**KARANDAAZ PAKISTAN**

**REQUEST FOR EXPRESSION OF INTEREST**

**This notice is placed by Karandaaz Pakistan. You are requested to direct all your queries to the Karandaaz Pakistan office in Islamabad using the e-mail address provided below.**

**Title of EOI:** Project Management Office for National Bank of Pakistan Payments Digitization Strategy

**Date of EOI:** September 01st, 2016

**Closing date of EOI:** September 19th, 2016

**Address EOI response to:** Procurement Team

**EOI Number:** 004/2016

**E-mail Address:** procurement@karandaaz.com.pk

**COMPANY OVERVIEW**

[KARANDAAZ PAKISTAN](http://karandaaz.com.pk), a company established in August 2014, promotes access to finance for small businesses through a commercially directed investment platform, and financial inclusion for individuals by employing technology enabled digital solutions. Karandaaz Pakistan has financial and institutional support from leading international development finance institutions; principally the United Kingdom Department for International Development (UKAid) and the Bill & Melinda Gates Foundation.

Karandaaz has three core work streams; this particular work will fit under the **Digital Financial Services (DFS)** work stream which focuses on expanding the poor’s access to digital financial services in Pakistan. The DFS Unit facilitates digitization of government and other payment streams, encourages experimentation with businesses, and provides support to innovative DFS start-ups.

**PROJECT DESCRIPTION**

1. **Background and Objectives**

The National Bank of Pakistan (NBP) is a state-owned bank with headquarters in [Karachi](https://en.wikipedia.org/wiki/Karachi), Pakistan. It operates as a commercial bank while also acting as a trustee of public funds and an agent of the [State Bank of Pakistan](https://en.wikipedia.org/wiki/State_Bank_of_Pakistan) (SBP). NBP has more than 1,400 branches across Pakistan and sees almost 20 million walk-in customers annually of whom 70% are from the unbanked segment. The transaction volume of Person to Government (P2G) and Government to Person (G2P) payments that goes through NBP systems collectively amounts to approximately PKR 5 trillion. These payments are collected and disbursed on a cash basis. The management costs of collecting and disbursing this vast volume of payments manually, and in-cash places a large financial burden on the national exchequer. The current system offers little information/visibility on transaction and branch working and hence impedes effective decision-making while creating accountability gaps and lost efficiencies. Moreover there is substantial evidence that digitizing government payments reduces delivery costs, enables financial inclusion, cuts leakages at each step in the payment process, improves transparency and reduces the risk of payments being delivered to ghost (i.e. fake) recipients.

Consequently Karandaaz Pakistan is supporting NBP in seeking an International Consulting firm with the requisite technical expertise to develop a strategy to digitize these G2P and P2G payments. In addition a Project Management Office will be established with the main objective of ensuring effective and flexible coordination and implementation of the project. Hence Karandaaz Pakistan seeks to hire a local consulting firm to establish a Project Management Office at the NBP where the office premises and office resources will be provided by NBP. The PMO shall comprise of one Technical Project Manager and two Project Assistants.

The NBP Project team will provide support in terms of all required access to information and personnel to assist the Project Manager in executing day to day activities for developing the Payments Digitization Strategy for NBP. NBP will allocate two full time resources for the project that will be responsible for coordinating, sharing relevant data, and arranging meetings etcetera for the PMO and the Consulting firm designing the payments digitization strategy.

1. **Scope of Work**

The Project Management Office (PMO) will be responsible for effective and efficient day to day implementation of the NBP Payments digitization strategy project under the overall guidance and supervision of NBP & Karandaaz Pakistan. The services to be provided by the consultant include but are not limited to:

* Act as a liaison between NBP, Karandaaz Pakistan and the International Consulting Firm undertaking the design of the Payments Digitization Strategy.
* Facilitate account mapping for payments that may include G2P, P2G, B2G etc.
* Support the Consultant in determining the level/complexity of data available for each vertical at NBP

assessing readiness level of use cases for digitization;

* Facilitate the consultant with access to information at NBP, including:
  + Historical transactional data trends at NBP
  + NBP’s point of contacts
  + NBP’s transactional architecture & flowchart
  + Use case scenarios
  + Others
* Work alongside the consultants to define current state, conduct fit-gap analysis and assist in future state payments infrastructure.
* With respect to co-implementing partners and external project implementing consultants/ sub- contractors:
  + ensure that these agencies mobilize and deliver the outputs in accordance with their letters of agreement or contracts
  + Provide overall supervision and/or coordination of their work to ensure the production of the expected outputs.
* Identify risks to project implementation and any project issues in a timely manner and highlight them to project stakeholders along with proposed mitigation strategies.
* Assist the Consultant in drafting the recommendations, strategy documents, probable risks & issues and implementation plan.
* Assist the Consultant to conduct a review of the strategy recommendations with NBPs subject matter experts and alter the strategy document according to on-ground realities.
* Assist the Consultant, by scheduling project steering committee meetings to include top management of Karandaaz, NBP and other stakeholders, to present finalized strategy document for review and approval.

1. **Evaluation Criteria for EOI**
2. **Basic Company Information (20%)**

* Name, address, website, and contact information of applying entity
* Company Organogram
* Management team – complete list of staff with brief bios
* Number and location of all offices (local and international)
* Year of incorporation or registration and details of registration,
* Tax registration number (if applicable)
* Letter of expression of interest

1. **Five (5) page brief from the firm (40%)**

* Knowledge of and experience in projects related to digital finance services
* Knowledge of and experience in working on similar projects
* List of similar projects successfully completed clearly indicating ability to execute all aspects of the work

1. **CVs of the proposed personnel (not more than 3 pages each) (40%)**
2. **Expected Timeline**

Relative to start date, the project completion time is 3 months. The tentative timeline for vendor selection is as follows:

|  |  |
| --- | --- |
| Shortlist applicants based on EOIs | 3rd week of September |
| Send out RFP to shortlisted vendors  *Active Duration: 3 weeks* | 4th week of September |
| Review proposals | 3rd week of October |
| Inform applicants of final decision | 3rd week of October |
| Issue contract | 4th week of October |

1. **Document Requirements**

**The documents/information mentioned below must be provided with the EOI.**

**APPLICATION CHECKLIST**

|  |  |  |
| --- | --- | --- |
| **Sr. No** | **Required Documents** | **Checkbox** |
| 1 | CVs of the proposed personnel (no more than three pages each) | ☐ |
| 2 | Copy/Copies of Registration(s)/Affiliation | ☐ |
| 3 | National Tax Number Certificates (To be provided) | ☐ |
| 4 | Audited Financial Statements/Other Relevant Financial Documents of Last One year. | ☐ |
| 5 | Declaration by authorized person to submit the EOI. | ☐ |
| 6 | Any other document attached, please specify. | ☐ |

**RESPONDING TO THIS REQUEST**

EOIs must be submitted at or before 05:00 pm Pakistan Standard Time on September 19th, 2016 by e-mail at [procurement@karandaaz.com.pk](mailto:procurement@karandaaz.com.pk), or by courier at 1 E, Ali Plaza, Nazim ud din Road, D-Chowk, Islamabad. Late EOIs will not be considered for shortlisting.

EOIs should include the following information:

* Company profile and statement of qualifications demonstrating capacity to deliver the work
* Staff profiles of key individuals to be involved in this study
* Suggestions on how best to achieve Karandaaz objectives, including specific recommendations on methodology and expected results (as detailed above)

The overall length of the EOI must not exceed 4 pages (excluding annexes).