



**REQUEST FOR PROPOSAL**

**Terms of Reference for Digitization of the Financial Literacy Curriculum Consultancy**

**RFP DOCUMENT [0000001519]**

**RFP ISSUE DATE: [14<sup>TH</sup> NOVEMBER 2024]**

**PROPOSAL SUBMISSION DEADLINE: [27TH NOVEMBER -2024]**

**CARE USA  
151 ELLIS STREET NE  
ATLANTA, GA 30303-2440**

**CONFIDENTIAL DOCUMENT**

*PREPARED BY  
CARE®*

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## 1. ABOUT CARE

At CARE, we seek a world of hope, inclusion, and social justice, where poverty has been overcome and people live with dignity and security.

This has been our vision since 1945, when we were founded to send lifesaving CARE Packages® to survivors of World War II. Today, CARE is a leader in the global movement to end poverty. We put women and girls in the center because we know we cannot overcome poverty until all people have equal rights and opportunities. In 2019, CARE worked in 100 countries and reached 70 million people with an incredible range of life-saving programs.

To know more about CARE, visit: <https://www.care.org/our-work/>

## 2. GENERAL CONDITIONS AND CLAUSES

### 2.1. CARE'S GENERAL CONDITIONS

The enclosed document is not an offer to contract, but a solicitation of a vendor's proposed intent. Acceptance of a proposal in no way commits CARE to award a contract for any or all products and services to any vendor.

CARE reserves the right to make the following decisions and actions based on its business interests and for reasons known only to CARE:

- To determine whether the information provided does or does not substantially comply with the requirements of the RFP.
- To contact any bidder after proposal submittal for clarification of any information provided.
- To waive any or all formalities of bidding
- To accept or reject a proposal in whole or part without justification to the bidder.
- To not accept the lowest bid
- To negotiate with one or more bidders in respect to any aspect of the submitted proposal.
- To award another type of contract other than that described herein, or to award no contract.
- To enter into a contract or agreement for purchase with parties not responding to this RFP
- To request, at its sole discretion, selected Vendors to provide a more detailed presentation of the proposal.
- To not share the results of the bids with other bidders and to award contracts based on whatever is in the best interest of CARE.

Any material statements made orally or in writing in response to this RFP or in response to requests for additional information will be considered offers to contract and should be included by vendor in any final contract.

### 2.2. CONFIDENTIALITY/ NON-DISCLOSURE

All information gained by any vendor concerning CARE work practices is not to be disclosed to anyone outside those responsible for the preparation of this proposal. Any discussion

by the vendor of CARE's business practices could be reason for disqualification. CARE, at their discretion, reserves the right to require a non-disclosure agreement.

Reciprocally, CARE commits that information received in response to this RFP will be held in strict confidence and not disclosed to any party, other than those persons directly responsible for the evaluation of the responses, without the express consent of the responding vendor.

Finally, the information contained within this RFP is confidential and is not to be disclosed or used for any other purpose by the vendor.

### **2.3. PUBLICITY**

Any publicity referring to this project, whether in the form of press releases, brochures, or photographic coverage will not be permitted without prior written approval from CARE.

### **2.4. LIABILITY**

The selected vendor(s) will be required to show proof of adequate insurance at such time as CARE is prepared to procure the services. The participating vendor will also be required to indemnify and hold harmless CARE for, among other things, any third-party claims arising from the selected vendor's acts or omissions and will be liable for any damage caused by its employees, agents or subcontractors.

### **2.5. FORCE MAJEURE**

- a. Neither Party shall be responsible for a performance that is delayed, hindered, or is rendered inadvisable, commercially impracticable, illegal, or impossible by a "Force Majeure Event." A Force Majeure event includes, without limitation, an act of nature, a pandemic, emergency, civil unrest, or disorder, actual or threatened terrorism, war, fire, governmental action or interference of any kind, power or utility failures, strikes or other labor disturbances, a health warning issued by the Center for Disease Control (or similar agency), any other civil or governmental emergency and/or any other similar event beyond a Party's reasonable control.
- b. The Party that seeks to invoke this Force Majeure provision (the "Affected Party") shall provide the other Party (the "Unaffected Party") with a written notice within ten (10) days of the date the Affected Party determines a Force Majeure Event has occurred.

### **2.6. ERRORS AND OMISSIONS**

CARE expects the vendor will provide all labor, coordination, support, and resources required based on the vendor's proposal and corresponding final SOW. No additional compensation will be available to the vendor for any error or omission from the proposal made to CARE. The only exclusions are add-ons, deletions, and/or optional services for which the vendor has received written authorization from CARE.

### **2.7. OWNERSHIP OF WORK**

All work created during this evaluation must be original work, and no third party should hold any rights in or to the work. All rights, title and interest in the work shall be vested in CARE.



**2.8. CONFLICT OF INTEREST**

CARE encourages every prospective Supplier to avoid and prevent conflicts of interest, by disclosing to CARE if you, or any of your affiliates or personnel, were involved in the preparation of the requirements, design, specifications, cost estimates, and other information used in this RFP.

**3. COMPANY PROFILE & BIDDER'S DECLARATION**

Bidders are requested to complete this form, including the Company Profile and Bidder's Declaration, sign it and return it as part of your proposal. No alterations to its format shall be permitted and no substitutions shall be accepted.

**3.1. COMPANY PROFILE**

**Table 4.1.A Previous Work with CARE**

Have you already had previous transactions with CARE?	Yes	No
	<input type="checkbox"/>	<input type="checkbox"/>
If marked "Yes", please provide the year of the latest transaction with CARE and the requirement that was delivered. (This is to inform everyone that this information is for system checking only. This will not be part of any evaluation process.)		
If you marked, "No" on the table above, please answer the Table 4.1.A. below:		

**Table 4.1.B Other Information**

Item Description	Detail(s)
Legal name of bidder	
Legal Address, City, Country	
Website	
Year of Registration	
Company Expertise	
<b>Bank Information (Please answer below)</b>	
Bank Name:	
Bank Address:	
IBAN:	
SWIFT/BIC:	
Account Currency:	
Bank Account Number:	

Previous relevant experience: 3 contracts				
Name of previous contracts	Client & Reference Contact Details	Contract Value	Period of activity	Types of activities undertaken

**3.2. BIDDER'S DECLARATION**

Yes	N o	
<input type="checkbox"/>	<input type="checkbox"/>	<b>Ethics:</b> By submitting this Proposal/Quote, I/we guarantee that the bidder has not engaged in any improper, illegal, collusive, or anti-competitive arrangements with any competitors; has not directly or indirectly contacted any buyer representative (aside from the point of contact) or gather information regarding the RFP; and has not attempted to influence or offer any type of personal inducement, reward, or benefit to any buyer representative.
<input type="checkbox"/>	<input type="checkbox"/>	I/We affirm that we will not engage in prohibited behavior or any other unethical behavior with CARE or any other party. We also affirm that we have read the general clause and conditions included in this RFP and that we will conduct business in a way that avoids any financial, operational, reputational, or other undue risk to CARE.
<input type="checkbox"/>	<input type="checkbox"/>	<b>Conflict of interest:</b> I/We warrant that the bidder has no actual, potential or perceived Conflict of Interest in submitting this Proposal/Quote; or entering into a Contract to deliver the Requirements. CARE Procurement's Point of Contact will be notified right away by the bidder if a conflict of interest occurs during the RFP process.
<input type="checkbox"/>	<input type="checkbox"/>	<b>Bankruptcy:</b> I/We have not declared bankruptcy, are not involved in bankruptcy or receivership proceedings, and there is no judgment or pending legal issues that could hinder the ability to conduct business.
<input type="checkbox"/>	<input type="checkbox"/>	<b>Offer Validity Period:</b> I/We confirm that this Proposal/Quote, including the price, remains open for acceptance for the Offer Validity.
<input type="checkbox"/>	<input type="checkbox"/>	I/We understand and recognize that you are not bound to accept any proposal you receive, and we certify that the goods offered in our Quotation are new and unused.
<input type="checkbox"/>	<input type="checkbox"/>	By signing this declaration, the signatory below represents, warrants and agrees that he/she has been authorized by the Organization/s to make this declaration on its/their behalf

