

## **Appendix I: Scope of Work**

### **Framework Service Agreement for e-money transfer via Mobile financial service provider**

#### **A. About CARE Bangladesh**

CARE is a leading international humanitarian organization fighting global poverty and injustice, with a special focus on working with women and girls. Founded in 1949, CARE Bangladesh is one of CARE's oldest and largest country offices. Placing women and girls at the centre of our work enables us to tackle the root causes of poverty and inequity among Bangladesh's rural and urban populations. Working with over 100 partners and reaching millions of beneficiaries, CARE Bangladesh creates lasting change by strengthening marginalized, excluded, and extremely poor communities, building their resilience to shocks, and amplifying their voices to influence governance, public policy, and development planning and practices. We work with the government, civil society, and the private sector to implement a holistic program that encompasses livelihoods and household security, health and hygiene, nutrition, governance, small enterprise development, disaster and climate risk reduction, and emergency response. Looking forward into the future and taking into consideration anticipated changes in the country context, CARE Bangladesh has identified emerging issues and position itself to be a leader in addressing new developmental challenges such as youth and skills development, climate change, and gender equality and to make a greater impact on the communities CARE Bangladesh serves. CARE Bangladesh also believes that the emerging focus areas have the potential to strengthen partnerships with different stakeholders and to position CARE to stay competitive and responsive to changing contexts and needs. To learn more, visit [www.carebangladesh.org](http://www.carebangladesh.org)

#### **B. Objective:**

The objective of this scope of work are as follows:

- a) Opening mobile bank account of the targeted poor and extreme poor households' members
- b) Transfer input money to those mobile accounts
- c) Delivery of whole transferred amount to the authorized person without charging any fee
- d) Risk reduction through safer money transmit and transaction
- e) Financial Inclusion through promotion of savings and receiving remittance using those account

#### **C. Scope of Work:**

- I. This SoW is offered only for the Mobile Financial Service Providers under the Bangladesh Bank
- II. Open mobile banking account shared by the client in any location of Bangladesh.
- III. Coordinate with Assigned personnel in regard to open the targeted participants mobile account, timing and location of opening the accounts, and else.
- IV. Deploy adequate efficient manpower for opening mobile account of the participants in stipulated and agreed upon time
- V. Verify the mobile accounts after opening whether activated, inform about the inactive mobile accounts and take necessary steps to activate them before transaction.
- VI. Transfer amount to the mobile accounts of participants as per advice within the shortest possible time

- VII. Ensure availability of cash to the nearest agent of the participants
- VIII. Proper Documentation of the money withdrawn by the program participants and provide to respective contact person
- IX. At the end of each month provide a statement of the detailed transactions against the transfer advice.
- X. Provide a web access to CARE for frequent monitoring of payment and disbursement status
- XI. Facilitate Financial Inclusion by promoting savings as well as receiving remittance using those mobile accounts.

**D. Duration of the Contract:**

The contract will be valid for an initial period of 2 years, which may be extended to 01 more year subject to satisfactory service provided during the contract period and mutually agreed between both parties.

**E. Period of bid validity:**

The quoted price should be valid for 2 year. There will be an option to reassess and adjust prices in the agreement if required for the conditions below:

- Govt. declared Vat has been revised

This ensures flexibility and reflects the changing market conditions, fostering a fair and dynamic long-term partnership.

**F.**

**G. Technical Proposal and Cost Offer:**

The interested Mobile Financial Service Providers (MFSP) should submit the following in their official letterpad:

- a) Technical proposal should include details mentioned in Technical evaluation criteria.
- b) Fillup Appendix II Financial proposal. The fees and associated costs should includes govt. circulated VAT
- c) The technical proposal should convey the business documents like copy updated trade license, TIN Certificate, VAT Registration Certificate.

**H. Key Deliverables**

- A. Participants mobile bank account
- B. Payment to the participants in due time as per advice
- C. Statement of the detailed transactions against the transfer advice.

**Selection Criteria:**

Service provider/firm will be selected based on combined evaluation of Technical and Financial scores out of 100.

**Technical Evaluation Criteria: (Score is 70%)**

The ranking to evaluate is between 1 and 5, where 5 is the highest score, and 1 is the lowest score.

SL	Technical Evaluation Criteria	Points/Marks
<b>A. Operation Capacity – 40 Marks</b>		
01	Agent networks Coverage (Provide geographic coverage details with agent network size). Preferable to have coverage in remote locations.	10%
02	New customer beneficiary registration and fund transfer process (the process on how the services will be delivered, what services to be given, how the transaction fees and disbursement amount to be given, transaction view modalities to monitor status)	10%
03	Customer service (Share Customer Support Availability and detail response timeline for opening bank account, fund transfer)	10%
04	Fund refund procedure (balance amount) upon business closer notification	10%
<b>B. Operators Technology –20 Marks</b>		
01	Share a brief of up-to-date technology and adherence to recognized security and quality standards, including relevant ISO certifications and equivalent compliance frameworks. (not more than 2 pages)	10%
02	SMS notification: Ability of the service provider to configure and customize SMS messages sent with bulk transfer transactions according to the specific requirements of the program, including message content, branding, language.	10%
<b>C. Technical Expertise and Organizational Experience – 10 Marks</b>		
01	Organizational business profile with years of operation, financial service experience, and existing client list. Preference should be given to vendors with proven experience serving INGOs, NGOs, development partners, humanitarian organizations, and reputable local institutions.	10%
<b>Total</b>		<b>70</b>

### **Financial Evaluation Criteria: (Score is 30)**

Only the participating bidders will be considered for this evaluation, and the lowest bidders will be assigned with full/highest marks, and the subsequent highest bidders will get proportionate lower score out of 30.

### **Annexure: Appendix-II**

#### **Payment Terms:**

Payments in local currency will be paid as per standard procedure. There will not be any scope to pay in advance before starting work. Supplier shall submit the bills along with POD copies on monthly basis to CARE Bangladesh Dhaka Office and Field offices as applicable indicating the services performed, and any other information CARE Bangladesh shall reasonably request. CARE Standard Payment Terms are 30 days from receipt of goods or service and accurate & complete invoice acceptable to CARE Bangladesh.

#### **General Terms & Conditions:**

- CARE Bangladesh reserves the right to cancel/terminate/halt the process without showing any justification to the bidder .
- CARE Bangladesh reserves the right to enter into Framework Agreements with multiple suppliers for the same category of services.

- This Framework Agreement (FWA) does not constitute a guarantee or commitment by CARE Bangladesh to avail any minimum quantity of services from the Service providers. Any procurement under this FWA shall be subject to specific project needs, availability of funds, and internal approvals.
- CARE Bangladesh reserves the right to monitor the quality and progress of the work during the assignment.
- CARE Bangladesh encourages every prospective bidder to avoid and prevent conflicts of interest, by disclosing to CARE Bangladesh if you, or any of its affiliates or personnel, were involved in the preparation of the requirements, design, specifications, cost estimates, and other information used in this tender document.
- CARE Bangladesh is not bound to accept any quotation, nor award a Work Order, nor be responsible for any costs associated with a Supplier's preparation and submission of a quotation, regardless of the outcome or the manner of conducting the selection process.