

## REQUEST FOR PROPOSAL

### Corporate Website Revamp and Maintenance

[www.fmb.com.af](http://www.fmb.com.af)



The First MicroFinanceBank  
اولین بانک قرضه های کوچک

Date of Issue: 9 April 2019

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## 1. About FMFB-A

Founded in 2004, The First Microfinance Bank is the only microfinance bank in Afghanistan. Our vision is to poverty alleviation and economic development through provision of sustainable financial services, primarily targeting the micro & small businesses and households. FMFB shareholders include Aga Khan Agency for Microfinance (AKAM), International Finance Corporation (IFC) and Aga Khan Foundation, USA.

Currently, FMFB-A is the market leader in microfinance contributing over 50% to the industry's 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 are coupled with free advisory services.

## 2. RFP Objective

Our official website is increasingly becoming a primary communication vehicle to existing and prospective clients, shareholders, job applicants, staff, and the general public. The purpose of this RFP is to invite proposals from experienced website development agencies/firms for re-designing/developing the FMFB-A website to help fuel business growth and align with online user-experience goals and expectations. The selected agency shall be expected to plan, design, develop, host and maintain a dynamic, engaging and secure corporate website in line with the bank's policies. The new website will replace the existing one ([www.fmf.com.af](http://www.fmf.com.af)) that no longer reflects the state of our bank, is not generating sufficient revenue to cover the associated costs, and requires technical resources to make basic changes. This project includes delivery of a modern, user-friendly, plain language website that is accessible to a broad range of stakeholders, partners and other interested parties. It will also include any technical requirements that will need to be considered.

We are seeking a vendor who has demonstrated experience in executing website projects and expertise utilizing best practices for website design, development and deployment. In addition, the vendor should either provide development resources or have established relationships with other vendors who can implement and deploy the strategy and design.

The bank's website redesign objectives shall include but are not limited to:

- Increase audience engagement and reach significantly through a clean, elegant, user-centric design in an FMFB-branded online environment
- Create an internet-banking window that is easily accessible through desktop/laptop, tablet, or other mobile devices.
- Attract and qualify leads for our sales pipeline
- Improve access of bank information and content via external search engine optimization
- Measure the ROI of our website efforts

Our vision for the new website includes, but is not limited to, being:

1. **Visitor Focused:** The new website should be user-friendly, a strong partner to the on-site experience, and effective in attracting new visitors.
2. **Easy to Update:** Reduce bottlenecks to regular publishing of content by making updates to content on the website simple. We want the website to be easily maintainable, scalable and managed in-house.
3. **Modern:** Leverage modern design standards, functionality and ensure usability across mobile platforms. FMFB-A's brand image, personality, and voice must remain consistent.
4. **Measureable:** In order to improve our visitors' experience, we need the ability to measure more aspects of the online user experience.
5. **Flexible:** We want our website to integrate with systems as they are updated.

### 3. Target Audience

While our website will have many different types of visitors, the primary audience the website should focus on includes:

1. FMFB-A employees/ employees of Aga Khan Development Network (AKDN) including Aga Khan Agency for Microfinance (AKAM)
2. Existing clients/returning customers – borrowers and depositors
3. Small business/SME owners/Corporates
4. Salaried individuals – govt. employees, NGO staff, foreign missions staff
5. Bankable Afghan women
6. Banking regulators, key decision makers, government partners and policy makers
7. Shareholders – current and potential
8. Job seekers/prospective employees
9. The media including members of local and international press

### 4. Budget

FMFB-A has budgeted for this project. This budget includes a variety of project-related costs.

### 5. Scope of Work

Through its new website, FMFB-A aims to deliver new content and functionality that result in a dynamic, engaging, and interactive experience for its online users. While this SoW has been designed to satisfy the objectives of this project, the bank may consider suggestions for different or additional phase details. To meet the objectives specified in section 2 above, the Bidder is expected to perform at least the following specific services:

1. Visual Design, UI and UX
2. Website and CMS Development
3. Project Execution, Project Management, and Quality Management
4. Training and Documentation
5. Content Migration
6. Hosting
7. Maintenance and Support

The following sub-sections act as detailed reference of the requirements of our desired website.

