



ISLAMIC RELIEF

Islamic Relief worldwide in Afghanistan is registered with the Ministry of Economy under license # 184 as non-governmental organization.

REF#: IRW/7788/2023

M/s _____

Date: Sep 06, 2023

REQUEST FOR PROPOSALS

Islamic Relief Worldwide (IRW) is an International Non-Governmental Humanitarian Organization providing humanitarian aid during emergencies and working for long-term development of the world's poorest people.

Islamic Relief Afghanistan office intends to hire the services of Digital payment services providers/companies for the implementation of Cash-Based Interventions in Afghanistan provinces (Bamiyan, Daikondai, Ghor, Herat, Farah, and Badghis Province) as per the terms and conditions mentioned in this document.

Background:

IRW (Afghanistan) is implementing a UNDP funded project, ABADEI2.0 in Bamiyan, Ghore, Daikundi, Herat, Farah and Badghis provinces of Afghanistan. The project involves disbursement of payments to labors in different districts of the given provinces and distribution of grants to beneficiaries of business development component.

A total of 35 community-based irrigation schemes will be constructed which will involve short term employment as skilled and unskilled labors for 3500 people.

The solution is designed based on the requirements Islamic Relief and implement the most effective and efficient cash distribution processes, with the consideration on consumer rights and protection and data privacy using digital payment platforms.

System Requirements:

IRW is seeking a digital financial services provider to provide the following services to facilitate cash for work and other payments that need to be delivered efficiently and on time using technology to its beneficiaries/Right holders. The solutions include the following:

- Wallet E-Transfer (SMS OTP Payment Token, Pay Slip)
- Mobile Wallet E-Transfer
- Bank Transfers
- Digital platform with strong data management and reporting capability

Technical Implementation Requirement:

1. The provider shall provide appropriate and reliable technologies for cash distribution.
2. The technology should apply appropriate methodology for providing services in the remote areas (no internet Connectivity, etc...)
3. The technology should facilitate the operations in three stages:
 - a. Customer education and awareness
 - b. Pre distribution
 - c. During Distribution
 - d. Post distribution



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1. The technology should have the bulk digital data processing option based on the location.
2. The digital data process for bulk payment should be customized with the requirement of Islamic Relief
3. System should be able to do bulk digital payment process of E-Transfer both OTP/Pay Slip/receipt base transaction.
4. In the OTP transaction, system should be able to automatically generate OTP for a transaction and share it to beneficiary/right holders phone number.
5. The system should be customized to avoid data duplication, dual transaction and must have a unique identity for each payment transaction.

Distribution

- a. The technology should have a comprehensive online reporting for each bulk process and over all on-going distribution
- b. Reports should be graph based and customizable based on the requirement of Islamic Relief
- c. Technology should support off-line distribution on both OTP base and Pay Slip transaction through the agent mobile application based on the Islamic Relief needs or standard practices
- d. Technology should have intelligent call-center and ticketing system to address beneficiary complaints
- e. A comprehensive real-time reporting on complaints should be reported to the Islamic Relief during the distribution process

Post Distribution

- System should be able to do settlements based on the bulk digital payment process
- System should give a comprehensive reporting on the payments category wise as per the Islamic Relief requirements.
- The reconciliation and settlement should happen through the digital payment platform
- The system should be able to generate required reports for the monitoring and evaluation purposes
- The EMSP shall have a technical and capable workforce for the establishment, operation and maintenance whenever required.
- The EMSP shall provide trainings to Islamic Relief staff on the technology whenever required.
- The technology should be cost effective, feasible and operable in most of the regions where Islamic Relief has presence.
- The EMSP shall assign a resource pool of technical staff who are familiar with the applied technologies and able to make required adjustments in case any issue arises at field level. The technical staff shall closely work with Islamic Relief field team on technology related complaint handling.
- The EMSP should be able to provide a service dedicated to the Islamic Relief responses, including by the provision of an office or a focal point dedicated to managing this project and answer questions and solve problems of operations within a reasonable time, if and when they arise.
- The EMSP shall use Islamic Relief financial reporting template for the submission of distribution report.
- Geographic Presence: Islamic Relief recognizes that The EMSP may not be able to cover all the required geographical areas. However, in-case of no current operational capacity in some regions in the country, they should indicate by specifying maximum timescale in which this operational capability will be in place or indicate means to reach out to beneficiaries based on their operational capability.



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Data Protection Agreement

- The EMSP shall provide services and proposed transfer mechanisms that must be aligned with Islamic Relief's policy on data protection of individuals/beneficiaries under its mandate and should reflect the rules and processes that allow the encryption of beneficiary' data.
- The EMSP should understand that Islamic Relief is bound by a duty of confidentiality in relation to the personal data it receives from beneficiaries or collected on behalf of Islamic Relief and shall take all reasonable and necessary precautions to preserve the confidentiality of the selected personal data and the anonymity of data subjects. In view of this, The EMSP shall consult and get formal approval from Islamic Relief to share/transfer or use beneficiary data for other purposes.

Sharing Beneficiary Data with EMSP

- During the distribution event, Islamic Relief will provide lists of the target beneficiaries to The EMSP in the agreed format either in hard copy or soft copy file (via The EMSP's technical platform) with all the relevant beneficiary data including name, age, sex, family size, NID number, location (province, district and village) and transfer amount for each beneficiary. Islamic Relief will counter sign beneficiary data protection and management agreement with the selected provider immediately after the selection prior to any distribution.

Required Capacity and Experience

The Digital/Electronic Money Services Provider should provide detailed information in following areas:

- Showcase their technology platform which addresses all the requirements stated by Islamic Relief
- Efficiency and effectiveness in disbursement to right holders including the maximum time between the transfer by Islamic Relief to the EMSP and the availability of funds to the beneficiaries (in number of days)
- Have the capacity to expand cash transfer services to the required number of potential beneficiaries in both technology platform and on the ground within the established timeframe (#days, weeks)
- Have enough liquidity available to deliver cash to the required number of beneficiaries within agreed timeframe (#days, weeks)
- Have appropriate, user-friendly, and tested technology with alternative mechanisms to process digital payment
- Ensure security of payments and beneficiaries/right holders
- Ensure accuracy of accounts, reconciliations, and reports of disbursement
- Apply a user-friendly mechanism, based on the feedback of beneficiaries/right holders and IRW
- Ensure effective access to financial services by the beneficiaries, considering their specific vulnerability
- Guarantee industry compliance to the established national digital financial services provisions

SPECIFICATIONS FOR APPLICATION

Interested applicants are invited to submit the following in addition to the Required Capacity and Experience mentioned above:

- Conceptual framework- How System Works for Cash Transfers through digital payment mechanism
- Explanation of The EMSP suitability and capability for the service



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- Evidence of previous similar work supported with document- Evaluation reports/ Certification from organizations worked with.
- Expected Service charge per transaction with time frame.
- List of geographic presence and list of planned expansion locations
- Required currency for payment and transfer of cash from Islamic Relief to the EMSP

Annex I: Standard Operating Procedure (SOP)

No.	Responsible Party	Action to be Taken	Inputs Required/ Supporting Documents	Number of Days
1	Islamic Relief Afghanistan	Send the Service Request Form signed by the authorized Islamic Relief Afghanistan Focal Person (Annex-II) to the service provider(through e-mail), at least 72 hours in advance, to provide a defined amount of cash to the designated beneficiaries.	Beneficiaries and authorized personnel (if applicable) information including: - Name of the Beneficiary - Copy of national identity card or passport - Phone number - Amount to be paid	NA
2	Islamic Relief Afghanistan	Contact beneficiaries or right holders and/or authorized personnel and agree on date and location to provide the cash	NA	Within one day of receiving request for payment to beneficiaries/ right holders
3	Electronic Money Services Provider (EMSP)	- Verify the identity of beneficiaries and/or authorized personnel through checking their proof of identity (identity card/ passport or ID mechanism accepted by Islamic Relief Afghanistan; - Pay beneficiaries the amount specified in the Cash Receipt Certificate; In case of absence of ID card, the absent form to be filled and signed by community head and CDVT committee members	NA	Within two days from completing action 2 (above)
4	Beneficiaries	Sign/provide fingerprint against beneficiaries' name on the payment list (Cash Receipt Certificate) and against the amount received.	Copy of proof of identity to be retained	Same day as Step 3



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5	EMSP	Notify and Confirm: Send the Cash Receipt Certificate to Islamic Relief Afghanistan for confirmation of service delivery.	Cash Receipt Certificate signed by the beneficiaries and stamped by the service provider (scanned copy)	Within 2 days of Completing action 4 (above)
6	EMSP	Request Reimbursement: Send the Cash Receipt/invoice to Islamic Relief Afghanistan for reimbursement	Invoice signed and stamped. Cash Receipt Certificate signed by the beneficiaries and	Within 5 working days of completing action 5 (above)

Below table reflects province wise tentative cash transfer amount. Please fill the column “service charges” and provide the details in remarks column (if any).

Province	District	Location	%age (Service Charges)
Herat	Injil	Deh Shakh & Parwana Karizes	
	Poshton Zargun	Robat Solaiman Sprin/Canal	
Badghis	Qadis	Construction of Siphon for Homai Khan canal	
	Dara Boom	Protection wall and canal lining for Haji M. Amin (Kalan) village	
	Dara Boom	Weir construction for Kabul Cha intake	
	Dara Boom	Construction of Aqueduct and Canal lining	
	Abkamari	Daizangi Canal Re-Construction - Part 1	
	Abkamari	Daizangi Canal Re-Construction - Part 2	
	Abkamari	Construction of Check Dam in Sar Chushma e Kukchail	
	Muqur	Construction of Jan Doosti Intake	
Farah	Bakwa	Jeo-e-Safid Protection Wall	
	Bakwa	Syah Qala Protection Wall	
	Farah Road	Khair Abad Pankala Check Dam	
	Farah Center (Balablock)	Construction of Weir for Shmalga Canal	
	Khak-e-Safid (Balablock)	Cut Off Wall for Passaw Canal	
	Farah Road	Dawlat Abad Protection wall	
	Khak-e-Safid	Nang Abad Protection Wall Phase 1	
	Khak-e-Safid	Nang Abad Protection Wall Phase 2	



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Province	District	Location	%age (Service Charges)
Bamyan	Bamyan Center	Danha AhanGaran Intak and Canal Lining	
	Bamyan Center	Said Abad Canal Lining	
	Saighan	Dahnolla Canal & Retaining wall	
	Kahmard	SangChill Canal and Syphon	
Ghor	Dawlatyar	Homai khan Weir and Irrigation Canal Improvement	
	Dawlatyar	Joy Sorkh Weir and Irrigation Canal Improvement	
	Dawlatyar	Espharmani Weir and Irrigation Canal Improvement	
	Dawlatyar	Dare Sar Weir and Irrigation Pipe scheme	
	Dawlatyar	Kamel Weir and Irrigation Canal Improvement	
	Dawlatyar	Tablak ha Check Dam	
	Lal wa Sarjangal	Dahane Chaka Weir and Irrigation Canal Improvement	
	Lal wa Sarjangal	Dahane Saqaba Weir and Irrigation Canal Improvement	
Daikundi	Nili Center of Daikundi	check dam	
	Nili Center of Daikundi	Side wall	
	Nili Center of Daikundi	Weir and side wall	
	Nili Center of Daikundi	Reservior, Weir and protection wall	
	Ashtarly	protection wall	
	Ashtarly	Weir ,canal lining and superpassage	

1. Terms & Conditions

1.1. General

- Only shortlisted service provider will be called for meeting.
- Please acknowledge your acceptance to bid by signing and stamping on all the Request for Proposal documents(RFP) and include it in the sealed envelope.
- Quoted prices for the above services shall be inclusive of all kind of govt. taxes and duties as per prevailing TaxLaws of Govt. of Afghanistan (if any)
- All prices must be quoted in AFG.
- Any damage, loss, theft and demurrages before delivery of services to end user will be responsibility of financialservice provide.
- Evaluation of the proposals and award of business shall be province wise or as a whole depends on the servicesoffered by FSP.
- Payment shall be made in the form of bank Transfer/cross cheque after delivery of services to end user.
- Expected duration of current cash based intervention is up to March 31, 2024 subject to extend and expansionto more provinces (in case of expansion prior agreement regarding terms and conditions is mandatory by both parties)
- Once a contract is awarded, the Financial Service Provider is required to follow the IRW processes throughout theduration of the Agreement.



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- All documents, marking and labelling should appear in English Languages (where applicable)
- The FSP shall bear all costs associated with cash transfer or disbursement
- The payment will be disbursed to FSP within 20 days from the date of receipt of the invoice, and upon satisfactory receipt of supporting documentation on the reconciliation of transfers and delivery to beneficiary accounts, and submission of all required and agreed reports
- All differences concerning the interpretation of the present contract shall be resolved and settled in a friendly way through mutual understanding.
- Service provider is expected to maintain the highest degree of business ethics when working with the IRW
- The service provider shall not be involved in any fraudulent activities, misrepresent information, or facts for the purpose of influencing the selection and contract awarding process in its favor.
- The Service provider represents and warrants that no official of the IRW has been, or shall be, admitted by the service provider to any direct or indirect benefit arising from this Request for Proposal, Purchase Order/Contractor the award thereof. The service provider agrees that breach of this provision is a breach of an essential term of the Service Contract.
- All rates presented in the Financial Proposal shall be considered fixed during the entire service unless otherwise agreed in the Framework agreement.
- Payment will be made through bank transfer by the name of vendor company, which is mentioned in the license, or to the account designated in the Service Provider's relevant invoice/locked in agreement.
- IRW (Afghanistan office) reserves the right to accept the whole or part of the offer. Furthermore, prior to the issuance of the purchase order IRW reserves the right to cancel the tender altogether without assigning any reason.
- IRW reserves the right to accept or reject any or all FSPs or split the order between sellers without assigning any reason whatsoever.

1.2. Bid Submission Requirement

- Sealed Bids addressed to “**Procurement Committee**” should be drop in quotation box placed at Street 5, Old Taimani, District 10 | Kabul | | AF on or before **Sep 14, 2023@11 AM Kabul time.**

If you have any query and need clarity please write to us on the following email;

procurement.afg@islamic-relief.org.af

1.3. Validity of Bid

Bids shall remain valid for one year from the date of opening. If the last date falls on a holiday, the validity shall be extended to the next working day of the Company thereafter.

1.4. Technical and Financial

Proposal Experience and Capacity

The technical proposal shall contain at least the following information and templates:

- Profile of the Financial Service Provider showing the suitability of the firm (with a minimum of 3 Years of experience) to undertake such assignments based on records of previous experiences.
- Brief description of the firm indicating its set up with a number of professional staff



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engaged in delivering the professional services

- Years of experience, experience in targeted areas (as specified in above)
 - Use of sub-contractors, intermediary or outlets
 - Number and location of service points/units in targeted areas
 - Potential coverage (area covered by service – access for beneficiaries)
 - Daily capacity per service points/units (amounts and number of customers)
 - Readiness and time to deliver
 - Security features and internal control processes (for transfer and withdrawal).
 - Reference or milestones of a similar project with partner
- Process for payment of fees and complaint procedures Monitoring and reporting system

Financial Proposal

Complete prices given should be inclusive of income tax, service tax, and other taxes payable as per the rules and regulations of the Government. The payment will be done after the deduction of all payable taxes and other cost if any.

All rates presented in the Financial Proposal shall be considered fixed during the entire service unless otherwise agreed in the Framework agreement due to the fluctuation in currency.

All cost must be quoted in Afghanistan (Afghani)

The IRW country office Afghanistan will make payments within 20 days upon submission of invoices for satisfactory delivery of agreed program outputs and required documents verified by the IRW representative.

Documents to be attached with proposals but not limited to

Update profile of the companies

Certified copy of the company registration certificate.

Proof of the financial capacity.

Proof of previous experience on the digital payment

Confirmation of the financial service provider that they will strictly abide by the stipulations of these terms of reference, without any restrictions or exceptions.

Original Statement of the Supplier's Bank (confirming bank account, bank name, address, Banking codes)

Proof of insurance (if any)

Each page should be sign and stamp and Seal bid should be submitted to IRW.

2. Complaints..... please to write us

If you see any violation of rights or any incident of corruption, please contact us at:

complaints@irworldwide.org

Islamic Relief has zero tolerance for corruption & bribery and is committed to listen and Address any violation of rights of aid workers, suppliers, contractors, our beneficiary and communities.



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Supplier Code of Conduct

1 Islamic Reliefs Supplier Code of Conduct

- 2 Islamic Relief Worldwide requires all suppliers to adhere to:
The Modern Slavery Act 2015
The International Labour Standards as defined by the ILO (International Labour Organisation). The United Nations Global Compact's 10 principles as stated below:

Human Rights

Principle 1: Businesses should support and respect the protection of internationally proclaimed human rights; and

Principle 2: Make sure that they are not complicit in human rights abuses.

Labor

Principle 3: Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining;

Principle 4: The elimination of all forms of forced and compulsory labour;

Principle 5: The effective abolition of child labour; and

Principle 6: The elimination of discrimination in respect of employment and occupation.

Environment

Principle 7: Businesses should support a precautionary approach to environmental challenges; **Principle 8:** Undertake initiatives to promote greater environmental responsibility; and **Principle 9:** Encourage the development and diffusion of environmentally friendly technologies.

Anti-Corruption

Principle 10: Businesses should work against corruption in all its forms, including extortion and bribery.