**KARANDAAZ PAKISTAN**

**RFP # 35**

Karandaaz Data Portal

04-January-2018

**SECTION 1. LETTER OF INVITATION**

RFP no. 35

04-January-2018, Islamabad

1. The purpose of this RFP is to solicit bids from companies interested in providing Karandaaz Data Portal. The RFP is designed to assess whether organizations are able to provide the services required, and through a competitive and fair assessment, select a winning vendor for a goods and services year-long contract.
2. Karandaaz Pakistan invites sealed proposals from interested and eligible organizations. More details on the Services required are provided in the Terms of Reference (Section 4 of RFP).
3. The company will be selected under open competitive procedures, in accordance with the procurement policies and procedures of Karandaaz Pakistan.
4. The full RFP is available at [**www.karandaaz.com.pk**](http://www.karandaaz.com.pk).
5. Both financial and technical proposals must be submitted before 12:00 noon Pakistan Standard Time on January 25th 2018. Offerors must prepare four hard copies of the technical proposal and one hard copy of the cost proposals, and submit in separate **sealed** envelopes to the attention of ‘The Procurement Department’ 1-E, Ali Plaza, D Chowk, Mezzanine Floor, Naziumudin Road, Blue Area, Islamabad

Yours sincerely,

**The Procurement Department**

Karandaaz Pakistan

**SECTION 2. INSTRUCTIONS TO FIRMS**

**A. General**

1. **Scope of Proposal**

Karandaaz Pakistan issues this Request for Proposal (RFP) for the following services:

“**Karandaaz Data Portal**”

Throughout this RFP:

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**

Karandaaz Pakistan may specify certain minimum qualification criteria in the Terms of Reference e.g. minimum years of relevant experience.

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. However, this does not limit the participation of subcontractors and individual experts in more than one proposal.

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

1. **Clarification of RFP**

All questions and/or clarifications regarding this RFP must be submitted via email to Procurement@karandaaz.com.pk no later than 5:00PM local time on January 15, 2018. All correspondence and/or inquiries regarding this solicitation must reference the RFP number. 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 5:00PM local time on January 18, 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 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.

Any Addendum issued shall be part of the RFP and will be communicated via the Karandaaz Pakistan website. Firms are advised to monitor the site for updates.

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**

The proposal shall consist of the following:

* 1. Introduction to the Organization
  2. Past Experience and Knowledge of Financial Inclusion Metrics/Data Sources *(including development of data portals for analytics and familiarity with financial inclusion data sources in Pakistan)*
  3. Proposed Solution *(proposed layout and design options of the Karandaaz data portal through scoping of domestic and global data portals and also some financial inclusion statistics for Pakistan with options for interplay of these statistics)*
  4. Proposed Team *(team lead should have more than 10 years of experience leading projects and servicing clients)*
  5. Work Plan, inclusive of timelines (*will be tentative and finalised during the inception phase of the project*)

1. Financial proposal

The budget should be reflective of all activities identified, including separate cost for the following:

* 1. Development of the Data Portal
  2. Hosting, Maintenance and Training

1. **Currencies of Bid and Payment**

Firms may express the price only in PKR & USD.

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.

If any of the Key Experts become unavailable for the extended validity period, the firm shall provide a written adequate justification and evidence satisfactory to the Client together with the substitution request. In such case, a replacement Key Expert shall have equal or better qualifications and experience than those of the originally proposed Key Expert. The technical evaluation score, however, will remain to be based on the evaluation of the CV of the original Key Expert.

If the firm fails to provide a replacement Key Expert with equal or better qualifications, or if the provided reasons for the replacement or justification are unacceptable to the Client, such Proposal will be rejected.

1. **Proposal Security**

In this procurement, a proposal 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. All pages of the proposal shall be initialled by the person or persons signing the proposal.

Both financial and technical proposals must be submitted before 12:00 noon Pakistan Standard Time on January 25, 2018. Offerors must prepare four hard copies of the technical proposal and one hard copy of the cost proposals, and submit in separate **sealed** envelopes to the attention of ‘The Procurement Department’ 1-E, Ali Plaza, D Chowk, Mezzanine Floor, Naziumudin Road, Blue Area, Islamabad.

The proposal should also be sent to the following email address: [**procurement@karandaaz.com.pk**](mailto:procurement@karandaaz.com.pk) with the subject line: Responding to RFP for “Karandaaz Data Portal”.

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 12:00 noon Pakistan Standard Time on January 25, 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 “**Karandaaz Data Portal** - “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, on the business day following the deadline, as per point 16.

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 Bid. 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, initialization of all pages, etc.

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

Then Karandaaz Pakistan shall determine whether the firm meets the eligibility and qualification requirements 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.

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 Proposal**

Karandaaz Pakistan shall evaluate the technical aspects of the proposals received, applying the evaluation criteria specified in this point. Each proposal that is not rejected for reasons stated in these Instructions will be given a technical score.

The evaluation criteria, relevant sub-criteria, and point system to be used to evaluate the Technical Proposals shall be:

1. **Technical Proposal (60%)** 
   1. Introduction to the Organization
   2. Past Experience and Knowledge of Financial Inclusion Metrics/Data Sources *(including development of data portals for analytics and familiarity with financial inclusion data sources in Pakistan)*
   3. Proposed Solution *(proposed layout and design options of the Karandaaz data portal through scoping of domestic and global data portals and also some financial inclusion statistics for Pakistan with options for interplay of these statistics)*
   4. Proposed Team *(team lead should have more than 10 years of experience leading projects and servicing clients)*
   5. Work Plan, inclusive of timelines (*will be tentative and finalised during the inception phase of the project*).
2. **Presentation (20%)**

Only those candidates will be invited to present who achieve at least 45 out of 60 marks in the Technical Proposal.

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**

For evaluation and comparison purposes, Kaandaaz Pakitan shall convert all proposal prices expressed in US Dollars into an equivalent amount in PKR, using the selling exchange rates established by the State Bank of Pakistan on the date of proposal opening specified in point 19 ‘Proposal Opening’.

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

Financial Proposal (20% of Total Score)

Cost proposals submitted will be evaluated according to price reasonableness determination under full and open competition and known market conditions.

Evaluation of the cost proposal will consider, but will not be limited to, the following:

The budget should be reflective of all activities identified, including separate cost for the following:

* + Development of the Data Portal
  + Hosting, Maintenance and Training

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 the firm whose proposal has been determined to be substantially responsive to the RFP and which has the highest combined technical and financial score, provided that such firm has been determined to be eligible in accordance with point 3.

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. This letter (hereinafter and in the contract called the “Letter of Acceptance”) shall state the sum that Karandaaz Pakistan shall pay the contractor in consideration of the services as prescribed by the contract.

The Agreement shall incorporate all agreements between Karandaaz Pakistan and the successful firm. It shall be signed by Karandaaz Pakistan and sent to the successful firm, within seven (7) days following the Letter of Acceptance’s date. Within seven (7) days of receipt, the successful firm shall sign the Form of Agreement and deliver it to Karandaaz Pakistan.

Karandaaz Pakistan will also promptly notify in writing each unsuccessful firm. After publication of the award, unsuccessful firms may request in writing to Karandaaz Pakistan seeking explanations of the grounds on which their Proposals were not selected. 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. Such requests shall be addressed and delivered in writing to:

Karandaaz Pakistan

Attention: The Procurement Department

1 E, Ali Plaza, Nazimuddin Road, D-Chowk, Islamabad

Any requests via email seeking this explanation will not be answered.

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

1. **Corrupt or fraudulent practices**

Bidders, suppliers, contractors and their agents (whether declared or not), sub-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 sub-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**

**Thematic Area**:

**Project Title:**

**Expected Start Date:** 21st February, 2018

**End Date:**  30th May, 2018

**Task Manager:**  Director KMC

**About Karandaaz Pakistan**

KARANDAAZ PAKISTAN, a private company established in August 2014, promotes access to finance for small businesses through a commercially directed investment platform, and financial inclusion for individuals by employing technology enabled digital solutions. The Company has financial and institutional support from leading international development finance institutions; principally the United Kingdom Department for International Development (UKAid) and the Bill & Melinda Gates Foundation. The Consultative Group to Assist the Poor (CGAP), a member of the World Bank Group, provides technical support to Karandaaz Pakistan.

