

Request for Proposal

Corporate Photography for The First MicroFinance Bank, Afghanistan

Date of Issue: 25 Feb 2018



The First MicroFinanceBank
اولین بانک قرضه های کوچک
'bank with a social mission'

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1. Statement of Work

1.1. Purpose

Photography is an important asset for the FMFB-A brand and it plays a vital role in our marketing and external communication efforts. The purpose of this Request for Proposal (RFP) is to select an experienced professional Photographer(s) to:

- Capture photos with different lighting, staging and locations to build an enduring collection of images for external communication/marketing programs, annual reports, website, advertising campaigns, billboards, brochures, catalogues, other product placements and internal communication programs.
- Capture photos that should illustrate our employees in their office environment to bring our audiences closer to the work environment of the bank, allow them to witness our culture and make them feel part of the FMFB-A brand.
- Capture photos that showcase our various products/services and their positive contribution to the communities we serve, to attract prospective clients.
- Comply with the scope of work stated in the following section within the specified time.
- Travel within Kabul, and to other agreed locations e.g. Parwan, Herat, Mazar, Bamyan, Takhar or areas with high client concentration to capture indoor and outdoor shots.
- Exhibit high level of technical skills in taking photographs, direction, choreographing the shots and digitally reproducing the photographs with perfection and precision.

2. General Information

2.1. Context

The First MicroFinanceBank-Afghanistan has been operating in Afghanistan since 2004 with the vision of contributing to poverty alleviation and economic development through provision of sustainable financial services, primarily targeting the micro & small businesses and households. FMFB shareholders comprises of Aga Khan Agency for Microfinance (AKAM), Kreditanstalt für Wiederaufbau (KfW), International Finance Corporation (IFC) and Aga Khan Foundation, USA.

Currently, FMFB-A is the market leader in microfinance contributing over 50% to the industry outstanding portfolio. As of Dec 2017, FMFB-A's Gross Loan Portfolio stood over USD 85 million with over 64,000 active borrowers. FMFB-A has a network of 47 branches and outlets covering 14 provinces. The bank offers a range of services including savings, loans (microfinance and SME) and commercial banking services. Loans for agriculture and incremental housing is coupled with free advisory services.

2.2. Schedule of Events

The following is a tentative schedule that will apply to this RFP, but may change in accordance with Bank's needs or unforeseen circumstances. Changes will be communicated by e-mail to all invited bidders.

Issuance of RFP	25 th Feb 2018
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Inquiries due	2 nd March 2018
Deadline for Submitting Proposal	15 th March 2018
Complete Initial Evaluation	25 th March 2018
Signature of Contract	1 st April 2018
Start of Work	10 th April 2018 or mutually agreed with the bank

The Photographer(s) shall indicate the duration of photoshoot. However, FMFB-A reserves the right to change the schedule, if required.

3. Scope of Work and Requirements

It is expected that Photographer(s) will be prepared to work with the Business Strategy and Marketing (BSM) team to come up with high quality photographs as required by the team and commit to specified dates and events, if required by BSM team. The photoshoot needs to capture the essence of FMFB's banking services and reflect its objectives. All the photos must be of high quality and in a format suitable for use in marketing collateral. The Photographer(s) may need to engage a team assistant/ choreographer, whose cost should be included in the quoted price of proposal and no extra payments will be made to his/her team members. Women are encouraged to apply as lead Photographer(s) or team member(s). The Photographer(s) while performing his/her duties is expected to comply with laws of Afghanistan, especially the regulations governing the Ministry of Information and Culture in the country.

Therefore, in order to ensure that these objectives are met, the detailed scope of Photoshoot for the bank must cover (but not limited to) the following:

- The Photographer(s) will work two shifts in a day, morning shift from 8:00am to 12:00pm and afternoon shift from 1:00pm to 3:30pm. The maximum duration of this contract is to be specified by the Photographer(s) and should include scout/travel days. Working days for the bank are from Saturday to Thursday with only morning shift on Thursdays. The project duration should factor in time for shortlisting, screening, editing and final selection of photographs.
- The Photographer(s) may travel within Kabul and to other locations agreed with the BSM Department, such as Parwan, Herat, Mazar, Bamyan, Takhar and to locations where bank has high client concentration. The travel plan should be mentioned in project plan with timelines and cost to be included only for destinations where air travel is required. For locations that are accessible by road, the bank will provide conveyance facility.
- The Photographer(s) will be responsible for the direction and choreography of the photoshoot in consultation with the members from BSM team. The photographs must:
 - a) Focus on **Afghan people** and their **natural expression** that resonates with the viewer.
 - b) Portray **Subjects** that are real and authentic.
 - c) Show situations that are **engaging** and **inspiring for** the viewer.
 - d) demonstrate **diversity** to appeal to our wide and varied audiences
- All client photos will be short after getting written consent from the subjects which the bank will facilitate.

- The Photographer(s) will conduct photoshoot in view of bank's target audience that includes (but not limited to) the following:
 - a) Microfinance entrepreneurs both male/female (artisans/manufacturers/traders etc.)
 - b) Afghan Families
 - c) SME/Corporate clients
 - d) Regulators/Government agencies
 - e) Salaried people/retirees
 - f) Potential Re-locators/Refugees
 - g) FMFB-A shareholders and external stakeholders like investors, lenders, donors etc.

3.1. Photoshoot Scenarios

The photographs should show a lifestyle, create a mood, evoke emotion, and tell a story about the bank's products and services including loans, deposits, alternative delivery channels, transfers and general banking transactions. The photoshoot scenarios mentioned below are the broad categories of images required by the bank. **The bidder is required to come up with his/her photoshoot plan in the proposal keeping in mind the bank's audience and its products/services.**

- Indoor and outdoor photography of selected client houses in rural and urban areas for its **Housing Finance and Solar Lighting Finance** products. The photographs should highlight the purpose of the financial service i.e. to provide clients with the following (but not limited to):
 - h) Safety from possible natural disaster.
 - i) Access to clean drinking water.
 - j) Thermal insulation.
 - k) Energy conservation etc.
- Farm/village/field shots specifically for the bank's **Agriculture and Livestock farming loans**. The photographs should exhibit the following scenarios and scenes (but not limited to):
 - a) Farmers harvesting during crop seasons.
 - b) Farmers fertilizing their field.
 - c) Agronomist advising farmers on the purchase of fertilizer, seasonality of crops and selling crops to the intermediaries.
 - d) Loan officers visiting clients.
 - e) Poultry farming, small dairy businesses and small-scale livestock raising.
 - f) Small-scale greenhouse farming.
- Pictures of micro entrepreneurs and their businesses to highlight the bank's **Micro-Finance** loans. The photographs should reflect that the financial services have (but not limited to):
 - a) An impact on reducing poverty and diminishing the vulnerability of disadvantaged population.
 - b) Delivered client-centric products designed as per needs, preferences, behavior and aspirations of the target population.
 - c) improved the Quality of Life of beneficiaries in terms of:
 - Increase in their income,
 - Better healthcare facility for their families,

- Access to education for their children
- Pictures of high net worth, SME clients and their businesses to highlight the bank's **SME** loans. The images should reflect that the financial services have (but not limited to) Socio-economic Class A clients at their work places depicting various scenarios.
- The Photographer(s) will focus on **women financial inclusion** in line with the bank's valued based banking principles. The photographs will be captured on the story lines such as (but not limited to):
 - a) Women running home-based small businesses.
 - b) Women overcoming challenges and hurdles to financial inclusion
 - c) Women making pathways around barriers and replacing prejudices with facts such as:
 - Women are more likely to pay back loans.
 - Women are good savers.
 - Women contribute to community development.
 - d) Women-only branch contribution in providing the right platform, knowledge and financial opportunities in increasing female economic empowerment
- A thematic collection of images focusing solely on **Alternative Delivery Channels** i.e. digital financial services , Mobile Money, e-wallet, Branchless banking through agents, ATMs, card products, SMS banking, internet baking etc.
- Collection of images to highlight the bank's Sustainable banking practices. (To be discussed and finalized with the Sustainability Strategy Manager)
- Headshots/group photo of Management team members.

4. Deliverables

No. of shooting/working days (including scout/travel/editing days): Approx. 20-30 days

Raw Images: 1,000 – 1,200

Edited Images: 500 - 600

The key deliverable must include:

- 500-600 edited images under the agreement signed upon selection of the proposal in response to this RFP . All images shall be deemed to be '**work made for hire**' and the comply with the following conditions:
 - a) **Delivery of Photographs:** The photographer will provide all digitally processed images in a USB drive to the bank's representative.
 - b) **Ownership:** All photographs taken and delivered to the bank under the agreement will be deemed 'made for hire', meaning the bank will be sole owner of the photographs and all rights, including copyrights.
 - c) **Confidentiality:** Photographer will not use, access or disclose and shall hold in strict confidence any or all information, images of the bank's employees, clients, and management obtained and/or taken by Photographer.
- All the photographs must be delivered in digital format including both JPG and TIFF with layers. It will be used for bank's website, annual report, social media sites, ADCs, digital financial service channels such as ATMs, Agents, and online and print advertisement including but not limited to, billboards, brochures, standees, flyers and video ads.

- The Photographer(s) will deliver compendium of photographs digitally through sharing a secured drop box link and providing the whole collection in USB to the contact person, documenting collection of shots segregated as per products and services, events and individual pictures.

5. Proposal Preparation Instructions

5.1. The Photographer's Understanding of the RFP

In response to this RFP, the Photographer accepts the responsibility to fully understand the RFP in its entirety, and in detail, including making any inquiries to FMFB-A as necessary to gain such understanding. However, FMFB-A will ensure that there is transparent communication of responses to questions about the RFP to all bidders. FMFB-A reserves the right to disqualify any Photographer who demonstrates less than such understanding. Further, FMFB-A reserves the right to determine, at its sole discretion, whether the bidder has demonstrated such understanding. That right extends to cancellation of award prior to contract signing, if an award has been made. Such disqualification and/or cancellation shall be at no fault, cost or liability whatsoever to FMFB-A.

5.2. Good Faith Statement

All information provided by FMFB-A in this RFP is offered in good faith. Individual items are to change at any time. FMFB-A makes no certification that any item is without error. FMFB-A is not responsible or liable for any use of the information or for any claims asserted there from.

5.3. Communication

Verbal communication shall not be effective unless formally confirmed in writing by the bank's concerned official. In no case shall verbal communication govern over written communication.

5.4. Bidder's Inquiries

Inquiries, questions and requests for clarification related to this RFP are to be directed in writing to:

Attention: Homayoun Nikseyar
Designation: Sr. Manager Business Strategy and Marketing
Email: homayoun.niksear@fmb.com.af

5.5. Informal Communications

Shall include, but are not limited to the following:

- Questions/inquiries about technical interpretations concerning this RFP must be submitted in writing and be received prior to **2nd March 2018**
- **Errors/omissions or enhancements:** The Photographer shall bring to FMFB-A any discrepancies, errors, or omissions that may exist within this RFP. With respect to this RFP, the Photographer shall recommend to FMFB-A any enhancements, which might be in FMFB-A's best interest.

5.6. Response to Inquiries

FMFB-A will ensure an email response to each question or request for clarification within three (3) business days.

6. Proposal Submission

The proposal for services and the price quotations must be submitted through email. The proposal should be sent to **homayoun.niksear@fmfb.com.af**

Proposals are to be received on or prior to 1600 hours GMT on 15th March 2018 (**"The Deadline"**). After this date/time, no amendments or additions may be made to proposals. Any attempt to do so can result in exclusion from the remainder of selection process. The proposals for services will be opened immediately after the expiry of the deadline. The language of the proposals and price quotations must be English.

The proposal should include:

- Signed Declaration of Undertaking set out in Appendix 1.
- Company/individual profile with CVs of team members containing details of experience and overall capability.
- A detailed Photoshoot plan/ Approach with timelines explaining on how s/he plans to approach this assignment
- A portfolio of work as a web link to highlight past experience as applied to this proposal project
- Details of equipment, including: Camera Model, Lens model and make, Accessories,
- The organization and logistics requirements including air travel, board and lodging requirements
- Price Quotation Spreadsheets. Pricing should be inclusive of travel/board and lodging expenses (incl. in-country air travel and hotel expenses) and expended on any other human resource involved for the completion of the assignment such as assistant(s), and choreographers, if any.
- References: Provide a minimum of two (2) references including the name of person(s) who may be contacted, title of the person, email address and phone number.

7. Price Quotation

All Photographers must fill out the attached cost breakdown template for the delivery of the work as described in this RFP. The Photographer should submit their price quotation spreadsheets in MS Excel format using the template provided; submissions that do not use the required template will not be accepted. The spreadsheets should use formula to calculate totals and other figures. FMFB-A would like to see how the Photographer calculate their price quotations, therefore please do not enter totals and other derived figures manually.

In addition to numerical spreadsheets, all price quotations include written notes (English) that explain assumptions and the cost realism of the items in the price quotation. Submission without detailed written notes will not be accepted.

The price quotation should also include:

- All costs in US dollars
- Fees- shown separately

- Foreign per diem allowance and accommodation costs in place of service along with reference for per diem and accommodation rates as relevant in the budget notes;
- In case of national Photographer, classification of cost breakdown is required.
- Transport costs between the home country and place of service;
- Any acquisitions of needed items;
- Other costs-reason must be given for other costs.

The contract will be on fixed-price basis. Allowance must be made for local withholding tax of 7%, which will be deducted at source on all payments under the contract. An advance payment of 30% of the contract value will be paid within 10 days from signing off the contract; the balance 70% will be paid within 10 days of submission of all deliverables subject to complete satisfaction of FMFB-A Management.

8. Method of Award

Members of the BSM team will review all proposals. All proposals will be evaluated by the following ranking court:

Ranking Criteria	Percentage
Corporate portfolios/similar past work experience	20%
Detailed Photoshoot Plan (as per Scenarios mentioned in Section 3.1)	50%
Pricing	30%

9. Selection and Notification

Photographer(s) determined by FMFB-A to possess the capacity to compete for this contract will be selected to move into the negotiation phase of this process. Notification will be send to those bidders via E-mail. The bidders not selected for the negotiation phase will not be notified.

An exchange of the personnel or key personnel who are firmly committed to the project after bid has been submitted cannot be made without the approval of FMFB-A. An exchange of personnel can result in the bid being reassessed.

APPENDIX 1

Declaration of Undertaking

I underscore the importance of free, fair and competitive bidding process that precludes abusive practices. In this respect, I have neither offered nor granted directly or indirectly any inadmissible advantages to any public servant or other person. Also not accepted such advantages in connection with the bid, nor will I offer or grant or accept any such incentives or conditions in the present budding process or, in the event that I am awarded the contract, in the subsequent execution of the contract. I also declare that no conflict of interest exists in the meaning of the kind described in the pertinent Guidelines.

I also underscore the importance of adhering to minimum social standards (“Core Labor Standards”) in the implementation of the project. I undertake to comply with the Core Labor Standards ratified by the country of Afghanistan.

I will respect the obligations, will fulfill the declaration of undertaking, and will obey the laws of the country of Afghanistan.

Place

Date

(Name of Photographer)

(Signature)