a Jordanian data center
4. Display updated operational and financial information from the MFIs
5. Produce meaningful insights to the sector and to highlight new opportunities for MFIs to increase their outreach

The USAID LENS Project anticipates awarding a fixed price contract for the implementation of this program with an estimated cost not exceeding JD 150,000. Revealing the estimated cost ceiling does not mean Bidder should strive to meet this maximum amount. Bidders must propose costs they believe are realistic and reasonable for the work

## Required System Overview

The required system will work as an information repository for the microfinance sector in Jordan and serving different stakeholders within the Tanmeyah network (e.g. MFIs) as well as external stakeholders with different visibility and access levels awarded for the different stakeholders.

The system will mainly depend made available for analysis and reporting, as well as institutional information provided by MFIs. Furthermore, Tanmeyah will also utilize the system to gather information and documents from different third-party resources and stored in the system to be made available to the Tanmeyah members (e.g. global industry reports).

MFI industry database will consist of a front-end web portal and an advanced Relational Database Management System (RDBMS) in the backend. The database will be hosted by a third-party data center in a centralized server, and the web portal administered by Tanmeyah.

The database and centralized web portal will help in sharing various management information reports and key performance indicators. It will provide monthly/quarterly trends on key operational and financial indicators of the microfinance industry at pan-Jordanian and governorates level.

Some of the expected advantages include:

1. Effective communication and increased visibility on the role the sector plays in national economic growth.
2. An easy way to proactively engage between internal and external stakeholders.
3. Reports and analysis that can be brought to the attention of government, regulators, bankers, investors, businesses, or the general public.
4. Healthy competition and transparency among MFIs.
5. It can promote the government’s financial inclusion initiatives i.e. publishing of the National Financial Inclusion Strategy.
6. Clear data sets will simplify investment opportunities for domestic and foreign investors
7. The portal will act as an information hub and resource center for the sector
8. The database will provide options to upload various third-party data from financial sector and government departments. This would provide an opportunity for MFIs to expand their outreach and provide better financial services

## Regulatory Aspects of the Portal

### The Microfinance Industry portal and its features has to be aligned to the rules given in Bylaw No. (5) of the year 2015 Microfinance Companies bylaw promulgated pursuant to Paragraph (G) of Article (12) and Article (65) of the Central Bank of Jordan Law No. (23) of the year 1971.[[2]](#footnote-2)

### The financial company engaging in microfinance activity and licensed according to the provisions of this bylaw will be part of this portal for data sharing

### Microfinance activity: Provision of financing and financial activities to persons of low-income and persons who are unable to obtain financial services wholly or partially from the banking sector, whether these parties are individuals, microenterprises or small enterprises according to standards determined by the bank.

### The Microfinance Industry Portal will have to be developed according to the rules of Article (26) of microfinance act which says “The Central bank shall issue the regulations necessary to implement the provisions of this bylaw, which include the following aspects: A- Treating the customers of microfinance companies fairly. B- Risk management and classification of assets. C- Internal control systems. D- Corporate governance. E- Preparation of financial reports according to the international standards. F- Credit information sharing. G- Procedures and requirements for anti-money laundering and terrorism financing.”

### The Microfinance Industry portal will not be a parallel system of Credit Reporting and Verification System which is being implemented by CRIF Credit Bureau.

### The Microfinance Industry portal will not have individual customer lending information such as name of the borrower, borrower address, KYC documents, outstanding amount, interest rates, loan tenure, etc.

### The Microfinance Industry portal will consolidate portfolio and financial information from MFIs.

## Tasks/Activities

The broad scope of RFP to develop the MFI Industry Database and portal would include:

1. Design, Development, deployment, testing and integration of MFI Industry web portal and database
2. Design, Development, deployment, testing and integration of quarterly data set from MFIs
3. Development of data upload procedures and systems for various third-party data from Government and non-government entities from time to time
4. Capacity building and training on portal management and data upload procedure to designated employees at Tanmeyah
5. Handholding and maintenance support for 12 months
6. Ensure deployment of industry portal and database to a local third-party Data Center. The offeror will identify and propose the services of at list 2 Data centers; the offeror will confirm in the Technical proposal the standard arrangement to secure this service, and budget in the financial proposal the annual costs.
7. The portal will have to develop with latest technologies which will provide 24/7 access to key information on any devices (Mobile, Tablet & PC)

The following are proposed tasks to manage the project and complete the delivery of all requirements and full implementation of the desired system.

Bidders need to take into consideration the following project tasks when developing their proposal:

1. Task 1: Assessment and Mobilization
2. Task 2: Technical and Operational Design
3. Task 3: Infrastructure Readiness
4. Task 4: System Development and Implementation
5. Task 5: Implementation of Reporting Capabilities
6. Task 6: Delivery of Documentation and Training
7. Task 7: Transition and Operationalization
8. Task 8: Post-Implementation Review and Handover
9. Task 9: Service Management and Support

The following sections provide key steps to be considered within each of the tasks.

## Task 1: Assessment and Mobilization

### Kick-off project and present project management approach

* + - 1. Conduct project kick-off meeting, confirming scope and deliverables
      2. Formulate a Project Steering Committee
      3. Confirm project team members and formally outline roles and responsibilities
      4. Provide baseline project plan, detailing all project phases, stages, tasks, milestones and timeframes
      5. Describe project management approach including status and progress monitoring, updates, issues resolutions and escalation, and formal approval process

### Present system implementation approach methodology and tools

* + - 1. System/data flowcharting, process mapping techniques
      2. Structured interactive development methodology (e.g. Agile) or other rapid application development techniques utilized
      3. System operational simulations/prototypes for each milestone/ deliverable

### Conduct Status Quo Assessment and Information Gathering

1.7.3.1 Conduct a walkthrough with Tanmeyah over the “Design Document” (Annex G – Description of New System Functionalities by Component) that was created for Tanmeyah which describes functionalities envisioned for the new system

* + - 1. Consider any applicable industry, laws or any regulatory requirements that might have an impact on the system and its implementation
      2. Understand MFI business environment, operational functions and processes, and project stakeholders and any impacts on the design, implementation and operationalization of the new system
      3. Review MFIs’ systems that can impact the design, implementation and operationalization of the new system (e.g. related to the needed data extraction, transformation, and loading (ETL) process)
      4. Develop complete implementation assessment report highlighting and confirming design requirements, risks, approach and deliverables

## Task 2: Technical and Operational Design

### Describe development methodology

* + - 1. Provide an overview of the development methodology and tools utilized by the vendor (e.g. Agile, RAD)

### Develop complete solution design, and system and technical specifications covering scope of project

* + - 1. Develop detailed system, technical, operational design and specifications using a modular staged-approach
      2. Develop project implementation roadmap including timeframe and milestones

### Develop complete operational and system management design

* + - 1. Define process to manage sharing, processing, and storing as well as later usage of MFI data and information shared
      2. Utilizing “Design Document” (***Annex G – Description of New System Functionalities by Component***) developed for Tanmeyah, agree with all parties on standard definition on the pre-selected list of variables to be shared, as applicable
      3. Assess/design the ETL process for MFIs and for each system component and outline a plan on how to extract, transform and load the data required from each of the MFIs core systems
      4. Confirm definitions and extraction/sharing process for each MFI as well as document the complete ETL process (through process maps and flow charts and necessary narratives) as well as the subsequent processes for component-level data aggregations, summarizations, and reporting
      5. Assurance on successful processes and controls on data sharing (ETL) procedures. Tanmeyah and MFIs final approval on all ETL designs and processes
      6. Design the User Access Management system to allow for user provisioning in the system with all needed internal/application controls for each system component
      7. Define all Internal System Parameters, Logging, and Events/Issues Alerts Customization
      8. Define the technical and operational specifications for system management:

1. System Parameterization
2. End of Period (EoP) Runs at Tanmeyah
3. Data sharing quality and statistical reports
4. Logging features and exceptional reporting
5. Alerts Management and Workflows using various messaging channels
   * + 1. Present System and Operational design and obtain Tanmeyah’s Approval

## Task 3: Infrastructure Readiness

### Conduct readiness assessment of infrastructure to implement and integrate with the new system, and develop plan to bridge any gaps

1. Present the Infrastructure/Cloud Services – System Hosting features being prepared for the project
2. Identify and address the required software/hardware upgrades/updates to existing Tanmeyah and MFIs infrastructure/computing services

### Conduct and present migration, operational and vendor risk management assessment and mitigating controls (if required)

### Arrange for and operationalize the Infrastructure/Cloud Hosting Services and connectivity that should be ready when systems development commences and/or system is implemented

## Task 4: System Development and Implementation

### Present system development plan, highlighting stages, tasks, milestones and timeframes

### Develop, code, and implement system utilizing a modular approach

1. Develop and code the functional, technical, operational, and Infrastructure/Cloud Hosting Services features
2. Document all system parameterization and controls
3. When applicable, update documentation of design (e.g. process maps and flowchart)

### Assess the need and abilities for population of historical data strategy/approach

### Plan and implement system testing and User Acceptance Testing (UAT)

1. Present vendor testing approach and plan
2. Conduct complete system Testing (unit, integration, system) documenting testing scripts and results
3. Formalize and agree with Tanmeyah and MFIs on UAT testing approach, scheduling, tasks and responsibilities
4. Simulate generation of 2013/2014 MFIs Data and generation of system reports/dash board in the new system.

