

Date: 27 Feb 2024

Reference Request for Proposal Number: RFP-CATALYZE-Iraq-Transaction Advisor Service Providers-2024-0001

Dear Offerors,

Please see below answers to the questions submitted catalyze.procurements@thepalladiumgroup.com and the Bidder's Conference on 27 Feb 2024 + following up Sessions conducted 3 to 7 March 2024.

No.	Questions	Answers
1	What are the anticipated geographical areas of operations that the TASP would target?	A2F project is anticipated to perform its activities via FIs and TASP's networks in all Iraq governorates including Federal Iraq as well as Kurdistan region provinces. Taking into the consideration the operation coverage of the FIs network into those governorates and regions.
2	What are the anticipated geographical areas of operations that the Financial institutions network of A2F would target?	A2F project is anticipated to perform its activities via FIs in all Iraq governorates including Federal Iraq as well as Kurdistan region provinces.
3	For the Financial Institutions; what kind of technical and financial benefits are making and if there is any kind of financial commitment to be paid by the TASP towards the FI?	For financial institutions network, A2F approach is based upon pay for result methodology; where incentives will be paid also to the FIs network and there are no financial commitment that need to be covered by the TASP's network towards the FI. Beside that through TASP's; during the implementation, technically; TASP's will provide the requirement outreach and marketing approach of the loan products for those FIs with the SMEs towards mobilizing and pipelining for the loan processes.
4	Are the loan interests rates and loan application requirements as well as collateral (guarantees) can be shared with the TASP network	Once the TASP's are selected, A2F will be mobilizing information follow and networking sessions between the TASP's network and FIs network where such information exchange can be made, this can be proceeded once agreements and TOs issued to the selected applicants.
5	What is the loan disbursement currency ?	Technically; loan disbursement currency is subjected to the FIs internal lending policies and procedures that need to be consistent with Central bank of Iraq as well as other official regulations and laws. However, as A2F, it is anticipated the reporting of the loan deals amounts should be in USD (even if it was paid in IQD X official
6	Does A2F project covers additional operational costs for the TASP's during implementation ?	Technically; the project incentive approach is based upon " pay for result approach" the incentives are designed to be paid based upon deliverable achievement, still incentives payments are subjected to the explained criteria for

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		deliverable payment disbursement as stated into page 15 and 16 of the RFP as well as the additional bonus related.
7	What are Loan Ceiling and loan duration , taking into consideration that some of the FIs do not go beyond 5 years of loan installments in monthly bases.	Technically, loan disbursement ceiling and duration are subjected to the FIs internal lending policies and procedures. Once the TASP's are selected, A2F will be mobilizing information follow and networking sessions between the TASP's network and FIs network where such information exchange can be made, this can be proceeded once agreements and TOs issued to the selected applicants. Long loan duration are subject to assessment for the business and the purpose of the loan given, for exp: if the purpose of the loan is to buy goods for the project, automatically it should be a short term loan as the goods are turned over quickly in contrary to buying assets
8	The FIs Network are available in Kurdistan region?	A2F project is anticipated to perform its activities via FIs and TASP's networks in all Iraq governorates including Federal Iraq as well as Kurdistan region provinces. Taking into the consideration the operation coverage of the FIs network into those governorates and regions.
9	Does the RFP requires to provide an expenses budget along with the technical proposal ?	since the RFP is not built as on a grant scheme as an RFA, RFP are used for subcontracting purposes that do not require to submit an financial budget for the expense. However the RFP technical proposal will address a Private Capital mobilized by the applicant as ceiling of committed loan amount that will be mobilized during a 12 month.
10	Our organization do a capacity building and support more than 500 SMEs and our target is to get 3000 ! how we can benefit?	A2F project grants accessibility to information and knowledge sharing between the members of both network towards best practices of loan life cycle; requirements, criteria and processes and procedures through out the adopted approaches by the FIs. In addition to that A2F team will work closely with the TASP's network towards improvement of implementation approach based upon performance management tools that will help to reach targets.
11	How Many TASP's we need for project ? Firms ?	Based upon the projection and targets to achieve during the contracted year for the selected applicants; it is subjected to the technical approaches and methodologies the applicant needs to consider into the proposal as well as the size of the private capital mobilized by the applicant as ceiling of committed loan amount that will be mobilized during a 12 month.
12	Can TASP's operates in multiple locations?	A2F project is anticipated to perform its activities via FIs and TASP's networks in all Iraq governorates including Federal Iraq as well as Kurdistan region provinces. Taking into the consideration the operation coverage of the FIs network into those governorates and regions.
13	In Case the TASP did not reach the PCM targets, are there any further commitments or obligations and / or consequences to that?	No commitment or consequences if TASP's did not reach expected targets since payments are designed on Pay for result approach. Also, each TASP's are expected to go through " Performance evaluation review".
14	We have problems to obtain the UEI number ? is required	We encourage all applicants to start the process of SAM.gov registration process + work on the necessary

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	at this level to provide it along with the proposal?	documentation translation for the UEI request. However, UEI number is required for agreement and subcontracts issuance as mandatory condition once selected winners are notified.
15	Into the RFP, it stats assessments and reports for the past performance of firm. What kind of assessments and reports we need to provide?	It is expected from the applicant to provide proofs on past performance implemented related to the concept of the support SMEs such as; final reports from previous project, studies, assessments, researches, related to SMEs development.
16	Can we network with other firms in order to cover other areas?	Sure, still the proposal need to present by the lead applicant, into the technical proposal, a paragraph can be added mentioning the collaboration details “ name of the co-partner, area, mission statement activities. Still during the evaluation process, in case additional information is required from those co-partners listed into the proposal may be needed for further due diligence related matters.
17	How many SMEs number we can target?	Is this subjected to the following factors; PCM target, average loan size and pipeline list and reach out for additional SMEs.
18	What are the loan criteria of FIs ? can we work with the FIs to simplify Loan conditions ?	The selected bidders, once BPAs and TOs issued, Kick off meetings, technical orientations and also networking sessions with A2F financial institutions network to introduce TASP's for the loan products and conditions. A2F project can not impose simplifying loan conditions on FIs, as the mobilized capital comes from their own portfolio, however, we are working to expand the FIs network to involve banks and MFIs; NGOs and Companies which is creating different loan products with different conditions that suit SMEs different requests / needs.
19	For the 1000 USD bonus related to “Target Attainment”, in case increase the amount of the PCM, does this amount gets increased ?	Regardless of the PCM amount target achieved or targets achieved are higher, this bonus is fixed amount subjected to the proposed target into the proposal.
20	Is the role of the TASP's is a capacity building covering training to SME ?	TASP's is stated into the RFP in details as explained. However, the main goal of TASP's is upscale the understanding of the SME towards submitting loan application that will be acceptable to go through the approval process for the FI, for example; assessing the loan amount request, purpose of the loan, capacity of payment, etc..