

Request for Proposal (RFP)

Subject RFP #:	RFP-217772-WBR-2024-0404
RFP Issue Date:	January 19, 2024
Terms of Reference / Specifications:	
Project	CATALYZE Innovative Blended Finance
The Company	Palladium International, LLC
Country of Performance	Sri Lanka
Closing Date and Time	February 12, 2024
Questions Deadline	<input checked="" type="checkbox"/> Electronically: email to catalyze.procurements@thepalladiumgroup.com with a copy to maria.furtado@thepalladiumgroup.com by January 26, 2024 <input type="checkbox"/> N/A
Bidders' Conference	<input type="checkbox"/> Insert Date, Time, and Place Here <input checked="" type="checkbox"/> N/A
Details for Submission	Submissions will be accepted: <input checked="" type="checkbox"/> Electronically: email to catalyze.procurements@thepalladiumgroup.com with a copy to maria.furtado@thepalladiumgroup.com <input type="checkbox"/> In hard copy (sealed bids)
Offer Validity Period	3 months

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.

I. Company Information

Palladium International LLC is a leading global consulting firm that manages nearly \$2 billion in donor-funded projects in more than 90 countries while simultaneously providing management consulting advice to private sector firms and local and national governments throughout the world. It is well-known for its work in private sector development, market systems, innovative/inclusive finance, and the formation of public-private alliances. Palladium adds value by aligning business interests with development objectives, leveraging donor resources with commercial assets and vice versa. This market-driven approach ensures interventions are impactful, inclusive, and address the root causes of today's biggest development challenges while also being sustainable beyond the life of a particular donor-funded program.

II. Project Background

Palladium International, LLC is implementing the \$250 million, 8-year USAID CATALYZE contract which offers a facilitated partnership model that will craft solutions to crowd in \$2 billion in blended finance (i.e. blended concessional and commercial finance) to USAID partner countries; it can work in any development sector or region.

Launched in October 2019, CATALYZE is a buy-in mechanism that allows USAID Bureaus and Missions to efficiently deploy investment facilitation solutions that respond to the needs of specific sectors, issues, and geographies. The CATALYZE platform can:

- Develop a pipeline of financeable transactions in target geographies and sectors;
- Link financeable opportunities to sources of capital, structure funds, and close complex transactions;
- Support new financial intermediaries in developing countries to build or strengthen local financial ecosystems; and
- Identify and assess blended finance approaches

Under the USAID CATALYZE project, the CATALYZE Women Building Resilience (WBR) Activity has the objective of increasing women's economic opportunities worldwide through increasing access to finance for women-owned small and medium enterprises (W-SMEs). Through its work, CATALYZE WBR works worldwide to help financial institution partners understand how to better serve their female clientele.

CATALYZE WBR is currently supporting a Sri Lankan financial institution to improve its offerings to female clients. CATALYZE WBR intends to support the bank in conducting market research to develop a customer value proposition that helps the bank differentiate itself in the market and is responsive to the needs and wants of women-owned SMEs.

Furthermore, the bank has already a prototype of a financial product it intends to launch within the coming months to better attract and serve women retail and SME clients. The findings from the market research and customer value proposition development will be used to inform recommendations for the adaptation of the product.

III. Purpose

The purpose of this RFP is to contract a firm that can conduct market research to support the Sri Lankan financial institution in designing the product and refining its gender-focused customer value proposition. A complete scope of work is attached as Annex A.

IV. Type of Contract

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

V. Anticipated Contract Period of Performance

The subcontract will be for a period of 90 days, and is expected to start on February 22, 2024

VI. Place of Performance

The activities to be performed under this subcontract will take place in Sri Lanka.

VII. Key Deliverables and Timeline

The Subcontractor will deliver the following deliverables:

#	Deliverable	Due Date	Payment %
1	Work plan and list of questions to be asked in focus group discussions and in in-depth interviews.	10 calendar days after subcontract is signed	10% of total subcontract amount
2	Market Research Report that details: <ul style="list-style-type: none"> Methodology used for FGD and in-depth interviews Findings of the market research regarding what products and services are sought by women retail clients and women-owned SMEs, and their preferred pathways for financial institution engagement. Recommendations for actionable steps the financial institution can take to implement these findings 	48 calendar days after subcontract is signed	25% of total subcontract amount
3	Market scan and competitor mapping which includes the following: <ul style="list-style-type: none"> Brief market scan to identify what financial and non-financial services are available to women-owned SMEs in Sri Lanka (including products that target and do not target women-owned SMEs specifically) Map competitor positioning in order to identify market gaps that could be filled by the financial institution. The competitor map must include the following banks: Commercial Bank, HNB, NDB, NTB, DFCC, markSeylan, and Pan Asia Bank. 	55 calendar days after subcontract is signed	15%
4	<ul style="list-style-type: none"> Provide a Customer Value Proposition, which is based on the findings of deliverables #2 and #3 and positions the financial institution to be responsive to the needs and wants of women-owned SMEs, differentiating it from other financial institutions in the market Provide a strategy for operationalizing the CVP within the bank, including recommendations for training staff, developing marketing materials, etc. 	65 calendar days after subcontract is signed	20%
5	Product Adaptation Report that includes: <ul style="list-style-type: none"> An outline of how the financial product prototype for targeting women-owned SMEs must be adapted to reflect the CVP and the results from the market research, as well differentiate the financial institution from its competitors. Key messages and channels for communicating the product and CVP with women-owned SMEs and women retail clients 	80 calendar days after subcontract is signed	20%

6.	Final report which includes: <ul style="list-style-type: none"> • A summary of all meetings held with the financial institution departments and their reactions to the proposed adaptations • Summary of agreed-upon adaptations to be codified in a revised product manual 	90 calendar days after subcontract is signed	10%
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VIII. 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

The presentation of the proposal must be carried out taking into account the format attached as Annex 01 of this RFP: Technical Proposal Format. The information provided in this form must be truthful and will be considered as a sworn statement for CATALYZE to evaluate the bidder's capacity to be a creditor of the subcontract. The content of this format is structured as follows:

1. Institutional information
2. Technical capabilities and qualifications
 - 2.1 Personal key
 - 2.2 Experience
 - 2.3 Methodological approach
3. Local (Non-U.S.) Company Data Sheet
4. Palladium Business Partner Code of Conduct
5. Certifications: (1) Certification Regarding Debarment and Suspension, (2) Certification Regarding Lobbying, (3) Certification Regarding Terrorist Financing, (4) Certification of Compliance with Laws and the U.S. Foreign Corrupt Practices Act.

2. Cost Proposal

Offerors must submit a cost proposal. CATALYZE will provide a budget template upon request through catalyze.procurements@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

- Budget in US Dollars
- 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:
 - Defense Base Act (DBA) insurance in accordance with FAR 52.228-3, as applicable.

IX. Submission of Offers

Electronic proposals must be sent to the emails indicated on the cover and include the RFP number in the subject lines: RFP-CATALYZE-WBR-2024-0404. Please ensure all required documents are attached. Offers received past the deadline stated on the cover page will be deemed non-responsive and will not be considered for award.

X. 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 be a registered legal entity in Sri Lanka for a minimum of three years	Copy of certificate or articles and memorandum of associate
(b)	Must not have any active exclusions from the working with the US government (www.sam.gov), the UN (Sanctions List), or the US Department of the Treasury Office of Foreign Asset Control	N/A
(c)	They must have the Unique Entity Identifier (UEI) issued through the System for Awards Management (SAM.gov), official website of the United States Government, or a commitment to request it within a period of no more than 5 days to obtain this UEI, if selected (it is free and easy to obtain).(*)	UEI number or letter with the commitment to request it within a period of no more than 5 days if selected

(*) Note: GSA has developed a useful interactive PDF tool that guides through the most common scenarios about UEI

(https://www.fsd.gov/sys_attachment.do?sys_id=af05f8fb1b44851006b09796bc4bcb6d)

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

Evaluation Criteria	Information sources	Points
Key personnel (20 points) <ul style="list-style-type: none"> The offeror must designate key personnel, including a team leader, with relevant experience performing tasks similar to that required in this SOW. The CV of key personnel, including the team leader, must be included. The key personnel will be graded based on the amount and quality of relevant experience to this SOW. 	Section 2.1 Key Personnel of the Technical Proposal Format (Annex 01 of the RFP)	20
Past experience (40 points), reflected through: <ul style="list-style-type: none"> Experience in similar assignments. The offeror should emphasize experience within the past 5 years conducting similar market research assignments to inform the development of customer value propositions and financial product adaptation. Experience in SME banking and gender-lens financing will be more highly valued. 	Section 2.2 Past Experience of the Technical Proposal Format (Annex 01 of the RFP)	40
Methodological Approach (40 points) <ul style="list-style-type: none"> In response to the RFP, the bidder must demonstrate a clear understanding of the scope of work, indicate the methodology for constructing and analyzing focus group discussions and key informant interviews and their outputs, indicate how they will leverage market research and scan results to develop a unique customer value proposition for the financial institution, and describe how they will apply the findings to support the financial institution in product adaptations. 	Section 2.3 Methodological Approach of the Technical Proposal Format (Annex 01 of the RFP)	40
TOTAL		100

(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 (select one: Non profit entities – Cost Principles in 2 CFR 200 Subpart E or 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.

XI. 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.

XII. 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 in order 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.

XIII. 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.

Annex A: Scope of Work
Annex 1: Technical Proposal Format
Annex 2: Budget Template

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

Annex A: Scope of Work

SCOPE OF WORK

Market Research to Support Sri Lankan Bank in its Gender-Focused Customer Value Proposition and Product Design

A. COMPANY OVERVIEW

Palladium International LLC is a leading global consulting firm that manages nearly \$2 billion in donor-funded projects in more than 90 countries while simultaneously providing management consulting advice to private sector firms and local and national governments throughout the world. It is well-known for its work in private sector development, market systems, innovative/inclusive finance, and the formation of public-private alliances. Palladium adds value by aligning business interests with development objectives, leveraging donor resources with commercial assets and vice versa. This market-driven approach ensures interventions are impactful, inclusive, and address the root causes of today's biggest development challenges while also being sustainable beyond the life of a particular donor-funded program.

B. PROJECT AND BUY-IN OVERVIEW

Palladium International, LLC is implementing the \$250 Million, 8-year USAID CATALYZE contract which offers a facilitated partnership model that will craft solutions to crowd in \$2 Billion in blended finance (i.e. blended concessional and commercial finance) to USAID partner countries; it can work in any development sector or region.

Launched in October 2019, CATALYZE is a buy-in mechanism that allows USAID Bureaus and Missions to efficiently deploy investment facilitation solutions that respond to the needs of specific sectors, issues, and geographies. The CATALYZE platform can:

- Develop a pipeline of financeable transactions in target geographies and sectors;
- Link financeable opportunities to sources of capital, structure funds, and close complex transactions;
- Support new financial intermediaries in developing countries to build or strengthen local financial ecosystems; and
- Identify and assess blended finance approaches

Under the USAID CATALYZE project, the CATALYZE Women Building Resilience (WBR) Activity has the objective of increasing women's economic opportunities worldwide through increasing access to finance for women-owned small and medium-owned enterprises (W-SMEs). Through its work, CATALYZE WBR works worldwide to help financial institution partners understand how to better serve their female clientele.

C. BACKGROUND

CATALYZE WBR is currently supporting a Sri Lankan financial institution to improve its offerings to female clients. CATALYZE WBR intends to support the bank in conducting market research to develop a customer value proposition that helps the bank differentiate itself in the market and is responsive to the needs and wants of women-owned SMEs.

Furthermore, the bank has a prototype of a financial product it intends to launch within the coming months to better attract and serve women retail and SME clients. The findings from the market research and customer value proposition development will be used to inform recommendations for the adaptation of the product.

D. OBJECTIVE

In line with the above-mentioned background, CATALYZE WBR seeks to contract a firm that can conduct market research to support the Sri Lankan financial institution in refining its gender-focused customer value proposition and product design.

E. TASKS AND RESPONSIBILITIES

The Subcontractor’s work will be divided into three phases. The Subcontractor must complete the following tasks in each phase.

Phase 1: Market Research

- Conduct eight (8) focus group discussions (FGD) focused on SME banking products with six (6)-eight (8) women-owned SMEs per focus group. Topics of discussion will include their current financial behaviors, perceptions of current bank relationships and available financial products (e.g. customer service, turn-around-time, etc.), unmet financial needs, preferred channels for bank engagement, and non-financial service needs, among other topics. Two focus groups should be held in each of the following locations: Colombo, Kurunegala, Matara, and Jaffna. The FGDs must be conducted in person.
- Conduct eight (8) focus group discussions (FGD) focused on retail and personal banking products with six (6)-eight (8) women per focus group in order to understand their current financial behaviors, perceptions of current bank relationships and available financial products, unmet financial needs, preferred channels for bank engagement, and non-financial service needs, among other topics. Two focus groups should be held in each of the following locations: Colombo, Kandy, Galle, and Jaffna. The FGDs must be conducted in person.
- Conduct ten (10) in-depth interviews with women-owned SMEs and ten (10) in-depth interviews with women as personal banking customers to explore their current financial behaviors, perceptions of current bank relationships and available financial products, unmet financial needs, preferred channels for bank engagement, and non-financial service needs, among other topics.
- Synthesize findings from the market research to develop clear recommendations around what products and services are sought by women retail clients and women-owned SMEs, and their preferred pathways for financial institution engagement.

Phase 2: Development of Customer Value Proposition

- Undertake a brief market scan to identify what financial and non-financial services are available to women-owned SMEs in Sri Lanka (including products that target and do not target women-owned SMEs specifically). The market research firm will be provided with the financial institution prior research on the topic.
- Map competitor positioning in order to identify market gaps that could be filled by the financial institution. The competitor map must include the following banks Commercial Bank, HNB, NDB, NTB, DFCC, Seylan, and Pan Asia Bank.
- Based on the results of the brief market scan, competitor mapping, and the market research, develop a clear customer value proposition responsive to the needs and wants of women-owned SMEs that will differentiate the financial institution in the market.
- Develop a strategy to operationalize the CVP within the bank (training staff, developing marketing materials, etc.) which will be informed by the financial institution’s timeline for launch and the steps required for it.

Phase 3: Product Adaptation Recommendations

- Review the prototype for the financial product targeting women-owned SMEs and develop an outline how it must be adapted in order to reflect the CVP and the results from the market research, as well differentiate the financial institution from its competitors.
- Identify key messages and preferred channels for communicating the CVP and marketing the new product with women-owned SMEs and women as retail clients.
- Collaborate with various departments within the bank to determine the feasibility of proposed adaptations.
- Codify agreed-upon adaptations in a revised product manual.

F. DELIVERABLES

The Subcontractor will deliver the following deliverables:

#	Deliverable	Due Date	Payment %
1	Work plan and list of questions to be asked in focus group discussions and in in-depth interviews	10 calendar days after the subcontract is signed	10% of total subcontract amount
2	Market Research Report that details: <ul style="list-style-type: none"> • Methodology used for FGD and in-depth interviews • Findings of the market research regarding what products and services are sought by women retail clients and women-owned 	48 calendar days after the subcontract is signed	25% of total subcontract amount

	<p>SMEs and their preferred pathways for financial institution engagement.</p> <ul style="list-style-type: none"> Recommendations for actionable steps the financial institution can take to implement these findings 		
3	<p>Market scan and competitor mapping which include the following:</p> <ul style="list-style-type: none"> Brief market scan to identify what financial and non-financial services are available to women-owned SMEs in Sri Lanka (including products that target and do not target women-owned SMEs specifically) Map competitor positioning in order to identify market gaps that could be filled by the financial institution. The competitor map must include the following banks Commercial Bank, HNB, NDB, NTB, DFCC, Seylan, and Pan Asia Bank. 	55 calendar days after the subcontract is signed	15% of total subcontract amount
4	<ul style="list-style-type: none"> Customer Value Proposition, which is based on the findings of deliverables #2 and #3 and positions the financial institution to be responsive to the needs and wants of women-owned SMEs and differentiates it from other financial institutions in the market Strategy for operationalizing the CVP within the bank, including recommendations for training staff, developing marketing materials, etc. 	65 calendar days after the subcontract is signed	20% of total subcontract amount
5	<p>Product Adaptation Report that includes:</p> <ul style="list-style-type: none"> An outline of how the prototype for the financial product targeting women-owned SMEs it must be adapted in order to reflect the CVP and the results from the market research, as well differentiate the financial institution from its competitors. Key messages and channels for communicating the product and CVP with women-owned SMEs and women retail clients 	80 calendar days after the subcontract is signed	20% of total subcontract amount
6.	<p>Final report which includes:</p> <ul style="list-style-type: none"> A summary of all meetings held with the financial institution departments and their reactions to the proposed adaptations Summary of agreed-upon adaptations to be codified in a revised product manual 	90 calendar days after the subcontract is signed	10% of total subcontract amount

G. REQUIREMENTS

- Be legally registered in Sri Lanka for at least three years
- Must have experience conducting market research and advising on financial product development within the financial sector in Sri Lanka. Preference will be given to those applicants who have specialized experience in gender lens financing, SME finance, and/or customer value proposition development.
- Experience in the design and implementation of focus groups.

- Experience in conducting key informant interviews.
- Experience in synthesizing findings of FGDs and key informant interviews into strategy recommendations.
- Key personnel must detail in their CV at least 3 years of experience relevant to the objectives and tasks of this SOW.

H. MONITORING

The Subcontractor will be overseen by the Washington, D.C.-based CATALYZE WBR Activity Lead or her designee. CATALYZE's Sri Lanka-based staff will also be in communication with the Subcontractor.

I. PERIOD OF PERFORMANCE AND DELIVERY TIMING

The work will have a maximum duration of 90 days from the signing of the subcontract. The subcontract will be signed between Palladium International, LLC and the selected firm.

J. PLACE OF PERFORMANCE

The work will occur in Sri Lanka. The awardee must be available for, at a minimum, three calls with the Washington, D.C. based CATALYZE WBR team.

K. COPYRIGHT AND PROPERTY RIGHTS

The products, reports, data and documentation of this subcontract belong to USAID and may not be partially or totally disclosed by the consulting company without written authorization from the owner. All material used to develop this initiative, whether produced by any of the parties previously or has arisen as a result of the project, the project will be attributed and assigned to USAID CATALYZE.

Likewise, the offeror will be required to sign a confidentiality agreement and/or non-disclosure agreement with the Sri Lankan financial institution.