Supplier Name:	
Title/Designation:	
Company Name:	
Date:	
Signature	

**4. CONDITIONS AND GUIDELINES FOR SUBMISSION OF PROPOSAL**
**4.1. PROPOSOSAL GUIDELINES**

This Request for Proposal represents the requirements for an open and competitive process.

All vendors must provide written notification via email to [som.consultant@care.org](mailto:som.consultant@care.org) of their intent to participate, or not to participate in the bidding process on 27<sup>th</sup> November 2024.

Proposals will be accepted until **11:59 PM EST on 27<sup>th</sup> November 2024.** **delivered via email solely to [som.consultant@care.org](mailto:som.consultant@care.org),** no later than the above specified date.

Any proposals received after this date and time will not be accepted. All proposals must be signed by an official agent or representative of the company submitting the proposal.

If the organization submitting a proposal must outsource or contract any work to meet the requirements contained herein, this must be clearly stated in the proposal. Additionally, all costs included in the proposals must be all-inclusive to include any outsourced or contracted work. Any proposals which call for outsourcing or contracting work must include the name and description of the organizations being contracted.

All costs must be itemized to include an explanation of all fees and costs.

Contract terms and conditions will be negotiated upon selection of the winning bidder for this RFP. All contractual terms and conditions will be subject to review by the CARE legal department, and will include scope, budget, schedule, and other necessary items pertaining to the project.

You must respond to every subsection including statement, question, and/or instruction without exception.

Any verbal information obtained from, or statements made by representatives of CARE shall not be construed as in any way amending this RFP. Only such corrections or addenda as are issued in writing by CARE to all RFP participants shall be official. CARE will not be responsible for verbal instructions.

#### **4.2. PROJECT PURPOSE AND DESCRIPTION**

CARE is issuing this RFP (Request for Proposal) soliciting qualified bidders to submit proposals intended **Terms of Reference for Digitization of the Financial Literacy Curriculum Consultancy.**

Under SOMREP consortium, CARE is implementing a durable solutions project fund EU funded project named through promoting economic empowerment among vulnerable individuals in Somaliland, Burao, including refugees, host community and poor and marginalized women and youth. We achieve this through capacity building and support of market-linked skills development, development of new income-generating activities (IGAs) (refugees) and MSMEs, and access to services to support growth of existing, high-potential IGAs and MSMEs. These efforts are intended to support self-sufficiency among target beneficiaries by expanding their access to economic and social resources.

Many factors are important to the success of these economic activities, including access to Access to finance, BDS support, Financial literacy training, markets, quality of products (quality inputs, standard production and processing skills), market demand, competitiveness and

compatibility, easy availability of raw material/inputs and market trends/polarity, etc. In addition, activities and considerations related to vulnerable groups e.g. obstacles, risks, and opportunities that are unique to men or women, youth or adults, people with disabilities, and/or other marginalizing characteristics. Thus, Financial literacy digitization will have to undertaken to support MSMEs in their IGAs to ensure proper financial management including good record keeping.

The project is also providing financial and non-financial services; assisting refugees and marginalized people develop life and technical skills, access social resources, and engage in IGAs to reduce their social and economic vulnerability.

The project will support displacement affected community members in Burao to develop/expand MSMEs to increase and diversify their livelihoods opportunities. Under this project we are seeking digitization of the Financial literacy curriculum. The digitization will enable program participants get self-training including re-fresher trainings at the comfort of their homes/businesses. Since there is always demand for financial literacy training, even after project end they can continue self-training themselves to ensure they achieve prudence financial management both in their businesses and at home. This will lead to increased incomes and savings.

Item #	Other Requirements	
1	Delivery Date & Time	Bidder shall deliver the service at least _30 days after Contract signature.
2	Delivery Terms (incoterms)	<input type="checkbox"/> EXW [Ex-works (Place)] <input type="checkbox"/> FCA [Free Carrier (Port)] <input type="checkbox"/> FAS [Free Along-Side Ship (Port)] <input type="checkbox"/> FOB [Free On-Board (Port)] <input type="checkbox"/> CFR [Cost, & Freight (Port)] <input type="checkbox"/> CIF [Cost, Insurance & Freight (Port)] <input type="checkbox"/> CPT [Carriage Paid-To (Place)] <input type="checkbox"/> CIP [Carriage & Insurance Paid-To (Place)] <input type="checkbox"/> DAP [Delivered at Place (Place)] <input type="checkbox"/> DPU [Delivered at Place Unloaded (Place)] <input checked="" type="checkbox"/> DDP [Delivered Duty Paid (Place)]
3	Custom Clearance (Must be linked to Incoterms at origin)	<input type="checkbox"/> Not Applicable. Shall be done by _____ <input type="checkbox"/> Shouldered by CARE <input checked="" type="checkbox"/> Supplier/ Bidder <input type="checkbox"/> Freight Forwarder
4	Exact Address(es) of Delivery Location	Please provide addresses
5	Warranty Period	Standard Manufacturer's Warranty (if applicable)
6	Payment Terms	30 Days upon Receipt of items
7	Quotation Validity	The quote needs to be valid for 90 days to cover all the days from bidding up to the award process. However, once the contract has been released, it shall be valid for the same coverage as reflected in the requirement above.



### 1.6. PROJECT TIMELINE

All bidders are advised to strictly follow the below timeline as noted.

Any technical questions arising during the preparation of your response to this RFP should be submitted in writing via email(zeinab.ibrahim@care.org) to no later than **20<sup>th</sup> November 2024**

Schedule of Activities/ To-do	Date of the Activity/ Deadline of Submission	Responsible	Remarks
<b>RFP Issued</b>	14 <sup>th</sup> November 2024	CARE	
<b>Terms of Reference for Digitization of the Financial Literacy Curriculum Consultancy</b>	27 <sup>th</sup> November 2024,	Supplier	Deadlines must be strictly observed.
Deadline for submission of clarification questions to CARE	20 <sup>th</sup> November2024	Supplier	Deadlines must be strictly observed.
CARE to answer all clarifications	24 <sup>th</sup> November 2024	CARE	
<b>Supplier's Deadline of Submission of Proposal</b>	27 <sup>th</sup> November 2023	Supplier	Deadlines must be strictly observed.
Finalists selected	n/a	CARE	Upon notification, the contract negotiation with the winning bidder will begin immediately.

### 1.7. PROJECT REQUIREMENTS

#### a. Technical Requirements

##### a.1 Technical Proposal of the Product

*See below TOR*

#### **Terms of Reference for Digitization of the Financial Literacy Curriculum Consultancy1.**

Under SomRep consortium, CARE is implementing a durable solutions project fund EU funded project named through promoting economic empowerment among vulnerable individuals in Somaliland, Burao, including refugees, host community and poor and marginalized women and youth. We achieve this through capacity building and support of market-linked skills development, development of new income-generating activities (IGAs) (refugees) and MSMEs, and access to services to support growth of existing, high-potential IGAs and MSMEs. These efforts are intended to support self-sufficiency among target beneficiaries by expanding their access to economic and social resources.

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**Financial literacy digitization objectives:**

The Digitization will aim to achieve key objectives which will benefit potential users in Burao district. CARE seeks to revolutionize training so that the simple tailored digital training can support MSMEs and other economic groups achieve their economic development agenda. Objectives include:

- Analyze the current Financial literacy curriculum and develop digitization roadmap.
- Identify the livelihood activities by the targeted cohort through secondary data to enable tailor make a market driven digitization financial literacy product.
- Identify key areas to be included in the digitization process e.g. savings, budgeting, debt management etc.
- Strive to link digitization of financial literacy to access to financial services from local MFIs/banks including informal financing.
- Identify specific constraints affecting women and youth in Financial literacy ad address the gaps in the digitization process
- Analyze the **value for money** for adopting digital financial literacy versus traditional model of

**Activity Schedule**

Activity description	Duration (days)
<ul style="list-style-type: none"> <li>• Background review, planning and preparation</li> <li>• Desk research and inception report</li> </ul>	3 days
<ul style="list-style-type: none"> <li>• Review of the current Financial Literacy curriculum and Development of the Digitized Financial literacy curriculum</li> </ul>	20 days
<ul style="list-style-type: none"> <li>• Staff training in Digitized curriculum and adaptation(online)</li> </ul>	1 days
<ul style="list-style-type: none"> <li>• Final Digitized packages</li> </ul>	3 days
<ul style="list-style-type: none"> <li>• Draft report, report review and Final report</li> </ul>	3 days
<b>Total number of days</b>	<b>30</b>

**Duration of assignment**

The expected timeline of the assignment is 30 days (1 month)

**Deliverables**

- Inception report
- Development of digitization tools
- Draft and final digitized financial literacy curriculum
- All materials used for staff training
- Final report

**Consultant qualifications**

This consultant should have the following **skills and qualifications**

- Master's or equivalent degree in Business Management/studies, Marketing, Development Studies or other related fields.
- At least 5 years' experience, knowledge and skills in Digitization of Financial literacy or related curriculums, and knowledge in the financial services sector.
- At least 5 years experience on working with MSMEs and facilitating trainings on Financial literacy.
- Extensive knowledge on working in/with private sector and development organizations.
- Excellent communication skills in English. Somalia is added advantage.

**Evaluation Criteria**

The Selection of the firm will be made based on cumulative analysis (i.e., mandatory requirement and technical qualifications as follows:

**Mandatory requirements**

- Provide a valid business registration(company/organization) certificate
- Provide a valid and up to date tax compliance certificate.
- References including names and contact information from previous clients who can be contacted regarding relevant experience in Financial literacy curriculum digitization (At least three).

**Technical Evaluation**

Applicants need to clearly articulate the following, but not limited to: -

- A Consulting profile and cover letter outlining the suitability of the consultant in undertaking the assignment (Not exceeding two pages)
- A technical proposal explaining how the Financial Literacy curriculum will be carried out.
- At least 5 years of experience in undertaking financial literacy digitization in similar fragile context as Somalia.
- Clear work plan including time frames for the financial literacy digitization
- Detailed CVs of key personnel (including any formal qualifications) should be provided

**Financial Evaluation**

Financial proposal: A detailed budget indicating total costs in USD as per man day rates, work plan and any other logistical costs anticipated in undertaking the assignment and production of the final report. The report should also include:

- a) Applicable tax amount must be stipulated and separated from the base costs
- b) Payment Terms
- c) Credit Period
- d) Detailed budget breakdown based on expected daily rate.

**How to Apply**

Candidates interested in the position should send their applications online to [som.consultant@care.org](mailto:som.consultant@care.org) to be received no later than 27<sup>th</sup> November 2024. The application should be titled "Terms of Reference for Mapping and Capacity Assessment Support to Local NGO Partners."

**Compliance with Requirements**

	Yes, we will comply	No, we cannot comply	If marked as "No", please provide counter proposal
Minimum Technical Specifications	<input type="checkbox"/>	<input type="checkbox"/>	
Delivery Lead Time	<input type="checkbox"/>	<input type="checkbox"/>	
Delivery Term (INCOTERMS)	<input type="checkbox"/>	<input type="checkbox"/>	
Warranty Period (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>	
Validity of Quotation	<input type="checkbox"/>	<input type="checkbox"/>	
Payment Terms (30 Days after service delivery)	<input type="checkbox"/>	<input type="checkbox"/>	
Other Requirements (Please specify)	<input type="checkbox"/>	<input type="checkbox"/>	

CARE will review proposed budgets and pricing after the initial review of the criteria above.\*