

# FINANCIAL INCLUSION **insights**

APPLIED RESEARCH FOR  digital financial inclusion

**Subject: Request for Proposals: Financial Inclusion Insights Survey in Pakistan**

**Date Issued: 26 August 2019**

**Deadline for Questions: 3 September 2019 by 5:00pm U.S. Eastern Time**

**Deadline for Proposals: 18 September 2019 by 5:00pm U.S. Eastern Time**

Attention Prospective Offerors:

The Financial Inclusion Insights (FII) program implemented by Kantar Public (“Kantar”) and Karandaaz Pakistan (“Karandaaz”) on behalf of the Bill & Melinda Gates Foundation (the “Funder”) requires the technical services of one Subcontractor to perform a nationally representative household survey in Pakistan, as described in the attached Request for Proposals (RFPs). Proposals will be accepted from qualified research firms, both for profit and nonprofit. FII anticipates the award of one subcontract to accomplish the purposes described in the RFP. This solicitation provides no guarantee that a subcontract will be awarded.

Please refer to Sections B and C for information regarding proposal requirements. Offerors are responsible to ensure that electronic versions of the proposal packages are received by the due date and time specified above. Submissions received after the due date and time may cause the submission to be deemed unacceptable for review or evaluation. Proposals received by any means other than specified in the Schedule are not acceptable, nor will they be reviewed or evaluated. Section D states the criteria by which proposals will be evaluated.

All questions related to the RFP must be submitted to [finclusion@intermedia.org](mailto:finclusion@intermedia.org) on the date and time indicated above. Unless otherwise notified by an amendment to the RFP, no questions will be accepted after this date.

This RFP in no way obligates Kantar or Karandaaz to award a subcontract nor does it commit Kantar or Karandaaz to pay any cost incurred in the preparation and submission of a proposal. Award of any subcontract(s) under this RFP is subject to availability of funds and approval of the Funder.

Sincerely,



Samuel J. Schueth  
FII Program Lead

Attachment: Request For Proposals: Financial Inclusion Insights Survey in Pakistan

**REQUEST FOR PROPOSALS**  
**FINANCIAL INCLUSION INSIGHTS SURVEY IN PAKISTAN**

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**SCHEDULE**

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The FII program requires the technical services of one Subcontractor to perform a nationally representative household survey in Pakistan. FII invites research firms with local expertise, staff, and experience to propose to implement a computer-assisted personal interviewing (CAPI)-based survey in Pakistan. Offerors are invited to submit a best-price proposal for the work to be accomplished in partnership with Kantar. To qualify for the award of a subcontract, an Offeror must have a working office(s) and staff in Pakistan prior to the submission of a proposal.

- I. **Type of Subcontract** – Any award resulting from this RFP will be a Fixed Price Subcontract valid for one wave of research only.
  
- II. **Submission of Questions** – All questions regarding the RFP must be submitted no later than 3 September 2019 at 5:00 pm U.S. Eastern Time via e-mail to: [finclusion@intermedia.org](mailto:finclusion@intermedia.org). No questions will be answered over the phone or in person; all questions must be submitted via email to the address provided. Responses to questions raised by any single vendor will be shared with all vendors who confirmed their intent to bid via email from: [finclusion@intermedia.org](mailto:finclusion@intermedia.org).
  
- III. **Submission of Proposals** – Proposals must be in English and delivered electronically to [finclusion@intermedia.org](mailto:finclusion@intermedia.org) no later 18 September 2019 at 5:00 pm Eastern Time. Only electronic submissions of proposals will be accepted under this RFP. Proposals must be received by the closing date and time indicated above. Offerors are responsible for ensuring timely delivery of proposals. **Technical and Cost Proposals must be contained in separate electronic files. Offerors are encouraged to submit Technical and Cost Proposals as separate attachments to the same e-mail.** The Technical Proposal will be reviewed in advance of any review of the Cost Proposal in order to ensure that all submissions are technically sound and acceptable. A

failure to respond appropriately to the technical specifications of this RFP will disqualify Offerors from review of their Cost Proposals or for consideration of award.

- IV. Offeror's Agreement with Terms and Conditions** – The complete submission of all requested items will constitute the offer. Failure or refusal to assent to any of the terms and conditions of this solicitation, imposition of additional conditions or any material omission may constitute a deficiency, which may make the proposal unacceptable, thereby eliminating the proposal from further consideration. FII reserves the right to award a subcontract without discussion and/or negotiation; however, FII also reserves the right to conduct discussions and/or negotiations, which, among other things, may require an Offeror to revise its proposal (Technical and/or Cost). Issuance of this RFP in no way obligates Kantar or Karandaz to award a subcontract, nor does it commit Kantar or Karandaz to pay any costs incurred by the Offeror in preparing and submitting the proposal.
- V. Compliance with RFP Instructions** – The Offeror is requested to submit a proposal that is directly responsive to the terms, conditions, specifications, and provisions of this RFP. Offerors are required to fully review all instructions and specifications contained in this RFP. Failure to do so will be at the Offeror's risk.

## **SECTION A: STATEMENT OF WORK**

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The purpose of this Statement of Work (SOW) is to provide guidance to the Offeror (also referred to as the Subcontractor) on developing a Technical Proposal that meets the requirements of this RFP. Relevant sections of the awardee's approved final Technical Proposal in response to this RFP will be incorporated into the Subcontract. Offerors should note that Kantar and Karandaaz are bound by a Master Service Agreement (MSA) with the Funder, whose terms and conditions flow down to Subcontractors with equal force and effect. The final Subcontract is NOT subject to negotiation or adjustment except in minor cases. The Annexes in this document cannot and will not be edited or negotiated and must be accepted as stated (see Sections E and F for Subcontract Terms and Conditions).

### **BACKGROUND**

The Financial Inclusion Insights (FII) Program provides demand-side insights into the drivers and constraints to financial inclusion through rigorous quantitative and qualitative research and identifies pathways to ensuring that those most in need have the financial tools necessary to improve their economic capability. The program was conceived in 2013 in partnership with The Bill & Melinda Gates Foundation and has worked to build meaningful knowledge about the financial landscape in eight countries across Africa and Asia through bespoke reporting and analysis and through the web-based open data platform, Finclusion.org.

FII seeks a research firm to implement a face-to-face survey in Pakistan using computer-assisted personal interviewing (CAPI). The survey will measure and track awareness and use of banks, non-bank financial institutions, and digital financial services (DFS) across the population and among specific consumer segments, such as poor adults and rural women. The survey will also measure the various ways individuals use DFS, such as person-to-person (P2P) transactions, bill payments, and airtime "top-ups" as well as innovative services, such as insurance premiums and savings products.

The survey will provide national- and provincial-level measurements of key indicators and provide data to inform the development and adoption of new products and services. The scope of work is described in detail in the following sections. Offerors should use the Technical Proposal to clearly outline how they would address each of the requirements, giving examples of relevant past performance where possible.

### **METHODOLOGY**

The Subcontractor will be responsible for implementing a nationally and provincially representative face-to-face survey in Pakistan (N=6,000). Interviews will be conducted at sampled households. One adult aged 15 and older will be randomly selected for an interview in each household.

The survey will be nationally representative of individuals aged 15 and older, covering both urban and rural areas across all population-strata, except military bases and other restricted areas. Parental consent will be obtained before minors are interviewed. The survey will be conducted using CAPI. The questionnaire will consist mainly of quantitative questions and require approximately 60 minutes to administer. The survey questionnaire will be provided by FII. The Subcontractor will be responsible for the management and direct implementation of the survey, including questionnaire translation and customization, logistics, enumerator training, data collection, quality control, and dataset finalization.

The Subcontractor will be responsible for the following activities and must detail its approach to these activities in the Technical Proposal as outlined below:

#### **1. Country-Specific Questionnaire Inputs**

FII will provide the Subcontractor with a questionnaire that requires country-specific inputs on the local financial products and service providers, including banks, digital wallet and mobile money providers and

non-bank financial institutions including, but not limited to, micro-finance institutions and savings groups. The Subcontractor will assist with customizing demographic questions to ensure their contextual relevance, including levels of education and sources of income and employment. The Subcontractor also will be responsible for reviewing the questionnaire in terms of the cultural appropriateness of sensitive questions. Subcontractors must demonstrate knowledge of the financial services markets in Pakistan. Subcontractors should also be aware that there are some “indicator” questions included in the survey that cannot be changed, as they will be used to benchmark off past waves of research.

