



اولين بانک قرضه های کوچک
The First MicroFinanceBank

THE FIRST MICRO FINANCE BANK AFGHANISTAN

Request for Proposal

Professional Services Department

Sameer Osmani
12-16-2017



Disclaimer

The information contained in this document is confidential in nature. The bidders shall not share this information with any other party not connected with responding to this Request for Proposal (“RFP”). The information contained in this RFP or subsequently provided to Bidder(s) whether verbally or in writing by or on behalf of the First Micro Finance Bank Afghanistan (“The FMFB-A”) shall be subject to the terms and conditions set out in this RFP and any other terms and conditions subject to when such Information is provided.

This RFP is not an agreement and is not an offer or invitation by The FMFB-A, to any party other than the one that qualifies to submit the Bid. The purpose of this RFP is to provide information to the potential bidders to assist them in responding to this RFP. Though this RFP has been prepared with sufficient care to provide all required information to the potential bidders, they may need more information than what has been provided. In such cases, the potential bidder is solely responsible to seek the information required from The FMFB-A. The FMFB-A, reserves the right to provide such additional information at its sole discretion.

The FMFB-A, makes no representation or warranty and shall incur no liability under any law, statute, rules or regulations on any claim the potential bidder may make in case of failure to understand the requirement and respond to the RFP. The FMFB-A may, in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP any time before the final bid submission.



BACKGROUND

Vision

The First Micro Finance Bank, Afghanistan's vision is to be recognized as the leading finance services provider contributing to poverty alleviation and economic development through the provision of sustainable financial services by targeting micro and small businesses, and households. To reduce poverty, diminish the vulnerability of poor populations and alleviate economic and social exclusion, the Bank aims to help people become self-reliant and eventually gain the skills needed to graduate into mainstream financial markets.

Introduction

Being the only microfinance bank in Afghanistan, FMFB-A has emerged as the most successful microfinance institution in the country offering savings, loans, remittances and a host of commercial banking services. The Bank's current suite of products/services includes deposits (CA, SA and TD) and loans (micro-enterprise, small business, agriculture/livestock, consumption, incremental housing, SME and women group), along with commercial banking services that include domestic fund transfers, international remittances, foreign currency exchange services, and bulk payroll processing.

The Bank's footprint extends across 14 provinces (76 districts) with 38 branches and 9 Loan Processing Offices. As of Aug, 2016, FMFB-A is catering to an active client base of over 53,000 with \$62M in outstanding balance and a deposit book exceeding \$80M.



SECTION 1: SCOPE OF PROJECT/SPECIFICATIONS

1.1 The FMFB-A's Intent

1.1.1 Introduction: The First Micro Finance Bank Afghanistan (hereinafter referenced as the “The FMFB-A”) is seeking proposals from qualified Bidders for supply and delivery of Normal diesel to its branches (see appendix 1). This fuel oil will be used for generators This Project will allow The FMFB-A to operate with low level of emissions, protect the environment, and generate Electricity for use in the FMFB-A branches.

1.1.2 Interpretation of Estimates: The attention of bidders is called to the fact that, unless stated otherwise, the Fuel Oil (Diesel) quantities given in the proposal are to be considered to be approximate only and are given as a basis for the comparison of bids. The FMFB-A may increase or decrease as may be deemed necessary or expedient, during the period of the contract. An increase or decrease in the quantity is not sufficient ground for an increase or decrease in the unit price.

1.1.3 Price Quoted: The prices quoted must be on delivery at The FMFB-A, branches, Afghanistan. All prices must be quoted in Afghani only.

1.2 Quality and Price Specifications

1.2.1 Fuel Quality: The fuel shall be clear hydrocarbon oil, free from sediment, water or suspended matter. Further, Fuel specifications are more detailed below:

#	Parameters	Units	Value
1	Viscosity and 40C	Cst	
2	Density at 15C (approximate)	Kg / ltr	
3	Flash point, min	C	
4	Pour Point, max	C	
5	Water content, max	Mass %	
6	Sediment, max	Mass %	
7	Sulphur, max	Mass %	
8	Ash content, max	Mass %	
9	Gross calorific value (approximate)	MJ/Kg (Kcal/Kg)	

1.2.2 Prices: The prices quoted regardless of quantity and method shall be per liter delivered to The FMFB-A storage tanks at branches and include all taxes, duties and freight & Insurance and shall remain firm for the duration of the contract period. (see appendix 1 – branch locations)



1.2.3 Quantity: Initial supply of 1000 Liters followed by monthly supply of 25000 to 40000 Liters on monthly basis to overall FMFB-A. (Refer clause 1.1.2)

1.2.4 Delivery Periods: As per the FMFB-A delivery schedules (See appendix 2).

1.2.5 Payment Terms: 45 Days credit from date of delivery.

1.2.6 Contract Period: Expected Contract period will be six (6) months and extendable thereafter subjected to The FMFB-A satisfaction of performance and other parameters.

1.3 Bidder Responsibilities and Qualifications

1.3.1 Bidder Qualifications: Bidder shall own and be in operation, a permanently established bulk storage plant with stationary tanks OR Bidder who does not have a bulk storage plant with stationary tank, must submit at the request of The FMFB-A, a letter from its source of supply, stating that it is committed for a certain quantity and that the source of supply will, in turn, guarantee that quantity of supply to the Bidder. Letters of guaranteed supply from the Bidder's source must be submitted to The FMFB-A. The bulk storage plant is located within a reasonable distance from the point to which deliveries are to be made by transport tank wagon. The decision of THE FMFB-A shall be final as to whether or not the storage point is sufficiently close enough to protect the interests of The FMFB-A.

1.3.2 Statutory Requirements: All applicable local laws and ordinances having jurisdiction in any manner affecting the conduct of the work will apply to the contract throughout. These regulations include, but are not limited to: fire codes, electrical codes, health and safety and labor laws. All such laws and regulations will be deemed to be implicitly incorporated into the contract.

1.3.3 Permits and Licenses: All necessary permits, licenses, insurance policies, etc. as required by local, laws, shall be provided by the bidder at its own expense.

1.3.4 Authority of Agency: On all questions concerning the interpretation of specification, the acceptability and quality of material supplied, the classification of material, and the determination of payment due or to become due, the decision of The FMFB-A shall be final and binding.

1.3.5 Disqualification of Bidders: Any one or more of the following causes may be considered as sufficient reason for disqualification of a bidder and the rejection of its proposal or proposals:

- 1) More than one proposal for the same contract from an individual, firm, or corporation under the same or different names.
- 2) Evidence of collusion among bidders.
- 3) Unsatisfactory performance record as evidenced by past experience.



- 4) If the unit prices are obviously unbalanced either in excess or below reasonable cost analysis values.
- 5) If there are any unauthorized additions, interlineations, conditional or alternate bids or irregularities of any kind which may tend to make the proposal incomplete, indefinite, or ambiguous as to its meaning.
- 6) Any other reason whether statutory or non-statutory / legal or illegal, which may lead to disqualification as per The FMFB-A.

1.4 The FMFB-A Responsibility

1.4.1 RFP Terms

- a) The FMFB-A offers no compensation for expenses related to Bidder proposals. Bidders agree that submitting a proposal results in no obligation for The FMFB-A or its representatives.
- b) Acceptance of any bidder's response for evaluation does not place The FMFB-A under any obligation to accept the lowest priced or most technologically advanced response.
- c) The FMFB-A reserves the exclusive right to accept or reject any or all bids, for whatever reason they deem appropriate.
- d) Bidders acknowledge that The FMFB-A retains the right to alter the bid process, or waive any formalities.
- e) Issuance of this RFP does not constitute a commitment by The FMFB-A to award a contract to any of the responding Bidders.
- f) The FMFB-A reserves the right to make an award solely on the proposals or to negotiate further with one or more Bidder.
- g) The FMFB-A reserves right to award Contract to one or more Bidders based on the proposals received. If in such an event the quantity mentioned at clause 1.2.3 is likely to be split between the successful Bidders.

1.5 Award of Contract

1.5.1 Material Guarantee: Before any contract is awarded, the successful bidder may be required to furnish a complete statement of the origin, composition and manufacture of any or all of the material to be used in the contract together with such samples as may be requested for the purpose of testing.

1.5.2 Contract Award: The FMFB-A decides upon evaluation of the bids received based on evaluation process which is solely termed at the discretion of The FMFB-A. Within thirty (30) days from the date of opening proposals, the contract will be awarded or the proposals shall be rejected.

1.5.3 Execution of Contract: The bidder to whom the award is made shall execute a formal contract and submit a performance bond in the form of a Bank Guarantee (Appendix – 3) for a value equivalent to



twenty five percent (25%) of yearly supply value within twenty one days after the date of official notice of the award of contract.

1.5.4 If the successful bidder fails to execute the Contract and or fails in submission of guarantee as aforesaid within twenty one days after the date of official notice of the award of the contract, award will then be made to the next qualified bidder or re-advertised, as The FMFB-A may decide.

SECTION 2: PROPOSAL INSTRUCTIONS

2.1 Single Point of Contact

2.1.1 From the date this Request for Proposals (the “RFP”) is issued until a Bidder is selected, Bidders are not allowed to communicate with any staff of The FMFB-A regarding this procurement and or process. Any unauthorized contact may disqualify the Bidder from further consideration. Contact information for the single point of contact is as follows:

Buyer: Mr. Sameer Osmani

Address: House# 148, Street# 04, Ansari Square Kolola Pushta Road, Shar e Naw Kabul, Afghanistan

Telephone: +93 729 907 658

Email: Sameer.Osmani@fmfb.com.af

2.2 Proposal Instructions

2.2.1 Request for Information (RFI): All RFI’s concerning this RFP should be submitted electronically to the single point of contact as mentioned in section 2.1.1 above and hard copy of the same in sealed cover to The FMFB-A Corporate office in Kabul.

2.2.2 Addenda: Additions, deletions, clarifications, or other modifications related to this RFP will be issued by one or more addenda. Addenda will become part of the proposal documents.

2.3 Submitting a Sealed Proposal

2.3.1 Organization of Proposal: Each proposal shall be prepared simply and economically, providing straightforward, concise delineation of the Bidder’s capabilities to satisfy the requirements of this RFP. Emphasis in each proposal shall be on completeness and clarity of content. To expedite the evaluation of proposal, it is also essential that Bidders shall provide us a minimum of (3) three references from those buyers to whom the bidders supplies fuel.



2.3.2 Failure to Comply with Instructions: Bidders failing to comply with these instructions may be subject to ranking reductions. The FMFB-A may also choose not to evaluate, and/or may disqualify from further consideration any proposals that do not follow this RFP terms / instructions, are difficult to understand, are difficult to read, or are missing any requested information.

2.3.3 Copies Required and Due date for Receipt of Sealed Proposals: All proposals must be received by mail and hand-delivered before the due date in sealed opaque packaging. Sealed bid envelopes must be clearly labeled with the following information:

Company Name : RFP No. : 01

Date of submission : Bidders must submit the following number of copies to the address set forth on the Cover Page:

- i. One (1) hard copy marked "Original" with original signatures; and
- ii. One (1) electronic copy. The electronic copy shall be submitted in pdf format and organized in the same format as the original submission with each chapter or section of the original having a corresponding chapter or section in the Electronic File.

2.3.4 Late Submissions, Withdrawals, and Corrections: Late Proposals: Regardless of cause, late proposals will not be accepted and will automatically be disqualified from further consideration. It shall be the Bidder's sole risk to assure delivery to The FMFB-A by the designated time. Late proposals will not be opened and may be returned to the Bidder at the expense of the Bidder or destroyed if requested.

Proposal Withdrawal: A Bidder requesting to withdraw its proposal prior to the RFP due date and time, may submit a letter to the single point of contact listed in Section 2.1.1 requesting to withdraw. The letter must be on Company letterhead and signed by an individual authorized to legally bind the firm.

Proposal Correction: If an obvious clerical error is discovered after the proposal has been opened, the Bidder may submit a letter to the single point of contact listed in Section 2.1.1 Within two business days of opening, requesting that the error be corrected. The letter must be on Company letterhead and signed by an individual authorized to legally bind the firm. The Bidder must present clear and convincing evidence that an unintentional error was made. The single point of contact will review the correction request and a judgment will be made. Generally, modifications to opened proposals for reasons other than obvious clerical errors will not be permitted.

2.4 Bidder's Certification

2.4.1 Understanding of Specifications and Requirements: By submitting a response to this RFP, Bidder agrees to an understanding of and compliance with the specifications and requirements described in this RFP.



2.5 Cost of Preparing a Proposal

2.5.1 The FMFB-A Not Responsible for Preparation Costs: The costs for developing and delivering responses to this RFP and any subsequent presentations of the proposal as requested by The FMFB-A are entirely the responsibility of the Bidder. The FMFB-A is not liable for any expense incurred by the Bidder in the preparation and presentation of its proposal.

SECTION 3: RFP EVALUATION PROCESS

3.1 Evaluation of Proposals

3.1.1 Basis of Award: The FMFB-A shall award this contract to the lowest responsible and responsive Bidder (s) who best meets the terms and conditions of the bid. The award will be made on basis of price, product evaluation, and prior history of service and capability of the bidders etc.

3.1.2 Completeness of Proposals: Information or materials presented by Bidders outside the formal response will not be considered and will have no bearing on any award, and may result in the Bidder being disqualified from further consideration.

3.2 The FMFB-A Rights Reserved

3.2.1 While The FMFB-A has every intention to make an award as a result of this RFP, issuance of the RFP in no way constitutes a commitment by The FMFB-A to award and execute a contract. Upon a determination that such action would be in its best interest, THE FMFB-A, in its sole discretion, reserves the right to:

- a) Cancel or terminate this RFP at any time. A notice of cancellation will be issued on the FMFB-A website. If the RFP is cancelled, The FMFB-A will not reimburse any Bidder for the preparation of its proposal. Proposals may be returned upon request if unopened;
- b) Reject any or all proposals received in response to this RFP, and award a contract directly on the proposals received in the best interest of The FMFB-A, at its sole discretion;
- c) Waive and/or amend any undesirable, inconsequential, or inconsistent provisions/specifications of this RFP which would not have significant impact on any proposal;
- d) Not award if it is in the best interest of The FMFB-A; or
- e) Terminate the contract if The FMFB-A determines adequate funds are not available, technical changes are introduced wherein Limestone may not be required to be used in the process / operations etc.,



SECTION 4: SUBMITTALS

4.1 Proposal

Proposal Requirements: Each response to this RFP shall include the information described in this section. Failure to include all of the elements specified may cause for rejection. Additional information may be provided, but should be sufficient and relevant to the objectives of this RFP. Excessive information will not be considered favorably. All proposals shall contain the following elements, and in the order given:

A. Cover Page, signed by an authorized representative of the Bidder.

B. Basic Information

1. Bidder name, mailing address (include physical location if mailing address is a P.O Box), contact person, telephone number, fax number, and e-mail address.
2. Type of organization (partnership, private limited companies', limited partnership, Corporation, etc.)
3. History of the firm, including background of firm's executive management and number of years the firm has been in business.

C. Supply Capabilities – Provide a narrative containing the following information:

1. Experience: The Bidder must demonstrate with experience in supplying fuel with three references with the following information:

- i. Name of client,
- ii. Date of contract,
- iii. Size of refueling station,
- iv. Client's point of contact,
- v. Phone number for point of contact,
- vi. Email for point of contact.

2. Installed capacity and Capacity utilization

3. Supply details for the last five years.



Appendix 1 – Branch locations;

Appendix 2 – Delivery Schedules

Appendix 3 – Bank Guarantee