## Task 5: Implementation of Reporting Capabilities

### Present features and functionalities of selected reporting tool

### Design, present and agree on standard reports and user-generated reporting capabilities addressing all requirements of the RFP, as well as requirements and needs identified through the previous phases of the project, including User Access Management

### Test implementation of reporting features by conducting vendor-initiated testing as well as UAT testing

### Develop Report writing technical/user capabilities, operational guidelines; identifying and documenting all references including adequate report generation procedures and documentation

### 

## Task 6: Delivery of Documentation and Training

### Develop and finalize documentation

1. Develop/finalize system, technical and operational documentation for the new system
2. Develop/finalize system management features and procedures documentation
3. Develop/finalize security and controls features and procedures documentation
4. Prepare System Admin manual for Tanmeyah covering all system management such as troubleshooting, periodic checklists and procedures, and parameterization

### Develop and deliver customized formal training on the new system features, operations, and reporting for Tanmeyah and MFI teams of different levels/roles

## Task 7: Transition and Operationalization

### Operationalize new system on infrastructure/cloud

1. Provide a plan to gradually transition to the usage of the new system across all MFIs
2. Conduct coaching and monitoring of transition process at each MFI/Tanmeyah
3. Monitor system and operational performance and resolve issues

### Provide report on transition and operationalization phase to obtain approval

## Task 8: Post-Implementation Review and Handover

### Conduct formal Post-Implementation Review

### System Hand-Over, formal project closure and Sign-Off

## Task 9: Service Management and Support

### Provide service management, technical/operational support and system maintenance

### Present timely reports on performance against SLAs agreed with Tanmeyah

### Present performance reports on system performance

### Provide updates on system capacity planning

## Deliverables

The winning bidder will need to ultimately prepare and submit the following:

### Operational System, as per RFP requirements, that is parameterized, modular and secured. Vendor support in terms of housing the system and data, on behalf of Tanmeyah, as well as providing all system maintenance and technical and operational support services to Tanmeyah and MFIs for one year (12 months). Vendor should specify annual fee for system maintenance and technical and operational support services to Tanmeyah and MFIs.

### All developed source codes and programs. Ownership of all data, source code, updates, applications, report designs, and programs developed within the scope of this project is the sole ownership of Tanmeyah and Offeror agrees to grant USAID a royalty-free, worldwide, nonexclusive, and irrevocable right to use, disclose, reproduce, prepare derivative works, distribute copies to the public, and perform publicly and display publicly, in any manner and for any purpose, and to have or permit others to do so.

### Web portal user interface should be developed in English and Arabic languages

### All deliverables should address all RFP requirements outlined in this document. All Deliverables are in English language, presentations and progress updates might require bilingual (English/Arabic) capabilities

### Vendor to apply formal document controls and versioning on all issued deliverables

Additionally, and in fulfilling the RFP requirements, the following deliverables are needed as description in the Section #6. Tasks of the RFP:

|  |  |
| --- | --- |
| **TASK** | **DELIVERABLES** |
| Task 1:  Assessment and Mobilization | 1. Project kickoff presentation to:  * present and agree on project management approach * project management approach * describe system implementation approach, methodology and tools  1. Assessment report |
| Task 2:  Technical and Operational Design | 1. Development approach and methodology 2. Complete system functional and technical design including technical documentation, database structure, report/screen, ETL designs and flowcharts 3. Operational and system design |
| Task 3:  Infrastructure Readiness | 1. Infrastructure readiness assessment 2. Implementation of needed infrastructure 3. Certificate of compliance with cloud services - Information Security and high availability standards and requirements |
| Task 4:  System Development and Implementation | 1. System development and testing plan 2. Developed and implemented system 3. Execution of testing plan, and documented results |
| Task 5:  Implementation of Reporting Capabilities | 1. Design and implement required reporting capabilities including:  * standard reports * user generated reporting capabilities  1. Execution of testing plan, and documented results |
| Task 6:  Delivery of Documentation and Training | 1. Documentation of:  * system, technical and operational procedures * system management features and procedures * security and controls features and procedures  1. Training material on system features 2. Conduct training to Tanmeyah and MFI teams (of different levels) |
| Task 7:  Transition and Operationalization | 1. Operationalize new system 2. Provide report on efforts to operationalize system, highlighting performance or any issues |
| Task 8:  Post-Implementation Review and Handover | 1. Provide formal Post-implementation review document ensuring the system is fully operational, secured, highly available, bug-free, and meeting project objectives and stakeholders requirements |
| Task 9:  Service Management and Support | 1. Ongoing reports on service levels, issues, performance and system capacity |

## Expected Timeline

The Expected Timeline is as follows and is expected to be run in parallel, as applicable:

|  |  |
| --- | --- |
| **Task** | **Expected Duration** |
| Task 1: Assessment and Mobilization | 2 weeks |
| Task 2: Technical and Operational Design | 4 weeks |
| Task 3: Infrastructure Readiness | 3 weeks |
| Task 4: System Development & Implementation | 12-14 weeks |
| Task 5: Implementation of Reporting Capabilities | 4 weeks |
| Task 6: Delivery of Documentation and Training | 2 weeks |
| Task 7: Transition and Operationalization | 2 weeks |
| Task 8: Post-Implementation Review and Handover | 2 weeks |
| Task 9: Service Management and Support | Ongoing – one year to be included in award~~[[3]](#footnote-3)~~ |

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## Considerations

The following should be considered by the Bidder when submitting their proposal:

### The system should be modular, and the vendor must ensure and demonstrate that the system (and its implementation) are designed, implemented, and operationalized to meet high security, data confidentiality, integrity and quality, as well as availability standards.

### System Interoperability Factors: implemented system should address all interoperability factors and requirements with MFIs to ensure well-optimized operations, process efficiency and effectiveness including:

1. Organizational Interoperability
2. Business Processes Interoperability
3. Technology Interoperability
4. Information Security and privacy
5. Data confidentiality, integrity and quality assurance
6. Compliance with applicable laws and regulations

### Support and Service Levels: the vendor is expected to provide post-implementation support in the form of housing the system and data on behalf of Tanmeyah, as well as providing all system maintenance and technical and operational support services to Tanmeyah and other end-users (e.g. MFI teams). Hence, it is of importance to highlight:

### The need to implement a Service Level Agreement (SLA) defining standards and turn-around times.

### The process to handle complaints (from system end-users at Tanmeyah and MFIs).

### Abilities to document, track and resolve any issues with the system.

### Any other post-implementation support.

### Commitment to understand the structure of the data stored on the system and abilities to address ad-hoc requests to extract data, investigate values and results, as well as generate reports.

### The system should be able to generate audit trails for all components including capturing and saving of usage data for all registered users as well as public access views/data downloads. Furthermore, incorporate automated alerts that utilize the data aforementioned to warn against potential misusage or errors.

### As the microfinance sector is expected to continue to grow, new MFIs are also expected to join the Tanmeyah network. Hence the vendor must demonstrate abilities and documented set of procedures and instructions for any MFI planning to join Tanmeyah and become a user of the new system.

# Submission Information

## Submission Requirements

This section contains general and specific requirements for submitting the technical and cost proposals. Please ensure completed forms, including the Evidence of Responsibility and Independent Price Determination, along with a copy of your legal registration, are included with the technical proposal otherwise your proposal will be rejected.

### This RFP is issued as a public notice to ensure that all interested, qualified and eligible organizations able to work in Jordan that fulfill USAID-designated Geo Code 937 country (meaning Jordan, the US and other developing countries[[4]](#footnote-4)) have a fair opportunity to submit proposals. Organizations must have a successful track record of similar projects. All essential staff involved must be fluent in both Arabic and English languages.

### If the Offeror includes a group of firms and/or subcontractors, one lead organization or firm must be clearly identified and is responsible for handling all reporting and coordination with USAID LENS and Tanmeyah.

### All firms and/or subcontractors must fulfill USAID-designated Geo Code 937 country requirements.

### The Offeror is requested to submit a proposal directly responsive to the terms, conditions, and clauses of this RFP. The overall proposal shall consist of two (2) physically separated parts: Technical Proposal and Cost Proposal. Technical Proposals shall not make reference to pricing.

### . Proposals not conforming to this solicitation may be categorized as unacceptable and eliminated from further consideration.

### Offerors are allowed to submit one proposal. If an Offeror participates in more than one proposal, all proposals involving the Offeror will be rejected.

### Proposals shall be written in English. Cost proposals from Jordanian offerors shall be presented in Jordan Dinar. Cost proposals from US or other Geo Code 937 qualified Offerors shall be presented in US Dollar.

### Proposals must remain valid for a minimum of ninety (90) days. The Offeror may submit its proposal by the following means:

### Electronically - Internet email with attachments compatible with MS WORD, Excel, and Adobe Acrobat in a MS Windows environment to: [RFP@jordanLENS.org](mailto:RFP@jordanLENS.org).

### The person signing the Offeror’s proposal must have the authority to commit the Offeror to all the provisions of the Offeror’s proposal.

### The Offeror should submit its best proposal initially as FHI 360 may evaluate proposals and make an award without discussions. However, FHI 360 reserves the right to conduct discussions should FHI 360 deem it necessary.

