

## Expression of Interest

For

### Cash Based Financial Service Provider (FSP) and Mobile Money Transfer (MMT) Agencies

World Vision is a Christian Humanitarian & development organization dedicated to work with vulnerable children, families and their communities worldwide to reach their full potential by tackling the causes of poverty and injustice. We work in nearly 100 countries including Bangladesh serving all people, regardless of religion, race, ethnicity or gender. World Vision provides lifesaving assistance to over 08 million people annually in over 35 countries. Most of this is achieved through GIK (gift in Kind), cash and voucher- based program to support the vulnerable group feeding, integrated school feeding, Food for assistance and Food for work to strengthen household and community resilience.

World Vision - Bangladesh Refugee Crisis Response Program (WV-BRCRP) based in Cox's Bazar has also started its operation in 2017 during the heavy influx of the Rohingya Community from Myanmar. Now, WV-BRCRP has started its cash based programing in order to support the 22,000 vulnerable refugee families with minimum **BDT-4,00,00,000 (Approximately) per month**. The program is also designed for supporting the old, widow and disabled refugee community. In order to support us in this type of cash based program WV-BRCRP is looking for bona-fide customized financial service provider (Agent) to carry and transfer the cash at the refugee camps and to the door steps of the disabled/widow/old refugee community besides to common people. We are looking for customized, smart, fastest and technologically supportive services which are going to propose and provide comprehensive solution to fulfill the beneficiaries need and meet WV-BRCRP's expectations.

### **Scope of Work**

World Vision-BRCRP is going to execute two major Projects of UNHCR and USAID which is going to be started from August-2019. A huge volume of cash transaction activity is one of the major components of these two projects. As a result it is highly required to engage Financial Service Provider (FSP) and Mobile Money Transfer (MMT) Agencies to support World Vision in order to minimize the time and risk associated with.

However to give a clear picture regarding the mechanism of cash transaction is going to be described as follows:

#### **Geographic Coverage:**

The operation is going to be covered in 02 Ukhiya and Teknaf upazila of Cox's Bazar. 05 Unions of Ukhiya and 06 unions of Teknaf in total 11 unions will be under the coverage of this cash transaction of this project. Besides these, World Vision-BRCRP is currently operating in 24 Rohingya Refugee Camps out of 30 camps. All these camps will remain under coverage for cash distribution.

### **Amount of Beneficiaries Under Coverage:**

Approximately **23,000- 24,000** beneficiaries will remain under coverage of Ukhiya & Teknaf Upozila per month. Therefore, in a single distribution per day near about minimum **1000 (Maximum-1500)** beneficiaries will be covered in a day.

### **Types & Volume of Cash:**

- BDT- 56,52,88,000 per annum and 4,50,00,000 per month for distribution.
- **Conditional Cash** -Variable amount paid in exchange of labor as wages
- **Unconditional Cash**- Fixed amount same for all paid as relief for disabled people who are not capable to work (lactating mother, widow, elderly, chronically ill adult, children headed household, landless and disable people) near about 500 Tk per month and to paid consolidating 03 months is Tk-1500

### **Frequency of Operation/Distribution:**

- Distribution Point: Simultaneously 03- 05 distribution point in a single working day.
- Minimum 05 to maximum 20 operational (distribution) day in a month. There will not be any distribution during weekend unless otherwise specially asked by during extreme emergency.
- On an average 10 days distribution with multiple point is going to incur per month.

### **Time & Restrictions:**

- Distribution must be done during day time
- Distribution must be done on working day from Sunday to Thursday. On an emergency condition WV may allow to distribution on Saturday if government permits.
- Distribution need to be started by 09:00 am and can be done maximum upto 03:00 pm. In no case distribution can be continued after 03:30 pm due to government restriction and security issue.
- Distribution must be very fast and rapid to cover the listed people in time.

