

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

REQUEST FOR PROPOSAL

FOR HIRING OF SERVICES

OF NON-GOVERNMENTAL ORGANIZATIONS (NGOs)

**FOR HEALTH CARD DISTRIBUTION AND AWARENESS
DISSEMINATION**

STATE LIFE INSURANCE CORPORATION OF PAKISTAN

**UNDER SOCIAL HEALTH PROTECTION INITIATIVE (PHASE II)
GOVERNMENT OF KHYBER PAKHTUNKHWA**

Name of the Respondent: _____

Address for Correspondence: _____

Telephone No.

Fax No.:

Email:

Departmental Head-GS, State Life Insurance Corporation of Pakistan, Principal Office 2nd
floor, State Life Building No. 09 Dr. Ziauddin Ahmed Road, Karachi.
Phone: 021-99204521

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

TABLE OF CONTENTS

Section I: Invitation For Proposals.....	5
Section II: Instructions To Respondents.....	9
1. Definitions.....	9
2. Introduction.....	10
3. Conflict of Interest.....	10
4. Validity Of Proposals.....	10
5. Right To Accept / Reject Proposal.....	10
6. Fraud and Corruption.....	11
7. Clarifications and amendments of RFP Document.....	11
7.1. RFP Clarifications.....	11
7.2. Amendments in RFP.....	11
8. Process For Hiring Of Services.....	12
9. Eligibility Criteria For NGO.....	12
10. Disqualifications.....	13
11. Request for Proposal.....	14
12. Pre proposal Queries.....	14
13. Preparation Of Proposal.....	14
14. Submission Of Proposals.....	15
15. Deadline For Submission Of Proposals.....	15
16. List Of Documents Submitted As Part Of Proposal.....	15
16.1. Technical Proposal.....	15
16.2. Financial Proposal.....	16
17. Receipt Of Proposals.....	16
18. Proposal Opening.....	16
19. Evaluation Of Proposals - Formation Of Committees.....	17
19.1. Evaluation Of Technical Proposal.....	17
19.2. Evaluation And Scoring Of Financial Proposal.....	21
20. Negotiations.....	21
20.1. Conclusion of the Negotiations.....	19
20.2. Award of Agreement:.....	19

RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION

21.	Earnest Money Deposit, Security Deposit And Bank Guarantee	19
22.	Confidentiality	20
23.	Ownership Of Documents Prepared By The NGO	20
24.	Integrity Pact	20
Section III: General Conditions Of Agreement		21
1.	Application	21
2.	Relationship Between The Parties.....	21
3.	Standards Of Performance.....	21
4.	Delivery and Documents	21
5.	Respondent Personnel.....	21
6.	Applicable Law	22
7.	Intellectual Property Rights	22
8.	Governing Language	22
9.	Sub Agreements	22
10.	Assignments.....	22
11.	Effectiveness, Period And Expiration Of Agreement	23
12.	Payment.....	23
13.	Performance Assessment	23
14.	Liquidated Damages	24
15.	Suspension.....	24
16.	Termination.....	24
17.	Dispute Resolution and Grievance Redressal.....	25
18.	Taxes and Duties.....	25
19.	Legal Jurisdiction	25
20.	Notice	27
Section IV: Scope Of Work (SOW).....		28
1.	Background	28
2.	About The Project.....	28
3.	Goal.....	26
4.	Role of NGO	28
5.	Enrolment Requirement (Scope of Work).....	29

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

5.1. Pre-enrolment	29
5.2. Enrolment	30
Section V: Proposal Formats	33
1. Tech I: Cover Letter For Hiring Of Services Of NGOs.....	34
2. Tech2: General Information About The Respondent.....	38
3. Tech3: Financial Strength Of The Organization.....	38
4. Tech4: Summary Of Relevant Project/Work Experience.....	39
5. Tech5: Description of Approach, Methodology and Work Plan for Performing the Assignment	41
5.1. RFP Required Questions Response	42
6. Instructions For Filling The Financial Proposal.....	43
7. Fin1: Financial Proposal Of The Respondent.....	44
8. Schedule 1: Completion Report	45
9. Schedule 2: Final Settlement.....	49
10. Schedule 3: Salient Features of Scheme.....	49
11. Integrity Pact / Disclosure Clause.....	51

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

SECTION I: INVITATION FOR PROPOSALS

State Life Insurance Corporation of Pakistan invites proposals for hiring of services of reputed and experienced Non-Governmental Organizations (hereinafter called “NGOs”) to undertake health card distribution and dissemination of awareness of the program to approximately 1.8 million households. The following six zones would be targeted for the job:

S No	Zone	District	Estimated no of Households
1	1	Peshawar	183,593
2	1	Nowshera	71,586
3	1	Kohat	38,258
4	1	Hangu	32,706
TOTAL FOR ZONE – 1			326,143
5	2	Charsadda	112,773
6	2	Mardan	89,862
7	2	Swabi	105,839
8	2	Haripur	33,637
TOTAL FOR ZONE – 2			342,111
9	3	Abbottabad	38,233
10	3	Mansehra	119,726
11	3	Torgher	Included in Mansehra

RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION

12	3	Battagram	34,474
13	3	Kohistan	35,033
TOTAL FOR ZONE – 3			227,466
14	4	Karak	26,981
15	4	Bannu	59,346
16	4	LakkiMarwat	50,374
17	4	D.I.Khan	123,819
18	4	Tank	33,527
TOTAL FOR ZONE – 4			294,047
19	5	Malakand	26,740
20	5	Lowr Dir	84,978
21	5	Upper Dir	64,236
22	5	Chitral	13,961
TOTAL FOR ZONE – 5			189,915
23	6	Swat	176,789
24	6	Bunir	63,639
25	6	Shangla	71,820

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

TOTAL FOR ZONE – 6	312,248
--------------------	---------

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

1. State Life reserves the rights to prioritize, include or exclude the designated Zone/districts under the scheme.
2. The NGO will be selected through Single stage two envelop procedure as prescribed under Rule 36 (b) of Public Procurement Rules (PPRA 2004) and would conform to procedure described in this RFP.
3. The Request for Proposal (RFP) includes the following documents:
 - a. Section I: Invitation for proposals (IFP)
 - b. Section II: Instructions to Respondents (ITR)
 - c. Section III: General Conditions of Contract (GCC)
 - d. Section IV: Scope of Work (SOW)
 - e. Section V: Proposals formats
4. Proposals can be submitted as per schedule listed in section I clause 6.
5. State Life reserves the right to accept / reject all the proposals of the respondents without assigning any reason.
6. Tender Schedule:

A	Last Date & Time For Submission Of Proposal (Technical & Financial)	23/09/2016 upto 15:00 hrs
B	Date Of Opening Of Technical Proposal Of Respondents	23/09/2016 at 15.30 hrs

Address for submitting and opening proposals: Departmental Head-GS, State Life Insurance Corporation of Pakistan, Principal Office 2nd floor, State Life Building No. 09 Dr. Ziauddin Ahmed Road, Karachi.
Phone: 021-99204521

Address for requesting clarification: Departmental Head-GS, State Life Insurance Corporation of Pakistan, Principal Office 2nd floor, State Life Building No. 09 Dr. Ziauddin Ahmed Road, Karachi.
Phone: 021-99204521

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

SECTION II: INSTRUCTIONS TO RESPONDENTS

1. DEFINITIONS

Unless the context otherwise requires, the following terms whenever used in this RFP and contract have the following meanings:

- a. "Applicable Law" means the laws and any other instruments having the force of law in "Islamic Republic of Pakistan".
- b. "Proposals" means the Technical & Financial Proposals submitted by respondents in response to this RFP issued by State Life for Hiring of Services of NGOs.
- c. "State Life" means State Life Insurance Corporation of Pakistan.
- d. "Competent Authority" means the Chairperson/ Chairman State Life.
- e. "Committee" means committee constituted by State Life for evaluation of technical and financial proposals.
- f. "NGOs" means such legal entities which have the capacity, knowledge, experience and the capability to provide specialized support in health card distribution & disseminating awareness regarding health insurance scheme in the designated districts/zones.
- g. "Contract Price" means the price payable to the NGO hired by State Life under the agreement for the complete and proper performance of its contractual obligations.
- h. "Agreement" means the agreement signed by the parties along with the entire documentation specified in this RFP.
- i. "Day" means Calendar day.
- j. "Effective date" means the date on which the agreement comes into force and effect.
- k. "GCA" means General Conditions of Agreement, specified in Section III of RFP.
- l. "ITR" means Instructions to Respondents, specified in Section II of RFP.
- m. "IFP" means Invitation for proposals, specified in Section I of RFP.
- n. "Government" means the Government of Khyber Pakhtunkhwa.
- o. "Member" means any of the entities that make up the joint venture / consortium / association, in relation to responding to this RFP.

