

## ACCESS TO FINANCE RWANDA

### Request for Proposals

For

Recruiting a Firm to Develop Training Content and Provide Training to iWorkers and MSEs for iHuzo Project

<b>Subject of Procurement:</b>	Recruiting a Firm to Develop Training Content and Provide Training to iWorkers and MSEs for iHuzo Project
<b>Procurement Reference Number:</b>	AFR/RFP-TRAINING/APRIL/2021
<b>Date of Issue:</b>	22 <sup>nd</sup> April 2021

22<sup>nd</sup> April 2021

## REQUEST FOR PROPOSALS

PROCUREMENT REFERENCE NUMBER: AFR/RFP- TRAINING/APRIL/2021

Dear Prospective bidder:

Access to Finance Rwanda (AFR) is a Rwandan Not for Profit Organization, established in March 2010 by the governments of Rwanda and the United Kingdom (UK) and is currently funded by the Foreign, Commonwealth & Development Office (FCDO) former UK Department for International Development (DFID), MasterCard Foundation, USAID, and Sweden.

AFR's strategic focus is stimulating financial sector development by partnering with financial institutions and other stakeholders to increase access to and use of financial services. We identify and address constraints that prevent the financial market from reaching Rwanda's low-income population, and promote innovations and learning that result in sustainable change in the financial sector. Improving access to financial services for the rural poor and women is a particular focus.

AFR is guided by the making Markets work for the Poor (M4P) approach recognising that efforts to increase financial inclusion have to be market led and profitable for sustainability. AFR supports the Government of Rwanda's development objectives by aligning all its interventions to the national policy frameworks including the Financial Sector Development Programme (FSDP) II, and the National Strategy for Transformation 2017-2024

Proposals should be directly responsive to all items, terms, conditions, specifications, and other documents referred to in this RFP.

- Requests for clarifications to the contract may be submitted until *Friday 30<sup>th</sup> April 2021*
- Interested parties should submit their proposals no later than *Friday 7<sup>th</sup> May 2021*

Responding bidders are advised that this solicitation does not in any way obligate AFR to make a contract award or compensate the responding firms for any costs associated with the preparation and submission of their proposals. Additionally, AFR may award a contract without conducting negotiations; all proposals should be submitted initially using your most favourable terms. AFR reserves the right to award any resultant contract to other than the offeror submitting the lowest price proposal based on technical excellence, schedule superiority or client request.

All communications regarding this RFP should be addressed via email: [procurement02@ afr. rw](mailto:procurement02@ afr. rw)

Below is the planned procurement schedule (subject to changes):

Activity	Date
a) Advert issued	Thursday 22 <sup>nd</sup> April 2021
b) Request for clarifications	Friday 30 <sup>th</sup> April 2021
c) Proposal closing date	Friday 7 <sup>th</sup> May 2021
d) Evaluation process	Wednesday 19 <sup>th</sup> May 2021
e) Notification to bidders	Tuesday 25 <sup>th</sup> May 2021
f) Contract Signature	Friday 28 <sup>th</sup> May 2021

Cordially,

Jean Bosco Iyacu

**Country Director**

Access to Finance Rwanda

## 1.1 SECTION 1: INSTRUCTIONS TO PROSPECTIVE BIDDERS

Preparation of Proposals: You are requested to submit separate technical and financial proposal, as detailed below. The standard forms in this Request for Proposal may be retyped for completion but the Consultant is responsible for their accurate reproduction. You are advised to carefully read the complete Request for Proposals. An electronic copy (in PDF) of the Request for Proposals shall be considered as the original version.

Technical Proposals: Technical proposals should contain the following documents and information:

1. The Technical Proposal Submission Sheet in this Part;
2. An approach and methodology for performing the services;
3. A detailed work plan, showing the inputs of all key staff and achievement of deliverables;
4. CV's of key staff;
5. A summary of your experience in similar assignments;
6. The documents evidencing your eligibility, as listed below.
7. The consultant's comments or suggestions on the TORs and appreciation of the assignment - the objectives, tasks and deliverables

Financial Proposals: Financial proposals should contain the following documents and information:

1. The Financial Proposal Submission Sheet in this Part;
2. A copy of the breakdown of Lump Sum Price form in this Part for each currency of your proposal, showing all costs for the assignment, broken down into professional fees, and reimbursable costs. The costs associated with the

assignment shall be in US Dollars for foreign firms and Rwandan Francs for local firms.

