

QUESTIONS & ANSWERS

Date: April 18, 2023

Reference Request for Proposal Number: RFP-CATALYZE-217772-Ethiopia-2023-008

Dear Offerors,

Please see below answers to the questions submitted to ethiopiams4g.procurement@thepalladiumgroup.com and questions raised during the bidder's conference conducted on April 18, 2023.

No	Question	Answer
1	Is the training only for newly hired employees or for all employees? Are we going to handle the recruitment, selection, and placement ourselves, or will the HR department of the respective bank collaborate with us?	As described on the posted RFP, there are going to be two separate trainings, one for newly recruited employees (2000 new candidates) and one for existing employees. The training will be based on the banks' needs and demand. The recruitment and selection process should be done by the selected service provider and the shortlist for placement should be confirmed and approved by the bank.
2	Are we going to do the assessment ourselves, or are we supposed to get one from the bank if they have similar questions for similar new entrants?	The contracted service provider is expected to do the assessment and diagnosis report for each bank.
3	Are we going to train after we get approval from the bank, or will we pick the best from our list?	The training should begin after the contracted service provider receives approval from the bank.
4	Where do the academic institutions come under?	This is primarily an activity to be undertaken by the consultant in support of the selected banks under this RFP. Academic institutions could be part of the engagement by the selected subcontracts for partial delivery of services.
5	For clarity and costing purposes, the secondary cities should clearly be known.	Since the activities are dependent on the demand of the banks, it will be up to the banks to identify their secondary city branches they want to participate in the activities mentioned. Accordingly, it will be difficult to identify at this point which secondary cities are expected to be part of this activity. As an overall objective, we expect 51% of the activities to be from secondary cities.
6	Who is responsible for digitalizing the applications specific to innovative finance? Because the milestone activities in your RFP are Training Need Assessment, Training & Lending Manual Development.	The Training and Lending Manual Development shall be prepared by the contracted service provider, but the digitization or implementation of specific innovative financing is expected to be implemented by the banks as per their need.
7	Is it only for SMEs? What about the youth and women in cooperatives engaged in food security?	The lending can also include youth and women engaged in cooperatives if they have business license and registration.

8	What are the specific deliverables in terms of output?	The specific deliverables are mentioned in detail in the posted RFP (Annex A, section D).
9	Do you expect one service provider to carry out all aspects of the activities mentioned, or could we choose an activity?	We expect one service provider to carry out all three activities.
10	During the training facilitation process, who is responsible for covering the costs of training venues and related logistics?	The service provider will be responsible for coordinating venues and logistics; all costs associated with trainings shall be part of the contract budget.
11	In this engagement, is the contractor expected to finish the milestone activity and request reimbursement?	Yes, the contracting method is Pay for Result (P4R), which means that payment is made after the activity is complete and deliverables are approved by the technical lead. Each deliverable will have a set payment amount detailed in the contract.
12	What kind of contracting mechanism will be applied?	The contracting method is Pay for Result (P4R), which means that payment is made after the activity is complete and deliverables are approved by the technical lead. The contracts will be firm fixed price, meaning total cost is set at the start of the contract.
13	The RFP directs that the cost proposal be prepared in ETB, but there are some costs in foreign currency; how do we accommodate those costs considering devaluation and inflation?	Yes, the cost proposal must be prepared in ETB. Bidders are free to forecast and consider any cost that might be affected and subject to inflation as well as devaluation and include this in their proposed budgets.
14	If the proposal submission deadline is not feasible, would there be a room to push the submission deadline a little further?	There is no room for late submission. All proposals submitted after the deadline will be disqualified.