

To: Offerors

From: Agricultural Development Fund (ADF)

Date: 21 September, 2019

Subject: **Request for Proposal - RFP # ADF-Ops-019-007 Hiring Consultancy or individuals for Preparing Manuals.**

Dear Offerors:

Enclosed is a request for Proposal for Hiring a professional Consultancy or individuals who can prepare the following Sharia Policies:

- Sharia Internal Audit Policy
- Sharia Compliance Policy
- Liquidity Policy
- Sharia Risk Management Policy
- Charity Fund Management Policy
- Islamic Financial Products Manual

**I. Type of Subcontract** – An award resulting from this RFP will be on successful projects.

**II. Submission of Questions:**

All Proposal are due in Kabul on **October 06, 2019** by no later than 1600 hours local Afghanistan time. Quotations received at the office designated below after 1600 hours (4:00 p.m.) will not be considered. Bidder should submit a complete copy of the offering. Submissions by fax will not be accepted. Bidder's proposals should not contain any unnecessary promotional material or elaborate presentation formats (black and white is preferred). Bidder's standard technical specifications and product literature are preferred. Bidder should confirm by phone to ADF Procurement Dept for ADF email acknowledgment. **Submission of Proposal; with hardcopy** – Quotations must be sealed and sent to ADF Kabul office by no later than **October 06, 2019 (4:00 pm Kabul Local Time)**.

**Office Address: Second Street Pharmacy, Shashdarak, Kabul.**

**Contact # +93 0796060978. [adf\\_procurement@adf-af.org](mailto:adf_procurement@adf-af.org).**

**III. Questions**

Technical inquiries and/or requests for clarification to this offering must be made in writing and may be made via e-mail to [adf\\_procurement@adf-af.org](mailto:adf_procurement@adf-af.org). All questions received may be forwarded by ADF to all participating bidders.

**For any more technical information please contact Mr. Zabiullah Hayat (0799 12 54 53)**

**IV. Background**

The Agricultural Development Fund (ADF) is a standalone government owned financial institution with the fundamental purpose of making credit available to the agriculture sector. The target clientele of the ADF includes small commercial farmers, as well as agribusiness engaged in distribution of agricultural inputs, producers of high-value crops, processors and

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exporters of agricultural products. ADF functions as a wholesale lender, channeling credit through financial and non-financial institutions.

Agricultural credit provided by the ADF is enabling farmers and other players in the agriculture sector to put in practice modern production, processing and market development practices acquired in the last decade.

The mission of the ADF is to stimulate growth of Afghanistan's agricultural sector by providing farmers and agribusiness with access to financial services to increase productivity, improve the quality of their crops and harness market opportunities. This will support the MAIL's broader goals of restoring Afghanistan's licit agricultural economy and contributing to the growth of the rural economies.

- V. Offeror's Agreement with Terms and Conditions** – The completion of all RFP requirements in accordance with the instructions in this RFP and submission to ADF of a quote will constitute an offer and indicate the Offeror's agreement to the terms and conditions in this RFP and any attachments hereto. ADF reserves the right to award a purchase order without discussion and/or negotiation; however, ADF also reserves the right to conduct discussions and/or negotiations, which among other things may require an Offeror(s) to revise its quote (technical and/or price. Issuance of this RFP in no way obligates ADF to award a purchase order, nor does it commit ADF to pay any costs incurred by the Offeror in preparing and submitting the quote.
- VI. Composition of Proposal** – Offerors shall submit his proposal for items detailed in Appendix B Detailed Cost Breakdown/Bill of Quantities. The quote will consist of Appendix A through E (see above).

**SECTION 1 – PROPOSAL INSTRUCTIONS / ADDITIONAL INFORMATION**

The Offeror shall submit its best price offer/proposal as per the following requirements:

1. Proposal Cover Letter signed by a person authorized to sign on behalf of the Offeror. Use the template in Appendix A.
2. All Prices shall be quoted in Afghan Local Currency (Afghanis) only, Offers in other currencies will not be considered.
3. Offeror shall submit proposal in prescribed Format of Appendix B.
4. In case of price discrepancy between unit price and SUBTOTAL price, the unit price shall prevail.
5. The rates quoted shall be for complete service inclusive of all taxes all charges for service contingent to the work.
6. ADF has the rights to increase or decrease the goods and services mentioned in this RFP.
7. ADF Payment term: Net 30 days.
8. Bid validity: Net 60 days from date of submission
9. ADF will not award a subcontract or purchase order to an organization without AISA/Ministry of Commerce Business license. The AISA/Ministry of Commerce Business License must be attached to the quotation.

**SECTION 2 – DESCRIPTION OF GOODS OR SERVICES REQUESTED**

Please refer to Appendix B for a list and specifications of items required.

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**SECTION 3 – SPECIAL PROVISIONS**

The below provisions will be incorporated into any purchase order issued by ADF.

**3.1. Government Withholding Tax**

Pursuant to Article 72 in the Afghanistan Tax Law effective March 21, 2009, ADF is required to withhold "contractor" taxes if the total amount for one year is more than AFN 500,000 from the gross amounts payable to all Afghan for-profit subcontractors/vendors. In accordance with this requirement, ADF shall withhold two percent (2%) tax from all gross invoices to Afghan subcontractors/vendors under this Agreement with active AISA or Ministry of Commerce license. For subcontractors/vendors without active AISA or Ministry of Commerce license, ADF shall withhold seven percent (7%) "Contractor" taxes per current Afghanistan Tax Law.

Before the signing of this Agreement, the subcontractor/vendor will provide a copy of the organization's AISA or Ministry of Commerce license and TIN (Tax Identification Number). Amounts deducted from the invoices will be forwarded to the Ministry of Finance (MOF) Tax Division credited to the firm's TIN. Records of payments to the MOF shall be maintained on file with ADF.

**3.2 Penalty Charges**

If the Vendor fails to supply the specified Goods/Services within the date stipulated, ADF shall, without prejudice to its other remedies under the Purchase Order/Contract price, as liquidated damages, deduct a sum equivalent to five percent (5%) of the delivered price of the delayed Goods/Services for each week of the delay until actual delivery, up to a maximum deduction of Ten Percent (10%) of the Purchase Order/Contract/Contract value.

**SECTION 4 - EVALUATION CRITERIA**

All proposal received in response to this solicitation will be evaluated and scored by evaluation sub factors. The Subcontract/Purchase Order shall be awarded on a tradeoff bases. The following sub factors shall be used to evaluate offers: ADF will award subcontract(s) resulting from this solicitation to the responsive Bidder whose proposal will be most advantageous to ADF, price and other factors considered. Therefore, the Bidder's initial offer should contain the best terms from a price and technical standpoint. If determined to be necessary, ADF reserves the right to conduct discussions with the Bidder. ADF may reject any or all offers if such action is in the interest of ADF or the public; accept other than the lowest offer; and waive informalities and minor irregularities in offers received.

**The vendors will be evaluated according to the following criteria:**

- Price (80%)
- Responsiveness (10%)
- Past performance (10%)

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**RFQ CONTINUES BELOW**

**VENDORS MUST ALSO FULL OUT THE INFORMATION ON PAGE 4 of 10**

	<p align="center"><b>CRITERIA FOR JUDGING THE RESPONSIVENESS OF BID</b></p> <p align="center">In addition to measuring whether the vendor is responding to ADF's needs, criteria may be used to disqualify vendors who answer incorrectly</p>	<p align="center"><b>Company's Response here</b></p>
<b><u>1</u></b>	Is your price for proposal valid for at least 30 days? YES or NO	
<b><u>2</u></b>	Does your company agree to net 30 days payment term? YES or NO	
<b><u>3</u></b>	Does your proposal cover letter signed by authorized person? YES or NO	
<b><u>4</u></b>	Do you have bank account, if yes please attach your bank account info with the quote?	
<b><u>5</u></b>	Will you be able to accept/communicate by E-Mail? YES or NO	
<b><u>6</u></b>	Is your price quotation is in Afghanis? YES or NO	
<b><u>7</u></b>	Is your companies' business license attached to this quotation? YES or NO	
<b><u>9</u></b>	Did you have contract with ADF in the past? YES or NO	
<b><u>10</u></b>	Did you list three contracts in the past performance section? YES or NO	
<b><u>11</u></b>	Does your company has delivery service? YES or No	

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**APPENDIX A**

**QUOTATION COVER LETTER**  
[On Letterhead]

<Insert date>

TO:                ADF  
                      Second Street Afghan Street, Shashdarak, Kabul. Contact # + 93 796060978

Ladies and Gentlemen:

We, the undersigned, offer to provide the **Request for Proposal - RFP # ADF-Ops-019-007 Hiring Consultancy or individuals for Making Sharia Policies for ADF.** In accordance with your Request for proposal dated <Insert date> and our Proposal (Technical and Financial). Our attached quotation is for the sum of <Sum in Words (AFN 0.00 Sum in Figures) >.

Our proposal shall be binding upon us subject to the modifications resulting from contract negotiations, up to expiration of the validity period of the quotation, i.e., <Expiration date or Validity of Bid >.

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

Yours sincerely,

Authorized Signature:

Name and Title of Signatory:

Name of Firm:

Telephone#:

Address:

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**Appendix B**

**BILL OF QUANTITIES**

<b>No</b>	<b>Required Manuals &amp; Policies</b>	<b>AFN Price</b>
1	Sharia Internal Audit Policy	
2	Sharia Compliance Policy	
3	Liquidity Policy	
4	Sharia Risk Management Policy	
5	Charity Fund Management Policy	
6	Islamic Financial Products Manual	

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Additional Required Information		
No	Description / Question	Response
1	Validity of Bid Price:	
2	Period of Performance:	
3	Bank Account Information	Bank Account #
		Bank Name
		Beneficiary Name
4	Payment terms:	<b>Net 30 Days</b>

**Notes:**

1. The Payment will be made at the end of each projects based on invoice submitted by the company.
2. The amount will be transferred to the company account not to any individuals account.
3. ADF reserves the right to cancel or terminate the BPA if the company is not able to provide the satisfactory services.
4. If the total amount for one year is more than AFN 500,000. 2% of tax will be deducted from the total amount of invoice if the company is registered and have the valid registration documents from Afghanistan Government, if the company is not registered then 7% of tax will be deducted based on Afghanistan Taxation Law.
5. ADF reserves the right to issue multiple contracts under this RFP or to issue no contract if the responses are not adequate.

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**Appendix C**

**SUMMARY OF RELEVANT CAPABILITY, EXPERIENCE AND PAST PERFORMANCE**

Include projects that best illustrate your experience relevant to this (RFP) or similar activities, sorted by decreasing order of completion date.

Projects should have been undertaken in the past three years (i.e 2015, 2016,2017 and 2018) Projects undertaken in the past Five years may be taken into consideration at the discretion of the evaluation panel.

<b>Item #</b>	<b>Project Title and Description of Activities</b>	<b>Location Province/District</b>	<b>Client Name/Tel #</b>	<b>Cost in US\$</b>	<b>Start Dates</b>	<b>End Dates</b>	<b>Completed on Schedule (Yes/No)</b>	<b>Subcontractor or Prime Contractor?</b>
1								
2								
3								



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**APPENDIX D  
BUSINESS LICENSE/CERTIFICATE**

License

**Please Attach**

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**APPENDIX E:**

**ADF QUOTATION CHECKLIST**

*(Please check all that apply and include this page in the proposal)*

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**Offeror:** \_\_\_\_\_

**Does your proposal include the following?**

- Cover Letter *(use template in Appendix A)*
- Detailed Cost Breakdown/Bill of Quantities Form *(use form in Appendix B)*
- Summary of Relevant Capability, Experience and Past Performance *(use form in Appendix C)*
- Copy of business license *(use form in Appendix D)*
- Bank Account details