Validity of Proposals: Proposals must remain valid for 90 calendar days from proposal submission date.

Submission of Proposals: The technical and financial proposals should be submitted separately, both clearly marked with the Procurement Reference Number above, the Consultant's name, AFR and either "Technical Proposal" or "Financial Proposal" as appropriate.

Proposals (both technical and financial) must be submitted electronically to: [procurement02@ afr. rw](mailto:procurement02@ afr. rw) with clear subject line: "**Recruiting a Firm to Develop Training Content and Provide Training to iWorkers and MSEs for iHuzo Project**" and submitted by Friday 7<sup>th</sup> May 2021 at 5:00pm Central African Time (CAT). *Proposals must be submitted in PDF format and as attachments to the email, any proposal submitted as a link won't be considered.*

#### Language of the tender and mode of communication

The medium of communication shall be in writing. The bid, as well as all correspondence and documents relating to the bid exchanged by the Bidder and AFR, shall be written in English.

#### Amendment to the tender document

At any time prior to the deadline for submission of bids, AFR may amend the tender document by issuing an addendum. Any addendum issued shall be part of the tender document and shall be communicated in writing via the AFR website.

To give prospective Bidders reasonable time in which to take an addendum into account in preparing their bids, AFR may, at its discretion, extend the deadline for the submission of bids; in which case all rights and obligations of AFR and Bidders previously subject to the deadline shall thereafter be subject to the deadline as extended.

#### Late bids

AFR shall not consider any bid that arrives after the deadline for submission of bids. Any bid received by AFR after the deadline for submission of bids shall be declared late, rejected, and returned unopened to the Bidder.

## 1.2 SECTION 2: ELIGIBILITY CRITERIA

Eligibility Criteria: You are required to meet the following criteria to be eligible to participate in the procurement exercise:

1. have the legal capacity to enter into a contract;

2. not be insolvent, in receivership, bankrupt or being wound up or subject to legal proceedings for any of these circumstances;
3. not have had your business activities suspended;
4. have fulfilled your obligations to pay taxes and social security contributions;
5. not to have a conflict of interest in relation to this procurement requirement; and

We require you to submit copies of the following documents as evidence of eligibility attached to your bid and sign the declaration in the Technical Proposal Submission Sheet:

1. Certificate of Incorporation or Trading licence /Certificate of Registration;
2. Evidence of statutory compliance such as a valid tax clearance certificate and social security contributions certificate.
3. Signed copy of code of ethical conduct in business for bidders.

*NOTE: Failure to submit the above required documents will lead to disqualification from Technical and Financial evaluation*

### 1.3 SECTION 3: EVALUATION OF PROPOSALS

Evaluation of Proposals: The evaluation of Proposals will use the **Quality Cost Based** methodology as detailed below:

1. Preliminary examination to determine eligibility (as defined below) and administrative compliance to this Request for Proposals on a pass/fail basis;
2. Detailed Technical evaluation will contribute 70%;
3. Financial scores will be allocated 30% to determine the best evaluated bid.

Proposals failing any stage will be eliminated and not considered in subsequent stages.

Technical Criteria: Proposals shall be awarded scores out of the maximum number of points as indicated below.

#### Evaluation criteria

Technical criteria	Weighting
<b>Relevant experience of the firm including evidence of similar work done.</b>	
The firm should provide evidence of having expertise in training content development in e-commerce, digital literacy, or digital transformation for at least 5 years . At least three reference letters of good completion and three samples of previous work should be provided	<b>15%</b>

