

Request for Proposal

Photoshoot for The First MicroFinanceBank, Afghanistan

Date of Issue: 25 Feb 2018



The First MicroFinanceBank
اولين بانک قرضه های کوچک
'bank with a social mission'

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1. Statement of Work

1.1. Purpose

The purpose of this Request for Proposal (RFP) is to select an experienced professional Photographer(s) to:

- Capture photos with different lighting, staging and locations to build an enduring collection of images for external communication/marketing programs, annual reports, website, advertising campaigns, billboards, brochures, catalogues, other product placements and internal communication programs.
- Capture photos that should visually illustrate our services/employees/clients in their work environment to bring our audiences closer to the inner workings of the bank, allow them to witness our culture and make them feel part of the FMFB-A brand.
- Deliver all the photographs in digital formats such as JPG and TIFF (with layers) that can be used for all the purposes mentioned above and must comply with the bank's predefined color scheme and pattern.
- Comply with the scope of work stated in the following section within the contract time. Photographer(s) will travel within Kabul, and to other locations such as Parwan, Herat, Mazar, Bamyan, Talkhar and areas with high client concentration to capture indoor and outdoor shots.
- Exhibit high level of technical skills in taking photographs, its art direction, choreographing the shots and digitally reproducing the photographs with full perfection and precision. Business Strategy and Marketing (BSM) team of the bank will review all the photographs before final selection.

2. General Information

2.1. Context

The First MicroFinanceBank-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 comprises of Aga Khan Agency for Microfinance (AKAM), Kreditanstalt für Wiederaufbau (KfW), International Finance Corporation (IFC) and Aga Khan Foundation, USA.

Currently, FMFB-A is the market leader in microfinance contributing over 50% to the industry outstanding portfolio. As of Dec 2017, FMFB-A's Gross Loan Portfolio stood over USD 85 million with over 64,000 active borrowers. FMFB-A has a network of 47 branches and outlets covering 14 provinces. The bank offers a range of services including savings, loans (microfinance and SME) and commercial banking services. Loans for agriculture and incremental housing is coupled with free advisory services.

2.2. Schedule of Events

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

Issuance of RFP	25 th Feb 2018
Inquiries due	15 th March 2018
Deadline for Submitting Proposal	4 th April 2018
Complete Initial Evaluation	10 th April 2018
Signature of Contract	12 th April 2018
Start of Work	15 th April 2018 or mutually agreed with the bank

The Photographer(s) shall indicate the duration of photoshoot. However, FMFB-A reserves the right to change the schedule, if required.

3. Scope of Work and Requirements

It is expected that Photographer(s) will be prepared to work with the Business Strategy and Marketing (BSM) team to come up with high quality photographs as required by the team and commit to specified dates and events, if required by BSM team. The photoshoot needs to capture the essence of FMFB's banking services and reflect its objectives. All the photos must be of high quality and in a format suitable for use in marketing collaterals. The Photographer(s) can engage in his/her team assistance, art directors and choreographers, which is included in the quoted price of proposal and no extra payments will be made to his/her team members. Women are encouraged to apply as lead Photographer(s) or team member(s). The Photographer(s) while performing his/her duties is expected to comply with laws of Afghanistan, especially the regulations governing the Ministry of Information and Culture in the country.

Therefore, in order to ensure that these objectives are met, the detailed scope of Photoshoot for the bank must cover (but not limited to) the following:

- The Photographer(s) will work two shifts in a day, morning shift from 8:00am to 12:00pm and afternoon shift from 1:00pm to 3:30pm. The maximum duration of this contract to be specified by the Photographer(s) that includes scout days during travel and working days from Saturday to Thursday with only morning shift on Thursdays. The contract tenure includes conducting the photoshoots, photographs screening, editing if required by the bank and final selection of photographs.
- The Photographer(s) may travel within Kabul and to other locations, such as Parwan, Herat, Mazar, Bamyán, Talkhar and to locations where bank has high client concentration. The travel should be mentioned in project plan with timeline.
- The Photographer(s) will be responsible for the art direction and choreography of the photoshoot in consultation with the members from BSM team. The photographs should have reflection of (but not limited to) the following:
 - a) **Subject** that resonates with the viewer.
 - b) Strong **Composition** that clearly communicates the message.

- c) A **Moment**, which is somehow related to or different from what most people consider it ordinary, contributes to the creation of a powerful image.
 - d) **Lights** and its effect, which is equally prominent with the subject.
 - e) **Emotional Impact** that makes an image powerful. Whether it is the subject that captures viewers' attention, or that the light sets a strong mood, or the moment captured is fascinating, or may be combination of all.
- The Photographer(s) as an object can capture bank's clients and staff in their work place for motion shots, group shots and candid shots after getting their written consent, or can use their own models as photograph objects. The photoshoot can be performed in Photographer's studio with technical edition done in her/his studio. However, photographer needs to abide by the corporate color scheme and pattern. BSM team will review and approve all photographs and its edition as per corporate scheme and pattern.
 - The Photographer(s) will conduct photoshoot in view of bank's target audience that includes (but not limited to) the following:
 - a) Microfinance entrepreneurs male/female (artisans/manufacturers/traders etc.)
 - b) Afghan Families
 - c) SME/Corporate clients
 - d) Regulators/Government agencies
 - e) Salaried people/retirees
 - f) Potential Re-locators/Refugees
 - g) FMFB-A shareholders and externa stakeholders like investors, lenders, donors etc.

3.1. Photoshoot Scenarios

The photographs should show a lifestyle, create a mood, evoke emotion, and tell a story in one shot about the bank's products and services including loans, deposits, transfers and general banking transactions. The photoshoot scenarios mentioned below are not limited in itself; Photographer is encouraged to come up with its creative photoshoot plan in the proposal.

- The Photographer(s) will conduct both indoor and outdoor photography of Afghan homes in rural and urban areas for its **Housing Finance and Solar Lightening Finance** products. The photographs should reflect the objective of the financial service that is to provide clients with the following (but not limited to):
 - h) Safety from possible natural disaster.
 - i) Access to clean drinking water.
 - j) Solar lightening system for energy conservation.
 - k) Technical Advisory services.
- The Photographer(s) will capture village shots / photographs specifically for the bank's **Agriculture and Livestock farming loans**. The photographs should exhibit the following scenarios and scenes (but not limited to):
 - a) Farmers harvesting during crop seasons.

- b) Farmers fertilizing their field.
 - c) Agronomist advising farmers on the purchase of fertilizer, seasonality of crops and selling crops to the intermediaries.
 - d) Loan officers visiting clients.
 - e) Poultry farming, small dairy businesses and small-scale livestock raising.
 - f) Small-scale greenhouse farming.
- The Photographer(s) will capture pictures of micro, small and medium size businesses for the bank's **Micro-Finance** and **Small and Medium Enterprise** loans. The photographs should reflect that the financial services have (but not limited to):
 - a) Impact on reducing poverty and diminishing the vulnerability of disadvantaged population.
 - b) Delivered client-centric products designed as per needs, preferences, behavior and aspirations of target population.
 - c) Improved the Quality of Life of its beneficiaries in terms of:
 - Increase in their income,
 - Better healthcare facility for their families,
 - Access to education for their children and
 - Growth prospects in the business.
 - d) Provided Alternative Delivery Channels such as digital financial services through Agent network, saving cost and time for clients in reaching the remote population.
 - The Photographer(s) will focus on **women financial inclusion** that has formed the basis of bank's Women-only-Branch in Kabul and upcoming branches in Herat and Mazar. The photographs will be captured on the story lines such as (but not limited to):
 - a) Women without bank accounts are running home-based small businesses.
 - b) Women challenges and hurdles to financial inclusion such as:
 - Legal barrier: Prevent women from working in certain industries.
 - Cultural barrier: Do not let women to get jobs without their husband's permission.
 - Financial barrier: Lack of collateral, lack of credit history etc.
 - Social barrier: Restricts women mobility, discourage women/girls education and expects women to be at home.
 - c) Making pathways around barriers and replacing prejudices with facts such as:
 - Women are more likely to pay back loans.
 - Women are good savers.
 - Women contribute to community development.
 - d) WoB contribution in providing platform, knowledge and financial opportunities is increasing women economic empowerment that results in national economic growth.

4. Deliverables

The key deliverable must include:

- All photographs provided by the Photographer(s) to the bank under the agreement signed upon selection of the proposal in response this RFP shall be deemed to be **‘made for hire’** as the term will include following conditions:
 - a) **Delivery of Photographs:** The photographer will need to:
 - Work to a brief and be able to convey the corporate image and values of FMFB-A.
 - Have a good sense of visual composition and perspective.
 - Be highly skilled in image-manipulation and image-management software.
 - Be resourceful and cope with working in less than ideal working conditions or lightening levels.
 - b) **Ownership:** All photographs taken and delivered to the bank under the agreement will be deemed ‘made for hire’, meaning the bank will be sole owner of the photographs and all rights, including copyrights, in such photographs. The Photographer(s) hereby grants a nonexclusive license to the Bank to use, reproduce and publish the photographs in connection with advertising or marketing initiatives.
 - c) **Photographer’s Warranty:** Photographer warrants that s/he has authority to enter into, and abide by the agreement, that the photographs provided to the bank under the contract will not infringe any copyrights or other intellectual property rights, will not contain slanderous or unlawful matter, and will not violate the privacy rights of any individual. Photographer agrees to indemnify and hold the bank harmless against any claims or losses resulting from or caused by Photographer’s violation of the above-mentioned warrant.
 - d) **Use of FMFB-A’s name and logo:** Photographer will not use Bank’s name or logo in any advertising, marketing or other promotional materials without bank’s prior written approval for each specific use.
- The delivered photographs must cover both outdoor and indoor shots exhibiting motion shots, group shots, location shots, candid shots and Sr. Management individual pictures.
- All the photographs must be delivered in digital format including both JPG and TIFF with layers. It will be used for bank’s website, annual report, social media sites, digital financial service channels such as ATMs, Mobile Money etc., Value Based Banking (VBB) forums and other online and print advertisement including but not limited to, billboards, brochures, standees, flyers and video ads.
- The Photographer(s) will deliver compendium of photographs digitally through sharing a secured drop box link and providing the whole collection in USB to the contact person, documenting collection of shots segregated as per products and services, events and individual pictures.

5. Proposal Preparation Instructions

5.1. The Photographer's Understanding of the RFP

In response to this RFP, the Photographer 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 about the RFP to all bidders. FMFB-A reserves the right to disqualify any Photographer who demonstrates less than such understanding. Further, FMFB-A reserves the right to determine, at its sole discretion, whether the bidder 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.

5.2. Good Faith Statement

All information provided by FMFB-A in this RFP is offered in good faith. Individual items are 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.

5.3. Communication

Verbal communication shall not be effective unless formally confirmed in writing by the bank's concerned official. In no case shall verbal communication govern over written communication.

5.4. Bidder's Inquiries

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

Attention: Homayoun Nikseyar
Designation: Sr. Manager Product Development
Email: homayoun.niksear@fmb.com.af

5.5. Informal Communications

Shall include, but are not limited to:

- Questions/inquiries about technical interpretations concerning this RFP must be submitted in writing and be received prior to **15th March 2018**
- **Errors/omissions or enhancements:** The Photographer shall bring to FMFB-A any discrepancies, errors, or omissions that may exist within this RFP. With respect to this RFP, the Photographer shall recommend to FMFB-A any enhancements, which might be in FMFB-A's best interest.

5.6. Response to Inquiries

FMFB-A will ensure an email response to each question or request for clarification within three (3) business days.

