

# **Bids Solicitation Document**

## **Request for Proposals**

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**PROCUREMENT OF SERVICES OF  
To personnel working for PE in RRTs and Locum Tenens System**

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**Health Department  
GOVERNMENT OF KHYBER PAKHTUNKHWA**

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## A. DEFINITIONS:

- (a) **Applications** means the Technical & Financial bids.
- (b) **Beneficiaries** means Personnel of Govt. Initiative to whom payment is to be made for these services rendered.
- (c) **Bid(s)** means documents required to be submitted in response to an invitation to bid (ITB).
- (d) **Bidder(s)** means any entity or person that may provide or provides the Services to the Procuring Entity under the Contract.
- (e) **Procuring Entity (PE)** means Health Department, Government of Khyber Pakhtunkhwa through Directorate General of Health Services, Government of Khyber Pakhtunkhwa, Warsak Road Peshawar
- (f) **Confirmation** means confirmation in writing.
- (g) **Contract** means the contract proposed to be entered between the Procuring Entity and the Bidder, including all attachments, appendices, and all documents incorporated by reference therein.
- (h) **Contract Price** means the price payable to the Service Provider under the contract for the full and proper performance of its contractual obligations.
- (i) **Day** means one working day.
- (j) **Fraudulent and Corrupt Practices** will have the same bearing and meaning as are defined in the relevant laws.
- (k) **Government** means the Government of the Khyber Pakhtunkhwa (GoKP) and all its associated departments, agencies, autonomous/semi-autonomous bodies, local governments, boards, universities and similar other organizations.
- (l) **In writing** means communicated in written form e.g. by registered postal mail / email, delivered with proof of receipt.
- (m) **Joint Venture (JV)** means an association with or without a legal personality distinct from that of its members, of more than one Bidders where one member has the authority to conduct all business for and on behalf of any and all the members of the JV, and where the members of the JV are jointly and severally liable to the Procuring Entity for the performance of the Contract.
- (n) **Person** means individual, association of persons, firm, company, corporation, institution and organization, etc. having legal capacity.
- (o) **Procurement Methods** means any one of the procurement modes/ methods as mentioned in this bidding document.
- (p) **Proposal** means the Technical Proposal and the Financial Proposal for the provision of the products and services submitted by a Bidder in response to this Bidding Document.
- (q) **Province** means the Province of Khyber Pakhtunkhwa, Pakistan
- (r) **Purchase Committee (PC)**, constituted by the Health Department, Khyber Pakhtunkhwa for the purpose of COVID-19 related procurement.

- (s) **Least Cost Selection (LCS)** means the evaluation methodology employed with the intention to select the lowest evaluated responsive bid for services to be provided by the participating Bidders in compliance to this RFP.
- (t) **Request for Proposals (RFP)** means this Bids Solicitation Document, the provisions of which shall govern the procurement and its processes for the purchase of intended services.
- (u) **Single Stage Two Envelope Process** means the process of receiving bids for this procurement as mentioned in this bidding document.
- (v) **Service(s)** means the work to be performed and services to be provided by the Service Provider/s pursuant to the Contract.
- (w) **Service Provider/s** means the successful bidder/s with whom the Procuring Entity would sign a Contract for the provision of services under this RFP.
- (x) **Work** means all the actions and activities undertaken by the Service Provider/s to carry out the contractual obligations for the provision of services under this RFP.

**The Procuring Entity, i.e., the Health Department, Government of the Khyber Pakhtunkhwa, (hereinafter referred to as “the Department”) through the Director General Health Services, Khyber Pakhtunkhwa invites Technical and Financial Proposals from cellular services providers associated with a microfinance bank or scheduled banks of Pakistan having widespread network of funds disbursement facilities through branchless banking in the province (hereinafter referred to as “the Bidders”) to provide services for disbursement of payment of remuneration to personnel involved in initiatives of Rapid Response System, Locum Tenens system and any other systems to be rolled out for combating COVID-19 global emergency.**

It shall be noted that the RFP is issued in pursuance of the declaration of Emergency vide notification NO.SO (Esst)RR&SD/3-5/2019 dated to take measure for preparedness, prevention, control and response COVID-19 and in light of decision taken by the of Provincial Cabinet in its special meeting held on 13-03-2020, exemption has been granted to provincial government departments under section 14(1) of KPPRA Act, 2012 in respect of procurements related to Corona Virus (COVID-19).

## **I. Introduction:**

The purpose of this Request for Proposals (RFP) titled “Financial Services For Distribution of Cash Based Incentives For The Personnel Of Rapid Response Model, Medical Staff Engaged Through The Locum Tenens System Of Health Department and any other systems to be rolled out for combating COVID-19 pandemic” is to secure the services of one or more qualified cellular service providers associated with a microfinance bank (bidders), who will be required to disburse regular payments to a number of different categories of beneficiaries in relation to the initiatives taken by the health department of KP to cope with COVID-19 Emergency

In this relation, services of bidders are required to disburse regular cash payments to the various tiers of rapid response teams and emergency medical staff engaged by the health department through its locum tenens system. The various categories of personnel have different daily rates and shall be reimbursed accordingly.

*he contract will be initially valid till 1-06-2020, i.e., expiration of validity of Emergency as notified by the Govt. of Khyber Pakhtunkhwa. However, subject to the evolving situation of COVID-19 in or for the province coupled with the performance and / or work quality of Service Provider/s, the PE at its sole discretion, may or may not extend for any other length of duration, the service contract agreement with none or any number of the Service Provider/s as the PE may deem fit.*

Bidders must ensure that they submit all the required documents indicated in the Bidding Documents without fail. Bids received without the requisite documents mentioned in the Bidding Documents are liable to be rejected at the initial stage itself.

## **II. Context**

In response to this unprecedented challenge of COVID-19, the provincial government has

taken a number of steps for preparedness, prevention, control & response COVID-19 Emergency. Two of such initiatives which can possibly have an immediate positive impact on corona related situation are as follows:

- a) Raising of rapid response teams (RRTs) across the province, to physically check, monitor and inform people at their door step, coordinated and managed through a 24/7 emergency call center.
- b) Engagement of temporary medical staff on daily wages through the locum tenens system to cater for the increased demand of health care service providers in COVID-19 related Emergencies.

Both the initiatives involve disbursement of payments on a regular basis to the workforce working for the initiatives.