<p>Demonstrate evidence (certificate of good completion) of conducting training and supporting Micro and Small Enterprises (MSEs) with capacity building in the past 5 years in Rwanda with a focus on digital literacy or digital transformation being an added advantage.</p> <p><i>At least three certificates of good completion of similar previous work should be provided</i></p>	<b>10%</b>
<b>Methodology and approach to the assignment including change suggestions to the ToR.</b>	
<p>Well detailed methodology and work plan on how this assignment will be implemented</p>	<b>25%</b>
<b>Quality of the team proposed including team leader</b>	
<p>The lead consultant should have at least 5 years of solid experience in training content development, experience in digital marketing and e-commerce training related assignment, understanding how to track impact of training and ensure expected outcomes are met. Evidence of experience in delivering similar work and expertise should be mentioned in a detailed resume/CV.</p> <p>A master's degree in Business Management, Digital Marketing, Human Resource, Entrepreneurship and Innovation or other related fields. A copy of the degree/certificate should be provided.</p>	<b>10%</b>
<p>Qualified team with expertise in tailoring training content to the audience's needs and delivering training with a minimum of 3 years of experience in capacity building related assignments, and bachelor's degrees in Communications, IT, Marketing, or other relevant business Evidence of their individual experience in delivering similar work and expertise should be mentioned in the resumes.</p>	<b>10%</b>
<b>Total Technical</b>	<b>70%</b>
<b>Total Financial</b>	<b>30%</b>
<b>Total Score</b>	<b>100%</b>

Minimum technical score: The mark required to pass the technical evaluation is 49 out of 70 which is 70% of the Technical Score

Financial Criteria:

Pricing information should not appear in any other section of the proposal other than the financial proposal.

Financial scores shall be determined by awarding a maximum of 30 points to the lowest priced proposal that has passed the minimal technical score and giving all other proposals a score which is proportionate to this.

Total scores: Total scores shall be determined using a weighting of 70% for technical proposals and a weighting of 30% for financial proposals.

4. Currency: Proposals should be priced in **Rwandan Francs** for local firms and **US Dollars** for foreign firms.

Best Evaluated Bid: The best evaluated bid shall be the firm with the highest combined score and shall be recommended for award of contract.

Right to Reject: AFR reserves the right to accept or reject any proposal or to cancel the procurement process and reject all proposals at any time prior to contract signature and issue by AFR, without incurring any liability to Consultants.

AFR reserves the right, at its sole discretion, to reject all proposals received and seek fresh proposals, to negotiate further with one or more of the bidders, to defer the award of a contract or to cancel the competition and make no contract award, if appropriate.

**1.4 SECTION 4: TECHNICAL PROPOSAL SUBMISSION SHEET**

*[Complete this form with all the requested details and submit it as the first page of your technical proposal, with the documents requested above attached. Ensure that your technical proposal is authorised in the signature block below. A signature and authorisation on this form will confirm that the terms and conditions of this RFP prevail over any attachments. If your proposal is not authorised, it may be rejected.]*

Proposal Addressed to:	Access to Finance Rwanda
Date of Technical Proposal:	
Procurement Reference Number:	
Subject of Procurement:	

We offer to provide the services described in the Statement of Requirements, in accordance with the terms and conditions stated in your Request for Proposals referenced above.

We confirm that we are eligible to participate in public procurement and meet the eligibility criteria specified in Part 1: Proposal Procedures of your Request for Proposals.

We have signed and undertake to abide by the Code of Ethical Conduct for Bidders and Providers attached during the procurement process and the execution of any resulting contract;

Our proposal shall be valid until \_\_\_\_\_ [insert date, month and year] and it shall remain binding upon us and may be accepted at any time before or on that date;

I/We enclose a separately sealed financial proposal.

**Technical Proposal Authorised By:**

Signature: \_\_\_\_\_ Name: \_\_\_\_\_

Position: \_\_\_\_\_ Date: \_\_\_\_\_  
(DD/MM/YY)

Authorised for and on behalf of:

Company: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

**CODE OF ETHICAL CONDUCT IN BUSINESS FOR BIDDERS AND PROVIDERS**

**1. Ethical Principles**

Bidders and providers shall at all times-

- (a) maintain integrity and independence in their professional judgement and conduct;
- (b) comply with both the letter and the spirit of-
  - i. the laws of Rwanda; and
  - ii. any contract awarded.
- (c) avoid associations with businesses and organisations which are in conflict with this code.

**2. Standards**

Bidders and providers shall-

- (a) strive to provide works, services and supplies of high quality and accept full responsibility for all works, services or supplies provided;
- (b) comply with the professional standards of their industry or of any professional body of which they are members.

**3. Conflict of Interest**

Bidders and providers shall not accept contracts which would constitute a conflict of interest with, any prior or current contract with AFR. Bidders and providers shall disclose to all concerned parties those conflicts of interest that cannot reasonably be avoided or escaped.