6. Proposal Submission

The proposal for services and the price quotations must be submitted through email. PDF file(s) of the proposal should be sent to:

Name: Homayoun Nikseyar
Designation: Sr. Manager BSM
Email: homayoun.niksear@fmfb.com.af

Proposals are to be received on or prior to 1600 hours GMT on 4th April 2018 (**"The Deadline"**). After this date/time, no amendments or additions may be made to proposals. Any attempt to do so can result in exclusion from the remainder of selection process. The proposals for services will be opened immediately after the expiry of the deadline. The language of the proposals and price quotations must be English.

The proposal should include:

- Signed Declaration of Undertaking set out in Appendix 1.
- A critical understanding of scope of work.
- Tentative work plan/timeline.
- The organization and logistics requirements.
- Detailed CV of the Photographer (s).
- Appendix/Portfolio: The Photographer must provide a portfolio of work, either as an upload or via web link to highlight past work as applied to this proposal project.
- Past performance references for similar work (including name and contact information).
- Company profile (if applicable).
- Price Quotation Spreadsheets. Pricing should be inclusive of travel/board and lodging expenses and expended of any other human resource involved in the task such as assistance, art directors and choreographers, if any.
- References: (max 1 page) Provide a minimum of three (3) references including the name of person(s) who may be contacted, title of the person, email address and phone number.

7. Price Quotation

All Photographers must fill out the attached cost breakdown template for the delivery of the work as described in this RFP. The Photographer should submit their price quotation spreadsheets in MS Excel format using the template provided; submissions that do not use the required template will not be accepted. The spreadsheets should use formula to calculate totals and other figures. FMFB-A would like to see how the Photographer calculate their price quotations, therefore please do not enter totals and other derived figures manually.

In addition to numerical spreadsheets, all price quotations include written notes (English) that explain assumptions and the cost realism of the items in the price quotation. Submission without detailed written notes will not be accepted.

The price quotation should also include:

- All costs in US dollars
- Fees- shown separately
- Foreign per diem allowance and accommodation costs in place of service along with reference for per diem and accommodation rates as relevant in the budget notes;
- In case of national Photographer, classification of cost breakdown is required.
- Transport costs between the home country and place of service;
- Any acquisitions of needed items;
- Other costs-reason must be given for other costs.

The contract will be on fixed-price basis. Allowance must be made for local withholding tax of 7%, which will be deducted at source on all payments under the contract. An advance payment of 30% of the contract value will be paid within 10 days from signing off the contract; the balance 70% will be paid within 10 days of submission of all deliverables subject to complete satisfaction of FMFB-A Management.

8. Method of Award

Members of the BSM team will review all proposals. Proposals will be evaluated on a quantitative and qualitative basis. Cost is significant, however will not be the determining factors for approval. Proposals shall be evaluated to determine the best value offered against, but not limited to, and in no particular order, conformance to the following criteria:

- The candidate's experience and ability in projects of similar size, complexity and nature, and the experience and qualifications of the project lead and project team.
- Successful performance on projects of similar scope;
- Fee schedule;
- Compliance with the Request for Proposal document.

All proposals will be evaluated by the following ranking court:

Ranking Criteria	Percentage
Demonstrated understanding of photo shoots goals	20%
Clear definition of the process with desired outcomes	20%
Innovation and creativity	20%
Qualifications and experience	30%
Total Proposal Pricing	10%

9. Selection and Notification

Photographer(s) 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. Notification will be send to those bidders via E-mail. The 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 bid has been submitted cannot be made without the approval of FMFB-A. An exchange of personnel can result in the bid being reassessed.

APPENDIX 1

Declaration of Undertaking

I underscore the importance of free, fair and competitive bidding 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. Also not accepted such advantages in connection with the bid, nor will I offer or grant or accept any such incentives or conditions in the present budding 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 Labor Standards”) in the implementation of the project. I undertake to comply with the Core Labor 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 Photographer)

(Signature)