

REQUEST FOR PROPOSAL (RFP) For Feasibility Study for Slum Fire Micro-Insurance Scheme

To: Service Provider/Individual Consultant/Consulting Firm

Date: 24 March 2019

Dear Sir/Madam:

We kindly request you to submit technical and financial proposal for to conduct **Feasibility Study for Slum Fire Micro-Insurance Scheme**

Please be guided by the information attached below with annexures:

General RFP Guidelines and Instructions:

RFP Name:	Feasibility Study for Slum Fire Micro-Insurance Scheme
RFP Reference:	RFP-WVB-CER-1903-003
Submission of Proposal:	Technical and Financial proposals shall be separate document marked “Technical Proposal” and “Financial Proposal”. Envelope shall be marked “RFP-WVB-CER-1903-003” and to be dropped in the tender box Or email to wvb_scm@wvi.org
Name of Office where RFP will be dropped:	Central Eastern Regional Office, World Vision Bangladesh, House-49, Road-23, Block-B, Banani, Dhaka – 1213. During WVB Office Working days (Sunday – Thursday) except Govt. Holidays.
Last Date for the submission of proposal:	08 April, 2019
Procurement Focal Point:	Milton Munshi, WVB Mob# 01713 438895, Email: miltonmunshi@wvi.org
Contact Person for technical queries:	Fatema Meherunnessa, WVB Phone: 01730-739486, Email: Fatema_Meherunnessa@wvi.org Andrew Binod Hira, Email: AndrewBinod_Hira@wvi.org
Delivery Locations:	As outlined in the ToR
List of Annexures:	Annexure-1: Instructions to Offeror Annexure-2: General and Particular Terms and Conditions Annexure-3: Financial Proposal Submission Template Annexure-4: Vendor’s Primary Information Collection Sheet Annexure-5: Declaration of Conflict of Interest Annexure-6: CP Behavioral and Security Policy Protocol Annexure-7: Sworn Statement Annexure-8: Terms of Reference (ToR)

Regards
Milton Munshi
Regional SCM Coordinator
Central Eastern Region, WVB

Annexure- 1

INSTRUCTIONS TO OFFEROR

Cost of proposal:	The Offeror shall bear all costs associated with the preparation and submission of the Proposal, the World Vision Bangladesh (WVB) will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the solicitation.
Contents of solicitation documents:	Proposals must offer services for the total requirement. Proposals offering only part of the requirement will be rejected. The Offeror is expected to examine all corresponding instructions, forms, terms and specifications contained in the Solicitation Documents. Failure to comply with these documents will be at the Offeror's risk and may affect the evaluation of the Proposal.
Clarification of solicitation documents:	A prospective Offeror requiring any clarification of the Solicitation Documents may notify the procuring WVB entity in writing at the organization's mailing address or fax number indicated in the RFP. The procuring WVB entity will respond in writing to any request for clarification of the Solicitation Documents that it receives earlier than one week prior to the deadline for the submission of Proposals. Written copies of the organization's response (including an explanation of the query but without identifying the source of inquiry) will be sent to all prospective Offerors that has received the Solicitation Documents.
Amendments of solicitation documents:	At any time prior to the deadline for submission of Proposals, the procuring WVB entity may, for any reason, whether at its own initiative or in response to a clarification requested by a prospective Offeror, modify the Solicitation Documents by amendment. All prospective Offerors that have received the Solicitation Documents will be notified in writing of all amendments to the Solicitation Documents. In order to afford prospective Offerors reasonable time in which to take the amendments into account in preparing their offers, the procuring WVB entity may, at its discretion, extend the deadline for the submission of Proposals.
Language of the proposal:	The Proposals prepared by the Offeror and all correspondence and documents relating to the Proposal exchanged by the Offeror and the procuring WVB entity shall be written in the English language. Any printed literature furnished by the Offeror may be written in another language so long as accompanied by an English translation of its pertinent passages in which case, for purposes of interpretation of the Proposal, the English translation shall govern.
Currency	All prices shall be quoted in BDT.
Proposal prices	The Offeror shall indicate on an appropriate Price Schedule, an example of which is contained in these Solicitation Documents, the prices of services it proposes to supply under the contract.
Format and signing of proposals	Proposal shall be typed or written in indelible ink and shall be signed by the Offeror or a person or persons duly authorized to bind the Offeror to the contract. The latter authorization shall be indicated by written power-of-attorney accompanying the Proposal. A Proposal shall contain no interlineations, erasures, or overwriting except, as necessary to correct errors made by the Offeror, in which case such corrections shall be initialed by the person or persons signing the Proposal.
Late Proposals	Any Proposal received by the WVB after the deadline for submission of proposals, pursuant to clause Deadline for the submission of proposals, will be rejected.
Modification and withdrawal of Proposals	The Offeror may withdraw its Proposal after the Proposal's submission, provided that written notice of the withdrawal is received by WVB prior to the deadline prescribed for submission of Proposals. No Proposal may be modified subsequent to the deadline for submission of proposals. No Proposal may be withdrawn in the interval between the deadline for submission of proposals and the expiration of the period of proposal

