



The First MicroFinanceBank  
اولين بانک قرضه های کوچک

## **Request for Proposal**

**For**

**" Hiring of Creative/Ad Agency "**

**Date of Issue: July 06, 2019**

### **Privacy Notice**

This document contains sensitive information owned by FMFB-A HO Plot no. 148, 4th Street Ansari Square, Shara-e-Naw, Kabul- Afghanistan. The information, in part or full or in any circumstances, should not be given to persons other than those involved in the project or who will become involved during the project life cycle. The prior written permission of Project Manager shall be needed to share full or partial information with the persons or organizations other than the legal / authorized recipients.

## Contents

1. General Information	3
1.1 The Bank	3
2. Statement of Work	3
2.1 Purpose	3
3. Scope of Work, Specifications and Requirements:	3
3.1 Schedule of Events	4
3.2 Deliverables	4
4. Proposal Preparation Instructions	4
4.1 The Creative agency Understanding of the RFP	4
4.2 Good Faith Statement	4
4.3 Communication	4
4.4 Proposal Submission	5
4.5 Method of Award	5
4.6 Selection and Notification	5
5. General and special condition of the contract	6
6. Term of payments	6
7. Budget and Estimated Pricing	6
Appendix 1	7

## 1. General Information

### 1.1 The Bank

The First MicroFinance Bank, Afghanistan has been operating in Afghanistan since 2004 with the vision of contributing to poverty alleviation and economic development through provision of sustainable financial services, primarily targeting the micro & small businesses and households. FMFB shareholders comprise Aga Khan Agency for Microfinance (AKAM), International Finance Corporation (IFC) and Aga Khan Foundation-USA (AKF USA).

Currently, FMFB-A is the market leader in microfinance contributing over 60% to the industry outstanding portfolio. As of December 2018, FMFB-A's Gross Loan Portfolio stood at \$83.5 million with over 66,874 active borrowers. FMFB-A has a network of 46 branches and outlets covering 14 provinces and 80 districts. The bank offers a range of services including savings, loans (microfinance and SME) and commercial banking services. The agriculture/livestock and incremental housing loans are coupled with free advisory services.

## 2. Statement of Work

### 2.1 Purpose

The purpose of this Request for Proposal (RFP) is to invite experienced Local or International Creative/Ad agencies to submit a proposal for the following responsibilities:

1. To support marketing led communications, advertising, promotional, and digital efforts for creatives, production, advertising and other deliverables as described herein.
2. The agency should have proven demonstrated experience in developing and executing high-impact strategies, projects, and campaigns that drive measurable success for our various audiences.
3. FMFB-A requires a dedicated team who will learn, live, and protect our brand, recognize and support our visual identity and standards, respond to and provide innovative and effective solutions for planned and unplanned needs, think strategically with an eye toward consistency and integrated approaches across various touch points and media channels in both short- and long-term durations.
4. The agency will monitor and provide guidance to competitive efforts, maintain a deep and thorough understanding of our various audiences and their response triggers and provide recommendations to guide and support the brand activation, differentiated communications, marketing, advertising and promotion plans.

**Requirements of Agency.** In addition to filling the needs outlined above in the "Purpose", the successful Agency must:

- Have extensive experience with measurable success with banks and financial service providers, International organizations (UN, UNDP, GIZ, Save the Children);
- Provide key services as part of a set of core competencies including strategy/planning, brand activation, creative development, production, success measurement and media planning and buying for traditional and non-traditional media platforms;

## 3. Scope of Work, Specifications and Requirements:

- a) Develop a Strategy for Advertising and Marketing of all FMFB-A products, Services and Brand.
  - Identifying marketing/advertising methods that are most appropriate
  - Strategize ways to increase brand messaging across all media, social media engagement to direct more traffic to the website.
  - Develop quarterly marketing plan
- b) Creative execution and artwork design of BTL and ATL marketing activities
  - Designing and copy writing of all the required artworks for FMFB's Billboard, Brochures social media pages and website (including, infographic, information graphic, logos, digital adjustment and statistical charts for the annual report)
  - Development of TV ads / radio spots and proposing channels to promote it.
  - Art works development for new product launch and new initiatives
  - Creative development of digital & social/environmental Marketing e.g emails, website, intranet and social media regular posting.
- c) Recognize and support visual identity and Standard
  - Provide effective solutions across various touch points and media channels in both short-and long-term duration.
  - Provide guidance to competitive needs
- d) Existing Customer Communication and Internal Communication

- Communication to the existing customers on brand, customer service, products and Value-added services/products.
- Designing internal communication including to employees, sales and employees for staff engagement, contest & campaigns promotion etc.

e) Remote Management of Artworks` Development

- The company should manage/deliver all the creative tasks remotely if based outside of Afghanistan.
- Give priority to the Bank`s requests for making any artwork and consider shorter timeframe for its completion.

### 3.1 Schedule of Events

The following is a tentative schedule that will apply to this RFP, but may change in accordance with the Bank's needs or unforeseen circumstances. Changes will be communicated by e-mail to all invited bidders.

Issuance of RFP	06/ 07/ 2019
Questions/Inquiries due	11/ 07/ 2019
<b>Deadline for Submitting Proposals</b>	<b>18/ 07/ 2019, 1600 hours GMT</b>
Complete Initial Evaluation	25/ 07/ 2019
Signature of Contract	1 <sup>st</sup> Week of August
<b>Start of Work</b>	<b>2<sup>nd</sup> Week of August</b> or mutually agreed date

### 3.2 Deliverables

All advertising material such as artworks, creatives, film prints, etc., for all FMFB-A marketing campaigns which have been paid for by the Bank shall be deemed as the property of the Bank and shall be handed over by agency to the Bank in such format (Hard/Soft) and all the materials must be kept confidential by the agency. Bank may use these materials at its discretion.

## 4. Proposal Preparation Instructions

### 4.1 The Creative agency Understanding of the RFP

In response to this RFP, the Ad agency accepts the responsibility to fully understand the RFP in its entirety, and in detail, including making any inquiries to FMFB-A as necessary to gain such understanding. However, FMFB-A will ensure that there is transparent communication of responses to questions in regards to the RFP to all bidders. FMFB-A reserves the right to disqualify any company who demonstrates less than such understanding. Further, FMFB-A reserves the right to determine, at its sole discretion, whether the vendor has demonstrated such understanding. That right extends to cancellation of award prior to contract signing, if an award has been made. Such disqualification and/or cancellation shall be at no fault, cost, or liability whatsoever to FMFB-A.

### 4.2 Good Faith Statement

All information provided by FMFB-A in this RFP is offered in good faith. Individual items are subject to change at any time. FMFB-A makes no certification that any item is without error. FMFB-A is not responsible or liable for any use of the information or for any claims asserted there from.

### 4.3 Communication

Verbal communication shall not be effective unless formally confirmed in writing by the Bank's Project Manager/Contact person. In no case shall verbal communication govern over written communication.

**4.3.1 Bidders' Inquiries.** Applicable terms and conditions herein shall govern communications and inquiries between FMFB-A and the company as they relate to this RFP. Inquiries, questions, and requests for clarification related to this RFP are to be directed in writing to:

The First MicroFinance Bank (FMFB)  
Plot No. 148, Street # 4, Ansari Square, Kolola Pushta Road, Shahr-e-Naw, Kabul, Afghanistan

**Attention:** Ramez Rasekh, Project Manager  
Homayoun Nikseyar, Sr. Manager Business Strategy and Marketing

**E-mail:** ramez.rasekh@fmb.com.af  
homayoun.niksear@fmb.com.af

**4.3.2 Informal communications** shall include, but are not limited to:

- **Errors/omissions or enhancements:** The company shall bring to FMFB-A any discrepancies, errors, or omissions that may

exist within this RFP. With respect to this RFP, the company shall recommend to FMFB-A any enhancements, which might be in FMFB-A's best interests. These must be submitted in writing and be received prior to 11<sup>th</sup> July 2019;

**4.3.3 Response to Inquiries.** FMFB-A will ensure a written response to each question or request for clarification within three (3) business days.

**4.3.4 Addenda.** FMFB-A will make a good-faith effort to provide a written response to each question or request for clarification that requires addenda within three (3) business days.

#### 4.4 Proposal Submission

The proposal for services and the price quotations must be submitted through email. At least one original of each must be submitted to the Bank at the address given above. Proposals are to be received on or prior to 1600 hours GMT on 18<sup>th</sup> July 2019 ("**the Deadline**"). After this date, no amendments or additions may be made to the proposals. Any attempt to do so can result in exclusion from the remainder of the selection process. The proposals for services will be opened immediately after the expiry of the

price quotations therefore please do not enter totals and other derived figures manually.

In addition to numerical spread sheets, all price quotations should include detailed written notes (written in English) that explain assumptions and the cost realism of the items in the price quotation. The notes will assist FMFB-A in understanding how the company established the budget. Submissions without detailed written notes will not be accepted.

The price quotation should also include:

- All costs in US dollars;
- Fees - shown separately
- Transport costs in the place of service;
- Any acquisitions of needed items;
- Other costs - reasons must be given for other costs.

The contract will be on a fixed-price, lump sum basis. Allowance must be made for local withholding tax of 2%, which will be deducted at source on all payments under the contract.

#### 4.5 Method of Award

The evaluation of each response to this RFP will be based on its demonstrated competence, compliance and format. The purpose of this RFP is to identify those suppliers that have the interest, capability, and financial strength to do the creatives for FMFB-A. Ideally, the Creative agency must have experience of working with known and trusted companies/agencies in similar project.

The Evaluation Team at FMFB-A will score each Bidder's Proposal using an objective process. The Total Score of each Bidder's Proposal includes three broad components: (in Descending Priority Order)

Term	Definition	
Having Creative/Advertising agency experience with Financial Institutions/ Banks, NGOs and high profile companies	This will certify that the agency is capable of delivering quality work.	20%
Creative/experienced team	This will show that the agency has experienced team and will be able to deliver.	50%
Pricing	This includes the total cost to the Bank for engaging the creative agency	30%

#### 4.6 Selection and Notification

Creative agencies determined by FMFB-A to possess the capacity to compete for this contract will be selected to move into the negotiation phase of this process. Written notification will be sent to these bidders via mail. Those bidders not selected for the negotiation phase will not be notified.

An exchange of the personnel or key personnel who are firmly committed to the project after the bid has been submitted cannot be made without the approval of FMFB-A. An exchange of personnel can result in the bid being reassessed.

## **5. General and special condition of the contract**

- Late offers will be rejected except under extraordinary circumstances
- Submission of Proposal must be in English.
- Proposal must be signed and stamped by the bidder.
- Bidder shall confirm in writing that the Bidder fully understands that their Proposal must be valid for a period of sixty (60) days by signing the Cover Letter.
- Proposal must be received on company letterhead by or before the date indicated above in sealed condition. Proposal received after this date may not be considered.
- Bidders must provide fixed prices, inclusive of all applicable tax. Tax at source will be deducted from all payments as per government rules, unless a valid exemption certificate is provided by the supplier.

## **6. Term of payments**

The payment to the advertising agency will be on retainer fees basis. Retainer fee will be agreed in advance to cover a period of activity (normally one year), and are paid monthly.

## **7. Budget and Estimated Pricing**

All Creative/Advertising agencies must fill out the attached cost breakdown template, as described in this RFP. The contract will be a fixed price contract. Further, all cost should be mentioned in US dollars.

## Appendix 1

### **Declaration of Undertaking**

I underscore the importance of a free, fair and competitive procurement process that precludes abusive practices. In this respect I have neither offered nor granted directly or indirectly any inadmissible advantages to any public servant or other person nor accepted such advantages in connection with our bid, nor will I offer or grant or accept any such incentives or conditions in the present procurement process or, in the event that I am awarded the contract, in the subsequent execution of the contract. I also declare that no conflict of interest exists in the meaning of the kind described in the pertinent Guidelines.

I also underscore the importance of adhering to minimum social standards ("Core Labour Standards") in the implementation of the project. I undertake to comply with the Core Labour Standards ratified by the country of Afghanistan.

I will respect the obligations, will fulfill the declaration of undertaking, and will obey the laws of the country of Afghanistan.

---

(Place)

(Date)

(Name of Creative Agency)

---

(Signature)