### Proposals must be clearly and concisely written and must describe and define the Offeror’s understanding and compliance with the requirements contained in the STATEMENT OF WORK. All pages must be sequentially numbered and identified with the name of the Offeror and the RFP title and/or number.

## Part A: Technical Proposal

### The Technical Proposal shall be straightforward and concise describing how the Offeror intends to carry out and satisfy the TASKS and DELIVERABLES described previous sections.

### No contractual price information is to be included in the Offeror’s technical proposal in order that it will be evaluated strictly on its technical merit.

### Technical proposals shall be limited to 35 pages in total. Pages in excess of 35 pages will not be read or evaluated.

### Detailed information should be presented only when required by specific RFP instructions. Items such as graphs, charts, tables may be used as appropriate but will be considered part of the page limitation. Key personnel resumes, bio-data sheets, dividers, and past performance report forms are not included in the page limitation. No material may be incorporated in the proposal by reference, attachment, appendix, etc. to circumvent the page limitation.

### Organizational Information (not part of page limit):

* + Organization’s legal name
  + Contact name and position or title
  + Organization’s E-mail address, physical address and telephone number
  + Evidence of Responsibility and Independent Price Certification Form (includes confirmation that firm is a USAID-designated Geo Code 937 country – meaning Jordan, the US, and other developing countries) – **Annex D**
  + Copy of legal registration documents

### Technical Approach and Methodology: A narrative – not to exceed 22 pages – that outlines the proposed approach and methodology to be utilized by the Offeror for the design, development and implementation of the required system. This section should also include a description of:

* + How the Offeror intends to address each of the required tasks as well as desired system functionalities, features and project deliverables listed, in addition to any suggestions and recommendations to these areas
  + Project management approach and framework to be utilized

### Capability Statement: A narrative – not to exceed five (5) pages – that explains the Offeror’s understanding of the desired system and requirements as well as their capability to perform the scope of work, tasks and deliverables. The offeror shall demonstrate it has the necessary organizational systems and procedures, e.g. personnel policies, travel policies, project management, equipment, supplies and personnel in place to successfully comply with the contract requirements and accomplish the expected results.

### Past Performance reference: Not to exceed five (5) pages, the Offeror shall submit a list of current and past similar work and assignments completed in the past five years that were similar in size, scope and complexity–preferably in the microfinance, banking and/or technology sectors, with particular attention paid to those performed in Jordan and the Middle East. Include the contact information: company or organization, name, phone number and email. Please use the Past Performance Reference Form template in Annex F.

### Timeline: A detailed timeline required to complete the project.

### Personnel/Staffing: Not to exceed three (3) pages, the Offeror shall identify, in summary format of 2-3 sentences, the names, anticipated positions of the field team leaders and essential personnel proposed to perform the requirements of this scope of work, tasks and deliverables. The narrative shall include the percentage of staff time of principals and managers on this activity. CVs (not to exceed two pages each) that clearly describe education, experience and professional credentials, and biodata forms shall be completed and attached for the proposed personnel. These pages do not count towards the page limitation for this section. Note: proposed salaries for staff shall be supported by the salary history certified in the biodata forms. FHI 360 reserves the right to verify salary history and rates.

## Part B: Cost Proposal

### The Offeror shall propose costs it believes are realistic and reasonable for the work in accordance with the Offeror’s technical approach. The Offeror shall provide a complete budget based on cost elements described below using Annex A - Budget Template.

### The detailed cost proposal shall be broken down by each task (refer to Section TASKS/ACTIVITIES) and include the following:

* 1. Proposed staff, rates, number of person-days needed to accomplish the work.
  2. Transportation and logistics costs
  3. Costs of workshops, trainings, meeting sessions with Tanmeyah staff and MFI staff and related materials, printed materials, supplies, etc.
  4. Separate running costs (for Task 9 - Service Management and Support) broken down by its main elements where applicable (e.g. hardware, cloud service, housing system and data, customer service and support, etc.)

### Provide in the Budget Narrative section, using Annex B – Budget Narrative Template, a concise description and justification for each line item cost. Be sure to include data and/or methodologies to support cost estimates.

### The budget narrative shall be presented in such a way as to be easily referenced from the budget and should provide sufficient information so that FHI 360 may review the proposed budget for reasonableness.

### All projected costs must be in accordance with the organization’s standard practices and policies.

### Offers including budget information determined to be unreasonable, incomplete, unnecessary for the completion of the proposed project or based on a methodology that is not adequately supported, may be deemed unacceptable.

### Guidelines:

* + - 1. Cost proposals from Jordanian Offerors shall be presented in Jordan Dinar. Cost proposals from US or other Geo Code 937 qualified Offerors shall be presented in US Dollar.
      2. Offer must indicate the inclusion/exclusion of any applicable taxes such as VAT.
      3. All costs must be budgeted as direct costs.  Indirect costs will not be accepted.
      4. If the Offeror proposes a fringe benefit rate on salaries, it must be supported by an established written policy. Please provide a detailed explanation in the budget narrative.
      5. For employee salaries – List employee name (when identified), functional position and duration of assignment (in terms of person days), and daily rate. The daily rate is derived by dividing base annual salary exclusive of fringe benefits, incentives, bonuses, overtime, allowances and differentials by 260 days.
      6. Offeror must include a signed **biodata form (Annex C)** for any proposed staff named in the budget.
      7. Travel and Transportation – Provide the number of trips, origin and destination of trips, estimated air fares, and other costs such as taxi fees. Please note that international travel will not be funded through this award.
      8. Per Diem – Offerors shall budget per diem associated with travel and transportation in accordance with the USAID Jordan mission order, <http://aoprals.state.gov/web920/perd-diem.asp>
      9. Other Direct Costs – Itemize and provide complete details of other direct costs, including unit prices that may be incurred.
      10. Profit or Fee: A “fee” may be proposed, but FHI360 reserves the right to determine the reasonableness of the fee as well as negotiate the amount and terms of payment. Organizations proposing a fee shall consider:

1. the complexity of the work to be performed;

2. the risk borne by the contractor;

3. the contractor’s investment;

4. the amount of any subcontracting which requires monitoring, especially international monitoring;

5. the quality of its record of past performance;

6. industry profit rates in the surrounding geographical area for similar work;

7. the length of the contract (short-term is less than 12 months, long-term exceeds 12 months);

8. the clarity and cost reasonableness of the initial budget and budget narrative;

9. the complexity and innovation of the work;

10. fees charges to other clients;

11. the contractor has independently successfully developed similar work and this can be demonstrated; and

12. market rates.

2.3.7.11 If indirect costs are proposed, Offeror must provide a copy of its current NICRA (Negotiated Indirect Cost Rate Agreement) issued by a US Government Agency. The detailed budget breakdown shall be structured and formatted to clearly and easily identify the indirect rate (s) applied, and the resulting dollar amount. If the offeror does not have a NICRA, an externally certified indirect rate, or cannot otherwise justify charging an indirect cost rate, the offeror is instructed to directly charge all costs.

## Evaluation Criteria

Bids will be evaluated using the **Trade-Off** methodology with the award being made to the Offeror that provides the most responsive and therefore, the best-value, according to the Evaluation Criteria (see below). Only service providers able to provide all of the requirements listed above will be considered. FHI 360, as the prime implementer for USAID LENS, and MEDA, as implementing partner, will supervise the evaluation and awarding of the project in full coordination with Tanmeyah.

Bids must first meet the mandatory requirements before their technical and cost proposals will be reviewed. Those bids not meeting the mandatory requirements will be automatically rejected.

The mandatory requirements are:

|  |  |  |
| --- | --- | --- |
|  | MANDATORY REQUIREMENTS | MEETS REQUIREMENT |
| 1. | Nationality of Offeror meets USAID Geographic Code 937 requirement – Offeror shall be registered in the US, Jordan or a USAID-designated 937 developing country | YES/NO |
| 2. | Evidence of Responsibility and Independent Price Determination Form Completed – Offeror shall complete and submit the Evidence of Responsibility and Independent Price Determination Form with the technical proposal. | YES/NO |

Bids satisfying the mandatory requirements will then be evaluated for technical strengths

To be considered **technically qualified**, bids must score a minimum of **65 technical points** (out of 80 total technical points). Only those firms that are deemed technically qualified will have their cost proposals scored.

