

Selection of Consultants

Technical Assistance Mission

Branch manager training manual

**For MicroLoan Foundation Zambia
and MicroLoan Foundation Malawi**

May 2019

With the Support of



No. GCAMF/01/2019/SSA/AF

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Section 1. Letter of Invitation

Montrouge, May 23, 2019

Dear Sir or Madam:

1. The Grameen Credit Agricole Foundation (hereinafter called ‘the client’) has received funding (hereinafter called “the funds”) from the French Development Agency (hereinafter called “the Agency”) toward the financing partly the cost of Technical Assistance mission in the framework of the African Facility and intends to apply a portion of the funds to eligible payments under the contract for which this Request for Proposals is issued.
2. The Foundation now invites proposals to provide the following consulting services: Branch Manager Manual for MicroLoan Foundation Zambia, in Zambia, and MicroLoan Foundation Malawi, in Malawi. More details on the services are provided in the Terms of Reference.
4. A firm will be selected under selection based on consideration of quality and cost (SBQC) and procedures described in this RFP.
5. The RFP includes the following documents:
 - Section 1 - Letter of Invitation
 - Section 2 - Instructions to Consultants (including Data Sheet)
 - Section 3 - Technical Proposal - Model Forms
 - Section 4 - Financial Proposal - Model Forms
 - Section 5 - Terms of Reference

Yours sincerely,

Pierre Casal Ribeiro, Programme Manager – Technical Assistance & Microinsurance

Section 2. Instructions to Consultants

- 1. Introduction**
- 1.1 The Client named in the Data Sheet will select a consulting firm/organization (the Consultant) from those listed in the Letter of Invitation, in accordance with the method of selection specified in the Data Sheet.
- 1.2 The short listed Consultants are invited to submit a Technical Proposal and a Financial Proposal for consulting services required for the assignment named in the Data Sheet. The Proposal will be the basis for contract negotiations and ultimately for a signed Contract with the selected Consultant.
- 1.3 The Foundation will timely provide at no cost to the Consultants the inputs and facilities specified in the Data Sheet, assist the firm in obtaining licenses and permits needed to carry out the services, and make available relevant project data and reports.
- 1.4 Consultants shall bear all costs associated with the preparation and submission of their proposals and contract negotiation. The Foundation is not bound to accept any proposal, and reserves the right to annul the selection process at any time prior to Contract award, without thereby incurring any liability to the Consultants.
- 1.5 The Agency only finances projects subject to its own conditions, which are set out in its financing agreement. No legal relationship exists between the Agency and any person other than the beneficiary of the financing. The Agency may be led to suspend or definitively terminate disbursements in the context of the project, without the Consultants being informed beforehand and without their being entitled to claim from the Agency any direct legal right to the amounts which, as the case may be, originate from such financing. The Consultants shall alone assume the possible consequences of unpaid amounts and disputes which may arise in the context of their relations with the beneficiary of the financing. Any communications which may be exchanged by any person other than the beneficiary of the financing and the Agency in the context of a project do not constitute, and shall not be interpreted so as to constitute, an

undertaking or a stipulation by the Agency in favour of such person or to any third party.

Conflict of Interest

1.6 The Agency requires that Consultants provide professional, objective, and impartial advice and at all times hold the Client's interests paramount, strictly avoid conflicts with other assignments or their own corporate interests and act without any consideration for future work. Consultants shall not be hired for any assignment that would be in conflict with their prior or current obligations to other clients, or that may place them in a position of not being able to carry out the assignment in the best interest of the Client.

1.6.1 Without limitation on the generality of the foregoing, Consultants, and any of their affiliates, shall be considered to have a conflict of interest and shall not be recruited, under any of the circumstances set forth below:

Conflicting activities

(i) A firm that has been engaged by the Client to provide goods, works or services other than consulting services for a project, and any of its affiliates, shall be disqualified from providing consulting services related to those goods, works or services. Conversely, a firm hired to provide consulting services for the preparation or implementation of a project, and any of its affiliates, shall be disqualified from subsequently providing goods or works or services other than consulting services resulting from or directly related to the firm's consulting services for such preparation or implementation.

Conflicting assignments

(ii) A Consultant (including its Personnel and Sub-Consultants) or any of its affiliates shall not be hired for any assignment that, by its nature, may be in conflict with another assignment of the Consultant to be executed for the same or for another Client.

Conflicting relationships

(iii) A Consultant (including its Personnel and Sub-Consultants) that has a business or family relationship with a member of the Client's staff who is directly or indirectly involved in any part of (i) the preparation of the Terms of Reference

of the assignment, (ii) the selection process for such assignment, or (iii) supervision of the Contract, may not be awarded a Contract, unless the conflict stemming from this relationship has been resolved in a manner acceptable to the Agency throughout the selection process and the execution of the Contract.

Fraud and Corruption

- 1.6.2 Consultants have an obligation to disclose any situation of actual or potential conflict that impacts their capacity to serve the best interest of their Client, or that may reasonably be perceived as having this effect. Failure to disclose said situations may lead to the disqualification of the Consultant or the termination of its Contract.
- 1.7 The Agency requires that all beneficiaries of its funding, as well as Consultants participating in projects which it finances, adhere to the highest ethical standards, both during the selection process and throughout the execution of a contract.
- 1.8 In pursuance of this policy, the Agency defines the terms set forth below as follows:
- (a) “corrupt practice” means the offering, giving, receiving, or soliciting, directly or indirectly, of anything of value to influence the action of a public official in the selection process or in contract execution;
 - (b) “fraudulent practice” means a misrepresentation or omission of facts in order to influence a selection process or the execution of a contract;
 - (c) “collusive practices” means a scheme or arrangement between two or more consultants with or without the knowledge of the Client, designed to establish prices at artificial, noncompetitive levels;
 - (d) “coercive practices” means harming or threatening to harm, directly or indirectly, persons or their property to influence their participation in a procurement process, or affect the execution of a contract.
- 1.9 As a result of its own investigations and findings, and in accordance with its procedures, the Agency:

- (a) will reject a proposal for award if it determines that the Consultant recommended for award has, directly or through an agent, engaged in corrupt, fraudulent, collusive or coercive practices in competing for the contract in question;
- (b) will cancel the portion of the funding allocated to a contract if it determines at any time that representatives of the Client were engaged in corrupt, fraudulent, collusive or coercive practices during the selection process or the execution of the contract, without the Client having taken timely and appropriate action satisfactory to the Agency to remedy the situation;
- (c) will declare a Consultant ineligible, either indefinitely or for a stated period of time, to be awarded a contract financed by the Agency if at any time determines that the Consultant has, directly or through an agent, engaged in corrupt, fraudulent, collusive or coercive practices in competing for, or in executing, a contract financed by the Agency.

1.10 The Agency reserves the right to declare a firm or individual ineligible for a stated period of time to be awarded a contract financed by the Agency, if an international or national organization has determined that such firm or individual has engaged in corrupt, fraudulent, collusive or coercive practices.

1.11 The Agency will have the right to require that a provision be included in contracts which it finances, requiring bidders, suppliers, contractors and consultants to permit the Agency to inspect their accounts and records and other documents relating to contract performance and to have them audited by auditors appointed by the Agency.

**Environmental
and Social
Standards**

1.12 The Consultants undertake to:

- (i) comply and procure that their Sub-consultants, if any, comply with international environmental and labour standards consistent with applicable law and regulations in the country of implementation of the Project, including the

fundamental conventions of the International Labour Organisation (ILO) and international environmental treaties;

- (ii) adopt any environmental and social risk mitigations measures as defined in the environmental and social management plan or the notice of environmental and social impact issued by the Client.

- | | | |
|--|------|---|
| Only one Proposal | 1.13 | Short listed Consultants may only submit one proposal. If a Consultant submits or participates in more than one proposal, such proposals shall be disqualified. However, this does not limit the participation of the same Sub-Consultant, including individual experts, to more than one proposal. |
| 2. Clarification and Amendment of RFP Documents | 2.1 | Consultants may request a clarification of any of the RFP documents up to the number of days indicated in the Data Sheet before the proposal submission date. Any request for clarification must be sent in writing, or by standard electronic means to the Client’s address indicated in the Data Sheet. The Client will respond in writing, or by standard electronic means and will send written copies of the response (including an explanation of the query but without identifying the source of inquiry) to all Consultants who notified the Client that they will submit a proposal. |
| | 2.2 | At any time before the submission of Proposals, the Client either at his initiative or in response to a request for clarifications may amend the RFP by issuing an addendum in writing or by electronic means. The addendum shall be sent to all Consultants and will be binding on them. Consultants shall acknowledge receipt of all amendments. To give Consultants reasonable time in which to take an amendment into account in their Proposals the Client may extend the deadline for the submission of Proposals. |
| 3. Preparation of Proposals | 3.1 | The Proposal (see para. 1.2), as well as all related correspondence exchanged by the Consultants and the Client, shall be written in the language (s) specified in the Data Sheet. |
| Technical Proposal | 3.2 | In preparing their Technical Proposal, Consultants are expected to examine in detail the documents comprising the RFP. Material deficiencies in providing the information requested may result in rejection of a Proposal. |

3.3 While preparing the Technical Proposal, Consultants must give particular attention to the following:

- (i) The estimated number of Professional staff-months or the budget for executing the assignment shall be shown in the Data Sheet. However, the Proposal shall be based on the number of Professional staff-months or budget estimated by the Consultants. If the selection method is Selection under Fixed-Budget, the available budget is given in the Data Sheet, and the Financial Proposal shall not exceed this budget.
- (ii) It is desirable that the majority of the key professional staff proposed be permanent employees of the firm or have an extended and stable working relationship with it.
- (iii) Proposed professional staff must, at a minimum, have the experience indicated in the Data Sheet, preferably working under conditions similar to those prevailing in the country of the assignment.
- (iv) Alternative professional staff shall not be proposed, and only one curriculum vitae (CV) may be submitted for each position.
- (v) Documents to be provided by the Consultants to the Client as part of this assignment must be in the language(s) specified in the Data Sheet. It is desirable that the firm's Personnel have a working knowledge of the Client's national language.

Language

**Technical
Proposal
Format and
Content**

3.4 The Technical Proposal shall provide the following information using the attached Standard Forms (Section 3):

- (i) A description of the methodology and work plan for performing the assignment on the following aspects: technical approach and methodology, work plan, organization and staffing (Section 3B). The work plan should be consistent with the time schedule (Section 3F) which shall indicate as a bar chart the calendar of each activity. Such description should not exceed 10 pages, including graphs, bar chart, comments and suggestions on terms of reference, if any.

- (ii) The list of the proposed staff team by specialty, the tasks that would be assigned to each staff team member, and their timing (Section 3C).
 - (iii) CVs recently signed by the proposed professional staff and the authorized representative submitting the proposal (Section 3D). Key information should include number of years working for the firm/entity and degree of responsibility held in various assignments during the last ten (10) years.
 - (iv) Estimates of the total staff input (professional and support staff; staff time) needed to carry out the assignment, supported by bar chart diagrams showing the time proposed for each professional staff team member (Sections 3E).
 - (v) A detailed description of the proposed methodology, staffing, and monitoring of training, if the Data Sheet specifies training as a major component of the assignment.
 - (vi) The schedule of activities (Section 3F).
- 3.5 The Technical Proposal shall not include any financial information.
- Financial Proposals**
- 3.6 In preparing the Financial Proposal, consultants are expected to take into account the requirements and conditions outlined in the RFP documents. The Financial Proposal should follow Standard Forms (Section 4). It lists all costs associated with the assignment, including (a) remuneration for staff (foreign and local, in the field and at headquarters), and (b) reimbursable expenses such as subsistence (per diem, housing), transportation (international and local, for mobilization and demobilization), services and equipment (vehicles, office equipment, furniture, and supplies), office rent, insurance, printing of documents, surveys, and training, if it is a major component of the assignment.
- 3.7 The Financial Proposal should clearly estimate, as a separate amount, the taxes (including social security), duties, fees, levies, and other charges imposed in the Client's country under the applicable law, on the consultants, the sub-consultants, and

their personnel (other than nationals or permanent residents of the Client’s country).

- 3.8 Consultants may express the price of their services in the currency(ies) designated in the Data Sheet.
- 3.9 Commissions and gratuities, if any, paid or to be paid by consultants and related to the assignment will be listed in the Financial Proposal submission form (Section 4A).
- 3.10 The Data Sheet indicates how long the proposals must remain valid after the submission date. During this period, the consultant is expected to keep available the professional staff proposed for the assignment. The Client will make its best effort to complete negotiations within this period. If the Client wishes to extend the validity period of the proposals, the consultants who do not agree have the right not to extend the validity of their proposals.

4. Submission, Receipt, and Opening of Proposals

- 4.1 The original proposal (Technical Proposal and Financial Proposal) shall be prepared in indelible ink. It shall contain no interlineations or overwriting, except as necessary to correct errors made by the Consultants themselves. The person who signed the proposal must initial such corrections. Submission letters for both Technical and Financial Proposals should respectively be in the format of Section 3, and Section 4 respectively.
- 4.2 An authorized representative of the Consultants shall initial all pages of the original Technical and Financial Proposals. The authorization shall be in the form of a written power of attorney accompanying the Proposal or in any other form demonstrating that the representative has been dully authorized to sign.
- 4.3 The number of copies of the Proposals is indicated in the Data Sheet.
- 4.4 The Proposals must be sent to the address/addresses indicated in the Data Sheet and received by the Client no later than the time and the date indicated in the Data Sheet. Any proposal received by the Client after the deadline for submission shall not be taken under consideration.

- 4.5 The Client shall open the Technical Proposal immediately after the deadline for their submission. The Financial Proposal will not be open.
- 5. Proposal Evaluation**
- 5.1 From the time the Proposals are opened to the time the Contract is awarded, Consultants who wish to contact the Client on any matter related to its Proposal should do so in writing only at the address indicated in the Data Sheet. Any effort by Consultants to influence the Client in the examination, evaluation, ranking of Proposals, and recommendation for award of Contract may result in the rejection of the Consultants' Proposal.
- 5.2 Evaluators of Technical Proposals shall have no access to the Financial Proposals until the technical evaluation is concluded, and the Agency issues its "no objection" if required.
- Evaluation of Technical Proposals**
- 5.3 The evaluation committee appointed by the Client shall evaluate the Technical Proposals on the basis of their responsiveness to the Terms of Reference, applying the evaluation criteria, sub-criteria, and point system specified in the Data Sheet. Each responsive Proposal will be given a technical score (St). A Proposal shall be rejected at this stage if it does not respond to important aspects of the Terms of Reference or if it fails to achieve the minimum technical score indicated in the Data Sheet.
- Opening and Evaluation of Financial**
- 5.4 After the technical evaluation is completed the Client shall open the financial proposals.
- 5.5 The Evaluation Committee will verify that the Financial Proposal is fully complete, (i.e. that all items of the Technical Proposal have been costed, failing which the Client will estimate the missing cost and add the estimate to the offered price), and correct any computational errors. Prices shall be converted to a single currency using the selling rates of exchange, source and date indicated in the Data Sheet. The evaluation shall exclude those taxes, duties, fees, levies, and other charges imposed under the applicable law; and to be applied to foreign and non-permanent resident consultants (and to be paid under the contract, unless the consultant is exempted), and estimated as per para. 3.7.
- 5.8 In case of SBQC, the lowest evaluated Financial Proposal (Fm) will be given the maximum financial score (Sf) of 100 points. The financial scores (Sf) of the other Financial Proposals will

be computed as indicated in the Data Sheet. Proposals will be ranked according to their combined technical (St) and financial (Sf) scores using the weights (T = the weight given to the Technical Proposal; P = the weight given to the Financial Proposal; T + P = 1) indicated in the Data Sheet: $S = St \times T\% + Sf \times P\%$. The firm achieving the highest combined technical and financial score will be invited for negotiations.

- 6. Negotiations**
- 6.1 Negotiations will be held at the address indicated in the Data Sheet, by phone or skype, the objective being to reach an agreement on all the points and sign the contract.
- Technical negotiations**
- 6.2 Negotiations will include a discussion of the Technical Proposal, the proposed technical approach and methodology, work plan, and organization and staffing, and any suggestions made by the Consultant to improve the Terms of Reference. The Client and the Consultants will finalize the Terms of Reference, staffing schedule, work schedule, logistics, and reporting. These documents will then be incorporated in the Contract as “Description of Services”.
- Financial negotiations**
- 6.3 The financial negotiations will include a clarification (if any) of the firm’s tax liability in the Client’s country, and the manner in which it will be reflected in the Contract; and will reflect the agreed technical modifications in the cost of the services..
- Availability of Professional staff/experts**
- 6.4 Having selected the Consultant on the basis of, among other things, an evaluation of proposed Professional staff, the Client expects to negotiate a Contract on the basis of the Professional staff named in the Proposal. Before contract negotiations, the Client will require assurances that the Professional staff will be actually available. The Client will not consider substitutions during contract negotiations unless both parties agree that undue delay in the selection process makes such substitution unavoidable or for reasons such as death or medical incapacity. If this is not the case and if it is established that Professional staff were offered in the proposal without confirming their availability, the Consultant may be disqualified.
- Conclusion of the negotiations**
- 6.5 Negotiations will conclude with a review of the draft Contract. To complete negotiations the Client and the Consultant will initial the agreed Contract. If negotiations fail, the Client will invite the Consultant whose Proposal received the second highest score to negotiate a Contract.

