

June 4, 2024

## Request for Proposal (RFP)

Subject RFP #:	Field/217788/Agribusiness Loans Portfolio Case Study/Subcontract-2024
RFP Issue Date:	June 4, 2024
Terms of Reference / Specifications:	Please see below Scope of Work
Project	Feed the Future Ghana Mobilizing Finance in Agriculture (MFA)
The Company	Palladium International, LLC
Country of Performance	Ghana
Closing Date and Time	This RFP shall remain Open until 11:59pm on July 05, 2024.
Contact Person	Lawrence Akubori, Procurement and Grants Director
Details for Submission	GhanaMFA.Procurement@thepalladiumgroup.com

As implementer for the Feed the Future Ghana Mobilizing Finance in Agriculture (MFA) activity, Palladium invites you to submit a proposal for the terms of reference below. Your proposal must be valid for the Validity Period.

Please submit your proposal in accordance with the Details for Submission above by the Closing Date and Time. This RFP in no way obligates Palladium to award a contract nor does it commit Palladium to pay any cost incurred in the preparation and submission of a proposal. Palladium bears no responsibility for data errors resulting from transmission or conversion processes.

I look forward to your response. If you have any queries, please do not hesitate to contact Lawrence Akubori at +233 593 838 581 or by e-mail GhanaMFA.Procurement@thepalladiumgroup.com

Yours sincerely,

Lawrence Akubori  
Procurement and Grants Director

## Terms and conditions

### 1. Proposal Conditions

By submitting a proposal, potential suppliers are bound by these terms and conditions. Potential suppliers must submit offers with all details provided in English and with prices quoted in a single currency.

### 2. Proposal Lodgement

The Company may grant extensions to the Closing Time at its discretion. The Company will not consider any quotes received after the Closing Time specified in the RFP unless the Company determines to do so otherwise at its sole discretion.

### 3. Evaluation

The Company may review all proposal to confirm compliance with this RFP and to determine the best proposal in the circumstances.

### 4. Alterations

The Company may decline to consider a proposal in which there are alterations, erasures, illegibility, ambiguity or incomplete details.

### 5. The Company's Rights

The Company may, at its discretion, discontinue the RFP; decline to accept any proposal; terminate, extend or vary its selection process; decline to issue any contract; seek information or negotiate with any potential supplier that has not been invited to submit a proposal; satisfy its requirement separately from the RFP process; terminate negotiations at any time and commence negotiations with any other potential supplier; evaluate proposals as the Company sees appropriate (including with reference to information provided by the prospective supplier or from a third party); and negotiate with any one or more potential suppliers.

### 6. Amendments and Queries

The Company may amend, or clarify any aspect of the RFP prior to the RFP Closing Time by issuing an amendment to the RFP in the same manner as the original RFP was distributed. Such amendments or clarifications will, as far as is practicable be issued simultaneously to all parties.

Any queries regarding this RFP should be directed to the Contact Person identified on the cover page of this RFP.

### 7. Clarification

The Company may, at any time prior to execution of a contract, seek clarification or additional information from, and enter into discussions and negotiations with, any or all potential suppliers in relation to their proposals. In doing so, the Company will not allow any potential supplier to substantially tailor or amend their proposal.

### 8. Confidentiality

In their proposal, potential suppliers must identify any aspects of their proposal that they consider should be kept confidential, with reasons. Potential suppliers should note that the Company will only agree to treat information as confidential in cases that it considers appropriate. In the absence of such an agreement, potential suppliers acknowledge that the Company has the right to disclose the information contained in their proposal.

The potential supplier acknowledges that in the course of this RFP, it may become acquainted with or have access to the Company's Confidential Information (including the existence and terms of this RFP and the TOR). It agrees to maintain the confidence of the Confidential Information and to prevent its unauthorised disclosure to any other person. If the potential supplier is required to disclose Confidential Information due to a relevant law or legal proceedings, it will provide reasonable notice of such disclosure to the Company. The parties agree that this obligation applies during the RFP and after the completion of the process.

### 9. Alternatives

Potential suppliers may submit proposals for alternative methods of addressing the Company's requirement described in the RFP where the option to do so was stated in the RFP or agreed in writing with the Company prior to the RFP Closing Time. Potential suppliers are responsible for providing a sufficient level of detail about the alternative solution to enable its evaluation.

