

**KARANDAAZ PAKISTAN**

**Consultancy Assignment – Request for Proposal**

**RFP # 34**

**“Karandaaz Pakistan Corporate Investment and Credit - Development of Gender Policy and Strategy”**

**Issue Date: 03 January, 2018**

**Deadline for Questions: 05 January, 2018**

**Deadline for Karandaaz Pakistan Responses: 09 January, 2018**

**Deadline for Submission of Proposals: 12 January, 2018**

**www.karandaaz.com.pk**

**SECTION 1. LETTER OF INVITATION**

**Assignment No. 34**

January 03, 2018 Islamabad

1. The purpose of this Consultancy is to solicit proposals for Karandaaz Pakistan’s “**Karandaaz Corporate Investment and Credit - Development of Gender Policy and Strategy**”
2. Karandaaz Pakistan invites proposals from interested and eligible organizations. More details on the Services required are provided in the Terms of Reference (Section 4 of this document).
3. The company will be selected under competitive procedures, in accordance with the procurement policies and procedures of Karandaaz Pakistan.
4. Proposals must be submitted before 5:00 pm Pakistan Standard Time on **12 January, 2018**. **A single sealed envelope**, must be submitted to the attention of ‘**The Procurement Department**’ 1-E, Mezzanine Floor, Ali Plaza, D Chowk, Nazimudin Road, Blue Area, Islamabad. The Proposals must also be sent via email to [**procurement@karandaaz.com.pk**](mailto:procurement@karandaaz.com.pk)**.**
5. Any consulting firm feeling aggrieved may lodge a written complaint at [ProcComplaint@karandaaz.com.pk](mailto:ProcComplaint@karandaaz.com.pk) not later than fifteen (15) days after the completion of evaluation process; however mere fact of lodging a complaint shall not warrant suspension of the procurement/award process.

Yours sincerely,

**The Procurement Department**

Karandaaz Pakistan

**SECTION 2. INSTRUCTIONS TO FIRMS**

**A. General**

1. **Scope of Proposal**

Karandaaz Pakistan issues this Consultancy for the following services:

“**Karandaaz Corporate Investment and Credit - Development of Gender Policy and Strategy**”

Throughout this document:

1. The term “in writing” means communicated in written form (e.g., by mail, e-mail, fax)
2. “Day” means calendar day
3. **Fraud and Corruption**

Firms shall comply with Karandaaz Pakistan’s policy regarding fraud and corruption given in Section 3 of the RFP

1. **Eligibility**

The Prerequisites for this procurement are mentioned in Section 24 along with the evaluation criteria. The firm has an obligation to disclose to Karandaaz Pakistan any situation of actual or potential conflict that impacts its capacity to serve Karandaaz Pakistan’s best interests. Failure to disclose such situations may lead to the disqualification of the firm or the termination of its Contract. Karandaaz Pakistan’s policy with regard to conflict of interest is given Section 3 of the RFP. Firms shall provide such evidence of their continued eligibility satisfactory to Karandaaz Pakistan, upon request.

1. **One Proposal Per Firm**

Each firm shall submit only one Proposal, either individually or as a partner in a joint venture. A firm that submits or participates in more than one Proposal shall cause all the Proposals with the firm’s participation to be disqualified.

1. **Cost of Preparation of Proposal**

The firm shall bear all costs associated with the preparation and submission of its Proposal. Karandaaz Pakistan shall not be responsible or liable for those costs, regardless of the conduct or outcome of the bidding process.

**B. Request for Proposal**

1. **Contents of the RFP**

The RFP includes the documents listed below and any Addendum issued in pursuant to point 8 of this section ‘Amendment of RFP’.