Please answer how you meet the following capabilities. The proof-of-concept, vendor product demonstration, and client trial evaluation will also form a part of the selection for the Web CMS. If a feature needs to be developed, please state the expected date it will become available.

For Bidder Response please fill out:

1. Functionality not provided
2. Out-of-the-box
3. Custom implementation

### Website Design Requirements

Requirement Identifier	Requirement	Vendor Compliance / Comments
REQ 1	The primary website will be in English along with a Dari version of the same website.	
REQ 2	Website should be implemented using responsive design technique and allow users to interact with the website both on desktop and mobile versions (smartphone, tablet).	
REQ 3	The redesigned website should reflect FMFB-A's objectives, while offering an easy-to-use user interface.	
REQ 4	Website structure and logical reflection of information should be optimized for different platforms (browsers, search engine bots, etc.) and devices: desktop, mobile, tablets and so on.	
REQ 5	The front page of the website should be clear and understandable, should reflect the most recent information.	
REQ 6	Fast-loading pages – The website must be designed with a balance of text and graphics so that the average page loads in an acceptable amount of time on the average computer.	
REQ 7	Future flexibility – The site should include a flexible design template that can easily accommodate the addition of new functionality later on.	

### Functional Requirements

Requirement Identifier	Requirement	Vendor Compliance / Comments
REQ 8	Exist on a popular and well supported and secured platform, best security standard to be considered while design development and deployment.	

REQ 9	Allow for integration with third-party applications; especially Oracle OBDX for Internet Banking.	 <p>The First MicroFinance بانک قرضه های کوچک</p>
REQ 10	Provide robust analytics and behavior tracking features.	

## Non-Functional Requirements

Requirement Identifier	Requirement	Vendor Compliance / Comments
REQ 11	<p><b>Search Engine Optimization</b></p> <p>The site's public content must be optimized for search engines. Search Engine Optimization must be applied for all onsite optimizations including but not limited to, meta tags, site's structure, semantic tags, XML sitemap, site's verification, Open Graph tags, friendly and readable URL structure, page titles, alt and title attributes, preventing duplicate content, and RDF.</p>	
REQ 12	<p><b>Compatibility</b></p> <p>The site must be accessible and useable with current versions of commonly used browsers including but not limited to, IE8+, Google Chrome, Safari, Opera, and Firefox, across most widely used operating environments.</p>	
REQ 13	<p><b>Site Performance</b></p> <p>The site must be optimized for performance with minimal page load times. Caching mechanisms must be applied for both logged in users and anonymous users to optimize Drupal's performance. Site must pass Google Page Speed tests. Site's performance tuning must be applied both server-side, and client-side.</p>	
REQ 14	<p><b>Security</b></p> <p>The site must be tuned for strict security measures. Including all prevention mechanisms for OWASP Top 10 list. Password policies must be applied, CAPTCHA on all forms, with admin audit trail log to identify and trace back suspicious activity. Security monitoring must be provided at all times. The site must force SSL for logged in users.</p>	
REQ 15	<p><b>Accessibility</b></p> <p>The site must be in compliance with WCAG 2.0 Level AA and ATAG 2.0. Logical navigation with proper semantic tags must be applied.</p>	
REQ 16	<p><b>Integrations</b></p> <p>The site must be architected for easy integrations with third-party services through standard REST APIs; especially Oracle OBDX for Internet Banking</p>	
REQ 17	<p><b>Analytics</b></p> <p>The site must be integrated with third-party analytics, at the minimum, Google Analytics.</p>	

