

Term or Reference

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

Project Title: Access to and Utilization of Lifesaving Services by Marginalized Communities in Chittagong Hill Tracts in Bangladesh

Location: Chittagong Hill Tracts in Bangladesh

Duration / Timeframe: June- August 2026

Introduction and Background:

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.

Purpose of the ToR

The purpose of this ToR is to engage a qualified Financial Service Provider to:

- Digitally transfer Conditional Cash Transfer (CCT) funds using mobile phone wallet to 1,131 approved beneficiaries
- Ensure full compliance with Helen Keller Intl policies, donor requirements, and national financial regulations
- Maintain high standards of transparency, accountability, data security, and beneficiary protection

Specific Objectives of this assessment

The specific objectives are to:

- Facilitate safe, timely, and traceable cash transfers to eligible CCT participants.
- Minimize risks related to cash handling, fraud, and misappropriation.
- Ensure accurate beneficiary verification and transaction reconciliation.
- Support efficient documentation, reporting, and audit trails for all payments.
- Enable smooth coordination with project teams at field, district, and national levels.

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 with Schedule

- 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

Duration of the Assignment

The assignment is expected to be implemented during **June – August 2026**, aligned with the CCT disbursement timeline of the project.

Roles and Responsibilities**Financial Service Provider**

- Execute all cash transfers accurately and on time
- Ensure compliance with applicable laws and agreed procedures
- Maintain confidentiality and financial integrity

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- Provide verified beneficiary lists and approved payment requests
- Conduct oversight, validation, and post-distribution monitoring
- Manage participant communication and grievance redress

Eligibility and Qualification Criteria for the FSP

The applying Financial Service Provider must meet the following criteria:

- Licensed and authorized to operate digital/mobile financial services in Bangladesh.
- Demonstrated experience in large-scale humanitarian or development cash transfer programs.
- Capacity to serve hard-to-reach and remote areas, including the Chittagong Hill Tracts.
- Strong financial management systems and proven internal controls.
- Ability to provide real-time or batch transaction reporting.

- Valid trade license, tax clearance, VAT registration, and active bank accounts.
- Proven compliance with safeguarding, data protection, and anti-fraud standard

Proposal Submission Requirements

Interested bidders must submit:

Technical Proposal addressing below area:

- Organizational profile and relevant experience
- Description of cash transfer mechanism and risk mitigation approach
- Data security and beneficiary protection measures
- Operational capacity in CHT districts

Financial Proposal addressing below area:

- Cost per transaction and total service cost
- Any additional charges (if applicable)
- Payment terms

Evaluation Criteria

Criteria	Weight
Technical capacity & experience	50%
Operational approach & risk management	20%
Coverage & accessibility in CHT	10%
Financial Proposal	20%
Total	100%

Payment Terms

Payments to the Financial Service Provider will be made based on:

- Successful execution of transfers
- Submission and approval of reconciliation reports
- Compliance with contractual obligations

Fees and Charges

The FSP shall clearly specify:

- Cash-out fees and applicable VAT/taxes;
- Any operational or service charges;
- Proposed fee-sharing arrangement, if applicable.

Charges Format:

SI	Description	Cash Out Fees (In %)	Contribution of HKI in the Cash out Fee (In %)	Contribution of Service Provider in the Cash out Fee (In %)
1	Up to 5000 Per Transaction			
2	Up to 10000 Per Transaction			
3	Up to 20000 Per Transaction			
4	Above 20000 Per Transaction			

Ethical Standards, Safeguarding & Confidentiality

The Financial Service Provider must comply with:

- Helen Keller Intl Safeguarding Policy
- Fraud, Bribery, and Corruption Policy
- Confidential handling of beneficiary data

Any breach may result in termination of the contract.

Reporting Line

The service provider will report to:

Manager-Livelihoods and Food Security, “Access to and Utilization of Lifesaving Services by Marginalized Communities in Chittagong Hill Tracts in Bangladesh” Project, Helen Keller Intl Bangladesh.