Karandaaz Pakistan has three core work streams:

1. Corporate Investment and Credit (CIC) focuses on providing credit and capital to high impact small and medium-size businesses, and business models that have potential to generate sustainable employment and offer attractive risk-adjusted financial returns.
2. Digital Financial Services (DFS) focuses on expanding the poor’s access to digital financial services in Pakistan by working across the ecosystem of local actors – policy-makers, regulators, government departments, businesses, researchers and academics. The DFS Unit facilitates digitization of government and other payment streams, encourages experimentation with businesses, and provides support to innovative DFS start-ups.
3. Knowledge Management and Communications (KMC) focuses developing and communicating credible data to inform the core themes of the Company, including DFS innovation, women’s empowerment and youth employment.

This work will fall under the Knowledge Management and Communications department.

About the Project

Karandaaz Pakistan is working to create an enabling environment for financial inclusion by promoting access to financial services to the underserved and unserved population of the country. To achieve this objective, Karandaaz is working alongside government, financial institutions, industry associations and other stakeholders within the financial access eco-system.

To provide easily accessible and dynamic data for evidence based decision making, Karandaaz intends to aggregate information within the financial inclusion and services domain in the form of a digital information portal. This portal will contain publicly available data on access to finance (SME, agri, branchless banking, financial inclusion, relevant socioeconomic indicators, etc.). The portal will provide a single point access for aggregated data (modular or non-modular, depending on the scope). The portal will be dynamic in nature allowing for application of various filters (year-on-year, etc.) and cross-tabs (SME finance versus agri finance, etc.) and will provide a visually rich experience for users by providing multiple display options (graphs, charts, tables, etc.). Karandaaz requires the services of a qualified firm to design, develop, host and maintain the data portal.

Need Analysis

The Knowledge Management function at Karandaaz develops and disseminates evidence based insights to promote financial inclusion in Pakistan. These insights are generated through the synthesis of primary as well as secondary research in areas where a knowledge or information gap is identified.

At present, there are numerous data sources on the provision of and access to financial services through conventional and digital means. These data are collected and disseminated by government agencies and departments, and industry associations and knowledge partners as part of their respective agendas to inform policy making as well as business strategy. Collected statistics include supply as well as demand side information. Therefore, while the availability of rich data has been identified by Karandaaz as a positive, the lack of a platform to aggregate these indicators and industry benchmarks to allow for time series analysis and cross-sector comparisons (agri versus SME, demand versus supply, etc.) is a pressing knowledge gap.

By aggregating financial inclusion and access data from various publicly available sources, the value proposition of this portal is to create a user friendly, interactive online tool that contains reliable and easily accessible data with up-to-date information in one place for timely decision making.

Scope of Work

While the Karandaaz Knowledge Management and Communications team is open to suggestions from potential contractors, it foresees project execution in two phases. The first phase will be the inception phase whereas the second phase will have two parts, including the design, optimisation and launch of the portal and the hosting and maintenance (retainership), with the possibility of additions (indicators and modules) at a later stage. The portal will be integrated in the Karandaaz Pakistan website. However, the contractor will be solely responsible for the upkeep and maintenance of the portal.

The first part of phase 2 shall be completed within a period of three (3) months of contract signing following which the system will be maintained at no-cost for three months. The second part of phase 2, retainership, will kick in after the no-cost support period and will last for one year with the possibility of renewal based on mutual agreement between Karandaaz and the contractor.

**Phase 1: Inception Meeting**

An inception meeting will be held between the successful contractor and Karandaaz Pakistan within the first week of award of contract. The meeting will entail detailed discussions on all aspects of the project, including but not limited to finalisation of the indicators for inclusion, sources of information, options on design (modular versus non-modular i.e., single portal or multiple), optimisation, troubleshooting, layout, extent of system flexibility, among others. The consultant will be required to demonstrate understanding of the project objectives from a technical and non-technical standpoint. Familiarity with financial inclusion and provision metrics will be considered a significant advantage.

The successful contractor will incorporate all the outcomes from the preliminary discussion with Karandaaz in an inception report and an updated activity plan that will be submitted one week after the inception meeting. This report and the activity plan will be a project deliverable and considered a project management document.

**Phase 2: Development of Data Portal**

Phase 2 will be undertaken in two parts described below (in no specific order):

*Phase 2a: Design, Optimisation, Data Entry and Collation:*

The data portal should allow for the provision of analytics, such as YoY comparisons, cross industry and country comparisons, cross provincial comparisons, and/or any other analytics that may be possible with the given information, in the form of tables and visuals such as charts, bar graphs, pie charts, etc.

The contractor will also provide suggestions on the type of insights that can be surfaced and the comparisons that can be made from the given data and information. The consultant will also provide options for various types of charts, bar graphs, infographics among others through which the information can be viewed interactively.

The tentative guidelines for the development of the Data Portal are the following. They may be revised based on the preliminary discussions.

* Guidelines on Designing, Optimisation and Branding of Data Portal

Design:

* Should be interactive, intuitive, visually appealing and easy to navigate;
* Availability of filter and layering (Gender, Age, among others);
* Availability of viewing trends over the period for which the data are available;
* Availability of a drop down menu (modular) for indicator category such as SME Finance, Agri Finance, Branchless Banking, Housing Finance, etc.;
* Availability of download data option ideally in a user friendly format such as excel or .csv, in a pre-determined format;
* Availability of search engine;
* Availability of key words search;
* Should be browser agnostic;

Optimization, Hosting and Security:

* There should be a minimization of lags;
* The portal may be hosted on a different server than the one used for the Karandaaz Company website (there will be a button on the Karandaaz website which will re-direct the user to the data portal); and
* The data portal should be secured and seamlessly accessible via the Karandaaz website.

Branding:

* The portal should be branded with a catchy name and plug-in visual to be integrated in Karandaaz website;
* Should be consistent in look and feel with the Karandaaz website and take into account any branding guidelines
* Guidelines on Data Collation and Data Correctness

Data Collation:

The consultant will be responsible for data collation from various sources identified mutually by contractor and the Karandaaz team, including pdf. documents, excel files, websites and text documents among others. The final set of indicators by each category (e.g. SME Finance, Housing Finance, Agri Finance, etc.) will be proposed by the contractor and finalized by Karandaaz. These indicators may be revised on a periodic basis depending on the stakeholder usage and request.

The sources and indicators shall also be finalised after discussion in the inception phase of the project.

*Data Correctness and Verification:*

The contractor will be responsible for ensuring the correctness, validity and completeness of the information collected. A complete set of indicators will be updated periodically and be made available to Karandaaz in an excel or .csv format as and when required.

*MIS Customization for On-demand Analytics:*

The MIS or the data structure at the backend of the portal should have enough flexibility to ensure:

* Addition of metrics: on a periodic basis, add selected metrics within existing modules or as additional modules;
* On-demand analytics: build the portal to have the capacity for layering organization specific data at a later stage. While the portal will utilize publicly available data and information and as such, will be a public good, there should be an option to provide fee-for-usage services in the event that a stakeholder e.g. bank requests for customized analysis and insights at a later stage. The portal structure should be able to accommodate proprietary data and generate on-demand output. The proposal therefore should also include strategies for customization of MIS, on-demand analytics and data security of proprietary information.

**Phase 2b: Hosting, Maintenance and Training**

* Hosting

The consultant shall be responsible for the hosting and maintenance of the data portal. In the event that the portal is hosted by a third party, the contractor will get pre-approval from Karandaaz Pakistan before finalizing the vendor and hosting arrangement. The contractor will be responsible for project documentation and training manuals for the said hosting services, if required.

* Maintenance

The contractor will ensure the following:

1. Debug the system regularly to ensure accuracy of information, seamless access and optimal speed for users;
2. There are no lags, delays, or any other discrepancies;
3. Update design as and when deemed necessary by the Karandaaz team;
4. Update filters, search engine, and other technical aspects of the portal;
5. Regularly update data as and when new information is surfaced, and/or new sources are identified; and
6. Provide ad-hoc services if and when any changes are requested by Karandaaz to the data portal;

Point of contact post-development phase will be a member of the contractor’s team.

* Training

As part of Phase 2b, the consultant shall train, preferably in house, the Karandaaz team on the following aspects:

1. Full and complete operations of the front end of the data portal; and
2. Full and complete working of back end systems

Complete technical and user manuals shall also be provided with the data portal as part of the final deliverable. These documents will contain all parameters of design and optimisation, data collection, functionality of the data portal and troubleshooting techniques.

The finalisation of the documents will be subject to approval by the Karandaaz team.

Timeline & Deliverables

The engagement shall commence in January 2018 and the portal is expected to be launched by April 2018.

The deliverables of the project will be as follows:

Deliverable 1: Inception Report and Activity plan

Deliverable 2: Wireframes (log-in page and at least 5-8 visualizations of metrics) – 1 month after contract

Deliverable 3: Dummy data portal - Staging

Deliverable 4: Beta version of the data portal

Deliverable 5: Data Portal launched

Late submissions will not be entertained.

Soft and hard copy of application documents must be mailed to the following office and email addresses no later than January 25th, 2018:

Office Address: Procurement, Karandaaz Pakistan, 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: “RFP for Karandaaz Data Portal’’

All queries should be directed to [procurement@karandaaz.com.pk](mailto:procurement@karandaaz.com.pk) no later than January 15th, 2018.

Qualifications

The ideal consultant will bring the following key elements:

* Familiarity with financial inclusion and financial sector metrics, global and/or ideally Pakistan
* Prior experience (more than 5 years) in developing and maintaining data portals for data analytics
* Demonstrable experience in UI/UX projects – around 10 years for company
* Strong background of team in UI/UX – around 5 years for each staff member
* Delivery of technical training on hosted platforms and data portals – 5 years
* Demonstrable experience in data portal management and troubleshooting
* At least 5 years of managing retainership arrangements/relationships

1. Evaluation Prerequisites and Criteria

Only firms should apply. Applicants will need to meet the following pre-requisites:

* Is a registered/incorporated entity
* Has audited accounts and tax returns for a minimum of five financial years
* Be available to work on the assignment as per proposed timeline

Ownership/Control of Work and Product/Publication

The ownership of all copyright and other intellectual property rights in respect of any data compilations, research, spreadsheets, graphs, reports, diagrams, designs, work products, software, or any other documents, developed in connection with this Contract will exclusively vest in and remain with Karandaaz which shall have all proprietary rights therein, notwithstanding that the Contractor or its employees may be the author of the intellectual property. All documents relating to the intellectual property or otherwise connected with this Contract, the services, or duties must be returned or delivered to Karandaaz at the time of the expiration or termination of this Contract. The Contractor agrees not to publish or make use of any of the intellectual property, or documents relating thereto, without the prior written approval of Karandaaz, and where approval is granted, without proper attribution to Karandaaz.

Task Manager/Reporting

The Contractor shall render the services and produce the Deliverables, under the general technical direction of the Director KMC or his/her designee. The Director KMC, or his/her designee will be responsible for monitoring the Contractor’s performance under this Contract. Provided, however that the general direction by the Director KMC, Contractor shall not be relieved of any of its obligations and liabilities under this Contract.

Payment

Karandaaz will pay the Contractor’s invoice within thirty (30) business days after a) Karandaaz’ approval of the Contractor’s Deliverables, or b) Karandaaz’ receipt of the Contractor’s invoice, whichever is later. Payment will be made in PKR on USD, as agreed, to the account specified in the Contractor’s invoice.

**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”**