### III. ELIGIBLE BIDDERS

The bidder should be a Cellular service provider (Lead Organization) <sup>[1]</sup> associated with a Scheduled Bank or Microfinance Bank for <sup>[1]</sup> alternate payment mechanism

Eligible bidders for this RFP include Cellular service provider (Lead Organization) <sup>[1]</sup> associated with a Microfinance Bank or scheduled banks in Pakistan having widespread facilities for disbursement of payments through branchless banking to community level; authorized to operate in Pakistan, with a minimum of three years' experience in providing payment disbursement services concerning various categories of recipients/beneficiaries as mentioned in this RFP. .

### IV. TYPE OF BIDDING

**Single Stage - Two Envelope bidding procedure following the least cost selection method (amongst the technically qualified bidders)** shall be followed. The said procedure is as follows:

- a) Bidding shall be conducted through Single Stage –Two Envelopes Bidding Procedure comprising a single sealed package containing two sealed envelopes in the outer sealed package. \
- b) Each of the inside sealed envelope shall separately contain Technical and Financial bids to be clearly marked in bold & legible letters as Technical Proposal and Financial Proposal respectively.
- c) The bidders are bound to provide complete information of the bidder along with its postal as well as valid email address and phone number/s on each of the respective envelopes.
- d) At First Stage “Technical Proposal” shall be opened and the sealed envelope marked as “Financial Proposal” shall be retained in the custody of the Procurement Committee;
- e) The Procurement Committee itself or by any other committee or expert/s as the case may be will evaluate the technical proposal in the manner prescribed after technical bid opening, without reference to the Financial Bid and shall reject any proposal which does not conform to the specified requirements;

- f) During the technical evaluation no amendments in the technical proposal shall be permitted except required for clarification of bid;
- g) After the evaluation and approval of the technical proposals, The Procurement Committee will open the financial proposals of the technically accepted bids in the presence of authorized representative of the bidders who wish to remain the occasion of Financial Bids opening.
- h) The bidder shall quote their service fee as percentage of amount disbursed. Hence financial bids shall mention only this percentage and bid comparison shall be with this percentage service charges;
- i) The financial bids found in contravention to the percent format as mentioned in this RFP shall not be considered and be dealt with as disqualified from this bidding competition. . The technical evaluation report will collectively be shared with the respective bidders through email for the purpose of transparency and fairness in competition.

## **V. BIDDING DETAILS (INSTRUCTIONS TO BIDDERS)**

It will be the responsibility of the Bidder(s) that all factors / parameters mentioned in this RFP have been fully perused, understood, considered and investigated if deemed appropriate by the Bidder/s while submitting the Bid and that no claim/s whatsoever including those of financial adjustments to the contract awarded under this bidding competition shall be entertained by the Procuring Entity, i.e., Health Department, Government of Khyber Pakhtunkhwa. No implication/s and / or claim/s arising thereof from the non-observance and / or non-compliance of above mentioned precondition shall be permitted on account of any failure / shortcoming on the part of any Bidder/s.

The Bidder(s) shall be deemed to have satisfied itself fully before entering into the bidding competition as to the correctness and sufficiency of its Bids for the contract and price/cost quoted in the Bid, etc. to cover all obligations under this Bid Process.

It must be clearly understood that the Terms and Conditions and Specifications in this document are intended to be strictly enforced. No escalation of cost will be permitted throughout the remaining period of completion of the contract.

The Bidder(s) shall be fully and completely responsible for the smooth, efficient and effective delivery of all the deliverables to / for the Procuring Entity.

Type of contract: The type of contract for this RFP shall be open framework agreement and the PE at its sole discretion may enter into service contract agreement with more than one contract partner.

## **VI. SCOPE OF WORK**

### *a) Background of the beneficiaries' landscape*

The PE intends to select one or more successful bidders for *a period till 1-06-2020, i.e. expiration date of emergency as notified by the Government* for the provision of financial transfer services in support of the following programs of Health department:

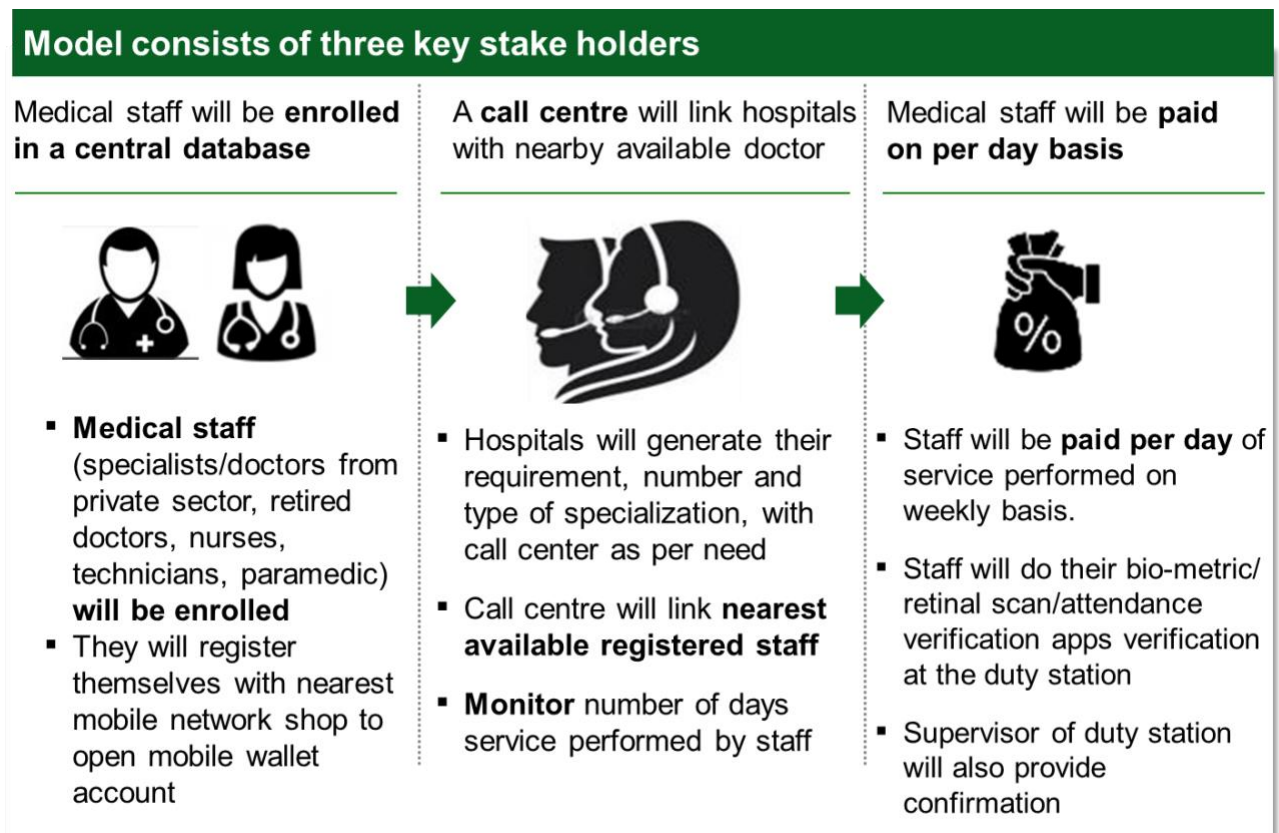
1. Locum Tenens System; and
2. Rapid Response System; and / or
3. Any other system to be rolled out by the PE

However, subject to the evolving situation of COVID-19 in or for the province coupled with the performance and / or work quality of Service Provider/s, the PE at its sole discretion, may or may not extend for any other length of duration, the service contract agreement with none or any number of the Service Provider/s as the PE may deem fit.

The two models and the number and types of beneficiaries are explained below:

### 1. *Locum Tenens System*

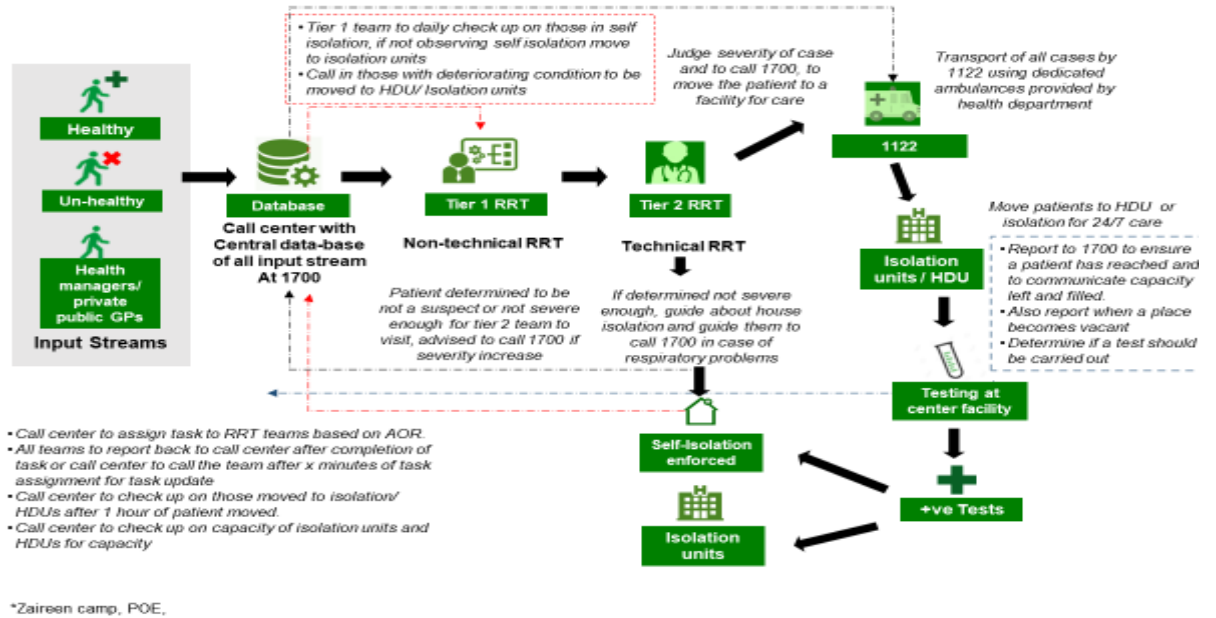
Through the proposed system temporary medical staff on daily wages will be taken on board on a need basis at periodic intervals at various locations during the period of COVID-19 emergency as mentioned in this RFP & advertisement (Notice for Information) . The locum staff shall be engaged from amongst a pool maintained for the purpose on need basis. They will be paid on the basis of number of active days for which services are actually rendered by them which shall be confirmed from the concerned administration confirmed through a system to be maintained for the purpose. The locum staff will work in shifts of 8 hours each day which will be considered as a full active day for remuneration purposes. The services of locum staff may be required for various categories at different daily rates as mentioned in this RFP. Identified categories, proposed daily rates and total cost for an initial 3 months period are placed at **Annexure I**. The model is further explained as below:





## 2. Rapid Response Model

### Rapid Response Delivery chain



This is proposed to be a two-tier model composed of a First responder RRT tier 1 team and an RRT tier 2 team.

- Teams to be provided with PKR. 1000 (or any other rate) daily allowance for each active day.
- Each team will be provided PKR.3000/day (or any other rate), for travelling purposes

*For the understanding of bidders, a tentative case is provided for explanation. However, the actual situation on ground may grossly vary as per discretion of the PE as it may deem fit and the bidders shall have to comply with the decision accordingly with no claim whatsoever upon the PE or the Government of Khyber Pakhtunkhwa, whatever the case may be..*

S.No	District	Teams	Total personals	Personal Allowance (1000/person/active day)	Transport cost (3,000 / team)
1	Peshawar	25	50	50,000	75,000
2	Malakand	20	40	40,000	60,000
3	Mansehra	20	40	40,000	60,000
4	Swat	20	40	40,000	60,000
5	Abbottabad	15	30	30,000	45,000
6	Swabi	15	30	30,000	45,000
7	D.I.Khan	15	30	30,000	45,000

8	Charsadda	15	30	30,000	45,000
9	Mardan	15	30	30,000	45,000
10	Bannu	15	30	30,000	45,000
11	Nowshera	15	30	30,000	45,000
12	Haripur	15	30	30,000	45,000
13	Kohat	15	30	30,000	45,000
14	Others (22 districts)	220	440	440,000	660,000
	<b>Total/day</b>	440	880	880,000	1,320,000
	<b>Total/month</b>	440	880	26,400,000	39,600,000
	<b>Total cost/month</b>			<b>66,000,000</b>	

This cost and distribution of teams and districts is tentative and shall vary depending upon the situation of COVID-19 and the number of active days of each tier 1 team

**Tier 2 RRT (Mobile Medical Team):**

*For the understanding of bidders, a tentative case is provided for explanation regarding Tier 2 Teams. However, the actual situation on ground may grossly vary as per discretion of the PE as it may deem fit and the bidders shall have to comply with the decision accordingly with no claim whatsoever upon the PE or the Government of Khyber Pakhtunkhwa, whatever the case may be..*

S.No	District	Teams	Total personals	Allowance /active day	Transport cost (3,000 / team)
1	Peshawar	6	18	72,000	18,000
2	Malakand	5	15	60,000	15,000
3	Mansehra	5	15	60,000	15,000
4	Swat	5	15	60,000	15,000
5	Abbottabad	4	12	48,000	12,000
6	Swabi	4	12	48,000	12,000
7	D.I.Khan	4	12	48,000	12,000
8	Charsadda	4	12	48,000	12,000
9	Mardan	4	12	48,000	12,000
10	Bannu	4	12	48,000	12,000
11	Nowshera	4	12	48,000	12,000
12	Haripur	4	12	48,000	12,000
13	Kohat	4	12	48,000	12,000
14	Others (22 districts)	66	198	792,000	198,000
	<b>Total/day</b>	123	369	1,476,000	369,000
	<b>Total/month</b>			44,280,000	11,070,000
	<b>Total cost/month</b>			55,350,000	

*This cost is tentative and will vary depending on the no of active days of each tier 1 team*

As is evident above the financial service provider will provide disbursement services as per the following details:

1. Weekly disbursements to two members of RRT tier 1 teams which are spread across each district of KP. At the moment there may be about 440 such teams in the field. However, it is clearly communicated that the PE at its discretion may substantially change the number of these teams if the situation so warrants.
2. Weekly disbursements to two members of RRT tier 2 teams which are spread across each district of KP. At the moment there may be about 123 such teams in the field. However, it is clearly communicated that the PE at its discretion may substantially change the number of these teams if the situation so warrants.
3. Weekly disbursements to team leaders of RRT1 and RRT 2 teams to fund transportation services.
4. Weekly payments to locum staff engaged as explained earlier in this RFP.

The possibility of cash withdrawals (through ATM machines or over the counter), would be considered an asset. Cash transfer or disbursement shall only be through biometric verification and through ATM and / or cellular service and / or branchless banking registered franchise/outlet. Cross verification of payee with NADRA database shall also be provided by the bidders.

Health department through its call center established for responding to the COVID-19 related situation will securely transmit to the bidder the lists of recipients along with relative details consisting of name, mobile, CNIC No. etc. the amount due for each individual recipient/Beneficiaries and the frequency of transfer which at this moment is most likely to be on weekly basis.

The prospective bidders must note that the estimated figures above are provided to guide the bidders and may be subject to change. Bidders shall be required to bid for services in the whole province.

#### ***b) Required Services***

Bidders are required to provide full details of current locations covered, including:

- Brand Name through which financial transaction services are being provided in the province.
- Category of shops/franchise/outlets (i.e. grocery stores, clothing, health services/clinic, pharmacy, etc.);
- No. of financial transaction outlets in each administrative division and district of the province.
- ATM Network coverage in case of the option of disbursements through ATMs

The PE will prefer to enter into service contract agreement with as many bidders as feasible.

The service contract agreement shall be non-exclusive, without any minimum volume or any other commitment on the part of PE with the service provider/s, and Health department &/or PE &/or The Procurement Committee will have no obligation (i) to deal with the bidder as a provider of exclusive or unique services or (ii) to order or buy a

minimum quantity of services from the bidder. Initially the selected service providers (after opening department designated bank account) will be provided with a seed fund of R.10 M or any other amount as decided by the PE &/or the DG Health office, each which shall be maintained in the PE's designated bank account in the associated microfinance or scheduled bank with branchless banking facilities of the contracting successful bidder. Separate accounts will be maintained for payment purposes to the recipients of the two models explained above. It shall be the responsibility of the bidder to facilitate the PE in opening of the account within a week of signing of agreement. The funds will be topped up as these are utilized. The number of top ups/agreed upon time and the amount of top up will keep on changing based on the utilization capacity of the service provider. A mechanism shall be devised and communicated by the PE to the contracting successful bidder giving details of authorization of disbursements from its designated bank account to the target beneficiaries / personnel.

**c) Mechanism for the transfer and disbursement**

Potential bidders should present evidence and / or examples of the effectiveness of their services, in all districts of the province including district of Newly Merged Areas (Ex-FATA). The bidder/s should also describe how their fund transfer system will deal with one-time cash transfers and regular transfers (weekly or other frequency). In addition, bidders must summarize their accessibility, for example the availability of the telecommunication network and the number of agents, shops and POS devices in various administrative divisions / districts of the province.

The transfer mechanism(s) should be clearly presented and detailed in the technical proposal.

**d) Types of transfer mechanisms and disbursement**

The types of transfer mechanism and disbursement considered include:

- Disbursement of money through cellular network providers having associated microfinance banking system and community level payment outlets of the mobile companies.
- Debit Cards
- Disbursement of money through branchless banking at community level outlets.

<b>Transfer/delivery mechanism</b>	<b>Minimum standards</b>
Debit cards	<p>In this option, operator's debit cards will be linked with beneficiary's current mobile numbers (any network) and beneficiaries can withdraw funds from any 1-link and MNET ATM. With this facility, beneficiary can only withdraw funds via Debit Card.</p> <p>The design of the cards is defined in close collaboration with Health department to define the elements that must be visible on each card; Each card must have a unique identification code/PIN code;</p>

	Cards must be able to be quickly cancelled on request of Health department or the beneficiary (in case of loss, theft or other) and the amount refunded without delay to Health department;
Mobile Money	<p>In this option, the funds will be transferred to the target beneficiaries through their mobile SIM cards.</p> <p>In case the existing SIM Card of the target beneficiary does not belong to any of the cellular phone company of a successful bidder, SIM cards will be provided and distributed to each target beneficiary individually by the successful bidder free of cost;</p> <p>Each SIM card/mobile money account must have a unique identification code/PIN code;</p> <p>SIM cards/mobile money accounts must be able to be quickly cancelled on request of health department or the beneficiary (in case of loss, theft or other). The bidder must stipulate in the proposal whether and in what circumstances any remaining amount on the beneficiary mobile money account may be refunded to Health department;</p>

Any fees related to issuance of cards, payments and transactions should be reflected in the financial offer (keeping in view the extraordinary circumstances on account of COVID-19 and direct impact of these interventions on combating COVID-19 the department expects these transaction costs at zero price).

In case prepaid cards are the chosen delivery mechanism, it is preferred that the cards be bar-coded with one of the standard barcoding schemes.

