



**PLAN**  
INTERNATIONAL



## **CONSULTANCY TERMS OF REFERENCE**

**Master Service Agreement for Cash and Voucher Assistance programming in Nepal**

<b>Main Facts Table</b>	
Request for Proposal (RFP) Reference	Ref No: 010-022/023
RFP launch date	<b>29 September, 2022</b>
<b>Deadline for submission of offers</b>	<b>21 October, 2022</b>

<b>Organization Information</b>		
Name of the organization:		
VAT/ PAN registration number:		
HAS A TAX CLEARANCE CERTIFICATE BEEN SUBMITTED? :	YES/NO	
Contact person's name:		
Contact details:	Telephone:	
	Cellphone	
	Address:	
	Email:	
	Other:	
Additional Contact Information:		
SIGNATURE AND COMPANY STAMP		
DATE:		



## Terms of Reference (ToR) for Master Service Agreement for Cash and Voucher Assistance programming in Nepal

### 1. Background Information on Plan International

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Plan International is an independent development and humanitarian organisation that advances children's rights and equality for girls.

We believe in the power and potential of every child. But this is often suppressed by poverty, violence, exclusion and discrimination. And it's girls who are most affected. Working together with children, young people, our supporters and partners, we strive for a just world, tackling the root causes of the challenges facing girls and all vulnerable children.

We support children's rights from birth until they reach adulthood. And we enable children to prepare for – and respond to – crises and adversity. We drive changes in practice and policy at local, national and global levels using our reach, experience and knowledge.

We have been building powerful partnerships for children for over 75 years, and are now active in more than 70 countries.

Read more about Plan International's Global Strategy: 100 Million Reasons at <https://plan-international.org/strategy>

#### About the commissioning office

Plan International is an independent humanitarian and development organization that advances children's rights and equality for girls. We believe in the power and potential of every child. However, this is often suppressed by poverty, violence, exclusion and gender discrimination and it is girls who are most affected. Working together with children, young people, our supporters and partners, we strive for a just world, and work towards tackling the root causes of the challenges facing girls and all vulnerable children. We support children's rights from birth until they reach adulthood. And we enable children to prepare for – and respond to – crises and adversity. We drive changes in practice and policy at local, national and global levels using our reach, experience and knowledge. We have been building powerful partnerships for children for over 75 years, and are now active in more than 70 countries. Plan International Nepal has been working in Nepal since 1978 to enable marginalized and vulnerable children including children with disabilities as well as their families and communities, to access their rights to health, education, economic security and protection.

### 2. Background/Context

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Plan International Nepal, being a humanitarian and development organization, has been engaging in all phases of disaster management cycle through its child centered disaster risk reduction activities, community resilience interventions, humanitarian response, early and late recovery, reconstruction/rehabilitation activities etc.

Plan International Nepal has been integrating Cash and Voucher Assistance (CVA) programming into WASH, Menstrual Hygiene Management (MHM), Education in emergencies (EiE), Child Protection in Emergencies (CPiE), sexual and reproductive health (SRHR), shelter, food security, livelihood (including agricultural input support), technical education and vocational training (TEVT) program.

### 3. Description & Objectives

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The objective of the Master Service Agreement (MSA) is for an external firm to provide digital CVA services to Plan International in any development as well as humanitarian response within country. Once Plan International Nepal has placed the task order, the digital CVA service provider must provide service within 24 hours. The objective of the agreement is to be prepared to provide effective and efficient humanitarian response through cash and voucher assistance (CVA) interventions, in case of a disaster where Plan International Nepal decides to respond. It is anticipated that this will help to improve beneficiaries' ability to meet immediate dietary needs, increase food production and to revitalize livelihoods in shock -affected areas within Plan International Nepal working districts (Sindhuli, Dhanusha, Kaski, Banke, Bardiya, Kalikot and Jumla). Plan will be implementing following cash-based interventions:

1. Cash for Work
2. Multipurpose Cash
3. Value voucher support

#### 4. Purpose

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The purpose of this agreement is:

- To provide efficient digital service to carry out the humanitarian assistance related to cash transfers (Cash for Work payments, conditional cash grants and Multipurpose Cash Grants) within Plan International's working districts and beyond.
- To provide efficient service to carry out the operations related to electronic value vouchers within Plan International's working districts and beyond as necessary. The service is to be provided as per systems agreed between the cash transfer financial service provider and Plan International Nepal.
- The service provider should also be able to dispatch/disburse cash/vouchers (digital/ hard) in any emergencies.
- Provide a system to record beneficiaries' details digitally (example: mobile-based application) and provide real-time information with a dashboard (dashboard needs to be prepared based on Plan Nepal requirement).
- Provide digitally generated identification (card/ e-voucher) for the beneficiaries with Know Your Customer compliant documentation.
- Propose a digital system that can work in both online and offline modes. Offer alternative options in case the digital system is not appropriate in the local context.
- Provide after-sales support to address issues encountered by project participants with an established hotline number with dedicated staff to respond during emergency response.
- Ensure data privacy of project participants' personal /sensitive information through adherence to national and global data privacy law

#### 5. Methodology/ Questions

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- The Financial Service Provider (FSP) in coordination and consultation with the Plan International Nepal will:
  - a. Develop a standardized mechanism of cash and voucher transfer including processes, documentation needed, reporting, and monitoring system.
  - b. Describe how the proposed system will deal with multiple transactions of cash and voucher redemption. What is the bandwidth of the system to accommodate simultaneous transactions of participants from different agencies during emergencies?
  - c. Describe the ability of their system both in terms of regularity and predictability of transfers of money or value.
  - d. Present evidence and or examples of the efficiency of their services, especially in the hard-to-reach geographical areas.
  - e. Ensure the availability of facilities to implement disbursements in cash among the target populations and ensure their accessibility, for example, the availability of the telecommunication network or the availability of agents/registration centers with sufficient capacities to make disbursements, based on the required volumes. The mechanism or a combination of transfer and disbursement should be clearly presented, detailed, and developed in the proposal. The mechanism may include:

- Deliver cash directly to beneficiaries in their location
  - Transfer to bank account
  - Undertake mobile transfers
  - Issue electronic and paper voucher
  - Or any other CVA modality as per requirement
  - f. Engagement with the third-party service providers/merchants in case of value and commodity vouchers
  - g. Provide real-time monitoring of cash/voucher through online platform or dashboards
  - h. Incorporate in the system feedback system where participants can provide complaints, suggestions, and seek support in case of issues encountered in the system
- In coordination with Plan International Nepal, develop risk and mitigation plans to control the risk such as to avoid transfer to the wrong account, confirmation and verification etc. It is a foremost requirement of Plan International Nepal to protect the confidentiality and security of the people under its protection. Therefore, services and proposed transfer mechanisms must be aligned with the Plan International Nepal's policy on the protection of personal data of individuals under its mandate and should reflect the rules and processes that allow the encryption of beneficiaries' data. Where national Know-Your-Customer (KYC) legislation requires disclosure of personal data and identification of beneficiaries.

The service provider must have in place appropriate data protection policies or be able to put in place policies, including.

- The encryption of any database providing details on the beneficiaries
- Share and access to data in accordance with the Plan International Nepal's Policy on the protection of personal data
- The policy for handling and management of personal data

### **Personal Data**

The FSP will ensure that appropriate internal control and fraud prevention mechanisms are in place. Although such mechanisms may vary depending on the type of service provider, the internal control mechanisms provided shall be clearly specified in the proposal. The submission should detail the service provider's business continuity plan, measures for monitoring and regular testing of security systems and procedures, and the mechanism of monitoring and detection and response in real time of technical problems and potential fraud.

The FSP must maintain up-to-date information on security policy that is in line with Plan International Nepal's policy on the protection of personal data.

The FSP must ensure that control measures of physical or virtual system access, restricting access to the data of the beneficiaries and monitoring the access of users, are in place.

The FSP must have the mechanism for tracking and handling beneficiary complaints and feedback.

The FSP must have contingency plans for any discrepancies that may arise during payment procedure, e.g. beneficiary is registered but fails to receive payment, delayed payments to beneficiaries, technology proves difficult to access some beneficiaries, etc.

The FSP shall state and justify the mechanisms that will be implemented to ensure the security of beneficiaries and staff of Plan International Nepal or its partners at the point of withdrawal/disbursement of the money.

- i. Must establish its office or affiliated finance institution in each working area to ensure easy access to recipient for cash collection
- j. The FSP must establish the system to be able to verify and collect necessary supporting documents in the case where recipient comes to collect cash

- k. FSP in coordination with Plan International Nepal/partner staff to ensure the proof of receipt with details of cash /voucher transfer documentation at the beneficiary end for accountability and audit.
- l. Plan International Nepal will deposit the amount needed to be transferred to beneficiaries. The payment to FSP will be under two headings. One, the fee of transfer to each beneficiary and second the service fees (including potential costs for insurance, transport, per diems).
- m. FSP should provide the details on how their services can be accessed and used by people with specific needs or vulnerabilities including people with disabilities, elderly, pregnant, lactating mothers and the illiterate.
- n. Whenever required, the FSP may provide mobile financial service to some location within municipalities where the recipient can easily access to collect cash. FSP should have both online and offline electronic value voucher system in the program locations. The system should be able to record and generate SADD (Sex and Age Disaggregated Data) reports on the type and amount of goods and services availed for the exchange of voucher values (with easy to use filters- location, merchants, beneficiaries, gender and type of goods and services).
- o. FSP to ensure all hardware and software support as required are provided with training and orientation on the operations.
- p. FSP must do a regular reporting to Plan International Nepal on disbursement status using a unique participant ID
- q. FSP should be able to edit or make changes in the participant entitlements if instructed by Plan International Nepal.
- r. FSP must provide trouble shooting support and in-call support from Plan International Nepal's staff, partners and participants.
- s. FSP must ensure the authenticity of fund recipients
- t. FSP must submit settlement reports with Plan International Nepal to prepare final reconciliation reports.
- u. FSP must ensure the quality of activities meet the standards laid out by Plan International Nepal and are aligning with Plan International Nepal's principles and GoN Data Privacy Act
- v. The proposed digital solution (Mobile App and Backend web for management) should be hosted in secure server/data center with SSL login for web hosting.

## Users

The users will be Plan International, it's staff, partners, and external stakeholders

## 6. Participant selection

Outline who is expected to be included and participate, for example, this may include representatives from key stakeholders, subject matter experts, or technical leads. As well as community groups, children or young people, experts, government authorities, leaders etc. It is also helpful to provide information here on whether Plan International can facilitate access to these groups (Include communication plan if possible), RASCI matrix, or whether it is expected that the consultant identifies and suggest participant involvement.

## 7. Deliverables and Timeline

### Requirements:

- Task 1. Develop Standard Mechanism for Cash Transfer and value/input vouchers to selected Beneficiaries
- Task 2. Develop and Provide Data Protection System
- Task 3. Develop Mechanisms of Internal Control and Risk Management
- Task 4. Conduct the cash transfer and voucher redemption within the established /standardized system
- Task 5. Provide Report of Each Tranche of Transfer with Supporting Document

### Key Deliverables

List key deliverables expected from the consultant(s) during the process such as;

The FSP must submit the following deliverables in case of any services rendered in humanitarian settings:

- Inception report with information of local payment agents with detailed address, contact, GPS coordinates etc, to be submitted at least 5 days before the payment period process begins.
- Submit final documentation for cash transfer systems and input vouchers (recipient account profile template/ form, risk mitigation plan)
- Provide guidelines on pre-cash transfer disbursement for each mechanism (e.g: setting up context-specific appropriate transfer system, orientation, and for recipients who prefer a mobile transfer)
- Conduct cash transfer per tranche after all documents and information are completely received from Plan International Nepal and its partners.
- Report each tranche of transfer with a backup document. Submission of final report and summary of the final report.
- Detail data of beneficiary along with dashboard as per the requirement of Plan International.
- Once the task order is provided based on the MSA, the vendor should be able to deploy all requirements for implementation of CVA within and outside Plan International's working areas which should be within 24 hrs.

### Timeline

They will be active only during emergency when required so this is a master service agreement to seek the service during emergency.

### 8. Expected qualifications of Consultant

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The consultant(s)/firm should have the following academic qualification and experiences:

- Organization's profile, services and coverage in relation to Cash based programming.
- Experience and Capacity in Humanitarian Cash and Voucher Assistance (CVA) with likeminded INGOs and UN system in Nepal
- The consultant should have at least 5 years of expertise on providing digital CVA service in any humanitarian response.
- Demonstrated Knowledge on global and Nepalese CVA approach.
- Strong writing skills in English and Nepali. A copy of any report published will be encouraged.
- Strong track record (with proof) of delivering digital CVA in Nepal.
- Experience in developing mobile applications and web portals for digital CVA programming.
- Should have an in-house software development team for software service support.

### 9. List of documents to be submitted with the Request for Proposal (RFP)

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Where possible in the ToR or in the call for proposal process, you should ask that interested applicants provide a proposal covering the following aspects:

- Detailed response to the RFP/ToR
- Proposed methodology
- Include any specific IT equipment, tools or materials that the Consultant will need to use/have to carry out the work
- Ethics and child safeguarding approaches, including any identified risks and associated mitigation strategies
- Proposed timelines in case of emergency
- CVs
- Example of previous work
- Reference
- Detailed budget, including daily fee rates, expenses for emergency and development context.

All consultants/applicant are required to agree and adhere to Plan International's Non-Staff Code of Conduct (Annex)

**Depending on the nature of the consultancy you may need to include an NDA (Non-Disclosure Agreement) Clause.**

## 10. Submission of offers

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The Offeror shall prepare and submit both the “**Technical**” and “**Financial**” Proposal by **21<sup>st</sup> October, 2022.**

The individual/team should prepare both the “**Technical**” and “**Financial**” proposal. Also include the electronic copy of Technical Proposal (in word version) and send to Plan International Nepal country office with detail plan of action till the event is over. Also include the electronic copy of Technical Proposal (in word version) in a CD/pen drive inside the technical proposal envelop. In the cover letter of proposal, the offeror must have to mention “**Master Service Agreement for Cash and Voucher Assistance programming in Nepal**”.

### Sealing and marking of proposals

The Offeror shall seal the proposal in one outer and two inner envelopes, as detailed below.

- (a) The outer envelope shall be:  
Plan International Nepal, Country Office  
Bakhundole, Maitrimarg, Lalitpur

and, marked as: “**Master Service Agreement for Cash and Voucher Assistance programming in Nepal**”

- (b) The 2 inner envelopes shall indicate the name and address of the Offeror and should be clearly marked with “**Technical Proposal**” and “**Financial Proposal**”. In summary, there will be one separate sealed envelope for the Technical Proposal and one separate sealed envelope for the Financial Proposal.

An Offeror having any queries regarding the RFP Document or Scope of Work can send an e-mail to [nepal.procurement@plan-international.org](mailto:nepal.procurement@plan-international.org). Answers to questions of the Offeror will be sent by email.

**Note:** *If an offeror submits the financial proposal (budget) within or in the same envelop as the technical proposal, it will be automatically disqualified.*

## 11. Evaluation of offers

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Shortlisted suppliers may be invited to discuss their proposals in more detail at Plan’s discretion.

Plan International, at its sole discretion, will select the successful supplier.

Plan international shall be free to:

- Accept the whole, or part only, of any submission
- Accept none of the proposals
- Republish this Request for Quotations

Plan International reserves the right to keep confidential the circumstances that have been considered for the selection of the offers.

Part of the evaluation process may include a presentation from the supplier.

Value for money is very important to Plan International, as every additional £/Nepali Rupee saved is money that we can use on our humanitarian and development work throughout the world.

Plan International may award multiple contracts and all contracts will be non-exclusive.

## 12. Contract & Payment terms

Timeline for payment to FSP/vendor/digital service provider will be decided based on the mutual consensus of both parties. Based on the task order payment will be proceeded accordingly.

## 13. Plan International's Ethical & Environmental Statement

The supplier should establish environmental standards and good practices that follow the principles of ISO 14001 Environmental Management Systems, and in particular to ensure compliance with environmental legislation

## 14. Selection Criteria

<b>Evaluation</b>	<b>Criteria</b>	<b>Scoring Weight</b>
<b>Technical Proposal</b>	1. Does the consulting firm/consultant have past experience of providing services (deliver cash directly in person or through bank, mobile transfers or electronic and paper voucher) in cash-based interventions?	25%
	2. Does the consultant have relevant academic qualification?	5%
	3. Does the service provider have coverage to areas including hard to reach areas and can provide the services both online and offline?	15%
	4. Is Data security management and Data Privacy included in proposal?	5%
	5. Does the service provider have capabilities to record and generate disaggregated reports? Do they have existing data protection policies with encryption of beneficiary data?	15%
	6. Is proposed timeline realistic?	5%
<b>Financial Proposal</b>		30%
<b>Total</b>		<b>100%</b>