

INVITATION TO TENDER

Zambia Country Office

18th December 2021

TENDER REFERENCE NUMBER

Cash and Voucher Assistance

SUBMISSION DEADLINE: 23:59, Monday 10th January 2022

PRE-SUBMISSION CLARIFICATION MEETING: 12:00 hours on Tuesday 4th January 2021

QUESTIONS / CLARIFICATIONS : Procurement.Queries@savethechildren.org

FORMAT FOR SUBMISSION : [BIDDER RESPONSE DOCUMENT](#)

PART 1: INVITATION TO TENDER

- Introduction to SCI
- Project Overview and Requirements
 - Award Criteria
- Instructions & Key Information

PART 2: CORE REQUIREMENTS AND SPECIFICATION

Detailed description of SCI's specific requirements (e.g. volumes, delivery dates / locations, product specifications etc.).

PART 3: BIDDER RESPONSE DOCUMENT

Template to be used to submit response to this Invitation to Tender.

Bidder is invited to add a company presentation.



Save the Children

PART 1 – INVITATION TO TENDER

I. INTRODUCTION TO SAVE THE CHILDREN

SCI is the world's leading independent organisation for children. We save children's lives; we fight for their rights; we help them fulfil their potential. We work together, with our partners, to inspire breakthroughs in the way the world treats children and to achieve immediate and lasting change in their lives.

Our Vision – a world in which every child attains the right to survival, protection, development and participation.

Our Mission – to inspire breakthroughs in the way the world treats children and to achieve immediate and lasting change in their lives.

We do this through a range of initiatives and programmes, to:

- Provide lifesaving supplies & emotional support for children caught up in disasters (e.g. floods, famine & wars).
- Campaign for long term change to improve children's lives.
- Improve children's access to the food and healthcare they need to survive.
- Secure a good quality education for the children who need it most.
- Protect the world's most vulnerable children, including those separated from their families because of war, natural disasters, extreme poverty or exploitation.
- Work with families to help them out of the poverty cycle so they can feed and support their children.

For more information on the work we undertake and recent achievements, visit our [website](#).

Save the Children International in Zambia

Save the children is the world's leading independent organization for children and deliver programs in more than 124 countries around the world including Zambia.

Save the Children's focus is of ensuring that all children survive, learn and are protected by 2030. Save the Children has been operating in Zambia since 1983. SCI is improving the welfare of children with a focus to make Zambia a safe place for them. SCI has implemented projects to support improved Education, Child Protection, access to Water, Sanitation and Hygiene, as well as Food Security and Livelihoods for children, their families and communities in Zambia. We are working across the country in Zambia including Copperbelt, Lusaka, Eastern, Luapula, Northern, Southern, and Western provinces.

As we plan to implement the Food Insecurity Response, we would like to engage Financial Service Provider (FSP) operating in the above provinces and with consultations that will lead SCI into selecting some potential vendors to roll out our e-cash and physical cash transfer services to individuals and households as recipients of SCI humanitarian and non-humanitarian cash assistance.

2. PROJECT OVERVIEW

| Item | Description |
|--|---|
| Description of Goods / Services | Delivery of cash (e-cash or physical cash) to selected project beneficiaries Save the Children in identified locations |
| Outcome of Tender | <p>Framework Agreement (Fixed Price or Non-Fixed Price) – the successful supplier(s) will be awarded a ‘Framework Agreement’.</p> <p>Within the Framework Agreement the terms of supply (e.g. indemnities, liabilities, warranties etc.) shall be agreed, as well as the conditions of supply (e.g. specifications, lead times etc.). The Framework Agreement does not commit SCI to any purchases or specific volumes. Any future purchases which will be completed under separate Scope of Work (Purchase Orders) which will be governed and linked to the original Framework Agreement.</p> |
| Duration of Award | 2 years |

Further detail on the specific requirements of the project (e.g. volumes, dates, specifications etc.) can be found in [Part 2 \(Core Requirements & Specifications\)](#) of this Tender Pack.

3. AWARD CRITERIA

SCI is committed to running a fair and transparent tender process and ensuring that all bidders are treated and assessed equally during this tender process. Bidder responses will be evaluated against four weighted categories of criteria: Essential Criteria, Sustainability Criteria, Capability Criteria, and Commercial Criteria.

3.1 ESSENTIAL CRITERIA

Criteria which bidders **must** meet in order to progress to the next round of evaluation. If a bidder does not meet any of the Essential Criteria, they will be excluded from the tender process immediately. These criteria are scored as ‘Pass’ / ‘Fail’. Click [here](#) to view detailed list of criteria.

3.2 CAPABILITY CRITERIA (60%)

Criteria used to evaluate the bidders’ ability, skill and experience in relation to the requirements. Bids will be evaluated against the same pre-agreed Criteria. Click [here](#) to view detailed list of criteria.

3.3 SUSTAINABILITY CRITERIA (10%)

Criteria used to evaluate the impact a supplier has on the environment, local economy and community. Bids will be evaluated against the same pre-agreed Criteria. Click [here](#) to view detailed list of criteria.



3.4 COMMERCIAL CRITERIA (30%)

Criteria used to evaluate the commercial competitiveness of a bid. Bids will be evaluated against the same pre-agreed Criteria. Click [here](#) to view detailed list of criteria.

4. VETTING

Successful bidders must be successfully vetted. This involves checking bidders and key personnel against Global Watch Lists, Enhanced Due Diligence Lists and Politically Exposed Persons Lists.

The vetting of bidders will be completed after the award decision and prior to any contract being signed, or orders placed. If any information provided by the Bidder throughout the tender process is proved to be incorrect during the vetting process (or at any other point), SCI may withdraw their award decision.

5. BIDDER INSTRUCTIONS

6.1 TIMESCALES

| Activity | Date |
|--------------------------------------|-------------------------------|
| Issue Invitation to Tender | 18 December 2021 |
| Pre-Submission Clarification Meeting | 4 January 2022 |
| Deadline for questions from Bidders | 4 January 2022 |
| Deadline for Bid Submission | 10 th January 2021 |
| Bid Clarifications | 12 January 2021 |
| Award Contact | 18 January 2021 |

The above dates are for indicative purposes only and are subject to change.

6.2 SUBMISSION FORMAT & BIDDER RESPONSE DOCUMENT

Bidders wishing to submit a bid **must use the Bidder Response Document template in [Part 3](#) of this Tender Pack**. Any bids received using different formats, or incomplete bids, will not be accepted.

This document allows bidders to submit all the required information and be evaluated fairly and equally against the Essential, Capability and Commercial Criteria. Bidders may also be required to submit supporting documentation. Further instructions can be found within the document in Part 3 of this pack.

Bids can be submitted by either:

Electronic Submission via ProSave

➤ Submit your response in accordance with the guidance provided in the below document:



Bidding on a Sourcing Event.pptx



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Electronic Submission via Email

- Email should be addressed to zambia.procurement@savethechildren.org
-
- Note – this is a sealed tender box which will not be opened until the tender has closed. Therefore, do not send tender related questions to this email address as they will not be answered.
- The subject of the email should be “ITT/ indicated in the summary advertisement/Bidder Response – ‘Bidder Name’, ‘Date’”.
- All attached documents should be clearly labelled so it is clear to understand what each file relates to.
- Emails should not exceed 15mb – if the file sizes are large, please split the submission into two emails.
- Do not copy other SCI email addresses into the email when you submit it as this will invalidate your bid.

6.4 CLOSING DATE FOR BID SUBMISSION

Your bid must be received, no later than 23:59 on Monday 10th January 2022
Bids must remain valid and open for consideration for a period of no less than 60 days.

6.5 KEY CONTACTS

All questions relating to the tender should be sent via email to:

| Name | Email Address |
|-----------------|--|
| Vizhenge Muwowo | Vizhenge.muwowo@savethechildren.org |

Please be advised local working hours are 8h30 to 5:00pm and Friday 8:30 to 2:00pm. Please allow up to **2 days for a response.**

Where the enquiry may have an impact on other bidders within the process, Save the Children will notify all other Bidders to maintain a fair and transparent process.



PART 2 – CORE REQUIREMENTS & SPECIFICATIONS

For the purpose of this document, Cash and Voucher Assistance (CVA) refers to all programs where cash transfers or vouchers for goods or services are directly provided to recipients (individuals, household or community recipients, not to governments or other state actors).

1. SPECIFIC REQUIREMENTS

SCI wants to achieve a framework agreement with one or more Financial Service Providers (FSPs) for the delivery of its interventions in Cash Voucher & Assistance to its beneficiaries. The FSP to be recruited will have to make cash deliveries on behalf of SCI to the targeted people in projects being implemented by SCI in the different locations of Zambia. The FSP can be a bank, a private bank, a company, a microfinance or an institution, a credit union operator, mobile operator etc. amongst with the experience and required licenses. The cash delivery service by the selected FSP can take any of the following modes: -

- 1- Physical distribution of cash (cash in transit mechanism): a payment mode where physical cash will directly delivered to project beneficiaries by staff of the FSP or the FSP agents (for example, Western Union or Money Gram, microfinance institution, mobile bank services, Cooperative etc.). The cash distribution points are to be agreed with SCI.
- 2- Electronic cash payment systems, where funds transfer are through electronic means. Based on the available services from the FSP, these can be through mobile money e-wallets, or other digital based e-payment mechanisms, such as prepaid ATM / debit card, or any other electronic transfer electronic payment system which can be proposed by the FSP.

TABLE I: ESTIMATED AMOUNT TO BE DISBURSED BY GEOGRAPHIC AREA

| Geographic areas # | Region Name | Anticipated possible value of cash to be distributed during this pilot project USD. |
|--------------------|---|---|
| Geographic area 1 | Western province, Sioma district (650 -1000 Household beneficiaries) | 37,147 USD (subject to change after targeting) |
| Geographic area 2 | Western province, Shang’ombo district (650 -1000 Household beneficiaries) | 37, 147 USD (subject to change after targeting) |

2. SERVICE DESCRIPTION

A. Physical distribution of cash by a financial service provider:



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The tenderer must be willing and capable to go to the villages or distribution points stipulated by SCI to distribute the required amount of cash to the household. The service provider will therefore be responsible for the following activities:

- Ensure the safety and security of funds during their transfer to distribution points, during distributions and on return to the FSP (Financial Services Provider) offices (for any undistributed funds).
- Ensure that the necessary liquidity is available for all distributions planned by SCI and communicated with the service provider according to a predefined schedule;
- Ensure that cash being distributed is in good condition.
- Prepare and make payments to beneficiary households at the local level according to the list (identification of households and amounts) proposed in advance by SCI- Zambia and the agreed procedures. Ensure that every beneficiary receives a full amount as per agreed entitlement, and that beneficiaries are not asked to be sharing some big denomination bank notes due to lack of smaller denomination bank notes at cash distribution points.
- Set up distribution points on sites defined by SCI, with adequate staff to ensure safe and rapid distributions for PTM (Payment by Money Transfer) beneficiaries, the community, SCI employees and employees the FSP;
- Execute the distributions within the deadlines set by SCI and in agreement with SCI and the FSP;
- Deliver predefined payments to beneficiaries upon verification of the proof of registration and after comparison with the list of beneficiaries.
- Ensure that the necessary documents required by SCI are verified and signed during the distributions in order to be able to demonstrate that the activity took place. Any funds distributed for which the documentation is incomplete will not be reimbursed by SCI;
- Ensure their staff arrive at cash distribution points as per agreed timings, to avoid unnecessary waiting, and late cash distributions (no late cash distributions will be allowed).
- Transmit to SCI the status of all disbursements made in each of the targeted areas at the end of each payment cycle (according to the frameworks shared by SCI and which may vary depending on each project) within a period not exceeding 1 weeks after the actual completion of the transaction for analysis and entry of information into the central database.
- Submit to SCI the required financial reports, in the frameworks shared by SCI within the allotted time as well as the invoice for the distribution costs
- Submit to SCI a reconciliation of the amounts distributed to beneficiaries at the request for payment (and funds reimbursed to SCI if applicable)
- Request for advance of the agency's account: for FSP cannot advance the necessary funds to each distribution each month at the latest 2 weeks before the distribution date, the agency will forward to SCI statements of expenditure
.FSP will be expected to consolidate accounts? For each transfer and request transfer of funds for the next transfers, after reconciliation of the previous transfers.
- However, SCI's will be able to advance the money to the FSPs who will be able to advance the funds distributed and thereafter do a retirement based on actual disbursements.
- Adhere to the principles of confidentiality and data protection in the processing of beneficiary data to prevent any risk of data breach;

B. Electronic cash transfer by e-payments platforms:



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The tenderer will deliver cash through e-payment platforms using their existing (or new) network of agents in the project locations, allowing project beneficiaries the flexibility to access the cash and do their transactions at their own convenience. The service to be delivered is fund transfers via mobile phone to recipients selected by Save the Children through its selection process. The specifications of services required are described below:

| Service requirement | Service specification |
|---|---|
| Provision of mobile phones | <ul style="list-style-type: none">• The supplier is responsible for providing basic mobile phone handsets (and chargers) which can operate the mobile money services through USSD and/or SMS for all project recipients.• The FSP will agree with Save the Children whether chargers operating on electrical and/or solar power will be required, and will provide them as needed.• Save the Children will agree a process with the Supplier for the distribution of mobile phones to project recipients, some of the beneficiaries already have phones and SIM cards. |
| Provision of SIM cards | <ul style="list-style-type: none">• Provide SIM cards for beneficiaries of projects who do not have them (as well as in the event of loss or damaged SIM requiring renewal). The process and deadlines for the distribution of SIM cards (and accompanying PIN if necessary) will be defined by agreement between SCI and the FSP depending on the process of creating mobile money accounts; |
| Creation of mobile money accounts | <ul style="list-style-type: none">• The FSP will be responsible for registering project recipients and setting up their mobile money accounts (for all new SIM cards issued and for any existing mobile numbers of recipients already on the operator's network).• Save the Children and FSP's specific roles and responsibilities in the registration process will be defined for each project.• The FSP will however be responsible for ensuring they provide sufficient and appropriate staffing to enable the creation of mobile money accounts within agreed timeframes. |
| Provision of cash transfers through the mobile money system | <ul style="list-style-type: none">• Save the Children will submit a transfer file (of a format to be agreed with the FSP) with the required information to enable the FSP to process the payment to the recipients' mobile money accounts. |



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| | <ul style="list-style-type: none">• The FSP will be responsible for verifying the transfer file, processing the transfer request by depositing the requested amount in each recipient's account, and notifying the recipients via SMS once the transfer is processed. |
| Provision of a payment network to enable mobile money cash out by recipients | <ul style="list-style-type: none">• Save the Children will request project recipients to cash out their entitlement within an agreed period of time. The FSP is responsible for establishing and maintaining a network of agents with sufficient capacity to enable recipients to cash out money from their mobile accounts in each geographic area for which the FSP is bidding, within the period set out to project recipients.• In geographic locations where the FSP does not have in place a sufficient number of agents, at the request of Save the Children, the FSP will provide mobile distribution agents based on the needs of the programme.• The FSP will ensure that its sub-offices and agents always have sufficient liquidity to facilitate the smooth collection of mobile money transfers by recipients. The FSP is to include a contingency plan in the technical proposal which sets out how they will ensure availability of cash at the agents' level.• The FSP and their agents are responsible to ensure correct payments are made to the recipients according to the balance in their wallets without any deductions. The FSP will be solely responsible for any overpayment made by the agents to the recipients.• The FSP is responsible for dealing with complaints from recipients at the time of the cash out process in the manner agreed with Save the Children mobile transfers.• Save the Children will follow up with beneficiaries who have not cashed out their entitlement within the agreed timeframe, and will set out the next steps for any remaining balances in the recipients' accounts (e.g. keep the balance or offload the account). |
| Provision of customer support | <ul style="list-style-type: none">• Save the Children will agree with the FSP the extent to which customer support will be provided directly by the FSP to project recipients. |
| Operating language with recipients and Save the Children | <ul style="list-style-type: none">• The primary operating language is English or the working language of SCI across the country. |



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| Reporting and invoicing | <ul style="list-style-type: none">• Within an agreed period of time following the cash out period, the FSP will submit a transaction report written in English, and the invoice corresponding to the transaction fees for the amount disbursed to beneficiaries. The transaction report template will be agreed with Save the Children based on the payment platform's reporting capabilities but will be required to include at a minimum:• Funds successfully loaded onto recipient's mobile money accounts;• Failed transfers;• Balances available on recipient's mobile money accounts at the time of reporting.• In addition, the FSP will be required to produce a reconciliation report between the funds required to be disbursed (transfer file), funds successfully loaded onto recipients' accounts, funds uncollected from recipients' account, amounts repaid to Save the Children. If applicable, the FSP will also need to reconcile to any amounts pre-financed by SCI.• The funds will be transferred to the FSP, once Save the Children verifies the submitted documents, provided that the transaction reports and reconciliations are generated by the system indicating clear audit trails and are complete and accurate. |
| Provision of training on mobile money transfer service | <ul style="list-style-type: none">• The FSP will be responsible for providing Save the Children staff with training on all aspects of the mobile money transfer service and payment platform used by the supplier and provide the related reference materials and guidance/ manuals.• The FSP will be responsible for developing with Save the Children staff suitable training materials for building the capacity of project recipients to use the mobile money transfer services. These will need to be developed in all relevant local languages where appropriate.• The FSP will be responsible for delivering training sessions to project recipients jointly with Save the Children at agreed training locations and within agreed timeframes. |
| Availability for Audit | <ul style="list-style-type: none">• The FSP is responsible for ensuring that all financial and programmatic records are safely kept and available for audit by Save the Children or any other designated party. |



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| <p>Desirable service: Provision of Payment and Account Management platform</p> | <ul style="list-style-type: none">• The FSP will adhere to basic key principles of confidentiality and data protection in the management of the services through the platform. The FSP will guarantee strict standards and processes for the confidentiality of beneficiary data in order to mitigate the risk of data breach.• The FSP will provide Save the Children with a secure multi-layered access to the platform to perform key tasks including but not limited to account management, cash transfers management and authorization, and general financial and programmatic reporting. |
| <p>Additional desirable service: voice messaging</p> | <ul style="list-style-type: none">• Provision of a platform to enable voice messages up to 90 seconds long, in agreed English or local languages, and of a content agreed with Save the Children to be sent to mobile money account holders. |
| <p>Additional desirable service: bulk text messaging</p> | <ul style="list-style-type: none">• Provision of a platform to enable bulk text messaging to mobile money account holders in English or local languages. |

- [Section 2 – Capability & Sustainability Questions](#)
- [Section 3 – Commercial Questions](#)
- [Section 4 – Bidder Submission Checklist](#)

The Bidder is required to sign a copy of the Check list in Section 4 as part of their submission.

2. INSTRUCTIONS

Within each section there are instructions providing guidance to the bidder on what information is required. This guidance details the **MINIMUM** requirements expected by SCI. If a Bidder wishes to add further information, this is acceptable, but the additional information should be limited to only items that are relevant to the tender.

- For the avoidance of doubt, bidders are required to complete all items within the Bidder Response Document unless clear instruction is provided otherwise.
- If a Bidder does not complete the entire Bidder Response document, their submission may be declared void.
- If a Bidder is unable to complete any element of the Bidder Response Document, they should contact Save the Children through the using the contact details provided for guidance.

By submitting a response, the bidder confirms that all information provided can be relied upon for validity and accuracy.

SECTION I - ESSENTIAL CRITERIA

INSTRUCTIONS – Bidders are required to complete all sections of the below table.

| Item | Question | Bidder Response | |
|----------|---|-----------------|-------------------------------|
| 1 | MANDATORY CRITERIA: Supplier accepts Save the Children’s ‘Terms and Conditions of Purchase’ included within Appendix I of the ITT, and that any work awarded from this tender process will be completed under the attached ‘Terms and Conditions of Purchase’ | Yes / No | Comments / Attachments |
| | | | |
| 2 | MANDATORY CRITERIA : The SUPPLIER and its staff (and any sub-contractors used) agree to comply with SCI and the IAPG’s policies and code of conducts listed below. 1) Child Safeguarding Policy 2) Anti-Bribery & Corruption Policy 3) Human Trafficking & Modern Slavery Policy 4) Protection from Sexual Exploitation and Abuse Policy 5) Anti-Harassment, Intimidation & Bullying Policy 6) IAPG Code of Conduct 7) Conditions of Tendering | Yes / No | Comments |
| | | | |
| 3 | MANDATORY CRITERIA: The Supplier confirms it is not linked directly or indirectly to any terrorism related activity, and does not sell any Dual Purpose goods / services that may be used in a terror related activity. | Yes / No | Comments |
| | | | |
| 4 | MANDATORY CRITERIA : The bidder confirms they are not a prohibited party under applicable sanctions laws or anti-terrorism laws or provide goods under sanction by the United States of America or the European Union and accepts that SCI will undertake independent checks to validate this. | | |
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| 5 | MANDATORY CRITERIA: The Supplier confirms it has the | Yes / No | Comments |
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| necessary, licenses compliant to local Country Legislation. This includes the Supplier submitting the following requirements: - Legitimate business address - Tax registration number & certificate - Business registration certificate - Trading license | Requirement | Bidder Response / Attachments |
| | Legitimate Business Address | |
| | Tax Registration Number & Certificate | |
| | Business Registration Certificate | |
| | If applicable – licence to provide Financial Services to customers. | |
| | If Applicable - Authorization/Agreement to deliver cash | |

SECTION 2 – CAPABILITY QUESTIONS (including Sustainability)

This section is divided into four sub-section which each bidder must compete – given the complexity of some CVA services bidders can use their discretion to provide additional information to explain their services.

- 1. Experience**
- 2. Geographic Coverage**
- 3. Operations**
- 4. Sustainability**

| Item | Question | Bidder Response |
|--|--|-----------------|
| Section 2.1 Experience providing CVA Services | | |
| Experience | Provide an introduction to your organisation (primary business operations, years of establishments, revenue) | |
| Regulatory | What kind of licenses, registration, etc. are companies required to have in order to provide cash transfers/ money transfer services? How do these vary? (e.g. for different types of companies or different types of services). | |

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| Experience | Provide an overview of your experience providing services to UN, INGOs or Government. (Please consider projects involving bulk payments to project recipients as well as the provision of other services, e.g. payroll payments, etc.) | |
| Experience | Which of the following services do you provide? Mobile Money (i.e. transfers using e-wallets on mobile phones) Mobile banking (i.e. access to banking services via a phone app) Electronic Voucher (eVoucher) Bank Account linked debit card (specify whether Point of Sale (PoS) payments are possible) Prepaid cards or ATM cards Cheques Physical Cash Withdrawal (over the counter) Physical Cash Withdrawal (at a field site) Other, please specify | |
| Operations | What actions would you need to complete and would Save the Children need to complete to be ready for a first transfer (after signing a Framework Agreement) and what estimated timeline would that take? | |
| Operations | What ongoing actions would your organisation need to complete ahead of each tranche of disbursement and specify the expected timeframe for completing these | |
| Operations | Explain your geographic coverage with regard to branches, ATMs, Agents, POS, ePOSMT, network etc. | |
| Regulation | Are your services regulated? Who regulates you and what licence to do you have? Any critical pieces of regulation to be aware of? | |
| Operations | Explain the Know Your Customer (KYC) requirements implemented by | |

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| | <p>your organisation and how they are applied to each delivery mechanism (please specify how they might vary based on transfer volumes or transfer frequency, where applicable). Would it be possible to obtain any exceptions from applying these processes? If so, how?</p> | |
| Operations | <p>What identification process or identity documents do you require from customers/beneficiaries to receive funds at the point of withdrawal/redemption to ensure the correct person is receiving the entitlement?</p> | |
| Operations | <p>Do you rely on sub-contractors or agents to deliver your services - if so explain which part of your service they provide and how you ensure they fulfil the service as intended, meet your organisation's standards and regulatory requirements</p> | |
| Regulatory | <p>SCI has a standard FWA/Contract for Cash Services which includes our mandatory policies, terms and conditions and is governed by the law of England and Wales. Do you foresee any issues with signing this document?</p> | |
| Commercial | <p>Explain the fee structure for your services and advise on typical charges (e.g. account opening, account closing, withdrawal, transfer fees within and outside your network, etc.)</p> | |
| Operations | <p>How do you ensure there is sufficient liquidity across your network, including agents? What guarantees can you provide to ensure consistent liquidity across your network?</p> | |
| Operations | <p>Are there physical locations where you cannot distribute (for logistical,</p> | |

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| | regulatory or security reasons?) Name all that apply and why | |
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| | Section 2.2 Geographic Coverage | |
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| I. Geographic Coverage | Confirm your geographic coverage indicating (as applicable to the services you are offering) the number of physical branches, ATMs, Agents, point of sale vendors. Provide as much detail as possible for us to understand your capability in each area. | Confirm for each location and services if you are sub-contracting to another party & to whom |
| Locations | Bidder Response | Bidder Response |
| Western province | | |
| Eastern province | | |
| Copperbelt province | | |
| Luapula province | | |
| Northern province | | |
| Southern province | | |

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| Section 2.3. Operations | | | | | |
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| <p>1. Mobilising (from signing an FWA to being ready to disburse funds)</p> <p>The SUPPLIER submit a project plan for mobilisation of “physical money” (1.1) and/or “mobile money” (1.2) services.</p> <p>1.1 Physical Money</p> <p>Key steps will include, e.g.:</p> <p>Collection of key information</p> | Activity | Detail (include any key requirements) | Who does this (SCI or Supplier or other e.g. regulator) | How long does it take? |
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| <p>Where possible, provide examples of the internal controls (incl. anti-money laundering), risks mitigation, complaint management, contingency plans your organisation performs under the different activities.</p> <p>Please submit Standard Operating Procedures or Operations Manual to support this question.</p> <p>2.2 Mobile Money</p> <p>Plan will include similar steps as per 2.1</p> | | | | |
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| Item | Question | Bidder Response |
|-------------------------------|--|-----------------|
| Section 2.3 Operations | | |
| 3. Reporting | <p><i>To what extent is SCI able to access, directly monitor and produce reports on the progress of distributions as they are occurring from your platform? Explain your organisation's ability to monitor report and provide data to SCI about fund being disbursed, withdrawn or used. Please specify timeframes for this process</i></p> <p><i>What proof of payment to beneficiaries does your system provide, to show that funds have been received by intended beneficiaries</i></p> | |
| 4. Reconciliation and return | <p><i>How will the SUPPLIER reconcile and report to SCI the funds not withdrawn/ utilised and can those funds be returned to SCI. Explain the process, timeframes and at what stage return might happen</i></p> | |

| | | |
|---|---|--|
| 5. <i>IT Security</i> | <p><i>If successful in initial evaluation, SCI will require you to complete an IT Security Assessment form – confirm this is acceptable.</i></p> <p><i>In addition, please confirm if you operate to any IT Security standards or regulations – provide details.</i></p> | |
| 6. <i>Data Protection</i> | <p><i>Safeguarding beneficiary data is of utmost importance to SCI – advise what data protection standards or regulations you comply with and how you will safeguard data flows between your organisation/ agents and SCI</i></p> | |
| 7. <i>Bidder's requirements</i> | <p><i>Please list any specific requirement towards SCI you might have to deliver the services (e.g. SCI and/or Beneficiaries account at specific Bank, minimum of identification data from SCI's Beneficiaries). What alternatives do you have in case Beneficiaries don't meet requirements (e.g. no ID card, no phone,...)</i></p> | |
| 8. <i>Security Procedures</i> | <p><i>Please include your security procedures while distributing funds to SCI Beneficiaries and how do you guarantee enough cash availability on distribution date</i></p> | |
| 9. <i>Insurances</i> | <p><i>Do your insurance to cover the delivery of your services. If yes, please confirm maximum coverage amounts</i></p> | |
| 10. <i>Mobile phones & On-line platform</i> | <p><i>For mobile money services</i>, please indicate if mobile phones require internet connexion. Confirm if you sell mobile phones or if this is subcontracted. Confirm if you have signed the GSMA code of conduct. Confirm if you have an end-user on-line platform. If yes, please describe functionalities and customization & reporting capabilities</p> | |

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|---------------------------|---|--|
| | | |
| <i>11. Subcontracting</i> | <i>The Bidder lists all subcontractors and operational network directly involved in the delivery of services it has a Framework Agreement with. Please indicate if any of them is facing a Bankruptcy situation</i> | |

| <i>Item</i> | <i>Question</i> | <i>Bidder Response</i> |
|-----------------------------------|---|------------------------|
| Section 2.4 Sustainability | | |
| <i>1. Local business</i> | <i>Would you describe your organisation as “local” to the geographies listed in section 2.2 above? If so, demonstrate how you are a local business with reference to ownership structure?</i> | |
| <i>2. Financial inclusion</i> | <i>SCI values sustainable businesses that support local communities and people. Please explain how your organisation or services support the financial inclusion of vulnerable groups.</i> | |
| <i>3. Policy</i> | <i>The bidder has their own Sustainability Policy (or Policies).</i> | |
| <i>4. Processes</i> | <i>The bidder demonstrates activities OR has processes in place within their organisation, aimed at improving sustainability. (e.g. paperless offices, green technology in offices, policies, training programmes, community outreach programmes etc.).</i> | |

SECTION 3 – COMMERCIAL QUESTIONS

The SUPPLIER should submit in Section 3 a full breakdown of costs related to the services being proposed in Section 2. *Note – SCl as a non-for-profit organisation and we urge financial service providers to absorb, waive or minimise fees wherever possible to support the communities in which you operate.*

| Section 3.1 – Cost Proposal | | | | |
|---|---|-------------|-----------------|----------|
| | Cost Item (e.g. card issuance, cash-out fee) | Cost amount | Unit of Measure | Comments |
| <p>1. Supplier should submit all costs related to account set-up, card/account issuance, funds transfer, cash-out, project management, reporting or any other fees related to the services being provided.</p> <p><i>Note – supplier should include fees/costs to SCl and to recipients, whether they are being charge by your organisation or agents (if appropriate).</i></p> | | | | |
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| <p>2. <i>Volume Discounts/Pricing</i></p> <p><i>Supplier should indicate how pricing varies based on the volume of recipients/cash.</i></p> | |
| <p>3. <i>Confirm whether you are able to offer commercial invoices to the services, you provide?</i></p> | |
| <p>4. <i>Do you require SCl to transfer funds to you before you disburse funds to recipients?</i></p> | |
| <p>5. <i>Confirm if prices are fixed for the duration of this FWA (2 years). If not, describe what are the factors that will impact which services and what the price variation will be</i></p> | |
| <p>6. <i>Confirm your Payment terms in case of specific services invoicing</i></p> | |

SECTION 4 – BIDDER SUBMISSION CHECKLIST

We, the Bidder, hereby confirm we have completed all sections of the Bidder Response Document:

| No | Section | Please Tick |
|----|---|-------------|
| 1. | Section 1 – Essential Criteria | |
| 2. | Section 2 – Capability & Sustainability Questions | |
| 3. | Section 3 – Commercial Questions | |








We, the Bidder, confirm we have uploaded all of the required information and supporting evidence:

(Please add any additional documents you are submitting in the table below)

| Section | Required Document / Evidence | Please Tick |
|------------------------------------|---|-------------|
| Essential Criteria Evidence | Proof of legitimate business address | |
| | Copy of tax registration number & certificate | |
| | Copy of business registration certificate | |
| | Copy of License to provide Financial Services including electronic transfer | |
| | Copy of Authorization to deliver cash | |

| | | |
|--|--|--|
| Capability (and sustainability) Criteria Evidence | Completed Bidder Response Document | |
| | Supporting last 3 years Financial Documents | |
| | List of Subcontractors & operational network | |
| | Standard Operating Procedures or Manual | |
| | Security Procedures for distributing funds | |
| | Sustainability Policy | |
| Commercial Criteria Evidence | Completed Bidder Response Document | |
| | | |
| | | |
| | | |
| Company Presentation | Bidder has provided a company presentation | |
| | | |
| | | |

We, the Bidder, hereby confirm we compliance with the following policies and requirements:

| Policy | Policy / Document | Signature |
|--|--|------------------|
| Terms & Conditions of Bidding |  1. Terms & Conditions of Biddir | |
| Terms & Conditions of Purchase (referred to in Section I Question I) | See CTP I&3 FWA attached | |
| Child Safeguarding Policy |  Child Safeguarding Policy.pdf | |
| Anti-Bribery & Corruption Policy |  Anti-Bribery & Corruption Policy.pc | |
| Human Trafficking & Modern Slavery Policy |  Human Trafficking & Modern Slavery Pc | |
| Protection from Sexual Exploitation & Abuse |  Protection from Sexual Exploitation | |
| Anti-Harassment, Intimidation & Bullying Policy |  Anti-Harassment, Intimidation & Bully | |
| IAPG Code of Conduct |  IAPG Code of Conduct for Agenci | |

We confirm that Save the Children may in its consideration of our offer, and subsequently, rely on the statements made herein.

Signature:

Name:

Title:

Company:

Date: