

Request for Proposal



RE-Advertisement - Revolving Loan Fund with MFIs/Banks that can provide services in Dollow And Belet-Hawa, Somalia

DRC Somalia

DRC Mogadishu Office.

Behind Turkish Nile Academy, Waaberi District,
Airport road before the dry land port, House No: 1116
Mogadishu, Somalia.

31th August 2025

To interested companies.

Request for Proposal No.: RFP-SOM-CO-2025-006

Dear Sir/Madam

Danish Refugee Council (DRC), through BORESHA-NABAD action, aims to strengthen the capacity of vulnerable communities by providing access to financial services, promoting social inclusion, and reinforcing economic development opportunities. A key aspect of this strategy is the establishment of a Revolving Loan Fund (RLF) in collaboration with reputable microfinance institutions (MFIs) or banks. The RLF will target small and micro-enterprises, Village Savings and Loans Associations (VSLAs), and other economic groups that can provide services in Dollow and Belet-Hawa Districts, Somalia. The fund will offer a flexible capital source for businesses, aiming to promote financial inclusion and foster economic growth.

This initiative under BORESHA-NABAD aims to support vulnerable communities by enabling access to financial services, which are critical for strengthening resilience, fostering economic growth, and enhancing livelihoods in the long term.

Therefore, DRC Somaliland requests you to submit technical and financial proposal for the consultancy Rapid Market Skill Demand Assessment and TVET Centre Mapping. Please be guided by this RFP and the attached Terms of Reference (TOR) Annex F.

Your proposal must be expressed in **English** and valid for a minimum period of **60 days**.

I. TENDER DETAILS

The Tender details are as follows:

| Line | Item | Time, date, address as appropriate |
|------|--|--|
| 1 | RFP published | 31 st August 2025 12:00 PM EAT |
| 2 | Closing date for clarifications | 6 th September 2025 4:30 PM EAT |
| 3 | Closing date and time for receipt of Tenders | 9 th September 2025 at 11:59 PM EAT |
| 4 | Tender Opening Location | DRC Office and via Microsoft teams – Virtual. |
| 5 | Tender Opening Date and time | TBC |

PLEASE NOTE: NO BIDS WILL BE ACCEPTED AFTER THE ABOVE CLOSING TIME AND DATE

II. IMPORTANT INFORMATION REGARDING THIS RFP:

- This RFP is launched for the purpose of establishing a contract with them for the Revolving Loan Fund with MFIs/Banks that can provide services in Dollow And Belet-Hawa Somalia
- DRC may choose to cancel the contract if deemed necessary.
- The expected duration of this service shall be **One Year with Possibility of extension**. DRC may terminate the contract if the supplier fails to deliver services on time.
- Interested Banks are requested to submit their proposed budget, encompassing all project-related costs

III. SELECTION AND AWARD CRITERIA

The criteria for awarding contracts resulting from this Tender is based on 'best value for money'. For the purpose of all tenders DRC defines best value for money as:

Best value for money should not be equated with the lowest initial bid option. It requires an integrated assessment of technical, organizational, and pricing factors in light of their relative importance (i.e., reliability, quality, experiences, and reputation, past performance, cost/fee realism, delivery time, reasonableness, need for standardization, and other criteria depending on the item to be procured).

For all bids deemed technically compliant as per the specification stipulated in **Annex F – Terms of Reference (ToR)**, DRC will give a weighted combined technical and financial score. The weighted score will determine the contract award.

A. Administrative Evaluation

A bid shall pass the administrative evaluation stage before being considered for technical and financial evaluation. Bids that are deemed administratively non-compliant may be rejected. **The documents listed below shall be submitted with your bid.**

| # | Annex # | Document | Instructions |
|---|---------|---|---|
| 1 | A.1 | Bid Form (Technical) | Complete ALL sections in full, sign, stamp and submit. (Mandatory) |
| 2 | A.2 | Bid Form (Financial) | Submit the Financial bid envelope. (Use of DRC format is optional as the Firm can provide financial offers in their own format) <i>Note: Financial bid should be separated from technical bid. To be taken in consideration all the sections must be completed, signed, and stamped. (Mandatory)</i> |
| 3 | B | Tender and Contract Award Acknowledgement Certificate | Complete ALL sections in full, sign, stamp and submit (Mandatory) |
| 4 | C | General Conditions of Contract | Reference documents: Read and familiarize (will be required at the signing of contract). (Optional) |
| 5 | D | Supplier code of conduct | Sign, stamp, and submit (Mandatory) |