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

- p. "Personnel" means professional and support staff provided by the NGO and assigned to perform services to execute an assignment and any part thereof in pursuance of the agreement.
- q. "Respondent" means any NGO that has placed an offer/ proposal for performance of services sought in this RFP.
- r. "SOW" means Scope of Work for the Respondents, specified in Section IV of RFP
- s. "Services" means the work to be performed by the NGO pursuant to the agreement to be signed by the parties in pursuance of any specific assignment awarded to them by State Life.

2. INTRODUCTION

State Life has signed an agreement with Project Management Unit, Government of Khyber Pakhtunkhwa for providing Hospitalization facilities to the marginalized segments of population from the designated districts mentioned at Para 1 of Section I. The data of the families has been provided by the government for issuance of health cards to the selected households. These households will receive inpatient/daycare facilities in the designated public and private hospitals of the districts. The primary task of the NGOs would be the distribution of the health cards along with printed material and spreading awareness among the card holders regarding acquisition of health care facilities while admitted in the hospital.

3. CONFLICT OF INTEREST

State Life requires NGOs to provide professional, objective and impartial advice and at all times hold its interests paramount, strictly avoid conflicts with other assignments / jobs or their own corporate interests and act without any consideration for future work. The NGO should abide by all conditions listed in this RFP.

4. VALIDITY OF PROPOSALS

Proposals shall remain valid for a period of 120 (One hundred and twenty) days after the date of proposal opening prescribed in RFP. A proposal valid for shorter period may be rejected as non-responsive. State Life may solicit the Respondents' consent to an extension of proposal validity (but without modification in proposals).

5. RIGHT TO ACCEPT / REJECT PROPOSAL

State Life reserves the right to accept or reject and to annul the proposal process and reject all proposals at any time prior to award of contract, without thereby incurring any liability to the affected Respondent(s) or any obligation to inform the affected Respondent(s) of the grounds for such decision.

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

6. FRAUD AND CORRUPTION

State Life requires that NGO hired through this RFP must observe the highest standards of ethics during the performance and execution of such agreement. In pursuance of this policy, State Life defines, for the purposes of this provision, the terms set forth as follows:

- i. "Corrupt practice" means the offering, giving, receiving or soliciting of anything of value to influence the action of State Life by any personnel of Respondent in contract execution.
- ii. "Fraudulent practice" means a misrepresentation of facts, in order to influence procurement process or the execution of a contract, to State Life, and includes collusive practice among Respondents (prior to or after proposal submission) designed to establish proposal prices at artificially high or non-competitive levels and to deprive State Life of the benefits of free and open competition;
- iii. "Unfair trade practices" means supply of services different from what is ordered on, or change in the Scope of Work in Section IV.
- iv. "Coercive practices" means harming or threatening to harm, directly or indirectly, persons or their property to influence their participation in the execution of contract.

State Life would

- i. Reject a proposal for award, if it determines that the Respondent recommended for award, has been determined to having been engaged in practices listed at 6(i) to 6(iv) above.
- ii. Declare a NGO ineligible, either indefinitely or for a stated period of time, for awarding the contract, if it at any time determines that the firm has engaged in corrupt, fraudulent and unfair trade practice in competing for or in executing, the agreement.

7. CLARIFICATIONS AND AMENDMENTS OF RFP DOCUMENT

7.1. RFP CLARIFICATIONS

During technical evaluation of the proposals, State Life may, at its discretion, ask Respondents for clarifications on their proposal. The Respondents are required to respond within the time frame prescribed by State Life.

7.2. AMENDMENTS IN RFP

At any time prior to deadline for submission of proposal, State Life may for any reason, modify the RFP. The prospective Respondents having received the RFP shall be notified of the amendments through email and such amendments shall be binding on them.

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

8. PROCESS FOR HIRING OF SERVICES

This enquiry is in the nature of Request for proposal (RFP) intended to result in the hiring of Services of NGOs. The responses received pursuant to this RFP will be evaluated as per the criteria specified in this document and the qualified respondent(s) would sign an agreement with State Life which would specify the assignment that the selected respondent(s) is expected to perform. Evaluation of the proposals shall be carried out in two stages, first the technical and then the financial.

The technical and financial proposals shall be submitted at the same time, any proposal or part proposal received after the closing time for submission of proposals shall be returned unopened. No amendment to the technical or financial proposal shall be accepted after the dead line.

At first the technical proposals will be opened and evaluated in conformity with the provisions of the RFP. The financial proposals shall remain sealed until they are opened publicly.

The Evaluation Committee shall not have access to the financial proposals until the technical evaluation is concluded. Financial proposals shall be opened only thereafter. The evaluation shall be carried out in full conformity with the provisions of the evaluation criteria enunciated in the RFP.

After the evaluation of the technical proposal is completed, State Life shall notify those respondents whose proposal did not meet the minimum qualifying marks or were considered nonresponsive to the RFP indicating that their financial proposals will be returned unopened after completion of the selection process.

The respondents who qualify on the basis of technical evaluation would be informed about the date and time of opening of their financial proposals through letter, Fax or E-mail as communicated by the Respondent in their proposals.

After rejecting the offers securing less than the minimum qualifying marks in the technical proposal, the financial proposals of the qualifying NGOs shall be opened.

9. ELIGIBILITY CRITERIA FOR NGO

NGOs applying for being selected under the RFP must fulfill the following eligibility criteria:

- i. NGO blacklisted by any ministry/department of Govt/Provincial/Federal Govt, FIA/NAB or convicted by court shall not be eligible (**Affidavit to be submitted**).
- ii. NGO should not have defaulted either in works or in financial progress in any of their works with the Government departments or agencies in last three years (**Affidavit to be submitted**).
- iii. The CEO or the members of the management committee should not be convicted in any criminal or civil case. (Affidavit)
- iv. Organization should not have more than two close relatives on the board.
- v. Eligible entities should be registered and actively carrying out their activities in last ten years (to be substantiated by enclosing relevant reports and audit reports)

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

- vi. Experience:
 - a) Proven experience of working for five years in community mobilization preferably in health or in the related social sectors (e.g. Education, environment, natural resources management, women's empowerment, micro finance, capacity building, rural development); preferably implemented a health sector program.
- vii. NGO's HR should contain Project Manager, Communication Expert, IT technician and Data Analyst. The required minimum qualification is found at **Section II of Para 19.1.**
- viii. The NGOs must have adequate personnel having relevant experience in carrying out activities as have been detailed in the SOW in this RFP.
- ix. NGO must have secured minimum qualifying points in Technical Evaluation as described in Section II Para 19.1.

10. DISQUALIFICATIONS

State Life may at its sole discretion and at any time during the evaluation of proposal, disqualify any Respondent, if the Respondent has:

- i. Submitted the proposal documents after the deadline.
- ii. Made misleading or false representations in the forms, statements and attachments submitted in proof of the eligibility requirements
- iii. Exhibited a record of poor performance such as abandoning works, not properly completing the contractual obligations, inordinately delaying completion or financial failures, etc. in any project in the preceding three years
- iv. Submitted a proposal that is not accompanied by required documentation or is non-responsive
- v. Failed to provide clarifications related thereto, when sought
- vi. Declared ineligible by the Federal or Provincial Govt for corrupt and fraudulent practices or blacklisted by FIA/NAB or convicted by courts.
- vii. Submitted a proposal with price adjustment / variation provision

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

11. REQUEST FOR PROPOSAL

The Respondent is expected to examine all the instructions, guidelines, terms and conditions and formats in the RFP. Failure to furnish all the necessary information as required by the RFP on submission of a proposal not substantially responsive to all the aspects of the RFP shall be at Respondent's own risk and may be liable for rejection. When Respondents receive the RFP, and if they can meet the requirements of the RFP and the commercial and contractual conditions, they should make arrangements necessary to prepare a responsive proposal (for example, visiting the area, collecting relevant information documentation, setting up the preparation team etc.).

If the Respondents find in the RFP documents - especially in the selection procedure and evaluation criteria – any ambiguity, omission or internal contradiction, or any feature that is unclear or that appears discriminatory or restrictive, they should seek clarification from State Life well in advance. However, no relaxation or exemption shall be provided to the respondent on any term or condition of the RFP for reasons of non-receipt of any clarification.

Respondents should ensure that they submit a fully responsive proposal including all the supporting documents requested in the RFP. It is essential to ensure accuracy in the curricula vitae of **key staff** submitted with the proposals. The curricula vitae shall be signed by the respondents and the individuals.

Once proposals are received and opened, respondents shall not be permitted to change the proposal.

Non-compliance with Eligibility criteria for NGO will result in rejection of the proposal.

12. PRE PROPOSAL QUERIES

The prospective Respondent, requiring any clarification on RFP may contact State Life and seek required clarification. However, no relaxation or exemption shall be provided to the respondent on any term or condition of the RFP for reasons of non-receipt of any clarification.

13. PREPARATION OF PROPOSAL

The Respondent shall comply with the following during preparation of the proposal:

- i. The proposal and all associated correspondence shall be written in English and shall conform to the prescribed formats. Any interlineations, erasures or over writings shall be valid only if they are initialed by the authorized person signing the proposal.
- ii. The proposal shall be typed or written in indelible ink and shall be signed by the Respondent or duly authorized person(s) to bind the Respondent to the contract. The letter of authorization shall be indicated by written power of attorney and shall accompany the proposal.

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

- iii. In addition to the identification, the covering letter (Tech 1) shall indicate the name and address of the Respondent to enable the proposal to be returned in case it is declared late, and for any other matching purposes.
- iv. Proposals received by fax or email shall be treated as defective, invalid and rejected. Only detailed complete proposals in the form indicated above received prior to the closing time and date of the proposals shall be taken as valid.
- v. Respondents are not permitted to modify, substitute, or withdraw proposals after its submission.
- vi. All the pages of the proposals should be initialed by the authorized person(s) and should conform strictly to the formats and procedures laid down in this RFP.
- vii. Technical and financial proposals should be submitted in two sets. Each set has to be prepared as :
 - a) Technical and financial proposals shall be prepared and each to be put in a separate envelope.
 - b) There shall be following title on each envelope containing the technical and financial proposals - Offer for NGO support in Social Health Protection Initiative (Phase II) technical/ financial proposal Copy (as the case may be)
 - c) All the envelopes prepared above shall then be put in another big envelope which shall have the following title marked on it - Offer for NGO Support in SHPI (Phase II) RFP SET (as the case may be)
 - d) All envelopes mentioned above should also have the name and contact details of the respondent clearly mentioned on them on the reverse side. This shall facilitate return of envelopes to the respondent, if required, as per RFP.

14. SUBMISSION OF PROPOSALS

Respondent shall submit responses (referred to as 'Proposals' herein) to the contact person mentioned in **Clause 8 of Section I** as per the procedure specified in this RFP. The list of documents to be submitted as part of proposals is provided in **Clause 16 Section II**.

15. DEADLINE FOR SUBMISSION OF PROPOSALS

Proposals from Respondents, completed in all respects must be received by State Life at the address specified in **Section I Clause 8 as per schedule listed in Section I Clause 6**.

16. LIST OF DOCUMENTS SUBMITTED AS PART OF PROPOSAL

16.1. TECHNICAL PROPOSAL

All the submitted forms must be arranged in ascending order:

RFP FOR HIRING OF SERVICES OF NGO

FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION

1. General information about the respondent as specified and required in **Tech - 2**, and in various related clauses of the RFP (whichever is applicable).
2. Financial Strength of the organization in **Tech -3**
3. Summary of relevant project/work experience in **Tech -4**
4. Technical proposal of respondent for the SOW in **Tech -5**
5. Suggestions of improvement of enrolment process **Tech-6**
6. Any other supporting information and documents that are relevant to the technical proposal and are required to be submitted as per various clauses of this RFP.

All the above papers should be duly signed by the authorized signatory.

16.2. FINANCIAL PROPOSAL

1. The financial proposal will be filled in **Fin - 1** separately.
2. All rates will be quoted in Pakistan Rupee (rounded to the rupee amount).
3. The financial proposals should be in the form of a single figure **for each Zone** inclusive of all types of costs / taxes/ levies/ fees/ payments that are to be made by the respondent in pursuance of the assignment undertaken under the contract obligation of this RFP.
4. Tax exemption in any case would be subject to “Tax Exemption Certificate” issued by FBR even if the NGO is based in and/or its area of operation is FATA/PATA.
5. In case of any discrepancy/confusion/ difference between the financial proposal quoted in figures and in words, the proposal mentioned in the form of words would be considered as final and would prevail.
6. In case of ambiguity on financial proposal being quoted in words, the proposal is liable to be rejected. The respondent should exercise due caution in preparing the financial proposals.

17. RECEIPT OF PROPOSALS

The proposals would be received at the address specified in **Section I Clause 7**. The proposals will be kept in safe custody till they are opened in presence of respondents who choose to present as per the schedule listed in **Section I Clause 6**.

18. PROPOSAL OPENING

State Life will open all proposals including withdrawals and modifications, in public, in the presence of respondents/their authorized representatives who choose to attend, at the time, on the date and the place specified in RFP. Respondents/Representatives shall sign attendance as a proof.

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

19. EVALUATION OF PROPOSALS - FORMATION OF COMMITTEES

State Life will form Technical & Financial Evaluation Committee to evaluate the proposals.

- i. During evaluation of technical proposals, the Committee, may, at its discretion, ask the Respondents for clarification of their proposals. However, such clarification would not effectuate any change in the substance of the proposal.
- ii. After the technical evaluation the committee would make financial evaluation of those respondents who qualify on the basis of technical evaluation.
- iii. The committee would undertake the financial evaluation on the available proposal as it is and would not seek any clarification from the respondent

The process for evaluation of proposals is as given below:

19.1. EVALUATION OF TECHNICAL PROPOSAL

The committee will evaluate the technical proposals on the basis of given qualification parameters. The proposals meeting the qualification criteria shall be declared as technically responsive. After evaluations and approval of technical proposals, the financial proposals of technically accepted proposals shall be publically opened at a time, date, and venue to be communicated to the qualified bidders in advance.

Technical Points / Scoring

1. Annual Turn Over in Preceding three Years during last five years	
Less than Rs50 Million	0
Between Rs50 Million to Rs100 Million	10
More than Rs100 Million	20

2. Working Capital	
Less than Rs5 Million	0
Between Rs5 Million to Rs10 Million	10
More than Rs10 Million	20

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

3. Overall Experience	
Less than 5 Years	Disqualified
=>5 Years and < 10 Years	10
>=10 Years	20

4. Number of Projects (With Contract Value >Rs.5 Million) during last 5 years.	
Less than 3	0
=>3 Projects and < 5 Projects	10
>=5 Projects	20

5. Human Resources	
Certified Project Manager with 5+ Years of Experience	Yes = 5 No = 0
Communication Expert with degree in Communication/Mass Media (5+ Years of Experience)	Yes = 5 No = 0
IT Technician (Bachelor in Computer Science with 3+ Years of Experience)	Yes = 5 No = 0
Data Analyst {Bachelor in Computer Science, Have expertise in MS Excel, 1+ year of experience}	Yes = 5 No = 0

**Total Points = 100
Qualifying Points = 60**

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

19.2. EVALUATION AND SCORING OF FINANCIAL PROPOSAL

Evaluation of the financial proposals submitted by respondents whose technical proposals have technically been qualified for the assignment shall be done in accordance to the following process:

Step 1: All the eligible financial proposals would be opened and scrutinized for any anomaly or discrepancy which may lead to the proposal being non-responsive as per the terms and conditions cited in the RFP for the assignment.

Step 2: All financial proposal found to be in order shall be enlisted in the prescribed Financial Evaluation sheet.

Step 3: The lowest evaluated financial proposal will be treated as qualified for entering into an agreement for the assignment after negotiations.

20. NEGOTIATIONS

Negotiations will be held at the date and address determined by the State Life. Failure in satisfying the requirements of the State Life may result in the State Life proceeding to negotiate with the next-ranked respondent. Representatives conducting negotiations on behalf of the respondents must have written authority to negotiate and conclude an Agreement.

Negotiations will include a discussion of the Technical Proposal and the agreement.

20.1. CONCLUSION OF THE NEGOTIATIONS

Negotiations will conclude with a review of the draft Agreement. To complete the negotiations, State Life and the NGOs will initial the final Agreement. If negotiations fail, State Life will invite the NGO whose proposal received the second highest score to negotiate an agreement.

20.2. AWARD OF AGREEMENT:

After completing negotiations, State Life shall enter into the agreement with selected NGO and promptly notify all respondents who have submitted proposals.

The NGO is expected to commence the assignment on the date agreed in negotiations

State Life will sign the agreement on the agreed format. After signing of the agreement, no variation in or modification of the terms of the agreement shall be made except by written amendment signed by both the parties. A draft agreement is available at Appendix 'A'.

21. EARNEST MONEY DEPOSIT, SECURITY DEPOSIT AND BANK GUARANTEE

Earnest Money Deposit of 5% of the value of bid would be furnished by the respondent separately for each Zone in form of Pay Order/Demand Draft in favor of "STATE LIFE INSURANCE CORPORATION OF PAKISTAN". This amount will be retained till the completion of project or refunded if the Respondent is not finally selected.

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

22. CONFIDENTIALITY

Information relating to the examination, clarification and comparison of the proposals shall not be disclosed to any Respondents or any other persons not officially concerned with such process until the selection process is over. The undue use by any Respondent of confidential information related to the process may result in rejection of its proposal. Except with the prior written consent of State Life, the Respondent and the personnel shall not at any time communicate to any person or entity any confidential information acquired during the course of the agreement.

All data supplied and gathered during the project of the exercise is the sole property of State Life. Upon the completion of the project, all software, data supplied and collected must be permanently deleted. Any usage of this data in any way is a violation of the project's terms and conditions.

All work products, including reports is the property of State Life, and may not be used in any manner except to fulfill the terms of this agreement.

23. OWNERSHIP OF DOCUMENTS PREPARED BY THE NGO

All plans, campaigns, advertising material, photographs, reports, database, software, protocols, strategies and other documents prepared by the NGO as part of the Social Health Protection Initiative (Phase II) shall remain the sole property of State Life and the NGO shall not later upon termination or expiry of this agreement, deliver / share, if not already delivered / shared, all such plans, campaigns, advertising material, photographs, reports, database, software, protocols, strategies and other documents to the State Life, together with a detailed inventory thereof.

The NGO shall not use any of plans, campaigns, advertising material, photographs, reports, database, software, protocols, strategies and other documents for purposes unrelated to this Contract during its currency without the prior written approval of the State Life. A certificate to this effect shall be provided by the NGO whenever the State Life shall require.

24. INTEGRITY PACT

Pursuant to Rule 7 of PPR 2004, NGO undertakes to sign an integrity pact in accordance with prescribed format attached hereto at Section VI for all procurements exceeding Rs. 10.0 Million or any other limit prescribed by State Life.

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

SECTION III: GENERAL CONDITIONS OF AGREEMENT

1. APPLICATION

These general conditions shall apply to the extent that provisions in other parts of the RFP/contract do not supersede them. For interpretation of any clause in the RFP or agreement, the interpretation of State Life shall be final and binding on the Respondents.

2. RELATIONSHIP BETWEEN THE PARTIES

Nothing mentioned herein shall be construed as relationship of master and servant or of principal and agent as between the 'State Life' and Respondent. The respondent subject to this agreement for hiring of services has complete charge of personnel and sub-respondent, if any, performing the services under the project. The respondents shall be fully responsible for the services performed by them or on their behalf hereunder as also for any liabilities arising out of their performance of services under this assignment.

3. STANDARDS OF PERFORMANCE

The respondent shall perform the services and carry out their obligations under the agreement with due diligence, efficiency and economy in accordance with generally accepted professional standards and practices. The respondent shall always act in respect of any matter relating to this agreement faithfully to State Life. The Respondent shall always support and safeguard the legitimate interests of State Life, in any dealings with a third party. The Respondent shall abide by all the provisions / acts / rules prevalent in the country. The Respondent shall conform to the standards laid down in this RFP in totality.

4. DELIVERY AND DOCUMENTS

As per the time schedule agreed between the Parties for the work given to the hired Respondents, the Respondent shall submit all the deliverables on due date as per the delivery schedule. The Respondent shall not without the prior written consent of State Life disclose the data, software, contract, drawings, specifications, plan, pattern, samples, to any person other than an entity employed by State Life for the performance of the agreement. In case of termination of the agreement all the documents used by Respondent in the execution of project shall become property of State Life.

5. RESPONDENT PERSONNEL

The Respondent shall employ and provide such qualified and experienced personnel as may be required to perform the services under the specific project assigned by State Life and as has been stipulated in the RFP.

The Respondent shall not change personnel as indicated by them in their proposal / agreement without the permission of State Life. In case of emergent and unavoidable circumstances, the

RFP FOR HIRING OF SERVICES OF NGO

FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION

replacement provided by the respondent should be equally competent and eligible as the outgoing personnel.

6. APPLICABLE LAW

Applicable Law means the laws and any other instruments having the force of law in Islamic Republic of Pakistan as they may be issued and be in force from time to time. The agreement shall be interpreted in accordance with the laws of the Federal Government & Provincial Government.

7. INTELLECTUAL PROPERTY RIGHTS

No services covered under the agreement shall be sold or disposed off by the Respondent in violation of any right whatsoever of any third party, and in particular, but without prejudice to the generality of the foregoing, of any patent right, trademark or similar right, or any charge mortgage or lien. The Respondent shall indemnify from all actions, costs, claims, demands, expenses and liabilities, whatsoever, resulting from any actual or alleged infringement as aforesaid and at the expenses of the Respondent, State Life shall be defended in the defense of any proceedings which may be brought in that connection.

Similarly, the Respondent shall not violate any Intellectual Property Right (IPR), patent, trademark or any other such right of any third party during the performance of this assignment. The Respondent shall indemnify from all actions, costs, claims, demands, expenses and liabilities, whatsoever, resulting from any actual or alleged infringement as aforesaid and at the expenses of the Respondent, State Life shall be defended in the defense of any proceedings which may be brought in that connection.

The IPRs related to this assignment will be held by State Life.

8. GOVERNING LANGUAGE

The agreement shall be written in English Language. English version of the agreement shall govern its interpretation.

9. SUB AGREEMENTS

The Respondent shall take prior permission of State Life in writing for all sub agreement awarded for execution of the Project, if not already specified in the proposal. Such notification in his original proposal or later, shall not relieve the Respondent from any liability or obligation under the agreement.

10. ASSIGNMENTS

The Respondent shall not assign the project to any other agency, in whole or in part, to perform its obligation under the Agreement, without the prior written consent of State Life. Such consent shall however not relieve the Respondent from any liability or obligation under the agreement.

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

11. EFFECTIVENESS, PERIOD AND EXPIRATION OF AGREEMENT

The agreement shall come into force and effect on the date of State Life's notice to the NGO instructing the NGO to begin carrying out the Services. This notice shall confirm that the effectiveness conditions, if any, listed in the RFP and agreement have been met.

The period of agreement shall be two months (60 days) from the date of effectiveness which can be extended by State Life if required. Unless extended or terminated earlier, the agreement shall expire on the date specified in the agreement.

12. PAYMENT

Payment shall be strictly on the basis of numbers of cards distributed (along with printed material and awareness). The total cost of distribution of cards would be calculated by multiplying the number of distributed cards (in a Zone) with the bid value of the successful NGO (in a Zone).

The payment schedule {Bid Amount x Enrolled Families} would be as follow:

- 1st Installment on completion of 50% Enrolment
- 2nd Installment on completion of 70% Enrolment
- 3rd Installment upon completion of project

All Payments shall be made in Pak Rupees only and in the form of Banker's Cheque in favor of the NGO.

NGO has to provide the summary of distributed cards on daily basis to State Life in the formats prescribed by State Life (Schedule II).

13. PERFORMANCE ASSESSMENT

If during execution of the assignment, following problems are to be found, then a penalty of 1% of the agreement value (subject to maximum of 20%) may be imposed by State Life after providing opportunity to the selected NGO to present its case:

Quality of deliverable is not up to the mark, (till the quality is improved to the required extent)

Delays in deliverables

1. Non fulfillment of any obligation under the agreement.
2. Not assigning adequate resources in time
3. Not engaging resources on a dedicated basis, even when required
4. Assigning resources that do not meet the clients requirements
5. Inadequate interaction with the client department.

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

6. The work is either not complete or not completed satisfactorily as per the approved time schedule or the quality of deliverable.

If the delay is beyond 10days State Life may terminate the agreement and shall be free to seek the services from other NGO at the risk and costs of the hired NGO.State Life may blacklist the concerned NGO and debar the NGO for applying for its future assignments also.

State Life would create suitable mechanism for monitoring and evaluation of the work of the NGO and assess the progress and achievement of NGO against the deliverables specified in the RFP of the assignment.

14. LIQUIDATED DAMAGES

If any of the services performed by the Respondent fail to conform to the specifications of the assignment or in the event of the failure of the assignment due to indifferent, non-supportive attitude of the Respondent and State Life decides to abort the agreement because of such failure, then a sum up to 50% of the value of the agreement shall be recovered as liquidated damages from the Respondent. In addition all the payments made for such service shall also be recovered. This shall be without prejudice to other remedies available under this RFP to State Life.

15. SUSPENSION

State Life may, by written notice to Respondent, suspend all payments to the Respondent hereunder if the Respondent fails to perform any of its obligations under this assignment including the carrying out of the services.

16. TERMINATION

Under this agreement, State Life may, by written notice terminate the services of the Respondent in the following ways:

1. If the NGO fails to provide any or all of the services for which it has been contracted within the period (s) specified in the agreement, or within any extension thereof if granted by State Life as the case may be, pursuant to condition of agreement, or
2. If the NGO fails to perform any other obligation (s) under the agreement
3. If the NGO in the judgment of State Life has engaged in corrupt or fraudulent practices in competing for or in executing the agreement
4. If the NGO found to be involved in or associated with any unethical/illegal or unlawful activities, the Agreement will be summarily suspended by State Life without any advance notice and thereafter may terminate the agreement after giving a show cause notice and considering its reply, if any, received within 5 days of the receipt of show cause notice.

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

17. DISPUTE RESOLUTION AND GRIEVANCE REDRESSAL

The Parties shall use their best efforts to settle amicably all disputes arising out of or in connection with this Agreement or its interpretation. Nonetheless:

1. In case, no settlement can be reached within ten (10) working days after receipt by one Party of the other Party's request for such amicable settlement, it may be submitted by either Party for settlement in accordance with the provisions of the , Arbitration Act, 1940 (Act No. X of 1940) and of the Rules made there-under and any statutory modifications thereto, with or without intervention of the court at **Karachi**
2. Services under the agreement shall, if reasonably possible, continue during the arbitration proceedings and no payment due to or by the State Life shall be withheld on account of such proceedings.
3. The proceedings of arbitration shall be conducted in the English language.
4. **The arbitration shall be held in Karachi, Sindh, Pakistan.**

18. TAXES AND DUTIES

The Respondent shall fully familiarize themselves about the applicable domestic taxes (such as VAT, Sales Tax, Service Tax, Income Tax, duties, fees, levies etc.) on agreement amount payable by State Life under the agreement. The Respondent, sub Respondent and personnel shall pay such domestic tax, duties, fees, other impositions and taxes (Federal or Provincial) wherever applicable levied under the applicable law. **Tax exemption in any case would be subject to "Tax Exemption Certificate" issued by FBR even if the NGO is based in and/or its area of operation is FATA/PATA.**

19. LEGAL JURISDICTION

All legal disputes between the parties shall be subject to the jurisdiction of the Courts in which the Principal Office of State Life is located.

20. NOTICE

Any notice, request or consent required or permitted to be given or made pursuant to this agreement shall be in writing. Any such notice, request or consent shall be deemed to have been given or made when delivered in person to an authorized representative of the party to whom the communication is addressed, or when sent to such party at the address mentioned in the project specific Agreement or specific conditions mentioned in the RFP are met with regard to delivery of such notice, request or consent.

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

SECTION IV: SCOPE OF WORK (SOW)

1. BACKGROUND

This section deals with the scope of work for hiring of NGO to undertake Health card distribution and disseminate awareness, activities in selected villages under the area as specified in this RFP.

2. ABOUT THE PROJECT

State Life has signed an agreement with Government of Khyber Pakhtunkhwa for providing Hospitalization facilities to the poorer segments of population in the 25 designated districts under Health Insurance Scheme. The data of the household has been taken from BISP for issuance of Health Cards.

These families would receive inpatient health care facilities in the designated hospitals of the districts for a benefit limit of Rs. 30,000 per member per annum under Secondary Care and a benefit limit of Rs. 300,000 per family per annum under Priority Treatment Coverage. The salient features of scheme are attached at Schedule 3.

The primary task of the NGOs would be the distribution of the health cards, updating the family tree & telephone/Cell number, distribution of printed material and disseminating awareness among the card holders regarding acquisition of healthcare facilities for in-patient treatment.

The estimated number of households in six Zones is as follows:

S No	Zone	District	Estimated no of Households
1	1	Peshawar	183,593
2	1	Nowshera	71,586
3	1	Kohat	38,258
4	1	Hangu	32,706
TOTAL FOR ZONE – 1			326,143
5	2	Charsadda	112,773

RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION

6	2	Mardan	89,862
7	2	Swabi	105,839
8	2	Haripur	33,637
TOTAL FOR ZONE – 2			342,111
9	3	Abbottabad	38,233
10	3	Mansehra	119,726
11	3	Torgher	Included in Mansehra
12	3	Battagram	34,474
13	3	Kohistan	35,033
TOTAL FOR ZONE – 3			227,466
14	4	Karak	26,981
15	4	Bannu	59,346
16	4	LakkiMarwat	50,374
17	4	D.I.Khan	123,819
18	4	Tank	33,527
TOTAL FOR ZONE – 4			294,047
19	5	Malakand	26,740

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

20	5	Lowr Dir	84,978
21	5	Upper Dir	64,236
22	5	Chitral	13,961
TOTAL FOR ZONE – 5			189,915
23	6	Swat	176,789
24	6	Bunir	63,639
25	6	Shangla	71,820
TOTAL FOR ZONE – 6			312,248

Goal

The NGO has to perform the following tasks:

- a. Distribute the cards/printed material to the selected households (register in database).
- b. Updating the family tree & telephone/cell number.
- c. To disseminate awareness and information regarding health insurance scheme and the use of health card for getting health care in the empanelled hospitals.

3. ROLE OF NGO

The associated NGO would be expected to perform the role of an active expert partner for reaching the households and would be expected to undertake the following:

- i. Undertaking on rolling basic campaigns in the designated areas to increase awareness of the Social Health Protection Scheme and its key features
- ii. Reaching the households in designated zone/districts for enrolment in the scheme and facilitating their enrolment and subsequent re-enrolment as the case may be
- iii. Providing advice to beneficiary households wishing to avail benefits covered under the scheme and facilitating their access to such services as needed

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

- iv. Providing publicity in their catchment areas on basic performance indicators of the scheme
- v. Updating the data of beneficiary family including phone/cell number of family head
- vi. Providing assistance for the grievance redressal mechanism developed by State Life
- vii. Providing any other service as may be mutually agreed between State Life and the NGO

4. ENROLMENT REQUIREMENT (SCOPE OF WORK)

4.1. PRE-ENROLMENT

The on-ground NGO will use specific area/cultural specific tools to mobilize beneficiaries, including:

- i. Forward campaigning through the rigorous use of information dissemination material.e.gposters, flyers, banners. The campaign material will include the program toll free number to enable beneficiaries to contact State Life for information
- ii. Utilization of local councilors, civic leaders, religious leaders and other influencers etc.
- iii. Schedule of dates and location of Beneficiary Enrolment Centre (BEC) throughout the district will be posted at each village/UC at selected prominent locations (e.g. schools, hospitals, mosques, hujra/bethak/havelli)
- iv. Indigenous media channels (e.g. mosques, loudspeakers and opinion leaders influence, drumbeat messaging)

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

4.2. ENROLMENT

BENEFICIARY ENROLMENT CENTRE (BEC)

1. Each district will have at least one BEC that will remain at the location throughout the enrolment period.
2. BEC's will be deployed at the Tehsil/ UC level as per a prescribed schedule. The duration will be determined by size of the beneficiary population.
3. The schedule of the location and opening/closing/shifting date must be shared with State Life seven days in advance. All BEC schedules shall be mutually agreed upon between State Life and the NGO.
4. NGO must maintain a record of the location for each undistributed card at all times. This information must be shared with State Life upon request.
5. The NGO must refrain from deliberately entering knowing wrongly information into the system. Such entries may deem the enrollment invalid.

EACH BEC WILL HAVE THE FOLLOWING DISPLAYS:

1. Lists of eligible beneficiaries at the verification and complaints counter
2. Welcome banner with proper branding at the entrance
3. Information-based, illustrated posters highlighting:
 - a. What are the benefits & limits of health card
 - b. When to avail health benefits (situations/illnesses covered by the card)
 - c. List of empaneled hospitals with their addresses and contact numbers
 - d. Toll free phone number for further queries
 - e. Proper tagging/marking of various counters/desks
 - f. A large soft board displaying relevant information leaflets

THE BEC HAS THE FOLLOWING SETUP:

1. Counter 1: Identification.
 - a. The counter will have a desktop/laptop with a card scanner. State Life will supply enrolment software only for each machine. At the initial forwarding campaign, each beneficiary will be informed to bring the ID cards of head of families.

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

- b. In case, there is no connectivity, each beneficiary will present a CNIC for the family head. The CNIC is scanned and stored in the HMIS for verification purposes via the software. The NGO will be responsible for the procurement of the laptops, scanners & providing internet connectivity. Specifications will be shared by NGO with State Life at pre-bid conference. The NGO will be responsible for providing mobile internet connectivity where available.
 - c. Capturing the updated Telephone/Cell number of head of family or any family member (If Head of family don't have a number) is essential.
 - d. Each enrolled beneficiary's CNIC number and Telephone/Cell number will also be recorded on register manually for cross verification. The register must be maintained for each BEC and respective counters. The registered number of enrollees must be tallied and cross matched with the system at the end of the working day.
 - e. If an individual is not matched in the database but believe they are eligible, they are forwarded to the complaint desk.
 - f. NGO are encouraged to present other solutions for verification of beneficiaries separately in Tech 5
2. Counter 2: Data validation & card distribution
- a. In the event the beneficiary's information has changed (***as the BISP data is old***) the beneficiary's contact data (address, phone/cell number) must be validated. Any new information must be captured. If the beneficiary contact data does not match the HMIS dataset, the information must be updated at the respective BEC by editing the software data.
 - b. It is mandatory to record/update the contact number of each enrolled beneficiary.
 - c. If the beneficiary's household structure has changed (e.g. births, marriages) the beneficiary will provide original NADRA documentation in order to be enrolled to the program and the change will be entered.
 - d. If the beneficiary is unable to provide NADRA documentation they are directed to approach NADRA for registration. The change is entered on a provisional basis in the system.
 - e. After the household has been validated, the health card and brochure highlighting the program specifics and benefits will be distributed to the family head/ family member.
3. Counter 3: Awareness & information
- a. Members will be gathered in small groups for a briefing regarding the program, and question/answer session

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

- b. The beneficiaries will be educated about:
 - i. Details about the program benefits and the services which are not covered
 - ii. When and how to avail benefits (health situations/illnesses covered by the card)
 - iii. List of empanelled hospitals with their addresses and contact numbers
 - iv. Toll free helpline for further queries
- 4. Counter 4: Complaints
 - a. Feedback will be solicited from beneficiaries to improve the enrolment process.
 - b. Complaints may be filed.
 - c. Individuals who believe they are eligible to be in the program but are not in the dataset will be facilitated.

DOOR TO DOOR ENROLMENT

The NGO must present a door to door strategy for reaching beneficiary who do not visit the BEC. It is recommended that both BEC and door to door strategies may be implemented simultaneously for different target segments.

DISTRIBUTION OF CARDS TO BENEFICIARIES WHO DO NOT VISIT BEC

Members who do not visit the local BEC must be encouraged to enroll in the program. The NGOs are encouraged to present strategies in their proposal to enroll such members in Tech 5.

CHANGE IN ENROLMENT STRATEGY / SHIFTING OF RESOURCES

Any change in enrolment strategy, upsizing or downsizing of staff, shifting of resources must be informed to State Life and mutually agreed.

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

SECTION V:PROPOSAL FORMATS

State Lifeinvites the proposals from Respondents for execution of project as listed in preceding paragraphs. The hiring of NGO services would be done by examining the technical proposals before opening the financial proposal. There would be two categories for submission of formats:

1. Technical proposal related formats
2. Financial proposal related formats

S No	Form No	Detail	Remarks
1	TECH 1	Covering Letter for Hiring of Services of NGO	
2	TECH 2	General Information About the Respondent	Formats for technical proposal
3	TECH 3	Financial Strength of the Respondents	
4	TECH 4	Summary of Relevant Projects/Work Experience	
5	TECH 5	Proposal of the Respondent for the SOW	
6	FIN1	FinancialProposal	Format for financial proposal

RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION

1. TECH I: COVERING LETTER FOR HIRING OF SERVICES OF NGOS

(on Respondent's letterhead)

Date: _____

Proposal Reference No. 02/2016

Mr. Imtiaz Ali Khan
Departmental Head-GS,
State Life Insurance Corporation of Pakistan,
Principal Office 2nd floor,
State Life Building No. 09,
Dr. Ziauddin Ahmed Road, Karachi.
Phone: 021-99204521

Sub:ProposalFor Hiring of Services

Dear Sir,

1. Having examined the RFP, we / I, the undersigned, offer to submit a proposal for the Hiring of Services for activities to be undertaken under RFP, in full conformity with the said RFP.
2. We / I have read the terms and conditions of RFP and confirm that these are acceptable to us. We further declare that additional conditions, variations, deviations, if any, found in our proposal shall not be given effect to.
3. We / I agree to abide by this proposal, consisting of this letter, technical and financial proposal and all attachments, for a period of 120 days from the date fixed for submission of proposal as stipulated in the RFP.
4. Until the formal agreement is prepared and executed between the parties, this proposal, together with your written acceptance of the proposal and your notification of award, shall constitute a binding agreement between us.
5. If we are / I am entrusted an assignment, we undertake to deposit the required bid security.
6. We / I hereby declare that all the information and statements made in this proposal are true, correct and acceptable. Any misinterpretation contained in it may lead to our disqualification.
7. We / I understand State Life is not bound to accept any proposalit receive.
8. We / I confirm that our authorized representative has signed all pages of this proposal as acceptance of all conditions of RFP.All documents attached along with our proposals have also been signed by our authorized representative as an attestation of their authenticity.The financial proposal has been prepared separately as desired and duly signed.
9. We / I are submitting herewith a demand draft No. _____ dated _____ in favor of STATE LIFE ISURNACE CORPORATION OF

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

PAKISTAN as earnest money deposit for consideration of our proposals at attached with financial proposal.

10. The letter of authorization by the competent authority is also attached herewith.
11. We / I undertake to engage eligible experts/ skilled workers as mentioned in the proposal.

I/We have applied for the following Zone:

Select	Zone

Dated this [date / month / year]

Authorized Signatory (in full and initials):

Name and title of signatory:

Duly authorized to sign this proposal for and on behalf of [Name of Respondent]

Name & Address of Firm

Affix rubber stamp

Email/Fax No.

Income Tax Certificate

Return Submitted

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

2. TECH2: GENERAL INFORMATION ABOUT THE RESPONDENT

Proposal Reference No. 01/2016

1. Name of Organization :
2. Category :
3. Address of Registered Office :
4. Details of the website of the organization (if any) :
5. Address of local office :
6. Details of designated person :
 - a. Name:
 - b. Designation:
 - c. Telephone:
 - d. Fax Number:
 - e. Mobile Number:
 - f. E-mail address:
 - g. CNIC/SNIC :
7. Registration Details (attach documentary proof) :
8. Income Tax registration number/NTN details (attach documentary proof) :
9. Other applicable tax documents (attach documentary proof) such as sales tax registration certificate :
10. Other details of the Association :
 - i. Status of the Association (whether Partnership, etc) :
 - ii. Locations and addresses of offices (in Pakistan and overseas) :
11. Information about the constitution of the organization and memorandum of the association (attach certified documentary proof) and article of resolution.
12. Details of members of the organization / Board of Directors along with their CNIC/SNIC and addresses.
13. Purpose/mission/vision of the organization (attach certified articles of association which describes the same).
14. Information (in brief) about the work done by the organization in related fields in last 5 years (attached detailed note/report along with Tech 3) – Certificate of such firm/organization/assignment/contracts completed

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

15. Details of person authorized duly approved by board to sign the proposal (please attach proof document i.e authority letter, Board minutes only attested by Board Secretary, power of attorney etc.) and extent of liability covered under the authority.
- a) Name
 - b) Designation
 - c) Address
 - d) Telephone
 - e) Fax
 - f) Mobile
 - g) E-mail
 - h) Website
 - i) Legal Status (attach proof)
 - j) Signature.....
 - k) In the capacity of.....
 - l) Duly authorized to sign proposal for and on behalf of.....
 - m) Date.....
 - n) Place.....
 - o) Affix Rubber Stamp

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

3. TECH3: FINANCIAL STRENGTH OF THE ORGANIZATION

Proposal Reference No. 01/2016

Name of the Respondent	Turnover of the Respondent				Net Worth as on 31.12.2015
	2013	2014	2015	Average	

Note: Please attach Balance sheet or Income Expenditure and Assets Liabilities status position during the last 03 years duly audited by Chartered Accountant / Statutory Auditors OR detailed Income Tax Returns / Other Documentary Proof. (In case of more than one Respondent, please attach documents for all Respondents)

Please attach six months prior bank statements.

Signature.....

In the capacity of.....

Duly authorized to sign proposal for and on behalf of.....

Date.....

Place.....

Name of Banker (complete address)

Ac No:-----Bank code No. -----

Certificate from Bank

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

**4. TECH4: SUMMARY OF RELEVANT PROJECT/WORK
EXPERIENCE**

Proposal Reference No. 01/2016

Section: Tech 4 (a)

(Use separate sheet for each project/ work)

S No	Item	Details
General Information		
	Customer Name/Govt Department	
	Address	
	Name of the Contact Person and Contact details for the Project	
Project Details		
	Project/Related Work Experience	
	Start Date/End Date	
	Current Status (work in progress, Completed)	
	Contract Tenure	
	Locations	
	Man-month Effort Involved	
	Other Details Relevant to Project	
Brief description of scope of consulting / work / in-service assignments (Provide specific details of experience in any of the relevant as per Scope of Work:		
Size of the Project		
	Order Value of the Project (in Millions)	

(Provide Certificate of Completion for completed projects from Authorized officials in the Government Departments or other supporting documents)

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

Section: Tech 4 (b)

(Use separate sheet for each Personnel)

Summary of Key Human Resource mentioned at Section II Para 19.1 (5)

Signature.....

In the capacity of.....

Duly authorized to sign proposal for and on behalf of.....

Date.....

Place.....

Affix Rubber Stamp

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

**5. TECH5: DESCRIPTION OF APPROACH, METHODOLOGY AND
WORK PLAN FOR PERFORMING THE ASSIGNMENT**

Please carefully read and understand the complete RFP before preparing this proposal.

Proposal Reference No 01/2016

Technical approach, methodology and work plan are key components of the Technical Proposal. You are suggested to present your Technical Proposal (inclusive of charts and diagrams) divided into the following two chapters:

1. TECHNICAL APPROACH AND METHODOLOGY

Explain your understanding of the objectives of the assignment, approach to the services required to be rendered, methodology for carrying out the activities and obtaining the expected output, and the degree of detail of such output. You should highlight the problems being addressed and their importance, and explain the technical approach you would adopt to address them. You should also explain the methodologies you propose to adopt and highlight the compatibility of those methodologies with the proposed approach.

6. WORK PLAN

Propose the main activities of the assignment, their content and duration, phasing and interrelations, milestones (including interim approvals by the Client), and proposals for monitoring. The proposed work plan should be consistent with the technical approach and methodology, showing understanding of the TOR and ability to translate them into a feasible working plan. The work plan should be consistent with the Work Schedule as mentioned below.

Work Schedule for District “ _____ ”						
Activity	Week					
S. No	1	2	3	4
1						
2						
3						
.						
.						

Indicate all main activities of the assignment. For phased assignments indicate activities, delivery of related services, and benchmarks separately for each phase, from inception to action and results.

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

5.1. RFP REQUIRED QUESTIONS RESPONSE

1. What is the methodology to determine the numbers and locations of BEC's ?
2. What is the estimated number of BEC's per district (in the zone applied for) for each district you are bidding on?
3. What is the actual human resource staffing at each BEC (number and qualification of each position)?
4. Write a brief description of function/role of each staff member employed at BEC ?
5. What is the organizational structure to manage the BEC (from BEC to head office)?
6. What specific monitoring and evaluation methodology is in place to review BEC activity?

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

6. INSTRUCTIONS FOR FILLING THE FINANCIAL PROPOSAL

- The Respondents are required to submit their financial proposals in the following format for each Zone separately.
- The financial proposal should be in terms of amount of Rupees chargeable per Zone for carrying out all the activities as defined in the scope of work and other parts of the RFP.
- The financial proposals should be inclusive of the cost incurred on successfully and effectively conducting all activities listed in scope of work of this RFP.
- Cost incurred by the respondent on his overheads and related expenditure would be deemed to have been included in the financial proposal.

- The NGO would be responsible for picking up the Cards, Brochures, Envelops etc from Health & Accident Insurance Peshawar Zone at 2nd Floor, State Life Building, 34 The Mall, Peshawar Cantt.

- The financial proposal should be one figure per Zone (only in rupees) inclusive of all applicable taxes, liabilities, penalties, etc.

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

7. FIN1: FINANCIAL PROPOSAL OF THE RESPONDENT

The amount chargeable for delivery of Health Card in each Zone along with printed material and awareness as per Section IV and described in scope of work as per the requirements and conditions listed in this RFP are as follows:

Sr No	Zones (For which services are to be provided)	Unit Cost of Distribution Per Card (Rs.)	Sales Taxes	Other Tax	Total Cost of Per Card (Rs.) (In Figures)
	(1)	(2)	(3)	(4)	(5) = (2+3+4)
1					
2					
3					
4					

This Amount is inclusive of all applicable taxes, other liabilities and payments that may arise from time to time.

The Respondent undertakes to claim no more than this amount as charges for providing services as listed out in this RFP.

Signature.....

In the capacity of.....

Duly authorized to sign proposal for and on behalf of.....

Date.....

Place.....

Affix Rubber Stamp

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

8. SCHEDULE 1: COMPLETION REPORT

(on Respondent's letterhead)

Date:

Proposal Reference No. 06/2016

Mr. Imtiaz Ali Khan
Departmental Head-GS,
State Life Insurance Corporation of Pakistan,
Principal Office 2nd floor,
State Life Building No. 09,
Dr. Ziauddin Ahmed Road, Karachi.
Phone: 021-99204521

Sub: Completion Report

Dear Sir,

We would like to bring to your notice that as per Agreement we have undertaken the activity assigned to us with the best of our abilities. Following is the report regarding the full activity which we have been sharing with you at regular intervals.

S No	District	Total No of Cards Received	Cards Distributed	Awareness given to (No. of household head/member)	Cards Undelivered	Reason for non-delivery of cards

We are returning the cards that couldn't be delivered along with details regarding the reason for non-delivery.

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

Dated this [date / month / year]

Authorized Signatory (in full and initials):

Name and title of signatory:

Duly authorized to sign this proposal for and on behalf of [Name of Respondent]

Name & Address of Firm

Affix Rubber Stamp

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

9. SCHEDULE 2: FINAL SETTLEMENT

(on Respondent's letterhead)

Date:

Proposal Reference No. 02/2016

Mr. Imtiaz Ali Khan
Departmental Head-GS,
State Life Insurance Corporation of Pakistan,
Principal Office 2nd floor,
State Life Building No. 09,
Dr. Ziauddin Ahmed Road, Karachi.
Phone: 021-99204521

Sub: **Final Settlement**

Dear Sir,

After successfully completing the task assigned to us for distribution of Health Cards along with printed material and awareness campaign we are sending you the detail for payment of balance amount along with earnest money and security deposit for final settlement

Sr No	Title	Amount
1	Bid Security	
2	Security Deposit	
3	Balance of Payments	
Total		

Dated this [date / month / year]

Authorized Signatory (in full and initials):

Name and title of signatory:

Duly authorized to sign this proposal for and on behalf of [Name of Respondent]

Name & Address of Firm (Affix rubber Stamp)

10. SCHEDULE 3: SALIENT FEATURES OF SCHEME

It is a household premium product, consisting of benefit limit of Rs. 30,000 per member per annum for 8membersfamily.

RFP FOR HIRING OF SERVICES OF NGO FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION

The family members enrolled under this scheme by the government will be on the basis of 'priority' BISP criteria. The head of the family spouse and children will be enrolled for the scheme as priority

The programme will be funded by the provincial government in all 25 districts of Khyber Pakhtunkhwa: For the purpose of RFP the districts under consideration are the 25 districts listed in the RFP.

The programme consists of the two distinct packages;

a) Secondary Care:

Coverage of the secondary care up to PKR. 30,000 per family member per annum for eight members family. A transportation cost of Rs. 1000 would be payable to beneficiary in maternity cases.

b) Priority Care/Catastrophic illness:

The scheme consists of a "tertiary care" or "catastrophic care" coverage in the amount of PKR 300,000 **PER HOUSEHOLD** (on floating basis) to cover the following specific treatments/conditions:

- Cardiovascular
- Complications from diabetes mellitus requiring hospitalization
- Emergency and Trauma
 - Life and limb saving including fractures with implants and prosthesis
 - Head/spinal injuries
 - Second or third degree burns
- Oncological diseases.
 - Chemotherapy (Day care or hospitalization).
 - Radiotherapy (Day care or hospitalization).
 - Medical and surgical management requiring hospitalization
- HCV & HBs Complications
- Organ failure management (**exclude organ transplants**)
 - Hepatic
 - Renal
 - Cardio-pulmonary

As generally beneficiary may have to travel for tertiary care, the beneficiary will receive a Rs. 2,000 transportation assistance cash benefit upon discharge.

The following benefit enhancements are also included:

A. BURIAL INSURANCE

RFP FOR HIRING OF SERVICES OF NGO

FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION

The loss of a family member is devastating emotionally, but also has a large financial impact on the family. A burial insurance coverage for PKR 10,000 per family member is proposed. The benefit is payable to a beneficiary who expires during an admission. This benefit will assist the family to meet the immediate expenses.

B. WAGE REPLACEMENT

A hospitalization for the family breadwinner is a financial shock to the family. Often a beneficiary discharged from the hospital will require time away from work to recover. A wage replacement benefit will provide much needed assistance at this most vulnerable time. The benefit will provide Rs. 250 per day for a maximum of three days, with a one day elimination period (the benefit will begin from the 2nd day of admission). This benefit is payable for admissions, as generally the family head will also take time away from work when any family member is admitted.

C. TERTIARY TRANSPORTATION

As generally beneficiary may have to travel for tertiary care, the beneficiary will receive a Rs. 2,000 transportation assistance cash benefit upon discharge.

D. MATERNITY TRANSPORTATION

In order to encourage maternity cases to visit the hospital a Rs. 1,000 for benefit will be paid upon delivery case discharge.

E. OPD VOUCHER

One OPD voucher will be provided to each beneficiary upon discharge that may be utilized for one post discharge follow up visit, on a specific date as required by the treatment provided. The validity of the voucher is only for that beneficiary and for the specific date as advised by the discharging physician.

Coverage for the priority treatment up to PKR. 300,000 per family per annum is on floating basis.

11. INTEGRITY PACT / DISCLOSURE CLAUSE

(To be submitted on Company's Letterhead)

DECLARATION OF FEES, COMMISSION AND BROKERAGE ETC.

PAYABLE BY THE SUPPLIERS OF GOODS, SERVICES & WORKS IN

CONTRACTS WORTH RS. 10.00 MILLION OR MORE

Contract No: _____

Dated: _____

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

Contract Value: _____

Contract Title: _____

..... [name of NGO] hereby declares that it has not obtained or induced the procurement of any contract, right, interest, privilege or other obligation or benefit from State Life or any administrative subdivision or agency thereof or any other entity owned or controlled by State Life through any corrupt business practice.

Without limiting the generality of the foregoing, [name of NGO] represents and warrants that it has fully declared the brokerage, commission, fees etc. paid or payable to anyone and not given or agreed to give and shall not give or agree to give to anyone within or outside Pakistan either directly or indirectly through any natural or juridical person, including its affiliate, agent, associate, broker, Organizations, director, promoter, shareholder, sponsor or subsidiary, any commission, gratification, bribe, finder's fee or kickback, whether described as consultation fee or otherwise, with the object of obtaining or inducing the procurement of a contract, right, interest, privilege or other obligation or benefit in whatsoever form from State Life, except that which has been expressly declared pursuant hereto.

..... [name of NGO] certifies that it has made and will make full disclosure of all agreements and arrangements with all persons in respect of or related to the transaction with

State Life has not taken any action or will not take any action to circumvent the above declaration, representation or warranty.

..... [Name of NGO] accepts full responsibility and strict liability for making any false declaration, not making full disclosure, misrepresenting facts or taking any action likely to defeat the purpose of this declaration, representation and warranty. It agrees that any contract, right, interest, privilege or other obligation or benefit obtained or procured as aforesaid shall, without prejudice to any other rights and remedies available to State Life under any law, contract or other instrument, be voidable at the option of State Life.

Notwithstanding any rights and remedies exercised by State Life in this regard, [name of Organization] agrees to indemnify State Life for any loss or damage incurred by it on account of its corrupt business practices and further pay compensation to State Life in an amount equivalent to ten time the sum of any commission, gratification, bribe, finder's fee or kickback given by [name of Organization] as aforesaid for the purpose of obtaining or inducing the procurement of any contract, right, interest, privilege or other obligation or benefit in whatsoever form from State Life.

**RFP FOR HIRING OF SERVICES OF NGO
FOR HEALTH CARD DISTRIBUTION AND AWARENESS DISSEMINATION**

Name of NGO:

Signature:

Seal: