**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:** Agent Network Assessment Survey

**Date of EOI:** May 22, 2016

**Deadline for Questions:** May 30, 2016

**Closing date of EOI:** June 06, 2016

**Address EOI response to:** Procurement Team, Karandaaz Pakistan

**EOI Number:** 0003/2016

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

**COMPANY AND PROJECT OVERVIEW**

[KARANDAAZ PAKISTAN](http://karandaaz.com.pk), a private 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. The company has financial and institutional support from leading international development finance institutions; principally the United Kingdom Department for International Development (DFID) and the Bill & Melinda Gates Foundation.

Given the relative ubiquity of mobile phones in Pakistan in comparison to traditional banking infrastructure, leveraging this channel to increase financial outreach in the country via mobile money could have a huge impact on Pakistan’s topline financial inclusion numbers. Despite the emergence and rapid expansion of the mobile money industry since 2009, uptake of mobile money remains low and largely limited to better off socio-economic segments. Understanding the barriers that prevent the poor from accessing this channel is critical to Karandaaz’s goal of bringing them into the formal financial sector.

Perhaps one of the biggest barriers preventing poor people from accessing mobile money is the cost and complexity to the provider of building and managing a sustainable cash-in/cash-out (CICO) agent network across a broad geography. A related challenge is that there is limited systematic data available assessing the design and performance of agent networks around the world. This makes it difficult to identify the factors responsible for the success or failure of a particular agent network and how these factors vary by deployment type (e.g. bank-led vs. telecom-led) and country context (e.g. regulatory regime, population density, branch penetration).

Agent network surveys designed to increase global understanding of how to build and manage sustainable CICO networks in poor communities can therefore provide valuable information to multiple players in the ecosystem i.e., MNOs, regulators, financial service providers, etc. An initial agent network survey was conducted in Pakistan in 2014.

**PROJECT DESCRIPTION**

1. **Background and objectives**

Karandaaz seeks to hire a firm to design and conduct an agent assessment network survey in order to compare the health of the network in 2016 to 2014. Karandaaz Pakistan seeks to understand what shifts have taken place in the industry, if any, and compare operational level benchmarks on network level efficiency and agent viability. Additionally, Karandaaz Pakistan seeks to compare these benchmarks on Pakistan to other countries in East Africa and South Asia. Given that Karandaaz’s Knowledge Management & Communications team aims to support the company’s core financial inclusion goal by sharing evidence based insights and solutions to influence market change, funding a second agent network survey in Pakistan falls under the team’s purview.

1. **Minimum Requirements**

The ideal vendor or partnership would bring the following key elements:

1. Proven subject matter expertise and research experience in digital financial services (DFS), specifically mobile money
2. Extensive experience running nationally representative surveys in Pakistan and across the globe
3. Specific technical experience in designing quantitative tools that measure the success of an agent network with a focus on operational level metrics
4. The vendor must have strict quality control systems and processes in place for the data collection phase of this assessment
5. The vendor must have experience administering android-based quantitative surveys, including translating questionnaires, conducting country specific sampling strategies, hiring and training enumerators, and monitoring the quality of data collection
6. Expertise and willingness to provide survey data in specified Excel formats to Karandaaz Pakistan
7. Proficiency in English; working knowledge of local languages in Pakistan that will be covered through the survey will be a significant advantage
8. A minimum of three years of experience in quantitative research as a vendor
9. Proven experience in assisting DFS providers translating research into practice
10. The company must not be blacklisted by any organization

Further desired qualities of an ideal vendor consortium:

1. Vendors that provide streamlined, cost-effective bids, enabling timely research, enumeration, and analysis
2. A vendor that has former DFS practitioners that understand Pakistan’s agent network landscape, in particular for designing the quantitative instrument
3. **Evaluation Criteria for EOI**
4. **Basic Company Information (20%)**

* Name, address, website, and contact information of applying entity
* 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 vendor (consortium lead) detailing (40%)**

* Please provide names of international partners and nature of partnerships (at least 2 partnerships with international organisations required)
* Knowledge of and experience in projects related to digital finance
* Knowledge of and experience of agent network survey in developing countries (at least 5 engagements are required)
* Knowledge of and experience working in Pakistan (knowledge of local languages by the vendor or consortium partner will be considered a significant advantage)
* List of similar projects successfully completed clearly indicating ability to execute all aspects of the work i.e. research and survey design, tablet based enumeration, data cleaning, analytics, quality management

1. **CVs of the propose personnel (not more than 2 pages each) (20%)**
2. **Two (2) page brief on each consortium partner (if any) including organizational history, details of organization (registration number, tax number) and relevant expertise (20%)**
3. **Expected Timeline**

Relative to start date, the project completion time is 7 months. The tentative timeline for vendor selection is as follows:

|  |  |
| --- | --- |
| Shortlist vendors based on EOIs | 2nd week of June 2016 |
| Send out RFP to shortlisted vendors | 2nd week of June 2016 |
| Review proposals | 1st week of July 2016 |
| Inform vendor of final decision | 3rd week of July 2016 |
| Issue contract | 4th week of July 2016 |

1. **Document Requirements**

**APPLICATION CHECKLIST**

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

|  |  |  |
| --- | --- | --- |
| **Sr. No** | **Required Documents** | **Checkbox** |
| 1 | CVs of the proposed personnel (no more than two 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 | Letter of Association among Consortium partners (clearly indicating lead), if applicable. | ☐ |
| 6 | Declaration by authorized person to submit the EOI. | ☐ |
| 7 | Any other document attached, please specify. | ☐ |

**RESPONDING TO THIS REQUEST**

EOIs must be submitted at or before 05:00 pm Pakistan Standard Time on June 6, 2016 by e-mail at procurement@karandaaz.com.pk, or by courier at the Karandaaz Pakistan office located at The Procurement Department’ 1-E, Mezzanine Floor, Ali Plaza, D Chowk, Nazimudin Road, Blue Area, Islamabad. Late EOIs will not be considered for shortlisting. Please note that Karandaaz reserves the right to reject any or all EOIs without stating any reason