Call for
Expression of Interest

Danish Refugee Council
House 1431, Street # 1, District 3, Kart-e- Char,
Kabul, Afghanistan

April 07th, 2019

To: All Bidders

Expression of Interest No.: KBL EOI 001/ 2019

Dear Sir/Madam:

DRC is providing support to displacement-affected communities in Kabul, Logar, Maidan Wardak, Parwan, Kapisa, Paktya, Ghazni, Herat, Farah, Nangarhar, Panjshir, Kandahar & Zabul in order to provide immediate, life-saving multipurpose humanitarian assistance and to increase resilience through community based protection and livelihoods support.

This Expression of Interest (EOI) process is the first stage of a multi-stage process. DRC intends to distribute cash and/or vouchers up to 5 million USD to our beneficiaries through one or more FINANCIAL SERVICE PROVIDERS (FSPs) in support of implementation of DRC’s cash-based programming in Afghanistan. The FSPs passing the evaluation of the EOI will be invited to participate in a Request for Proposal (RFP).

The overall goal of DRC’s cash-based programming is to address basic needs; it also intends to provide choice and flexibility to beneficiaries for usage of cash as per their needs. This will cover DRC’s programme sectors: food security, shelter, livelihood and protection.

DRC seeks an Expression of Interest (EOI) from different FSPs to provide their services in the implementation of DRC’s cash-based programming. Selected institution(s) will be required to provide the most effective and efficient cash and/or voucher delivery mechanisms in support of DRC’s cash-based programming.

Options to deliver cash to beneficiaries include but are not limited to:

1. E-cards: Prepaid, Debit and/or Smart cards
2. Delivery through an agent/Over the counter (OTC) via vendors (e.g. Hawalas) that are legally registered to operate in such capacity in Afghanistan
3. Mobile money transfers via mobile providers/networks such as M-Paisa, M Hawala etc.

Areas of DRC’s cash-based programming requiring geographical and operational coverage by financial service providers:

DRC invites qualified FSPs to submit their EOI before the deadline as stipulated in the section below.

I. EOI DETAILS

The EOI details are as follows:

<table>
<thead>
<tr>
<th>Line</th>
<th>Item</th>
<th>Time, date, address as appropriate</th>
</tr>
</thead>
</table>

ANNEX XX – CALL FOR EXPRESSION OF INTEREST – NATIONAL & INTERNATIONAL
Date: 01-05-2018 • Valid from: 01-05-2018
II. WHO SHOULD APPLY?

Any company interested in becoming a Financial Service Provider (FSP), with demonstrated experience in supporting the delivery of humanitarian cash and voucher assistance in Afghanistan or technical, managerial and financial capacity to execute the cash and voucher assistance programming, is encouraged to apply.

For further details on criteria expected to be met, see Section V below.

III. QUERIES ABOUT THIS EOI

For queries on this EOI, please contact procurement@drc-afg.org.

All questions regarding this EOI shall be submitted in writing to the above. On the subject line, please indicate the EOI number. 
EOI responses or any EOI Offer shall not be sent to the above email.

All questions during the EOI period, as well as the associated answers, will be shared with all invited FSPs, or for open Calls for Expression of Interest published at: www.acbar.org/rfq; https://drc.ngo/relief-work/procurement-in-drc;

IV. BRIEFING SESSIONS

An EOI briefing session will be held in DRC Country Office at mentioned date and time above for all interested parties to attend.

The objective is twofold:
- For DRC technical staff to give an overview of the requirements and expectations of the FSPs, including types of contracts etc. to be entered into.
- To allow potential service providers the opportunity to further understand the DRC requirements and ask questions to clarify the programme and/or the application process.

All questions and answers covered at the EOI briefing session will be sent to all parties who attend the meeting and uploaded on the www.acbar.org/rfq; https://drc.ngo/relief-work/procurement-in-drc;

A copy of the questions and answers can be requested from: procurement@drc-afg.org

All costs associated with attending the EOI briefing session are on the individuals account.

V. SELECTION CRITERIA

The following criteria will be used to evaluate this EOI:
<table>
<thead>
<tr>
<th>Criteria #</th>
<th>Criteria description</th>
<th>Weighting in evaluation Total 100%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Geographical coverage across relevant areas of operation for DRC’s cash-based assistance</td>
<td>10%</td>
</tr>
<tr>
<td>2</td>
<td>Financial liquidity and capacity</td>
<td>25%</td>
</tr>
<tr>
<td>3</td>
<td>Fit of FSP’s services and support with DRC’s programmatic requirements:</td>
<td>25%</td>
</tr>
<tr>
<td>4</td>
<td>Accreditation and reputation (including legal status and other necessary approvals required by the Government)</td>
<td>20%</td>
</tr>
<tr>
<td>5</td>
<td>Information management, data protection, data sharing &amp; confidentiality</td>
<td>20%</td>
</tr>
</tbody>
</table>

Please note that EOI submissions shall respond to all criteria, or they may be disqualified.

VI. **EOI SUBMISSION**

Your EOI submission must contain the following documents:

<table>
<thead>
<tr>
<th>#</th>
<th>Annex #</th>
<th>Document</th>
<th>Instructions</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>A</td>
<td>EOI Application Form</td>
<td>Complete ALL sections in full, sign, stamp and submit Mandatory</td>
</tr>
<tr>
<td>2</td>
<td>B</td>
<td>Supplier Profile and Registration Form</td>
<td>Complete ALL sections in full, sign, stamp and submit Mandatory</td>
</tr>
<tr>
<td>3</td>
<td>C</td>
<td>DRC Supplier Code of Conduct</td>
<td>Sign, stamp and submit Mandatory</td>
</tr>
<tr>
<td>4</td>
<td></td>
<td>Company Registration and other necessary approvals required by the Government</td>
<td>Mandatory</td>
</tr>
<tr>
<td>5</td>
<td></td>
<td>Audit reports 2 Years</td>
<td>Optional but encourage</td>
</tr>
<tr>
<td>6</td>
<td></td>
<td>Bank statement 2 Year</td>
<td>Mandatory</td>
</tr>
<tr>
<td>7</td>
<td></td>
<td>Minimum 2 proofs of similar experience with INGO</td>
<td>Mandatory</td>
</tr>
<tr>
<td>8</td>
<td></td>
<td>Technical Proposal with proposed methodology for CTP</td>
<td>Mandatory</td>
</tr>
<tr>
<td>9</td>
<td></td>
<td>Insert any other document as necessary that may support your application</td>
<td>Optional</td>
</tr>
</tbody>
</table>

FSPs invited for the Request for Proposal will be asked to submit their financial proposal. **Financial proposals should not be submitted with the EOI.**
A. Email submission

EOI submissions can be submitted by email to the following dedicated, controlled and secure email address: tender.afg@drc.ngo

This address should not be used for any other correspondence and questions to this address will not be answered.

When submissions are emailed the following conditions shall be complied with:

- The EOI number shall be inserted in the Subject Heading of the email
- Required documents shall be included as an attachment to the email in PDF, JPEG, TIF format, or the same type of files provided as a ZIP file. Documents in MS Word or Excel formats, will result in the submission being disqualified.
- Email attachments shall not exceed 4MB; otherwise the FSP shall send his EOI response in multiple emails.

Failure to comply with the above may disqualify the EOI submission.

DRC is not responsible for the failure of the Internet, network, server, or any other hardware, or software, used by either the Bidder or DRC in the processing of emails.

DRC is not responsible for the non-receipt of EOI submissions by email as part of the e-Tendering process.

B. Hard Copy

Hard copy EOI submissions shall be placed in a sealed envelope, marked as follows:

| EOI No.: KBL EOI 01/ 2019 |
| Company Name: |
| To: Danish Refugee Council, House 1431, Street # 1, District 3, Kart-e-Char, Kabul, Afghanistan |

Bids can be submitted in one of two ways; hardcopy or electronically. If the Bidder submits a Bid in both Hardcopy and electronically, DRC will choose the version that is the most advantageous to DRC.

VII. REVIEW OF EOI SUBMISSIONS

The review of all EOI submissions will be done by April 22nd, 2019. Those accepted as DRC FSPs will then be sent a ‘Request For Proposal’ (RFP) to complete and submit to DRC as a formal Tender.

The outcome of the review process will be advised to all those who submit EOI submissions by April 22nd, 2019.

DRC will not be liable for any costs incurred by applicants through participation in the EOI process.

Under DRC's Anticorruption Policy all parties shall observe the highest standard of ethics during the procurement and execution of such contracts. DRC will reject a Bid if it determines that the Bidder recommended for award, has engaged in corrupt, fraudulent, collusive, or coercive practices in competing for, or in executing, the Contract.
VIII. DISCLAIMER
DRC is not committed contractually in any way to those applicants whose applications are accepted.

While the information contained in this request for EOI has been formulated with all due care, DRC does not warrant or represent that the information is free from errors or omissions. The information is made available on the understanding that the DRC and its respective employees and agents, shall have no liability (including liability by reason of negligence) for any loss, damage, cost or expense incurred or arising by reason of any person using or relying on the information and whether caused by reason of any error, omission or misrepresentation in the information or otherwise.

We look forward to your participation.

Yours sincerely
ANNEX A

EOI Application Form

I. INTRODUCTION

A. Brief Introduction of Financial Service Provider

Please provide a short description about your organisation/company (1 page).

B. Networking / Outreach:

i. Total number of branches / service centres / franchises in Afghanistan: ____________ (Please attach the list)

ii. Total number of branches / service centres / franchises in DRC’s targeted areas: ____________ (Please attach the list)

iii. Total Number of ATMs in Afghanistan_______________________________ (Please attach the list)

iv. Total Number of ATMs in DRC’s targeted areas: _______________________ (Please attach the list)

v. Total Number of Agents and / or Cooperatives in Afghanistan_______________________________ (Please attach the list)

vi. Total Number of Agents and/or cooperatives in DRC’s targeted areas: ___________________ (Please attach the list)

vii. Any other additional information about your network / outreach:

viii. If you do not have any delivery points, outreach, networking in the selected districts how would you rapidly respond and distribute cash?

ix. Do you already have access to required technology for ensuring efficient and effective cash distribution / electronic cash or voucher assistance or would you need to develop new solutions / implement or adapt or rent through third party? How long it will take for you to set these up? If required technology is available, then please include full details of the process used/provided/supported for cash distribution / provision of cash or voucher assistance

C. Experience in Humanitarian Cash & Voucher Assistance Programming

Please write short description about your experience in cash or voucher programming / cash distributions in Afghanistan or any other country. Please attend to the following questions too.

Do you have experience in humanitarian cash and voucher assistance programming? If yes, please list down the clients you are working with on cash or voucher programming / cash distributions including payment methods / minimum & maximum transactions / speed (how long does it take to reach to 100 / 500 / 1000 people).
Please tell us with whom (services / partners) you have worked with in supporting the process of delivering cash e.g. any remittance company, mobile company, any government department, etc.

Do you have any working experience with DRC? If yes, please describe this experience below (completed projects and / or ongoing projects):

If you have no experience in humanitarian cash and voucher assistance programming, would you be interested in possible future involvement? Please describe your interest.

What are the minimum and maximum amounts of funds you can disburse in a day?

How many transactions can you disburse in a day at a single site?

Will you be able to open Client account (in case of banks/ money transfer agents); please state what documents are required and how long it will take to open Client account? What flexibility can you offer in the case if the beneficiaries have lost their documents?

What are the minimum document required from the clients?

D. Services provided by your organization

Please list down the type of services your organisation is currently providing in Afghanistan i.e. banking, branchless banking, E-banking, E-cards, Mobile money transfers, etc.

II. ROLE

How would you see your role and how would you deliver cash to affected communities in a given context (in addition to your core business, would you see a role for example in fraud controls, security, training, IT, management reports, communications, reconciliations and financial inclusion, etc.)?

III. ADDITIONAL INFORMATION

Please add any additional information you want to add in this EOI.