### **Technologies Required in the distribution Point:**

- Internet service Provider
- Beneficiary Information Management System (BIMS)
- POS machine to swipe identification card if smart identification system is proposed
- Finger Print device
- Laptop or Note Pad/ Tab
- Electricity Connection with Battery back up system (Will be arranged in the distribution Point by WV)
- Megaphone
- Communication Device like Mobile Phone with ROBI/Teletalk SIM
- Alternative Communication Device Facility in case mobile network Failure (As a contingency Plan)

### **Logistics & Administrative Requirements:**

- Transportation System (Secured Cash Car & Staff Transportation)

- Distribution Point (Will be given by WV)
- Sitting Arrangement (Table Chair etc will be available in the distribution Point (DP))
- Security & risk management Team
- Stationeries and Postal Stamps
- Alternative communication System during emergency situation like flood, road block etc
- Adequate engagement of staff to manage the distribution, identification and documentation is required.

### **FSP/MMT agencies Capacity:**

- Agencies should be able to distribute in multiple Distribution Points (DP) one after another for small scale beneficiaries like 20- 300 in 3-5 multiple locations.
- Agencies should be able to operate minimum 04 different distribution points in a single day simultaneously when the number of beneficiary is more than 500 in each of all the points.
- Capacity to start distribution sharp at 08:00 am- 09:00 am after all sort of electronic, technical and administrative preparation setting.
- The FSP/MMT response lead time should be as minimum as possible after confirmation.
- In no ways the lead time after confirmation is expected to be more than 05 working days.
- Adequate manpower Planning and engagement to manage the distribution successfully in time.
- Capacity to develop/hire 'Beneficiary Management/Tracking Information System (BIMS)' and technical proposal to implement in order to validate beneficiaries identity as a value added service.
- Agencies should be liable for handing over the money to the beneficiaries hand at the distribution point. But if the beneficiaries remain absent on time liability is on the beneficiaries part.
- Capacity to store and protect beneficiaries identity and transaction details data must be strong enough and in no case it should be shared unless otherwise a prior written approval is taken from WV-BRCRP.
- Double way x Checking System and validation of beneficiaries identity system when BIMS is hired.
- Capacity to hold, handle and transfer cash money securely (Minimum BDT- 10,00,000 and maximum BDT-150,00,000m per day in single or multiple distribution simultaneously)
- Agencies need to have the capacity to operate in the field for maximum 20 working days in a month without any excuse.
- Agencies experience to deal with INGO/ UN/MNC will be highly treated as they will be understanding the industry culture and standard
- Agencies already have/had experience of operating in the Refugee Response Program will enable them to understand better to operate more efficiently, effectively and proactively.

### **Nature of The Services:**

The guiding principles for the FSP/MMT are as follows:

- The services need has to be: flexible, fastest, well organized and electronically traceable cash services
- Following all Bangladesh Government laid laws and regulations and complying with all WV-BRCRP's and it's donors regulations.
- Beneficiary centric and aligned with humanitarian principle,
- Cost efficient, scalability, secured, fast, logical, flexibility,
- The documentation and system must be transparent and audit acceptable.
- Capacity to expand the service area in terms of man, material and logistics and transportation within a very short notice
- Capacity to support during extreme emergency situation like flood, natural disaster, landslide, storm, drought, Sunami, fire hazard etc.
- The solution must be come up with number of courses of action and selection of best approach for
- Regular days and best alternative during emergency.

## Proposal Submission System:

### General Instruction:

The proposal should be collected and submitted as per the following instructions:

Instructions	Date & Time	Location
EOI Floating Date	22-29 July, 2019	Bdjobs.com/ Daily Prothom Alo
Pre-Bid Meeting	24 July, 2019 at 11:00 am-01:00 pm	Hotel Bay Marina, Cox's Bazar
Collection of Terms of Reference (TOR)/ Scope of Work (SOW) starts from	22-28 July, 2019 08:30 am - 05:30 pm	(Down From Here): Mention below **
Find the Pre-Bid Minutes Meeting on	24 July, 2019 11:00-12:00 06:00	URL mentioned below: **
Last date of collecting TOR/Bid Document	28 July, 2019 Before 05:30 pm	(Working days only)
Last date of submission	29 July, 2019 Before 04:00 pm	Tender Box-01
Proposal opening time	29 July, 2019 At 04:30 pm	Hotel Bay Marina, Cox's Bazar
Address for Pre-Bid Meeting, proposal collection and proposal submission	Hotel Bay Marina (1 <sup>st</sup> Floor) Plot-06, Block-B, PWD Residential Area Kolatoli Road, Cox's Bazar-4700	
**Download from: <a href="https://drive.google.com/drive/folders/1PkbakdRtd4gStjE2pYteFt_MHPf5ARSX?usp=sharing">https://drive.google.com/drive/folders/1PkbakdRtd4gStjE2pYteFt_MHPf5ARSX?usp=sharing</a>		

Contact Person for any queries	Contact No	E-Mail ID
Ask Technical/Proposal Submission related any queries To: Supply Chain Manager (During the Office time only)	+88018-4454-1891	BRCRP_Procurement@wvi.org
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### **Special Instructions:**

- a. WV-BRCRP reserves the right to accept or reject/disqualify any proposal without explaining any reason whatsoever.
- b. No soft copy of the proposal shall be accepted. Only sealed hard copy submission through courier or direct submission to the tender box will be considered.
- c. The Technical and financial proposal must be separated from one another. Financial proposal must be submitted on their own company letter head pad (Seal & signed/approved) in a separate sealed envelope.
- d. The subject line on top of the envelop should be written in Bold font as “**Expression of Interest for Financial Service Provider (FSP) and Mobile Money Transfer (MMT) agencies**”
- e. No late submission will be accepted (disqualified) unless otherwise WV extend the time for any special case or unforeseen situation which can be applicable for all.
- f. Risk of submitting in time for the proposals sent through courier has to be borne by the concerned agencies. WV shall not be responsible for delayed receiving.
- g. Any queries must be communicated during the office time.
- h. Please collect the pre-bid meeting minutes from the link below or type: URL: [https://drive.google.com/drive/folders/1PkbakdRtd4gStjE2pYteFt\\_MHPf5ARSX?usp=sharing](https://drive.google.com/drive/folders/1PkbakdRtd4gStjE2pYteFt_MHPf5ARSX?usp=sharing)
- i. Any Documents required for enlistment needs to be submitted as per the attachment mentioned in ‘Annex-A’
- j. All interested bidders must comply all terms and conditions imposed by WV-BRCRP. As a token of reading, understanding and accepting all terms and conditions all pages of this document need to be stamped and signed by the appropriate authority.

### **Technical Instructions:**

#### **Primary Selection Criterion:**

Factors	Supporting Documents
THE FSP/MMT should have minimum 05 years of business background in Bangladesh with all formal and legal documentation.	Updated Trade License, TIN, VAT BIN registration, NID of the owner’s

They must be agreed to provide customized service in adverse geographic context of Ukhiya, Teknaf area of Cox's Bazar.	Declaration Certificate by the highest authority of the organization
They must have clearance from the appropriate legal clearance from the governing authority to operate similar kind of business with refugee community with customized solution.	Bangladesh Bank/ Declaration from the organization/group of companies Head or Board of Directors
They must have business operation (Office) in Cox's Bazar.	Office address, Number of staff engaged/employed in Cox's Bazar and mentioned in brochure
A bank Account in to have the facility to transact from Cox's Bazar District or Ukhiya or Teknaf Upazila	Bank Details: Bank Name and account No
They must have the facility to banking transaction service (Bank Account) from Ukhiya/Teknaf or Cox's Bazar	Declaration along with Bank name and account Number

### **Technical Proposal:**

The technical proposal should contain the following information as follows:

1. Company Profile : Organogram, headquarter, address and branches, general description etc.
2. Key staffs Profile : Head of all associated department like (operation, finance, HR, Admin, Logistics/Supply Chain, MD, CEO, Board of Directors etc.) and their portfolio highlighting the skill, experience and credentials
3. Current Business Operations and area of expansion/ business network
4. Current Client List along with performance certificate
5. Contact list of important contact persons associated with this FSP.
6. Relevant Business experience and method of implementation with client list.
7. Financial Solvency Reports: last 02 years audit report and Turn Over rate by a reputed audit firm or Bank statement of last 01 years financial transactions.
8. Mention 03 important client references who are receiving similar type of services. If not 01/02 reference will even serve the purpose.
9. 02 Major successes and 02 major failures/limitations of the organization in last 02 years business history.
10. Business Operations in Cox's Bazar (Cox's Bazar, Ukhiya and Teknaf) especially in refugee camp or associated with Refugee.
11. Business Proposal and method of execution of Operation.
  - a. Cash Based Transfer delivery Mechanism (Single Point, multiple point, door to door service)
  - b. Beneficiary information/transaction management System
  - c. Cash Transfer System and security management

- d. Risk assessment and risk prevention and mitigation system (fraud, information hack, accident, theft, robbery law & order situation is not supportive, unrest political situation, fire hazard etc)
- e. Method of reconciliation and lead time
- f. Contingency FSP plan during emergency when road communication and tele-communication system is disrupted due to adverse weather condition or manmade disaster. Please mention minimum notice period for preparedness and response.
- g. Technologies that are going to be used to support.
- h. Alternative Communication System that may be provided during emergency context where BTRC network/frequency is dropped down or not working)
- i. Alternative Transportation Communication System during Emergency when road communication is disrupted due to any unforeseen situation.
- j. Assets and logistics that will be provided as part of the services with the distribution team.
- k. Scope of Customization or improvements with shortest possible time.

**Note: Serial 10 can submit in a separate file/book as FSP business Proposal.**

- 12. Regulatory Framework: Compliance with Bangladesh Governments instruction and associated laws of Bangladesh Bank.
- 13. Any other feature that is important to highlight or reflect for consideration.

### **Financial Proposal:**

Submit the financial proposal in a sealed separate envelop clearly mentioning the method of pricing. You may follow any of the method as per your organizational requirement and operational nature as mentioned below:

- a. Fixed percentage on top of the delivery amount
- b. Mixed of fixed and variable cost basing on the distribution amount
- c. All variable cost depending on the number of beneficiary or transaction amount

### **Method of Evaluation:**

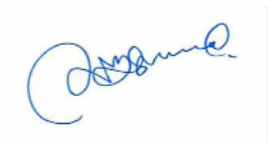
**The FSP/MMT will be selected basing on the multiple aspects in 03 following phases:**

**1<sup>st</sup> Phase:** First of all participators will be filtered and screened for primary qualification criterion. If the The non-qualified participators proposal will no longer be opened and they will not be notified for the reasons for what they were not qualified.

**2<sup>nd</sup> Phase:** All the primary selected/qualified bidders will be considered for technical evaluation with their submitted proposal. The score will be given basing on various important criterions based on the technical proposal and the documents. The overall weightage of the technical evaluation is 60% out of 100 marks. The pass marks for this technical evaluation round is – 40.

**3<sup>rd</sup> Phase:** The financial proposals and envelops will be opened for those candidates who will pass the minimum score which is 40. Those who achieved less than 40 the financial proposal will not be opened and will remain sealed. But, those who will score 40 and above out of 100 their financial proposal will be considered for evaluation and envelop will be opened. We are going to take a scenario of sample structure for distribution and associated cost/price comes out from the proposed price offer will be considered. The weightage of financial offer is 40% and scoring will also be considered out of 100. Basing on the sample structure distribution the lowest bidder will get the highest score out of 100 and the successive highest bidders will get the lower score proportionately.

Finally we would like to entertain all technical and submission related queries during pre-bid meeting and get answered for the best proposal aligned with our expectation.



**Mohoshena Akter**  
Supply Chain Manager  
Date: 22 July, 2019