| | | | |
|----|---|--|--|
| 6 | E | Supplier Profile and Registration Form | Complete ALL sections in full, sign, stamp and submit ((Mandatory)) |
| 7 | F | Term of Reference (ToR) | Reference documents: Read and familiarize (will be required at the signing of contract). (Optional) |
| 8 | G | Pricing Guidelines | For bidders information and guidance only |
| 9 | | Business Registration | Proof of Commercial operating license from the Federal Government of Somalia. (Mandatory) |
| 10 | | Central Bank registration certificate | Proof of Central Bank Registration (Mandatory). |
| 11 | | Tax Clearance Certification | Proof of valid tax clearance Certificate for Quarter 2 2025 (Mandatory) |

B. Technical Evaluation

To be technically acceptable, the bid shall meet or exceed the stipulated requirements and specifications in the RFP. A Bid is deemed to meet the criteria if it confirms that it meets the conditions, procedures, and specifications in the RFP without substantially departing from or attaching restrictions with them. If a Bid does not technically comply with the RFP, it will be rejected.

The technical criteria for this RFP and their weighting in the technical evaluation are:

| # | Technical Criteria | Total weighting to be awarded |
|----|---|-------------------------------|
| 1. | Profile of the company The profile of the company (MFI or bank), company's organizational structure and cover letter outlining the suitability of MFI or bank in undertaking the assignment (not exceeding two pages). up to two-page statement of capability referencing the eligibility criteria (see Section 7 of Annex F – Term of References) and the approach to be taken in undertaking this assignment. | 35% |
| 2. | Proposed services (documented by the technical proposal): The Bank should provide a summary of the proposed model for the revolving fund and how it can be operationalised in a manner that is compliant with Sharia principles | 20% |
| 3. | Work Plan The Bank should provide a detailed/Clear work plan including timeframes for the revolving loan fund. | 20% |

| | | |
|----|---|-----|
| 4. | key personnel | 15% |
| | The Bank should submit/provide a detailed CVs of key personnel, including any formal qualifications relevant to management of revolving loan fund. | |
| 5. | Proof of experience/References | 10% |
| | The Bank should provide References/experience from at least two previous clients for managing a revolving loan fund including names and contact information from previous clients who can be contacted regarding relevant experience in managing a revolving loan fund. | |

Please note that bids shall respond to all criteria, or their bid may be disqualified.

C. Financial Evaluation

All bids that pass the Technical Evaluation will proceed to the Financial Evaluation. Bids that are deemed technically non-compliant will not be financially evaluated.

Any discrepancy between the unit price and the total price shall be re-computed by DRC, and the unit price shall prevail, and the total price shall be corrected. If the bidder does not accept the final price based on DRC's re-computation and correction of errors, its Bid will be rejected.

No price variation due to escalation, inflation, fluctuation in exchange rates, or any other market factors shall be accepted by DRC after it has received the Proposal.

IV. TENDER PROCESS

The following processes will be applied to this Tender:

- Tender Period
- Tender Closing
- Tender Opening
- Administrative Evaluation
- Technical Evaluation (1 or 2 round(s) for shortlisted bidders)
- Financial Evaluation
- Contract Award
- Notification of Contract Award

V. SUBMISSION OF BIDS

Bidders are solely responsible for ensuring that the full bid is received by DRC in accordance with the RFP requirements, prior to the specified date and time mentioned above. DRC will consider only those portions of the bids received prior to the closing date and time specified.

All responsive Bids shall be written on the **DRC Bid Form (Annex A.1 and A.2) – Annex A.2 template is optional; the bidder can provide their own financial bids.**

Beyond the DRC Bid Form, the following documents shall be contained with the bid:

- **Tender & Contract Award Acknowledgment Certificate (Annex B),**
- **The Supplier Profile and Registration form (Annex E),**
- **Plus, any other documents required and listed in section A of this document.**

Bids not received before the indicated time and date as set forth on page 1, or delivered to any other email address, or physical address will be disqualified.

Bids submitted by mail, email, or courier by so is at the Bidders risk and DRC takes no responsibility for the receipt of such Bids.

Bidders are solely responsible for ensuring that the full Bid is received by DRC in accordance with the RFP requirements.

A. Hard Copy:

Hard copy Bids shall be separated into 'Financial Bid' and 'Technical Bid':

- The Financial Bid shall only contain the financial bid form, Annex A.2 or bidder's template.
- The Technical Bid shall contain all other documents required by the tender as mentioned in section A of this documents, Annex F. ToR, and Annex A1. Technical bid form. Administrative Evaluation but excluding any pricing information.

Each part shall be placed in a **sealed** envelope, marked as follows:

RFP No.: **RFP-SOM-CO-2025- 006**
TECHNICAL BID
Bidder Name:

RFP No.: **RFP-SOM-CO-2025-006**
FINANCIAL BID
Bidder Name:

Both envelopes shall be placed in an outer **sealed** envelope, addressed, and delivered to:

RFP No.: **RFP-SOM-CO-2025-006**

DRC Somalia
Dollow/Belet-Hawa office

B. Email submission

Bids can be submitted by email to the following dedicated, controlled, & secure email address:

RFQ.som@drc.ngo

When Bids are emailed, the following conditions shall be complied with:

- **The RFP number shall be inserted in the Subject Heading of the email.**
- **Separate emails shall be used for the ‘Financial Bid’ and ‘Technical Bid’, and the Subject Heading of the email shall indicate which type the email contains.**
 - The financial bid shall only contain the financial bid form, Annex A.2 or any other template adopted for financial bid by the firm.
 - The technical bid shall contain all other documents required by the tender but excluding all pricing information.
- Bid documents required, shall be included as an attachment to the email in PDF, JPEG, TIF format, or the same type of files provided as a ZIP file. Documents in MS Word or excel formats, will result in the bid being disqualified.
- Email attachments shall not exceed 4MB; otherwise, the bidder shall send his bid in multiple emails.

Failure to comply with the above may disqualify the Bid.

DRC is not responsible for the failure of the Internet, network, server, or any other hardware, or software, used by either the Bidder or DRC in the processing of emails.

DRC is not responsible for the non-receipt of Bids submitted by email as part of the e-Tendering process.

Bids can be submitted in one of two ways, hardcopy or electronically. If the Bidder submits a Bid in both Hardcopy and electronically, DRC will choose the version that is the most advantageous to DRC.

VI. COMPLETION OF BID FORM

A. Prices Quoted

The proposed budget/Financial offer shall encompass all project-related costs including worker payments, Enumerators travel, accommodation, etc.). Any discount offered shall be included in the Bid price.

B. Currency

The currency of the Bid shall be in **USD**. No other currencies are acceptable.

C. Language

The Bid Form, and all correspondence and documents related to this RFP shall be in **English**.

D. Presentation

Bids shall be clearly legible. Prices entered in lead pencil will not be considered. All erasures, amendments, or alterations shall be initialed by the signatory to the Bid. Do not submit blank pages of the Bid Form and/or schedules which are unnecessary for your offer. All documentation shall be written in **English**. All Bids shall be signed by a duly authorized representative of the Bidder.

E. Split Awards

DRC reserves the right to split awards.

F. Validity Period

Bids shall be valid for at least the minimum number of days specified in the RFP (Annex B and Annex A1, A2) from the date of Bid closure. DRC reserves the right to determine, at its sole discretion, the validity period in respect of Bids which do not specify any such maximum or minimum limitation.

VII. ACCEPTANCE

DRC reserves the right, at its sole discretion, to consider as invalid or unacceptable any Bid which is a) not clear; b) incomplete in any material detail such as specification, terms delivery, etc.; or c) not presented on the Bid Form – and to accept or reject any amendments, withdraws and/or supplementary information submitted after the time and date of the RFP Closure.

VIII. AWARD OF CONTRACTS

This RFP does not commit DRC to award a contract or pay any costs incurred in the preparation or submission of Bids, or costs incurred in making necessary studies for the preparation thereof, or to procure or contract for services. Any bid submitted will be regarded as an offer made by the Bidder and not as an acceptance by the Bidder of an offer made by DRC. No contractual relationship will exist except pursuant to a written contract document signed by a duly authorized official of DRC and the successful Bidder.

DRC may award contracts for part quantities or individual items. DRC will notify successful Bidders of its decision with respect to their Bids as soon as possible after the Bids are opened. DRC reserves the right to cancel any RFP, to reject any or all Bids in whole or in part, and to award any contract.

Suppliers who do not comply with the contractual terms and conditions including delivering different products and of different origin than stipulated in their Bid and covering contract may be excluded from future DRC RFPs.

IX. CONFIDENTIALITY

This RFP or any part hereof, and all copies hereof shall be returned to DRC upon request. This RFP is confidential and proprietary to DRC, contains privileged information, part of which may be copyrighted, and is communicated to and received by Bidders on the condition that no part thereof, or any information concerning it may be copied, exhibited, or furnished to others without the prior written consent of DRC, except that Bidders may exhibit the specifications to prospective subcontractors for the sole purpose of obtaining offers from them. Notwithstanding the other provisions of the RFP, Bidders will be bound by the contents of this paragraph whether or not their company submits a Bid or responds in any other way to this RFP.

X. COLLUSIVE BIDDING AND ANTI-COMPETITIVE CONDUCT

Bidders and their employees, officers, advisers, agent, or sub-contractors shall not engage in any collusive bidding or other anti-competitive conduct or any other similar conduct, in relations to:

- The preparation of submission of Bids,
- The clarification of Bids,
- The conduct and content of negotiations,
- Including final contract negotiations,

In respect of this RFP or procurement process, or any other procurement process being conducted by DRC in respect of any of its requirements.

For the purpose of this clause, collusive bidding, other anti-competitive conduct, or any other similar conduct may include, among other things, the disclosure to, exchange or clarification with, any other Bidder, person or entity, of information (in any form), whether or not such information is commercial information confidential to DRC, any other Bidder, person or entity in order to alter the results of a solicitation exercise in such a way that would lead to an outcome other than that which would have been obtained through a competitive process.

XI. IMPROPER ASSISTANCE

Bids that, in the sole opinion of DRC, have been compiled:

- With the assistance of current or former employees of DRC, or current or former contractors of DRC in violation of confidentiality obligations or by using information not otherwise available to the public or which would provide a non-competitive benefit,
- With the utilization of confidential and/or internal DRC information not made available to the public or to the other Bidders,
- In breach of an obligation of confidentiality to DRC, or contrary to these terms and conditions for submission of a Bid, shall be excluded from further consideration.

Without limiting the operation of the above clause, a Bidder shall not, in the absence of prior written approval from DRC, permit a person to contribute to, or participate in, any process relating to the preparation of a Bid or the procurement process, if the person has at any time during the 6 months immediately preceding the date of issue of this RFP was an official, agent, servant, or employee of, or otherwise engaged by, DRC and was engaged directly, or indirectly, in the planning or performance of the requirement, project, or activity to which this RFP relates.

XII. CORRUPT PRACTICES

DRC has zero tolerance for corruption.

The Bidder represents and warrants that neither it nor any of its potential subcontractors are engaged in any form of corruption, defined by DRC as the misuse of entrusted power for private gain.

This definition is not limited to interactions with public officials and covers both attempted and actual corruption, as well as monetary and non-monetary corruption. The definition includes, but is not limited to, corruption in the form of facilitation payments, bribery, gifts constituting an undue influence, kickbacks, favouritism, cronyism, nepotism, extortion, embezzlement, misuse of confidential information, theft, and various forms of fraud, such as forgery or falsification of documents, and financial or procurement fraud. No offer, payment, consideration, or benefit of any kind, which could be regarded as an illegal or corrupt practice, shall be made, promised, sought or accepted – directly or indirectly – as an inducement or reward in relation to activities funded by DRC, including tendering, award, or execution of contracts. DRC reserves the right, without prejudice to any other right or remedy available to it, according to any violation of this clause to immediately reject the submitted offer, and to take such additional action, civil and/or criminal, as may be appropriate.

The Bidder agrees to accurately communicate DRC's policy with regards to Anti-Corruption to Third Parties. The Bidder furthermore agrees to inform DRC immediately of any suspicion or information it receives from any source alleging a violation of this policy to the contact details of the specific DRC country operations via www.drc.dk/where-we-work, or via DRC's Code of Conduct Reporting Mechanism: www.drc.dk/relief-work/concerns-complaints/code-of-conduct-reporting-mechanism. Reports of suspected corruption can also be reported directly to DRC HQ at c.o.conduct@drc.dk.

XIII. CONFLICT OF INTEREST

A Bidder shall not, and shall ensure that its employees, officers, advisers, agents, or subcontractors do not place themselves in a position that may, or does, give rise to an actual, potential, or perceived conflict of interest between the interests of DRC and the Bidder's interests during the procurement process.

If during any stage of the procurement process or performance of any DRC contract a conflict of interest arises, or appears likely to arise, the Bidder shall notify DRC immediately in writing, setting out all relevant details of the situation, including those cases in which the interests of the Bidder conflict with the interests of DRC, or cases in which any DRC official, employee or person under contract with DRC may have, or appear to have, an interest of any kind in the Bidder's business or any kind of economic ties with the Bidder. The Bidder shall take steps as DRC may reasonably require, to resolve or otherwise deal with the conflict to the satisfaction of DRC.

XIV. WITHDRAWAL/MODIFICATION OF BIDS

Requests to withdraw a Bid after the Bid Closure Time shall not be honoured. If the selected Bidder withdraws its Bid, DRC shall duly register the said Bid and shall evaluate it alongside all other received Bids. If the selected Bidder has furnished a Bid security, DRC shall withhold such Bid security until the issue has been resolved.

Withdrawal of a Bid may result in your suspension or removal from the DRC suppliers List.

A Bidder may modify its Bid prior to the RFP closure. Any such modification shall be submitted in writing and in a sealed envelope, marked with the original Bid number. No modification shall be allowed after the RFP closure.

XV. LATE BIDS

All Bids received after the RFP closure will be rejected.

XVI. OPENING OF THE RFP

The Tender Opening will take place at the time and location stated above.

Any attempt by a Bidder to influence the Evaluation Committee in the process of examination, clarification, evaluation, and comparison of tenders, to obtain information on how the procedure is progressing or to influence DRC in its decision concerning the award of the contract will result in the immediate rejection of the tender.

XVII. CONDITIONS OF CONTRACT

All Bidders shall acknowledge that the DRC General Conditions of Contract or the Special Conditions of Contract, as applicable, are acceptable.

XVIII. CANCELLATION OF THE RFP

In the event of an RFP cancellation, Bidders will be notified by DRC. If the RFP is cancelled before the outer envelope of any Bid has been opened, the sealed envelopes will be returned, unopened, to the Bidders.

The RFP may be cancelled in the following situations:

- where not qualitatively or financially worthwhile Bid has been received or there has been no response at all.
- the economic or technical parameters of the project have been fundamentally altered.
- exceptional circumstances or force majeure render normal performance of the project impossible.
- all technically compliant Bids exceed the financial resources available; or
- there have been irregularities in the procedure, in particular where these have prevented fair competition.

DRC shall not be liable for damages, whatever their nature (in particular damages for loss of profits) or relationship to the cancellation of an RFP, even if DRC has been advised of the possibility of damages. The publication of a procurement notice does not commit DRC to implement the programme or project announced.

XIX. QUERIES ABOUT THIS RFP

For queries on this RFP, please contact the Procurement department, rfq.som@drc.ngo

All questions regarding this RFP shall be submitted in writing to the above. On the subject line, please indicate the RFP number. **Bids shall not be sent to the above email.**

All questions during the tender period, as well as the associated answers, will be shared with all suppliers invited, or for open tenders published at: **www.somalijobs.com and www.drc.ngo**

XX. RFP DOCUMENTS

This RFP document contains the following:

1. This covering Letter
2. Annex A1: DRC Bid Form (Technical bid).
3. Annex A2: DRC Bid Form (Financial bid); Firm's own template.
4. Annex B: Tender and Contract Award Acknowledgment Certificate
5. Annex C: DRC General Conditions of Contract
6. Annex D: DRC Supplier Code of Conduct
7. Annex E: Supplier Profile and Registration
8. Annex F: Terms of Reference – ToR

Under DRC's Anticorruption Policy Bidders shall observe the highest standard of ethics during the procurement and execution of such contracts. DRC will reject a Bid if it determines that the Bidder recommended for award, has engaged in corrupt, fraudulent, collusive, or coercive practices in competing for, or in executing, the Contract.

Yours sincerely,
DRC Supply Chain team.