#### **4. Confidentiality and Accuracy of Information**

- (1) Information given by bidders and providers in the course of procurement processes or the performance of contracts shall be true, fair and not designed to mislead.
- (2) Providers shall respect the confidentiality of information received in the course of performance of a contract and shall not use such information for personal gain.

#### **5. Gifts and Hospitality**

Bidders and providers shall not offer gifts or hospitality directly or indirectly, to staff of AFR that might be viewed by others as having an influence on a government procurement decision.

#### **6. Inducements**

- (1) Bidders and providers shall not offer or give anything of value to influence the action of a public official in the procurement process or in contract execution.
- (2) Bidders and providers shall not ask a public official to do anything which is inconsistent with the Act, Regulations, Guidelines or the Code of Ethical Conduct in Business.

#### **7. Fraudulent Practices**

Bidders and providers shall not-

- (a) collude with other businesses and organisations with the intention of depriving AFR of the benefits of free and open competition;
- (b) enter into business arrangements that might prevent the effective operation of fair competition;
- (c) engage in deceptive financial practices, such as bribery, double billing or other improper financial practices;
- (d) misrepresent facts in order to influence a procurement process or the execution of a contract to the detriment of AFR; or utter false documents;
- (e) unlawfully obtain information relating to a procurement process in order to influence the process or execution of a contract to the detriment of the AFR;
- (f) withholding information from the Procuring Disposing Entity during contract execution to the detriment of the AFR.

I ..... agree to comply with the above code of ethical conduct in business.

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**AUTHORISED SIGNATORY**

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**NAME OF CONSULTANT**

## 1.5 SECTION 5: FINANCIAL PROPOSAL SUBMISSION SHEET

*[Complete this form with all the requested details and submit it as the first page of your financial proposal, with the documents requested above attached. Ensure that your proposal is authorised in the signature block below. A signature and authorisation on this form will confirm that the terms and conditions of this RFP prevail over any attachments. If your proposal is not authorised, it may be rejected. The total price of the proposal should be expressed in the currency or currencies permitted in the instructions above.]*

Proposal Addressed :	AFR
Date of Financial Proposal:	
Procurement Reference Number:	
Subject of Procurement:	

The total price of our proposal is: \_\_\_\_\_.

We confirm that the rates quoted in our Financial Proposal are fixed and firm for the duration of the validity period and will not be subject to revision or variation.

### Financial Proposal Authorised By:

Signature: \_\_\_\_\_ Name: \_\_\_\_\_

Position: \_\_\_\_\_ Date: \_\_\_\_\_  
(DD/MM/YY)

Authorised for and on behalf of:

Company: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

### Breakdown of Prices

[Complete this form with details of all your costs and submit it as part of your financial proposal. Where your costs are in more than one currency, submit a separate form for each currency. Authorise the rates quoted in the signature block below.]

Procurement Reference Number: \_\_\_\_\_

CURRENCY OF COSTS: \_\_\_\_\_

PROFESSIONAL FEES						
Name and Position of Personnel	Input Quantity	Unit of Input	Rate	Total Price	Total Price (inclusive taxes)	
<b>TOTAL:</b>						

REIMBURSABLE EXPENSES				
Description of Cost	Quantity	Unit of Measure	Unit Price	Total Price
<b>TOTAL:</b>				

LUMPSUM EXPENSES					
Description of Cost	Quantity	Unit of Measure	Unit Price	Total Price	Total Price (Inclusive taxes)
Perdiem to cover meals; (communication, local transport, laundry and any other incidentals)		Days			
<b>TOTAL:</b>					

**TOTAL COST PRICE IN CURRENCY:** \_\_\_\_\_

**Breakdown of total price Authorised By:**

Signature \_\_\_\_\_ Name: \_\_\_\_\_

Position: \_\_\_\_\_ Date: \_\_\_\_\_  
(DD/MM/YY)

Authorised for and on behalf of:

Compay: \_\_\_\_\_

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## TERMS OF REFERENCE

### **Recruiting a firm to develop training content and provide training to iWorkers<sup>1</sup> and MSEs for iHuzo project.**

#### **1. Background**

**Access to Finance Rwanda (AFR)** is a Rwandan Not for Profit Organization, established in March 2010 by the governments of Rwanda and the United Kingdom (UK) and is currently funded by the Foreign, Commonwealth & Development Office (FCDO) former UK Department for International Development (DFID), MasterCard Foundation, USAID, and Sweden. Guided by the Making Markets Work for the Poor (M4P) approach, AFR's strategic focus is to stimulate financial sector development and address constraints that prevent the financial market from reaching Rwanda's low-income population.

AFR supports the Government of Rwanda's development objectives by aligning all its interventions to the national policy frameworks, including the Financial Sector Development Program (FSDP) II, the Economic Development and Poverty Reduction Strategy (EDPRS), the National Employment Policy and the National Investment Strategy. For more details visit: [www.af.rw](http://www.af.rw)

As part of its COVID-19 response initiatives, AFR partnered with Rwanda ICT Chamber through the **iHuzo Project** to accelerate micro and small enterprises' growth by expanding Rwanda's e-commerce sector.

**The Rwanda ICT Chamber** is a member-based organization representing country-based ICT companies and the broader business community as part of the Rwanda Private Sector Federation (PSF). The Rwanda ICT Chamber represents more than 214 fee-paying member companies and more than 100 non-fees paying through its innovation and incubation programs. Many of these businesses are at different growth stages: start-ups, Small and Medium Enterprises, and Corporations. The Rwandan ICT Chamber offers to its member companies a wide range of tailored services, including access to markets, advocacy, access to finance, skills development, and many more. For more details visit: [www.ictchamber.rw](http://www.ictchamber.rw)

#### **2. High-level overview of iHuzo Project**

The impact of COVID-19 on the Rwandan economy has been significant. The GoR, development partners, and other stakeholders continue implementing several initiatives to cushion the pandemic's effects and jumpstart the economic recovery process. These initiatives aim to

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<sup>1</sup> BFA Global defines iWorkers as "people whose livelihoods are enabled by digital commerce platforms. Many, including gig-workers, eLancers and e-commerce merchants or sellers, are self-employed, but some are employees of other iWorkers, MSEs, and digital platforms. iWorkers have connectivity to the internet, usually via a smartphone and they are often younger than the workforce in general.

support the recovery of the business hardest hit by COVID-19, including Micro, Small and Medium Enterprises, and address other urgent needs brought to light by the COVID-19 pandemic.

The pandemic made clear the value propositions of digital adoption and digital commerce are higher for society at large, by providing continuity of essential services and goods and by offering contactless, cashless transactions. AFR in collaboration with the ICT Chamber has, thus, identified the need for interventions that would speed up digital adoption and support productive livelihoods for young adults through digital commerce amid the response to the global pandemic and part of an existing national ICT growth strategy.

AFR initiated the project: **iHuzo (Accelerating growth of Micro and Small Enterprises (MSEs) through expanding the e-commerce sector in Rwanda)** with ICT Chamber as on-ground implementing partner and BFA Global offering technical assistance for the project.

The overall aim of the intervention is to spur the growth of livelihoods and employment opportunities through e-commerce, to address the barriers and promote an enabling market system for e-commerce with onboarding MSEs into the digital economy at the core.

*Specific project objectives include:*

- Onboard up to 1,500 non-digital local MSE<sup>2</sup> businesses into e-commerce and digital commerce platforms
- Establish network of at least 100 e-commerce specific centres or cafes to support MSEs to onboard onto e-commerce and digital commerce platforms to employ youths as iWorkers<sup>3</sup>
- Increase trust and quality in the marketplace by addressing challenges of matching, reputation management, information that foster iWorker employment generation.
- Enhance public-private dialog between government and the private sector to align priorities and address market gaps.
- Create linkages and partnerships with lenders willing to test alternative methods of credit assessment and other development programs promoting the growth of MSEs.

### 3. The assignment

To support the objective of onboarding 1500 MSEs and 2000 iWorkers onto digital commerce platforms and ensure they stay and succeed, the project seeks to offer relevant training, tailored to identified needs of MSEs and iWorkers. Thus, Access to Finance Rwanda seeks to hire a qualified training firm to develop training content and administer training to MSEs and iWorkers. ICT Chamber will offer a curriculum guide to be used to develop tailored training modules for the different segments of MSEs and iWorkers. The list of categorised and mapped MSEs and iWorker will also be provided to the training firm.

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<sup>2</sup> The National Institute of Statistics of Rwanda defines MSEs as businesses employing between 1 and 30 employees. (Micro (1-3 employees), small (4-30 employees)).

<sup>3</sup> BFA Global defines iWorkers as "people whose livelihoods are enabled by digital commerce platforms. Many, including gig-workers, eLancers and e-commerce merchants or sellers, are self-employed, but some are employees of other iWorkers, MSEs, and digital platforms. iWorkers have connectivity to the internet, usually via a smartphone and they are often younger than the workforce in general.

#### 4. The scope of work

The firm will be expected to do the following:

##### a) Content development:

1. Work closely with the ICT chamber to ensure training content developed is tailored to the different segments of MSEs and iWorkers.
2. Develop a training manual using the **MSEs curriculum guide** prepared by ICT Chamber to achieve the agreed objectives for each of the 4 MSEs segments already developed (based on their digital pathway/journey).
3. Develop a training manual using the **iWorker curriculum guide** prepared by ICT Chamber to achieve the agreed objectives for each of the iWorkers segments already developed (based on their level of digital literacy, work history, education level).
4. Develop 2 short training videos that effectively summarize the training content both for iWorkers and MSEs and includes key take-ways.

##### b) Content delivery

1. Carry out a combination of in person and virtual training of the 1500 MSEs and 2000 workers (list iWorkers & MSEs segments are provided in the annex) located across the country. In person training will be held in the selected 9 Digital Service Centres located in Kigali and 6 secondary cities. *Details of exact centres will be provided by the ICT Chamber.*

##### c) Certification

1. Coordinate with ICT Chamber/Digital Business Institute (DBI)<sup>4</sup>, Access to Finance Rwanda and other partners to provide completion certificates to qualified iWorkers and MSEs.

#### 5. Expected deliverables

The training firm will produce the following specific outputs:

1. Fully developed training content and videos in English and Kinyarwanda for different segments of MSEs and iWorkers.
2. Comprehensive training schedule with time/days allocated to each module and the duration required to complete the training.
3. Approach and methodology to be used to carry out and fully complete the training of 1500 MSEs and 2000 iWorkers.
4. A monthly progress report capturing the number of trainings provided, number of trainees, any success story because of training provided, and integrating the reporting template provided by ICT chamber and Access to finance Rwanda.
5. A consolidated final report capturing key outcomes of the training (e.g. the number trained, number of interested MSEs to onboard on platforms as result of training, etc.) to

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<sup>4</sup> DBI is the certifying branch of ICT Chamber.

be submitted to ICT Chamber and Access to Finance Rwanda in English at the end of the assignment.

6. Submit all training materials developed to the ICT chamber and Access to Finance Rwanda at the end of the training period. ICT Chamber and Access to Finance Rwanda reserve full rights to the content developed.

## 6. Competencies requirements

Prospective firms are required to provide detailed profiles of all proposed team members that will engage in this assignment, clearly stating their roles and responsibilities, level of effort, and including their technical expertise and practical experience.

The following are the desired skills and experience that the team should possess:

1. Evidence of having conducted similar assignments.
2. At least Five years of experience developing training materials and delivering it in African countries with Rwanda being an added advantage.
3. Previous experience in digital literacy training and e-commerce at large is an added advantage. A certificate of completion or other evidence of previous work in digital literacy training and e-commerce at large should be provided.
4. Demonstrated evidence of having certified trainers with expertise working with Micro and Small Enterprises (MSEs) and/or iWorkers (digital agents).
5. The consulting firm should prove that the trainers assigned to this project have a technical expertise in digitalization.
6. Qualified trainers with at least 5 years of demonstrated experience in digital marketing and knowledge of e-commerce space in Rwanda.

## 7. Duration of the assignment

The firm will be required to deliver on this assignment within a period of five months from June to October 2021.

## 8. Reporting and Language

The firm will work closely with ICT Chamber in collaboration with Access to Finance Rwanda. All reports/documents shall be presented in English.

## 9. Format of bids

Technical and financial proposals should be submitted.

The **technical proposal** should include the following, but it should not exceed 15 pages (excluding annexes):

- Names and CVs of team member including their qualifications and relevant experience and expertise in providing the kind of services required and an outline of the team structure.
- A description of the understanding of your role as outlined in these terms of reference and detailed methodology for the assessment.

- A description of how your firm intend(s) to fulfil this assignment within the suggested timeline.

The **financial proposals** should include the information below.

- Clearly state full daily rate for professional fees per team member in Rwandan francs for local firms and U.S. dollars (\$) for foreign firms.
- The daily rate must be inclusive of all taxes (such as withholding, and value added taxes).
- Other expenses to be incurred while undertaking this assignment including travel, accommodation, and transfers, among others.

## 10. Evaluation criteria

### Evaluation of Proposals:

The evaluation of proposals will use the Quality and Cost Based methodology as detailed below:

1. Preliminary examination to determine eligibility (as defined in the RFP) and administrative compliance to this Request for Proposals on a pass/fail basis.
2. Detailed Technical evaluation will be weighted at 70%.
3. Financial evaluation will be weighted 30% to determine the best evaluated bid. Proposals failing at any stage will be eliminated and not considered in subsequent stages.

### Technical Criteria

Proposals shall be awarded scores out of the maximum number of points as indicated in below:

Technical criteria	Weighting
<b>Relevant experience of the firm including evidence of similar work done.</b>	
The firm should provide evidence of having expertise in training content development in e-commerce, digital literacy, or digital transformation for at least 5 years . At least three reference letters <i>of good completion and three samples of previous work should be provided</i>	<b>15%</b>
Demonstrate evidence (certificate of good completion) of conducting training and supporting Micro and Small Enterprises (MSEs) with capacity building in the past 5 years in Rwanda with a focus on digital literacy or digital transformation being an added advantage. <i>At least three certificates of good completion of similar previous work should be provided</i>	<b>10%</b>



<b>Methodology and approach to the assignment including change suggestions to the ToR.</b>	
Well detailed methodology and work plan on how this assignment will be implemented	<b>25%</b>
<b>Quality of the team proposed including team leader</b>	
The lead consultant should have at least 5 years of solid experience in training content development, experience in digital marketing and e-commerce training related assignment, understanding how to track impact of training and ensure expected outcomes are met. Evidence of experience in delivering similar work and expertise should be mentioned in a detailed resume/CV.  A master's degree in Business Management, Digital Marketing, Human Resource, Entrepreneurship and Innovation or other related fields. A copy of the degree/certificate should be provided.	<b>10%</b>
Qualified team with expertise in tailoring training content to the audience's needs and delivering training with a minimum of 3 years of experience in capacity building related assignments, and bachelor's degrees in Communications, IT, Marketing, or other relevant business Evidence of their individual experience in delivering similar work and expertise should be mentioned in the resumes.	<b>10%</b>
<b>Total Technical</b>	<b>70%</b>
<b>Total Financial</b>	<b>30%</b>
<b>Total Score</b>	<b>100%</b>

**Annex 1: Workers and MSEs segments**

Level	MSE segments	IWorkers segments
A	<ol style="list-style-type: none"> <li>1. Uses consumer app such as WhatsApp but not to sell products or services.</li> <li>2. Can receive digital payments over mobile money.</li> <li>3. Works in a trader's catchment area e.g., shopping mall, local market etc.</li> </ol>	Has basic digital literacy
B	<ol style="list-style-type: none"> <li>1. Familiar with digital and online platforms but not adopted yet.</li> <li>2. Lists on digital commerce platforms but not on own website.</li> <li>3. Receives digital financial services as an individual.</li> <li>4. May be formal or informal</li> </ol>	<ol style="list-style-type: none"> <li>1. Has basic education (9 years of schooling)</li> <li>2. Already is using 1 digital service for livelihood improvement</li> </ol>
C	<ol style="list-style-type: none"> <li>1. Owns e-commerce website but does not function properly.</li> <li>2. Can do digital marketing / social media.</li> <li>3. Already using 2 or more digital services</li> </ol>	<ol style="list-style-type: none"> <li>1. Has at-least 12 years of high school education.</li> <li>2. Already using 2-3 digital services</li> </ol>
D	<ol style="list-style-type: none"> <li>1. Export's products or services</li> </ol>	<ol style="list-style-type: none"> <li>1. Has graduated from university but does not have formal job or professional experience.</li> <li>2. Already providing digital services and has comprehension of DFS.</li> <li>3. Can be trained to do website and help MSEs onboard to digital platforms</li> </ol>

E	N/A	Is earning a livelihood as iWorker
F	N/A	Runs business without employees but wants to grow business