|  |  |  |
| --- | --- | --- |
| **1** | **Technical Approach**   * Comprehensiveness of proposed approach. Clarity and appropriateness of proposed activity. * Implementation plan and proposed timeline are realistic and include all proposed elements of activity. | 20 points |
| **2** | **Capability Statement –** Demonstrated organizational capabilities and experience as follows:   * Organizational competence relative to the Tasks and Deliverables, including knowledge of and experience working in Jordan and the Middle East * Capabilities mobilizing short-term technical assistance experts and teams. * Organizational systems and procedures | 20 points |
| **3** | **Past Performance/References**  Overall, previous successful experience implementing similar activities, looking at:   * Quality of product or service, including timeliness of performance; * Meeting goals and targets; * Customer satisfaction with performance; and * Prior experience working in Jordan and the Middle East. | 20 points |
| **4** | **Personnel**  Demonstrate that key personnel, team leaders:   * Are available to meet the requirements * Have appropriate level of qualification and experience to lead and to implement project. | 20 points |
| ***Technical Cut-off Range: bids must score a minimum of 65 technical points to be considered technically qualified and to have their cost proposals scored*** | | |
| **5** | **Cost Proposal**  In evaluating the proposed budget, FHI 360’s concerns include determining whether:   * Proposed price reflects a clear understanding of the requirements stated in this RFP, and is consistent with the various elements of the Offeror’s proposal (10 points). * Proposed price is reasonable in comparison with proposed prices received in response to the solicitation. For this, the lowest price cost proposal will receive the highest score for cost. Higher-priced cost proposals will receive a correspondingly lower score based on the following formula (5 points):   **Lowest Price (LP)/Current Price (CP) x XX points = score**   * Proposed price is reasonable in comparison with FHI 360’s independent cost estimate (5 points).   Unrealistically low or high proposed prices, initially or subsequently, may be grounds for eliminating a proposal from competition either on the basis that the Offeror does not understand the requirement or the Offeror has provided an unrealistic proposal. | 20 points |
| **TOTAL** | | **100 points** |

***NOTE:*** *FHI 360 will not compensate the company for its presentation of response to this RFP nor is the issuing of this RFP a guarantee that FHI 360 will award a subcontract.*

**COMPETITIVE RANGE** – If FHI 360 determines that discussions are necessary, FHI 360 may establish a Competitive Range composed of only the most highly rated proposals. FHI 360 may exclude an offer from the competitive range if it is so deficient as to essentially require a new technical proposal. FHI 360 may exclude an offer from the competitive range if it so unreasonably priced, in relation to more competitive offers, as to appear that there will be little or no chance of becoming competitive. FHI 360 may exclude an offer that would require extensive discussions, a complete re-write, or major revisions such as to allow an Offeror unfair advantage over those more competitive offers.

**ORAL PRESENTATIONS** – Following the technical evaluation, the selection committee reserves the right to require shortlisted bidders to present key parts of their submitted proposals to the committee. Based on those presentations, the selection committee will make the final decision.

The Offer that scores the highest will be determined the most responsive to the RFP and the project needs.

FHI 360 reserves the right to award one or more contracts under this RFP on the basis of initial offers without discussions or without establishing a competitive range.

# General Terms and Conditions

## Any proposal received in response to this solicitation will be reviewed strictly as submitted and in accordance with Section 2.4, Evaluation Criteria.

## EXECUTIVE ORDER 13224 ON TERRORIST FINANCING

Offerors are informed that FHI 360 complies with U.S. Sanctions and Embargo Laws and Regulations including Executive Order 13224 on Terrorist Financing, which effectively prohibit transactions with persons or entities that commit, threaten to commit or support terrorism. Any person or entity that participates in this bidding process, either as a prime or sub to the prime, must certify as part of the bid that they are not on the U.S. Department of Treasury Office of Foreign Assets Control (OFAC) Specially Designated Nationals (SDN) List and is eligible to participate. FHI 360 shall disqualify any bid received from a person or entity that is found to be on the List or otherwise ineligible.

Firms or individuals that are included on the Excluded Parties List System ([www.epls.gov](http://www.epls.gov/)) shall not be eligible for financing and shall not be used to provide any commodities or services contemplated by this RFP.

## TERMS AND CONDITIONS

Offerors are responsible for review of the terms and conditions described.

## CONTRACT MECHANISM

FHI 360 is anticipated to award a fixed-price subcontract to the Offeror whose proposal will be evaluated based on the evaluation criteria described previously.

## WITHDRAWALS OF PROPOSALS

Offerors may withdraw proposals by written notice via email received at any time before award. Proposals may be withdrawn in person by a vendor or his/her authorized representative if the representative’s identity is made known and if the representative signs a receipt for the proposal before award.

## RIGHT TO SELECT/REJECT

FHI 360 reserves the right to select and negotiate with those firms it determines, in its sole discretion, to be qualified for competitive proposals and to terminate negotiations without incurring any liability. FHI 360 also reserves the right to reject any or all proposals received without explanation.

## DUE DILIGENCE PROCESS

Any selected firm will be required to complete a Financial Pre-Award Assessment in order for FHI 360 to ascertain that the organization has the capacity to perform successfully under the terms and conditions of the proposed award. As part of the Pre-Award Assessment process, the firm will also be requested to submit a financial audit report from the previous fiscal year. In addition, payroll records and other financial information may be requested to support budgeted costs.

## CLIENT PRIOR APPROVAL

The selected offeror will be subject to funding agency approval before a subcontract can be awarded. Therefore, organizations are reminded that there may be delays for this process to be completed. In addition, should such approval not be given, this subcontract cannot be awarded.

## DISCLAIMER

This RFP represents only a definition of requirements. It is merely an invitation for submission of proposals and does not legally obligate FHI 360 to accept any of the submitted proposals in whole or in part, nor is FHI 360 obligated to select the lowest priced proposal. FHI 360 reserves the right to negotiate with any or all firms, but with respect to price, costs and/or scope of services. FHI 360 has no contractual obligations with any firms based upon issuance of this RFP. It is not an offer to contact. Only the execution of a written contract shall obligate FHI 360 in accordance with the terms and conditions contained in such contract.

## REQUEST FOR PROPOSAL FIRM GUARANTEE

All information submitted in connection with this RFP will be valid for 90 (ninety) days from the RFP due date. This includes, but is not limited to, cost, pricing, terms and conditions, service levels, and all other information. If your firm is awarded the contract, all information in the RFP and negotiation process is contractually binding.

## OFFER VERIFICATION

FHI 360 may contact Offerors to confirm contact person, address, bid amount and that the bid was submitted for this solicitation.

## FALSE STATEMENTS IN OFFER

Offerors must provide full, accurate and complete information as required by this solicitation and its attachments.

## CONFLICT OF INTEREST

Offerors must provide disclosure of any past, present or future relationships with any parties associated with the issuance, review or management of this solicitation and anticipated award in or outside of Jordan.

Failure to provide full and open disclosure may result in FHI 360 having to reevaluate selection of a potential vendor.

## Work Product Presumptive Tanmeyah Property: All writings, books, articles, computer programs, databases, source and object codes, and other material of any nature whatsoever, including trademarks, trade names, and logos, that is subject to copyright protection and reduced to tangible form in whole or in part by Vendor in the course of Vendor’s service to Tanmeyah shall be considered a work made for hire, or otherwise Tanmeyah property. During this agreement and thereafter, Vendor agrees to take all actions and execute any documents that Tanmeyah may consider necessary to obtain or maintain copyrights, whether during the application for copyright or during the conduct of an interference, infringement, litigation, or other matter. Vendor shall identify all materials in which Vendor intends to exempt from this provision prior to the use or development of such materials.

## Rights in Data: The Vendor understands and agrees that FHI360 may itself and permit others, including government agencies of the United States and other foreign governments, to reproduce through but not limited to the publication, broadcast, translation, creation of other versions, quotations there from, any provided publications and materials, and otherwise utilize this work and material based on this work. The Vendor shall defend, indemnify, and hold harmless Tanmeyah, and the US Government and its agencies against all claims, suits, costs, damages, and expenses that may be sustained by reason of any scandalous, libelous, or unlawful matter contained or alleged to be contained in the work, or any infringement or violation by the work of any copyright or property right; and until such claim or suit has been settled or withdrawn, FHI360 may withhold any sums due the Vendor under this agreement. Vendor agrees to specifically identify to Tanmeyah and FHI360 any and all computer software licenses (“including shrink-wrap”) as may convey to Tanmeyah and FHI360. Vendor agrees that any and all computer software developed in the performance of this order using FHI360 monies shall, unless otherwise agreed, become and remain the property of Tanmeyah.

## RESERVED RIGHTS

All RFP responses become the property of FHI 360, and FHI 360 reserves the right in its sole discretion to:

1. To disqualify any offer based on offeror failure to follow solicitation instructions.
2. FHI 360 reserves the right to waive any deviations by vendors from the requirements of this solicitation that in FHI 360’s opinion is considered not to be material defects requiring rejection or disqualification, or where such a waiver will promote increased competition.
3. Extend the time for submission of all RFP responses after notification to all vendors.
4. Terminate or modify the RFP process at any time and reissue the RFP to whomever FHI 360 deems appropriate.
5. FHI 360 reserves the right to issue an award based on the initial evaluation of offerors without discussion.
6. FHI 360 reserves the right to award only part of the activities in the solicitation or issue multiple awards based on solicitation activities.
7. FHI 360 will not compensate offerors for preparation of their response to this RFP.
8. Issuing this RFP is not a guarantee that FHI 360 will award a subcontract.
9. FHI 360 may choose to award a subcontract to more than one offeror for specific parts of the activities in the RFP.

1. For USAID’s list of developing countries, please see <http://www.usaid.gov/sites/default/files/documents/1876/310maa.pdf> [↑](#footnote-ref-1)
2. CBJ by-law enclosed as Annexure [↑](#footnote-ref-2)
3. Vendor should specify annual fee for system maintenance and technical and operational support services to Tanmeyah and MFIs. [↑](#footnote-ref-3)
4. For USAID’s list of developing countries, please see <http://www.usaid.gov/sites/default/files/documents/1876/310maa.pdf> [↑](#footnote-ref-4)