Section 1 - Letter of Invitation

Section 2 - Instructions to firms

Section 3 – Procurement Policy – vendor conduct

Section 4 - Terms of Reference

Annexure A – Proposal Submission Form

Annexure B – Template for submission of financial proposal

1. **Clarification of RFP**

All questions and/or clarifications regarding this RFP must be submitted via email to [**Procurement@karandaaz.com.pk**](mailto:Procurement@karandaaz.com.pk)no later than 5:00 pm local time on **05 January, 2018**. All correspondence and/or inquiries regarding this solicitation **must reference the** **RFP number and name**. No phone calls or in-person inquiries will be entertained; all questions and inquiries must be in writing

Questions and requests for clarification—and the responses thereto—will be circulated to all RFP recipients who have indicated an interest in bidding by 5:00 pm on **09 January, 2018**.

Only the written answers will be considered official and carry weight in the RFP process and subsequent evaluation. Any verbal information received from a Karandaaz Pakistan employee or other entity should not be considered as an official response to any questions regarding this RFP.

1. **Amendment of RFP**

At any time prior to the deadline for submission of bids, Karandaaz Pakistan may amend the RFP by issuing an Addendum.

If any Addendum to this RFP is issued, it shall be shared with all the companies who are invited to submit proposals.

To give prospective firms reasonable time in which to take an Addendum into account in preparing their bids, Karandaaz Pakistan may, at its discretion, extend the deadline for the submission of bids, pursuant to point 17 ‘Deadline for Submission of Proposals’ of this section.

**C. Preparation and Submission of Proposals**

1. **Language of Proposal**

All documents relating to the Proposal shall be written in the English language.

1. **Documents Comprising the Proposal**

**Prerequisites/Qualifying Packet:**

* Name, address, website and contact information of applying entity(ies)
* Registration certificate
* Tax registration number (NTN) along with GST information/status
* Audited financial statement for last year
* Undertaking of ability to travel to and work across Pakistan

*NOTE: In case of a consortium, these prerequisites will apply to all partners. A lead should be clearly specified. Consortium partnerships will be exclusive i.e., applicants can only apply as part of a single proposal.*

**Technical Proposal:**

* Company Profile (organogram, team, governance, mission and vision)
* Profiles for proposed team (academic and professional qualifications, experience and proposed role in project)
* Project (Technical) Proposal (methodology, proposed work plan including schedule, milestones, deliverables)
* List of Professional Staff along with CVs of the relevant core staff showing project wise experience with exact time duration for the project.
* Past performance on relevant/similar projects undertaken by applicant(s) by listing of similar works completed by the firm and similar works in hand, (duly certified by the employer at the work successfully completed along with date of start and completion or expected date of completion

*NOTE: In case of a consortium, the role and relevant experience of each consortium partner should be clearly specified.*

**Financial Proposal**

* Financial Proposal

Detailed budget outlining the cost for each services mentioned in the Scope of Work.

1. **Currencies of Bid and Payment**

Firms may express the price only in PKR.

1. **Proposal Validity**

Proposal shall remain valid for ninety (90) days after the Proposal submission deadline date established by Karandaaz Pakistan. A Proposal valid for a shorter period shall be rejected as non-responsive.

In exceptional circumstances, prior to the expiration of the Proposal validity period, Karandaaz Pakistan may request all firms who submitted their Proposals to extend the period of validity of their Proposal for a specified additional period. The request and the responses shall be made in writing. If the firm agrees to extend the validity of its Proposal, it shall be done without any change in the original Proposal and with the confirmation of the availability of the key experts. The firm has the right to refuse to extend the validity of its Proposal in which case such Proposal will not be further evaluated.

1. **Proposal Security**

In this procurement, a bid security is not required.

1. **Alternative Proposals**

Alternative Proposals shall not be considered.

1. **Format, Signing, and Submission of Proposals of Proposal**

The firm shall prepare and email a scanned copy of the documents comprising the Proposal as described in point 10 on official company letterhead. Each document shall be signed by a person duly authorized to sign on behalf of the firm.

The Proposal shall contain no alterations or additions, except those to comply with instructions issued by Karandaaz Pakistan, or as necessary to correct errors made by the firm, in which case such corrections shall be initialled by the person or persons signing the Proposal.

1. **Deadline for Submission of Proposals**

Proposals must be received by Karandaaz Pakistan no later than 05:00 pm Pakistan Standard Time on **12 January, 2018**.

Karandaaz Pakistan may extend the deadline for submission of Proposals by issuing an amendment in accordance with point 8 ‘Amendment of RFP’, in which case all rights and obligations of Karandaaz Pakistan and the firms previously subject to the original deadline shall then be subject to the new deadline.

1. **Late Proposals**

Any Proposal received late by Karandaaz Pakistan will be considered only at the discretion of the evaluation team.

1. **Withdrawal, Substitution, and Modification of Proposals**

Firms may withdraw, substitute or modify their Proposals by giving notice in writing before the deadline for submission of Proposals prescribed in point 16 ‘Deadline for Submission of Proposal’ of this section.

Each firm’s withdrawal, substitution or modification notice shall be prepared, sealed, marked, and delivered in accordance with point 15 ‘Format, Signing, and Submission of Proposals of Proposal’, with the subject line as: Responding to RFP for “**RFP for Karandaaz Pakistan Corporate Investment and Credit - Development of Gender Policy and Strategy**” - “WITHDRAWAL,” SUBSTITUTION” or “MODIFICATION” as appropriate. No Proposal may be substituted or modified after the deadline for submission of Proposals.

**E. Proposal Opening and Evaluation**

1. **Proposal Opening**

Karandaaz Pakistan shall open the Proposals, including modifications made pursuant to point 18, within 5 working days after the deadline or any specified time.

1. **Confidentiality**

Information relating to the examination, evaluation, comparison, and post-qualification of Proposals, and recommendation of contract award, shall not be disclosed to firms or any other persons not officially concerned with such process until publication of the contract award. Any effort by a firm to influence Karandaaz Pakistan in the examination, evaluation, comparison, and post-qualification of the Proposals or contract award decisions may result in the rejection of its Proposal. Notwithstanding the above, from the time of Proposal opening to the time of contract award, if any firm wishes to contact Karandaaz Pakistan on any matter related to the bidding process, it should do so in writing at the address indicated in point 7 ‘Clarification of RFP’.

1. **Clarification of Bids**

To assist in the examination, evaluation, and comparison of Proposals, Karandaaz Pakistan may, at its discretion, ask any firm for clarification of the firm’s Proposal. The request for clarification and the response shall be in writing, but no change in the price or substance of the Proposal shall be sought, offered, or permitted except as required to confirm the correction of arithmetic errors discovered by Karandaaz Pakistan in the evaluation of the Proposals in accordance with point 25 ‘Correction of Errors’.

1. **Preliminary Examination of Proposals**

Prior to the detailed evaluation of Proposals, Karandaaz Pakistan shall first review each Proposal and check the power of attorney or any other form demonstrating that the representative has been duly authorized to sign the Proposal etc.

1. **Determination of Firm’s Eligibility and Qualifications**

Karandaaz Pakistan shall determine whether the firm meets the eligibility and qualification requirements (Prerequisites) of the bidding documents. Firms failing to comply with the eligibility criteria indicated in point 3 ‘Eligibility’ shall be disqualified.

Further, Karandaaz Pakistan shall determine whether the proposal is substantially responsive to the requirements of the bidding documents. The companies meeting the minimum qualification criteria will be evaluation on the criteria mentioned in the Section No. 27.

Karandaaz Pakistan’s determination of a Proposal’s responsiveness is to be based on the contents of the Proposal itself. A substantially responsive Proposal is one, which conforms to all the terms, conditions, and specifications of the RFP, without material deviation or reservation. A material deviation or reservation is one (a) which affects in any substantial way the scope, quality, or performance of the service; (b) which limits in any substantial way, inconsistent with the RFP, Karandaaz Pakistan’s rights or firm’s obligations under the contract; or (c) whose rectification would affect unfairly the competitive position of other firms presenting substantially responsive Proposals.

1. **Evaluation of Technical Proposals**

**Prerequisites:**

* Officially registered
* Has an NTN/ tax registration details
* Audited financials
* Company website with complete list of projects
* Ability to travel to and work in Pakistan, specifically in close collaboration with Karandaaz staff and partners

***A firm that does not meet the prerequisites for application will be excluded from the RFP process. Please note that firms must submit the above-mentioned documents in a separate envelope to the Procurement department at Karandaaz Pakistan. Only companies fulfilling the prerequisites will be evaluated on the following criteria:***

**Evaluation Criteria:**

**Technical Score (80 %)**

1. **Project proposal**

* **Company Profile** (demonstrated experience of working with financial and development sector organizations a policy and strategy level, in-depth knowledge of gender issues plaguing the SME sector is an added advantage which can be used to provide preliminary feedback during inception meetings and assessment stage of the consultancy ) (20%)
* **Proposed methodology and work plan**/project schedule (comprehensiveness of the proposed scope of work, detailed knowledge of the Pakistani SME landscape in particular and financial inclusion in general ) (40%)
* **Proposed team and study lead** (highly recommended to be inclusive of a gender expert/social scientist, regulation and a financial sector expert familiar with SME Sector instruments) (40%)

**The firms that receive 65% (52 marks out of 80) will proceed to the financial evaluation stage.**

**Financial Score (20%)**

* Detailed budget outlining the cost of each of the services mentioned in the Scope of Work/TOR.

1. **Correction of Errors**

Proposals determined to be substantially responsive shall be checked by Karandaaz Pakistan for any arithmetic errors. Errors shall be corrected by Karandaaz Pakistan as follows:

Where there is a discrepancy between the amounts in figures and in words, the amount in words shall govern.

The amount stated in the Proposal shall be adjusted by Karandaaz Pakistan in accordance with the above procedure for the correction of errors and, with the concurrence of the firm, shall be considered as binding upon the firm. If the firm does not accept the corrected amount, the Proposal shall be rejected.

1. **Currency for Price Evaluation**

PKR only.

1. **Evaluation of Proposal Price and ranking:**

**Financial Score (20 marks)**

* Detailed budget outlining the cost of each of the services mentioned in the Scope of Work/TOR

20 points will be awarded to the lowest responsive bidder while rest of the bids will be allocated points according to following formula:

Points of a Bidder = (P1/ P2)\* 20

Where:

P1= Price of Lowest Responsive Bidder

P2= Price of the Bidder

**F. Award of Contract**

1. **Award Criteria**

Subject to 31 below, Karandaaz Pakistan shall award the contract to a responsible firm with a complete financial and technical Proposal.

1. **Karandaaz Pakistan’s right to accept any Proposal and to reject any or all Proposals**

Notwithstanding point 28 above, Karandaaz Pakistan reserves the right to accept or reject any Proposal, and to cancel the bidding process and reject all bids, at any time prior to the award of contract, without thereby incurring any liability to the affected firm or firms or any obligation to inform the affected firm or firms of the grounds for Karandaaz Pakistan’s action.

1. **Notification of Award and Signing of Agreement**

The firm whose Proposal has been accepted shall be notified of the award by Karandaaz Pakistan prior to expiration of the Proposal validity period in writing.

Karandaaz Pakistan will also promptly notify in writing each unsuccessful firm. After publication of the award. Also, Karandaaz Pakistan shall entertain a complaint from any firm that claims to have suffered or that may suffer, loss or injury due to a breach of a duty by the company in the conduct of this bidding process. Any bidder/potential contractor feeling aggrieved may lodge a written complaint at ProcComplaint@karandaaz.com.pk not later than fifteen (15) days after the completion of evaluation process; however mere fact of lodging a complaint shall not warrant suspension of the procurement/award process.

**SECTION 3. PROCUREMENT POLICY – VENDOR CONDUCT**

1. **Corrupt or fraudulent practices**

Bidders, suppliers, contractors and their agents (whether declared or not), contractors, sub-consultants, firms or suppliers, and any personnel thereof, shall observe the highest standard of ethics during the procurement and execution of contracts.

Karandaaz Pakistan shall not award contract if it is determined that the bidder, or any of its personnel, or its agents, or its consultants, sub-contractors, firms, suppliers and/or their employees, has, directly or indirectly, engaged in corrupt, fraudulent, collusive, coercive, or obstructive practices in competing for the contract in question. As part of bidding/ solicitation documents, Karandaaz Pakistan will seek declaration of ‘Non collusive non corrupt practices’ from each bidder. Format for such declaration is prescribed in section 3 of the standard bidding document. In pursuance of this policy, following terms are defined as follows:

1. “Corrupt practice” is the offering, giving, receiving, or soliciting, directly or indirectly, of anything of value to influence improperly the actions of another party;
2. “Fraudulent practice” is any act or omission, including a misrepresentation, that knowingly or recklessly misleads, or attempts to mislead, a party to obtain a financial or other benefit or to avoid an obligation;
3. “Collusive practice” is an arrangement between two or more parties designed to achieve an improper purpose, including to influence improperly the actions of another party;
4. “Coercive practice” is impairing or harming, or threatening to impair or harm, directly or indirectly, any party or the property of the party to influence improperly the actions of a party;
5. “Obstructive practice” is deliberately destroying, falsifying, altering, or concealing of evidence material to the investigation or making false statements to investigators in order to materially impede investigation into allegations of a corrupt, fraudulent, coercive or collusive practice; and/or threatening, harassing or intimidating any party to prevent it from disclosing its knowledge of matters relevant to the investigation or from pursuing the investigation.
6. **Avoidance of conflict of interest**

Any firm participating in the procurement process should disclose any actual or perceived conflict of interest situation/condition. Any firm found to have a conflict of interest shall be ineligible for award of a contract.

A firm shall be considered to have a conflict of interest in a procurement process if:

1. Such firm is providing goods, works, or non-consulting services resulting from or directly related to consulting services for the preparation or implementation of a project that it provided or were provided by any affiliate that directly or indirectly controls, is controlled by, or is under common control with that firm; or
2. Such firm submits more than one bid, either individually or as a joint venture partner in another bid, except for permitted alternative bids. This will result in the disqualification of all bids in which the bidder is involved. However, this does not limit the inclusion of a firm as a sub-contractor in more than one bid. Only for certain types of procurement, the participation of a bidder as a sub-contractor in another bid may be permitted subject to the company’s no objection and as allowed by the standard bidding documents applicable to such types of procurement; or
3. Such firm (including its personnel) has a close business or family relationship with a professional staff of the company who: (i) are directly or indirectly involved in the preparation of the bidding documents or specifications of the contract, and/or the bid evaluation process of such contract; or (ii) would be involved in the implementation or supervision of such contract unless the conflict stemming from such relationship has been resolved in a manner acceptable to the company throughout the procurement process and execution of the contract; or
4. Such firm does not comply with any other conflict of interest situation as specified in the standard bidding documents relevant to the specific procurement process.
5. **Duty of care**

The supplier in performance of services for Karandaaz Pakistan shall exercise duty of care. Duty of care holds the supplier responsible for the safety and well-being of its personnel and any third party affected by its activities.

**SECTION 4. TERMS OF REFERENCE FOR DEVELOPMENT OF A GENDER POLICY**

**TERMS OF REFERENCE**

**Thematic Area**: (SME) Corporate Credit and Investment

**Project Title: Development of Gender Policy for Karandaaz Pakistan**

**Expected Start Date:** January 2018

**End Date:** March 2018

**Task Manager:**

**About Karandaaz Pakistan**

KARANDAAZ PAKISTAN, established in 2014 and registered with the Securities and Exchange Commission of Pakistan under section 42, is promoting access to finance for small businesses through commercially directed investments and financial inclusion for individuals. Karandaaz operates through four program vehicles

**Karandaaz Digital**: Provides technical assistance and services to promote financial inclusion through technology enabled solutions. Karandaaz Digital is working with national regulators, public agencies, private corporations, and technology entrepreneurs to strengthen national payments infrastructure, digitizing government to people payments, corporate supply chains, and supporting FinTech innovation in Pakistan.

**Karandaaz Capital**: Provides growth capital through credit facilities and private equity investments in small and medium size enterprises (SMEs) with the objective of generating commercial financial returns for Karandaaz and support broad-based employment generation in Pakistan.

**Karandaaz Knowledge Management and Communication**: Develops and disseminates evidence-based insights and solutions to inform the core themes of the company, including innovation, women entrepreneurship and youth, and to influence the financial eco-system to promote financial inclusion in Pakistan.

**Karandaaz Innovation**: Innovation Challenge Fund (ICF) running under Karandaaz Innovation provides risk capital and grants to partners with an aim to generate innovative yet practicable solutions for solving complex problems in areas of financial inclusion and entrepreneurship. The Fund is especially focused on addressing stubborn barriers faced by SMEs, women and youth in accessing appropriate financial services and participating in the economy.

The company has financial and institutional support from leading international development finance institutions; principally the United Kingdom Department for International Development (DFID) and the Bill & Melinda Gates Foundation.

**Objective**

Karandaaz Pakistan wishes to hire a consulting firm to develop a Gender Policy (and subsequent Plan of Action/Strategy) for its Corporate Investment and Credit (CIC) business. It is exclusively funded by Department of International Development (DFID) to foster inclusive economic growth by building a vibrant ecosystem of financial and non-financial services for SMEs. The idea has been explained in DFID’s Enterprise and Asset Growth Program to leverage private sector equity and investment to promote small and medium enterprises' access to finance with special focus on employment generation for women and youth.

DFID’s Enterprise and Asset Growth Program and current interventions by Karandaaz CIC business are attached as follows:

 

The consulting firm is expected to undertake a detailed exercise for designing and formulation of the Gender Policy relevant to the CIC business of Karandaaz Pakistan.. Specifically, the Gender Consultant will assume the following tasks detailed below.

* Conduct a desk review of existing documents, data and reports, to assess the gaps relating to inclusion of gender within the SME sector of Pakistan (e.g. gender division of labour, access to and control of resources and assets (especially financial), and technologies, needs and preferences of women-led vs men-led SMEs, and opportunities for and constraints on women’s participation in the SME sector).
* Conduct a detailed review of existing Karandaaz documentation, including, but not limited to, DFID EAGR Business Case for Pakistan, CIC log-frame, targets, DFID documents and guidelines related to gender equality, sectoral strategies and policies to assess gaps relating to inclusion of gender within the CIC programmatic focus and interventions.
* Hold meetings with relevant stakeholders to understand the objectives, operations, constraints and expectations within which CIC operates. Stakeholders will be identified in consultation with Karandaaz and may likely include its funders, board members, staff as well as partner institutions.
* Prepare and present a Gender Policy relevant to Karandaaz CIC business, based on the long term objectives and policies of DFID. An initial draft will be reviewed by Karandaaz and comments will be incorporated in the final version.
* Develop a Strategy and Plan of Action for operationalization of the policy by CIC. The same may (but not limited to) include identification of opportunities for impact through development and/or amendment of current or new programmes, and products. The plan of action for operationalization of gender policy should
  + take into account CIC’s log frame, with a clear focus on impact generation
  + include the development and/or strengthening of gender specific project components, or new programmes
  + gender responsive targets and gender indicators as translated to a granular level from the CIC log-frame, which can be monitored on regular basis.
  + Identify best practices related to gender which could be shared with SME credit/investment/equity partners for greater income/employment generation activities of women and youth.
* Provide technical inputs and recommendations to the CIC Knowledge Management for generating gender related products for wider industry dissemination

**Reporting, Timeline, Deliverable**

The Consultant/Consulting Firm will report to Karandaaz Chief Investment Officer (CIO) Karandaaz Pakistan may designate another qualified task manager. The Task Manager will have final sign off on deliverables and invoices subject to satisfactory completion and endorsement of the same.

The engagement shall commence in January 2018 for a total period of no more than 30 days. However, the assignment is expected to be spread over a period of 60 days, with conclusion no later than March 30, 2017. The Consultant/Consulting Firm shall provide a detailed workplan with the following indicative deliverables by the end of the engagement and remain available to respond to any queries thereafter, including one presentation to the senior management of Karandaaz:

|  |  |  |
| --- | --- | --- |
| **S. No** | **Task** | **Deliverable** |
| 1 | Literature review of SME sector gender gaps | SME Sector Gender Review Report |
| 2 | Review of Karandaaz documentation | CIC Gender Assessment report |
| 3 | Gender Policy | First draft submission |
| 4 | Gender Policy finalized | Final draft incorporating feedback and iterations |
| 5 | CIC Gender Strategy and Action Plan | Detailed Strategy inclusive of the gender indicators |
| 6 | SME Gender best practices identified | Submission of report on existing SME gender capacity building modules/tools/trainings identified |
| 6 | Validation Workshop | Presentation of Gender Policy and Strategy to senior management |

A briefing and debriefing meeting will be organized with Karandaaz senior management at the beginning and end of the assignment.

The above are subject to minor amendments post award of the contract based on the consultant’s workplan as agreed upon between Karandaaz and the consulting firm.

**Documents to be submitted**

All applicants should submit a:

* **Qualifying Packet** (with all relevant official documents bound in report form)
* **Technical Proposal** – no more than 15 pages (additional 10 pages for Annexes)
* **Financial Proposal** – no more than 5 pages, complete with budget narrative

Document specifications: Font Calibri, Font Size 11.

Late proposals or those that exceed the page limit will not be entertained.

Each document will be separately sealed and then included in one sealed package. Soft copy and hard copies must be mailed to the following office and email addresses no later than **11 January, 2018**:

**Office Address:** 1 E, Ali Plaza, Nazim ud din Road, D-Chowk, Islamabad

**Email:** [procurement@karandaaz.com.pk](mailto:procurement@karandaaz.com.pk)

Envelops should be marked: **“Karandaaz Pakistan Corporate Credit and Investment Unit – Development of a Gender Policy and Strategy”**.

All queries should be directed to [procurement@karandaaz.com.pk](mailto:procurement@karandaaz.com.pk) no later than **02 January, 2018**.

**Annex - A**

**PROPOSAL SUBMISSION FORM**

Dear Sir/Madam,

Having examined the Solicitation Documents, the receipt of which is hereby duly acknowledged, “THE FIRM NAME” undersigned, offer to provide consulting for “INSERT REFERENCE NUMBER” to Karandaaz Pakistan in accordance with the Price Schedule attached herewith and made part of this Proposal. “THE FIRM NAME” undertake, if our Proposal is accepted, to commence and complete delivery of all services specified in the contract within the time frame stipulated.

“THE FIRM NAME” agree to abide by this Proposal for a period of 90 days from date fixed for opening of Proposal in the invitation for Proposal, and it shall remain binding upon us and may be accepted at any time before the expiration of that period.

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

Dated: this------day of -------2018

**Name, Designation and Signature of the “firm Representative”**

**Annex - B**

**Template for Submission of cost proposal:**

|  |  |  |  |
| --- | --- | --- | --- |
| **No.** | **Description** | **Cost in PKR** | |
| **Personnel Cost** | **hours worked** |
| 1 |  |  |  |
| 2 |  |  |  |
| 3 |  |  |  |
| 4 |  |  |  |
| 5 |  |  |  |
| 6 |  |  |  |
|  | **Total Cost in PKR with Taxes** |  |  |

Please provide complete budget narrative.