

PUNJAB SKILLS DEVELOPMENT FUND



BIDDING DOCUMENT

Microfinance Loan Officer Training Programme

(Instructions, Data Sheet & TORs)

September 2018

CONTENTS OF BIDDING DOCUMENT

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<i>All these parts are for the information of Training Provider. Bidding Document should be prepared after careful study of the provided information.</i>	

PART A

INSTRUCTIONS TO TRAINING PROVIDERS

NOTE: Pre-Proposal conference will be conducted in order to guide the organizations for preparing the Bidding Document effectively. The interested organizations should get them registered before 8th October, 2018 through an email at khadija@generation.org using the form available in a separate file on PSDF website. Date and venue of the conference will be shared through an email confirming the registration.

INSTRUCTIONS TO TRAINING PROVIDERS

1. DEFINITIONS

1. “**Bidding Document**” means set of documents prepared by PSDF which consists of “Instructions to Training Providers”, TORs and forms for providing information about profile of the organization and Technical & Financial Proposals.
2. “**Board**” means Board of Directors of Punjab Skills Development Fund, a company incorporated under section 42 of the Companies Ordinance 1984.
3. “**Client**” means Punjab Skills Development Fund (PSDF).
4. “**Contract**” means the contract signed by PSDF and Training Provider along with all attached documents thereto.
5. “**Data Sheet**” means such part of the Instructions to Training Providers used to reflect specific conditions.
6. “**Day**” means calendar day.
7. “**Establishment**” means an Organization, whether industrial, commercial, agriculture or otherwise as defined in the Provincial Employees’ Social Security Ordinance, 1965.
8. “**Financial Proposal**” means that part of the proposal which provides details about cost of the proposed training.
9. “**Government**” means the Government of the Punjab.
10. “**Industry**” means any business, trade, undertaking, manufacturing etc. as defined in the Provincial Employees’ Social Security Ordinance, 1965.
11. “**Instructions to Training Providers**” means the document which provides potential Training Providers with all information needed to prepare their proposals.
12. “**Personnel**” means temporary or permanent staff employed by the Training Provider and assigned to perform the Services or any part thereof.
13. “**Professional Staff**” includes management team, training and/or placement staff of Training Provider.
14. “**Proposal**” means the entire set of documents consisting of Organization’s Profile, Technical and Financial Proposals submitted by an organization.
15. “**Services**” means one or more of the services related to delivery of training as specified in the Data Sheet and ancillary activities to be performed by the Training Provider in pursuance of the Contract.
16. “**Target Group**” refers to potential candidates for admission who fulfill the eligibility requirements defined in the Data Sheet.
17. “**Technical Proposal**” means that part of the proposal which provides information about the technical aspects of the proposed training.
18. “**Terms of Reference**” (TOR) means that part of Bidding Document which explains the scope of work, activities, tasks to be performed, respective responsibilities of the Client & the Training Provider as well as expected results and deliverables of the assignment.
19. “**Trainee**” means any eligible female who is selected for training by the Training Provider.
20. “**Training Provider**” means an organization meeting the eligibility conditions as mentioned in Data Sheet and selected in accordance with the criteria set forth for the purpose.

2. FOREWORD

Punjab Skills Development Fund (PSDF) is a section 42, not-for-profit Company, established under the Companies Ordinance 1984 by the Government of Punjab, with the objective to provide funding to Training Providers (TPs) for the training of poor and vulnerable people. PSDF funds vocational training and intends to improve income generation capacity of the residents of Punjab. PSDF uses competitive bidding method for engaging Training Providers. Procurement rules are available on PSDF website for detail review. Proposals of short-listed organizations are assessed on the basis of quality and cost selection methodology.

This scheme namely “Microfinance Loan Officer Training Programme” is funded by the Government of Punjab and the Department for International Development (DFID), UK. The objective of this scheme is to train unemployed young adults in skills for the Microfinance industry for increasing their access to jobs / income earning opportunities.

Under this scheme, Punjab Skills Development Fund (PSDF) intends to engage one organization involve in the business of microfinance.

This document provides general information and basic eligibility requirements for participating in bidding process. Forms for submission of Bidding Document are provided in a separate file. Interested organizations who meet the eligibility requirements are invited to submit Bidding Document.

Bidding Document which includes Organization Profile and Technical & Financial Proposals for the proposed course must reach the following address by **October 16th, 2018**. Incomplete or late received Bidding Documents will not be evaluated.

Chief Operating Officer/
Convener Bids Evaluation Committee
Microfinance Loan Officer Training Programme
Punjab Skill Development Fund
21-A, Block H, Dr. Mateen Fatima Road, Gulberg II, Lahore.

3. INTRODUCTION

- 3.1 The purpose of this document is to enable interested Training Organizations/Institute and Universities to evaluate their interest in tendering and conducting training and is not a guarantee of the actual conditions under which the vocational training will be executed. Furthermore, it contains Forms and list of required documents to be submitted.
- 3.2 The Client named in the Data Sheet will select one entity (Training Provider), in accordance with the method of selection specified under para 17 and in the Data Sheet for providing training.
- 3.3 The organizations interested in provision of training should familiarize themselves with the specified terms and conditions and take these into account while preparing their Proposals. To obtain first-hand information regarding preparation of proposals, they are encouraged to attend a Pre-Proposal conference.
- 3.4 On completion of training, testing and certification will be conducted by PSDF through its International Partner.
- 3.5 PSDF reserves the right to verify any information provided by prospective bidders. False information / misstatement will lead to disqualification and rejection of the Bidding document; and the organization may also be blacklisted.
- 3.6 An organization may submit only one set of Bidding Document. The organization cannot be part of another Bidding Document directly or indirectly. In case of participation in more than one Bidding Document, the Proposals will be rejected. All documents and information received by PSDF from applicants will be treated in confidence.
- 3.7 The documents submitted to PSDF will not be returned.
- 3.8 PSDF reserves the right to request submission of additional information from applicants in order to clarify any aspect of Bidding Document, if required.
- 3.9 The Client is not bound to accept any proposal and reserves the right to annul the selection process at any time prior to the award of Contract, without incurring any liability to the Training Provider.
- 3.10 PSDF reserves the right to cancel the call of Bidding Document without stating any reason.

4. PROPOSALS

- 4.1 An organization may propose training for Microfinance Loan Officer Training Programme with up to five weeks duration in Lahore as specified in data sheet.
- 4.2 The graduating class for the pilot class shall be not more than 35 trainees. The starting number of students cannot exceed from 35 students depending on the classroom available.
- 4.3 Each proposed training location has to be under management / ownership of the Training Provider.

5. PROPOSAL VALIDITY

The Data Sheet indicates the time period for which the Proposals would remain valid after the submission date. During this period, Training Providers shall ensure the availability of professional staff nominated in the Proposal. If required, the Client may request. Training Providers to extend the validity period of their proposals. Training Providers who agree to such extension shall confirm that they maintain the availability of the professional staff nominated in the Proposal, in their confirmation of extension of validity of the Proposal. Training Providers may submit replacement staff, which would be considered in the final evaluation for award of Contract. Training Provider who do not agree have the right to refuse extension in the validity of their Proposals.

6. CLARIFICATIONS TO BIDDING DOCUMENTS

Training Providers may request a clarification on any aspect of the Bidding Document up to the date indicated in the Data Sheet. Request for clarification may be through email. For the purpose of clarification, the contact person is:

Khadija Haleem
Curriculum and Instruction Lead
Punjab Skills Development Fund
Phone No. 92-42-35752408-10
E-mail: khadija@generation.org

Clarification requests must be made in writing or through e-mail and should be received not later than **October 8th, 2018**.

7. PREPARATION OF BIDDING DOCUMENTS / PROPOSAL

- 7.1. The Proposal as well as all related correspondence exchanged between the Training Provider and the Client shall be written in the language(s) specified in the Datasheet.
- 7.2. Bidding documents to be prepared and submitted to PSDF consist of:
 - I. Section 1: Organization's Profile, Eligibility, Capacity Approach & Methodology
 - II. Section 2: Technical Proposal
 - III. Section 3: Financial Proposal
- 7.3. All the above mentioned three parts should have separate binding in book form.
- 7.4. Misrepresentation / omission of facts may lead to the disqualification of the Training Provider, as well as debaring from bidding in future PSDF-funded schemes.
- 7.5. While preparing the Technical Proposal, Training Providers must give particular attention to the following:
 - 7.5.1. All documents (i.e. Forms, Annexures and other documents) relating to a part must have a single book-form binding. **Each page should be numbered and initialed by authorized representative of the organization.**
 - 7.5.2. Proposals received in the form of loose papers or not complying with instructions will be declared non-responsive.
- 7.6. Responses to the respective sections / parts of the proposal and attached important documents must be clearly and properly flagged.

8. ORGANIZATION'S PROFILE, ELIGIBILITY, CAPACITY, Approach & Methodology (Section 1)

Organization's Profile, Eligibility & Capacity part should be prepared using prescribed format. Additional required supporting documents must be attached. Section 1 containing all the required documents should be in book-binding form and place it with the technical proposal(s) envelope as directed below in point No. 9.

9. TECHNICAL PROPOSAL FORMAT AND CONTENT (Section 2)

Training Providers shall provide Technical Proposal (Microfinance Loan Officer Training) on the **prescribed** format being provided in the Bidding Document. Information provided elsewhere will not be considered for evaluation. The Technical Proposal **shall** not include any financial information, except for the information solicited. Any Technical Proposal containing financial information, other than that solicited, will be declared non-responsive. The envelope containing the Organization's Profile (Section 1) & Technical Proposal(s) (Section 2) shall be sealed and labeled as follows:

Organization's Profile & Technical Proposal (s) (Section 1 & 2)
Name of Assignment: **"Microfinance Loan Officer Training Programme"**
By: [Name of Organization]

10. FINANCIAL PROPOSAL (Section 3)

- 10.1. Financial Proposal(s) shall be prepared using the Forms provided by the Client.
- 10.2. PSDF will consider costs in the manner specified in the Data Sheet.
- 10.3. The envelope containing the Financial Proposal shall be sealed and labeled as follows:
 - Financial Proposal (Section 3)
 - Name of Assignment: **“Microfinance Loan Officer Training Programme”**
 - By: [Name of Organization]
- 10.4. Any Financial Proposal found in the envelope meant for Technical Proposal (or vice versa) may lead to rejection of the proposals.

11. SUBMISSION, RECEIPT, AND OPENING OF PROPOSALS

- 11.1. Bidding Document containing Section (1 & 2) and Section 3 in two separate envelopes shall be submitted in an outer-sealed envelope, clearly marked as follows:

Bidding Document
Name of Assignment: **“Microfinance Loan Officer Training Programme”**
By: [Name of Organization]
[Client address as provided in the Data Sheet]

- 11.2. The Client shall not be responsible for any misplacement, loss or premature opening of documents if the outer envelope is not sealed and/or marked as stipulated. This may be a case for proposal rejection.
- 11.3. If the Financial Proposal is not submitted in a separate sealed envelope duly marked as indicated above, this will constitute grounds for declaring the Trade Proposal non- responsive.
- 11.4. The Proposals must be sent to the address indicated in the Data Sheet through courier and received by the Client not later than the time and date indicated in the Data Sheet or any extension to this date in accordance with these instructions. Any proposal submitted/delivered after the deadline for submission shall not be received.
- 11.5. The Client shall evaluate the Technical Proposals of eligible organizations immediately after short-listing of the organizations. The envelopes containing the Financial Proposals shall remain sealed and securely stored.
- 11.6. All pages of Technical and Financial proposals must be numbered.
- 11.7. Head of organization or nominated contact person of the Training Provider shall initial all pages of the Technical and Financial Proposals. The original proposals shall contain no interlineations or overwriting except as necessary to correct errors made by the Training Providers themselves. The authorized representative signing the proposals must initial such corrections. Submission letters for both Technical and Financial Proposals for each trade should be as per the given formats, respectively.
- 11.8. Hard copies of all parts of bidding documents shall be sent to the address referred to in the Data Sheet through courier. All required copies of the Proposals are to be made from the original. If there are discrepancies between the original and the copies of the Proposals, the original governs.

12. TAXES

- 12.1. Training Providers will be subject to all prevalent and future applicable taxes on amounts payable by the Client under the Contract.
- 12.2. Training Providers should quote the price of their services in Pakistani Rupees inclusive of all direct & Indirect taxes and levies. Commissions and gratuities related to the assignment, if any, either paid or to be paid by Training Providers will be listed in the Financial Proposal.

- 12.3. In case of any increase in withholding income tax rates or any other tax subsequent to the Bidding Document submission date, the additional tax liability will be borne by the Training Provider.

13. PROPOSAL EVALUATION

- 13.1. From the time the Proposals are received to the time the Contract is awarded, the Training Providers should not contact the Client on any matter related to their Technical and/or Financial Proposals. Any effort by the Training Providers to influence the Client in the examination, evaluation, ranking of Proposals, and recommendation for award of Contract may result in rejection of the proposals. However, the Client may contact the Training Provider for seeking clarification on any aspect of the proposals or to solicit any additional information.
- 13.2. Evaluators of Technical Proposals shall have no access to the Financial Proposals until the technical evaluation is concluded, and Financial Proposals are opened in the optional presence of the bidding organizations.

14. EVALUATION OF ELIGIBILITY AND CAPACITY OF THE ORGANIZATION

- 14.1. First of all, eligibility of the organization will be determined. Those organizations which do not fulfill basic eligibility conditions will be declared ineligible and their bids/proposals will not be evaluated further.
- 14.2. Capacity of the eligible organization will be evaluated which consists of human resources capacity, financial capacity, approach & methodology of the project. Organization scoring less than 65% will be declared non-responsive and their proposal(s) will not be evaluated.

15. EVALUATION OF TECHNICAL PROPOSALS

- 15.1. The Technical Proposal(s) of only responsive organizations shall be evaluated on the basis of their responsiveness to the information asked in this Bidding Document, applying the evaluation criteria specified in the Data Sheet and given a technical score (St). If a proposal fails to achieve the minimum qualifying technical score indicated in the Data Sheet, it will be rejected.
- 15.2. PSDF will charge an evaluation cost from Training Providers, as the evaluation of proposals is being outsourced. Training Providers are required to provide three Bank drafts in the name of "Punjab Skills Development Fund.

15.3. **Evaluation Cost:**

First bank draft (**Section 1: Eligibility Check**) amounting to **Rs. 6,517 (six thousand five hundred and seventeen rupees only)** should be submitted for evaluation of eligibility.

Second bank draft (**Section 1: Responsiveness Check**) amounting to **Rs. 7,195 (seven thousand one hundred and ninety-five rupees only)** should be submitted for evaluation of responsiveness.

Third bank draft (**Section 2: Technical Proposal**) amounting to **Rs. 7,824 (seven thousand eight hundred and twenty-four rupees only)** should be submitted by every Training Provider for evaluation of Technical Proposal.

- 15.4. In case the Organization is declared ineligible, the remaining two bank drafts will be returned to training provider. If the organisation is declared non-responsive, the third bank draft will be returned to the Training Provider. The bank drafts have to be placed in envelope (1) with Organization's Profile and Technical Proposal (Section 1 & Section 2). Non-submission of bank drafts will result in rejection of the organization.
- 15.5. Performance of the organization will be evaluated on the basis of Training Capacity, Quality of Training, Past Experience, Trainers etc.

- 15.6. PSDF staff or authorized third party representative will visit the training site before or during the technical evaluation phase to inspect facilities, location, capacity and other aspects of training. PSDF's assessment about the capacity shall be final.
- 15.7. After the technical evaluation is completed, the Client shall inform the qualifying Training Providers about the status of their technical score for trade at the time of opening of Financial Proposals.

16. FINANCIAL PROPOSALS

- 16.1. In case of changes in the technical parameters, PSDF may ask the Training Providers to submit revised Financial Proposals. In such cases, all bidders will be given the opportunity to submit revised Financial Proposals.
- 16.2. Training Providers that secure the minimum qualifying technical scores shall be notified in writing; the date, time and location for opening of Financial Proposals. Training Providers' attendance at the opening of Financial Proposals is optional. The date of opening of Financial Proposals shall be set so as to allow interested Training Providers sufficient time to make arrangements for attending the opening ceremony.
- 16.3. Financial Proposals of the qualifying technical proposal only (scoring at least the minimum qualifying technical score mentioned in the Data Sheet) shall be opened.
- 16.4. Financial Proposals shall be opened in the optional presence of the Training Providers' representatives. The names of the Training Providers and their technical scores for a trade shall be announced. The Financial Proposals of the qualifying technical proposals will then be inspected to confirm that they have remained sealed and unopened. These Financial Proposals shall then be opened, and the bids will be announced and recorded.
- 16.5. In case of a discrepancy between words and figures, the formers will prevail. All activities and items described in the Technical Proposal but not priced, shall assumed to be included in the prices of other activities or items.
- 16.6. The lowest quoted Financial Proposal (Fm), on a cost per trainee per month basis, will be given the maximum financial score (Sf).

17. SELECTION OF TRAINING PROVIDER

The following procedure shall be adopted for selection of Training Provider in the trade **'Microfinance Loan Officer'**:

- 17.1. The quality and cost-based selection (QCBS) method will be used for engaging Training Provider.
- 17.2. The technical score will be awarded on the basis of: i) Past Experience, and ii) Training Capacity. Assessment of Training Capacity includes (but is not limited to): availability of required class room furniture; common facilities; and qualification and experience of implementation team and trainers, Training approach & Information on experience in the areas of mobilization, screening and training delivery.
- 17.3. The financial score of each technically qualified proposal will be calculated on the basis of per trainee per month cost including all applicable taxes. The organizations are ranked on the basis of their combined score i.e. weighted technical and financial scores.
- 17.4. The top-ranked organization will be awarded the contract.
- 17.5. The qualifying Proposals of eligible / shortlisted organizations will be the basis for agreement negotiations and ultimately for a signed Contract with the selected vocational Training Provider.

18. NEGOTIATION

- 18.1. Negotiation will be held at the date and address indicated in the Data Sheet. Negotiations may also be conducted through any other means of communication to avoid inconvenience to the Training Provider and/or the Client. The invited Training Provider will confirm availability of all Professional Staff, as a prerequisite for attendance at the negotiations. Failure to satisfy such requirements may result in the Client proceeding to negotiate with the next-ranked Training Provider.
- 18.2. Representatives conducting negotiations on behalf of the Training Provider must have written authority to negotiate and finalize the Contract.
- 18.3. The negotiation may also be conducted through formal communication (letter or email) or through a meeting. In case of meeting, the Client shall prepare the minutes of negotiations which will be signed by the Client and the Training Provider.

19. TECHNICAL NEGOTIATIONS

Negotiations will include discussions on the Technical aspects of the Services which may be related to mobilization, Instructor availability and training location per recommendations / decisions of the Client, and any suggestions made by the Training Provider to improve the Terms of Reference. The Client and the Training Provider will finalize the Terms of Reference, location of training, number of classes, staffing schedule, delivery schedule, logistics, and reporting arrangements. These documents will then be incorporated with the Contract as "Description of Services". Special attention will be paid to clearly defining the inputs and facilities required from the Client to ensure satisfactory implementation of the assignment.

20. FINANCIAL NEGOTIATIONS

The financial negotiations will be conducted for changes in cost of the services as a result of agreed technical modifications, and/or reduction in cost. Financial negotiations can also be conducted for the purpose of reduction in bidding cost as mentioned under para 17 and / or if the bid rate(s) exceed the maximum rate(s) acceptable to the Client, if any, as fixed by PSDF.

21. AVAILABILITY OF PROFESSIONAL STAFF / EXPERTS

Having selected the Training Provider on the basis of (among other things) an evaluation of the proposed Professional Staff, the Client will require written assurance that the proposed Professional Staff will be actually available for the Assignment. The Client will not consider substitutions during agreement negotiations, unless both parties agree that undue delay in the selection process makes such substitution unavoidable, or for contingent reasons such as death, medical incapacity, or other extenuating circumstances. If this is not the case, and if it is established that Professional Staff were nominated in the proposal without confirming their availability, the Training Provider may be disqualified, and the next-ranked Training Provider will be invited. Any proposed substitution in Professional Staff shall be agreed beforehand. Moreover, substitute staff must have equivalent or better qualifications and experiences than the original candidate, and such substitutions must be notified by the Training Provider within the time period specified in the letter of invitation to negotiate. If nominated Trainers are not upto the requirements of PSDF, the Training Provider will be responsible to create a pool of Trainer profiles as per the requirements of PSDF. All trainers will be interviewed and only those fitting the criteria will be selected.

22. CONCLUSION OF THE NEGOTIATIONS

Negotiations will conclude with a review of the draft Contract. To conclude the negotiations, the Client and the Training Provider will initial the agreed Contract. If negotiations fail, the Client will invite the next-ranked Training Provider having the highest score to negotiate a Contract.

23. AWARD OF CONTRACT

- 23.1. After conclusion of negotiations, the Client shall award the Contract to the selected Training Provider.
- 23.2. The Training Provider is expected to commence the assignment after approval by the Client on the mutually agreed date and location.

24. NOTICE TO PROCEED

The selected Training Provider will be allowed to enroll trainees and initiate training only after PSDF issues a Notice to Proceed. PSDF shall ensure the following before issuing a Notice to proceed:

- Availability of Training Site [classrooms, offices, other facilities] as per required standards;
- Availability of Trainer and Professional Staff (e.g. mentors) as per required standards.
- Mobilization and selection strategy of candidates

25. TESTING AND CERTIFICATION

On completion of training, testing and certification will be conducted by PSDF through its International Partner. Testing and certification of trainees will be based on the criteria set-by the International Partner on completion of training. In case more than 20% trainees in a class fail in the test, PSDF will impose substantial penalties on the Training Provider.

26. CONFIDENTIALITY

Information relating to evaluation of Proposals and recommendations concerning awards shall not be disclosed to the Training Provider who submit the Proposals, or to other persons not officially concerned with the process, until the publication of the award of Contract. The undue use of confidential information related to the process by any Training Provider may result in the rejection of its Proposal and may be subject to the provisions relating to Fraud and Corruption.

27. PERFORMANCE BOND

The compliance of performance bond may be required, if specified in the Datasheet.

28. CONTRACT PERIOD

Contract will be awarded for the period of pilot and may be extended for an additional period, on same cost and ToRs by mutual agreement of both parties, subject to release / availability of funds and performance evaluation by the Client.

29. BLACKLISTING / DEBARRING

PSDF will have the right to debar/blacklist a Training Provider in accordance with the policy approved by the Board.

30. CONFLICT OF INTEREST

- 30.1. PSDF's policy requires that Training Provider supply professional and impartial services, and at all times hold the Client's interest's paramount, strictly avoid conflicts with other assignments or with their own corporate interests, and act without any consideration for future work.
- 30.2. In addition, Training Provider shall be considered to have a conflict of interest and shall not be recruited under any of the circumstances set forth below:

a. Conflicting Assignments

A Training Provider (including its Personnel and/or Professional Staff) or any of its affiliates shall not be hired for any assignment that, by its nature, may be in conflict with another assignment to be executed for the same or for another Client. These cases include, but are not limited to, the following:

- i. Any entity engaged for providing training services under a project shall not be engaged for third party monitoring or third-party evaluation for the same project. An entity selected for Services shall be excluded from downstream supply of any other service related to the assignment, other than a continuation of the “Services” under the on-going assignment. Engagement of a Training Provider for different components of the same project at different times would not per se be considered as a case of conflict of interest.
- ii. Training Providers hired for design of a project, such as to prepare Terms of Reference or to design the BIDDING DOCUMENT for an assignment, should not be hired for providing Services for the same project. Training Provider, or any of their affiliates assigned for a specific project, shall not undertake any other assignment, which by its nature, may be in conflict with any of their other past or present assignments.
- iii. Training Providers must notify the Client if they own any proprietary products or systems which they may recommend to a Client, or if they hold any interest in such products, to ensure transparency and to ensure that no conflict of interest shall arise in the evaluation and application of their recommendations.

b. Conflicting relationships

- i. A Training Provider (including its Personnel and/or Professional Staff) or any of its affiliates that has a business or family relationship with a member of the PSDF Board, Management, or Staff that is directly or indirectly involved in the preparation of Terms of Reference, selection process of Training Providers and/or supervision of the Contract, may not be awarded a Contract unless the conflict of interest stemming from this relationship has been resolved in a manner acceptable to the Board throughout the selection process up to the execution of the Contract.
- ii. Training Provider have an obligation to disclose any situation of actual or potential conflict of interest that either impacts their capability to serve in the best interests of the Client and Trainees, or that may be perceived as having this effect. **Failure to disclose such situations or any misrepresentation / omission of facts will lead to the disqualification of the Training Provider or the termination of its Contract and may also be debarred from bidding in future PSDF-funded schemes.**
- iii. Current employees of the Client shall not work as Training Provider.

31. Fraud and Corruption

- 31.1. PSDF requires that Training Provider participating in provision of services adhere to the highest ethical standards, both during the selection process and throughout the execution of the Contract. In pursuance of this policy, PSDF defines, for the purpose of this paragraph, the terms set forth as follows:

- 31.1.1. “Corrupt practice” means the offering, giving, receiving, or soliciting, directly or indirectly, of anything of value to influence the actions of any employee of PSDF in the selection process or in Contract execution;
 - 31.1.2. “Fraudulent practice” means a misrepresentation or omission of facts in order to influence a selection process or the execution of a Contract;
 - 31.1.3. “Collusive practices” means a scheme or arrangement between two or more Training Providers with or without the knowledge of the Client, designed to establish prices at artificial, non-competitive levels;
 - 31.1.4. “Coercive practices” means harming or threatening to harm, directly or indirectly, persons or their property to influence their participation in a procurement process, or to affect the execution of a Contract.
- 31.2. PSDF will reject a proposal for award of Contract if it determines that the Training Provider recommended for award of Contract has either directly or through an agent, engaged in corrupt, fraudulent, collusive or coercive practices in competing for the agreement in question.
PSDF may also impose penalties on a Training Provider, including cancellation of contract and or debarring from bidding in future PSDF-funded schemes, if at any time it determines that the Training Provider has, either directly or through an agent, engaged in corrupt, fraudulent, collusive or coercive practices in competing for, or in executing, a PSDF-funded scheme.
- 31.3. Engaging an individual consultant / consulting firm for completing the proposal will be at the sole discretion of the bidding organization and PSDF will not be responsible for such engagement. It is encouraged that an organization should fill the form by itself and provides the documentary evidence instead of relying on consultant. Instances have been observed where consultants have misguided the organizations which lead to financial loss and reputational damage.
- 31.4. PSDF will have the right to inspect Training Providers’ accounts and records and any other documents relating to the submission of proposals and Contract performance and have them audited by auditors appointed by PSDF.
- 31.5. Training Providers shall furnish information on commissions and gratuities, if any, paid or to be paid to agents relating to this proposal and during execution of the Contract, if the Training Provider is awarded the Contract, as requested in the Financial Proposal submission form.

PART B

DATA SHEET

Name of the Scheme	Microfinance Loan Officer Training Programme
Name of Client	Punjab Skills Development Fund (PSDF)
District of Training Location	Lahore
Target Number of Persons to be enrolled for Training	Total graduation target for the pilot under the scheme is 30. Enrollment would not exceed 35 depending on the space in classroom. PSDF may increase / decrease the set targets at the same cost
Time Schedule of the Training	Contracts will be Awarded for a period of the pilot. However, it may be extended for a further period/number of trainees based upon performance evaluation of Training. Training is expected to start in Dec. 2018.
Trade & its Duration	The Scheme is only for the trade 'Microfinance Loan Officer Training' of duration up to 5 weeks.
Training Provider	<p>Training Provider must be one of the following:</p> <ul style="list-style-type: none"> • Training Institute/Organization • University <p>Training Provider should have experience in conducting Microfinance Loan Officer Training or Banking, Finance and related courses.</p>
Timelines	<ul style="list-style-type: none"> • <u>PHASE 1:</u> <ul style="list-style-type: none"> ○ STEP 1: (Mobilization) Identifying the appropriate sites and triggers for the target city and use the communication messages and mobilization materials provided (including pre-assessments). ○ STEP 2: Instructor and mentor recruitment and selection ○ STEP 3: Conducting mobilization and related pre-assessments. ○ STEP 4: Training of Trainers: This phase will involve training the faculty to deliver the curriculum, and preparing any specific materials needed for program delivery. ○ STEP 5: Training of Mentors: This phase will involve the training of selected candidates for the role of mentoring students of the program. • <u>PHASE 2:</u> <ul style="list-style-type: none"> ○ STEP 1: Launch and training delivery: Once the pilot begins, the training partner will be responsible for implementation the training program for the duration of the program.
Trainee screening and selection	<ul style="list-style-type: none"> • Providing any required counselling services to prospective applicants and their families/communities using selection tools available by the Training Provider.

	<ul style="list-style-type: none"> ● Executing activities and any elements of a ‘mobilization toolkit’ (e.g. pamphlets, videos, presentations, letters to families etc.) ● Mobilizing potential trainees from Lahore. ● Conducting entry tests and orientation sessions as part of screening process. ● Information gathering (registration form details) required for the purposes of the programme.
<p>Organization</p>	<p>Organization must also fulfill the following eligibility conditions:</p> <ol style="list-style-type: none"> i. Must be a legal entity and registered with relevant Government body or Social Security Ordinance 1965. ii. Must have valid NTN/FTN in the name of Entity/Organization. iii. Must have audited financial statements (for the last financial year of the organization), issued by an ICAP licensed Chartered Accountant, comprising of the following required documents: <ul style="list-style-type: none"> ● Audit Report, ● Balance Sheet, ● Income & Expenditure Statement of Account ● Cash Flow Statement, and ● Notes to the Accounts i. Public sector organizations have exemption from this condition. ii. Must not be blacklisted by PSDF or any other organization or faced contract cancellation or withholding of funds for contractual violations by PSDF in previous training schemes. iii. Must have workshops / laboratories/training facilities for the applied courses as per specifications defined in the bidding document. The training facilities will be visited by PSDF or PSDF appointed monitors for inspection and verification. iv. Must agree for monitoring by a Third Party contracted by PSDF. v. Must agree to allow PSDF assigned auditors to check the accounts opened for PSDF funding, as and when required. vi. Should prefer to open a separate bank account (in the legal name of the organization) for funds provided by PSDF.
<p>Implementation of Training</p>	<p>Scheme will be implemented in the formal manner with both theoretical and practical component including field lessons in collaboration with employers. In that case a special monitoring mechanism will be agreed by both the parties.</p>
<p>Target Group (Eligibility for Admission)</p>	<p>Residents of Lahore meeting the following criteria:</p> <ul style="list-style-type: none"> ● Age 18 -29 (Training Provider are responsible to comply with relevant labor laws while selecting the trainees). ● Must not have education level of greater than intermediate ● Motorcycle-driving license (for male candidates) preferred ● Urdu and Punjabi speaking

	<ul style="list-style-type: none"> • Unemployed and looking for a job • Must have CNIC with permanent or temporary residential address of Punjab. • Must not have availed PSDF-funded training prior to enrolment. • Must not have defaulted on a loan in past • If any such trainee is found it will lead to the expulsion of the trainee
Trainees per Class	Trainees per Class: Up to 35 according to availability of work places for practical and theoretical instructions in class room and other training facilities as well as nature of training.
Minimum Conduct Hours	Minimum conduct hours per week should not be less than 40 hours per week.
Final Test and Certification	<p>On completion of training, testing and certification will be conducted by PSDF through its International Partner. Testing and certification of trainees will be based on the criteria set-by the International Partner on completion of training.</p> <p>In case more than 20% trainees in a class fail in the test, PSDF will impose substantial penalties on the Training Provider.</p>
Payment to Training Provider	<ol style="list-style-type: none"> a) Training Fee b) Trainee Support Payments which includes Monthly Stipend Amount
Training Fee	<p>The financial bid will be based on training fee inclusive of all expenditures other than capital investment. It will include but not limited to:</p> <ul style="list-style-type: none"> • Trainee's Mobilization • Trainers' remuneration • Consumable training materials • Training Manual & stationery required for training • Management & reporting costs • Depreciation of machinery and equipment etc. • Utilities & miscellaneous items
Trainee Support	<p>Fixed Stipend @ Rs. 1,500 per trainee per month.</p> <p>Payment of stipend will be made as per PSDF policy and will be linked to attendance. It may be through the Training Provider or PSDF may engage a third party for payment of stipend directly to trainees.</p>
Validity of Proposal	160 days from last date of submission.
Proposal Language	English.
Fixed Budget	Not Applicable.
Currency	All financial figures should be quoted in Pak Rupees.

Date of Opening of Financial Proposals	Will be communicated later.
Basis of Proposal Evaluation	Quality and Cost-Based Selection (QCBS) methodology duly approved by PSDF's Board of Directors will be used for selection of Training Providers based on combined Technical and Financial Score
Criteria for Evaluation of Proposals	<p>Technical Score (St) of proposal</p> <ul style="list-style-type: none"> • Quality and Capacity of Training = 35 • Past Experience = 30 • Capacity of the Organization to Deliver = 20 • Approach & Methodology = 15 <p>(Minimum Qualifying Technical Score = 65%)</p>
Basis of Financial Evaluation	The bids will be evaluated on the basis of per trainee per month cost (inclusive of all taxes). All direct & indirect taxes should be mentioned in the financial proposal.
Any Special Condition	PSDF may relax one or more conditions of the Bidding Document under intimation to all shortlisted Training Providers.
Bank Guarantee	Mobilization Advance equal to 10% of the contract value (if requested) against irrevocable Bank Guarantee to be adjusted in instalments (maximum five).
Training Facilities	<p>Following minimum standard shall be followed:</p> <p>1 Classrooms size: 18 sq. ft. per student.</p> <p>1 Classroom size: 10 sq. ft. per student</p> <p>These classrooms must be set aside for this program that takes place from 9am to 5pm every day(except Sundays) for a period of 7 weeks (i.e. 1 weeks for training of trainers, 2-week screening and registering students, 4 weeks student training)</p> <p>Support the setup of the class by 3 weeks prior to commencing classes. This will include providing a table, students' chairs, 2 whiteboards per class, projectors, backup power and other relevant stationery required for training. Wall-clock, dust-bins in classrooms. One laptop/desktop for Trainers' use only. Dedicated work space for Instructors with a whiteboard. Locker cabinets in classrooms and office space. Water-dispensers for office use. If available, computer lab access with access to Internet to applicants for entry-tests during mobilization and in-program use as well.</p>

	Training Providers must submit status of furniture, etc. that will be made available for training. All training facilities are subject to inspection.
Contract Extension	Performance of Training Provider would be evaluated at the expiration of Contract. Subject to satisfactory performance evaluation and release/ availability of funds, the Contract may be extended for an additional period and/or for training of additional trainees, on same cost and ToRs by mutual agreement of both parties. Training Provider perceived to have demonstrated poor performance would not be considered for extension of Contract for subsequent round of training.
Means of Communication	Formal communication between PSDF and Training Provider may be made through letter, email or fax.
Client's Input	Publicity of the Scheme and arrangements for stakeholders' visits and ceremonies (in case of a large-scale graduation ceremony etc.) at the completion of the assignment.
Clarification Requests	Requests addressed to Client's Representative/Contact Person in writing can be received before October 8th, 2018; 05:00 PM.
Pre- Proposal Conference	<p>Pre-Proposal conference will be conducted in order to guide the organizations for preparing the Bidding Document effectively.</p> <p>The interested organizations should get them registered before October 8th, 2018 through an email at khadija@generation.org using the Form available at the end of this document or on PSDF website. Dates and venues of the workshops will be shared through an email confirming the registration</p>
Client's Representatives/ Contact Persons	<p>Khadija Haleem</p> <p>Curriculum and Instruction Lead,</p> <p>Punjab Skills Development Fund,</p> <p>21-A, H-Block, Dr. Mateen Fatima Road, Gulberg II, Lahore. Phone No. 92-42-35752408-10 – khadija@generation.org</p>
Submission of Proposals	<p>Bidding documents to be prepared and submitted to PSDF consist of:</p> <ol style="list-style-type: none"> 1. Organization's Profile, Eligibility & Capacity (Section 1), 2. Technical Proposal (Section 2)

	<p><i>(Section 1 & 2 to be placed in an envelope (1) and sealed)</i></p> <p>3. Financial Proposal (Section 3)</p> <p><i>(Section 3 to be placed in a separate envelope (2) and sealed)</i></p> <p>Envelopes 1 and 2 to be put in an outer envelope for submission to PSDF</p>
<p>Submission Address</p>	<p>Bidding documents will be received through courier and should be addressed as under:</p> <p>Chief Financial Officer /</p> <p>Convener Training Service Selection Committee</p> <p>Microfinance Loan Officer Training Programme</p> <p>Punjab Skill Development Fund,</p> <p>21-A, H-Block, Dr. Mateen Fatima Road, Gulberg II, Lahore.</p> <p>Phone: 92-42-35752408-10</p>
<p>Last Date of Submission of Bidding Documents</p>	<p>October 16th, 2018; 05:00 PM</p>

PART C

TERMS OF REFERENCE

TERMS OF REFERENCE (TOR)

Punjab Skills Development Fund (PSDF) is funding training for residents of Punjab under the “Microfinance Loan Officer Training Programme” scheme. The purpose of the vocational training is to provide trained workforce to employers (Microfinance Banks) and to promote income generation opportunities for the target population. The selected Training Provider will be expected to enter into a contract specifying the responsibilities and deliverables of the assignment.

Training provider contracted under this scheme will be responsible for mobilizing, assisting in selecting trainees and providing Instructors who will be upskilled through a Training of Trainer (TOT) by PSDFs International Partner to train the trainees. Trainees for the scheme will be from Lahore.

Responsibilities of Training Provider will be to:

1. Mobilize the communities and select trainees for the proposed skills training according to the eligibility criteria defined by PSDF. Ensure target number of trainees mobilized and screened as per PSDFs International Partner’s requirements for a class of 35 graduates that will be conducted within the agreement period.
2. Executing activities elements of the ‘mobilization toolkit’ (e.g. pamphlets, videos, presentations, letters to families etc.)
3. Accept applications from only those **trainees** who have either temporary or permanent address given in CNIC of Punjab and are current residents of Punjab.
4. Accept applications from only those trainees who have not already benefited from PSDF funding through verifying data of the trainees from PSDF website by entering CNIC number.
5. Arrange training facilities, furniture and other physical facilities (e.g. washrooms, backup power, drinking water, etc.) keeping in view the standards defined by PSDF.
6. Provide a list of competent and qualified instructors and support staff. PSDFs International Partner will identify and recruit 2 full-time instructors from the list provided, who will be 100% dedicated to the program. Ensuring training of trainers as per schedule and selected trainers will participate in a 2-week training of trainer’s workshop. If the suggested list of trainers do not satisfy the recruitment requirements, the Training Provider will need to arrange for new profiles as per PSDF’s requirement.
7. Get the facilities and arrangements inspected by PSDF before start of training.
8. Provide a list of mentors to be screened and selected for the program, one mentor per batch will be employed to support with student mentorship and various program activities. The role requirements will be set by PSDF.
9. Provide all learning aids, teaching materials, consumables, and additional facilities, as per demand of curricula, free of cost to the trainees (all costs on account of these items will be included in training fee which will be paid by PSDF).
10. Printing of training manual(s), if already not available.
11. Manage a transparent system of payment of stipend to trainees in a timely manner according to the notified rates (all records to be maintained). PSDF may engage a third-party organization for disbursement of stipend.
12. Establish a system for providing reports to PSDF within stipulated time through email or on a web-based data management system.
13. Facilitate and provide access to PSDF monitoring team for the monitoring of training.
14. Maintain separate bank account and financial records relating to the PSDF assignment(s).
15. Assist any PSDF authorized partner in carrying out a tracer study / evaluation of the trained persons.
16. Arrange a simple graduation ceremony and distribute certificates to successful graduates on course completion and inform PSDF at least one week before the event.

17. Assist PSDF in the arrangements of graduation ceremony; if graduation ceremony is arranged by PSDF at large scale (cost of such ceremony arranged by PSDF will be borne by PSDF).
18. Display prominently sign-boards relating to the training at the training centre(s), as per design provided by PSDF.
19. Any other obligation agreed in the contract.
20. The Training Provider will be responsible for certain deliverables as per requirement of the project.
21. Maintaining records of trainee details, their performance and where they are placed utilizing any of PSDF's International Partner specific data management tools being developed

Note:

- a) In case of non-compliance with the responsibilities, financial penalties will be applicable.
- b) Training Provider will not charge anything to the trainees at any stage of the training process, in the form of provision of admission forms, enrolment, training delivery or certification.

Responsibilities of Punjab Skills Development Fund are to:

1. Provide funds to meet the expenses on training as per rate, number of trainees, attendance of trainees and payment schedule agreed in the contract.
2. Provide a Microfinance Loan Officer Training curriculum.
3. Candidate's selection would lead by PSDF's International Partner however the TSP would be closely assisting and providing support.
4. The International Partner will identify and recruit 2 full-time instructors from the list provided by the Training Provider; the selected Instructors will be 100% dedicated to the program and will then participate in a 2-week training of trainer's workshop.
5. Testing and certification will be conducted by PSDF's International Partner.
6. Provide funds for meeting costs on account of Trainee Support which include stipend (if any), as determined by PSDF management.
7. Monitor / supervise the delivery of training through PSDF's Monitoring team and International Partner.
8. Take measures for quality control through PSDF's Monitoring team and International Partner.
9. Guide training partner for smooth implementation of training.
10. Arrange and finance a graduation ceremony, if any planned.
11. Bear costs on account of publicity as considered appropriate by PSDF management.
12. Inspect training facilities & arrangements and accord permission to start training (i.e. issue a Notice to Proceed).

Joint Responsibilities of Punjab Skills Development Fund and Training Provider:

1. To showcase the training programme funded by PSDF at different forums, if required

**REGISTRATION FORM FOR
Pre-Proposal Conference**

OF

Microfinance Loan Officer Training Programme

The interested organizations should get themselves registered for Capacity building conference by emailing the following form to khadija@generation.org before October 8th, 2018.

Date and venue of the conference will be shared through an email confirming the registration.

Information About Organization	
Name of Organization	
Office Address	
Telephone Number	
Mobile Number	
Email Address	
Nomination for Capacity Building Conference	
Name	
Contact Numbers	
Email Address	
Note: Organizations are suggested to nominate maximum of two persons only who will be responsible for preparation of bidding document.	