	validity specified by the Offeror on the Proposal Submission Form.
Documents comprising the proposal	The Proposal shall comprise the following components: 1) Operational and technical part of the Proposal, including documentation to demonstrate that the Offeror meets all requirements; 2) Documents of legal entity (i.e. Trade License, TIN certificate, VAT Registration etc.) 3) Declaration of Conflict of Interest; 4) Declaration on Child Protection and Behavioral and Security Policy Protocol (in the ToR); 5) Sworn Statement 6) Vendor Information Sheet
Clarification of proposal	To assist in the examination, evaluation and comparison of Proposals, the Purchaser may at its discretion, ask the Offeror for clarification of its Proposal. The request for clarification and the response shall be in writing and no change in price or substance of the Proposal shall be sought, offered or permitted.
Preliminary examination	The Purchaser will examine the Proposals to determine whether they are complete, whether any computational errors have been made, whether the documents have been properly signed, and whether the Proposals are generally in order. Arithmetical errors will be rectified on the following basis: If there is a discrepancy between the unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail and the total price shall be corrected. If the Offeror does not accept the correction of errors, its Proposal will be rejected. If there is a discrepancy between words and figures the amount in words will prevail. Prior to the detailed evaluation, the Purchaser will determine the substantial responsiveness of each Proposal to the Request for Proposals (RFP). For purposes of these Clauses, a substantially responsive Proposal is one which conforms to all the terms and conditions of the RFP without material deviations. The Purchaser's determination of a Proposal's responsiveness is based on the contents of the Proposal itself without recourse to extrinsic evidence. A Proposal determined as not substantially responsive will be rejected by the Purchaser and may not subsequently be made responsive by the Offeror by correction of the non-conformity.
Evaluation and comparison of proposals	A two-stage procedure is utilized in evaluating the proposals, with evaluation of the technical proposal being completed prior to any price proposal being opened and compared. The financial proposals will be opened only after the respective bidder has passed the minimum technical score of 70% of the obtainable score of 100 points in the evaluation of the technical proposals. The technical proposal is evaluated on the basis of its responsiveness to the Term of Reference (TOR). In the Second Stage, the financial proposal of all vendors, who have attained minimum 70% score in the technical evaluation, will be compared.
Demonstration of Proposal	As a part of evaluation process, Offeror(s) may be asked for presentation of submitted proposal before Proposal Evaluation Committee.
Payment Terms	WVB shall effect payments to the vendor after acceptance by WVB of the invoices submitted by the vendor, upon achievement of the corresponding milestones. Milestones period will be decided during the signing of the contract.

Annexure- 2

GENERAL AND PARTICULAR TERMS AND CONDITIONS

A. General Terms and Conditions

1. Technical and Financial Proposals have to be submitted separately (with one outer envelope).
2. The offer shall remain valid for **90 days** from the closing date of receiving of Proposal by WVB.
3. Payment shall be made through Straight to Bank (S2B) on half-yearly basis.
4. All the columns/requirements in this form/ToR must be properly completed. Quote for each item separately, and in units as specified. Incomplete offers or offers which do not comply with any of our tender conditions/ToR will not be considered.
5. WVB reserves the right to accept the partial or whole or part of your offer. WVB authority reserves the right to impose penalty or cancel the entire or partial purchase order if vendor fails to maintain the quality, specification, and delivery date.
6. WVB authority reserves the right to accept or reject any or all the Proposals in part or full or alter any of the provisions as deemed necessary, without showing any reason whatsoever at any time and acceptance of any liability. WVB reserves the right to accept the whole or part of your offer.
7. Making a payment to any employee as an inducement or any canvassing to enable you win this bid will result in automatic disqualification participating in this tender or any other tenders. Any solicitation/influence/non-compliance of the Terms & Conditions of this Tender, will lead to disqualification of the submitted Tender/Bid and will be treated informal/rejected.
8. The Proposal must be placed in the Tender Box or wvb_scm@wvi.org not later than specified time as mentioned in the RFP/ToR on the closing date.
9. Descriptive literature or samples of the items offered has to be forwarded with Proposal. All descriptive literature must be in English language.
10. Quotation should indicate final unit price **including VAT**, all other applicable taxes, charges, transport, labor, packing, transshipments for delivery at WVB designated locations, installation etc. All kind of charges including applicable Taxes will be deducted at source from the total bill as per Govt. Rules & Regulations.
11. Proprietor or an authorized representative of the Offeror must sign this form, and all the documents accompanying this bid must be properly rubber-stamped and signed.
12. If you do not wish to quote, please endorse the reason on this form and return it, otherwise your name will be deleted from WV list of items listed here on.
13. Inspection (at buyer's expense or unless negotiated as seller's expense) may be applicable and will be advised at time of purchase order and arranged by WVB or the supplier.
14. After submitting the proposal result will be informed to successful Offeror(s) within thirty working days after the closing date of receiving proposal.
15. The work shall be completed in all respects within the completion date mentioned in the purchase order.
16. If vendor fails to deliver the ordered service within the scheduled time frame penalty will be imposed @ 0.2% only of the total PO/Contract amount and WVB reserves the right to deduct this amount from the total bill/Earnest Money for every day delayed from the expected date of delivery till the actual date of delivery.
17. Any late submission of Proposal after the schedule date and time will be rejected.
18. Environmental policy: WVB's policy is to purchase products and services, which have the least negative impact on the environment. Environmental considerations covering manufacture, transport, packing, use and disposal of goods form part of WVB evaluation and selection criteria.
19. Terrorists: WVB will not do any business with any known terrorist group or company involved in any way with terrorists. WVB shall therefore not knowingly purchase goods or services from companies that are involved with terrorist groups in any form. If you submit a bid based on this request, it shall constitute a guarantee that neither your company nor any affiliate or any subsidiaries controlled by your company are not involved with any known terrorist group. A

contract clause confirming this will be included in an eventual purchase order based on this request.

20. World Vision Bangladesh as a Child Safe Organization discourages anyone to participate in any tender with prior record of conviction related with child neglect, abuse and exploitation.
21. Vendors/suppliers/contractors are expected to be sensitive to child rights and Protection of the Children and that after being awarded any order/job/contract vendors/suppliers/contractors are expected to abide by WVB child protection policy.
22. The Zero Tolerance Rule: The World Vision Partnership follows a “zero tolerance” rule with regard to corruption (including fraud). Corrupt behavior by WV staff is always unacceptable. Such behavior directly violates World Vision’s Employee Code of Conduct.
23. In all cases, the decision of the World Vision Management will be final.
24. The Offeror has to submit duly filled up Vendor’s Primary Information Collection Sheet (Annexure-4).
25. The Offeror has to make a declaration whether the Business Entity has relative or business partner in World Vision Bangladesh (WVB) who can influence the purchase decision or not (Annexure-5).
26. The Offeror has to agree to comply with WV Child protection policy and will have to complete CPP Form (Annexure-6).

I/We hereby agree to execute the work specified in the above memorandum strictly and fully in accordance with all the terms and conditions of the contract (if awarded) described above and in the annexure hereafter and will abide by and fulfill all such Terms & Conditions.

Name & Signature of the Offeror: _____

Name of the Company: _____

Date with Seal of the Company: _____

Annexure- 3

FINANCIAL PROPOSAL SUBMISSION TEMPLATE

Sl.	Item	Qty	Total Price including VAT (TK)
1	Feasibility Study for Slum Fire Micro-Insurance Scheme (as per ToR)	1 Job	
	Breakdown of costs:		

Taka (in words): _____

Note:

- 1) Please submit the **financial proposal** on your letterhead and also **show the necessary breakdown of cost** as per ToR in **Taka and Dollar**.
- 2) This cost schedule to be **ONLY** submitted with financial proposal.

Annexure – 4: Vendor’s Primary Information Collection Sheet

SL#	Description of Requirements	Information to be Provided here
1	Company/Organization Name	
2	Trade License Number	
3	Tax Identification Number (TIN)	
4	VAT Registration Number	
5	Address of Business Center	
6	Contact Telephone Number	
7	Contact Mobile Number	
8	FAX Number (Optional)	
9	Email Address	
10	Webpage Address (Optional)	
11	Contact Person's Name	
12	Vendor's Bank Name	
13	Name of Bank Branch	
14	Bank Sorting Code (Optional)	
15	Bank Account Name	
16	Bank Account Number	
17	Bank Routing Number	

Information Submitted by _____

Date:

Annexure – 5: Declaration of Conflict of Interest

Having examined my relationships with other organizations and employees of World Vision Bangladesh to the best of my knowledge, and nothing that if in doubt a relationship should be disclosed for further discussion, I have carefully reviewed each of the four statements below and marked either “yes” or “no” for each with additional information where necessary.

Circle the appropriate

Answer for each

1. YES NO I/My Business Entity have/has a financial interest in or otherwise involved with, an organization or person with which World Vision Bangladesh or any of its office has business or ministry dealings.

Sl.	Name of Organization	Office or Interest in Organization

2. YES NO I/My Business Entity am/is involved in any dispute with, World Vision Bangladesh or any of its office has business or ministry dealings.

If Yes, explain: _____

3. YES NO The following staff employed by World Vision Bangladesh or, other World Vision entities are related to me/my Business Entity. This is a complete list of individuals related to me/my Business Entity who are employed by World Vision Bangladesh/ other World Vision entities.

Sl.	Name of WVB Employee	Position held in WVB	Relation

4. YES NO I have no relationships, business affiliations, involvements, associations, positions, financial interests, gifts, loans or other transactions to disclose.

I hereby certify that my answers to statements 1-4 above are accurate and that all the information I have declared above is true and is fully updated to the best of my knowledge.

Signature with Seal

Date:

Annexure – 6: WV Child Protection Policy

CP Behavioral and Security Policy Protocol-FY18

To be signed by all staff, interns, volunteers, suppliers, board members, consultants, visitors that are not WV staff, formal partners, and any other affiliates of WV Bangladesh who gains access to children or their personal information through their affiliation with WVB (During accepting the offer)

CP Behavioral and Security Policy Protocol

All WV staffs, volunteers, interns, donors, visitors who are not World Vision staff, formal partners, consultants, suppliers, and any other affiliate who gains access to children or their personal information through his or her affiliation with WV acknowledge in writing the receipt and understanding of WV Bangladesh behavior protocols and commit to abide by them. Any violations of the provisions outlined in this document may be ground for action by WVB, including disciplinary or legal action, and/or severance of cooperation agreements and relevant contracts, as deemed appropriate by WVB.

My Commitment: I have received and understood World Vision Bangladesh Child Protection Policy, procedures and protocols and I commit to the following

1. I will always behave with children in ways that are respectful of their rights, and I will be careful about perception and appearance in my language, actions, and relationships with them. I will be intentional in caring for the needs and in protecting the rights of the children during my tenure of service with World Vision.
2. I will always be appropriate and culturally sensitive during all interactions with children.
3. I will not spend excessive or unnecessary time alone with a child, whether in the child's house, in WV's program premises, or elsewhere, away from others or behind closed doors or in a secluded area.
4. In case of deemed necessity of providing specific support for example medical assistance or counseling to the children I will always take initiative with consent from appropriate line management within WVB.
5. I will always comply with "two adult rule" (where possible and practical) when conducting WVB work wherein two or more adults supervise all activities that involve children and are visible and present at all times.
6. I will only photograph or take videos of children when they are appropriately dressed, and I will respect their dignity and right to privacy at all times. I will never take pictures or videos of children in moments of trauma or grief.
7. I will ensure that informed consent always is taken from parents/legal guardians and children themselves before taking any photographs, videos, and any other communication materials and will submit the consent document to the responsible person for recording in the files at the concerned ADP office or NO or at both level where appropriate. I am aware of the provisions regulating the cases in which the informed consent should be provided in writing by guardians and children, as outlined in WVB CP policy.
8. I will never use verbal conduct such as derogatory comments, or use language, make suggestions or offer advice which is inappropriate or abusive, including language that may cause shame or humiliation, or is belittling or degrading.
9. I will never expose, facilitate or condone the exposure of children to pornography, sexual advances, unwanted invitations, or use of power and authority to persuade a child to do something. I will always

ensure that all physical contact with children is culturally appropriate. I will not hold, fondle, hug, kiss, or touch the children in any inappropriate or culturally offensive way.

10. I realize that, for any instance of abuse, neglect, exploitation, violence, or any other inappropriate behavior towards children, I will be subject to action by WVB and LEA members of Bangladesh, and/or relevant national authorities, and that I expose myself to any consequent decision that such instances may result in. Should any I have a contractual relation with WV, and should I be found guilty by WVB of breaching WVB CP policy, I authorize WVB to disclose such information to any prospective employer who asks references about me to WVB.
11. I will comply with any child protection related investigation (external and internal), and commit to make available of information or any document necessary for the completion of the investigation.
12. I will not hire children bellow 18 years of age, in any form of child labor, including (but not limited to) as house help. Should I require to hire a child in legal work, I will seek the advice and follow the instructions of the National Office CP specialist on the best interest of the child and the alignment of such hiring with national and international law, prior to engaging in this matter.
13. I will not behave in an inappropriate physical manner, and I will never develop sexual relationships with a child (under 18 years old) regardless of legal age of consent in the country. I realize that I will always be accountable for my response to a child's behavior, including if a child behaves in a sexually inappropriate manner. I will avoid being placed in a vulnerable or compromising position with children.
14. I highly discourage child marriage and also I will not perform, conduct or direct any child marriage.
15. I will not condone or participate in behavior which is illegal, unsafe or abusive towards children, harmful traditional practices, including early marriage, dowry, spiritual or ritualistic abuse.
16. I will always use positive and non-violent methods to manage children's behavior. I will never hit, mentally torture or use any other corporal punishment against a child while the child is in care of WVB or under any project of WVB.
17. I will behave positively with disable children, and will not humiliate them at any cause.
18. Unless it is absolutely necessary and with parental and management consent, I will not take a child alone in a vehicle for any of WVB work.
19. I am aware of WV's policy on Kidnapping and Hostage situation where no ransom will be paid or gain will accrue to those who employ such methods. I confirm that my understanding that WV Bangladesh will not be responsible in the event of a kidnap or hostage situation.
20. I am aware of the country's political and security situation and will follow WVB's security advice. I will not hold WVB responsible if anything goes wrong with regard to my personal security during my tenure of service with World Vision Bangladesh.

Consequences of Breach

Corrective Action: Failure to follow Behavior Protocols, or other inappropriate behavior toward children stated in the Policy is grounds for taking disciplinary action by World Vision Bangladesh up to and including dismissal from employment, volunteer/internship or Board/Advisory Council membership.

Breach of the Behavior Protocol and the policy is ground for termination of contracts with suppliers, vendors.

WVB authority can also take legal action if the incumbent found guilty of violation of the policy, to local Law Enforcing Agency authorities of Bangladesh Government based on legal obligations and the best interests of the child.

Acknowledgement of receipt and undertaking to comply :

I, *(insert name)* _____ of

<i>(insert address)</i> Present	Permanent
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HR ID No:

OP ID:

hereby agree and confirm that :

- I have received , understand and will abide by WVB’s Child Protection Behavior and Security Policy Protocols; and

- *(*) (where applicable)* In the course of contracted work, I agree that where I have interaction or access to children or child data –

- (i) I will act in the best interest of children and uphold WVB’s Child Protection Behavioral and Security Policy Protocol and other child safeguarding measures as requested AND
- (ii) if I become aware of any harm or risk to children I will inform WVB immediately

Signed by :

Date:

Name: _____

NO/ RFO/AP/Project/: _____

Designation: _____

Department/Project: _____

ANNEXURE-IV
SWORN STATEMENT

(to be signed by staff, volunteers, facilitators, interns, consultants during interview)

1. Personal Data :

First Name:

Middle Name:

Last/Family Name:

Present Address:

Permanent Address:

2. I declare under oath that:

I have not violated or been convicted for violation of children's protection rights, including:

(Please update the checkbox manually)

<input type="checkbox"/> Physical mistreatment	<input type="checkbox"/> Kidnapping
<input type="checkbox"/> Psychological abuse	<input type="checkbox"/> Murder
<input type="checkbox"/> Sexual abuse	<input type="checkbox"/> Assault
<input type="checkbox"/> Abandonment	<input type="checkbox"/> Labor exploitation
<input type="checkbox"/> Abduction	<input type="checkbox"/> Any other forms of violence against children
<input type="checkbox"/> Abduction or human trafficking	

I further declare that the information given above is true, and in sign of conformity I sign the present Sworn Statement.

**Name of Staff /Volunteer/
Facilitator/Intern/Consultant**

Signature

Date

Annexure- 8

TERMS OF REFERENCE

To find ToR please click on ToR in RFP Notice