The technical proposal should describe the following in detail:

- The Subcontractor’s expertise with digital user experience research;
- The Subcontractor’s expertise with measuring consumer uptake of the services offered by banks, non-bank financial institutions, and digital financial services in Pakistan;
- Potential sources of error and bias in the measurement of financial services in Pakistan and how the questionnaire should be designed to mitigate these challenges for data quality.

## 2. Translation of the Questionnaire

The Subcontractor will be responsible for translating the customized questionnaire and CAPI script into the languages required in each area, including, but not limited to Urdu, Pushto and Sindhi. After completing the translation, the Subcontractor will back-translate the questionnaire to English and provide a detailed report on the results.

The technical proposal should describe in detail the Subcontractor’s process, capability, and experience with providing thorough and accurate translations of survey questionnaires and CAPI scripts.

## 3. Scripting and Pretesting the Questionnaire

FII will script the questionnaire for administration on Android tablets. The Subcontractor must test the script to identify necessary improvements and work with the FII scripting team to implement necessary changes to ensure that the script functions perfectly before the start of data collection. The Subcontractor will be given administrator rights to manipulate the script. **The Subcontractor must not make any changes to the script without advance, written approval from FII.**

The scripted survey questionnaire must be pretested by the Subcontractor before fieldwork begins. The pretest will include a minimum of 50 interviews, 25 in an urban and 25 in a rural area. Within one week after the end of the pretest, the Subcontractor must provide a written report on findings from the pretest interviews to FII along with recommendations for changes to be made to specific questionnaire items to improve data quality and the comprehension of survey questions by respondents. FII will provide a template for the pretest report. **Any changes proposed to the questionnaire as a result of the pretest must be approved by FII.**

The technical proposal should describe the following in detail:

- The Subcontractor’s experience with CAPI scripting and script testing;
- The Subcontractor’s approach to pretesting and how this approach will enhance the quality of the survey data; and
- How the Subcontractor facilitates communication between interviewers and scripters to ensure that lessons learned in the field are reflected in revisions to the script.

#### 4. Sampling Design

The Subcontractor must develop a rigorous multi-stage cluster sampling design for the collection of nationally-representative survey data in collaboration with InterMedia. The subcontractor must submit the final plan sampling plan within 14 days of contract award.

Technical proposals should describe the following in detail:

- The sampling frame that will be used to design the sample, the extent to which the frame provides comprehensive coverage of the target population, and what parts of the target population may be excluded from the frame;
- Sampling units and the approach to the selection of sampling units;
- The methods that will be used to select households and respondents such that potential sources of error and bias are eliminated;
- The approach that will be used to ensure that the target sample size of 6,000 interviews is achieved; and
- The approach that will be used to complete the required three callbacks to complete interviews with selected respondents.

#### 5. Recruitment and Training

In preparation for the training of field personnel FII will provide draft training materials to the Subcontractor. The Subcontractor will arrange training for the survey as soon as questionnaires (English and local languages) and the CAPI script have been finalized. Training will last at least six days, including four days of classroom sessions and two days of field practice in both urban and rural areas.

Subcontractor's responsibilities for recruiting and training field personnel include:

- Adapt the training materials to local context and if necessary, translate them to the local languages used for training of field personnel
- Recruit necessary staff for the training. The Subcontractor must ensure that sufficient people are hired as well as sufficient people to cover the various languages/provinces that will be included in the survey.
- Identify and provide the technical team that will be in charge of all aspects of the training. Include the CVs of the technical team involved in the training. FII will send a representative to assist in the facilitation of the training course.
- The Subcontractor will provide administrative arrangements and logistics throughout the training. This will include the training venue, transportation of field staff, and the location to conduct field practice immediately following the classroom training of field staff. FII reserves the right to reject the training venue in the case that the venue proposed by the Subcontractor does not meet the minimum requirements for delivering the training course.
- **Provide one tablet per interviewer during the training and ensure that devices are functional, charged, software is installed and updated, and all device settings are correct for conducting interviews in the field, including device time, network, and GPS settings.** Tablets/smartphones should be geo-enabled and compatible with all features of the software used to script the survey questionnaire.

The proposal should describe in detail:

- Qualifications of the team that will lead the training, including CVs
- The recruitment process and selection criteria for field personnel;

- The training approach, content and venue;
- How the training provided by the Subcontractor will enhance the quality of the collected data.

## 6. Data Collection

Data collection will be done through face-to-face interviews using the Subcontractor's tablets and the questionnaire script provided by FII. FII will bear all costs associated with server and data hosting and uploads. FII will provide the Subcontractor with administrator rights to use all data and project management features of the data collection software for the duration of the survey.

The administration of the questionnaire will last about 60 minutes. Field teams will be responsible for maintaining the confidentiality of survey respondents' answers throughout data collection. Close communication will be maintained at all times between the Subcontractor and FII such that problems encountered in the field are immediately resolved.

The Subcontractor must provide quality control and assurance through supervision and monitoring of teams during fieldwork. FII will undertake independent quality control activities to provide a layer of monitoring on top of the Subcontractor's own quality control procedures. The Subcontractor must provide full cooperation and logistical coordination with FII quality control activities, including, but not limited to, providing necessary information to ensure that third-party monitors are able to implement monitoring of fieldwork at randomly selected sampling points in the field.

Work sessions may be held with field teams, with the goal of reinforcing the training received and correcting all data collection errors. FII will periodically review partial data during fieldwork to check the quality of data being collected by field teams. Issues resulting from this review will be shared with the Subcontractor so attempts will be made to ensure that these problems do not persist.

When a selected household or respondent cannot be located and/or successfully interviewed, no replacement of household or respondent will be allowed. **Subcontractors must propose a detailed household contact procedure that ensures the successful completion of at least 6,000 interviews in the sampled areas. Replacement interviews will be allowed only after three repeat attempts to obtain an interview with the selected respondent.**

Subcontractor's responsibilities for data collection and fieldwork monitoring include:

- Acquire all permissions necessary for conducting the survey and adhere to local formalities.
- Provide updates to FII on fieldwork progress and carry out fieldwork supervision throughout the data collection process. This includes close communication at all times between the Subcontractor, field teams, and FII throughout the survey.
- Conduct fieldwork supervision trips to ensure quality control through the observation of interviews.
- Based on supervision, the Subcontractor will discuss with the appropriate teams, and make necessary changes/reinforcements to ensure that problems do not persist.
- Resolve any problem that may occur in the use of tablets/smartphones including the provision of back-up batteries.

The technical proposal should describe the following in detail:

- Affirmation that the subcontractor will use CAPI in all areas and with all respondents. Alternatively, any limitations to the use of CAPI should be described in detail.

- Subcontractor’s experience with implementing CAPI surveys, challenges that are likely to be encountered, and how the Subcontractor would overcome such challenges such that data quality is assured;
- Number of devices that the Subcontractor will dedicate to the study along with the specifications of the devices. The Subcontractor must provide devices that meet the specifications required for using modern CAPI techniques, including audio recording and the collection of accurate GPS coordinates;
- Fieldwork logistics and supervision plan including the number of teams and team composition that the Subcontractor envisions to complete the study, as well as the expected duration of fieldwork based on the proposed teams.
- How the confidentiality of the survey results will be maintained throughout data collection;
- Communication plan in place by the Subcontractor to ensure that all parties (Subcontractor, field team, and FII) are kept up-to-date on survey progress and data quality; and
- Quality control plan for fieldwork that clearly describes quality control procedures in the field, including the methods that Subcontractor will implement to monitor progress of field teams and how quality problems will be identified and resolved.

## **7. Coding and Data Processing**

The Subcontractor will provide a fully labeled SPSS file (both variables and values labeled in English). Guidelines for coding key variables in SPSS format will be shared by FII upon commissioning. No names of interviewers, coders, or supervisors shall be entered in the data sets—just numbers only. Any supplementary information used in coding and cleaning, such as guidelines or instructions to coders must be provided.

The Subcontractor must support the Kantar data processing team with writing syntax to convert the raw data from CAPI to the format prescribed by the Kantar-provided codebook prior to the completion of the CAPI testing phase. FII expect that there will be no delays arising from data conversion throughout the life of the project. Competitive Technical Proposals will describe the Subcontractor’s processes and timelines from data export to data delivery.

The Subcontractor will be responsible for the production and delivery of a cleaned final data set in SPSS. The production of the final dataset will include three or more rounds of data checking and cleaning in close consultation with Kantar data analysts to arrive at the final dataset(s) that passes all quality checks and is suitable for public dissemination. These checks involve item-by-item identification of errors and inconsistencies in the data identified in reports sent to the Subcontractor.

The Subcontractor will be responsible for working with the FII team on addressing any issues raised in the data checking process and to complete the timely revision of datasets as needed. The Subcontractor will clean the data following the guidance provided in each data check report. Data checking will continue until the Subcontractor has satisfactorily resolved all errors and inconsistencies identified by FII.

Technical Proposals should describe the Subcontractor’s data processing and cleaning capability and how the Subcontractor will undertake data cleaning such that data quality is assured.

## **8. Database of Respondents Willing to be Re-Contacted**

The Subcontractor will deliver, for possible future use, a database of respondents who have expressed a willingness to be re-contacted for participation in future research.

## **9. Technical Report**

The Subcontractor will be required to provide FII with a full technical report within two weeks of the completion of the final dataset; however, drafting the report should begin prior to the completion of



dataset finalization. FII will provide a template for the technical report, which will encompass the sample design and sampling plan, and any deviations from the plan, issues encountered in the field, response rates, etc.

## **QUALITY ASSURANCE AND CONTROL**

The Subcontractor shall develop and maintain an effective quality assurance (QA) and quality control (QC) program to ensure that services are performed in accordance with this SOW.

Offerors shall submit a QA/QC plan as part of the Technical Proposal. The QA/QC plan must provide specific details on the quality assurance measures that will be taken during data collection, such as supervisor accompaniment, field-reporting structures, and feedback and mechanisms that will allow for timely corrections of any problems identified in the field.

The quality control plan must describe in detail how randomized monitoring of the quality of field procedures will be implemented.

## **STAFFING PLAN AND OPERATIONAL CONSIDERATIONS**

The Subcontractor will be responsible for arranging and paying for all logistics related to in-country training, data collection, and data cleaning including, but not limited to, lodging, office space, meeting spaces, internet access, equipment, vehicle rentals, security, and drivers and all payments related to their own individual staff and supervisors. FII will not be involved in any disputes between field personnel and the Subcontractor's management team. Subcontractors must ensure that the necessary payments are provided to field by agreed upon field dates. All expenses for FII staff will be borne by FII.

## **WORKPLAN**

Offerors must submit a detailed workplan, in Gantt chart form, with their Technical Proposal addressing each of the above tasks and program deliverables.

## **DELIVERABLES**

| <b>#</b> | <b>Deliverables</b>       |
|----------|---------------------------|
| 1        | Customized questionnaire  |
| 2        | Translated questionnaire  |
| 3        | Pretest report            |
| 4        | Quality control plan      |
| 5        | Fieldwork plan            |
| 6        | Household listing data    |
| 7        | Weekly status reports     |
| 8        | Final clean SPSS data set |
| 9        | Final technical report    |

## **SECTION B: INSTRUCTIONS FOR PREPARATION OF THE TECHNICAL PROPOSAL**

Technical Proposals must be written in English and submitted in searchable Adobe Acrobat portable document format (.pdf). The file should be clearly marked and submitted as follows: **DFS Study Pakistan\_Offeror's Name\_Technical Proposal (.pdf)**. There is no page limit for the Technical Proposal; however, the proposal should succinctly address the evaluation criteria.

A complete Technical Proposal will consist of components I-IV and the requested annexes assembled in **one** document:

- I. Cover Letter**
- II. Summary of Relevant Work Experience**
- III. Approach and Workplan**
- IV. Staffing Plan**

**Annexes:**

**Annex A – Resumes of Proposed Key Personnel**

**Annex B – Past Performance Information**

Specific details for the preparation of Technical Proposals are provided below:

- I. Cover Letter** – A cover letter must be submitted using the template provided in **Addendum B** (page 33 of this RFP).
- II. Summary of Relevant Work Experience** – Offerors must describe their company profile, including the organization’s mission and objectives and work experience in Pakistan. The response must also detail the Offeror’s ability to:
  - Manage the implementation of quantitative survey research;
  - Conduct social research studies with potentially sensitive questions;
  - Perform rigorous and robust data quality checking and cleaning;
  - Conduct data collection using CAPI software; and
  - Conduct research focused on financial inclusion, mobile service provision, and mobile money (highly preferred).
- III. Approach and Workplan** – Offerors must submit their proposed approach and supporting activities for addressing the activities and outputs required by the SOW. This section must include the following subsections:
  - 1. Proposed Methodology/Approach to the SOW:** The Offeror must detail its proposed approach to the tasking to be carried out in accordance with the SOW:
    - a. Review of the questionnaire for country-specific context and cultural appropriateness of sensitive questions;
    - b. Translation of the questionnaire into all required local languages;
    - c. Pretesting of the questionnaire and approach to enhance the quality of survey data;
    - d. Household listing;
    - e. A fieldwork plan for implementing the survey, identifying challenges for fieldwork, and describing mitigation strategies for addressing those challenges;
    - f. Recruitment and training of qualified enumeration teams;
    - g. Implementation of CAPI surveys in Pakistan, likely challenges to be encountered, and mitigation strategies for addressing those challenges;
    - h. Production and delivery of a cleaned final dataset in SPSS; and

- i. Production and delivery of the final technical report for Pakistan.
2. **Workplan:** Offerors must submit a detailed workplan, in Gantt form, with their Technical Proposal addressing each of the SOW tasks and program deliverables.

**IV. Staffing Plan** – Offerors must describe the proposed technical and managerial team proposed for the implementation of the survey. A staffing plan should be submitted that summarizes the titles, names, and roles and responsibilities of proposed team members. Offerors must clarify how many current staff will be used, or how many additional staff may be needed. In addition, the Offeror should detail how new staff members will be mobilized and trained, and how long this will take.

**Annexes (to be submitted as part of the Technical Proposal):**

**Annex A: Resumes of Proposed Key Personnel** – Copies of resumes for any proposed key positions should be included as an annex to the Technical Proposal. If one individual fills more than one of these roles, please state this in the proposal. **Resumes must not exceed three pages per proposed team member.**

**Annex B: Past Performance Information** - Offerors must submit two to three (2-3) relevant past performance citations using the template provided in **Addendum C** (page 34 of this RFP) that outlines projects that best illustrate the Offeror’s work experience managing and implementing similar projects. Offerors may include more than three citations (please use additional pages as necessary). Citations should detail the following:

- Project Title
- Client Name
- Client Point of Contact Name and Telephone Number
- Total Project Cost
- Type of Agreement (e.g., subcontract, grant, purchase order (fixed price, cost reimbursable))
- Location/Place of Performance
- Project Start-End Dates
- Brief Description of Activities

## **SECTION C: INSTRUCTIONS FOR PREPARATION OF THE COST PROPOSAL**

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The Cost Proposal should consist of **two separate attachments**: I) a detailed cost breakdown in Excel with unlocked formulas and II) a budget narrative/justification and supplementary cost information. All files should be clearly marked and submitted as follows:

- I) DFS Study Pakistan\_ Offeror's Name\_Detailed Budget (.xls)**
- II) DFS Study Pakistan\_ Offeror's Name\_Budget Narrative and Cost Information (.pdf)**

There is no page limit for the Cost Proposal.

A complete Cost Proposal will consist of the following:

- I. Detailed Cost Breakdown** (Microsoft Excel file with unlocked formulas)
- II. Budget Narrative and Cost Information**

Specific details for the preparation of Cost Proposals are provided below:

- I. Detailed Cost Breakdown** – The detailed cost breakdown must be submitted in Excel with unlocked formulas. Excel spreadsheets for the cost proposals could be presented in the format each Offeror finds most suitable provided that the spreadsheets are presented in a legible format. A breakdown of summary prices in U.S. Dollars must be included that outlines labor costs per deliverable (by person and daily rate), costs of materials, training, production costs, overhead and other costs (e.g., ground/air transportation). This is required in order to determine cost reasonableness. Please note that the Offeror is responsible for all payments related to field implementation. FII personnel do not carry or pay out revenue for legal reasons. Offeror is responsible for any/all costs in the execution of this project. Modifications are only considered when the scope of work changes or some catastrophic event that might otherwise hinder completion occurs. At that time, FII will also need to work with the Funder to consider cost increases. Any necessary modifications will be subject to approval of the Funder.
- II. Budget Narrative and Cost Information** (assembled in one document)
  - a. Budget Narrative** – Offerors must provide sufficient detail and justification for costs deemed necessary to accomplish the proposed survey implementation in Pakistan. Please provide detail and justification for significant items, including salaries, estimated travel expenses, and items that comprise materials and supplies.
  - b. Cost Information** – The following supplementary cost information is to be submitted with the budget narrative in the same document in the following order:
    - **Priced Deliverable and Payment Schedule** – Offerors must enter their U.S. prices using the template provided in **Addendum D** (page 35 of this RFP) for all specified deliverables. Price shall include all labor, other direct costs (materials, etc.), security, and overhead. The pricing schedule as outlined below is non-negotiable as it is tied to the Master Services Agreement issued to Kantar by the Funder.

Offerors must provide a statement in their Cost Proposals that they accept and agree to the following pricing schedule:

- i. 20% on contract award

- ii. 40% on approval of Deliverables 1, 2, 3, 4, & 5
  - iii. 25% on approval of Deliverables 6, 7, & 8
  - iv. 15% on approval of Deliverable 9.
- **NGO Registration or Business Registration (if applicable)** – The Offeror must submit a copy of the registration certificate documenting its NGO authorization to conduct work in country. All for-profit firms must submit a copy of their business registration in order to have their proposal evaluated and considered for award.
  - **Audited Financial Statements** – Offerors must provide audited financial statements for the last two years certified by an independent public accountant. If the Offeror does not have audited financial statements, internal financial reports should be submitted.
  - **Financial Capability Questionnaire** – Offers must complete the financial capability questionnaire included as **Addendum E** (page 36 of this RFP).

## SECTION D: EVALUATION CRITERIA

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After the closing date stated in the RFP, each proposal submitted to Kantar will be assessed on its technical merits and subsequently on its price. **The Technical Proposal is worth 70 points, while the Cost Proposal is worth 30 points.** The Technical Proposal will be evaluated against the following criteria:

| TECHNICAL                       | POINTS TO CONSIDER  | MAX POINTS |
|---------------------------------|---|------------|
| <b>Overall Response</b>         | <ul style="list-style-type: none"> <li>● Completeness of the response</li> <li>● Overall compliance with the RFP requirements</li> </ul>  | 5          |
| <b>Relevant Work Experience</b> | <ul style="list-style-type: none"> <li>● Robust in-country staff and facilities</li> <li>● Organizational experience with managing and implementing quantitative survey research projects of similar size, scope, and complexity</li> <li>● Relevant expertise with managing and implementing relevant survey research projects in Pakistan               <ul style="list-style-type: none"> <li>○ Experience is sufficiently detailed to enable an assessment of the Offerors knowledge of local service markets, fieldwork planning, and ability to mitigate any challenges</li> </ul> </li> <li>● Ability to conduct social science research studies with potential sensitive questions</li> <li>● Experience conducting data collection using CAPI software</li> <li>● Experience with research focused on financial inclusion, mobile service provision, and mobile money</li> </ul> | 15         |

|   |   |  |
|---|---|--|
| <b>Proposed Methodology and Approach</b>        | <ul style="list-style-type: none"> <li>• The Offeror demonstrates strong understanding of the goals and methodology of the survey described in Section A: Scope of Work</li> <li>• The Offeror demonstrates robust knowledge of the financial services markets in Pakistan</li> <li>• The Offeror’s capacity to provide thorough and accurate translations for the languages required</li> <li>• Approach to recruitment of interviewers</li> <li>• Quality of the approach to training</li> <li>• Quality of the CAPI implementation plan and procedures for the registration of the GPS coordinates of every household surveyed</li> <li>• The quality assurance/quality control plan that provides specific details on the QA/QC measures that will be taken during data collection, such as supervisor accompaniment, field reporting structures, and feedback and mechanisms that will allow for timely corrections of any problems identified in the field</li> <li>• Quality of the data cleaning process</li> <li>• Realistic description of constraints to implementation as well as tangible solutions to these constraints</li> <li>• The workplan reflects an accurate understanding of the activities involved in implementing a nationally representative survey and the duration of tasks associated with such activities</li> </ul> | <p style="text-align: center;">25</p>        |
| <b>Staffing Plan and Proposed Key Personnel</b> | <ul style="list-style-type: none"> <li>• Description of the technical and managerial resources selected for the project, including size of the team, positions, and roles and responsibilities</li> <li>• Ability of the Offeror to quickly and efficiently mobilize and train staff</li> <li>• CVs of key personnel that demonstrate depth of experience and relevant qualifications to perform the work</li> </ul>  | <p style="text-align: center;">20</p>        |
| <b>Past Performance Information</b>             | <ul style="list-style-type: none"> <li>• Examples of past performance/organization experience managing and implementing quantitative survey research projects of similar size, scope, and complexity</li> </ul>   | <p style="text-align: center;">5</p>         |
| <b>TOTAL SCORE</b>                              |   | <p style="text-align: center;"><b>70</b></p> |

The Cost Proposal will be evaluated against the following criteria:

| FINANCIAL               | POINTS TO CONSIDER   | MAX POINTS                           |
|-------------------------|--|--------------------------------------|
| <b>Overall Response</b> | <ul style="list-style-type: none"> <li>• Completeness of the response</li> <li>• Overall compliance with the RFP requirements</li> </ul> | <p style="text-align: center;">5</p> |

| FINANCIAL                 | POINTS TO CONSIDER  | MAX POINTS |
|---------------------------|---|------------|
| <b>Detailed Budget</b>    | <ul style="list-style-type: none"> <li>• Accuracy with which proposed costs represent the most likely cost of performance. An assessment of cost realism will be performed to evaluate and verify the Offeror's understanding of the contract requirements described in the SOW</li> <li>• Presentation of any cost saving initiatives. Kantar has implemented previous waves of survey research in Pakistan for the Funder and is aware of cost savings that can be made in the course of this work.</li> <li>• Reasonableness of proposed fees, including the ability of the Offeror to control costs and propose salary rates that align with the staffing plan and individual roles and responsibilities</li> </ul> | 20         |
| <b>Financial Capacity</b> | <ul style="list-style-type: none"> <li>• Offeror provides sufficient evidence of being in good financial standing with sufficient cash flow to support a project of this scale.</li> </ul>  | 5          |
| <b>TOTAL SCORE</b>        |   | 30         |

The proposal with the best overall score based on technical merit and price will be recommended for award of Subcontract. FII's evaluation panel will consist of select technical experts who will first evaluate each response for compliance with the Technical Proposal requirements of this RFP. Responses that are deemed to not meet all of the mandatory requirements will be considered non-compliant and removed from further consideration.



## SECTION E: KANTAR TERMS AND CONDITIONS

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- 1) **Goods and/or Services.** The Subcontractor will provide the work, equipment, products, reports, and deliverables or other items (“Goods”) and/or perform the services (“Services”) specified in **Section A – Scope of Work**.
- 2) **Inspection and Acceptance.** Kantar will evaluate the goods and services upon delivery for conformity with the specifications in the SOW. If Kantar determines that any part of the Goods or the Services do not conform to the specifications, the Subcontractor will be notified and shall be given a reasonable period of time to ensure, at the Subcontractor’s own cost, that the quality, quantity and description of the Goods meet the specifications or that the Services have been correctly performed. If the Subcontractor fails to deliver Goods that conform to the quality, quantity and description of the specifications, or to perform the Services to the satisfaction of Kantar within a reasonable time to be agreed between the parties, Kantar may terminate this Subcontract. If so terminated, the Subcontractor agrees to refund any amounts previously received from Kantar in connection with such non-conforming Goods or Services, within **ten (10) days** from the effective termination date.
- 3) **Goods & Services Specifications Changes.** The Subcontractor understands that there may be additions, deletions or other charges that may affect the purchase of Goods or the Services specifications during the Subcontract Term. Upon receiving Kantar’s notice of any change through a written modification to the Subcontract, the Subcontractor will work in good faith to accommodate those changes to the applicable specifications. For any substantial change to the Goods or Services specifications, the Parties will negotiate in good faith for equitable adjustments to the payments made to the Subcontractor and the delivery schedule under **Section A**.
- 4) **Intangible Property.**
  - A) Intangible property (including all types of intellectual property) created or developed, or for which ownership was purchased, under the Subcontract (the “Works”), shall be titled to Kantar. The Subcontractor hereby irrevocably and unconditionally assigns to Kantar all right, title, and interest in and to all such Works. Works shall not be reproduced or disseminated, other than for the purposes of completing the tasks described in this Subcontract, without the express, written approval of a duly authorized representative of Kantar.
  - B) Ownership of all intangible property (including, without limitation, brands, trademarks, service marks, franchise rights, copyrights, rights in data, and other rights) created or developed or for which ownership was purchased by either Party before the Effective Date, or created or developed or for which ownership is purchased by either Party subsequent to such Date but not under this Subcontract and with non- Subcontract funds, shall be and remain that Party’s exclusive property at all times (“Proprietary IP”). The other Party shall receive rights in such Proprietary IP, if at all, only through separate written licensing agreements.
  - C) Kantar shall be entitled to all intangible property and other proprietary rights including but not limited to patents, copyrights, and trademarks, with regard to products, or documents and other materials which are produced or prepared or collected in consequence of or in the course of the execution of this Subcontract. At Kantar’s request, the Subcontractor shall take all necessary steps, execute all necessary documents and generally assist in securing such proprietary rights and transferring them to Kantar in compliance with Funder rules, guidelines, and procedures governing patents and inventions, including but not limited to government-wide regulations issued by the U.S. Department of Commerce.
- 5) **Communications with Funder or Host Country Officials.** Except as otherwise approved by Kantar, all communications (whether oral, written, or electronic) by the Subcontractor, its personnel,

contractors, suppliers, and lower-tier Subcontractors concerning or affecting performance of any aspect of the Subcontract, the Prime Award, and the Program, shall be made solely to Kantar and not directly to the Funder or Host Country officials.

**6) Public Notices and Communications.**

- A) Any public notices or communications by the Subcontractor to the public, and in particular to the mass media or any public forum whatsoever (including press, radio, television, cinema, internet, etc.) relating to this Subcontract shall be subject to prior authorization in writing by Kantar. If Kantar authorizes the Subcontractor to supply the public with information, the Subcontractor shall ensure that such information is provided accurately.
- B) The Subcontractor shall not use the names or logos of Kantar without the advance written consent of Kantar. The Subcontractor shall not refer to its relationship with Kantar or to the Subcontract without Kantar's prior written approval.

**7) Sub-agreements.** The Subcontractor shall obtain the prior written approval of Kantar for all lower-tier sub-agreements. The approval of Kantar of a lower-tier sub-agreement shall not relieve the Subcontractor of any of its obligations under this Subcontract.

**8) Insurance.**

- A) The Subcontractor is solely responsible for all applicable taxes, benefits, worker's compensation insurance or equivalent, health insurance, social insurance, all risk property insurance, comprehensive general liability insurance with financially sound and reputable insurance companies, and any other insurance as required under this Subcontract and/or applicable laws.
- B) The Subcontractor warrants that it shall obtain and maintain adequate insurances against all risks in respect of (i) any property and any equipment used for the execution of this Subcontract. and/or purchased with Subcontract funds; and (ii) its General Indemnity obligations under Section 13 herein and any other indemnification obligations under this Subcontract.
- C) The Subcontractor shall be solely liable for the loss or theft of, or damage to, any and all items purchased with Subcontract funds (including items in the possession of its lower-tier Subcontractors), and, immediately upon any such loss, theft or damage, shall replace such items at its own expense. In addition, the Subcontractor shall be solely liable for the loss or theft of any Subcontract funds held in cash by the Subcontractor or any of its agents or lower-tier Subcontractors and shall have no recourse to Kantar or the Funder for any such loss or theft.

**9) Procurement and Property.**

- A) The Subcontractor shall ensure that any procurement conducted using Subcontract funds utilizes transparent, fair, and competitive procurement policies and practices. The Subcontractor shall inform Kantar about the policies and practices that it shall use to contract for goods and services under this Subcontract.
- B) The Subcontractor shall not use Subcontract funds to (1) procure goods or services over US \$0 in transaction value without Kantar prior approval, or (2) create or transfer ownership of intangible property (including, without limitation, copyrights, patents, trademarks, and other intellectual property) without Kantar's prior approval in writing. Such approval will not be unreasonably withheld, but may be subject to certain conditions or reservation of certain rights.
- C) Title to property financed by the Funder under this Subcontract shall be held by Kantar or if Kantar so directs by another entity. The Subcontractor shall care and account for all property financed under the Subcontract, and shall ensure that such property shall be used solely to further program objectives. Upon project completion, the Subcontractor shall submit the program asset

list, request prior approval on final disposition of property, and subsequently dispose of property as instructed by Kantar in writing. Should the Subcontractor be approved to retain property purchased under the Subcontract, the property shall be used to further program objectives.

#### **10) Invoicing and Payments.**

- A) Invoices that do not strictly comply with the Subcontract will be returned for correction and resubmission.  
If Subcontractor becomes aware of a duplicate payment or that Kantar has otherwise overpaid, Subcontractor shall immediately notify Kantar in writing and request instructions for handling the overpayment.

#### **11) Independent Contractor.**

- A) Notwithstanding normal award and administration processes and the provision of guidance by Kantar program staff, the relationship between the Parties in implementing the program shall be that of an arm's length independent contractor rather than a servant or agent. The Parties do not intend to create any kind of joint venture, partnership, or other formal business relationship or association of any kind whatsoever. Nothing herein shall be construed to provide for the sharing of profits and losses arising out of or relating to the efforts of either or both Parties, except as may be specifically provided herein. The Subcontractor shall have no authority, whether express or implied, to purport to contract for or bind Kantar in any manner or to any extent, and shall make clear to all third parties with which it deals that it has no such authority.
- B) The Subcontractor personnel, shall at all times be under Subcontractor's sole supervision, direction and control, and shall not be deemed to be Kantar personnel for any purpose. Subcontractor is solely responsible for payment of all wages, salaries, and other amounts due or to become due to such personnel in connection with the Subcontract and for all reports and obligations to social security, income tax withholding, unemployment compensation, worker's compensation, and the like. The Subcontractor shall indemnify and hold Kantar harmless against any claim or liability (including, without limitation, fines, penalties and reasonable attorney's and expert consultant fees and costs) resulting from the Subcontractor's failure to comply with the provisions of this Article.
- C) Subcontractor understands and acknowledges that performance of the Scope of Work may expose its employees to a variety of risks and dangers including, without limitation, disease or infection, acts of terrorism, hostage taking, other physical violence or threats to safety, theft, armed conflict, or civil unrest. These risks could result in injury, illness, temporary or permanent disability, property or financial loss, psychological trauma, or death. Subcontractor agrees that it will take full responsibility for its employees who are performing Services under this Subcontract and that its employees have agreed to undertake any assignment under this Subcontract voluntarily, and with full knowledge of its risks and dangers. Subcontractor further agrees that it will:
- i) take full personal responsibility for its employees' safety, security and health;
  - ii) freely assume all risk of harm to or loss of health, life or property for its employees;
  - iii) release and forever discharge Kantar (including its directors, officers, employees, agents and insurers) from any and all costs, claims, losses, damages, or liability of any nature arising in connection with any injury, illness, physical or mental trauma, property or financial loss, disability or death Subcontractor's employees may suffer as a result of performance of the Scope of Work for Kantar; and
  - iv) secure from each of its employees performing Services under the Subcontract a written release and discharge forever of Kantar (including its directors, officers, employees, agents and insurers) from any and all costs, claims, losses, damages, or liability of any nature arising in connection with any injury, illness, physical or mental trauma, property or financial loss,

disability or death Subcontractor's employees may suffer as a result of performance of the Services for Kantar.

**12) Notice of Conditions Interfering with Performance.** The Subcontractor shall notify Kantar in writing, within ten (10) days of the date the Subcontractor learns, or in the exercise of reasonable care should have learned, of the occurrence and potential effects of any condition which interferes with, or which it is reasonable to believe will or may interfere with, (1) successful implementation of the program or (2) complete and timely performance of Subcontractor's obligations under the Subcontract. The notice shall identify the condition, the impact (anticipated as of the date of the notice) on planned activities and the accomplishment of the Subcontract's purposes and results, and the steps the Subcontractor intends to take to try to correct or mitigate the condition.

**13) General Indemnity.** Each Party shall hold harmless, defend and indemnify the other and their respective directors, officers, agents and employees from and against all causes of action, losses, claims, liabilities, or damages (including but not limited to costs, reasonable attorneys' fees, and amounts paid in reasonable settlement thereof) which arise or are alleged to arise as a result of the negligent acts, errors or omissions or willful misconduct of the indemnifying Party, its directors, officers, agents or employees. Each Party's obligation to indemnify the other party as set forth above is conditioned on the indemnified party giving the indemnifying party prompt written notice of all claims, providing reasonable cooperation in their investigation and defense, and permitting the indemnifying party to defend said claims at the indemnifying expense with legal counsel of the indemnifying party's choice.

**14) Confidentiality.** Each Party acknowledges that any information obtained in performing this Subcontract regarding the operation of the other Party or its products, services, policies, systems, programs, personnel, finances, plans, procedures, donor relations or any other aspect of its business, is confidential and proprietary. Each Party will hold such information confidential and will not [i] use such information for any purpose other than performance of this Subcontract or [ii] disclose such information, directly or indirectly, to any other person, without in each instance the prior written consent of the other Party. However, neither Party shall be liable for disclosure or use of the other Party's confidential and proprietary information which:

- i) was at the time of receipt otherwise known to the receiving Party;
- ii) has been published or is otherwise within the public domain or is otherwise generally known to the public at the time of the disclosure to the receiving Party or becomes part of the public domain or otherwise generally known to the public through no breach of this Subcontract;
- iii) is independently developed by the receiving Party; or
- iv) is required to be released by law or court order. When disclosure is required by law, such disclosure shall be made only after the receiving Party has notified the disclosing Party in writing and the disclosing Party has been provided an opportunity to take appropriate action to protect its legal interest in the confidential and proprietary information.

**15) Ethics and Integrity.** The Subcontractor agrees, in executing this Subcontract and in performing its obligations in connection therewith, to ensure that it, its officers, directors, employees, agents, lower-tier Subcontractors and suppliers:

- i) scrupulously avoid any actions in violation of (or that might reasonably be considered by any person as possibly being or appearing to be in violation of) any laws, regulations, rules or Funder policies relating to ethics and integrity; and
- ii) have not engaged, and will not engage, in any corrupt practice (including, without limitation, the offering, giving, receiving or soliciting of anything of value to influence the action of any public official or any officer or employee of IM) or fraudulent practice (including, without limitation, misrepresentation of facts in order to influence a procurement practice or the

execution or administration of the Subcontract or the Prime Award, to the actual or potential detriment of Kantar or the Funder).

#### **16) Suspension.**

- A) Kantar may suspend this Subcontract in whole or in part, at any time or from time to time, for any of the following reasons:
  - i) material Subcontractor noncompliance; or
  - ii) Subcontractor's financial insolvency, bankruptcy, assignment in favor of creditors, or similar or comparable status; or
  - iii) Funder suspension, termination or non-funding of all or part of the Prime Award.

In each case, written notice will be issued stating the effective date of the action and what funds, if any, will be available to support expenditures after such date.

- B) The cure period shall be effected by written notice to the Subcontractor, which notice shall identify the basis for suspension and/or possible termination, the reason(s), therefore, the effective date of the action, a statement identifying which part (or all) of the remainder of the Subcontract Term or the program activities are subject to suspension and/or possible termination, and procedures and standards, as appropriate, for phasedown costs and submission of final invoices. The notice shall be effective on the date stated in the notice, or the date the notice is delivered to the Subcontractor, whichever is later.
- C) The Subcontractor shall have thirty (30) days to cure all issues as identified in the notice, failing such deadline Kantar may terminate the Subcontract in whole or part effective on such date.

#### **17) Termination.**

- A) Kantar may unilaterally terminate this Subcontract at any time, in whole or in part, for any of the following reasons:
  - i) Material Subcontractor noncompliance; or
  - ii) Subcontractor's financial insolvency, bankruptcy, assignment in favor of creditors, or similar or comparable status; or
  - iii) Funder termination or non-funding of all or part of the Prime Award.
- B) Termination shall be effected by written notice to Subcontractor, which notice shall identify the basis for termination, the reason(s) therefore, the effective date of the action, a statement identifying which part (or all) of the remainder of the Subcontract Term or the Subprogram activities is terminated, and procedures and standards, as appropriate, for phase-down costs and submission of final invoices.
- C) The termination shall be effective on the date stated in the notice.
- D) Unless otherwise stated in the termination notice, or as otherwise approved on a case by case basis, Kantar shall not be obligated to reimburse the Subcontractor for any expenses incurred after the termination effective date. The Subcontractor shall, with due regard to economy, effect an expeditious but orderly phase-down of Subprogram activities and implementation efforts (including, without limitation, subcontracts and lower-tier subawards).

#### **18) Compliance with Law.**

- A) In performing its obligations and exercising its rights under the Subcontract, the Subcontractor shall fully comply with all applicable laws (including without limitation all statutes, decrees, ordinances, administrative orders, rules, regulations, and other mandatory directives, policies, and instructions with binding legal effect), whether in the United States, or elsewhere.

- B) The Subcontractor shall be solely liable to pay all costs of such compliance. In addition, the Subcontractor shall be solely responsible to obtain in a timely and effective manner all licenses, permits, and other approvals (including, without limitation, approvals pursuant to the export control, foreign assets control, sanctions, anti-terrorism, and other similar or related rules in the United States), if any, necessary for Subcontractor's successful implementation of its Program.
- C) The Subcontractor is solely responsible, without reimbursement under the Subcontract, for all costs, risks, damages, and other liability incurred by it as a result of its failure to comply with the applicable law.
- D) The Subcontractor shall indemnify and hold harmless Kantar for and from all costs, risks, delays, losses, damages and other liability incurred by Kantar due to Subcontractor's noncompliance with such laws or failure to secure such licenses, permits, and other approvals.

**19) Governing Language and Law.**

- A) The governing (applicable) language of this Subcontract shall be English, and all notices and other communications relating or pursuant to the provisions of the Subcontract (including, without limitation, those in connection with issues and Disputes) shall be in such language.
- B) This Subcontract, its formation and the facts and circumstances surrounding its making and performance, shall be interpreted in accordance with the following, listed in order of precedence: (1) the express terms and conditions of the Subcontract; (2) the laws in effect in Washington, D.C., USA.

**20) Disputes.** The Parties shall attempt to resolve all issues arising under or relating to the Subcontract amicably, failing which the Subcontractor may request Kantar to issue, or Kantar unilaterally may issue (after giving the Subcontractor an opportunity to provide its views), a written decision with reasons. Kantar's decision shall be final and conclusive on the matter. The Subcontractor shall, notwithstanding any dispute, continue to perform its obligations under the Subcontract.

**21) Force Majeure.** Any delay or failure of the Subcontractor of required obligations shall be excused if and to the extent caused by acts of God, fire, storm, lockout, strike, terrorist act, flood, sabotage, embargo, war (whether declared or not), riot, or other causes beyond the reasonable control of the Subcontractor.

If the Subcontractor asserts Force Majeure as a reason for failure to perform its obligations, then the Subcontractor must:

- a. notify Kantar of the likelihood or actual occurrence of an event described in this clause;
- b. prove that reasonable steps were undertaken to minimize delay or damages caused by foreseeable events; and
- c. fulfill all non-excused obligations.

Upon review of the Subcontractor's notice, Kantar shall determine whether the term of the Subcontract shall be extended for a reasonable period of time necessary to overcome the effect of such delays.

**22) Assignment.** The Subcontractor shall not assign, transfer, subcontract, or attempt to do any of the foregoing, except for the following types of general support services: communication, translation, photocopying of documents or similar services, without the prior written consent of Kantar (absent which such action or attempted action shall have no effect as against Kantar).

**23) Severability.** If any provision of this Subcontract is deemed by any court of competent jurisdiction to be void, voidable, invalid or unenforceable for any reason, the remainder of the provisions shall not be affected and shall remain valid and enforceable.

**24) Non-Waiver.** Failure by either Party to insist upon strict compliance with any provision of this Subcontract shall not be deemed to be a waiver or relinquishment of, or otherwise to affect or modify, any of Kantar's rights or the Subcontractor's duties hereunder, nor shall any waiver or relinquishment of any such right or duty in one case be construed as a waiver or relinquishment in another case.

## SECTION F: FUNDER TERMS AND CONDITIONS

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- 1) **Relationship with the Bill & Melinda Gates Foundation.** The Subcontractor has been selected for this Subcontract at Kantar's and the Foundation's discretion. The Subcontractor may not make any statement or otherwise imply to donors, investors, media or the general public that it is a direct awardee of or Subcontractor to The Bill & Melinda Gates Foundation ("Foundation"). The Subcontractor may not use the Foundation's name or marks for any promotional purpose or otherwise, nor refer to this Subcontract or use the Foundations' name or marks in any publicly available materials, including any news release or public announcement, without the Foundation's prior written consent, which may be requested through Kantar. Any agreements with sub-Subcontractors the Subcontractor engages to assist with the performance of the Services must include similar language as the above.
- 2) **Anti-Corruption and Terrorist Financing.**
  - A) The Subcontractor will not transact business with, or provide material support or resources directly or indirectly to, or permit payments under this Subcontract to be transferred directly or indirectly to any individual, corporation or other entity that the Subcontractor knows, or has reason to know, supports, advocates, facilitates, or participates in any terrorist activity (including, without limitation, to any individual or organization identified by the U.S. government as a Foreign Terrorist Organization, a Specially Designated Terrorist, or a Specially Designated Global Terrorist).
  - B) In connection with this Subcontract, Subcontractor will ensure that no payments or other items have been or will be offered, made or authorized by or on behalf of the Subcontractor to any government official or any third party in violation of the United States Foreign Corrupt Practices Act (the "FCPA") or that would otherwise be in violation of the FCPA if the party offering, making or authorizing any such payment were deemed to be subject to the FCPA, or in violation of any similar anti-corruption law applicable to this Subcontract or the parties.
  - C) In addition to other remedies available under this Subcontract, Kantar, on behalf of the Foundation, may recover from the Subcontractor the amount or value of any prohibited payment, as well as the amount of any loss resulting from termination of this Subcontract in accordance with its terms.
  - D) Any agreements with sub-Subcontractors the Subcontractor engages to assist with the performance of the Services must include similar language as the above.
- 3) **Restriction Against Lobbying.** Foundation funds provided to Subcontractor under this Subcontract may not be spent to: (a) influence the outcome of any domestic or foreign election for public office; or (b) support lobbying or other attempts to influence legislation (local, state, federal, or foreign). Subcontractor agrees that the strategies and activities conducted as part of this Subcontract will not simply present a case for or against any legislative positions, but will rather provide a reasoned, objective consideration of facts and issues in a full and fair manner that enables third parties to develop their own positions on any legislation that may be discussed. Subcontractor further agrees that all activities conducted under this Subcontract will comply with applicable state lobbying gift and ethics requirements, and that Subcontractor will request that Kantar obtain the written consent of the Foundation prior to using Foundation funds for activities requiring lobby registration and/or reporting under the applicable state law. The Foundation has not authorized Kantar to retain or employ Subcontractor to engage in lobbying activities. Training and information on restrictions on advocacy and lobbying is available here: <http://www.leadfoundation.org/courses.html>.
- 4) **Delivery and Acceptance.** The Foundation will promptly evaluate the Services performed



(including any deliverables provided) under this Subcontract. The Foundation will provide Kantar notice of rejection within 30 days of discovering deficient performance or deliverables, which Kantar will communicate to Subcontractor immediately. If rejected, Subcontractor will, at no cost to the Foundation, make commercially reasonable efforts to promptly correct the Services. If Subcontractor fails to correct the Services within 30 days after notice of rejection, or such other time as mutually agreed, Kantar – acting at the direction of the Foundation -- may terminate the Subcontract immediately upon written notice and receive a refund of any amounts paid to Subcontractor for such Services, except that Kantar will pay Subcontractor the compensation specified in the Subcontract for any portion of the services that the Foundation accepts.

5) **Time is of the Essence.** Time is of the essence for the completion of the Services described in this Subcontract. It is anticipated by the Parties that all deliverables described above will be received by Kantar for submission to the Foundation on or before the due date, and that any delay in the completion of the Services described herein shall constitute a material breach of this Subcontract.

6) **Work Authorization.** Subcontractor is fully responsible for securing work authorization, as required, for all jurisdictions in which Subcontractor performs Services. Subcontractor's failure to secure required work authorization may result in the Foundation's direction to Kantar to immediately terminate this Subcontract, at the discretion of the Foundation. Upon request by the Foundation, Subcontractor will provide Kantar with a copy of any required work authorization (*e.g.*, Form 1-9 for U.S. work).

7) **Confidential and Publicity.**

A) "*Confidential Information* " whether written, oral, or observed is defined as: (i) the terms and conditions of this Subcontract or an applicable Work Order; (ii) Project Materials; (iii) information relating to the Foundation's strategy, finances, investments, grant agreements, contracts, existing or prospective grantees, non-publicized or prospective grants, co-chairs, property, guests, or internal events; and (iv) any other information either Kantar or the Foundation labels or indicates should be treated as confidential or proprietary.

B) Subcontractor will use Confidential Information only to perform the Services and, except as otherwise provided in this Subcontract or an applicable Work Order, Subcontractor will not disclose Confidential Information to any third party without the Foundation's prior written consent, which the Subcontractor may request through Kantar. Subcontractor may disclose Confidential Information (i) on a "need-to-know-basis" to its employees and sub-Subcontractors performing Services under this Subcontract, provided the employees and sub-Subcontractors have agreed to comply with the requirements of this Section; and (ii) to the extent required by law, regulation, or court order, provided that, in such event, Subcontractor provides the Foundation through Kantar -- with as much advance notice as is feasible.

C) The provisions of this Section will not apply to information or material that: (i) is generally available as part of the public domain prior to disclosure by or on behalf of the Foundation, or becomes so available through no fault of Subcontractor; or (ii) is developed by Subcontractor or is received by Subcontractor from a third party (with no breach of any duty owed by the third party to the Foundation) independent of performing the Services.

D) Subcontractor will not use the Foundation's name or marks for any promotional purpose or otherwise, nor will it refer to this Subcontract or any Work Order or use the Foundation's name or marks in any publicly available materials, including any news release or public announcement, without the Foundation's prior written consent.

E) Subcontractor acknowledges that the Foundation will have no adequate remedy at law if Subcontractor breaches the terms of this Section. In such event, the Foundation will have the

right, in addition to any other available rights, to seek in any court of competent jurisdiction, injunctive or other relief to restrain any breach or threatened breach of this Section without delivery of a bond or other security.

F) The provisions of this Section will remain in force after completion or termination of this Subcontract and all corresponding Work Orders.

**8) Data Privacy and Security.** In performing Services under this Subcontract, Subcontractor will:

- A) strictly comply with all applicable laws, treaties, regulations, and conventions governing privacy, data security, and the disclosure, receipt, and use of personally identifiable information (“PII”);
- B) not disclose any PII to Kantar or to the Foundation or a third party. Subcontractor will remove any PII, including any identifiers that could identify an individual (including, but not limited to, name, date of birth, home address, zip code, telephone number, or email address) from any data or reports prior to publication or to providing or making such data or reports available to Kantar or to the Foundation or a third party under this Subcontract;
- C) collect, transfer, disclose, store, or otherwise use data, including PII, received by Subcontractor under this Subcontract (“Data”) solely for the purposes of performing Services under this Subcontract or to fulfill any legal requirements;
- D) obtain any consents, waivers, releases, or other permissions (“Releases”) necessary to perform the Services, and determine the proper process, form, and content for such Releases;
- E) establish and maintain commercially reasonable environmental, safety and facility procedures, data security procedures, and other safeguards against the unauthorized access, destruction, corruption, loss, or alteration of PII that are no less rigorous than those maintained by Subcontractor for Subcontractor’s own information of a similar nature;
- F) destroy any PII retained by Subcontractor under this Subcontract as soon as such PII is no longer needed to perform the Services;
- G) deliver or destroy, at the Foundation’s option, any other Data retained by Subcontractor upon expiration or termination of this Subcontract.

Subcontractor’s obligation under this clause will survive the expiration or termination of the Subcontract or until such time as Subcontractor no longer has Data in Subcontractor’s possession.

**9) Information Access and Employee Controls.** Subcontractor will adhere to generally accepted best practices on information access and employee controls in hosting confidential, sensitive, or protected data, including but not limited to PII. These best practices include without limitation: firewall implementation, virus scanning, securing access control software, logical encryption of data as it leaves the data boundary, secure tunnels, and limitation of physical access to confidential information.

**10) Record Maintenance and Inspection.** The Subcontractor is required to maintain complete and accurate records for the performance of the Services to enable the Foundation and/or Kantar to easily determine how the Subcontract funds were expended. The Subcontractor’s books and records must be made available for inspection by the Foundation or its designee at reasonable times, upon 30 days’ advance written notice, to permit the Foundation and/or Kantar to monitor and conduct an evaluation of operations under this Subcontract. In addition, to support compliance with Sections 8 and 9 herein, Subcontractor must maintain copies of Releases for a period of seven years following expiration or termination of this Subcontract, and make copies of such records available to Kantar and/or the Foundation upon request.

**11) Indemnification.** Subcontractor will indemnify the Foundation, through indemnification of Kantar, for Claims arising out of or relating to any breach by Subcontractor of Subcontractor’s obligations

under Sections 8 and 9 herein.

- 12) **Survival.** Subcontractor's obligations under Sections 8 and 9 herein will survive the expiration or termination of this Subcontract or until such time as Subcontractor no longer has Data in Subcontractor's possession.
- 13) **Releases, Clearances and Licenses.** If Subcontractor includes in any Services any third party content not provided to Subcontractor by Kantar or the Foundation, Subcontractor will secure and deliver copies of all personal, union, guild, music, location, and other third party releases, clearances, or licenses necessary to provide the Services and assign or grant any rights as required under the Subcontract. Subcontractor must obtain the Foundation's prior written approval, through Kantar, before agreeing to any conditions or restrictions that might limit the Foundation's ability to exercise the rights granted in the Subcontract. Subcontractor is responsible for complying with any such conditions or restrictions.

## Addendums

**Technical Proposal:**

Addendum A: Cover Letter

Addendum B: Past Performance Citation Template

**Cost Proposal:**

Addendum C: Priced Deliverables and Payment Schedule

Addendum D: Financial Capability Questionnaire

**ADDENDUM A – COVER LETTER (Technical Proposal)**

<DATE>

TO: Kantar and Karandaaz Pakistan

To Whom It May Concern:

We, the undersigned, offer to provide the Financial Inclusion Insights Survey in Pakistan in accordance with your Request for Proposals issued <DATE>. Our attached Proposal is for the sum of <Sum in Words (\$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 proposal, (i.e., <Expiration date or Validity of Bid >).

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

Sincerely,

Authorized Signature:

Name and Title of Signatory:

Name of Firm:

Address:

**ADDENDUM B – PAST PERFORMANCE CITATION TEMPLATE (Technical Proposal)**

Include projects that best illustrate your work experience relevant to this RFP, sorted by decreasing order of completion date.

Projects should have been undertaken in the past three years. Projects undertaken in the past six years may be taken into consideration at the discretion of the evaluation panel.

|   |  |
|---|--|
| <b>Project Title:</b>   |  |
| <b>Client:</b>  |  |
| <b>Cost in US\$:</b>  | <b>Type of Agreement – Subcontract, Grant, PO (fixed price, cost reimbursable)</b> |
| <b>Location:</b>  | <b>Project Start-End Dates:</b>  |
| <b>Client Point of Contact Name and E-mail Address and/or Telephone Number:</b>   | <b>Completed on Schedule (Yes/No):</b>   |
|   | <b>Completion Letter Received? (Yes/No):</b>                                       |
| <b>Brief Description of Activities, including any accomplishments or challenges encountered and actions taken to mitigate those challenges:</b> |  |
|   |  |

**ADDENDUM C – PRICED DELIVERABLES AND PAYMENT SCHEDULE (Cost Proposal)**

Offerors shall enter proposed prices in the Bid Amount Column. Deliverables are described on page 10 of the RFP in the SOW. Note that in addition to providing proposed prices for deliverables below, the Offeror should provide a detailed breakdown of costs in an Excel file as part of the Cost Proposal.

The pricing schedule as outlined below is non-negotiable as it is tied to the Master Services Agreement Kantar has with the client. **Offerors must provide a statement that they accept and agree to the following pricing schedule:**

- i. 20% on contract award
- ii. 40% on approval of Deliverables 1, 2, 3, 4, & 5
- iii. 25% on approval of Deliverables 6, 7, & 8
- iv. 15% on approval of Deliverable 9.

| No.          | Deliverable                 | Bid Amount in US\$ | Percentage of Total |
|--------------|-----------------------------|--------------------|---------------------|
| 1            | Questionnaire customization |                    |                     |
| 2            | Translated questionnaires   |                    |                     |
| 3            | Pretest report              |                    |                     |
| 4            | Quality control plan        |                    |                     |
| 5            | Fieldwork plan              |                    |                     |
| 6            | Household listing data      |                    |                     |
| 7            | Weekly status reports       |                    |                     |
| 8            | Final clean SPSS data set   |                    |                     |
| 9            | Final technical report      |                    |                     |
| <b>Total</b> |                             |                    | 100%                |

## ADDENDUM D – FINANCIAL CAPABILITY QUESTIONNAIRE (Cost Proposal)

The main purpose of this questionnaire is to understand the systems adopted by your institution for financial oversight and accounting of funds.

The questionnaire should be completed by the financial officer of your institution.

### SECTION A: General Information

Please complete this section which provides general information on your institution.

Name of Institution: \_\_\_\_\_

Name and Title of Financial Contact Person: \_\_\_\_\_

Name of Person Filling out Questionnaire: \_\_\_\_\_

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

\_\_\_\_\_

\_\_\_\_\_

Street Address (if different) \_\_\_\_\_

\_\_\_\_\_

Telephone, Fax, Email (if applicable) \_\_\_\_\_

Enter the beginning and ending dates of your institution's fiscal year:

From: (Month, Day) \_\_\_\_\_ To: (Month, Day) \_\_\_\_\_

### SECTION B: Internal Controls

Internal controls are procedures which ensure that: 1) financial transactions are approved by an authorized individual and are consistent with U.S. laws, regulations and your institution's policies; 2) assets are maintained safely and controlled; and 3) accounting records are complete, accurate and maintained on a consistent basis. Please complete the following questions concerning your institution's internal controls.

1. Does your institution maintain a record of how much time employees spend on different projects or activities?

Yes:

No:

2. If yes, how?



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3. Do you maintain inventory records for your institution's equipment?

Yes:

No:  (if no, explain)

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4. How often do you check actual inventory against inventory records?

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5. Are all financial transactions approved by an appropriate official?

Yes:

No:

7. Does your institution use a payment voucher system or some other procedure for the documentation of approval by an appropriate official?

Yes:

No:

8. Does your institution require supporting documentation (such as original receipts) prior to payment for expenditures?

Yes:

No:

9. Does your institution require that such documentation be maintained over a period of time?

Yes:

No:

If yes, how long are such records kept? \_\_\_\_\_

10. Are different individuals within your institution responsible for approving, disbursing, and accounting of transactions?

Yes:  No:

11. Are the functions of checking the accuracy of your accounts and the daily recording of accounting data performed by different individuals?

Yes:  No:

### SECTION C: Fund Control and Accounting Systems

Fund Control essentially means that access to bank accounts and/or other cash assets is limited to authorized individuals. Bank balances should be reconciled periodically to the accounting records. If cash cannot be maintained in a bank, it is very important to have strict controls over its maintenance and disbursement.

An Accounting System accurately records all financial transactions, and ensures that these transactions are supported by documentation. Some institutions may have computerized accounting systems while others use a manual system to record each transaction in a ledger. In all cases, the expenditure of funds provided by Kantar must be properly authorized, used for the intended purpose, and recorded in an organized and consistent manner.

1. Does your institution maintain separate accounting of funds for different projects by:

Separate bank accounts:

A fund accounting system:

2. Will any cash from the subcontracts be maintained outside a bank (in petty cash funds, etc.)?

Yes:  No:

If yes, please explain the amount of funds to be maintained, the purpose and person responsible for safeguarding these funds.

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4. If your institution doesn't have a bank account, how do you ensure that cash is maintained safely?

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5. Does your institution have written accounting policies and procedures?

Yes:

No:

6. Are your financial reports prepared on a:

Cash basis:  Accrual basis:

7. Is your institution's accounting system capable of recording transactions, including date, amount, and description?

Yes:

No:

9. Is your institution's accounting system designed to detect errors in a timely manner?

Yes:

No:

10. Are reconciliations between bank statements and accounting records performed monthly and reviewed by an appropriate individual?

Yes:

No: