

# NATHAN

Trusted for Excellence

## REQUEST FOR PROPOSAL

**Local Short-Term Technical Assistance (STTA):**

**Development and implementation of the digital financial platform “Marketplace”**

**RFP No.: OPS-BIS-04.2.26**

**Under**

USAID Enterprise Competitiveness Project

**Funded By**

USAID

72011518D00002

<b>RFP Release Date:</b>	May 15, 2021
<b>Performance Period:</b>	June 2021 – October 2021
<b>Proposal Submission Deadline:</b>	16:00, June 8, 2021
<b>Question/ Inquiry Submission Deadline:</b>	COB May 25, 2021

## TABLE OF CONTENTS

- I. INTRODUCTION
  - A. Company Background
  - B. Program Background
- II. PURPOSE
  - A. Scope of Work
- III. CONTRACT MECHANISM & TERMS OF PAYMENT
- IV. PROPOSAL PREPARATION AND SUBMISSION REQUIREMENTS
  - A. Instructions for Proposal Preparation
    - Capability and Technical Experience Statement
    - Project Staffing
    - Cost Proposal
    - References
  - B. Instructions for Submission of Proposal
- V. CRITERIA FOR EVALUATION
- VI. SOLICITATION PROCESS
- VII. TERMS AND CONDITIONS
  - A. Late Submissions
  - B. Modification of RFP Requirements
  - C. Withdrawals of Proposals
  - D. Right of Negotiation and Acceptance of Proposal
  - E. Validity of Proposal
  - F. Minimum Offeror Qualifications
  - G. Intellectual Property Rights
- X. ATTACHMENTS
  - Appendix A. SAMPLE BUDGET FORMAT
  - Appendix B. TECHNICAL PROPOSAL SUBMISSION SHEET
  - Appendix C. Offeror's overview

## I. INTRODUCTION

### A. COMPANY BACKGROUND

Based in Washington, D.C., Nathan Associates Inc. (Nathan) is a private international economic and analytics consulting firm that works with government and commercial clients around the globe to deliver practical solutions and achieve lasting results. Whether building frameworks for economic growth or navigating regulatory hurdles, securing infrastructure financing or evaluating and assessing disputes, Nathan's experts serve as trusted partners, offering clients the analysis, technical advice, and strategies they need for sound decision-making. Nathan is a subcontractor to ACIDI/VOCA under the USAID Enterprise Competitiveness Project. For more information, go to <https://www.nathaninc.com/>.

### B. PROGRAM BACKGROUND

The USAID Enterprise Competitiveness Project is a five-year initiative that aims to accelerate sales growth and increase job creation among Kyrgyzstani small and medium enterprises (SMEs). The USAID Enterprise Competitiveness Project will partner with end markets, SMEs, business development and advisory service providers, government agencies, associations, and other market actors who are willing to co-invest to accelerate inclusive, market-led growth. The project's primary goal is to foster a system that increases market access and competitiveness, catalyzes investment, unlocks opportunities for women and youth, builds skills, and encourages a more enabling business environment.

## II. PURPOSE

The main purpose of the AIS "Marketplace" is to support the digitalization of financial products and services for small- and medium-sized enterprises (SMEs) and citizens.

The system is designed, on the one hand, to ensure equal access of service users to the financial market and, on the other, to create preconditions for the development of a competitive environment and optimization of financial services. Among the advantages of the System is a better financial inclusion for both individuals and legal entities, in particular SMEs, by removing geographic limitations and simplifying procedures. At the same time, users will receive remote access to financial services 24/7 and a wide range of financial products. The product range will include bank deposits, government and corporate bonds, insurance and mortgage loans.

The infrastructure of the AIS implies a system that operates on a "plug & play" principle, i.e. connect and start working immediately and will unite such participants as:

- Electronic platforms, where financial institutions and clients interact to conclude transactions. The task of the platform is to automate the interaction of the parties and ensure the convenience of financial transactions.
- Providers of financial products and services, including banks, microfinance and insurance companies, issuers of corporate and government bonds, and others.
- Showcase aggregators - Internet resources and mobile applications that provide the client with the opportunity to choose a financial product by systematizing and visualizing its characteristics. The showcase is designed to provide a presentation of the parameters of a financial product (term, interest rate, rating, etc.);
- Bots - automated consultants for financial products and services in the conclusion and execution of transactions.

The system infrastructure will be integrated with a platform for remote identification, which will allow transferring financial services to a digital environment and increasing the level of their availability for consumers.

Under this assignment, a software development company will develop and implement the digital financial platform "Marketplace" for:

- a. automation of service exchange business processes;
- b. creation of a single-entry point for using services;
- c. automation of new service announcement process;
- d. service exchange process management;
- e. announcements of a unified format of services among partners;
- f. creation of a platform for selling the services of platform partners.

The digital financial platform “Marketplace” shall be made according to the requirements defined in the Terms of Reference. The Terms of Reference (ToR) for the digital financial platform “Marketplace” describes the requirements for the System in the organizational and functional scope of the Project and is the main document in the set of project documentation that defines the requirements and the procedure for creating the System. Please find the Terms of Reference (ToR) for the digital financial platform “Marketplace” in attached files to the tender announcement.

## **DESCRIPTION OF THE EXISTING SYSTEM**

### **BUSINESS PROCESS AUTOMATION**

Currently, there is no single information window among commercial, state banks and insurance companies, except for the “Ishenim” credit bureau, which is aimed only at collecting information about loans. To obtain information, stakeholders need to contact each bank or insurance company separately.

In the public sector, an example of such a single information window is the State Portal of Electronic Services.

### **HARDWARE**

Union of Banks of Kyrgyzstan (hereinafter UoB) lacks the technical capacity to host the platform on their own. Employees are provided with personal computers.

### **TECHNICAL CAPACITY OF POTENTIAL PARTNERS**

Commercial and state-owned banks have sufficient technical and human capacity to be able to connect to the platform. The system architecture provides for a “non-costly” entry that does not require significant efforts on the part of programmers.

### **CURRENT ISSUES**

#### **BUSINESS PROCESS AUTOMATION**

The digital financial platform “Marketplace” must be developed and deployed.

#### **SERVER EQUIPMENT**

It is planned to use third-party hosting services.

**Important note:** The purchase of a server is not part of this Scope of Work and it should **NOT** be included in the budget/financial proposal. This information should be considered as a background information for information of the selected IT developers.

#### **HUMAN RESOURCES**

To administer and organize the smooth operation of the digital financial platform “Marketplace”, UoB requires IT staff to perform the following tasks:

- Administer the IS web-service;

- Administer the IS database;
- Provide backup.

## A. SCOPE OF WORK

### I. Specific tasks

The selected software development company will be tasked with developing and introducing the digital financial platform “Marketplace” which is intended for complex informatization and business- process automation of financial products and services for small- and medium-sized enterprises (SMEs) and citizens. The contractor will:

**Task 1:** Conduct full inspection of the objects of automation and the preparation of the specified Terms of Reference.

- Clarify the business processes described in the Terms of Reference;
- Conduct interviews with UoB program users, and prepare minutes of interviews conducted with employees of the UoB;
- Prepare documents on inspection of the objects of automation;
- Develop the project plan with UoB;
- Prepare a detailed Terms of Reference, inclusive of system specifications.

**Task 2:** Develop the new information system.

- Carry out system Terms or Reference for development in agreed-upon time frames and notify the UoB upon completion;
- Develop a set of user documentation for the System;
- Develop the program and a test procedures through an integration test;
- Carry out acceptance tests of the System on the Contractor’s equipment, according to integration test;
- Prepare and coordinate with UoB protocol on carrying out acceptance tests.

**Task 3:** Pilot system implementation and provide trainings.

- Regarding system implementation:
  - Assist in installation and set-up of the System in user workstations and the server.
- Regarding training:
  - Prepare educational and methodical documentation, prepare and coordinate with UoB on the Program and Plan for training;
  - Provide user training;
  - Carry out final testing of trainees upon the completion of the training course;
  - Analyze the test results and assess the readiness of personnel to work with the System.

