

**Minutes of the Pre-Proposal Conference for
“Hiring of Consulting Services for Implementing Services for Financial Education and Counseling under APART
on
26th October, 2021 at 12:00 PM in the PCU of ARIAS Society, Khanapara- 22, Guwahati.**

Ref. RFP No ARIAS/APART/540/2018/251 Dated Guwahati the 28th September, 2021

The following officials of ARIAS Society and representatives of the consultancy firms were present in the pre-proposal conference meeting:

Officials of the ARIAS Society:

1. Sri P.R. Dash, Procurement & Contract Management Specialist
2. Sri Nitin Singh, Financial Services Specialist
3. Sri Manoj Pathak, Financial Inclusion Specialist
4. Sri Prasenjit Chaliha, Procurement Management Executive
5. Ms. Peenaaz Kashyap Das, District Enterprise Development Executive

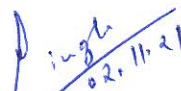
Representative of the Firms:

1. Manu Mayank, Humana People To People India
2. Kailash Khandelwal, Humana People to People India
3. Induja Rai, Grameen Foundation
4. Siddhartha Choudhury, School Net India
5. Raju . V, IEXIST Solutions
6. Lavesb Agarwal, CDFI
7. Anjaneyulu Bellam, Basix India
8. Biswaranjan. P, Basix India
9. Nahid Jubair, DEF India
10. Arpana, DEF India
11. Karan Girdhar, Skills Art and Beyond
12. Syed Kazi, Digital Empowerment Foundation
13. Gyanasree, RJVN


*Attendance sheet of the meeting is enclosed at **Annex-1**. The attendance sheet also consists of the names of participants present online.*

1. Mr Nitin Singh, FSS welcomed all the participants and presented a PPT, explaining the need and scope of the assignment
2. During the meeting, the ARIAS Society officials clarified the queries of the representatives of the firms who attended the meeting, subject to the approved minutes of pre-bid meeting to be formally issued. The queries received through email till the date of finalization of the pre-id minutes were also clarified. The queries raised and the clarifications provided (*including the clarifications received through email*) are enclosed at **Annex-2**.

Minutes Reviewed by


(Nitin Singh),
Financial Services Specialist,
ARIAS Society

Minutes Signed,


(Priti Ranjan Dash)
Procurement and Contract Management Specialist,
ARIAS Society

Copy by email to:

Date: 2nd November, 2021

1. Service Provider Agency: (a) MSC: hafsa@microsave.net; (b) School Net India: siddharth.choudhury@schoolnetindia.com; akshay.patel@schoolnetindia.com, (c) IEXIST Solution: raju.v@iexistolutions.com, (d) CDFI: lavesb.agarwal@cdfi.in; (e) BASIX INDIA: anjaneyulu.b@basixindia.com, biswaranjan.p@basixindia.com, ; (f) RJVN: gyanasree.rgvn@gmail.com, rjvnho@gmail.com, (g) Grameen Foundation: irai@grameenfoundation.in, psingh1@grameenfoundation.in (h) Skill Art & Beyond: karan@skillartandbeyond.com, (i) Digital Empowerment Foundation: syedkazi@gmail.com, arpana@defindia.org (j) DEF India: nahid.jubair@defindia.com, (k) Humana People to People India: manu.mayank@humanaindia.org, kailashhumana@gmail.com,
2. The responses to the queries will be uploaded in www.arias.in
3. Internal: All concerned officials of the ARIAS Society present in the meeting/ MIS Section for uploading in website.

Attendance Sheet of the Pre-Proposal Conference for

Hiring of Consulting Services for:-"Implementing Services for Financial Education and Counseling under the Assam Agribusiness and Rural Transformation Project (APART)"

Date: 26th October, 2021

Time: 11:00 AM

Venue: PCU of ARIAS Society,
Khanapara, Guwahati -22

Sl.	Name of the Attendant	Organization name, Contact no & Email id	Signature
1	MANU MAYANK	HUMANA PEOPLE TO PEOPLE INDIA; 997103153 MANU.MAYANK@HUMANA-INDIA.ORG	Manu Mayank
2	KAILASH KHANDELWAL	HUMANA PEOPLE TO PEOPLE INDIA, 9560434695 kailashhumana@gmail.com	Kailash
3	NITIN SINGH	FIS, ARIAS	Nitin
4	MANOS PATHAK	FIS, ARIAS	Manos Pathak
5	Profi Ranjan Dash	PCMS, ARIAS	Profi Ranjan Dash
6	A. Deka	Aux. PE & RE, PCU	A. Deka
7	Prasenjit Chaliha	PME, ARIAS Society	P. Chaliha
8	Purnima Kashyap Dasi	DEDE, ARIAS Society	Purnima Kashyap Dasi 26/10/21
9	Indira Rai	Grameen Foundation	Presenting Virtually Online
10	Siddhartha Choudhury	School Net India	- do -
11	Raju. V	IEEXIST Solution	- do -
12	Lavesh Agarwal	CDFI	- do -

Sl.	Name of the Attendant	Organization & Contact no.	Signature
13	Anjaneyula Bellam	Basix India.	Presently Virtually Online
14	Biswanjan. P	Basix India.	- do -
15	Nahid Jubair	DEF India.	- do -
16	Arpana	DEF India	- do -
17	Karan Girdhar	Skills Art and Beyond	- do -
18	Syed Kazi	Digital Empowerment foundation	- do -
19	Gyanasree	RJVM.	- do -
20	P. Singh	Grameen Foundation.	- do -
21	Archit Batra	Fair Climate Fund	- do -
22			
23			
24			
25			

Annex- 2

Queries and Responses on the RFP No ARIAS/APART/540/2018/251 for Hiring of Consulting Services for “Implementing services for Financial Education and Counseling under APART”

#	REFERENCE	EXISTING CLAUSE	CLARIFICATION/QUERIES	REPLY
1	Section 7 Term of Reference	Page no 38 of the RFP As appropriate and feasible, the proposed solution is expected to include user-friendly tools such as: (i) 2 way IVR (Interactive Voice Response)/ VRU (Voice Response Unit) technology, (iii) pre-recorded voice calls customized to farmer characteristics, (iv) missed-call based IVR hotline available 24/7, (v) SMS based responses, and (vi) dedicated Hotline number, and (vii) web based /mobile phone based app etc.	Grameen Foundation India has a proprietary app GLEAP for DFS. Can we use the same for this project? If yes, what will be the cost arrangement? We hope costing for content development (additional) specific to the project will be separate.	The consultant may use any APP already developed for the assignment. The suitability of the APP responding to the Terms of Reference has to be detailed in the Technical Approach and Methodology. The cost arrangement is to be proposed by the consultant. However, the consultant may refer to the section 8 of the Draft contract which mentions “ Ownership of Material: Any studies reports or other material, graphic, software or otherwise, prepared by the Consultant for the Client under the Contract shall belong to and remain the property of the Client. The Consultant may retain a copy of such documents and software”. The consultant shall retain the property rights of any items already developed however development cost shall not be part of the Financial Proposal.
2			In case of JV, credentials of both partners will be accounted for or the lead agency only? Credentials include: experience in DFS, agriculture, Assam, annual turnover, etc	In case of Joint Venture (JV) credentials of both partners will be taken into consideration.
3	Section 1	Interested Consultancy Firms/ Agencies must submit their RFPs in written form in English language to the address given below on or before 2.00 pm of 17th November, 2021 in hard copy as well as a soft copy.	Any possibility for Deadline extension considering the festive time due to Diwali and Chath Pooja.	The last date of submission of proposals is extended till 25th November 2021 . A corrigendum has been issued in this regard.