### 10. Reference Material

If the RFP references any other materials including, but not limited to, reports, plans, drawings, samples or other reference material, the potential supplier is responsible for obtaining the referenced material

and considering it in framing their proposal. And provide it to the Company upon request.

### 11. Price/Cost Basis

Prices or costs quoted must show the tax exclusive price, the tax component and the tax inclusive price.

The contract price, which must include any and all taxes, supplier charges and costs, will be the maximum price payable by the Company for the Goods and/or Services.

### 12. Financial information

If requested by the Company, potential suppliers must be able to demonstrate their financial stability and ability to remain viable as a provider of the Goods and/or Services over the term of any agreement.

If requested by the Company, the potential supplier must promptly provide the Company with such information or documentation as the Company reasonably requires in order to evaluate the potential supplier's financial stability.

### 13. Referees

The Company reserves the right to contact the potential supplier's referees, or any other person, directly and without notifying the potential supplier.

### 14. Conflict of interest

Potential suppliers must notify the Company immediately if any actual, potential or perceived conflict of interest arises (a perceived conflict of interest is one in which a reasonable person would think that the person's judgement and/or actions are likely to be compromised, whether due to a financial or personal interest (including those of family members) in the procurement or the Company).

### 15. Inconsistencies

If there is inconsistency between any of the parts of the RFP the following order of precedence shall apply:

- (a) these Terms and Conditions;
- (b) the first page of this RFP; and
- (c) the Schedule

so that the provision in the higher ranked document will prevail to the extent of the inconsistency.

### 16. Collusion and Unlawful Inducements

Potential suppliers and their officers, employees, agents and advisors must not engage in any collusive, anti-competitive conduct or any other similar conduct with any other potential supplier or person or quote any unlawful inducements in relation to their proposal or the RFP process.

Potential suppliers must disclose where proposals have been compiled with the assistance of current or former the Company employees (within the previous 9 months and who was substantially involved in the design, preparation, appraisal, review, and or daily management of this activity) and should note that this may exclude their proposal from consideration.

Potential suppliers warrant that they have not provided or offered any payment, gift, item, hospitality or any other benefit to the Company, its employees, consultants, agents, subcontractors (or any other person involved in the decision-making process relating to this RFP) which could give rise to a perception of bribery or corruption in relation to the RFP or any other dealings between the parties.

### 17. Jurisdiction

This RFP shall be subject to the laws of the District of Columbia, United States of America. The language of the arbitration will be English.

The Potential Supplier and the Company will use their best efforts to settle amicably any dispute, controversy, or claim arising out of, or relating to this RFP or the breach, termination, or invalidity thereof. If no agreeable settlement can be found, any dispute, controversy, or claim arising out of or relating to this RFP or the breach, termination, or invalidity thereof, shall be settled by mediation through the American Arbitration Association by filing a request for mediation with the AAA and the other party. The Parties will be bound by any arbitration award rendered as a result of such arbitration as the final adjudication of any such dispute.

## Company Information

Palladium is a global leader in the design, development, and delivery of Positive Impact— the intentional creation of enduring social and economic value. We work with corporations, governments, foundations, investors, communities, and civil society to formulate strategies and implement solutions that generate lasting social, environmental, and financial benefits.

### A. Project

The Feed the Future Ghana Mobilizing Finance in Agriculture (MFA) Activity is a \$25 million, five-year USAID Activity that aims to increase commercial financing availability for agriculture to facilitate capital investment and promote trade. MFA will leverage financial incentives to spur agricultural finance market behavior change and system reform, leading to more inclusive economic growth through agribusiness development.

### B. Background

The MFA Activity aims to increase the availability of commercial financing for agriculture to facilitate capital investment and promote trade. Over the five-year period of performance (2020-2025), MFA will unlock over \$309 million in investment, in addition to spurring agricultural finance market behavior change and system reform to drive sustainable agricultural lending and inclusive economic growth through agribusiness development.

MFA's overarching goal is to increase the commercial financing available for agriculture that enables capital investment and trade. To achieve its goal, MFA will stimulate the agricultural finance system changes required to sustain and expand a financial ecosystem serving micro, small, and medium enterprises (MSME) and small producers representing underserved value chains and vulnerable population groups, doing so on terms that are commercially viable, and supportive of inclusive and enduring growth, and therefore are sustainable.

MFA has established pay-for-performance agreements with 20 financial institutions, consisting of five commercial banks and 15 non-commercial banks (rural and community banks, microfinance institutions, credit unions, and savings and loans companies). In its fourth year of implementation, MFA is focused on assessing the impact of its activities on the growth of the agribusiness portfolio within these financial institutions, with the intention of scaling up these effects to the national level. Specifically, MFA aims to respond to the question of whether its initiatives have made impact on the national agriculture financing landscape.

However, answering this question poses a challenge due to discrepancies in the operationalization of agribusiness financing between the MFA Activity and the central bank's classification requirements for commercial banks. While MFA considers financing for all activities along value chains within the agriculture sector as agricultural financing, Bank of Ghana restricts the categorization of agricultural loans to production activities. For instance, funding for agriculture produce processing into semi and finished products is considered agricultural financing under the MFA Activity, but financial institutions will classify the activity as manufacturing and the commodity warehouse as infrastructure.

Given these challenges, MFA is in search of an expert to conduct a comprehensive assessment with at least two partner commercial banks and one non-commercial bank. The goal is to explore the feasibility of reclassifying their financing to align with MFA's operationalization of agribusiness financing and evaluate changes in their agribusiness portfolio.

### C. Purpose

MFA aims to conduct a case study on at least three of its partner FIs to achieve the following broad objectives: firstly, to estimate the size and growth of their agribusiness loan portfolios, and secondly, to determine how the composition of their lending has evolved over time with the support of MFA. The case study will specifically investigate changes in lending to various agribusinesses, including those led by women and youth.

Additionally, the examination will cover aspects such as loan portfolio quality and other key performance indicators.

The expert will explore optimal methods for reclassifying agribusiness loans, extending the categorization beyond production to encompass various value chain activities. The goal is to formulate a methodology for estimating the size of agribusiness loan portfolios, which will be applied in the Year 5 endline assessment of the project across MFA's entire partner FI network. This broader endline evaluation will aim to determine MFA's macro-level impact on partner FIs.

The expert will review 2020, 2021, 2022, and 2023 calendar year data. Data from 2020 will serve as comparison or baseline data.

The **specific objectives** of this assignment include but are not limited to:

1. Estimate the size (value in USD, # of new borrowers) of the FIs' agribusiness loan portfolio, according to the FIs' definition of agricultural financing definition, and the overall loan portfolio.
2. Reclassify agribusiness financing and re-estimate the agribusiness loan portfolio in both but not limited to value (USD) and number of new borrowers.
3. Analyze shifts in lending attitudes and behaviors after reclassification such as:
  - a. Willingness to make smaller loans
  - b. New value chains
  - c. Lower interest rates
  - d. More flexible collateral requirements
  - e. Majority women-owned agribusinesses
  - f. Majority youth-owned agribusinesses
  - g. Climate & environment positive agribusinesses
4. Determine the rate of growth in agribusiness loan portfolio after the reclassification, including geographic expansion of physical presence/outreach to agribusinesses.
5. Assess the quality of the loan portfolio after reclassifying the loans.
6. Determine the changes in interest rates for agribusiness versus regular loans.
7. Define a methodology for reclassifying the FIs' loan.
8. Analyze how pay-for-results incentives were used by each FI – e.g. subsidize field outreach costs, staff capacity building, improving loan processes, hiring more agricultural financing staff, other, etc.
9. Analyze FIs' improvements in operational efficiency, reduction in transaction costs, increase in total income, operating costs for both agricultural and regular financing, expected credit losses, cost of funds.

#### **D. Methodology**

The case study will utilize both primary and secondary data sources, where applicable. The expert is expected to collaborate closely with at least three partner financial institutions (FIs) to obtain the necessary data for the analyses. MFA will provide the expert with a dataset containing information on financing mobilized by each FI with MFA support. The expert will work in close coordination with the MFA to finalize all data collection tools required for the assessment.

1. **Estimate the size** (value in USD, # of new borrowers) **of the FIs' agribusiness loan portfolio, according to the FIs' definition of agricultural financing and compare/contrast with the overall loan portfolio:**  
The expert will estimate the agribusiness portfolio of selected (partner financial institutions) PFIs based on their current definition of agribusiness financing for the years 2020 through to 2023. This assessment will cover:
  - a. All agriculture value chains; and
  - b. MFA priority value chains: maize, soy, groundnut, cowpea, mango, cashew, and shea.

In addition, the expert will estimate the overall loan portfolio of the selected FIs.

2. **Reclassify agribusiness financing and re-estimate the agribusiness loan portfolio:** The expert will reclassify the loans in the FIs' portfolios using the value chain approach adopted by the MFA Activity. Once the loans have been reclassified, the expert will re-estimate the agribusiness loan portfolios for the years 2020 through to 2023 for the selected FIs. This re-estimation will cover:
  - a. All agriculture value chains; and
  - b. MFA priority value chains: maize, soy, groundnut, cowpea, mango, cashew, and shea.

The re-estimation will include both value in USD and number of new borrowers.

3. **Analyze shifts in lending after reclassification, with focus on youth and women:** After reclassifying the loans, the expert will assess the changes in lending patterns across various categories the years 2020 through to 2023. Particular emphasis will be placed on FIs' willingness to make smaller loans, finance new value chains, offer lower interest rates, provide more flexible collateral requirements, and lend to majority women-owned agribusinesses, majority youth-owned agribusinesses, and climate & environment positive agribusinesses.
4. **Determine the growth in agribusiness loan portfolio after the reclassification:** The expert will determine the growth in agribusiness loan portfolio for the years 2020 through to 2023, following the reclassification process. The expert will consider the following indicators:
  - a. Changes in number of agribusiness clients from 2020 through to 2023 compared to the changes in the overall number of clients from 2020 through to 2023.
  - b. Changes in the value of agribusiness loans from 2020 through to 2023 compared to the changes in the value of all loans from 2020 through to 2023.
  - c. Changes in revenue and profitability on agribusiness loans from 2020 through to 2023 compared to the revenue and profitability on overall loans from 2020 through to 2023.
  - d. Changes in value of agribusiness loans disbursed from 2020 through to 2023 compared to the revenue and profitability on overall loans from 2020 through to 2023.
5. **Assess the quality of the loan portfolio after reclassifying the loans:** The expert will assess the quality of the agribusiness loan portfolio compared to the overall loan portfolio. The quality parameters the expert will consider will include:
  - a. **Non-Performing Loans (NPL):** The expert will estimate the non-performing loans of agribusiness loans from 2020 through to 2023 and compare this with the overall non-performing loans from 2020 through to 2023.
  - b. **Agribusiness Non-Performing Loan (NPL) Ratio:** The expert will estimate the NPL Ratio of agribusiness loans and compare this with other loan categories from 2020 through to 2023.
  - c. **Loan-to-Value (LTV) Ratio:** The expert will estimate the agribusiness LTV and compare this with the LTV of other loan categories from 2020 through to 2023.
  - d. **Loan Seasoning:** The age of agribusiness loans compared with the age of loans of other categories from 2020 through to 2023.
6. **Determine the changes in interest rates:** The expert will determine the changes in interest rates on agribusiness loans and non-agribusiness loans from 2020 through to 2023.
7. **Define a methodology for reclassifying the FIs' loan:** The expert will develop an optimal approach to reclassifying FIs' agribusiness loans to align with MFA's value chain approach and provide a methodology for estimating the size and growth rate of the agribusiness loan portfolio.
8. **Analyze how pay-for-results incentives were used by each FI:** The expert will collect data on how the FIs utilized MFA's pay-for-results incentives, such as subsidizing field outreach costs, building staff capacity, improving loan processes, hiring agricultural financing staff, etc.
9. **Analyze FIs' improvements in operational efficiency, costs, and income:** Pre- and post-reclassification data will be analyzed to determine changes in the FIs' operational efficiency, transaction

costs, total income, operating costs for agricultural and regular financing, expected credit losses, and cost of funds.

#### **E. Target Audience**

The primary audience of the report will be USAID. It will also help the MFA Activity to determine the possibility of scaling up this assignment to cover all 20 MFA partner financial institutions.

#### **F. Target Respondents**

The target respondents for this case study will be two commercial banks and one non-commercial bank, who are MFA PFIs and have agreements with the MFA Activity. These PFIs are financial institutions who have signed pay-for-performance agreements with MFA to disburse finance to agribusinesses in following value chains operations production, mechanization service, aggregation, processing, wholesaling, and retailing among others. The selected value chain crops include maize, groundnut, cowpea, soy, shea, cashew, and mango. MFA will select the target respondents.

#### **Type of Contract**

The contract that will result from this RFP will be Firm Fixed Price subcontracts.

#### **Anticipated Contract Term**

Subcontract will be offered to approved bidder for a period of up to 37 days with an expected commencement date of July 19, 2024, and completion date of Aug 27, 2024.

#### **Timeline**

Submissions of Proposals are due not later than July 05, 2024. Submitted proposals shall be evaluated following the RFP closure. Questions from prospective bidders on the RFP are due not later than 5pm GMT on June 14, 2024. MFA will hold a virtual informational session for interested bidders on Friday, June 21, 2024, from 2:30pm to 3:30pm, interested bidders are encouraged to submit their questions and express their interest to participate in the information via the email address provided in this RFP. In this session, there will be a presentation of an overview of the scope of work, instructions on how to apply, the evaluation methodology, and a chance for bidders to further ask questions. Answers to questions will be circulated to all attendees as well as all contacts who have expressed interest in the RFP up until that date. See detailed timelines and durations for deliverables and levels of effort (LOEs) in tables 1 and 2 respectively, below:

**Table 1. Deliverables and Timelines**

<b>Deliverable</b>	<b>Description</b>	<b>Timeline</b>	<b>Responsible Party</b>
Inception Report	Detailed methodology within which the study is posited, including the conceptual framework, the method of data collection, work plan (detailed fieldwork), and data collection instruments. This should include: <ul style="list-style-type: none"> <li>• Reviewing key MFA documents to fully understand the program, objectives, operational context, key partners, etc.</li> <li>• Reviewing existing data and reports from the two financial institutions to understand their current loan portfolio, classification methods, etc.</li> </ul>	14 days following award of subcontract	Expert MFA provide documentation and review report
Field Work	Collaborate with MFA to develop data collection tools to collect data from the financial institutions. The field work will include: <ul style="list-style-type: none"> <li>• Conducting site visits to at least two financial institutions to collect data through interviews and reviews.</li> <li>• Collecting all required loan portfolio and classification data.</li> <li>• Following up to address gaps and clarifications needed.</li> </ul>	10 days following approval of Inception Report	Expert
Debrief from field work	Debriefing: MFA discussions with expert/team after the field before the data analyses	4 days after Field Work	Expert MFA
Draft Report	This will be the draft report based on field data analyses. It should respond to the objectives of the study. The report should present the analysis, findings, conclusions, and recommendations.	4 days after Debriefing	Expert MFA review report
Final Report	Finalized report based on feedback from MFA.	2 days after Draft Report	Expert
Report on Summary and Conclusions	A three-page (maximum) report on the summary and conclusions.		Expert
Develop Methodology Memo	Based on the case study, develop a 2-page methodology memo that can be applied for the Year 5 evaluation across MFA's FI network.	3 days after Final Report and Report on Summary and Conclusions	Expert
Data set (raw and cleaned)	Submit final report together with the raw and cleaned dataset and a report on how the data was cleaned for analysis. This should include all instruments used in the survey		Expert

## G. Level of Effort

The table below indicates the proposed LOE for the assignment.

Table 2. Indicative LOEs

#	Activity	Description	LOE (Days)
1	Kick-off meeting with MFA	Meeting with MFA to discuss expectations for the case study	0.5
2	Development of Inception Report + Annexes	Inception Report including Data Collection Tools, Work Plan	8
3	Field Work	Meeting with financial institutions and follow-ups and data collection	6
4	Debrief with MFA	Debrief after data collection with MFA prior to data analyses	0.5
5	Data cleaning and analyses	Data analyses to address the objectives of the assignment	10
6	Development of draft report	Development of draft report that addresses all the objectives of the assignment	6
7	Finalizing report	Address MFA comments on the report. Add a table indicating how each comment was addressed.	3
8	Summary of the report	Develop a three-page summary of the report	2
9	Report submission	Submit the following: <ol style="list-style-type: none"> <li>1. Final assessment report.</li> <li>2. Cleaned and raw data set.</li> <li>3. A report on how data was treated.</li> <li>4. Final versions of all instruments used in the survey.</li> <li>5. Three-page summary of the report.</li> <li>6. Methodology memo</li> </ol>	0.5
Total			36.5

## H. Evaluation Criteria

Given the assignment's nature, high priority will be placed on the technical proposal - firm/candidate with the highest technical score (and scoring 70 points and over) on its technical and management approach will be selected. Once the technical evaluation is completed and scores finalized, the financial/cost/price proposal will be evaluated for reasonableness and realism.

### I. Technical Proposal Evaluation - 70 Points.

#### a. Technical Approach (35 points)

Response to the Tender must demonstrate a clear understanding of the Scope of Work to be undertaken. Describe methodology and process for carrying out the SOW and the methods for achieving the stated objectives.



b. PAST PERFORMANCE (24.5 POINTS)

Demonstrable experience in similar assignments with proofs of same stated in the response to RFP.

c. Key Qualifications (10.5 points)

The suitability of the expert to undertake the assignment based on their qualifications, training, and work history (see the qualifications below).

## J. Financial Proposal Evaluation – 30 points

MFA will **only** evaluate the financial/cost/price proposals of qualifying technical proposals (based on scoring the pass mark of 70 points). The decision at this point will be based on Best Value Trade-Off (BVTO) basis, meaning MFA will select the qualifying firm/candidate that presents the highest technically rated proposal to achieve a best-value contract award. .

## K. Qualifications

The potential bidder

1. Must have a minimum of a master's degree with strong field research experience, (using both quantitative and qualitative methods). Experience in implementing similar studies among financial institutions in Ghana, especially within the target value chains, is preferred.
2. Should have extensive experience working with financial institutions, especially commercial banks, in Ghana.
3. Should have a background in statistics, agricultural economics, econometrics, agribusiness, or related areas. Must have a strong background in statistical analyses of field data.
4. Must have a strong understanding of Ghana's financial industry.
5. Must have excellent writing skills and proven ability to deliver high-quality written products (baseline survey report and a two-page summary)
6. Must be willing to travel to the activity's zone of influence. The MFA's zone of influence are:
  - **Northern Region:** Gushiegu, Karaga, Mion, Sagnerigu, Nanton, Yendi);
  - **North East Region:** East Mamprusi, Mamprugu Moagduri;
  - **Upper East Region:** Bawku Municipal, Bawku West, Garu, Tempene;
  - **Upper West Region:** Daffiama Bussie Issa, Nadowli-Kaleo, Sissala East, Sissala West, Wa East.

## L. Communication and Supervision

The consultant will report to the Chief of Party, or to his designee, and will work closely with the Research/M&E Lead and the Better Lending Conditions Lead. All outputs and reports are to be delivered in writing, in English, and transmitted electronically.

## **M. Annex 1: Case Study Report Outline**

The final version of the report must be submitted to MFA electronically using a branded report template provided by MFA, in Microsoft Word. The report should not be longer than 60 pages (excluding table of contents, references, and annexes), written in English, single-spaced in Gills Sans MT, size 11 type font. The final report must contain the following sections:

- Executive Summary: This section shall be 3-5 pages in length and must summarize the purpose, background, study design and methodologies (including questions), key findings, conclusions, and recommendations.
- Background: This section must provide a brief description of Ghanaian financial market, lending to agriculture and agribusiness, objectives of the program, and expected results.
- Methodology: This section must detail the methodology and related research protocols undertaken in conducting the study, data collection, analysis, selection criteria/sampling, and related constraints, or limitations encountered during study.
- Findings: Empirical facts collected during the study. This section must present findings from the study. The study findings must be presented as analyzed facts, evidence and data and not based on anecdotes, hearsay, or the compilation of people's opinions. The findings must be specific, concise, and supported by strong quantitative and qualitative evidence analyzed through scientifically plausible methodologies. Sources of information used in arriving at the findings must be properly acknowledged and listed in an annex.
- Conclusions (Interpretations and judgments based on the findings): Study conclusions must be presented for each key finding. The Conclusions must logically follow from the gathered data and findings. These must be explicitly justified. If necessary, the expert must state his/her assumptions, judgments, and value premises so that readers can better understand and assess them.
- Recommendations (Proposed actions for management): This section must precisely and clearly present recommendations that must be drawn from specific findings. The recommendations must be stated in an action-oriented fashion, must be practical, specific, and with defined responsibility for the requisite action. The recommendations presented in this section must follow the questions as the organizational framework.
- References: This section should include all documents reviewed, including background documentation and records of technical data application and decision-making.
- Annexes: These may include, but not limited to, statement of work, tools used in conducting the survey such as questionnaires, checklists, discussion guides, sources of information, etc.
- The annexes to the report shall include:
  - o The Study SOW.
  - o All data collection and analysis tools used in conducting the study, such as questionnaires, checklists, and discussion guides.
  - o All sources of information, properly identified and listed; and
  - o Signed disclosure of conflict-of-interest forms (from key personnel involved in this assignment), either attesting to a lack of conflicts of interest or describing existing conflicts of.
  - o Any "statements of difference" regarding significant unresolved differences of opinion by MFA and/or members of the study team.
  - o Summary information about study team members, including qualifications, experience, and role on the team.

## Submission

This Request for Proposal is open until 11.59pm GMT on July 05, 2024.

### Date/Deadlines

### Actions

June 14, 2024.

Questions from prospecting bidders on RFP due date.

June 21, 2024.

Bidders' Conference (Interested bidders who wish to respond to this RFP should express their interest via email to [GhanaMFA.Procurement@thepalladiumgroup.com](mailto:GhanaMFA.Procurement@thepalladiumgroup.com) by 5pm GMT on June 14, 2024, to be invited to participate in the Bidder's Conference on June 21, 2024, from 2:30pm to 3:30pm)

### **July 05, 2024, 11.59pm GMT. Final date for Proposal Submission**

The completed copy of the response to this RFP must be delivered strictly via email to [GhanaMFA.Procurement@thepalladiumgroup.com](mailto:GhanaMFA.Procurement@thepalladiumgroup.com) and addressed to:

#### **Lawrence Akubori**

Procurements and Grants Director

M + 233 593 838 581

Email: [GhanaMFA.Procurement@thepalladiumgroup.com](mailto:GhanaMFA.Procurement@thepalladiumgroup.com)

The Assisi Hill, 24 La Tebu Crescent,

Ghana Post GPS: GL-039-4537

Cantonments, Accra, Ghana

Questions may also be directed to the above-mentioned person.

## **PROCUREMENT INTEGRITY AND ETHICS**

It is Palladium's Policy that no gifts of any kind and of any value be exchanged between vendors/contractors and Palladium personnel. Discovery of the same will be grounds for disqualification of the vendor/contractor from participation in any Palladium's procurements and may result in disciplinary actions against Palladium personnel involved in such discovered transactions.

### **Instructions to the Offerors**

The following items are required to be submitted as part of the proposal:

- Technical Proposal & Management Approach
- Consultant's CV
- Past Experience/Performance Information/Capability Statement
- Specialist Certification/License (if applicable).
- Past Performance Information and Reference Information (Contact/Program Name etc.)
- Signed Certifications: Terrorism, Anti-Kick Back, Debarment, Foreign Corrupt Practices Act

### **Attachments**

Please review the additional documentation and proposed contracts terms and conditions which should be given consideration when preparing your proposal. By submitting your bid, you will certify that you agree with the contract terms and conditions as included in this solicitation and that all prices include all aspects of the required compliance with the terms and conditions of the proposed contract.

- Past Performance and Technical Proposal Format
- Local Company Data Sheet
- Reference Format
- Due diligence form
- Business Partner Code of Conduct
- Certifications: Terrorism, Ant-Kick Back, Debarment, Foreign Corrupt Practices Act
- USAID Branding Requirements
- Sample Contract Template

Any contract/purchase order resulting from this solicitation must be signed by both parties to be considered valid and in force. All costs associated with, but not limited to, production, preparation and/or delivery of goods or services, including deliveries, accepted by Palladium staff, without a fully executed (signed by both parties) contract/purchase order, are at the vendor's risk only. Palladium shall not pay for any costs, without limitation, associated with production, preparation or delivery of goods and/or services under this or any other contract/purchase order, which has not been signed by both parties.

If your proposal is successful, you will be required to enter into the Company's standard contract for the types of goods or services being provided. In the provision of the Goods and Services, you will be required to comply with the Company's policies, including (without limitation) its Business Partner Code of Conduct and any relevant client terms and conditions. Potential suppliers must also comply with the Company's Business Partner Code of Conduct in the submission of any proposals pursuant to this RFP.

If you are bidding as part of a joint venture, partnership or similar, please make this clear in your submission. Likewise, if you propose to subcontract any part of the goods or services provision, then disclose this fact within your submission. The Company may require additional information from you and approval for subcontracting will not be automatic as subcontractors will be subject to Palladium's Due Diligence process and may be required to submit for USAID Partner Vetting.