

## Request for Proposals (RFP)

**PF No.:** BD 64

**Title:** Conditional Cash Transfer (CCT) among 1131 participants / households using mobile phone wallet under twenty-six sub-districts of Chittagong Hill Tracts in Bangladesh

**RFP Issue Date:** May 11, 2026

**Proposal Submission Deadline:** May 17, 2026 (not later than 5:00 pm of BD time)

**Contracting Entity:** Helen Keller International (Helen Keller Intl)

**Questions or query:** Write to Md. Jahirul Islam, Procurement Department, [jislam@hki.org](mailto:jislam@hki.org)

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*Bidders are encouraged to read this RFP and all attachments in its entirety paying specific attention to the instructions and requirements. Issuance of this RFP does not in any way obligate Helen Keller International to award a contract, nor does it commit Helen Keller International to pay for costs incurred in the preparation and submission of a proposal. All recipients of this RFP shall treat all information and details included herein as private and confidential.*

### **SECTION 1: Introduction, Eligibility of Bidders, and Definitions**

The project “Access to and Utilization of Lifesaving Services by Marginalized Communities in Chittagong Hill Tracts (CHT), Bangladesh” aims to improve nutrition, health, WASH, and livelihood outcomes for vulnerable and marginalized households, particularly families with children affected by Severe Acute Malnutrition (SAM) and Moderate Acute Malnutrition (MAM). As part of Outcome 2: Strengthened household food and livelihood security, the project will implement a Conditional Cash Transfer (CCT) scheme to support 1,131 vulnerable households to initiate or expand income-generating activities (IGAs). Each eligible participant will receive BDT 10,000 upon fulfillment of predefined conditions, including successful completion of training and approval of a business plan.

To ensure secure, transparent, timely, and accountable cash delivery, the project intends to hire a licensed Financial Service Provider (FSP) to transfer conditional cash through digital/mobile financial services.

### **Eligibility:**

See the attached Scope of Work

## **SECTION 2: Scope of Work**

The selected Financial Service Provider will be responsible for the following:

### **Cash Transfer Management:**

- Transfer BDT 10,000 to each of the 1,131 approved beneficiaries through mobile/digital payment systems.
- Ensure payments are made only after receiving verified and approved beneficiary lists from Helen Keller Intl.
- Process transfers within 2 working days of receiving a complete and verified payment request.

### **Beneficiary Verification & Onboarding:**

- Verify beneficiary mobile wallet accounts (name, number, NID consistency).
- Support opening of mobile wallets for eligible participants, where required.
- Ensure accounts are active, KYC-compliant, and owned by the beneficiary or an approved household member.

### **Compliance, Safeguards & Risk Management:**

- Follow national regulations related to mobile financial services and AML/CFT compliance.
- Implement internal controls to mitigate risks of duplication, fraud, or unauthorized transactions.
- Ensure data confidentiality, privacy, and protection of beneficiary information.

### **Documentation & Record-Keeping:**

- Maintain complete transaction records, payment logs, and reconciliation statements.
- Provide digital and hard-copy documentation for audit and verification purposes.
- Preserve records throughout the project lifecycle and post-project audit period.

### **Reporting & Coordination:**

- Submit periodic payment status reports as per the agreed reporting format.
- Respond promptly to transaction failures, reversals, or beneficiary complaints.
- Coordinate closely with Helen Keller Intl Finance, MERL, and Field Teams.

### **Deliverables**

- Inception meeting and confirmation of payment procedures
- Verification of beneficiary wallet accounts as per project payment schedule
- Successful transfer of CCT funds to 1,131 beneficiaries
- Payment reconciliation report after each lot
- Final consolidated payment and reconciliation report

### **Anticipated Contracting Period and Award Mechanism**

The contract duration will be June to August 2026

### **SECTION 3: Proposal Instructions**

The Bidder's proposal will consist of two separate documents:

#### **Part 1 - Technical Offer**

#### **Part 2 – Financial Offer**

The Technical Offer and the Financial Offer (altogether "proposal") must be submitted separately. The Bidder should not include any cost data in the Technical Offer.

The proposal should be concisely presented and structured, and should explain in detail the Bidder's availability, experience and resources to provide the requested services.

Proposals that are incomplete or do not address these criteria may not be considered in the review process. All proposals **must be submitted in English.**

Both the Technical Offer and Financial Offer must be submitted with a **Cover Letter** which must include the following information and must be signed and stamped by an authorized representative of the Bidder organization:

- i. Date of Submission of the Proposal
- ii. Term of proposal validity (minimum 60 days)
- iii. Name of the company/organization
- iv. Name and title of authorized representative of organization
- v. Type of company/organization
- vi. Address
- vii. Telephone
- viii. E-mail
- ix. Taxpayer Identification Number
- x. Other required documents that shall be included as attachments to the cover letter:
  - a) Copy of registration or incorporation in the public registry, or equivalent document from the government office where the bidder is registered.
  - b) Copy of company tax registration, or equivalent document.
  - c) Copy of trade license, or equivalent document.

Bidders must also submit a signed Conflict of Interest Declaration Form. This form will be assessed to establish whether the Bidder has any present or potential future conflict of interest according to the definition in Annex A. If the conclusion is reached that any conflict of interest declared by the Bidder could have a negative impact on the Bidder's ability to perform the Service, Helen Keller Intl may decide to reject the submitted proposal. Failure to accurately complete the Conflict of Interest Declaration Form may also lead to the rejection of the submitted proposal.

#### **Part 1: TECHNICAL OFFER**

The Technical Offer should be in the English language, typed in Microsoft Word, single-spaced, with each page numbered consecutively. A maximum number of pages for each component of the Technical Offer is given below.

The Technical Offer should include the following:

##### **1) Bidder past performance record/relevant experience– {2} pages maximum**

Information related to Bidder's past performance/prior experience in conducting work in the country/region similar in nature and volume to the services requested (brief description, deliverables, date, client etc.).

Bidders must also provide contacts for at least three (3) professional references for previous work and/or experience under similar SOWs. Contact information should include, at a minimum: name of individual, name of company, brief information on relationship to Bidder, address, email, and phone number. Helen Keller Intl reserves the right to contact any and all references provided. Contact information for references is not subject to the page limitation for this section.

**2) Technical approach – {7} pages maximum**

The technical approach must describe the proposed approach to achieving the program objectives and must address the following:

- a) Information as to whether the Bidder currently has a presence in the country/region, and the nature of this presence.
- b) A brief description of the Bidder's understanding of the objectives and scope of work for the consultancy.
- c) An overview as to how the Bidder would propose to complete the requested services indicated in this RFP.

**3) Team Structure requirements – {3} pages maximum, excluding CVs**

- a) Team structure: Bidders must describe the structure of the team that will deliver against the objectives and scope of work described in this RFP. Team structures must identify the project manager (or Team Leader) and other team members and the roles and responsibilities that each will have over the duration of the consultancy.
- b) The minimum requirements and qualifications for the Team Leader who will be leading the team are the following:
  - {Insert minimum qualifications for Team Leader}
- c) If any members of the proposed team do not currently reside in Bangladesh, the Bidder must state how the personnel would travel to the country to perform such Services, and the estimated travel time.

**4) Minimum eligibility criteria:**

- The consultant must hold at least a postgraduate degree in Agricultural Sciences, Public Policy, Social Sciences, or a closely related discipline.
- Proven experience in applying mixed-method research approaches in comparable contexts and thematic areas is required.
- Strong technical expertise in market research, private sector engagement, nutrition, food security and livelihoods, TVET-based livelihood programming, and WASH interventions is essential.
- Demonstrated experience working on TVET, livelihood, nutrition, and WASH projects, including conducting market assessments for large-scale, integrated programmes.
- Solid understanding and hands-on experience in market systems, value chain development, livelihood and nutrition programming within the Bangladesh context.
- Availability of qualified technical human resources with strong written, verbal, communication, and facilitation skills.
- Submission of at least one relevant sample of previous work or writing related to this assignment is mandatory.
- Practical experience using participatory data collection techniques, particularly in the Chittagong Hill Tracts (CHT) context, will be considered an advantage.
- Firms or individual consultants with prior working experience in the CHT region will be given strong preference.
- A valid work license and an active bank account are mandatory requirements.
- Ability to deliver a final report of high editorial quality, with excellent English, grammar, and sentence structure; any proofreading costs will be borne by the consultant.
- The consultant must be capable of managing data collectors and all associated logistical arrangements and costs and must submit a detailed and itemized budget covering all expenses.
- The vendor must provide trade & VAT license copy, BIN and TIN copy

The Bidder must notify Helen Keller Intl if it intends to replace a key member of the Bidder's team (with an explanation for doing so) prior to the award date and provide Helen Keller Intl with the information required for the approval of a replacement proposal. Any replacement shall be subject to the approval of Helen Keller Intl. This is also valid for any replacement taking place during the contract duration.

Helen Keller Intl may choose to contact the Bidder prior to making a final decision. Please confirm whether this would be possible, ensuring that full contact details are also included in the resume (email, telephone number).

## **Part 2: FINANCIAL OFFER**

This contract will be issued as a firm fixed price contract with payment made against deliverables and services/products. Helen Keller Intl will only issue payment via electronic payment methods and all bank accounts must be in the name of the company/ organization only.

As part of the Financial Offer, Bidders must include a detailed budget, submitted in **Microsoft Excel**, expressed in {Insert Currency}, with an accompanying budget narrative, submitted in Microsoft Word, describing the basis for the listed cost elements. Supporting information should be provided in sufficient detail to allow a complete analysis and determination of reasonableness of each cost element. Bidders are required to include and clearly label **all** costs deemed necessary to complete the work called for hereunder.

The Financial Offer template can be found in Annex D and must include the following:

- 1. Labor Cost:** The Bidder must provide information related to team structure, daily rates and Level of Effort (LoE) (measured in days) for the deliverables listed. Please state assumptions made when submitting the cost information including any additional options, and stating all conditions.
- 2. Other Direct Costs:** The Bidder should provide a breakdown estimate of other main direct costs which are considered necessary for completion of the work. Other direct costs will cover transportation costs, visa, and per diem. Any other direct costs shall be agreed prior with Helen Keller Intl.
- 3. Indirect Rates and Fixed Fee:** If it is an Bidder's regular practice to budget indirect rates, e.g. overhead, fringe, G&A, administrative, or other rate, Bidders must explain the rates and the rates' base of application in the budget narrative. Helen Keller Intl reserves the right to request additional information to substantiate an Bidder's indirect rates. Proposed fixed fee must also be explained in the budget narrative and represented as a separate line item in the budget.

## **SECTION 4: Evaluation Criteria and Basis for Award**

Helen Keller Intl will follow a Best Value Trade-Off selection methodology. Helen Keller Intl may award to an eligible, responsible firm whose proposal is most advantageous to the program, with price and other factors considered proposal, including but not limited to compliance with the requirements of the RFP without material deviation. Bidders may not modify non-responsive offers after the proposal deadline in order to make them responsive. However, Helen Keller Intl may request a Bidder to clarify its offer as long as no material deviation exists.

The evaluation of the production agency/company will be based on the combined scoring method where the methodology, qualification and experience are given 80% weightage and financial offer will be given 20% weightage. Only agency achieving a minimum of 60% of the total points under technical evaluation would be considered for the financial evaluation.

## **SECTION 5: Proposal Validity, Submission Deadline and Instructions**

**Proposals should have a 60 days validity** period from the proposal submission date, as provided in the Cover Letter.

Proposals must be submitted electronically by the deadline listed on the cover page of this RFP by **E-mail to [Bangladesh.Procurement@hki.org](mailto:Bangladesh.Procurement@hki.org)** indicating in the subject line of the e-mail the company name and the RFP number.

A full proposal submission will include the following documents, all of which must reference the RFP number as stated on the cover page of this document:

- Cover Letter
- Technical Offer
- Financial Offer
- Conflict of Interest Disclosure Form
- Copies of Bidder legal registration documents
- Other pertinent information relevant to the proposal submission

Proposals should have a 60-day validity period from the proposal submission date, as provided in the Cover Letter.

Proposals must be submitted electronically by the deadline listed on the cover page of this RFP by E-mail to [Bangladesh.Procurement@hki.org](mailto:Bangladesh.Procurement@hki.org) indicating in the subject line of the e- mail the company name and the RFP number.

A full proposal submission will include the following documents, all of which must reference the RFP number as stated on the cover page of this document:

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- Technical Offer
- Financial Offer
- Conflict of Interest Disclosure Form
- Copies of Bidder legal registration documents
- Other pertinent information relevant to the proposal submission

### **Application Submission Guidelines**

Proposal Cover Letter: Describe the nature of organizational and principal investigation qualifications, experience and education; elaborate on how appropriately suite to the proposed Scope of. In addition, please provide:

- Technical: A detailed narrative and work plan describing proposal to accomplish activities and deliverables, within the timeframe specified.
- Financial: A detailed line-item budget including proposed level of effort, daily rates, travel costs, data analysis costs, etc., reflective of the Scope of Work.
- Principal Investigator CV; any other Key Personnel CVs
- A technical writing sample demonstrating ability to analysis and discuss data.
- Three references who may be contacted by Helen Keller Intl. These references should be clients or employers to whom similar services have been successfully provided.
- Confirmation of availability including earliest possible date for starting implementation of this Contract.
- Confirmation of registration, tax registration, legal status to work in [Bangladesh”.

### **SECTION 6: Negotiations**

Helen Keller Intl may engage in discussions or request clarifications from the identified organization to ensure a full and mutual understanding of the technical approach, deliverables, timelines, and compliance requirements prior to finalizing the award. These discussions will be limited to confirming alignment and completeness and will not involve renegotiation of the approved budget.

At the sole discretion of Helen Keller Intl, the organization may be requested to provide additional detail, documentation, or participate in a clarification meeting to finalize the agreement. Helen Keller Intl also reserves the right to make no award should the proposal fail to meet technical, compliance, or programmatic standards.

### **SECTION 7: Terms of the Solicitation**

1. Issuance of this RFP does not constitute an award commitment on the part of Helen Keller Intl, nor does it commit Helen Keller Intl to pay for costs incurred in the preparation and submission of a bid.
2. Attached files are integral part of this RFP.

3. Helen Keller Intl may contact Bidders to confirm contact person, address, bid amount and to confirm that the proposal was submitted for this solicitation.
4. False Statements: Bidders must provide full, accurate and complete information as required by this solicitation and its attachments.
5. Conflict of Interest Disclosure: In Annex A Bidders must provide disclosure of any past, present or future relationships with any parties associated with the issuance, review or management of this solicitation and anticipated award. Failure to provide full and open disclosure may result in Helen Keller Intl having to re-evaluate selection of a potential Bidders.
6. Right to Select/Reject: Helen Keller Intl reserves the right to select and negotiate with those firms it determines, in its sole discretion, to be qualified for competitive proposals and to terminate negotiations without incurring any liability. Helen Keller Intl also reserves the right to reject any or all proposals received without explanation.
7. Reserved rights: All RFP responses become the property of Helen Keller Intl and Helen Keller Intl reserves the right in its sole discretion to:
  - a. To disqualify any offer based on Bidder's failure to follow solicitation instructions;
  - b. To waive any deviations by Bidders from the requirements of this solicitation that in Helen Keller Intl's opinion are considered not to be material defects requiring rejection or disqualification or where such a waiver will promote increased competition;
  - c. Extend the time for submission of all RFP responses after notification to all Bidders;
  - d. Terminate or modify the RFP process at any time and re-issue the RFP to whomever Helen Keller Intl deems appropriate;
  - e. Issue an award based on the initial evaluation of offers without discussion;
  - f. Award only part of the activities in the solicitation or issue multiple awards based on solicitation activities.
8. Bidders and its proposed personnel shall disclose any factors that could limit the organization's ability to independently perform the services such as relationship with counterpart employees, past employment, etc.

**ANNEX A: Conflict of Interest Disclosure**

**Helen Keller Intl Code of Conduct & Ethics Policy:** In accordance with the Helen Keller Intl Code of Conduct and Ethics Policy, Helen Keller Intl requires full and open disclosure when dealing with procurement. As such, Helen Keller Intl employees must avoid any conflict of interest or the appearance of a conflict of interest. Helen Keller Intl employees must at all times provide full disclosure of their actions or relationships with prospective vendors, contractors, or consultants. Helen Keller Intl employees shall not solicit, request, accept, or agree to accept any gift from a vendor or prospective vendor.

Helen Keller Intl reserves the right to reject any or all quotes when considered to be in the best interest of the organization and/or the people it serves. All parties submitting a proposal in response to this Request for Proposal are obligated to disclose the existence of any actual or possible conflict of interest relating to every country included within their proposal in the attached *Conflict of Interest Declaration Form*.

Failure to fully disclose such information could lead Helen Keller Intl to reject a proposal. If a party has no conflict to declare for any of the countries covered in their proposal, they may submit one form, listing all of the countries covered.

**“Conflict of Interest”** means a situation in which an Bidder, or an Affiliate (as defined below), or a sub-contractor (if any) of an Bidder, has interests (financial, organizational, personal, reputational or otherwise) that would or may appear to make it difficult for an Bidder to fulfill its obligations to Helen Keller Intl in its role as the vendor in an objective, independent and professional manner, or a situation in which it is reasonable to foresee that such an interest would arise. A Conflict of Interest may arise in the following circumstances, which are not exhaustive:

- i. a Bidder has been, or is involved in the design of a proposal or request for funding that has been, or will be submitted to Helen Keller Intl;
- ii. an Bidder has been, or is involved in the provision of advice to an entity that is a Principal Recipient or a Sub-recipient;
- iii. a Bidder has been, or is involved in, or has provided advice in relation to the procurement of goods and/or services by a Principal Recipient and/or a Sub-recipient;
- iv. a Bidder has been, or is involved in the provision of auditing services to a Principal Recipient and/or a Sub-recipient; or
- v. a Bidder has submitted an expression of interest, tender, bid or otherwise indicated interest in providing services of any nature to a Principal Recipient or a Sub-recipient that remains valid at the time of, and for the duration of the term of this Contract.

**“Affiliate”** means a business concern, individual or other entity that, directly or indirectly: (i) controls or can control an Bidder; (ii) is controlled by, or can foreseeably be controlled by, an Bidder; or (iii) along with an Bidder, is controlled by, or can foreseeably be controlled by, the same third party.

**Bidder Conflict of Interest Declaration Form**

Please check one box below, as appropriate:

<input type="checkbox"/>	The Bidder hereby declares that it has read and understood the Conflict of Interest rules set forth in the Request for Proposals (RFP) and warrants that no Conflict of Interest exists on the part of the Bidder or an Affiliate of the Bidder, with regard to the services to be performed under the RFP. The Bidder hereby agrees to comply with the Conflict of Interest rules set forth in the Request for Proposals (RFP).
<input type="checkbox"/>	The Bidder wishes to disclose a real or potential Conflict of Interest situation(s) and propose mitigating action(s). <i>Note:</i> if this box is checked, please describe in an attachment, <i>in detail</i> , the situation and present a proposed mitigation plan / arrangement for consideration by Helen Keller Intl.

**Bidder:**

<b>Signature:</b>	
<b>Printed Name:</b>	
<b>Title:</b>	
<b>Date:</b>	

**ANNEX B: Format of CV to Be Used for Personnel (One Document Per Person)**

(This is an example ONLY, revise as needed)

<b>Name:</b>			
<b>Title:</b>			
<b>Nationality:</b>			
<b>Home Office Address:</b>			
<b>Professional Qualifications:</b>			
<b>Language skills:</b>			
<b>Language:</b>	<b>Reading:</b>	<b>Speaking:</b>	<b>Writing:</b>
<b>Relevant work experience, including the duration and responsibilities:</b>			
<b>References:</b>			
<i>Name:</i>		<i>Name:</i>	
<i>Position:</i>		<i>Position:</i>	
<i>Organization:</i>		<i>Organization:</i>	
<i>E-mail:</i>		<i>E-mail:</i>	
<i>Address:</i>		<i>Address:</i>	
<i>Telephone:</i>		<i>Telephone:</i>	
<i>Relationship:</i>		<i>Relationship:</i>	
<b>Certification:</b> I declare that the information provided in this CV is accurate and hereby authorize Helen Keller Intl to undertake whatever inquiries Helen Keller Intl may consider reasonable and necessary in the course of the assessment process, in relation to the information in this curriculum vita relating to my suitability for the position for which I have been nominated.			
<b>Signed:</b>		<b>Date:</b>	

**ANNEX C Financial Offer Format**

(This is an example ONLY, revise as needed)

**DETAILED FEE BREAKDOWN WORKSHEET (SAMPLE FORMAT)**

Cost Element	Unit Description	Quantity	Unit Cost	Total Cost
<b>1. PERSONNEL COSTS</b>				
a. XXX				
b. XXX				
Sub-Total				
<b>2. TRAVEL &amp; TRANSPORTATION</b>				
i.e. Travel				
i.e. Per-diem				
Sub-Total				
<b>2. Other Cost (Activity/other direct expenses, etc.)</b>				
XXX				
XXX				
Sub-Total				
<b>Total (without VAT)</b>				
VAT (XX%)				
<b>Total</b>				

\*Please add/remove rows if needed