4	Section 7 Terms of Reference	Page no 42 of the RFP (H) KEY PROFESSIONALS WHOSE CV AND QUALIFICATIONS WILL BE EVALUATED: The assignment is expected to be carried out by experts with experience in the Banking/Financial Services/ Microfinance sector, under the guidance of a team leader. The key experts to be deployed in Assam for the execution of the assignment.	In the ToR, 4 positions are mentioned which we understand have to be Assam based. However, besides these four positions, we might require additional staff - Monitoring Evaluation and Learning: Data collection will be local but the data analysis and report writing can be done by the head office team of the implementing organisation? - DFS expert/ agriculture expert from the head office guiding the team in Assam - Cost for Finance team	The consultant may propose additional manpower depending on the proposed technical approach and methodology for carrying out the assignment and may be based out of Assam or from head office.
5	Section 7 Terms of Reference	Page no 38 & 39 The target beneficiaries are members of Farmer Interest Group (FIG)s and Dairy Co-operatives Societies (DCS) supported under APART. 124 FPCs and 1149 dairy cooperatives are going to be supported by the project.	What are the total project target beneficiaries?	Total Project target beneficiaries are 500,000 out of which the target beneficiaries for the assignment is 250,000 .
6	Section 7 Terms of Reference	Page no 41 Significant payment will be released after roll out of the project (70% of payment)	Can we have 40% payment to be allocated prior to roll out as consultants may need to spend considerable amounts for development of technology/digital platform and pilot test?	There shall be no change in this requirement
7	Section 7 Terms of Reference	Page no 42 The consultant will recruit only four full time staff for project implementation	Whom will take the Financial Education and Counseling programme to the larger number of beneficiaries spread across the 24 districts? Will the partner agencies and government departments make available their staff to undergo training and to take Financial Education and Counseling programmes to the project beneficiaries?	The agencies may propose the best suitable method to reach the larger number of beneficiaries spread across the 24 districts.
8	Section 7 Terms of Reference	Page no 42 The consultant will recruit only four full time staff for project implementation	Can the consultant budget a part time Project Advisor from their HO to support the four- member team?	The agencies may propose additional manpower depending on the proposed technical approach and methodology for carrying out the assignment and may be based out of Assam or from head office.
9			It was discussed during the conference that prior to introducing the technology to the project beneficiaries there should some human touch to explain the project beneficiaries how to use their mobile phone to access financial services. But who will provide the human resources to reach such a large number of project beneficiaries?	The agency has to propose a strategy for execution of FEC program. The proposed strategy shall be executed by the agency themselves as per their Technical proposal.
Digital Empowerment Foundation (DEF)				

10	Section 7 Terms of Reference	Page no 37 The project interventions are being taken up in 24 prioritized Districts of Assam (earlier 16 undivided Districts) i.e. Kokrajhar, Barpeta, Nalbari, Darrang, Sonitpur, Goalpara, Nagaon, Cachar, Karbi Anglong, Golaghat, Dhubri, Morigaon, Jorhat, Sivasagar, Hojai, Biswanath Chariali, West KarbiAnglong, Kamrup(M), Kamrup(R), Mankachar, Charaideo, Majuli, Lakhimpur and Hailakandi.	The APART Project is being implemented across 24 priority districts (earlier 16 undivided districts). Will the FEC project component be implemented in all these districts?	Yes, the assignment will cover all the 24 project implementation districts
11	Section 7 Terms of Reference	Page no 37 of the RFP Sub-component C3 supports three activities to facilitate access to and responsible use of Financial Services for the Project Beneficiaries, thereby better manage their cash flows, make productivity enhancing investments and better manage the business and non-business risks they face. These activities include: (i) data collection and diagnostics on demand and supply of financial services; (ii) financial services sub-projects to help test innovations and scale-up tested innovations; and (iii) financial education and counseling (FEC). A diagnostic study on access and use of financial services by target beneficiaries has been undertaken by PWC under the first activity.	Can a bidding applicant avail before submitting RFP the full study report from the diagnostic study on data collection and diagnostics on demand and supply of financial services (activity 1 of sub-component C3)? During project implementation and delivery, can the implementing agency leverage local infrastructure / digital infrastructure of beneficiary client agencies like FPCs, DCSs and FIGs at district levels?	The report is available at http://www.arias.in/download/APART/conreport/Diagnostic%20Study Final%20Report PwC 201219.pdf
12	Section 7 Terms of Reference	Page no 39 of the RFP Table 1. Target beneficiaries	The total number of beneficiaries to be reached out is 2, 50,000? Can we know the district and block level bifurcations of this in FPCs, DCSs and FIGs?	250,000 beneficiaries are spread across 24 project implementation districts. Bifurcation of these beneficiaries are being populated and shall be provided after signing of the contract.
13			How much sustainability of the investment and work is a priority for APART project in this sub-component activity?	Sustainability is a important aspect and the consultant may provide a exit strategy for continuation of the activity beyond project duration.
14	Section 7 Terms of Reference	Page no 39 of the RFP Task 1: Design and develop a robust FEC solution: Develop the financial education (FE) modules for the five core services identified in the assignment background (para 7), and a financial counselling (FC) module based on generally accepted good practice principles; financial service providers available in the different geographies to be covered; and insights gained from field interviews with target beneficiaries.	Can you clarify the difference between ICT based FEC solution and ICT based FEC Programme , that is mentioned in the RFP?	The objective of this assignment is to develop and implement an ICT-based FEC program under which the agency is expected to the design and develop a robust FEC solution

15	Section 7 Terms of Reference	<p>Page no 39 of the RFP</p> <p>SCOPE OF THE ASSIGNMENT:</p> <p>Phase 1</p> <p>Task 1: Design and develop a robust FEC solution:</p> <p>a. Undertake desk research and a rapid field assessment and carry out interviews with key stakeholders and select target beneficiaries to assess financial service providers available in the geographies to be covered and preferences and capabilities of the target beneficiaries.</p> <p>Develop the financial education (FE) modules for the five core services identified in the assignment background (para 7), and a financial counselling (FC) module based on generally accepted good practice principles; financial service providers available in the different geographies to be covered; and insights gained from field interviews with target beneficiaries.</p>	<p>In the scope of assignment, in Task 1, it is mentioned, for the design and development of a robust FEC solution, to undertake desk research and a rapid field assessment and carry out interviews with key stakeholders and select target beneficiaries to assess financial service providers available in the geographies to be covered and preferences and capabilities of the target beneficiaries.? Does this imply that the Number 9 point of Section B (Assignment Background) is amenable to flexibility in the final selection and deployment of ICT platforms and solutions based on the above survey and ground level inputs?</p>	<p>The agency is expected to propose the technical solutions that are appropriate and feasible. The proposed solution is expected to include feasibility and benefits of their proposed technical solution, and implementation approach and methodology.</p>
16	Section 7 Terms of Reference	<p>Page no 40-41 of the RFP</p> <p>The deployment of the solution should be preceded by on-site workshops to introduce the FEC solution to the members of the target FPCs, FIGs, and DCS. The workshop should provide an overview of the solution, its expected benefits and a step-by-step guidance on how the solution can be used. The solution should also allow the target beneficiaries an option to get additional free support for using the modules using hotline numbers</p>	<p>Part D, number 20 (b), it is mentioned that 'the solution should also allow the target beneficiaries an option to get additional free support for using the modules using hotline numbers'. Is it already pre-determined that this tool (hotline) will be / should be deployed?</p>	<p>The proposed tool(s) is indicative. It is expected that the agency would propose the technical solutions that are appropriate and feasible. The proposed solution is expected to include feasibility and benefits of their proposed technical solution, and implementation approach and methodology.</p>
17	Section 7 Terms of Reference	<p>Page no 42 of the RFP</p> <p>(H) KEY PROFESSIONALS WHOSE CV AND QUALIFICATIONS WILL BE EVALUATED:</p> <p>The assignment is expected to be carried out by experts with experience in the Banking/Financial Services/ Microfinance sector, under the guidance of a team leader. The key experts to be deployed in Assam for the execution of the assignment.</p>	<p>Point H, Number (27), No. 1, Team leader position. Why not we have the option of a Team leader who has worked in the social development sector for more than 15 years or so with a social sciences background and has rich experiences in digital, financial literacy, education etc? The RFP anyhow have specified a position on Financial Inclusion Expert (No.2) for this?</p>	<p>The Minimum Edu. Qualification & Experience is revised to</p> <p>A Post graduate in Economics/ Business Administration/ Finance/ Banking/ Social sciences/Rural Development or a closely related field</p> <p>A corrigendum has been issued in this regard.</p>
18			<p>How much originality of thinking and innovations permitted under this RFP in submitting solutions and frameworks based on applicant's ground level experiences, understanding in ICT for development domain? Will this affect scoring?</p>	<p>The assignment aims to design and implement an ICT based FEC solution, that may be innovative, however should be appropriate and feasible based on the assessment carried out by the participating firms</p>

19		<p>Agency/service provider should have executed projects/assignments related to digital/ICT based financial literacy or financial education based and counselling during the last 5 years.</p> <p>The agency/ service provider should have conducted minimum 2 assignments in financial education and counselling/ digital literacy or covering at least 10000 farmers/ individuals etc using digital/ICT means.</p>	<p>We request you to allow experience of ICT based training in sectors other than financial literacy also to be eligible.</p>	<p>There shall be no change in this requirement</p>
20		<p>Executed projects/assignments related to financial literacy or financial education and counselling covering at least 10000 farmers/individuals etc using digital/ICT means.</p> <p>Executed projects/assignments related to financial literacy or financial education and counselling in North East.</p>	<p>We request to allow experience of providing financial literacy training (without ICT based delivery) also as an eligible assignment as it captures the domain understanding of financial literacy</p> <p>We also request to allow training experience in BFSI sector trades for eligibility.</p>	<p>There shall be no change in this requirement</p>
21		<p>'The FE component is expected to be structured as self-paced e-learning modules that the target beneficiaries can complete following an initial orientation and guidance and some follow-on support.'</p>	<p>We request more clarity of the mode of the initial orientation for the self-paced e-learning module. Whether the initial orientation needs to be in person or online/ virtual</p>	<p>While introducing the technology to the project beneficiaries there should some human touch to explain the project beneficiaries how to use their mobile phone to access financial services.</p>
22		<p>'The FC is expected to be structured as an interactive program'</p>	<p>Need more clarity on the nature of financial counselling to be provided? Is the mode of delivery same as that for financial education? One of the outputs is drafting of FC module (along with FE module), on the other hand, the TOR also talks about voice-based and SMS based counselling services that allows target beneficiaries to engage in two-way communication to receive timely advisory services</p>	<p>Refer to the point 17B of the Terms of Reference (ToR) of the RFP. The proposed ICT tools and the execution of those tools is expected to be proposed by the agency</p>
23			<p>Any guidelines/ recommendation are there on duration of e-learning module (FE component)</p>	<p>Refer to the point 22 of the Terms of Reference (ToR) of the RFP for details on duration and schedule for deliverables.</p>
24	Section 7 Terms of Reference	<p>'2 way IVR (Interactive Voice Response)/ VRU (Voice Response Unit) technology'</p>	<p>Who will be doing hosting of IVR application and content</p>	<p>The solutions activities proposed under the Technical proposal shall be executed by the agency themselves and the cost for the same is to be part of the financial proposal.</p>

25	Section 7 Terms of Reference	'web based /mobile phone based app etc.'	We request more clarity on the nature of the web/ mobile based app. Is there any existing application/ portal/ platform available for hosting the digital content? If not, does the scope include creation and hosting of such an application?	There is no existing web/mobile based app/portal etc for hosting the digital content. The solutions activities proposed under the Technical proposal shall be executed by the agency themselves and the cost for the same is to be part of the financial proposal.
26	Section 7 Terms of Reference		We understand that IVR is main mode of learning and app based learning will be kind of value add. IVR medium may not be very conducive/effective for members and since 84% of members will have smartphone, can we look at app based learning as default mode and IVR as add-on	It is envisaged that the service provider comes up with the most suitable technology for the implementation of the assignment.
27			Is there a particular requirement for annual turnover of the applicant organization? It hasn't been listed in the TOF?	There is no particular requirement of Annual Turnover.
28	Section 7 Terms of Reference		The FC would also be ICT based and pre constructed or it should be real time chat on the hotline, or both	The Project is open to any solutions/ideas which caters to the needs of the beneficiaries and successful delivery of the services.
29	Section 7 Terms of Reference		If you can tell us the ideal duration of an e - learning course - for the audio - video aid, if you have some figure in mind?	The Service providers are expected to come up with an e-learning course which will keep the beneficiaries receptive to the content of the course.
30			Further, it is an extensive proposal, and it would be of great help if the proposal can be extended for 2 weeks so that applicants can bring their best foot forward.	The last date of submission of proposals is extended till 25th November 2021 . A corrigendum has been issued in this regard.

(Priti Ranjan Dash)

Procurement and Contract Management Specialist,
ARIAS Society