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- 7. Award of Contract**
- 7.1 After completing negotiations the Client shall award the Contract to the selected Consultant, and promptly notify all Consultants who have submitted proposals.
- 7.2 The Consultant is expected to commence the assignment on the date and at the location specified in the Data Sheet.
- 8. Confidentiality**
- 8.1 Information relating to evaluation of Proposals and recommendations concerning awards shall not be disclosed to the Consultants who submitted the Proposals or to other persons not officially concerned with the process, until the notification of the award of Contract.

Instructions to Consultants

DATA SHEET

Paragraph Reference	
1.1	<p>Name of the Client: <u>Grameen Credit Agricole Microfinance Foundation represented by Pierre Casal Ribeiro, Programme Manager, Technical Assistance & Microinsurance</u></p> <p>Method of selection: <u>selection based on consideration of quality and cost (SBQC)</u></p>
1.2	Designation, objectives and brief description of the assignment are as follows: <u>Branch manager Manual, MLF Zambia and MLF Malawi</u>
1.3	The Client will provide the following inputs and facilities: <u>Operations manuals, existing internal training material and other</u>
2.1	<p>Clarifications may be requested not later than <u>2</u> days before the submission date.</p> <p>The address for requesting clarifications is: <u>Pierre Casal Ribeiro, Fondation Grameen Crédit Agricole, 72 rue Gabriel Péri, 92120 Montrouge, France</u> <u>Tel: +33 1 43 23 22 03</u> <u>E-mail: pierre.casalribeiro@credit-agricole-sa.fr</u></p>
3.1	Proposals shall be submitted in the following language: <u>English</u>
3.3 (i)	The estimated number of professional staff-days required for the assignment is: <u>20</u>
3.3 (ii)	The minimum required experience of proposed professional staff is: <u>8 years of experience in credit management for microfinance institutions and 5 years of experience in conducting trainings</u>
3.3 (iii)	Reports that are part of the assignment must be written in the following language(s): <u>English</u>
3.4 (vii)	Training is a major component of this assignment: <u>Yes</u>

3.8	Consultants shall state their price component for cost incurred in Euro and if necessary in local currency. Consultants who intend to incur cost in other currencies for the assignment may state the corresponding price component in Euros.																				
3.10	Proposals must remain valid 60 days after the submission date.																				
4.3	Consultant must submit an electronic version of the Proposal.																				
4.5	<p>The Proposal submission address is: pierre.casalribeiro@credit-agricole-sa.fr and ami.faciliteafricaine@credit-agricole-sa.fr</p> <p>Proposals must be submitted no later than the following date and time: <u>June 14, 2019, 6:00pm CET</u></p>																				
5.1	<p>The address for contacting the Client is: <u>Pierre Casal Ribeiro, Fondation Grameen Crédit Agricole, 72 rue Gabriel Péri, 92120 Montrouge, France</u> <u>Tel: +33 1 43 23 22 03</u> <u>E-mail: pierre.casalribeiro@credit-agricole-sa.fr</u></p>																				
5.3	<p>Criteria, sub-criteria, and point system for the evaluation of Technical Proposals are:</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 80%;"></th> <th style="text-align: right; width: 20%;"><u>Points</u></th> </tr> </thead> <tbody> <tr> <td>(i) Specific experience of the Consultants relevant to the assignment:</td> <td style="text-align: right;">[5 - 10]</td> </tr> <tr> <td>(ii) Adequacy of the proposed methodology and work plan in responding to the Terms of Reference:</td> <td></td> </tr> <tr> <td style="padding-left: 20px;">a) Technical approach and methodology</td> <td style="text-align: right;">[30]</td> </tr> <tr> <td style="padding-left: 20px;">b) Work plan</td> <td style="text-align: right;">[10]</td> </tr> <tr> <td style="padding-left: 20px;">c) Organization and staffing</td> <td style="text-align: right;">[10]</td> </tr> <tr> <td style="text-align: right;">Total points for criterion (ii):</td> <td style="text-align: right;">[20 - 50]</td> </tr> <tr> <td>(iii) Key professional staff qualifications and competence for the assignment:</td> <td></td> </tr> <tr> <td style="text-align: right;">Total points for criterion (iii):</td> <td style="text-align: right;">[30 - 60]</td> </tr> <tr> <td>(iv) Suitability of the transfer of knowledge (training) program: [0-10]</td> <td></td> </tr> </tbody> </table>		<u>Points</u>	(i) Specific experience of the Consultants relevant to the assignment:	[5 - 10]	(ii) Adequacy of the proposed methodology and work plan in responding to the Terms of Reference:		a) Technical approach and methodology	[30]	b) Work plan	[10]	c) Organization and staffing	[10]	Total points for criterion (ii):	[20 - 50]	(iii) Key professional staff qualifications and competence for the assignment:		Total points for criterion (iii):	[30 - 60]	(iv) Suitability of the transfer of knowledge (training) program: [0-10]	
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	The minimum technical score S_t required to pass is: <u>60</u> Points
5.7	The single currency for price conversions is: <u>Euro</u>
5.8	<p>In case of SBQC, the formula for determining the financial scores is the following: $S_f = 100 \times F_m / F$, in which S_f is the financial score, F_m is the lowest price and F the price of the proposal under consideration.</p> <p>The weights given to the Technical and Financial Proposals are: $T = 0.8$, and $P = 0.2$</p>
6.1	<p>Address for contract negotiations: <u>Pierre Casal Ribeiro, Fondation Grameen Crédit Agricole, 72 rue Gabriel Péri, 92120 Montrouge, France</u> <u>Tel: +33 1 43 23 22 03</u> <u>E-mail: pierre.casalribeiro@credit-agricole-sa.fr</u></p>
7.2	<p>Expected date and location for commencement of consulting services: <u>July 1, 2019</u></p>

Section 3. Technical Proposal - Standard Forms

- 3A Technical Proposal Submission Form
- 3B Description of the methodology and work plan de travail proposed for the mission by the Consultant
- 3C Team Composition and Task Assignments
- 3D Curriculum Vitae (CV) for Proposed Professional Staff
- 3E Staffing Schedule
- 3F Work Schedule

FORM 3A TECHNICAL PROPOSAL SUBMISSION FORM

[Location, Date]

To: [Name and address of Client]

Dear Sirs:

We, the undersigned, offer to provide the consulting services for [Insert title of assignment] in accordance with your Request for Proposal dated [Insert Date] and our Proposal. We are hereby submitting our Proposal, which includes this Technical Proposal, and a Financial Proposal sealed under a separate envelope.

If negotiations are held during the period of validity of the Proposal, i.e., before [insert date], we undertake to negotiate on the basis of the proposed staff. Our Proposal is binding upon us and subject to the modifications resulting from Contract negotiations.

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

We remain,

Yours sincerely,

Authorized Signature [In full and initials]: _____

Name and Title of Signatory: _____

Name of Firm: _____

Address: _____

FORM 3B **DESCRIPTION OF APPROACH, METHODOLOGY AND WORK
PLAN FOR PERFORMING THE ASSIGNMENT**

[Technical approach, methodology and work plan are key components of the Technical Proposal. You are suggested to present your Technical Proposal (10 pages max, inclusive of charts and diagrams) divided into the following three chapters:

- a) Technical Approach and Methodology,*
- b) Work Plan, and*
- c) Organization and Staffing,*

a) Technical Approach and Methodology. In this chapter you should explain your understanding of the objectives of the assignment, approach to the services, methodology for carrying out the activities and obtaining the expected output, and the degree of detail of such output. You should highlight the problems being addressed and their importance, and explain the technical approach you would adopt to address them. You should also explain the methodologies you propose to adopt and highlight the compatibility of those methodologies with the proposed approach.

b) Work Plan. In this chapter you should propose the main activities of the assignment, their content and duration, phasing and interrelations, milestones (including interim approvals by the Client), and delivery dates of the reports. The proposed work plan should be consistent with the technical approach and methodology, showing understanding of the TOR and ability to translate them into a feasible working plan. A list of the final documents, including reports, drawings, and tables to be delivered as final output, should be included here. The work plan should be consistent with the Work Schedule of Form 3H.

c) Organization and Staffing. In this chapter you should propose the structure and composition of your team. You should list the main disciplines of the assignment, the key expert responsible, and proposed technical and support staff.]

FORM 3C TEAM COMPOSITION AND TASK ASSIGNMENTS

1. Technical/Managerial Staff		
Name	Position	Task

2. Support Staff		
Name	Position	Task

FORM 3D CURRICULUM VITAE (CV) FOR PROPOSED PROFESSIONAL STAFF

Proposed Position: _____

Name of Firm: _____

Name of Staff: _____

Profession: _____

Date of Birth: _____

Years with Firm/Entity: _____ Nationality: _____

Membership in Professional Societies: _____

Detailed Tasks Assigned: _____

Key Qualifications:

[Give an outline of staff member's experience and training most pertinent to tasks on assignment. Describe degree of responsibility held by staff member on relevant previous assignments and give dates and locations. Use about half a page.]

Education:

[Summarize college/university and other specialized education of staff member, giving names of schools, dates attended, and degrees obtained. Use about one quarter of a page.]

Employment Record:

[Starting with present position, list in reverse order every employment held. List all positions held by staff member since graduation, giving dates, names of employing organizations, titles of positions held, and locations of assignments. For experience in last ten years, also give types of activities performed and client references, where appropriate. Use about two pages.]

Languages:

[For each language indicate proficiency: excellent, good, fair, or poor in speaking, reading, and writing.]

Certification:

I, the undersigned, certify that to the best of my knowledge and belief, these data correctly describe me, my qualifications, and my experience.

_____ Date: _____
[Signature of staff member and authorized representative of the firm] Day/Month/Year

Full name of staff member: _____
Full name of authorized representative: _____

FORM 3E STAFFING SCHEDULE¹

			Days (in the Form of a Bar Chart)												
Name	Position	Reports Due/Activities	1	2	3	4	5	6	7	8	9	10	11	12	Number of Days
															Subtotal (1)
															Subtotal (2)
															Subtotal (3)
															Subtotal (4)

Full-time: _____
 Reports Due: _____
 Activities Duration: _____

Part-time: _____

Signature: _____
 (Authorized representative)

Full Name: _____

Title: _____

Address:

3F. ACTIVITY (WORK) SCHEDULE

A. Field Investigation and Study Items

	<i>[1st, 2nd, etc. are months from the start of assignment.]</i>												
	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	
Activity (Work)													

B. Completion and Submission of Reports

Reports	Date
1. Inception Report	
2. Interim Progress Report (a) First Status Report (b) Second Status Report	
3. Draft Report	
4. Final Report	

Section 4. Financial Proposal - Standard Forms

- 4A. Financial Proposal submission form.
- 4B. Summary of costs.
- 4C. Breakdown of price per activity.
- 4D. Breakdown of remuneration.

4A. FINANCIAL PROPOSAL SUBMISSION FORM

[Location, Date]

To: [Name and address of Client]

Ladies/Gentlemen:

We, the undersigned, offer to provide the consulting services for [Title of consulting services] in accordance with your Request for Proposal dated [Date] and our Proposal (Technical and Financial Proposals). Our attached Financial Proposal is for the sum of [Amount in words and figures]. This amount is exclusive of the local taxes, which we have estimated at [Amount(s) in words and figures].

Our Financial Proposal shall be binding upon us subject to the modifications resulting from Contract negotiations, up to expiration of the validity period of the Proposal, i.e., [Date].

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

We remain,

Yours sincerely,

Authorized Signature:
Name and Title of Signatory:
Name of Firm:
Address:

4B. SUMMARY OF COSTS

Costs	Currency(ies) ¹	Amount(s)
Subtotal		
Local Taxes		
Total Amount of Financial Proposal		_____

¹ Local currency and Euros.

4C. BREAKDOWN OF PRICE PER ACTIVITY

Activity No.:_____	Activity No.:_____	Description:_____
Price Component	Currency(ies)	Amount(s)
Remuneration		
Reimbursables		
Subtotal		_____

4D. BREAKDOWN OF REMUNERATION

Activity No. _____		Name: _____		
Names	Position	Input ²	Remuneration Currency(ies) Rate	Amount
Regular staff				
Local staff				
Consultants				
Grand Total				_____

² Staff months, days, or hours as appropriate.

Section 5. Terms of Reference

A. BACKGROUND AND RATIONALE

Microloan Foundation Zambia (MLF Zambia) and Microloan Foundation Malawi (MLF Malawi) are two distinct entities, belonging to the same group. They were created by the Microloan Foundation UK charity. The 2 MFIs serve women in rural areas using group methodology. They both use the same MIS. However, their operating procedures differ slightly.

MLF Malawi operates in 15 branches across the country headed by Branch Managers (BMs). MLF Zambia operates in the Southern half of the country and in the Eastern region, through a network of 11 branches, and 53 employees. A Branch qualifies to become a branch if there is minimum of 3 Loan Officers (LOs). Growth operational areas are where Loan Officers stay and work but under the supervision of Branch Manager.

With this background, a branch can operate effectively and efficiently if the Branch Manager has the capacity to manage branch operations. MLF Zambia and MLF Malawi would like to develop Branch Manager (BM) Manual for its BMs and potential BMs to be trained. The potential BMs are the successful Senior / Loan Officers. The two MFIs would like to hire a consultant who will develop the Branch Manager manual.

B. OVERALL OBJECTIVE

To develop the BM training manual with its facilitator guide, conduct first training for the BMs and training of MLF trainers.

C. SPECIFIC OBJECTIVES

1. Conducting training needs assessment for the BMs.
2. Developing the training manual with facilitator guide customized to MLF BMs and as per agreed scope
3. Conduct the first BM training
4. Conducting training of trainers with selected MLF Zambia and MLF Malawi staff
5. Evaluate the training manual and make amendments if required

D. ACTIVITIES

MLF affiliates promote BMs from within among the pool of Senior/Loan Officers hence need to strengthen the capacity of promoted and existing BMs to become competent Branch Managers.

The Consultant is expected to develop the manual with facilitator guide, conduct first training and train MLF trainers on how to deliver the manual. The training manual is

expected to cover a training period of 6 days and includes the quizzes as part of trainee's evaluation. The overall period for developing the manual is 3 months.

The BM training manual should include the following major sections:

- BM operations - MLF operational policy and procedures (there might be differences between the two MFIs)
- BM core Responsibilities
- Branch Administration - Resources / Assets management, Petty cash management, portfolio allocation, fuel management
- Branch supervision - weekly plans, field visits, branch spot checks and organizing branch meetings, weekly reports
- Musoni system Management - daily dashboard management and approving transactions
- Leadership and management
- Planning and Budgeting
- Personal development, mentoring and coaching
- Staff management - HR manual highlights, Handing and taking over procedure implementation, performance assessment, probation and disciplinary issues.
- Audit procedures, RBM requirements at branch level.

Under the overall supervision of the two MLF CEOs, the Consultant will do the following:

- Develop a time-defined proposal including a detailed work plan and budget
- Development of an inception report
- Develop a draft training manual
- Develop a facilitators guide to accompany the training manual
- Conduct first training
- Training of trainers
- Compile final report

Employees will be included in all aspects of development of the BM training manual and they will be drawn from different departments of the organization like SMT, Heads of departments, Regional Managers and Branch Managers.

E. DELIVERABLES

The key deliverables are as follows:

1. A draft manual with the facilitators' guide.
MLF will provide comments on the draft manual and facilitators' guide and the consultant will finalize the guide in view of these comments
2. Final training manual and facilitators guide:
The training manual and guide should be clearly written for MLF trainers to use effectively.
3. First training for the BMs

4. Training of MLF trainers

Wherever there are differences between the two countries, the deliverables should be adapted to each country when relevant.

F. LOCATION

The head offices of MLF Zambia and MLF Malawi are in Lusaka and Kasungu respectively. The consultant is required to visit the head office and at least 1 branch in both countries.

G. TIMEFRAME

The consultant is expected to start on July 1, 2019, and complete the work in 3 months maximum.