## Content Management Software (CMS) Requirements

Requirement Identifier	Requirement	Vendor Compliance / Comments
<b>AUTHORING &amp; CONTENT ADMINISTRATION</b>		
REQ 18	Support for content editing including in-line (WYSIWYG editing), Microsoft Word cut-and-paste, and support for rich text.	
REQ 19	Automatic and preconfigured revision control on all content types	
REQ 20	Compare revisions and changes side by side and revert content back to an already revision	
REQ 21	Keep content as unpublished/published	
REQ 22	The system should have an archive utility to search content that published/unpublished, filter by type, author, date, category ...etc. The system should allow for bulk operations on the content. Ability to search any content post stored in the CMS through simple and advanced search.	
REQ 23	System's WYSIWYG editor should have spell check for both English and Dari.	
<b>MEDIA &amp; FILES MANAGEMENT</b>		
REQ 24	The ability to insert images in different sizes, with auto resizing of images to achieve design consistency and performance optimization. Ability to specify sizes dynamically for future expandability.	
REQ 25	Provide a media library to re-use media (Images, Videos, Audio, Documents) and any media component.	
REQ 26	Embed media components in WYSIWYG or any page as a block.	
REQ 27	Ability to embed and insert maps, or videos from any external location.	
REQ 28	New image styles are applied for mobile and smaller devices	
REQ 29	Ability to upload files that are downloadable/viewable by logged in users only	
<b>MULTILINGUAL / LOCALIZATION</b>		
REQ 30	The system must support adding languages, and specifying configuration options per language. Example (date formats, currencies, week days)	
REQ 31	The system must provide a translation interface to allow site's admins to translate	

	new text sentences and messages.	
REQ 32	The system must provide a content translation mechanism to link content translations and synchronize non-translatable data in translated content pairs.	
<b>SEARCH ENGINE</b>		
REQ 33	CMS should provide a powerful search engine that indexes sites content and allows visitors to search by keyword.	
REQ 34	Search engine should provide filtering mechanism and sorting by relevancy, date or other options.	
<b>DELIVERY</b>		
REQ 35	Managing content featuring and order to be featured on homepage and other landing pages via "Content Queue"	
REQ 36	Change the layout of a page from within predefined templates	
REQ 37	Drag-and-drop page components to reorder or structure the page	
REQ 38	Re-use components or blocks across all pages	
REQ 39	Create and re-use custom HTML widgets	
REQ 40	The system should detect broken links can be found and repaired.	
<b>SOCIAL</b>		
REQ 41	The CMS must integrate with popular social networks for sharing content. Each content can be shared in with relevant information (image, title description) on social media networks such as (Facebook, Twitter, LinkedIn, Google+ ...etc.)	
REQ 42	The system must provide sharing stats through integration with analytics tools.	
<b>SCALABILITY</b>		
REQ 43	The system must be developed and architect in a scalable approach. The platform will be expanded with numerous functional features and new services.	



## Hosting Requirements

Requirement Identifier	Requirement	Vendor Compliance / Comments
REQ 44	Provide all necessary services for the hosting of the new website on cloud hosting platform. Hosting must be optimized for fast performance and navigation.	
REQ 45	Hosting must provide a staging site (for testing before making any change on production)	
REQ 46	Service Level Agreement with stated availability of at least 99.95%.	
REQ 47	Daily backups to allow for full system recovery.	
REQ 48	Full system recovery when necessary or as and when requested by FMFB-A without unnecessary delay.	
REQ 49	Guaranteed retrieval of content by FMFB-A at no extra cost after the expiry of the hosting term.	
REQ 50	The site must be hosted using SSL for logged in users.	

## Maintenance and Support Requirements

Requirement Identifier	Requirement	Vendor Compliance / Comments
REQ 51	The term of the maintenance shall be for 12 months starting from the date of launching the new site.	
REQ 52	Provide an online ticket management system accessible online. The Bidder must Provide a phone support access during Afghanistan work hours. (8 am to 4 pm Afghanistan Standard Time)	
REQ 53	Install security updates, provide bug fixes, CMS upgrades, and ensure the compatibility of the new website with new browser versions.	
REQ 54	Provide Service Level Agreement (SLA) for response times with maximum 1 hour for critical issues.	
REQ 55	Provide 24/7/365 proactive monitoring services for site's performance, server and hosting health. Monitoring services must alert in case of any event/incident and shall be treated according to the SLA provided.	

REQ 56	Logs Retention: All logs (access, error, warning etc.) must be kept through logs retention systems for up to 90 days.	
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## Training and Documentation Requirements

Requirement Identifier	Requirement	Vendor Compliance / Comments
REQ 57	The Bidder must provide user-training prior to launch to a selected group of non-technical users who will administer the online platform and CMS, as part of a "train-the-trainer approach". Such training is to be provided with the aim of allowing such users to administer the system with minimal involvement from the Bidder.	
REQ 58	The Bidder must provide a training plan, with user manuals for administrators to administer online platform and CMS. Training manuals must be in English language and cover all aspects related to managing the site.	
REQ 59	After training, the Bidder must provide support on need basis through the Maintenance and Support SLA.	