Ideally, the barcodes will be visible on the outside of the package/envelope containing the cards in order to minimize the possibility of fraud.

Additional requirements specific to cash or SIM cards may be included elsewhere in the RFP.

***e) Dedicated account management and client service hotline***

Bidders are required to fulfill the recommended customer service/account management requirements below:

1. The bidder should be able to provide a dedicated service to Health department/PE, including the provision of a focal point dedicated to managing this project, answering questions and solving any operational problems within a reasonable timeframe. The

bidder should be available to provide this support during normal business hours from Monday to Saturday. The channel/s of communication and reporting mechanisms should be established to ensure efficient resolution of issues amicably.

2. A free telephone hotline for individual beneficiaries should be included for prepaid cards and mobile money, especially in the case of loss or theft of means of payment or other technical problems. The bidder should ensure that designated Health department staff is also facilitated to address such issues through a telephone hotline and an online platform. To the extent possible, this hotline should be accessible 24/7 on urgent issue/s, in Urdu, Pushto, Saraiki and Hindko. If this is not possible due to any unavoidable circumstances i.e. promptly communicated to the PE, the bidder will be required to provide detailed & Summarized operating hours (including on weekends and public holidays) in the proposal. The bidder should provide details in their proposal of the hotline tracking and quality control mechanisms in place.
3. The successful bidder shall be bound to arrange & manage training products &/or guidance documents on use of system (short user guide/instructional leaflet) for beneficiaries as well as the PE to ensure that the system's understanding is provided to all levels of beneficiaries.

**f) *Data Protection agreement***

It is a preeminent requirement of Province/health department/PE to protect the confidentiality and security of the people under their protection. Therefore, the successful bidder/s shall be bound to ensure that the services and proposed transfer mechanisms must be aligned with the principles of the protection of personal data of individual under its/their mandate and must reflect the rules and processes that allow the encryption of beneficiaries' data.

The bidder shall be bound to have in place and implemented appropriate data protection policies or be able to put in place policies, including:

- The encryption of any database providing details on the beneficiaries;
- The policy for handling and management of personal data;
- Sharing and access to data in accordance with the government Policy on the Protection of Personal Data

**g) *Mechanisms of internal control and risk management***

The bidder shall be bound to ensure the implementation of appropriate internal control and fraud prevention mechanisms. Although such mechanisms may vary depending on the type of bidder, the internal control mechanisms provided shall be clearly specified in the proposal. The submission should detail the bidder's measures for monitoring and regular testing of security systems and procedures, and the mechanism of monitoring and detection and response in real time to technical problems and potential fraud.

The bidder will open a dedicated account for PE, which will be supplied by Health Department and will be used to conduct transfers to the sub-accounts of the target beneficiaries. The service provider must ensure a complete separation of the funds and the traceability of these up to their

withdrawal/disbursement by the beneficiaries.

The bidder shall be bound to reimburse to the PE any balance on any PE owned account/s that are not or could not be utilized by the beneficiaries as per criteria and policies of the PE.

The bidder must ensure that control measures of physical or virtual system access, restricting access to the data of the beneficiaries and monitoring the access of users, are in place and utilized for the purpose it is made with full access to PE.

***h) Identification of the Beneficiaries***

Health department &/or PE &/or any authorized person/s on behalf of PE &/or through the designated call center will provide lists of the targeted beneficiaries to the successful bidder/s in the form of an encrypted file in the case of prepaid cards and mobile money. The file will include the name and identification number of each beneficiary, the amount to and the frequency of the transfers. Upon receipt of this file, the successful bidder/s shall proceed with the payment of funds to the targeted beneficiaries.

All transfers of data must be encrypted, contain integrity checks, and must be sent over secure lines, using protocols such as SFTP. The provider must provide detailed information about the security measures they use.

Each transaction to an individual beneficiary must be individually recorded and documented by the successful bidder, with all the relevant details of the transfer.

The Technical Bid of the bidder/s must indicate the maximum period, in number of days, between receipt of the list of beneficiaries from health department &/or PE and the effective date for availability of funds to the beneficiaries.

The bidder must specify in its proposal if the aforementioned pieces of identification are valid for receiving the transfers. Otherwise, the bidder must specify solutions and possible adaptations to ensure the transfer services can be provided to the target beneficiaries.

The bidder must specify in its proposal the procedure and mechanisms to be implemented to ensure that the transfers are provided to the targeted beneficiaries according to the lists provided by Health department &/or PE. The bidder must specify all means to be implemented to limit the risk of fraud and/or mis-identification (i.e., using a PIN code).

***i) Usability of the transfer mechanism***

Bidders are encouraged to clearly demonstrate in their technical bid the measures to be taken to ensure that the targeted beneficiary/ies is/are able to access and effectively use the transfer service. In particular, bidders are invited to provide details on how their services can be accessed and used by the targeted beneficiary population.

The proposals must include the activities, modes and methods of communication and/or training that will be implemented to ensure an adequate knowledge of the transfer mechanism to ensure its proper use, both for the beneficiaries and for health department staff and the successful bidders.

The bidder shall be bound to provide a detailed guide for the proper use of the service by the

beneficiaries in Urdu and English, with the possibility to extend the service to other languages spoken by the target population. This guide will be developed in direct collaboration with Health department &/or PE.

The guide should explain clearly, but not limited to, the following:

- The mode and method of getting registered on the adopted payment platform
- The mode and method of receiving payments
- How to use the means of payment
- How to use individual identification codes / PIN code
- How to check the balance on their individual sub-account
- How to report lost or stolen cards, forgotten PIN codes, etc., or any other problem linked to use of the service in the case of prepaid cards and mobile money

***j) Means of payment, infrastructure and network***

Bidders shall specify in their submission the means of individual payment, including the infrastructure and communication network used for the provision of the service.

The proposal must detail the precise geographical location of payment points, their type and number in each district of KP including the districts of Newly Merged Areas (Ex- FATA). The bidder shall ensure, if they do not exist, the implementation of points of payment in the immediate vicinity and directly accessible by targeted beneficiaries.

The bidder shall be bound to clearly define the mechanism for cancellation of payments in case of loss or theft and shall also elaborate the mode of implementation of the same. The means of payment must be immediately cancelled by the successful bidder/s, who will report in writing the cancellation of lost/stolen cards and credit the corresponding unused amounts to the PE account.

The bidder shall be responsible for ensuring that the cancellation procedures are implemented on time and accepts financial responsibility to reimburse PE for any financial loss resulting from the delay in processing on part of the bidder.

In case if the infrastructure and/or the network used for the transfer service does not belong to or are not supported by the bidder, the proposal should specify the mechanisms in their technical bid through which the bidder will ensure their quality and effectiveness of transfer service.

**k) Integration with data base of designated call center of health department for payment calculation and payment submission**

For payment purposes and reconciliation of accounts, the bidder shall be in close coordination with the call center set up by the health department &/or PE. The bidder shall be responsible for providing details of the minimum requirements for two basic methods of interfacing with department's systems:

1. API integration
2. Secure file transfers (SFTP)



Additional details are provided below for each of the above points.

#### API Integration

For API integration, health department requires a clear specification of the type of interface to be used, full details on data required and data returned. In addition, credentials for a secure Staging/Test integration server as well as a secure Production server will be required.

For both API and file-transfer integration, the exact fields may be determined and adjusted in collaboration with the bidder.

#### *Integration Based on File Transfers*

Should the bidder not support integration via APIs as described above, health department expects the integration to be accomplished via secure file-transfer, using the SFTP protocol. In this case, the bidder should provide a secure method of uploading/downloading files in a common format (CSV or Excel) for the activities specified above.

#### ***l) Reporting and Reconciliation***

Regular reports shall be provided by the bidder for monitoring, recording and reporting of transactions, including order receipts and evidence of withdrawal/disbursement and receipt of funds by the beneficiaries.

On a monthly basis, the bidder will provide to Health department:

- Monthly report listing the accounts activated and deactivated;
- A report on movements on the account(s) dedicated to Health department;
- For each beneficiary, the amounts of payments made, the balance remaining on their account/sub-account, and whether the account was active over the past month;
- A report detailing & Summarizing, for each beneficiary, the amounts of payments executed at retail stores/service providers;
- A report listing all the attempts and cases of fraud;
- A report listing all incidents and delays in implementation of the service.

The bidder shall be bound to provide detailed auto generated reports of payments made by beneficiaries on a regular basis (real-time, daily & weekly) with the following details:

- Date and time of payment;
- Payment amount;
- Location of payment (including GPS coordinates, if possible);
- Type of shop/service

#### ***m) Financial capacity and Regulatory compliance***

The bidder must submit the following with its technical proposal documents:

- Audited financial statements of the company for the past 3 years including Auditor's opinion
- Document(s) for registration of the company with the relevant national authorities
- Document(s) for registration of the company with the national tax services
- Certified copy of the **license to provide money transfer services**, issued by the relevant government authority

***n) Insurance***

Health department &/or Procurement Committee &/or DGHS office shall not be responsible for the fraud &/or misappropriation &/or loss of funds occurring between the health department's dedicated account at the bidder and the targeted beneficiaries.

The bidder shall specify the mechanism of insurance in place or planned to be implemented in order to provide the necessary financial guarantees in cases of fraud &/or misappropriation &/or loss of funds for this project under the responsibility of the bidder/s, namely the transfer of initial funds of health department &/or PE to the dedicated account of the bidder/s and the onward disbursement to the targeted beneficiaries

***o) Assessment of performance***

Health department &/or PE &/or any authorized person or agency will periodically review the performance of Cellular service providers associated with a microfinance bank to ensure among other things the following:

- Efficiency and effectiveness of the disbursement to beneficiaries;
- Time of the transfer and disbursement;
- Security of payments and beneficiaries;
- Technical assistance and problem solving;
- Accuracy of the accounts and reports of disbursement;
- Usability and ease of use of the mechanism, based on the comments of beneficiaries;
- Effective access to financial services by the beneficiaries, taking into account their specific vulnerability.

Submissions should describe the key performance indicators as & when decided by the PE that will be used and disclosed regularly in a contractual manner by the bidder.

At a minimum, the key performance indicators should include:

- The maximum time between the transfer by Health department to the bidder and the availability of funds to the beneficiaries (in number of days)
- The average response time for customer service inquiries
- Successful resolution of adverse events (% of reported cases within specific target by type of case, including e.g. card blocked/lost/stolen, lost pin code, issues with payments at vendor, etc.)
- The time limit for cancellation of a means of payment after the request by Health department or the beneficiary, in case of loss, theft or other

***p) Respect for national legislation***

All financial transfers and other services offered, as well as the underlying infrastructure, must conform to national regulatory frameworks, in particular with regard to the licenses granted by the Government, taxation, anti-money laundering, anti-terrorist and international sanctions, the laws/standards concerning protection of personal data and/or mandatory information security requirements.

Proposals must provide the required certifications to ensure that the transfer and disbursement mechanism is in full compliance with national legislation.

## **VIII PROPOSAL REQUIREMENTS**

### **A. GENERAL SUBMISSION REQUIREMENTS**

A Technical and financial Proposal must be submitted in compliance to this RFP. The requirements established by this RFP for proposal content and format will be used to evaluate proposals. The bidder's compliance to the format prescribed herein, as well as the bidder's response to each specific requirement and question stated in the RFP, will be considered during the evaluation process. Proposals should provide a concise but complete description of the bidder's ability to meet the requirements of the RFP.

1. Bidding shall be conducted through Single Stage –Two Envelopes Bidding Procedure comprising a single sealed package containing two sealed envelopes in the outer sealed package.
2. Each of the inside sealed envelope shall separately contain Technical and Financial bids to be clearly marked in bold & legible letters as Technical Proposal and Financial Proposal respectively.
3. The bidders are bound to provide complete information of the bidder along with its postal as well as valid email address and phone number/s on each of the respective envelopes.

All evidence and documentation requested under this RFP must be provided at the time the proposal is submitted. Interested bidders shall provide the proposal in soft form by emailing the proposals to the designated email address. The proposals shall be submitted from the official email address of the specific bidder.

Proposals may also be submitted directly to the procurement section of the health department by 2 o'clock on 09-04-2020

### **B. TECHNICAL PROPOSAL**

Responses to all proposal requirements must be addressed in the Technical Proposal. The Technical Proposal consists of a narrative description of how the bidder will manage all aspects of the emergency call center described in Section VII-Scope of work (Project Specifications). Bidders may provide additional information or recommendations relevant for consideration in the determination of award of the contract(s).

Technical proposals must be organized into the following sections:

Transmittal Letter

Section 1: Executive Summary

Section 2: Organizational Background and Experience

Section 3: Proposed Approach

#### **Transmittal Letter**

The bidder's Technical Proposal must contain a transmittal letter signed in ink by an official authorized to bind the bidder to the provisions contained therein. The letter should include:

- a) A statement designating the name of the organization that will contract with the Department.
- b) The name, title, address, phone number and e-mail address of the representative whom

Department staff may contact during the review process.

- c) A declaration of the ability, willingness and assurance of readiness to provide the services defined in the RFP, and an agreement to the proposed contract language as defined in the RFP and all its appendices.
- d) An affirmation that the proposal and all provisions of the offer are to remain in effect for 5 months commencing the due date of the proposal.
- e) A statement attesting to the accuracy and truthfulness of all information contained in the proposal.

### **Section 1: Executive Summary**

The Executive Summary should provide an overview of the bidder's Technical Proposal and summarize the bidder's understanding of the performance requirements outlined in the RFP. Bidders should address the general scope of services and the manner in which they would be provided. It must not include any information concerning the cost of the proposal.

### **Section 2: Organizational Background and Experience**

- a) Bidders should describe the background, experience, and structure that qualify the bidder, and if applicable, its sub bidder(s), to undertake the functions and activities required in the RFP.
- b) Bidders are required to have a minimum of three years' experience in providing telephone answering services through one or more call centers.
- c) Bidders should include a description of current contracts and responsibilities including a description of experience and/or current call center contracts, number and type of employees and sizes and description of customer base.
- d) Bidders must identify all its joint venture / consortium partners that it intends to use in fulfilling the requirements of this project and the relevant experience of each. The role of partner/s must be clearly defined and relevant experience must be described. The bidder must submit a letter from each planned joint venture / consortium partner, stating their commitment and ability to participate in the project described in the RFP and their understanding of what their responsibilities will be in relation to this project.
- e) Bidders must provide a list of similar contracts that the bidder has managed within the last five years.

### **Section 3: Proposed Approach**

The proposed approach should contain a detailed description of how the services would be provided as mentioned in relevant section of this RFP.

## **C. FINANCIAL PROPOSAL**

Financial proposals shall be submitted in the following format:

Transmittal Letter

Section 1: Bid Form (Annexure A)

Section 2: Cost Proposal Worksheet (Annexure B)

### Section 3: Evidence of Financial Capacity/Stability

#### **Transmittal Letter**

The transmittal letter must be signed in ink by an official authorized to bind the bidder to the provisions contained therein. The letter should include: a) An affirmation that the offer is to remain in effect till 1-06-2020, i.e. emergency declaration by Govt. of Khyber Pakhtunkhwa commencing the due date of the proposal. b) A statement indicating that the bidder shall provide the services at the prices contained in the cost proposal. c) A statement indicating that the bidder prepared its Cost Proposal without collusion or other communication with any other prospective bidder.

#### **Section 1: Bid Form**

**Annexure A** contains the Bid Form that must be submitted in response to this RFP.

#### **Section 2: Cost Worksheet**

The Department seeks to award contract for call center services on the basis of cost per calling agent and the cost of developing and deploying the necessary software, databases, mobile apps and dashboards. The Cost Proposal Worksheet (Annexure A) must be completed. All costs must be inclusive of all activities necessary to implement the call center as described in this RFP.

#### **Section 3: Evidence of Financial Capacity/Stability**

Bidders must be able to provide evidence of their financial ability to perform the terms and conditions of the contract. Each bidder must include independently audited financial statements (not annual reports) for the last three years of operations. If a bidder is not required to have audits performed, a statement to that effect must be included with the cost proposal.

### **XI. METHOD OF AWARD**

The Department will conduct a comprehensive and impartial evaluation of all proposals submitted through the procurement committee of health department.

At the discretion of the Department of Health, all bids may be rejected. The technical and financial proposals will be evaluated separately. Only technically qualified bidders will participate in the financial bid. Evaluation of the bids will include, but not be limited to the following considerations:

- meeting the RFP requirements;
- an assessment of the bidder's experience and qualifications;
- the technical merit of the proposal;
- the clarity of the proposal; and
- the total project cost.

#### **1. Pass/Fail Requirements**

All proposals shall have an initial pass/fail screening for the following requirements:

- a) timely submission;
- b) separate cost and technical proposals;
- c) the bidder has at least 3 years of experience in providing call center services through one or more call centers;
- d) The Vendor must be a Public/Private Limited Company registered in Pakistan under relevant laws and authorities and should have been in operation for at least 3 years;
- e) A work plan that outlines the implementation of this project is included.
- f) The vendor or its wholly owned subsidiary providing call center services or the parent company of whom the vendor is a wholly owned subsidiary, providing call center services, must be registered with an authorized agency, as applicable.
- g) Must be registered with Tax Authorities as per prevailing latest tax rules (Only those companies which are validly registered with sales tax and income tax departments and having sound financial strengths can participate);
- h) Has not been blacklisted by any of Provincial or Federal Government Department, Agency, Organization or autonomous body or Private Sector Organization anywhere in Pakistan. (Submission of undertaking on legal stamp paper is mandatory).
- i) Has the required relevant qualified personnel and enough strength to fulfill the requirement of assignment.

## 2. Technical Proposal Score (100 points)

The Procurement Committee will evaluate and score each proposal that meets the initial pass/fail requirements by assessing each bidder's ability to provide the services based on the scoring system below. Information from the Financial Proposal will not be available to the technical evaluation team during their evaluation.

The Technical scoring criteria shall be as follows:

a) **Annual financial turnover volume = 30 marks.**

Annual turnover of Rs. 500 M will have 15 marks. Each additional Rs. 100 M annual turnover will carry an additional mark of 1 up to a maximum of 30 marks

b) **Network Coverage of nodal outlet points = 30 marks**

Marks will be awarded to on a relative basis of distribution of outlets in various districts of the province.

Example for the calculation of marks to various bidders:

Bidder 1 Coverage in District A= 40 Outlets

Bidder 2 Coverage in District A = 30 Outlets

Bidder 3 Coverage in District A = 25 Outlets

Formula =  $\frac{\text{Coverage of Bidder 1 in District A}}{\text{Highest coverage in District A by a Bidder}} \times 30$

Marks for Bidder 1 (For One District A) =  $40/40 \times 30 = 30$

For Bidder 2 (For One District A) =  $30/40 \times 30 = 22.5$   
For Bidder 3 (For One District A) =  $25/40 \times 30 = 18.75$

Marks will be allocated on each covered district basis and the Cumulative aggregate of all for a particular bidder will be taken e.g.

Marks of each Bidder =

$$\frac{\text{Aggregate marks of all District}}{\text{Total No of Districts in the Province}}$$

c) **Number of running and /or completed similar individual projects = 10 marks**

Two marks will be awarded for a single project up to a maximum of 10 marks for not more than 5 projects only).

- a. Projects worth Rs. 10 M to Rs. 50 M = 1 mark per project and
- b. Projects worth Rs. 50 M and above = 2 marks per project up to a maximum of 5 projects.

d) **No of corporate/Multinational clients = 5 marks**

Each multinational client will carry 1 mark up to a maximum of 5 marks.

e) **No of public sector clients = 5 marks**

Each public sector client will carry 1 mark up to a maximum of 5 marks.

f) **Health care projects = 5 marks**

Each health care project will carry 1 mark up to a maximum of 5 marks.

g) **Technical approach = 15 marks**

Excellent = 15 marks, good = 10 marks, fair = 5 marks)

*It shall also be noted that the minimum qualifying score for further consideration would be 50 marks out of the above allotted 100 marks.*

### **3. Financial Proposal (only technically qualified bidders)**

As already explained, the service fee / charges, if any, shall be quoted as percentage of total amount to be disbursed.

Since department may intend to have multiple contracts with various bidders, the qualified bidders may opt for offering a rebate / discount in service charges / fee to the PE if they wish to do so.

### **4. Final Selection and Contract Award**

At the conclusion of the evaluation of the technical and cost proposals, the Department will identify the bidder(s) that best meet the Department's needs as reflected in the scoring/evaluation.

### **5. Notification of Award**

After evaluation and selection of the vendor, all bidders will be notified in writing of the selection or non-selection of their proposals. The name of the successful bidder(s) may be disclosed.

## **X. Joint Venture / Consortium**

Joint venture / Consortium are eligible for this tender, as long as the joint venture is compliant with

the following conditions:

- a) The bidders may form a joint venture of maximum two partners. An Agreement Deed to that effect, legally executed and signed by all the partners shall be submitted with the bid.
- b) One partner of formulated joint venture will be designated the lead partner and would enter into legal contract with the department and would be liable to incur liabilities, receive payments and receive instructions for and on behalf of any or all partners. A power of attorney to that effect, legally executed, signed by all the partners shall be submitted with the bid.
- c) There must be at least one locally registered company (Partner) of good repute, with relevant experience and proven track record, in the joint venture.
- d) All the partners shall be jointly and severally liable for the execution of the Contract in accordance with the terms and conditions of the Contract. The Bid, and in case of successfully qualifying both technical and financial evaluation, the Contract Deed, to that effect, shall be signed by the lead partner.
- e) Partners other than the lead would also be bound by the terms and conditions of the contract

#### **XI. Bid Validity**

The Bid shall have a minimum validity period of **10 days** from the last date for submission of the Bid. The department may solicit the bidder's consent to an extension of the validity period of the bid. The request and the response thereto shall be made in writing.

#### **XII. Performance Security**

- a. The successful Tenderer/The Bidder shall furnish Performance Security as under:
  - i. within 2 days positively of the receipt of the Acceptance Letter from the Purchaser;
  - ii. in the form of a Bank Guarantee, issued by a scheduled bank operating in Pakistan, as per the format provided in the Tender Document;
  - iii. for a sum equivalent to 10% of the contract value;
  - iv. denominated in Pak Rupees;
  - v. Have a minimum validity period until the date of expiry of contract period, support period or termination of services, or fulfillment of all obligations under the contract, whichever is later. No other shape or form of performance security shall be acceptable with any validity less than the prescribed time period.
- b. The Performance Security shall be payable to the Department, on occurrence of any / all of the following conditions:
  - i. If the Bidder commits a default under the Contract;
  - ii. If the Bidder fails to fulfill the obligations under the Contract;
  - iii. If the Bidder violates any of the terms and conditions of the Contract.
- c. The Bidder shall cause the validity period of the performance security to be extended for such period(s) as the contract performance may be extended. The Performance Security shall be returned to the bidder within thirty working days after the expiry of its validity on written request from the Bidder.
- d. In case the Bidder fails to furnish Performance security in the shape of bank guarantee within the stipulated period given under Letter of Acceptance and



subsequent formal contract, or till end of the currency of the said contract, the amount of bank guarantee, as required, shall be deducted from the amount payable to the Bidder.

Grievance Redressal Mechanism will be ensured by the Government of Khyber Pakhtunkhwa.

**ANNEXUERE-A**

**Technical Proposal Submission Form**

[Location, Date]

To \_(Name and address of Client / department)\_

Dear Sir,

We, the undersigned, offer to provide the \_(insert title of assignment)\_ in accordance with your Request for Proposal/Tender Document No. \_\_\_\_\_ dated \_(insert date)\_ and our Proposal. We are hereby submitting our Proposal, which includes the Technical Proposal and the Financial Proposal sealed in two separate envelopes.

We undertake, if our Proposal is accepted, to provide supply of \_\_\_related to the assignment.

We also confirm that the Government of Pakistan / Khyber Pakhtunkhwa has not declared us, or any, ineligible on charges of engaging in corrupt, fraudulent, collusive or coercive practices. We furthermore, pledge not to indulge in such practices in competing for or in executing the Contract, and we are aware of the relevant provisions of the Proposal Document.

We understand you are not bound to accept any Proposal you receive.

Yours sincerely,

Authorized Signature (Original) (In full and initials)

Name and Designation of Signatory Name of Firm

Address

**ANNEXUR-B**

**Financial Proposal Submission Form (Part of Financial Bid Envelope)**

[Location, Date]

To           (Name and address of Client / Purchaser)

Dear Sir,

We, the undersigned, offer to provide the           (Insert title of assignment) in accordance with your Request for Proposal No.            dated           (insert date) and our Technical Proposal. Our attached Financial Proposal is for the sum of           (insert amount in words and figures). This amount is inclusive of all taxes.

Our Financial Proposal shall be binding upon us up to expiration of the validity period of the Proposal, i.e. before the date indicated in            of the Proposal.

Cost per transaction as percentage of total transaction amount

<b>Description</b>	<b>Financial Bid (in %)</b>
<b>Service fee as percentage of total amount disbursed.</b>  <i>(Since department intends to have multiple contracts , the department reserves the right to ask technically qualified bidders to match the lowest financial bid)</i>	

We understand you are not bound to accept any Proposal you receive.

Signed

In the capacity of:

Duly authorized to sign the proposal on behalf of the Applicant. Date: