Universal Service Fund

(A company set up under Section 42 of the Companies Ordinance 1984)

Terms of Reference
For

""Empowerment of Craft SME/MSMEs Through E-commerce: Developing, and Managing the Value Chain"

Tender ID: USF/SP-ECOMM/2018/SMEs-MSMEs-EMPOWERMENT

Issued at Islamabad
27th March 2018

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1. Background

Supporting artisanal craft through harnessing the potential of E-commerce is an opportunity to preserve culture, create cohesion and increase the GDP of Pakistan. At present, there is no ecosystem for craft SME/MSMEs, which provides technology enhancement, branding and connectivity to sell their products. Many craft SME/MSMEs have talented and well trained artisans in producing crafts. However, they are unable to access the internet due to lack of digital literacy and financial constraints and do not have the funds or the know how to create their E-commerce site. There is a strong need to create a common platform, which brings together various groups working in different sectors in isolation. Additionally, there is a need for a centralized marketplace/platform for unique products sourced from the different regions of Pakistan.

Hence the goal of the project is to empower the SME/MSMEs through E-commerce to increase their sales and to expose their products globally.

2. Project Objectives

Craft SME/MSMEs from the regions listed below are to be enabled using E-commerce through ***three-year*** term of project. It is important that best efforts are made to ensure that ***SME/MSMEs representation correlates with the respective population and craft of each province and effectively reflects the potential of each province & region.***

a) **Target Area:** Punjab, Sindh, Khyber Pakhtunkhwa, Baluchistan and FATA
b) **Total Craft SME/MSMEs:** Identification of minimum 1000 craft SME/MSMEs throughout Pakistan during the term of the project *(i.e.3 years)* having 1000 SME/MSMEs by the end of 3rd year.
c) **Definition of Craft SME/MSME:** An SME/MSME with 20-250 artisan affiliates (artisans working in the craft SME/MSMEs).
d) **SME/MSME Eligibility Criteria:** An SME/MSME shall be a candidate for E-commerce platform fulfilling the following requirements:
    i. Producing commercially viable products for the last three year
    ii. Appropriate documentation of the business as required by regulatory bodies or industry association.
    iii. No cases of fraudulent history or blacklisting from any financial institution. Or their respective trade organizations etc

Any additional requirements as suggested by business plan. Modifications to some of these requirements as a result of Market Assessment can be addressed at Milestone 01.

e) **Focus Areas:** Leather, Carpet, Textiles, Jewelry, Furniture, cutlery, Pottery etc. Additional clusters shall be identified by the bidder after market assessment. <u>Bidder shall ensure atleast 10% representation from each of the seven clusters mentioned above and rest identified as per market assessment.</u>
f) **Incentive for bidder:** The successful bidder may charge a transaction fee no more than 10% of the cost of item.

g) **Benefit to SME/MSMEs:** Guaranteed minimum 90% revenue of each transaction for the SME/MSMEs. Price of item shall be decided by mutual consent of SME/MSME and the contractor.

3. Desired Outcomes
a) Minimum 1000 craft SME/MSMEs enabled through E-commerce with financial accounts.
b) Achievement of project milestones as per Milestone Schedule mentioned in Section 11 of RFP.

4. Term of the Project
The term of the project will be for three years from the effective date. After completion of the initial term of the project, further extension in the contract may be decided through mutual consent of the parties.

5. Protection of Intellectual Property Rights (IPR) for SME/MSME Product and Design
During the execution of the project, the successful bidder will be required to ensure that all SME/MSME products are protected in accordance with the IPR laws of the Government of Pakistan.

The intellectual property rights created for USF under this project shall be owned by USF. The bidder shall transfer all IPR unconditionally to USF.

6. Protection of Intellectual Property Rights (IPR) for USF
USF shall be the owner of the platform, SME/MSME database, their products, consumers and sales information. The bidder shall handover all the source code to USF at the end of the project. The bidder shall not disclose this information to any other party who is not associated with this contract.

7. Scope of USF Subsidy Payments
USF subsidy shall only be paid upon completion of the following targets:

a. Onboarding of target number of SME/MSMEs (including market assessment, registration etc.)
b. Development of E-commerce platform and application with associated features
c. Marketing & Branding

8. Bidder's Responsibilities
USF will be responsible for the payment of subsidy to the successful bidder as per the payment terms of the contract.

The successful Bidder shall be responsible for the development of all necessary technology and physical infrastructure required to commence the operations of the project .This should include, among other things, market assessment, E-commerce platform & application, cloud and hosting infrastructure and all the requirements mentioned in ToR.

9. Monitoring of the Project

USF shall conduct extensive monitoring of the project performance based on the following (but not limited to):

d. Number of SME/MSMEs on boarded
e. Number of orders fulfilled
f. Amount of funds transferred to Digital Accounts
g. Growth in online sales during the year
h. Number of return orders
i. Marketing activities (ATL, BTL)

USF will require an extensive administrative dashboard to monitor the transactions as well as onboarding of consumers and suppliers.

USF shall require the information/reports to assess the performance of the bidder and the bidder shall provide the same within time desired by USF.

USF may conduct field visits for interaction with SME/MSMEs to monitor the project progress along with representative of the bidder.

10. Onboarding of SME/MSMEs beyond Target

The bidder shall ensure that the target number of SME/MSMEs is achieved as per contractual timelines. Bidder shall also run a screening process to authenticate the new SME/MSMEs and submit details of candidate SME/MSMEs to USF. USF shall not pay any subsidy to the bidder for onboarding SME/MSMEs beyond the target mentioned in the scope of the project.

11. Scope of Work & Timelines
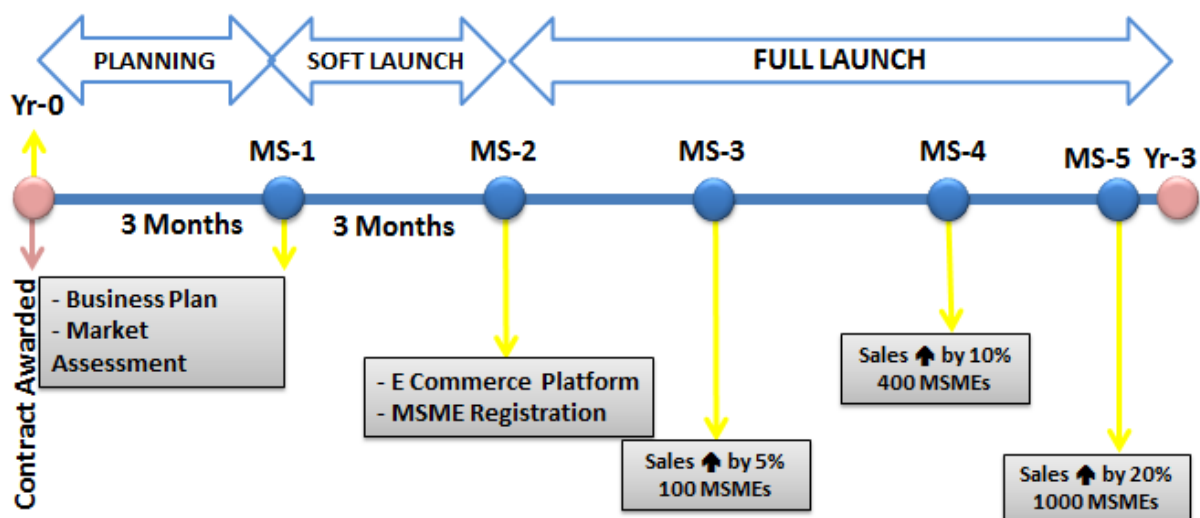
11.1 Milestone 01: Business Plan

a. Project Management Plan

The responsibility of the project and its governance will lie with the successful bidder. Project director, project manager and point of contact that will have the relevant experience and qualification of managing and running all elements of the project. The bidder will also be having relevant human resources to run the project and manage the day to day operations of the platform successfully.

Deliverables

- An extensive human resource and project management plan which includes all project management CVs and relevant documents to satisfy the need of personal to effectively execute the project
- A list of all personnel to be engaged with the project with a breakdown of each project personals responsibilities
- A report outlining the implementation and monitoring of the project management plan
- Documents supporting the monitoring and implementation of the project management plan
- An itemized cost of all deliverables mentioned above.

Timeline

Milestone 01

b. Logistics Plan

For the E-commerce platform to be successful, it is important that the smooth delivery of the products from platform should be ensured domestically and internationally. The bidder should propose a logistics plan for the products, which should include but is not limited to:

- What would be the policy for transporting & packing perishable and fragile goods?
- What would be the policy for transporting & packing items from remote areas?
- What would be the policy for drop delivery (customers' homes, etc.)?
- What would be the policy for cash on delivery?
- How can the orders be tracked from the consumer or the seller's end?
- How insurance shall be managed?

The bidder will be required to implement a management system or provide a dashboard to connect with the logistics partners like courier companies through API domestically and internationally for users on the platform to ship smoothly locally and internationally.

Deliverables

A report, which includes but not limited to the logistics plan, logistics mechanism and logistics framework, required for the smooth and safe delivery the products to be sold on the platform.

Timeline

Milestone 01

c. Real-time Strategies and Adaptability Plan

During the execution of the project, the successful bidder will be required to provide feedback on a real-time basis to keep updating the project for it to remain aligned with the current technology trends and the project objectives.

Bidder shall have to incorporate any changes in technology for platform during the term of the project with no additional cost.

Deliverables

A complete real-time strategy and adaptability plan anticipating any key changes in respect to but not limited to:

- Change in technology
- Change in scope of work
- Potential challenges and risk

Timeline

Milestone 01

d. Disbursement Plan

The bidder shall propose a mechanism for disbursement of payments to the SME/MSMEs. Bidder shall propose a transaction fee not to exceed 10% of the transaction value, which shall be deducted by the successful bidder from transaction amount.

Bidder shall include the financial projections in their bid as well as disbursement plan.

Deliverables
- Proposed disbursement plan
- Transaction fee mechanism
- Digital Wallets (up to the limit of transaction)
- Bank Account once Digital Wallet limit is exceeded
- Financial projections for three years with cost and revenue breakup

Timeline

Milestone 01

e. Marketing and Branding Plan

The bidder will be responsible for the growth of the platform through a proper communication, digital and social media marketing plan for the term of the contract.

- The bidder will be responsible for the development of all marketing channels, including but not limited to print, online marketing, TVCs, etc.
- The bidder will be responsible for the aggregation and dissemination of product and craft SME/MSME related data and photographs on all marketing channel.
- The bidder will be responsible for the means of supporting and growing support sales as the E-commerce demand grows including but not limited to pop up shops, trade shows, and exhibitions.

- The Bidder will be responsible for the marketing of the project to ensure maximum number of sales. Bidder shall conduct one marketing event in each of the provincial capitals every year. In addition, the bidder may conduct biannual roadshows all four provinces of Pakistan.

Deliverables
- A branding strategy and plan for the branding and marketing of the entire project and E-commerce platforms
- A plan including the brand architecture and brand positioning strategy
- A plan including the execution of a marketing strategy for the marketing and sales of the entire project
- A plan including the development of a route to market, i.e., internal and external execution plan for the marketing
- A plan including a communication strategy required for the marketing of the project
- An itemized cost of all deliverables mentioned above

Timeline
Milestone 01

f. Database Development of SME/MSMEs
An initial database of minimum 1000 craft SME/MSMEs producing market ready products needs to be submitted to identify the beneficiaries which are to be brought on-board onto the E-commerce platform in the following clusters, but not limited to: leather, carpet, textiles, jewelry, furniture, cutlery and pottery over the next three years. Each of the 1000 craft SME/MSMEs need to be market ready with available inventory and prior experience in the trade.

- Conduct a Market Assessment demand side analysis to identify the craft SME/MSMEs in Pakistan making products sold in local, national and international markets.
- Develop a priority map for targeting specific opportunities and timing.
- Identify a work-plan for getting the SME/MSMEs ready to start using E-commerce to sell their product.
- Each of the above listed clusters shall have minimum 10% representation on the platform whereas rest of the clusters shall be identified during market assessment.

Deliverables
A report, which includes a database of Craft SME/MSMEs which should include the following:

- Name
- Address
- Owner Name
- Owner Contact Information
- Number of Craft Artisans affiliated & names of artisans and trade
- Current sales volume
- Existing E-commerce usage
- Documents needed to ensure eligibility criteria as discussed earlier.

Timeline
Milestone 01

9.2 Milestone 2: Development of E-commerce Platform and launch with at least 100 SME/MSMEs on-boarded

The E-commerce platform would be developed to bring the SME/MSMEs in direct contact with individual consumers/buyers or businesses where possible. To ensure quality control, the team managing the platform will also appoint a real-time customer service team for the platform, ensuring any disputes that could arise between the SME/MSMEs and the buyers are dealt with accordingly.

Salient features of the platforms include:

The successful bidder will be responsible for on-boarding Craft SME/MSMEs to the E-commerce platform.

- The E-commerce platform should be run by a company/firm that has experience working in the E-commerce space and has done effective marketing of an E-commerce platform.
- The E-commerce platform should be designed, developed, executed and managed by the same company/firm. This company/firm will run all operations, ensuring that the project is not limited to the project subsidy, but will continue on the self-sustainable model if and when required.
- The successful bidder will be responsible to ensure that the platform can host a minimum of 1000 Craft SME/MSMEs.
- The platform shall be hosted on a URL with the consent of USF. Bidder will propose the URL link and name for the platform.
- The platform should be both in English & Urdu and any other local languages deemed appropriate.
- Since USF is subsidizing the project, advertisements shall not be allowed on the platform.
- The E-commerce platform will implement best practices and features to ensure high user experience.
- The E-commerce platforms should include all security, authentication and verification mechanisms to ensure that all data of users on the website are safe, authentic, verifiable & secure.
- A detailed service level agreement (SLA) will be required with the winning bidder at the time of the contract signing.
- The E-commerce platforms should provide an administrative portal to USF for comprehensive tracking and database features which should include but are not limited to:
  - ➢ Daily transaction logs with historical log files

- Daily activity reports to highlight all the transactions being processed during the day
- Daily order reports keeping track of when orders were place
- Dashboard tracking new user-signups and account deletions
- Any other database features deemed necessary for smooth execution of the project

- The platforms shall be capable of handling online functionalities for a database of at least half a million product entries.
- The database architecture should be such that the system is available to users 24 x 7 x 365 days a year with 99.9% availability.
- Given the network infrastructure challenges in Pakistan, the solution must support low bandwidth conditions for the services defined in the functional requirements.
- The platform backup and restoration mechanism should be framed and provided by the bidder.
- The bidder shall be responsible for monitoring all backups of the platforms that are stored within the system as outlined in the backup policy during the project period.
- At the time of bid-submission, the bidder shall be asked to provide a mockup of the platform. Mockup should include landing page, product page, checkout page, admin panel etc.
Details of functionalities of the platform are given in Annex A.

Testing
- The bidder will upload and test the web-platforms and mobile app on a development and production server. The platform will only be allowed to go live on the production server after the approval of the USF.
- The bidder's solution must provide for both a test and production environment so that no development occurs in the production environment.
- The bidder must conduct acceptance testing with and remediate any problems encountered. This will include:
  - Usability testing
  - Functional testing
  - User acceptance testing
  - Load testing
  - Recovery testing
  - Security testing

Deliverables
- Up and running live E-commerce platform in English and Urdu as per required specifications with all operational manuals and documents required for the smooth operation of the platform. .
- List and implementation all requirements for setting up and maintenance of it & hosting infrastructure.
- Access to all platform backup servers.
- All appropriate testing reports and activity logs with schedule.
- Potential names and URL for the platform.
- A platform specific backup and restoration policy manual.
- Onboarding of minimum 100 SMEs/MSMEs

- An itemized cost of all deliverables mentioned above.

b. Onboarding of SMEs/MSME:
The bidder shall carry out on-boarding for craft SME/MSMEs as per Milestone schedule**.** Since, the envisaged target audience of the program is diverse, it is essential that the onboarding happen in the languages, as required. This is to ensure a larger participation in the program and also to enhance learning and understanding of the majority of the participants. The on boarding shall occur while keeping in mind requirements of Craft SME/MSMEs and desired output and impact of the program.

The on-boarding should have the following components:

- To familiarize Craft SME/MSMEs with the E-commerce platform functionalities
- To familiarize Craft SME/MSMEs on how to appropriately package products which are to be delivered
- To familiarize Craft SME/MSMEs on how to upload accurate pictures to the platform
- To familiarize Craft SME/MSMEs on how to deliver products in the designated time
- To familiarize Craft SME/MSMEs to display the correct information on the E-commerce platform
- To facilitate opening of bank accounts and financing and Digital Wallets of all craft SME/MSMEs.
- Bidder shall be responsible for content description and picture taking etc. to make the product appealing.

Timeline
Milestone 02

9.3 Milestone 3,4,5 : Cumulative increase in sales of on-boarded SMEs/MSMEs
During this phase, the focus will be:
  i.   Increasing the sales on SME/MSMEs through extensive digital and print media campaigns
  ii.   Improving customer experience in terms of order fulfillment.
  iii. Eliminating any issues on product quality, presentation and packaging.
  iv.   Complaint management via call center(9AM-5PM on business days)
  v.   Increasing both registered SME/MSMEs and volume of sales as per schedule described below:

Deliverables

Target	MS 03	MS 04	MS 05
Registration (Cumulative)	100 MSMEs	400 MSMEs	1000 MSMEs
% Increase Sales Volume	5%	10%	20%

Measurement of volume of sales:

1. Existing sales volume shall be baseline at the time of market assessment. The period will be one year preceding the registration on platform
2. An aggregate sales volume across the target number of SME/MSMEs for that specific milestone will be calculated. A quarterly sales volume will be calculated accordingly.
3. Milestone will be considered achieved when the sales volume across the same target population of SME/MSMEs increases as per Schedule for a period of at least one preceding quarter

Example:

Sales Volume for target SME/MSMEs in preceding year = PKR 1,200,000
Sales Volume for target SME/MSMEs per quarter in preceding year = PKR 300,000
After onboarding, sales volume over a period of quarter at 5% = PKR 315,000

Annex A:

The platform should have the following functionalities but are not limited to:

- **Marketing, Promotions and Conversion Tools**
  - ➢ Related products, up-sells and cross-sells
  - ➢ Catalogue promotional pricing with the ability to restrict to stores, categories or products.
  - ➢ Flexible Coupons (pricing rules) with the ability to restrict to stores, customer groups, period, products, and categories.
  - ➢ Ability to generate a set of unique coupon codes for each promotion and export the list of codes for offline distribution, email, newsletters and more. Easily manage and monitor coupon usage and generate detailed reports.
  - ➢ Multi-tier pricing for quantity discounts
  - ➢ Minimum Advertised Price (MAP)
  - ➢ Landing page for categories
  - ➢ Customer groups
  - ➢ Product bundles
  - ➢ Recently viewed and compared products
  - ➢ New items promotional tool
  - ➢ Persistent shopping cart
  - ➢ Free shipping options
  - ➢ International shipping options
  - ➢ Newsletter management

- **Search Engine Optimization**
  - ➢ 100% search engine friendly
  - ➢ Google Site Map
  - ➢ Search engine friendly URLs
  - ➢ URL Rewrites give full control of URLs
  - ➢ Meta-information for products, categories, and content pages
  - ➢ Auto-generated sitemap for display on site
  - ➢ Auto-generated popular search terms page
  - ➢ Google Content API for shopping

- **Site Management**
  - ➢ Control multiple websites and stores from one Administration Panel with the ability to share as much or as little information as needed
  - ➢ Administration permission system roles and users
  - ➢ Support for multiple languages and currencies.
  - ➢ Web Services API for easy integration between third-party applications
  - ➢ Batch import and export of catalog and customer information
  - ➢ Content Management System for informational and landing pages
  - ➢ Tax rates per location, product type or customer group (i.e., wholesale vs. retailer)

➢ CAPTCHA functionality to help prevent automated software from attempting fake logins. This auto-generated test ensures that the login is being attempted by a person and can be enabled in both the admin and customer login areas

- **Catalog Management**
  ➢ Simple, configurable (e.g., size, color, etc.), bundled and grouped products
  ➢ Create different price points for different customer groups, such as wholesalers and retailers
  ➢ Virtual products
  ➢ Downloadable/digital products with samples
  ➢ Unlimited product attributes
  ➢ Attribute sets for quick product creation of different item types
  ➢ Inventory management with back ordered
  ➢ Items, minimum and maximum quantities
  ➢ Batch updates to products in admin panel
  ➢ Automatic image resizing and watermarking
  ➢ Advanced pricing rules and support for
  ➢ Special prices
  ➢ Search results rewrites and redirects
  ➢ Moderated product tags and reviews
  ➢ Customer personalized products – ability to upload images and text (i.e., for embroidery, monogramming, etc.)
  ➢ Customer sorting – define attributes for customer sorting by category (price, brand, etc.) RSS feed for low inventory alerts

- **Catalog Browsing**
  ➢ Layered/faceted navigation for filtering of products in categories and search results
  ➢ Filter products by price and display a range of prices based on even increments or by a similar number of products within each range
  ➢ Static block tool to create category-landing pages
  ➢ Product comparisons with history
  ➢ Configurable search with auto-suggested terms
  ➢ Breadcrumbs
  ➢ Ability to assign designs to category and product level (unique design per product/category)
  ➢ Recently viewed products
  ➢ Popular search terms cloud
  ➢ Product listing in grid or list format

- **Product Browsing**
  ➢ Multiple images per product
  ➢ Product image zoom-in capability
  ➢ Related products and upsell
  ➢ Stock availability
  ➢ Multi-tier pricing upsell
  ➢ Product option selection
  ➢ Grouped products view

- ➢ Send to a friend with email
- ➢ Share on Facebook, twitter, pinterest etc
- **Checkout, Payment, and Shipping (payment features in-line with SBP rules and regulations)**
  - ➢ One-page checkout
  - ➢ Guest checkout and checkout with account to use address book
  - ➢ Shipping to multiple addresses in one order
  - ➢ Option for account creation at the beginning of checkout
  - ➢ SSL security support for orders on both front-end and back-end
  - ➢ Saved shopping cart
  - ➢ Accept gift messages per order and item
  - ➢ Shopping cart with tax and shipping estimates
  - ➢ Saved credit card method for offline payments
  - ➢ Configurable to authorize and charge, or authorize only and charge on creation of invoices
  - ➢ Integration with multiple payment gateways
  - ➢ Integration with Authorize.net
  - ➢ Accept checks/money orders
  - ➢ Accept purchase orders
  - ➢ Cash on delivery payments
  - ➢ Additional payment extensions
  - ➢ Offer Bill Me Later as a payment option
  - ➢ Shipping integration with label printing - view, edit, print labels for all major carriers
  - ➢ Integrated for real-time shipping rates from different shipping vendors
  - ➢ Ability to specify allowed destination countries per method
  - ➢ Flat rate shipping per order or item
  - ➢ Free shipping
  - ➢ Table rates for weight, sub-total, destination, and number of items
  - ➢ On-site order tracking from customer accounts
- **Customer Accounts**
  - ➢ Account dashboard
  - ➢ Merchant/Seller Account
  - ➢ Buyer/Purchaser Account
  - ➢ Address book with unlimited addresses
  - ➢ Wishlist with ability to add comments
  - ➢ Order status and history
  - ➢ Re-orders from account
  - ➢ Recently ordered items
  - ➢ Default billing and shipping addresses
  - ➢ Email or send RSS feed to wishlist
  - ➢ Newsletter subscription management
  - ➢ Product reviews submitted
  - ➢ Product tags submitted
  - ➢ Downloadable/digital products
- **Privacy Policy and Terms and Conditions**
  - ➢ Disclosure of information
  - ➢ Terms and Conditions

- ➢ Reasonable security practices
- **Customer Service**
  - ➢ Contact Us form
  - ➢ Chatbot module
  - ➢ Create and edit orders from the admin panel
  - ➢ Feature-rich customer accounts
  - ➢ Order history with status updates
  - ➢ Order tracking from account
  - ➢ Password reset email from front-end and admin panel
  - ➢ Order and account update emails
  - ➢ Customizable transactional emails
- **International Support**
  - ➢ Support for localization, multiple currencies, and tax rates
  - ➢ Support for accented characters and right to left text
  - ➢ Configurable list of allowed countries for:
    - - Site registration
    - - Shipping destination addresses with ability to specify per shipping method
  - ➢ Admin dashboard for report overview
  - ➢ Sales report
  - ➢ Tax report
  - ➢ Abandoned shopping cart report
  - ➢ Best viewed products report
  - ➢ Best purchased products report
  - ➢ Low stock report
  - ➢ Search terms report
  - ➢ Product reviews report
  - ➢ Tags report
  - ➢ Coupon usage report
  - ➢ Total sales invoiced
  - ➢ Total sales refunded
- **Reporting and Analytics Dashboard**
  - ➢ Daily transaction logs with historical log files
  - ➢ Daily activity reports to highlight all the transactions being processed during the day
  - ➢ Daily order reports keeping track of when orders were place
  - ➢ Dashboard tracking new user-signups and account deletions
  - ➢ Any other database features deemed necessary for smooth execution of the project
  - ➢ Real-time sales comparison with financial projections submitted with business plan
- **Microfinance Loan Approval**
  - ➢ Option to request loan with appropriate forms
  - ➢ Integration of microfinance institution apps for users
  - ➢ List of all microfinance institutions close by
  - ➢ FAQs and Live Help Support
  - ➢ List of frequently asked questions
  - ➢ Troubleshooting live support
- **Online Dispute Resolution Mechanism**
  - ➢ E-mediation
  - ➢ E-conciliation

➤ E-arbitration
➤ E-negotiation

Setting up, maintenance of IT & hosting infrastructure

- The bidder will also be responsible for providing hosting services of the E-commerce platform and on cloud-based infrastructure to support 10,000 users online at any time.
- The bidder will have backup stored on a cloud server only accessible by the USF and not the bidder.
- The bidder is responsible for ensuring that underlying infrastructure of web-platform and app should be able to support the platform's performance and scalability level as mentioned in the ToRs

Registration Form for SME/MSMEs:

The platform shall include a registration form for SME/MSMEs willing to be associated with the platform with following functions:

- Apply to sell
- Status check

The bidder shall ensure that the SME/MSME fulfills the eligibility criteria as per Section 2(d).

Annex B: Sample Forms

Technical Proposal - Sample Forms

(These forms are given as sample to assist the bidder in preparation of their bids. Bidders are requested to fill-up complete required information; however bidders may provide any additional information which they deem necessary for assessment of their bids)

A1. Technical Proposal Submission Application/Cover Letter

[*Location, Date*]

To:

Chief Technology Officer
Universal Service Fund
5th Floor, HBL Tower
Islamabad, Pakistan
Email: projects.tenders@usf.org.pk

Sir,

We, the undersigned, offer to provide the services for execution of "**Empowerment of SME/MSMEs through E-commerce**" by your Request for Proposal dated [ADVERTISEMENT DATE]. We are at this moment submitting our Proposal, which includes this Technical Proposal and Financial Proposal sealed under a separate envelope.

Our Technical Proposal shall be binding upon us subject to the modifications resulting from Contract negotiations, up to the expiration of the validity period of the Proposal, which is 180 calendar days from the date of advertisement.

We understand you are not bound to accept any Proposal you receive.

Yours sincerely,

Authorized Signature:

Name and Title of Signatory:

Name of Firm:

Address:

A2. Firm/Bidder's Profile:

Name of the Company/firm (in case of consortium, name of leader)	Date of Registration (in case of company with SECP, in case of firm with Registrar of Firm)	Role in Consortium (where applicable)
		Leader
		Member
		Member
		Member

Additional Documents

- Name of Company/Firm/Consortium Leader
- Name and contact details of focal person including e-mail and telephone numbers
- Organizational profile of the Company/Firm/Consortium, management structure and proof of financial soundness of the firm
- Copy of the registration certificate with SECP/Registrar of Firms
- Proof of Active Filer with FBR (NTN Certificate, STRN Certificate)
- In case of a consortium, proof of the consortium must be provided; this proof must include an agreement from consortium members delegating all the powers to consortium leader and authorizing the consortium leader to participate in the bid and sign the contract on their behalf.
- Consortiums must provide the responsibility matrix defining the areas and types of service being provided by consortium members.
- Any other relevant information to facilitate decision making

A2.1 Relevant Experience

1.	Name/ Title of Project/Work	
2.	Description of Project	
3.	Name of Employer/Organization (In case of No Employer/Organization, write "independently."	
4.	Employer/ Organization Address/Contact Details	
5.	Contract Duration (Years and Months) ____Years ____Months	
6.	Project Value (PKR)	

7. Any description detail, which may help Applicant to pre-qualify. ....

A bidder may use the same format for all projects.

A.3 Description of Technology

A.3.1 Business Plan

Introduction/Scope: Description   **Competitors Analysis:**   Description   **Key Stakeholders:**   Description

Target Customers/Beneficiaries:

Description

Value Propositions:

Description

Cost Structures:

Description

Revenue Streams:

Description

Sales/Marketing Plan:

Description

A3.2 Project Approach for E-commerce Platform

Development Methodology:

Choice of Technology:

Quality Assurance & Testing Plan:

Logistics Plan:

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Quality Control and Assurance Plan:

A4: CV of Project Team with proposed roles

  Personnel Capabilities

Particular Experience Record of Key Personnel

Name of Applicant_____

Project Team:

Title / Position (please change titles as required)	*Number*
PD	
PM	
Team Leads	
Developers	
Designer	
Trainers	
Quality Assurance/Quality Control	
Add more rows if required	

Team Structure and Organogram

Title/Position (of each member)	Role/Key Responsibilities	Qualification	Expertise / Background	Experience (years)

Detail CVs of all project staff

Professional Information

Qualifications

Work done

Financial Proposal - Sample Forms

(These forms are given as sample to assist the bidder in preparation of their bids. Bidders are requested to fill-up complete required information; however bidders may provide any additional information which they deem necessary for assessment of their bids)

B1. – Financial Proposal Submission Application

[*Location, Date*]

To:

Chief Financial Officer
Universal Service Fund
5th Floor, HBL Tower
Islamabad, Pakistan

Email: projects.tenders@usf.org.pk

Sir,

We, the undersigned, offer to provide services for execution of **Empowerment of Craft SME/MSMEs Through E-commerce** by your Request for Proposal dated [ADVERTISEMENT DATE] and our Proposal (Technical and Financial Proposals). Our attached Financial Proposal is for the sum of [Amount in words and figures]. This amount is inclusive of all the local taxes, duties, fees, levies and other charges applicable to our company, our sub-contractors, and collaborations under the Pakistani law.

Our Financial Proposal shall be binding upon us, up to the expiration of the validity period of the Proposal, which is 180 calendar days from the date of advertisement.

We understand you are not bound to accept any Proposal you receive.

Yours sincerely,

Name, Signature, and Title of Signatory
Name of Firm/Company:
Address:

B2. – Summary of Costs (Bidders should use the same table for costing)

Particulars	Cost in PKR
Activity Based Cost as mentioned in TOR deliverables	
Total Lump Sum Cost	
All applicable Taxes:	
Grand Total of Financial Proposal	

CAPEX	Cost
Market Assessment Cost	
Marketing and Branding	
E-commerce Platform Development	
Onboarding Cost	
Any other items	
Total Cost	
Subsidy Requested	

OPEX	Year 1	Year 2	Year 3
Rent			
Utilities			
HR Cost			
Platform Hosting & Bandwidth			
Operations, Repair & Maintenance			
Any other Expenses			
Sub Total			
Subsidy Requested			
Total Subsidy Requested			

Grand Total:

Project	Total Project Cost (CAPEX + OPEX)	Total Subsidy Requested (CAPEX+ OPEX)
Empowerment of SME/MSMEs through E-Commerce	Amount to be filled in words and figures	Amount to be filled in words and figures

B3. – Cash flow Projections based on CAPEX and OPEX
Financial model to be presented showing the

B4- Proposed transaction fee model (amount should not exceed 10% of the transaction value)