

## Request for Proposal (RFP)

Subject RFP #:	RFP-CATALYZE-WGDP-2020-0064
RFP Issue Date:	10/07/2020
Terms of Reference / Specifications:	Regional Gender Lens Finance Consultant
Project	CATALYZE Innovative Blended Finance
Company	Palladium International, LLC
Country of Performance	United States
Closing Date and Time	<b>09:00 AM EST on 10/19/2020</b>
Questions Deadline	<input checked="" type="checkbox"/> Accepted at <a href="mailto:catalyze.procurements@thepalladiumgroup.com">catalyze.procurements@thepalladiumgroup.com</a> <b>by 09:00 AM EST on 10/13/2020</b> <input type="checkbox"/> N/A
Bidders' Conference	<input type="checkbox"/> Date, Time, and Place <input checked="" type="checkbox"/> N/A
Details for Submission	Submissions will be accepted: <input checked="" type="checkbox"/> Electronically: Emailed to <a href="mailto:catalyze.procurements@thepalladiumgroup.com">catalyze.procurements@thepalladiumgroup.com</a> <b>by 09:00 AM EST on 10/19/2020</b> <input type="checkbox"/> In hard copy (sealed bids)
Offer Validity Period	90 days after proposal submission

Thank you for your interest in the above procurement. As implementer for the CATALYZE Innovative Blended Finance Project funded by United States Agency for International Development (USAID), Palladium invites you to submit a proposal for the scope of work attached in Annex A. Your proposal must be valid for the Validity Period.

Please email your notice of intention to submit a proposal by the Questions Deadline. Answers to questions shall be distributed to all offerors that have indicated an intention to submit a proposal by the deadline.

Please submit your proposal in accordance with the Details for Submission above by the Closing Date and Time. This RFP in no way obligates Palladium to award a contract nor does it commit Palladium to pay any cost incurred in the preparation and submission of a proposal. Palladium bears no responsibility for data errors resulting from transmission or conversion processes.

Yours sincerely,  
CATALYZE Procurement Team

## Terms and conditions

### 1. Proposal Conditions

By submitting a proposal, potential suppliers are bound by these terms and conditions. Potential suppliers must submit offers with all details provided in English and with prices quoted in a single currency.

### 2. Proposal Lodgement

The Company may grant extensions to the Closing Time at its discretion. The Company will not consider any quotes received after the Closing Time specified in the RFP unless the Company determines to do so otherwise at its sole discretion.

### 3. Evaluation

The Company may review all proposal to confirm compliance with this RFP and to determine the best proposal in the circumstances.

### 4. Alterations

The Company may decline to consider a proposal in which there are alterations, erasures, illegibility, ambiguity or incomplete details.

### 5. The Company's Rights

The Company may, at its discretion, discontinue the RFP; decline to accept any proposal; terminate, extend or vary its selection process; decline to issue any contract; seek information or negotiate with any potential supplier that has not been invited to submit a proposal; satisfy its requirement separately from the RFP process; terminate negotiations at any time and commence negotiations with any other potential supplier; evaluate proposals as the Company sees appropriate (including with reference to information provided by the prospective supplier or from a third party); and negotiate with any one or more potential suppliers.

### 6. Amendments and Queries

The Company may amend, or clarify any aspect of the RFP prior to the RFP Closing Time by issuing an amendment to the RFP in the same manner as the original RFP was distributed. Such amendments or clarifications will, as far as is practicable be issued simultaneously to all parties.

Any queries regarding this RFP should be directed to the Contact Person identified on the cover page of this RFP.

### 7. Clarification

The Company may, at any time prior to execution of a contract, seek clarification or additional information from, and enter into discussions and negotiations with, any or all potential suppliers in relation to their proposals. In doing so, the Company will not allow any potential supplier to substantially tailor or amend their proposal.

### 8. Confidentiality

In their proposal, potential suppliers must identify any aspects of their proposal that they consider should be kept confidential, with reasons. Potential suppliers should note that the Company will only agree to treat information as confidential in cases that it considers appropriate. In the absence of such an agreement, potential suppliers acknowledge that the Company has the right to disclose the information contained in their proposal.

The potential supplier acknowledges that in the course of this RFP, it may become acquainted with or have access to the Company's Confidential Information (including the existence and terms of this RFP and the TOR). It agrees to maintain the confidence of the Confidential Information and to prevent its unauthorised disclosure to any other person. If the potential supplier is required to disclose Confidential Information due to a relevant law or legal proceedings, it will provide reasonable notice of such disclosure to the Company. The parties agree that this obligation applies during the RFP and after the completion of the process.

### 9. Alternatives

Potential suppliers may submit proposals for alternative methods of addressing the Company's requirement described in the RFP where the option to do so was stated in the RFP or agreed in writing with the Company prior to the RFP Closing Time. Potential suppliers are responsible for providing a sufficient level of detail about the alternative solution to enable its evaluation.

### 10. Reference Material

If the RFP references any other materials including, but not limited to, reports, plans, drawings, samples or other reference material, the potential supplier is responsible for obtaining the referenced material and considering it in framing their proposal. And provide it to the Company upon request.

### 11. Price/Cost Basis

Prices or costs quoted must show the tax exclusive price, the tax component and the tax inclusive price.

The contract price, which must include any and all taxes, supplier charges and costs, will be the maximum price payable by the Company for the Goods and/or Services.

### 12. Financial information

If requested by the Company, potential suppliers must be able to demonstrate their financial stability and ability to remain viable as a provider of the Goods and/or Services over the term of any agreement.

If requested by the Company, the potential supplier must promptly provide the Company with such information or documentation as the Company reasonably requires in order to evaluate the potential supplier's financial stability.

### 13. Referees

The Company reserves the right to contact the potential supplier's referees, or any other person, directly and without notifying the potential supplier.

### 14. Conflict of interest

Potential suppliers must notify the Company immediately if any actual, potential or perceived conflict of interest arises (a perceived conflict of interest is one in which a reasonable person would think that the person's judgement and/or actions are likely to be compromised, whether due to a financial or personal interest (including those of family members) in the procurement or the Company).

### 15. Inconsistencies

If there is inconsistency between any of the parts of the RFP the following order of precedence shall apply:

- (a) these Terms and Conditions;
- (b) the first page of this RFP; and
- (c) the Schedule

so that the provision in the higher ranked document will prevail to the extent of the inconsistency.

### 16. Collusion and Unlawful Inducements

Potential suppliers and their officers, employees, agents and advisors must not engage in any collusive, anti-competitive conduct or any other similar conduct with any other potential supplier or person or quote any unlawful inducements in relation to their proposal or the RFP process.

Potential suppliers must disclose where proposals have been compiled with the assistance of current or former the Company employees (within the previous 9 months and who was substantially involved in the design, preparation, appraisal, review, and or daily management of this activity) and should note that this may exclude their proposal from consideration.

Potential suppliers warrant that they have not provided or offered any payment, gift, item, hospitality or any other benefit to the Company, its employees, consultants, agents, subcontractors (or any other person involved in the decision-making process relating to this RFP) which could give rise to a perception of bribery or corruption in relation to the RFP or any other dealings between the parties.

### 17. Jurisdiction

This RFP shall be subject to the laws of the District of Columbia, United States of America. The language of the arbitration will be English.

The Potential Supplier and the Company will use their best efforts to settle amicably any dispute, controversy, or claim arising out of, or relating to this RFP or the breach, termination, or invalidity thereof.

If no agreeable settlement can be found, any dispute, controversy, or claim arising out of or relating to this RFP or the breach, termination, or invalidity thereof, shall be settled by mediation through the American Arbitration Association by filing a request for mediation with the AAA and the other party. The Parties will be bound by any arbitration award rendered as a result of such arbitration as the final adjudication of any such dispute.

## **Company Information**

Palladium is a global leader in the design, development and delivery of Positive Impact — the intentional creation of enduring social and economic value. We work with corporations, governments, foundations, investors, communities and civil society to formulate strategies and implement solutions that generate lasting social, environmental and financial benefits.

## **Project Background**

The USAID-funded CATALYZE Program, a \$250 million 8-year program, is designed to mobilize \$2 billion in private capital, especially for underfinanced sectors, including women. As part of the Women's Global Development and Prosperity (W-GDP) Resilience buy-in, CATALYZE will be providing technical assistance to women-led micro, small, and medium enterprises (W-MSMEs) in order to build enterprise resilience and facilitate growth. To this end, W-GDP is collaborating with the Development Finance Corporation (DFC) to pilot a number of supply-side interventions in the "incentives toolkit" to build capacity in DFC financial institution (FI) investees to better serve women clients. These will provide additional financing to women clients; gender mainstream existing products and services through tailored technical assistance to Bank teams; and co-create incentives using variable interest-rate regimes.

## **Purpose**

To support this work, CATALYZE: W-GDP is seeking a consultant to:

- (i) Conduct a rapid assessment of bank partners to understand specific supply-side constraints preventing W-SMEs from accessing finance;
- (ii) Design a Gender Lens Finance Strategy (GLFS) detailing changes in policy, procedures, training, products, services, and marketing approaches to help each bank client increase the number of W-SME loans;
- (iii) Provide technical assistance during the period of the roll-out of the strategy over a period of eight (8) months;
- (iv) In collaboration with a local consultant, guide the design and rollout of financial and non-financial products; and
- (v) In collaboration with the Palladium team and the local consultants for each country, integrate the Financial Incentives Program (FIP) as an add-on to the GLFS in each country.

## **Type of Contract**

Palladium intends to issue a Firm Fixed Price subcontract to the selected offeror.

## **Anticipated Contract Period of Performance**

The period of performance will be approximately 8 months after subcontract execution.

## **Place of Performance**

The activities to be performed under this contract will take place in Latin America region. See the Instructions for Submission of Cost Proposal for travel assumptions.

**Note: Due to COVID-19, consultant services will be delivered virtually until such time as travel is safe.**

## Key Deliverables and Timeline

All deliverables are detailed further in Annex A: Scope of Work

Deliverable #	Report and Deliverable	Timeline	Payment Amount
1	Submission of Best Practice Overview detailing approaches to address constraints to W-MSMEs in Latin America (15 pages) and best practice solutions.	November 1, 2020	20%
2	Rapid gender assessment with first two (2) bank partners, and subsequent submission of key analytical take-aways for development in the GLFS to be submitted as 10-slide PowerPoint presentations for each bank.	November 15, 2020	20%
3	Finalization of the GLFS, for the first two (2) local bank partners to be encapsulated in a 10-15-page document and a 15-20 slide PowerPoint, approved by each respective FI.	February 1, 2021	10%
4	Design of the financial product with the bank in Guatemala ascertained by design document.	June 1, 2021	10%
5	Finalization of GLFS in the third and fourth banks submission.	June 1, 2021	10%
6	Completion of GLFS roll-out in the first two banks this will be ascertained by period of technical assistance provided no less than 6 months.	October 31, 2021	30%

## Instructions to Offerors

Separate technical and cost proposals must be submitted by email no later than the time and date specified on the cover page.

### 1. Technical Proposal

For the technical proposal, the offeror must submit:

- (a) Cover letter with the following information:
  1. Firm contact info and address
  2. Type of company or organization
  3. DUNS Number (Company must have a DUNS number or obtain one within 5 days of being notified of selection)
  4. Signed by an authorized representative of the company
- (b) Background on the firm and relevant expertise (max. 2 pages)
- (c) Past experience information/capability statement
- (d) Technical proposal and management approach
- (e) Proposed work plan showing how the firm would execute this project including a timeline (max. 2 pages)
- (f) Description of relevant projects previously performed by the firm, demonstrating expertise as outlined in Annex A (max. 4 pages)
- (g) Contact details for three referees (max. 1 page)
- (h) All supporting documentation specified below in the pass/fail evaluation criteria.

### 2. Cost Proposal

Offers must submit a cost proposal. CATALYZE will provide a budget template upon request through [catalyze.procurement@thepalladiumgroup.com](mailto:catalyze.procurement@thepalladiumgroup.com). The cost proposal consists of:

- (a) Budget in Microsoft Excel with all formulas visible (unlocked)
- (b) Accompanying Word Document with all cost assumptions and explanations

Key assumptions

- All prices are to be inclusive of relevant taxes
- Separate unit cost and number of units
- Break down activity costs into as much detail as possible
- Offeror should budget for: all allowable costs to implement activity, including but not limited to salaries, travel, other direct costs, etc.
- Preferred budget ceiling is \$90,000 USD

The selected offeror will be required to complete the Due Diligence Questionnaire (attachment 1) and provide a DUNS number within 5 days of being notified of selection.

**Submission of Offers**

Electronic proposals must be submitted by sending two separate emails, one for technical proposal and one for cost proposal with the RFP number in the subject lines. Ensure all required documents are attached. The RFP number can be found on the cover page.

Offers received past the deadline stated on the cover page will be deemed non-responsive and will not be considered for award.

**Evaluation and Award Process**

Proposals will be evaluated using a best value trade off methodology. This is a three-stage process.

- (1) The first set of criteria is graded on a pass/fail basis. Offerors must meet the following minimum eligibility qualification criteria and provide supporting documentation:

	Requirement	Supporting Documentation
(a)	Must not have any active exclusions from the working with the US government ( <a href="http://www.sam.gov">www.sam.gov</a> ), the UN (Sanctions List), or the US Department of the Treasury Office of Foreign Asset Control	N/A

- (2) If these minimum criteria are met, the offer’s technical proposal will be evaluated as follows:

Evaluation Criteria	Documents Evaluated	Points
<b>Technical Approach:</b> Response to the RFP must demonstrate clear understanding of the assignment to be undertaken on behalf of CATALYZE W-GDP with methodology and process for carrying out the Scope of Work, with expected deliverables	Technical Approach	30
<b>Past Performance:</b> Proven track record developing financial products and services for women, preferably in LAC	Background and relevant expertise	30
<b>Experience working directly with commercial banks in LAC</b>	Background and relevant expertise	30
<b>Experience managing consultants remotely,</b> fostering learning across multiple projects, and capturing it in written English-language deliverables.	Background and relevant expertise	10
<b>TOTAL</b>		<b>100</b>

- (3) The offeror’s cost proposal will be evaluated for:

- Proposed total price, relative to other offers received
- Realism and reasonableness of the work to be performed
- Price reflects a clear understanding of the requirements
- Price is consistent with various elements of the technical proposal
- Compliance with USAID cost principles (For profit entities – Cost Principles in FAR Part 31)

Palladium reserves the right to award under this solicitation without further negotiations. The offerors are encouraged to offer their best terms and prices with the original submission.

## **PROCUREMENT INTEGRITY AND ETHICS**

It is Palladium's Policy that no gifts of any kind and of any value be exchanged between vendors/contractors and Palladium personnel. Discovery of the same will be grounds for disqualification of the vendor/contractor from participation in any Palladium's procurements and may result in disciplinary actions against Palladium personnel involved in such discovered transactions.

### **Resulting Award**

This RFP in no way obligates Palladium to award a contract. Palladium may opt to select multiple offers in response to this RFP.

Any contract/purchase order resulting from this solicitation must be signed by both parties to be considered valid and in force. All costs associated with, but not limited to, production, preparation and/or delivery of goods or services, including deliveries, accepted by Palladium staff, without a fully executed (signed by both parties) contract/purchase order, are at the vendor's risk only. Palladium shall not pay for any costs, without limitation, associated with production, preparation or delivery of goods and/or services under this or any other contract/purchase order, which has not been signed by both parties.

If your proposal is successful, you will be required to enter into the Company's standard contract for the types of goods or services being provided. In the provision of the Goods and Services, you will be required to comply with the Company's policies, including (without limitation) its Business Partner Code of Conduct and any relevant client terms and conditions. Potential suppliers must also comply with the Company's Business Partner Code of Conduct in the submission of any proposals pursuant to this RFP.

If you are bidding as part of a joint venture, partnership or similar, please make this clear in your submission. Likewise, if you propose to subcontract any part of the goods or services provision, then disclose this fact within your submission. The Company may require additional information from you and approval for subcontracting will not be automatic as subcontractors will be subject to Palladium's Due Diligence process.

### **Attachments**

Please review the additional documentation and proposed contracts terms and conditions which should be given consideration when preparing your proposal. By submitting your bid you will certify that that you are in agreement with the contract terms and conditions as included in this solicitation and that all prices include all aspects of the required compliance with the terms and conditions of the proposed contract.

Attachment 1- Due Diligence Questionnaire

Palladium Business Partner Code of Conduct and Child Protection Guidelines can be downloaded in full at: <http://www.thepalladiumgroup.com/policies> or request through email from [Catalyze.procurement@thepalladiumgroup.com](mailto:Catalyze.procurement@thepalladiumgroup.com)

## **Annex A: Scope of Work**

**Note: Due to COVID-19, consultant services will be delivered virtually until such time as travel is safe (anticipated Sept 2021).**

### **Component 1: Rapid Gender Assessment**

In collaboration with the local consultants for each country, the regional gender lens finance consultant will conduct a rapid assessment of bank partners to understand specific supply-side constraints preventing women-led SMEs (W-SMEs) from accessing finance. The goal of this analysis is to understand current practices, staff strengths, and capacity gaps—as well as demand-side constraints—as perceived by these financial institutions (FIs) that prevent W-SMEs from accessing finance. The consultant will conduct up to four (4) assessments in the first year.

### **Component 2: Gender Lens Finance Strategy (GLFS)**

Building on regional best-practice experience, and in collaboration with the local consultants for each country, the regional consultant will design a GLFS detailing changes in policy, procedures, training, products, services, and marketing approaches to help each bank client increase the number of W-SME loans.

### **Component 3: Roll-out of GLFS**

Building on regional best-practice experience and in collaboration with the local consultants for each country, the regional consultant will provide technical assistance during the period of the roll-out of the strategy over a period of eight (8) months, with one (1) scheduled check-in per week per bank partner (via phone).

### **Component 4: Financial and Non-Financial Product Development**

In collaboration with the local consultant, the regional consultant will guide the design and rollout of financial and non-financial products (up to one [1] product per bank; four [4] banks per year) as required.

#### **In Guatemala:**

In collaboration with the local consultant for Guatemala; the regional consultant will hold bi-monthly planning meetings with the Palladium activity management unit (AMU), Agora Partnerships, and others to ensure that the roll-out of the VPO Program fits within the overall GLFS.

### **Component 5: Financial Incentives Program (FIP)**

In collaboration with the Palladium AMU and the local consultants for each country, the regional consultant will integrate the FIP as an add-on to the GLFS in each country. Of note, the FIP will be initiated along a flexible schedule, be informed by other donor interventions with the banks, and will integrate best practices in adaptive management to respond to changing circumstances.

## **MILESTONES**

- 1) **Submission of Best Practice Overview** detailing approaches to address constraints to women-led SMEs in Latin America (15 pages) and best practice solutions.
  - Milestone value: 20% of total subcontract
  - Due date: November 1, 2020
- 2) **Rapid gender assessment** with first two (2) bank partners, and subsequent submission of key analytical take-aways for development in the GLFS to be submitted as 10-slide PowerPoint presentations for each bank.
  - Milestone value: 20% of total subcontract
  - Due date: Nov 15, 2020
- 3) **Finalization of the GLFS, for the first two (2) local bank partners** to be encapsulated in a 10-15-page document and a 15-20 slide PowerPoint, approved by each respective FI.
  - Milestone value: 10% of total subcontract
  - Due date: February 1, 2021
- 4) **Design of the financial product with the bank in Guatemala** ascertained by design document.
  - Milestone value: 10% of total subcontract

- Due date: June 1, 2021
- 5) Finalization of GLFS in the third and fourth banks** submission
  - Milestone value: 10% of total subcontract
  - Due date: June 1, 2021
- 6) Completion of GLFS roll-out in the first two banks** this will be ascertained by period of technical assistance provided no less than 6 months.
  - Milestone value: 30% of total subcontract
  - Due date: October 31, 2021