**Task 4:** Prepare for Pilot Operation.

- Develop a program and test procedure of the System based on the integration test;
- Carry out acceptance tests of the System on the Contractor’s equipment according to integration test;
- Prepare and coordinate with UoB on the protocol for carrying out acceptance tests;
- Develop the vision for carrying out Pilot Operation of the System on the equipment of the UoB;
- Participate in work of a UoB commission to verify the readiness of the System for starting the Pilot Operation.

**Task 5:** Pilot Operation.

- Address all comments identified as a result of acceptance tests in the agreed-upon time frame;
- Assist specialists of the UoB while they begin working with the System and verification of results;
- Completion (adaptation) of the System in accordance with the list of revisions displayed in the change log.

## II. Deliverables

The following reports will be submitted in both Russian and English.

1. An inception report, which will include a detailed work plan with a timeline (5 working days).
2. Finalized Terms of Reference based on the clarification of business processes described in the ToR (10 working days).
3. Presentation of the newly developed digital financial platform “Marketplace” and Program Manual to all stakeholders. The presented digital financial platform “Marketplace” and Manual must be accepted by the beneficiary (3 months).
4. Notes from the on-job training on the digital financial platform “Marketplace” operations with the Training Module, List of Participants and Handouts Materials. (10 working days).
5. Maintenance report of the Information System performance and troubleshooting of the technical errors (10 working days).
6. Final Narrative Report on the execution of the task. The Report should include:
  - a. the finalized digital financial platform “Marketplace” Operation Manual/Guidebook with the Information Security policies;
  - b. the finalized Training Module, Handouts, and Presentations;
  - c. Acceptance Deed of the Information System with transfer of Codes and property rights signed by the Beneficiary;
  - d. Certificate of 1 year expanded technical support of the System.

## III. Timing

This assignment will require approximately 5 months.

## IV. Required Qualifications for bidders for the development and implementation of the digital financial platform “Marketplace.”

Requirements for the Organization:

- Experience in the development and implementation of financial information systems - at least 5 years;
- Experience in executing at least 3 contracts with a similar cost for the development and implementation of government information systems over the past 5 years;

Requirements for the knowledge and experience of the declared Experts:

- The presence of the project manager in the project team with experience implementing similar projects, with at least 8 years of experience;
- The presence of a database developer in the team with experience of at least 4 years on similar projects;
- The presence of an architect in the team with experience of at least 5 years on similar projects;
- The presence of a business analyst in the team with experience of at least 5 years on similar projects;
- A team of at least 3 software developers with at least 5 years of experience on similar projects;

## V. Additional information

- Work Location: This activity will take place in Bishkek, Kyrgyzstan according to the requirements to the company and as approved by the ECP project team.
- Nathan intends to make a contract award to the responsible Offeror(s) whose proposal represents the best value to the U.S. government.
- Reporting: The software development company reports to the Director of Business enabling environment, Enterprise Competitiveness Project, USAID and the Manager of Business enabling environment.

## III. CONTRACT MECHANISM & TERMS OF PAYMENT

- Nathan anticipates issuing a firm fixed price contract.
- Payment acceptance via Bank transfer only after submitting and acceptance of reports according to point II “Deliverables”. Payments by deliverable will be negotiated.

- Service provider will receive payment(s) only based on strict compliance with the scope of work, which is an Integral part of this proposal.
- The service provider is responsible for all taxes according to the Kyrgyz legislation.

## IV. PROPOSAL PREPARATION AND SUBMISSION REQUIREMENTS

### A. INSTRUCTIONS FOR PROPOSAL PREPARATION

The selection committee will evaluate the Offerors based upon their written technical and cost proposals. Each section will be evaluated according to the criteria for evaluations in Section V. Offerors are expected to examine the specifications and all instructions in the RFP. Failure to do so is at the Offeror's risk. Interested Offerors must provide the following:

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#### CAPABILITY AND TECHNICAL EXPERIENCE STATEMENT

- a. Company / Organization Overview (certificate of registration, the company / organization profile, completed Form Appendix C). (if relevant)
- b. Capabilities statement by providing information on the following:  
Key staff to be engaged to perform the assignment, their resume. Recommendation letters are desirable.
- c. Technical approach, methodology of the performance of the assignment.
- d. Explanation on how company / organization plans to carry out the work during the pandemic (ban on group meetings, quarantine, emergency management, etc.).
- e. Activity (work) Schedule.
- f. Monitoring & Evaluation plan, if relevant.

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#### COST PROPOSAL

Offerors will submit a proposed budget with their proposals in a separate email. Nathan reserves the right to request any additional information to support Offerors' proposed detailed cost and price.

##### Budget Requirements

1. Only direct costs should be included in the budget and allocated appropriately;
2. Budget should include detailed explanations on the planned expense item and information/justification of the rates and quantities applied.
3. All translation costs for reports must be built into the total fixed cost of the contract;
4. Reports must first be approved by the Client before payment.

Please submit your cost proposal separately from technical proposal using provided format in the "APPENDIX A" section.

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#### REFERENCES

Please include three clients' references and contact information. References should have worked with your organization within the past two years in connection with the countries or regions (and if possible, subject matter) applicable to this RFP.

### B. INSTRUCTIONS FOR SUBMISSION OF PROPOSAL

1. The technical proposal should be in **PDF** format and must be submitted by email to the following addresses: [nturdubekov@nathaninc.com](mailto:nturdubekov@nathaninc.com), [tatwood@nathaninc.com](mailto:tatwood@nathaninc.com) and [eorourke@nathaninc.com](mailto:eorourke@nathaninc.com)
2. The price proposal should be in **PDF** format and must be submitted by email to the following address: [nturdubekov@nathaninc.com](mailto:nturdubekov@nathaninc.com), [tatwood@nathaninc.com](mailto:tatwood@nathaninc.com) and [eorourke@nathaninc.com](mailto:eorourke@nathaninc.com)
3. All inquiries and requests for information regarding this RFP must be submitted to the following email no later than the question/inquiry submission deadline on the cover page of this RFP. Reference the RFP number in all questions/inquiries. Potential bidders who do not submit questions should send an email with their contact information if they wish to receive copies of answers. All questions and responses will be circulated to all offerors who ask questions and to those who register.

<b>Name:</b>	<b>Nursultan Turdubekov</b>
<b>Email:</b>	<a href="mailto:NTurdubekov@nathaninc.com">NTurdubekov@nathaninc.com</a>

4. This RFP in no way obligates Nathan to award a contract nor does it commit Nathan to pay for any costs incurred in the preparation and submission of a proposal in response hereto. Furthermore, Nathan reserves the right to reject any and all offers, if such action is considered to be in the best interest of Nathan, ACDI/VOCA and/or USAID.
5. Emails must not exceed 5MB in size. Proposals shall be submitted in **English**.
6. All responses to this RFP must be received no later than the submission deadline on the cover page of this RFP.

## V. CRITERIA FOR EVALUATION

Nathan will evaluate proposals using the following criteria:

Technical Scores	Points*
Experience in the development and implementation of financial information systems - at least 5 years;	35
Experience in executing at least 3 contracts with a similar cost for the development and implementation of government information systems over the past 5 years;	35
Technical approach and methodology, schedule of work;	30
<b>Total Score</b>	<b>100</b>

The evaluation committee will review the technical proposal based upon the technical criteria listed above first. Only proposals that receive 80 out of 100 possible points will advance to cost proposal review. The cost proposals will be reviewed to ensure they are complete and free of computational errors. The committee will also assess the reasonableness of costs and the cost-effectiveness of the budget, and will determine whether the costs reflect a clear understanding of project requirements. A contract will be offered to the responsible Offeror whose proposal follows the RFP instructions and is judged to be the most advantageous to Nathan.

Nathan may award a contract without discussions with Offerors in accordance with FAR 52.215-1.

Nathan intends make contract award to the responsible Offeror whose proposal represents the best value to the U.S. Government. "Best value" is defined as the offer that results in the most advantageous solution for the Government, in consideration of technical, cost, and other factors. For evaluation purposes, technical factors are considered more important than cost factors. Although technical evaluation criteria are more important than cost, the closer the technical evaluation scores of the various proposals are to one another, the more important cost considerations will become. Therefore, the evaluation of costs proposed may become a determining factor in making the award as technical scores converge. The Offeror proposing the best overall value will be selected. Any lack of cost realism, reasonableness, incompleteness, or imbalance in price may be considered in the determination of best value. Nathan may request additional certifications, clarification and explanations in order to determine the best value proposal.

## VI. TENDER PROCEDURE

Following the publication of the RFP, Bidders must prepare a formal offer to be sent to the Nathan contact person / department as described in section IV (b) (1). Submissions will be reviewed in accordance with the evaluation criteria defined in section V above and evaluated for their compliance with the requirements set forth in this RFP. The most suitable Bidder will be selected and formally notified. The official contract will be discussed with the selected Bidder, and if approved, the Bidder will begin work on the project.

## **VII. TERMS AND CONDITIONS**

### **A. LATE SUBMISSIONS**

Proposals received after the submission deadline stated in the cover page of this RFP may be considered only if none of the proposals received on time is deemed acceptable for the assignment. Offerors will be held responsible for ensuring their quotations are received according to the instructions stated herein. A late offer will be considered if the cause was attributable to Nathan or its employees/agents, or if it is in the best interest of Nathan.

### **B. MODIFICATION OF RFP REQUIREMENTS**

Nathan retains the right to terminate the RFP or modify the requirements upon notification to Offerors.

### **C. WITHDRAWALS OF PROPOSALS**

Proposals may be withdrawn by written notice via email at any time before award. Proposals may be withdrawn in person by an Offeror or authorized representative, if the representative's identity is made known and the representative signs a receipt for the proposal before award.

### **D. RIGHT OF NEGOTIATION AND ACCEPTANCE OF PROPOSAL**

This RFP represents a definition of requirements and is an invitation for submission of proposals. Nathan reserves the right to fund/award any or none of the submitted proposals. No commitment is made, either expressed or implied, to compensate Offerors for costs incurred in the preparation and submission of their proposal.

Nathan may reject any proposal that is nonresponsive. A responsive proposal is one that complies with all terms and conditions of the RFP. A proposal must be complete, signed by an authorized signatory, and delivered no later than the submission time and date indicated on the cover sheet of this RFP. Nathan may reserve the right to waive any minor discrepancies in a proposal.

Nathan reserves the right to issue an award based on the initial evaluation of proposals without discussion. Nathan also reserves the right to enter into best and final negotiations with any responsive Offerors for all or part of the proposed scope.

### **E. VALIDITY OF PROPOSAL**

Proposals submitted shall remain open for acceptance for 60 days from the last date specified for receipt of proposals. This includes, but is not limited to, pricing, terms and conditions, service levels, and all other information. If your organization is awarded the contract, all information in the RFP and negotiation process is contractually binding.

### **F. MINIMUM OFFEROR QUALIFICATIONS**

Offerors submitting proposals must (1) be officially licensed to do such business in *the Kyrgyz Republic*, (2) be able to receive USAID funds and (3) not have been identified as a terrorist organization. In addition, Offeror may be required to provide the following information:

- Documentation to verify licensure (e.g., tax id, registration certificate, etc.);
- Demonstration of adequate management and financial resources to perform the contract;
- Satisfactory records of performance history, integrity and business ethics; and
- Other documents upon request.

### **G. INTELLECTUAL PROPERTY RIGHTS**

All tangible or intangible property created or acquired under this contract shall be the exclusive property of Nathan, ACDI/VOCA, and the donor. The term “property” includes all data and reports associated with this engagement.

## **VIII. ATTACHMENTS**

Appendix A: Sample Budget Format

Appendix B: Technical Proposal Submission Sheet

Appendix C: Information of the Offeror

**APPENDIX A. SAMPLE BUDGET FORMAT**

No/ #	ITEM	Qty	Unit	Cost/unit KGS	Total in KGS	Explanation (Comments)
<b>A</b>	<b>Labor</b>					
1						
2						
3	<b>Subtotal:</b>					
<b>B</b>	<b>Transportation cost</b>					
1						
2						
	<b>Subtotal:</b>					
<b>C</b>	<b>Supplies</b>					
1						
2						
<b>D</b>	<b>Any other activity related costs</b>					
1						
2						
	<b>Subtotal:</b>					
	<b>Grand total</b>					

Only direct costs should be included in the budget and allocated appropriately;  
 Budget should include detailed explanations on the planned expense items applied.

Signature: .....

Name: .....

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

## APPENDIX B. TECHNICAL PROPOSAL SUBMISSION SHEET

(Complete this form with all the requested details and submit it as the first page of your technical proposal, with the documents requested above attached. Ensure that your proposal is authorized in the signature block below. A signature and authorization on this form will confirm that the terms and conditions of this RFP prevail over any attachments. If your proposal is not authorized, it may be rejected.)

Date of Technical Proposal:	
RFP Number:	<b>OPS-BIS-04/2.26</b>
RFP Title:	LOCAL SHORT-TERM TECHNICAL ASSISTANCE (STTA): DEVELOPMENT AND IMPLEMENTATION OF THE FINANCIAL ONLINE PLATFORM “MARKETPLACE”

We offer to provide the goods/services described in the Scope of Work, in accordance with the terms and conditions stated in Request for Proposal referenced above. We confirm that we are eligible to participate in public procurement and meet the eligibility criteria specified.

The validity period of our proposal is 30 days from the time and date of the submission deadline.

### TYPE OF BUSINESS/INSTITUTION (CHECK ALL THAT APPLY)

Offeror certifies that it is:  Non U.S. Owned/Operated  Government Owned/Operated

(If Non U.S. Owned/Operated is selected, continue to Anti-Terrorism Certification)

#### OR FOR US ORGANIZATIONS ONLY:

- Nonprofit  For-Profit  Government Owned/Operated  
 Large Business  Small Business  College or University  
 Women Owned  Small and Disadvantaged Business

### ANTI-TERRORISM CERTIFICATION

The Offeror, to the best of its current knowledge, did not provide, within the previous 10 years, and will take all reasonable steps to ensure that it does not and will not knowingly provide, material support or resources to any individual or entity that commits, attempts to commit, advocates, facilitates, or participates in terrorist acts, or has committed, attempted to commit, facilitated, or participated in terrorist acts.

The Offeror also verifies that it does not appear on 1) the website of the Excluded Party List: [www.epls.gov](http://www.epls.gov) or 2) the website of the United Nations Security (UNSC) sanctions committee established under UNSC Resolution 1267 (1999) (the “1267 Committee”): <http://www.un.org/Docs/sc/committees/1267/consolist.shtml>.

The undersigned declares s/he is authorized to sign on behalf of the company listed below and to bind the company to all conditions and provisions stated in the original RFP document including attachments from Nathan.

**Proposal Authorized By:**

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Position: \_\_\_\_\_

Date: \_\_\_\_\_

*Authorized for and on behalf of:*

*(DD/MM/YY)*

Company: \_\_\_\_\_

Address: \_\_\_\_\_

DUNS No.: \_\_\_\_\_ Business Registration No.

**ATTACHMENT C. OFFEROR'S OVERVIEW**

Full company name	
Legal Address	
De facto address	
Year of foundation	
Companies profile	
Status of VAT payer	
Taxpayer's individual number	
Head of company (name)	
Contact name	
Telephone number	
E-mail address	
Website	