### 6. Logistics

1. The successful bidder will participate in a meeting in Kabul, Afghanistan when project is launched, in person.
2. Insurance for vendor staff during their stay in Kabul will be the vendor's responsibility.
3. Bi-weekly update meetings will be conducted with the team, either in person or via a teleconference.
4. In-person meeting will be required at the premises of FMFB-A for the proposed training of key FMFB-A staff.
5. All other work may be performed onsite or offsite depending upon the vendor's Project Plan.

### 7. Project Management and Methodology

#### Project Management

For the purposes of responding to this RFP, the Bidder must provide a detailed project plan. The plan must be comprehensive enough in scope and detail to convey the Bidder's ability to manage and measure this project as specified in this RFP.

The Bidder must stress on work quality and how quality will be ensured in all aspects of the project. The Bidder must indicate in his plan how the status and visibility of project progress will be monitored. The Bidders must describe their approach to project management during the implementation and operational phases, as well as managing and coordinating different phases and activities of the project.

As part of the overall project the Bidder shall establish a project control office that shall perform at least the following:

Maintain a summarized program schedule of key high-level activities in a suitable graphical form

Update the master schedule to reflect activity completion and schedule changes  
Maintain detailed schedules for major activities

## Reporting

Unless otherwise agreed, the Bidder shall submit reports to demonstrate progress and to flag potential issues and risks in accordance with Section 11 of this document.

## Methodology

The Bidder shall provide FMFB-A access to the project repository for reviewing progress and providing its contributions. Milestone related deliverables are part of the milestone acceptance and will be delivered by the Bidder on appropriate and agreed media.

## Acceptance

FMFB-A will accept the deliverables, if they were produced in accordance with best industry practice, and in accordance with the instructions received from the authorised representative of FMFB-A.

### 8. Minimum Qualifications

Bidders shall demonstrate past experience in meeting these minimum qualifications. Those bidders that do not meet to these minimum qualifications shall be rejected by the bank without further consideration:

Bidder must provide sufficient detailed information that demonstrates successful completion of comparable work on similar projects. Candidate must have performed such work for a minimum of eight years, either as a company or as the median length of experience of team members if candidate company has existed for less than eight years.

Experience designing websites published through Ingeniux OR a comparable CMS platform.

Experience developing web sites that utilize current design best practices (including flexible designs for desktop, mobile, tablet).

Developing website architecture, navigation and layout;

Developing web pages in an open source platform using the latest versions of HTML, Java Script and CSS that are supported by major web browsers

Familiarity with graphic design best practices and experience with Photoshop, Illustrator, or like software Developing for different platforms and browsers; should be accessible on legacy browsers

Bidder must assign a Project Manager to this project. The Project Manager must possess at least 8 years of experience managing website analysis/design projects

Should have an experienced content writer on the team who must be able to put banking ideas and financial concepts into black and white; must possess impeccable grammar, punctuation and command over the English language; be able to write/develop product descriptions, bank introduction, management member profiles, and descriptions of various microfinance/banking products.

## 9. 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.

Milestone	Relevant Date
RFP posted	9 <sup>th</sup> of April 2019
Deadline for questions	16 <sup>th</sup> of April 2019
Final answers sent	17 <sup>th</sup> of April 2019
Proposals due	20 <sup>th</sup> of April 2019
Proposal review	23 <sup>rd</sup> of April 2019
Shortlisting by the bank	25 <sup>th</sup> of April 2019
Presentation window	25 <sup>th</sup> to 30 <sup>th</sup> of April 2019
Project award	5 <sup>th</sup> of May 2019
Contract finalized	8 <sup>th</sup> of May 2019
Project kick-off	10 <sup>th</sup> of May 2019

The project completion timeline (phase-wise) with the end date should be communicated by the Bidder in the proposal. Ideally, the bank wants to wrap up the project within 4 months. Maintenance, support and hosting services will commence after the launch and complete acceptance of the online platform.

FMFB-A will provide guidance on navigation, layout and messaging, content samples, brand identity, and approvals to the Bidder. Furthermore, FMFB-A will make qualified staff available to assist and cooperate in responding to information requests from the Bidder in order to allow the Bidder to carry out the Work. All other resources, be it for on-site or off-site work, are to be provided by the Bidder.

## 10. Special Requirements

This website at a minimum will need the following features:

1. Basic content (English) shall be provided by FMFB-A in electronic format, however if required the vendor will have to convert physical formats to electronic formats.
2. Bidder will be responsible for migrating existing content from current website into the new website
3. Functionality that allows for creation of landing pages
4. Ability to create webforms without a developer, specifying one or more fields and field types, configuring any validation rules, handling of data storage, and allowing for export to one or more formats.
5. Incorporate more dynamic backend site administration capabilities, including the ability to receive automatic email notifications for Site Administrators, (i.e. to ensure the prompt release of approved information)

6. Enhanced backend access to format and update static content and screens
7. Throughout the project, the selected Bidder will be expected to attend key meetings (onsite and offsite) to communicate project status and findings. For each phase, it will be required that detailed notes of meetings be recorded and presented as part of the project documentation.
8. User Testing is expected at all applicable phases, and the testing deliverable will be in the form of a findings report for each applicable phase. Moreover, the selected vendor must maintain the integrity of the site against spam, hackers, viruses and electronic attacks. In website development and design, all security threats and practices must be taken care of as per best practices.
9. Photographs for the website containing human element for a more personalized user experience will be provided by the bank; however, any other infographics, illustrations, animated images will be the vendor's responsibility.

## 11. Reporting Requirements

1. Status reports – A status report will be provided to FMFB-A bi-weekly showing project progress relative to schedule baseline, and reporting on issues and action items. If issues are identified that affect scope or schedule, a proposed action plan will be provided for discussion.
2. Updated Project Schedule – A schedule will be provided and updated, at a minimum, once per month throughout the project. The updated schedule will include notations to indicate updates, completed activities, and started activities.
3. Issues list – An issues list will be maintained by the Bidder and shared with the project team documenting areas where further information and/or decisions are required and identifying action items to address these issues.
4. Project team meetings – Weekly or bi-weekly project team meetings (may be off-site) will be held to monitor progress and discuss issues.

## 12. Model Websites (to draw design inspiration from)

1. <https://www.cahoot.com/>
2. <https://www.bankmainstreet.com/>
3. <http://cib.db.com/index.htm>
4. <http://afb.com.gh/>
5. <http://good-bank.de/en/>

## 13. Deliverables and Timeline

The expected deliverable from this project is a fully functional website for the bank based on the requirements covered in Section 5 (Scope of Work) of this document. Moreover, the project will provide a comprehensive roadmap and technical specifications to build the new website. These materials will need to be summarized in a way that is accessible to a broad (non-technical) audience.

The complete delivery and launch of the online platform and services carried by the Contract is to be completed within maximum of 4 months.

Maintenance, support and hosting services will commence after the launch and complete acceptance of the online platform.

Additional deliverables should include:

1. High Level Design Document and Style Guide
2. Technical Manual including Security features – Complete source code of the website.
3. Details of Custom software or app development (if required)
4. High-level plan/schedule for training staff (IT support and Business Content editors)

In addition, a presentation (or presentations) to staff and/or FMFB-A Management during the pre-award stage may be required.

#### 14. Proposal Preparation Instructions

##### 1. The Bidder's Understanding of the RFP

In response to this RFP, the Bidder 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 Agency that 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.

##### 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 therefrom.

#### 15. Bidder Queries

Inquiries, questions and requests for clarification related to this RFP are to be directed in writing to:

##### For Technical Queries:

Attention: Maiwand Ludin  
Designation: Chief Information Officer  
Email: maiwand.ludin@fmb.com.af

##### For Non-Technical Queries:

Attention: Sarah Sayani  
Designation: Manager, New Initiatives  
Email: sarah.sayani@fmb.com.af

Informal communication shall include, but is not limited to:

1. Questions/inquiries about technical interpretations concerning this RFP must be submitted in writing and be received prior to 16 April 2019.

2. **Errors/omissions or enhancements:** The consultant shall bring to FMFB-A any discrepancies, errors, or omissions that may exist within this RFP. With respect to this RFP, the Consultant shall recommend to FMFB-A any enhancements, which might be in FMFB-A's best interest.

FMFB-A will ensure an email response to each question or request for clarification within three (5) business days.

## 16. Submittal Requirements

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

Email 1: [fareed.ashraf@fmb.com.af](mailto:fareed.ashraf@fmb.com.af)

Email 2: [maiwand.ludin@fmb.com.af](mailto:maiwand.ludin@fmb.com.af)

Email 3: [zia.qasemi@fmb.com.af](mailto:zia.qasemi@fmb.com.af)

Email 4: [muhib.kabiri@gmail.com.af](mailto:muhib.kabiri@gmail.com.af)

Proposals are to be received on or prior to 20 April, 2019 (**"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.

All proposals must include:

1. Signed Declaration of Undertaking set out in Appendix 1;
2. A company overview of your organization, including a cover letter, brief history, intro/executive summary, in which industries and what technologies you focus, etc.
3. Sample work/Portfolio of related work
4. A critical analysis of Scope of Work and Proposed Approach (Provide examples of your clear, data- and research-driven methodology for web development and UX design; should include definite start and end points plus significant milestones. List and describe each stage of your methodology as separate processes. Include measures that will be taken to manage project control and risk.
5. High-level Timeline/Project Plan (Phases, description of tasks, activities, estimated delivery dates and tentative engagement completion)
6. Post-Implementation Support Descriptions of tasks, activities and deliverables and optional Features/Services (i.e. Hosting, recommended upgrades, etc.)
7. A list of key company personnel, as well as a summary of the employee roles who will be staffed to this project and brief biographies for your team members you believe may be involved
8. 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.
9. Logistics requirements
10. High Level Training Deliverables for key bank staff

11. Pricing Proposal including Annual Maintenance Cost of Website (Template to be provided upon request by sending an email to [sarah.sayani@fmb.com.af](mailto:sarah.sayani@fmb.com.af)). Pricing should include all consulting rates for project management, development, training, travel/board and lodging expenses and expenses of any other human resource involved in the project

12. A summary of any notable terms and conditions contained in your standard contract (optional)

## 17. Price Quotation

All bidders must fill out the attached cost breakdown template for the delivery of the work as described in this RFP. The bidder 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 bidders 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 include:

1. All costs in US dollars
2. Fees- shown separately
3. 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;
4. Transport costs between the home country and place of service;
5. Schedule of payments (timing of tranches)
6. Rationale must be given for other costs.

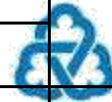
The contract will be on fixed-price basis. Allowance must be made for local withholding tax of 7%, which will be deducted at source on all payments under the contract.

## 18. Method of Award

Members of the BSM team and IT team will review all proposals. Proposals will be evaluated on a quantitative and qualitative basis. Bidder should clearly address how it plans to accomplish each element of the Scope of Work in the RFP response, as well as provide a high-level project schedule. This schedule will be key documentation that the bank will be using to evaluate the quality of the submission. Although important, cost will not be the determining factor for approval. Proposals shall be evaluated to determine the best value offered against conformance to the following criteria:

Evaluation Criteria	
<b>Bidder's qualifications and relevant experience</b>	
Relevant education of staff involved in the project	<b>50%</b>
Relevant experienced in website designs undertaken for FIs/Banks	
Examples of similarly-complex projects and web redesigns undertaken	
Quality of other clients' website that showcase bidder's expertise	
<b>Suitability of the proposed approach</b>	

Proposed project timeline with major milestones, including budget breakdown	35%
Proposed approach addresses objectives, high level scope and deliverables identified in the Scope of Work section	
<b>Added Value</b>	5%
Additional scope that may improve project outcomes	
<b>Pricing</b>	10%



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## 19. Selection and Notification

Bidder(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 sent 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.

**ANNEX- 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.

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Place

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Date

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(Name of Vendor CEO)

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(Signature)