



Pact Namibia

Partnership for WORTH, An Economic Strengthening Program

Request for Proposals 264-RFP-10-01

I. Introduction

Pact Namibia invites non-governmental organisations (NGOs) registered in Namibia to submit a proposal for partnering with Pact to implement the Pact WORTH program, an economic strengthening initiative focusing on women caregivers of families with HIV/AIDS and orphaned or vulnerable children. Sections II to IV provide background and Pact's overall approaches relevant to this RFP. Section V through VIII details the goal, objectives, statement of work, deliverables, and eligibility criteria. Sections IX to XIII detail instructions for submission, proposal due date, evaluation criteria, inquiries, information sessions, and the timeline. Annex 1 provides an overview of the WORTH model. Annex 2 is the budget template. Annexes 3 and 4 cover the terms and conditions of this RFP and the contract.

II. Background

HIV/AIDS represents a significant threat to the well-being and safety of children, with their vulnerability often beginning long before a parent dies. According to a UN Children's Fund (UNICEF) report, the number of orphans and vulnerable children in Namibia is expected to double over the next 15 years. The survey indicated that AIDS, food insecurity and a weak social support network pose a triple threat that is expected to push the number of orphans and vulnerable children aged under the age of 15 from 120,000 to around 250,000 by the year 2021. The orphans and vulnerable children, who will make up 10 percent of the country's projected

population of 2.5 million in 2021, live mostly in the more densely populated north-central regions, Kavango and Caprivi regions in northeastern Namibia.¹ This increase in the numbers of orphans and vulnerable children, poses a huge challenge to communities and society with regard to the provision of care and support for these children, including access to nutritious foods. Given these data, sustainable interventions for orphans and vulnerable children need to be seen in the context of rural and economic development for mitigating the impact of HIV/AIDS on families, households, and communities and not as continuous social welfare support.

Pact, through the WORTH initiative, seeks to mobilize and build community capacity to address the needs of orphans and vulnerable children in Namibia through economic empowerment of women. The pilot will start with women caregivers of orphans and vulnerable children based in the Caprivi region in order to assist households and communities increase their economic strength to meet the needs of orphans and vulnerable children.

The Caprivi region has been selected for this pilot intervention, because of the high regional HIV prevalence at 31.7%, highest proportion of orphans and vulnerable children (42%), highest poverty, 60% unemployment among women, and high gender-based violence (2006-07 DHS). Although basic literacy is high at 88%, the impact of HIV and AIDS threatens to deepen poverty and increase the state of vulnerability of the residents of the region. These effects pose a burden for women who are heavily involved as caregivers for ill adult family or household members and orphans and vulnerable children. Women caregivers require financial resources to care for the ill, support children in their care, and provide food in households affected by HIV/AIDS.

III. The Pact WORTH Approach to Economic Strengthening

Pact Inc's mission is to help build strong communities that provide people with an opportunity to earn a dignified living, raise healthy families, and participate in democratic life. Pact achieves this by strengthening the capacity of grassroots organisations, coalitions and networks, and by forging linkages among government, business and the citizen sectors to achieve social, economic and environmental justice.

Through local NGOs, community-based organisations (CBOs), and faith based organisations (FBOs), Pact Namibia is implementing an HIV/AIDS program with funding from USAID/Namibia under the U.S. President's Emergency Plan for AIDS Relief (PEPFAR) to support the Government of Namibia's response to HIV/AIDS through innovative approaches to community-based prevention, care and support for persons and families infected and affected by HIV/AIDS. To this end, Pact Namibia intends to pilot and scale up its WORTH program, an economic

¹ OVC Population to Double in 15 years. By Medilinks. Accessed online at: <http://medilinkz.org/news/news2.asp?NewsID=13682>

strengthening initiative. The program will target women who are taking care of orphans and vulnerable children. In some instances, the program will reach women additionally caring for HIV positive household members, and in some instances will be HIV positive themselves.

WORTH is Pact's women's empowerment initiative built on three core activities namely literacy, saving-led village banking and microenterprises. It is designed to increase the economic participation of rural poor women who have had limited access to traditional microfinance, market activities and development, by enhancing their financial literacy, business development and management skills. WORTH builds experience and a knowledge base through participation in WORTH groups. Women form strong groups, become more literate, save together, learn to manage their own village banks, and use their savings to become successful entrepreneurs. In addition to increasing their income from their individual businesses, women reap the benefits of their group's lending by charging interest on loans and distributing that income as a dividend to the members at the end of the cycle. Women's increased wealth and stature in the community provide the foundation for women to become agents of change and thus engage communities in meeting pressing social needs such as poverty and inequity, stimulated in part through supplemental reading materials and guided discussions.

Through the WORTH program, women in villages come together in small groups of 20-25. The women save together weekly and use simple-to-read economic empowerment materials developed specifically for the program. They learn to read together and at the same time turn their growing savings into a revolving loan fund. From this fund, the women make small loans to group members to start and/or grow small businesses. Like all good bankers, women in their 'village banks' then charge interest, or in areas where interest is not charged, levy an administrative fee for loans and periodically distribute accumulated interest or fees, as dividends, to bank members. Women are both bankers and borrowers, building equity not debt as they use their savings and credit to generate income. The model empowers the women; it enables them to save, borrow, develop businesses; and interest accrues to group, while fees and fines increase the group earnings. The program provides participants a means to generate, manage and control resources, thus increasing women's decision-making in their families and enhancing their status in the community.

A strikingly simple concept, WORTH implements a sequence of activities that:

- introduces literacy through action-oriented, group instructional learning, while women save together
- enables women to build transparent savings and credit groups through simple, practical women's village banking, using their literacy skills
- encourages women to borrow from their savings to develop micro-enterprises built on women learning from women
- facilitates village banks charging interest on their loans and then periodically distributing this interest as dividends to bank members
- trains women in problem-solving and advocacy to tackle the most difficult challenges facing families and communities
- supports the development of two income streams for a woman – one from micro-enterprise and one in the form of dividends from the village bank

- enhances the available resources to address needs in HIV affected households
- enhances a household's and community's ability to meet needs of orphans and vulnerable children

Pact has been successfully implementing WORTH for ten years. The program has been implemented in Cambodia, Democratic Republic of the Congo, Ethiopia, Kenya, Myanmar, Tanzania, Uganda and Zambia. WORTH has become widely known as a program for the economic empowerment of women, yet it also has a proven track-record as a program that builds the capacity of implementing grass-roots local institutions and NGOs.

Please see Annex 1 for additional details on the WORTH model and implementation.

IV. PACT's approach to capacity building of local organisations

In addition to empowering women through the WORTH program, the partnership with Pact will avail the successful partner access to Pact's activities for building capacity of local NGOs. Although initially intensive, Pact will provide organisational development support through capacity assessments and capacity building plans. Depending on the need identified in the assessments, Pact's organisational development work may address any of the following areas for building capacity and systems within the partner NGOs:

- Program planning, management and supervision practices.
- Monitoring and Evaluation systems
- Financial and administrative policies, management systems, and financial controls
- Grant monitoring systems
- Governance, strategic planning and policy framework
- Human resources development, management and policies
- External relations and partnership development / interaction.
- Program institutional and financial sustainability.

V. Program Goal and Objectives

The program goal is to improve the economic well-being of households affected by HIV/AIDS within the Caprivi region, by strengthening the capacity of community based organisations to provide vital safety nets of support to children affected by AIDS. Specific objectives, by the end of June 2012, are:

- To improve the literacy and numeracy skills of 2,000 women in the Caprivi region.

- To increase the economic well being (average monthly income) of at least 2,000 women in the Caprivi region through micro enterprise development.
- To increase the proportion of WORTH women group members to initiate advocacy actions to issues identified as priority in their communities.
- To improve the economic security of households, communities, and families supporting orphans and vulnerable children

Expected Results/Outcomes include:

- 2000 Care givers have basic literacy and numeracy
- 2000 Care givers participating in saving schemes
- At least 33% of the Participants establish or participate in micro businesses
- Compared to baseline, orphans and children (and members) in the of WORTH Care givers' households have more needs met.

VI. Statement of Work

Pact Namibia is seeking organisations interested to implement and manage Pact's WORTH program locally in the Caprivi Region, targeting 2,000 women over a period of two years, ending June 2012. The organisation is expected to work closely with Pact to implement a sequence of activities as described in Annex 1.

Pact will select one organisation to implement the pilot phase of WORTH. The budget for this project will be based on current salary history and will not exceed USD\$250,000.00 for each of two years. Pact will provide the design, training on the methodology and the technical support to implement and manage the program to the successful partner.

Upon contract signing, the selected organisation is expected to work closely with Pact to hire the following staff as employees of the contractor:

- 1 x WORTH Coordinator
- 2 x WORTH Assistant Coordinators (ACs)
- 8 x Empowerment Workers (EWs).

The organisation is required to organise at least 8 geographic clusters targeting 250 women caregivers each. Within each cluster, Empowerment Workers (EW) will form small groups of 20-25 caregivers. Each Cluster will be trained by an EW. The EW receives extra training periodically from Pact, the WORTH Coordinator and Assistant Coordinators, to be able to support each WORTH groups. The EW mentors the groups throughout the implementation period of the WORTH program; by visiting each group twice a month to train, backstop, and assist in identifying challenges the women may be facing. The organisation will also run bi-monthly mobile workshops, with selected targeted messages and technical information. The organisation is required to participate in the field collection of data for a WORTH survey designed by Pact and for ongoing quality data collection.

Further detail information regarding the implementation of the WORTH program can be found in Annex 1.

Any organisation that submits a proposal must demonstrate its programmatic and organisational capacity and experience to implement, monitor and follow-up community development activities. Organisations receiving support from other sources to implement community-based activities must describe how the support through Pact's WORTH program would complement their existing activities.

VII. Deliverables

The following are suggested deliverables and required due dates, in line with Pact's current annual workplan and targets. Pact has a right to adjust the final contract deliverables based on the selected offeror's approaches as described in the proposal. Pact also has a right to adjust the annual deliverables depending on availability of donor funds and/or technical direction provided by the donor.

No	Activity	Deliverable	Time Frame
1	Recruitment of WORTH staff	11 staff recruited and signed contracts	Two months after signing the award April/May 2010)
2	Participate in Training on the WORTH Methodology	11 WORTH staff trained on the methodology	Immediately following recruitment of staff (Second / third month of implementation)
3	Start up of community activities	15 meetings held with different communities in the Caprivi Region	Second/Third month of implementation
4	Formation of WORTH groups of 20 Women Caregivers each,	25 Groups by 30 Sept. 2010; 100 Groups by 30 Sept 2011	By Sep 30 2010 and by Sep 2011
5	Initial training of WORTH Groups	Training held per group	Second to Sixth month until 30 Sep 2010 for first 25 groups. 75 new groups Oct 2010 to Feb 2011
6	Baseline data collection	500 questionnaires initially by 30 Sep 2010.	After formation of groups

		Total of 2000 by 2011	
7	Empowerment Workers convene each group twice a week for Literacy and numeracy training following WORTH developed Materials, and support savings schemes	Evidence of groups being held twice a week	Ongoing
8	Monthly Support to Empowerment Workers	Evidence of supervision, support and further skills development	Ongoing
9	Participate in Training on the Small Business	11 WORTH staff trained on the methodology	Sixth to Ninth months of Implementation
10	Empowerment Workers introduce and work with next WORTH book "Selling Made Simple"	Evidence of groups being held twice a week	Ongoing

Other trainings will be made available by Pact.

VIII. Eligibility

This request for proposals is open to locally registered non-governmental organisations currently engaged in community-based activities. Organisations need to have experience in providing community or financial services in Caprivi. Organizations must have well defined structures and policies, procedures and paid staffing. Organisations must have experience managing multi-year budgets and should demonstrate expenditures of at least US\$100,000 (about N\$750,000) in at least one of the last two fiscal years, with audited financial statements. Organisations that currently receive direct HIV/AIDS (PEPFAR) funding from any U.S. Government Agency or Department are not eligible to receive funding under this program. Note that no prior HIV/AIDS experience is required.

In accordance with U.S. Government regulations, organisations must have or apply for VAT reimbursement status within six months of signing the award.

The following organisations/programs are **not** eligible to apply for this EOI:

- Organisations not registered in Namibia;

- Governmental bodies, including coordination structures;
- Parastatal or state owned organisations;
- Private voluntary organisations (PVOs);
- Organisations that currently receive direct HIV/AIDS (PEPFAR) funding from any U.S. Government Agency or Department; and
- Organisations that have not had at least N\$750,000 in expenditures in one of the prior two years.

Private Namibian organisations may apply, as may Namibian for-profit organisations, however the program will not incur a profit. Successful organisations will receive funding and reimbursement based on direct actual costs that are approved in a budget,. Actual costs will be monitored and will be verified.

Please note that after notification, the successful identified partner must commit to initiating implementation no later than 15 days after the contract is signed.

IX. Request for Proposals

To submit a proposal, offerors must adhere to the requirements and keep the proposal to the structure that follows. All documents must be formatted on A4 or letter sized paper, single-spaced with a 12-point Garamond, Arial or Times New Roman font with one inch margins. Electronic submissions should be made either as a Word (.doc or .docx) file or as an Adobe (.pdf) file to better guarantee formatting and content across computer systems. The structure of the proposal must be as follows:

- 1. *Proposal cover page*** (1 page)
Name of Organisation, Contact Person, address, phone, fax, email address and organisations registration number.
- 2. *Expression of Interest.*** In this section, interested organisations should describe their suitability in becoming partners to implement the WORTH Program in the Caprivi Region.
- 3. *Reaching target population: women caregivers*** (1/2 page)
The organisations should propose how they would identify and recruit women caregivers for participation in this program's WORTH groups.
- 4. *Sustainability Strategy*** (1/2 page)
The organisations should propose what they would do in order to ensure sustainability beyond the end of this contract. This includes an exit strategy.

5. Relevant Experience (6 pages maximum)

a. Organisation Background

The statement should present a brief overview of the organisation's mission, goals and how they relate to the proposed program; relevant experience in relation to the proposed program; current geographic area of operation of the whole organisation, if relevant; and, comparative advantage in carrying out this work, such as prior successes in economic strengthening programs.

b. Specific technical approach and experience:

Organisations should describe their approach to the following areas, along with their relevant experience for each area:

1. Community mobilisation
2. Microfinance
3. Small business support
4. Facilitating and managing group processes;
5. Undertaking grassroots-based training; and,
6. Supervision

c. Monitoring and Evaluation Experience:

Organisations should describe their current M&E capacity and systems, including data collection and reporting structures, and their data analysis and reporting experiences. Please provide examples of a few indicators and their results that your organization has collected and reported on in the past.

d. Computer literacy:

Organisations should describe their competency with computer programs that may be relevant to this program

6. Management Systems

a. Governance & management: Organisations should provide the following:

Organisational chart, brief profile and CVs (limited to 3 pages) of key management staff (e.g. Director, Program Coordinator, Finance Officer, M&E Officer) who will provide management and oversight to the WORTH Program

b. Policies and systems: List existing policies and describe the organisation's financial management and administrative systems, policies regarding human resources and payroll systems currently used by the organisation. (Pact will verify and ask for actual policies should the organization be shortlisted)

c. Current salaries: A list of current monthly salaries, percentage time, and benefits of existing key management staff who will be supporting this program. If shortlisted this list will be verified by Pact

d. Salary payroll for all existing management staff listed in the proposal. This will be verified by Pact.

7. **Required Cost proposal** – Submit a cost proposal (budget) according to the template provided in Annex 2, that will enable the organization implement all the activities listed under Annex 1. As a separate document an Excel sheet is available for downloading.
8. **Past performance References** - All organisations must submit contact information for at least three (3) organisations and/or donors with whom they have worked in the past three (3) years implementing community-based activities. The reference information should include the procuring/financing organisation's name, location, current telephone or e-mail information, points of contact, award number if available, dollar value of activity, and brief description of work and dates performed.
9. **Proof of registration in Namibia:** Organisations are required to submit a copy of proof of registration with the appropriate authorities of the Government of Namibia.
10. **Copies of financial statements** demonstrating income and expenditures, or reflecting annual operating costs, for the last two years, certified by an appropriate officer of the organisation.

X. Proposals Submission Deadline

The deadline for proposals will be the close of business (17:00 Namibian time) on March 9th, 2010. Late proposals will not be reviewed. However, Pact reserves the right to consider any request for proposals for review at its discretion. Pact will hold selection interviews for those organisations selected through the review process.

Proposals may be submitted electronically by email to: rfp@pactnamibia.org. Please include the following in the subject line: "264-RFP-10-01 WORTH submission". Please ensure that all attachments and supporting documentation is sent in the email.

Proposals may also be submitted by hand or by courier service to the following address:

Pact Namibia
2nd Floor, Office 3 E-F-G
Yang Tze Building
351 Sam Nujoma Drive
Klein Windhoek, Namibia

Pact encourages organisations to deliver an electronic copy of the proposal to mitigate the risk that courier deliveries of paper proposals could arrive late.² Since Pact cannot be responsible

² In the past, delivery by courier has been delayed by up to one week, and it is the responsibility of the organisation to take this delay into consideration and submit the proposal on time.

for verification of receipt for full electronic copies, organisations are encouraged to use electronic “receipts” and maintain these as evidence of compliance with the closing date and time.

By submitting the proposal, offerors agree to comply with terms and conditions of this RFP in Annex 3 and 4.

Organisations are encouraged to periodically check the following website: www.pactworld.org/cs/namibia/rfas for updated information related to this RFP.

XI. Evaluation Process and Criteria

Pact Namibia will conduct a compliance review of each proposal for basic responsiveness to the instructions in this Request for Proposals. Upon completion of the compliance review, all compliant applications will be subjected to a technical review according to the Evaluation Criteria described below.

Evaluation Criteria:

❖ Relevant Experience	30%
➤ Technical and Implementation Expertise	20%
➤ Monitoring and Evaluation	10%
❖ Synergy of WORTH program to bidder’s programs activities and approaches	15%
➤ Current Programs and approaches/strategies	
❖ Management Systems	20%
➤ Human resources , Finance and Admin Policies, procedures and systems	
❖ Past Performance	15%
❖ Cost competitiveness and effectiveness	20%

Relevant Experience (30%)

- **Technical and Implementation Expertise:** Does the organisation demonstrate previous experience and use of appropriate approaches, strategies, and techniques? Relevant community mobilization experience? Experience working with women? Approach for targeting caregivers of OVC? Experience with microfinance and micro business development programs? Experience implementing community-based activities in Namibia? Existing implementation structure? *Reach in general? Supportive Supervision?*
- **Monitoring and Evaluation:** Description of tools, use of data to improve programs? Is there a dedicated person for M&E? What are the organisation’s current data collection and reporting systems?

Synergy of economic strengthening to current activities (15%)

Are the goals of the organisation consistent with WORTH program objectives? Is there comparative advantage for the organisation to implement WORTH? Appropriateness of organisation's approaches and strategies, including volunteer management, for implementing WORTH. What is the size of the WORTH Program compared to *existing activities*? *Are there complementarities of the WORTH activities to existing activities*? Links with other relevant organisations?

Management Systems (20%)

- **Policies & Systems:** Efficient and effective programmatic, personnel and financial management systems/policies and controls to ensure proper implementation, oversight, review, and ability to adjust in response to new information?

Past Performance (15%)

- **Past Performance:** The review committee will consider the following: prior demonstrated capacity by the organisation to manage (technically, administratively, and financially) a project of similar type and complexity and to deliver the required results. In addition, the review committee will also consider the prior demonstrated experience of organisation in activity implementation, developing, tracking, and analyzing performance including monitoring and evaluation. The review committee may contact references to assess past performance.

Cost competitiveness and effectiveness (20%)

- **Cost proposal:** The budget (cost proposal) will be evaluated for reasonableness, cost-effectiveness, and appropriateness as it relates to the proposed program activities and results. In addition salaries and time proposed should be equal to or less than the market related salaries. Are salaries inflated over usual monthly salaries? To what extent are just WORTH program costs (e.g.new staff salaries) in the budget? (to what extent does the proposal have salary costs for already existing staff)?

XII. Inquiries and the Information Session:

Offerors who have any questions regarding the RFP are required to put their questions in writing and submit them to RFP@pactnamibia.org by February 15, 2010. Alternatively, offerors may attend one of the information sessions to ask questions. Other than written questions submitted by the deadline, no questions will be taken or answered over the phone or in person outside of the formal information sessions. Answers to all written questions and questions from the information sessions will be posted on the Pact Namibia solicitations webpage

www.pactworld.org/cs/namibia/rfas, by February 24, 2010 to ensure all offerors have access to the same information. Please visit the website to access answers to questions.

Pact Namibia will hold information sessions for anyone with questions regarding this RFP at 8:30 a.m. at the Ministry of Gender and Child Welfare Conference Room, behind the Katima Mulilo Town Council, Caprivi Region on Tuesday, February 16th; and in Windhoek at the GZ Function Centre (corner of Bismarck & Dr. W Külz Streets) on Friday, February 19th respectively. To participate in the information sessions, register with Esme Basson by email esmebasson@pactnamibia.org or contact her on 061-303793. The deadline for registration is 5:00 p.m. on Friday, February 12th 2010. A maximum of two delegates per organization will be allowed.

The purpose of the information sessions is to introduce potential applicants to the RFP and describe the application process, and answer questions regarding the RFP. Please note that there will be no reimbursement for travel or accommodation related to attend the information session.

Please note that no assistance will be provided by any USG official or Pact Namibia staff to any organisation for the preparation of applications. No requests for meetings or phone calls related to this RFP with any USG or Pact officials will be accepted during the application process. Prospective applicants are encouraged to respond to the RFP in accordance with the guidelines provided.

XIII. Timeline of RFP

	<u>Target Date</u>
1. RFP Release	5 th Feb 2010
2. Questions Due	15 th Feb 2010
3. Information session in Caprivi	16 th Feb 2010
4. Information session in Windhoek	19 th Feb 2010
5. Answers to questions posted on website	24 Feb 2010
6. RFP Closing Date	9 th March 2010
7. Contractor Selection/Notification	19 Mar 2010
8. Contract Award	30 Mar 2010
9. Start Date	1 Apr 2010

Annex 1: DESCRIPTION OF THE PROGRAM - The WORTH Model

WORTH implements a sequence of activities that introduces literacy through action-oriented, group instructional learning while women save together; enables women to build transparent savings and credit groups through simple, practical women's village banking, using their literacy skills; encourages women to borrow from their savings to develop micro-enterprises built on women learning from women; facilitates village banks charging interest on their loans and then periodically distributing this interest as dividends to group members; trains women in problem-solving and advocacy to tackle the most difficult challenges facing families and communities ; supports the development of *two* income streams for a woman – one from micro-enterprise and the other in the form of dividends from the village bank

Literacy-led

The core of the WORTH model is a three-part book series, *Women in Business*, that focuses on developing the strong reading and technical skills needed to create savings-led village banks and micro-enterprises. The first book in the series called "*Our Group*" teaches women basic sounds, letters and numbers, and principles for developing strong groups. The second book, "*Road to Wealth*" instructs women on how to set aside mandatory and voluntary savings and use simple math to track the growth of savings; learn responsible lending and borrowing; study basic bookkeeping principles that enable the group to function as a self-sufficient village bank. The third book "*Selling Made Simple*" gives an insight into sound entrepreneurship and business management. All these literacy materials will be available in English as well as Silozi.

Small group formation

Through the empowerment workers hired by the local NGO, women are encouraged to form small groups of 20 to 25 members. Groups are responsible for setting their own meeting rules and electing their own officers. In addition, WORTH recommends that each woman pays a nominal program entrance fee and book fees that can be used to increase the group's savings fund.

Targeted messages

As women read together and practice their literacy in Silozi, the materials have messages that encourage them to be proactive in their communities, get engaged in educating others and organising programs to mobilize other women to take constructive actions related to health and nutrition, education, needs of orphans and vulnerable children, early marriage for girls, domestic violence, conservation of natural resources etc.

Savings-led village banks

When a group begins to save, the amount, which is set by the group, may be as small as N\$2 - 5.00 per woman per week. Women are highly motivated to save not only because they want to put aside resources, but because their savings generate interest when they are lent out to group members in the form of micro-enterprise loans. Typically, in other microfinance programs, the interest is collected by outside agencies, but in WORTH the interest accrues to the savers. Thus no matter how poor a woman may be, the village bank offers a source of income for each woman member/owner/saver.

Micro-enterprises

When women begin small businesses, they are encouraged to build on what they already know and gear to local markets. Many women familiar with subsistence farming choose to grow market gardens, raise goats or keep chickens, while others near towns start grocery stalls and

engage in petty trade. WORTH recommends multiple enterprises to spread risk and provide regular income that will enable loan repayment. It takes time for women to develop this diversity.

WORTH Clusters and Empowerment Workers

In order to provide extra technical support to each WORTH group (village bank), groups are organised into clusters based on geographic proximity. In this instance, there will be 8 clusters with about 250 women each. Each Cluster is trained by an Empowerment Worker (EW), who is staff at the partner NGO. The EW receives extra training periodically from the WORTH Coordinator and Assistant Coordinators, who are also NGO staff, to be able to support each WORTH group. The EW mentors the groups throughout the implementation period of the WORTH program; by visiting each group twice a month to train, backstop, and assist in identifying challenges the women may be facing.

WORTH TRAININGS

There are two key trainings that anchor the WORTH program, namely:

- 1. The Orientation Training:** This training prepares staff (including key NGO staff) to launch the program and have a better understanding of the WORTH history, philosophy, objectives and methodology, as well as the use of Appreciative Planning and Action (APA) as the key methodology throughout the life of the project. The orientation training also introduces the WORTH village banking systems, literacy training and micro enterprise development
- 2. Management Committee Training:** This training introduces more accounting forms and prepares the groups to manage the banking cycle in order to ensure that they become strong and vibrant village banks

In addition WORTH has other support trainings, these include:

- 1. Literacy Volunteer:** This training prepares women to teach other women literacy skills and how to use the WORTH materials called *Women in Business* series which are in Silozi.
- 2. Results Survey:** This training is delivered at the beginning of program activities and equips the EWs to collect quality data for the WORTH database
- 3. Mobile workshops:** These are based on different topics that address various community needs. These bi-monthly trainings provide groups with extra training focusing on community actions hence engaging women to become agents of social change.

All the above trainings are delivered using the Training of Trainers method, either by the Technical support team as in key trainings and results survey or by the trained local team as in the case of mobile workshops.

STAFFING AND PROGRAM OVERSIGHT

- The core implementation team is made up of
 - 1 x **Coordinator**
 - 2 x **Assistant Coordinators (ACs)**
 - 8 x **Empowerment Workers (EWs)**.

Annex 3: Conditions of RFP

Pre-award Conditions

1. Pact will not be liable for any costs incurred by respondents in the preparation and production of a proposal or the costs of any services performed prior to receiving a contract from Pact. All proposals and materials submitted in conjunction with the proposals shall become the property of Pact for use as deemed appropriate, respecting all copyrights.
2. Pact reserves the right to modify the requirements of this RFP after its release. Any modifications to the requirements of this RFP will be publicly posted in Pact Namibia website. If any modifications make compliance with the procurement timetable impractical, Pact will adjust the timetable accordingly.
3. Pact reserves the right to award to multiple contractors.
4. By submitting a proposal, the offeror agrees that s/he will not make any claims for or have any right to damages because of any misinterpretation or misunderstanding of the specifications or because of any misinformation or lack of information.
5. The successful offeror will be notified by the Senior Grants and Contract Officer, by emails. A contract will then be negotiated with the successful offeror. The contract will, among other provisions, incorporate at least this RFP and the successful offeror's proposal.
6. Pact anticipates to award a cost reimbursable contract.
7. Pact reserves the following prerogatives:
 - To accept or reject any or all proposals in part or entirety.
 - To correct any arithmetic errors in the proposals.
 - To waive or modify irregularities in proposals received after notification to the offeror.
 - To change any dates specified for the review and selection process.
 - To negotiate a payment schedule as part of the award of the contract.
 - To request additional information or written clarification of offeror response.
 - To request the selected offeror to work with a specific subcontractor in a given location where Pact has established relations of confidence with the subcontractor.
 - To request the selected offeror not to work with a specific subcontractor where Pact is concerned about the ability of the subcontractor to perform.

Post-award Conditions

1. Failure of the contractor to begin work within fifteen (15) days of the start date will be grounds for termination of the contract.
2. Contractors may be requested to provide evidence that the award of the contract will not result in a conflict of interest with regard either to other work performed by the Contractor or to potential conflict of interest among specific contractor staff.
3. Pact reserves the right to approve or reject all contractor staff assigned to this project.
4. The contract, if awarded, shall be governed and construed in accordance with the laws of the District of Columbia, including but are not limited to the items identified in the Standard Contract Clauses which are contained in Annex 4.

Annex 4 – Standard Contract Clause to be included in the contract.

1. PERFORMANCE AND DELIVERY

The Contractor shall commence performance of this contract on the effective date and shall make final delivery of completed tasks and work products no later than the completion/delivery date indicated on the cover page of this contract, unless this contract is cancelled earlier or extended by written modification executed by the Parties. Any specific delivery schedule(s) for services and/or work products ordered hereunder will be specified in Attachment 1. Whenever the Contractor knows, or reasonably should know, that any actual or potential condition is delaying, or threatens to delay, the timely performance of work under this contract, the Contractor shall, within five (5) calendar days, provide Pact written notice thereof, including all relevant information with respect thereto.

2. CONTRACT PRICE

The Contractor shall provide the services and work products specified in Attachment 1 of the contract up to ceiling or fixed price indicated on the cover page of this contract. Price(s) set forth in this contract, including modifications, shall be the only amount payable to the Contractor by Pact upon satisfactory fulfillment of requirements this contract.

3. STATEMENT OF WORK

The Contractor shall provide the services and deliver the work products specified in *Attachment 1*. The Contractor shall perform the work required hereunder according to the highest professional standards, utilizing qualified personnel, good and sufficient materials and equipment to meet the descriptions, specifications and standards required by Pact. The Contractor may receive, and shall abide by, technical directions from Pact's Project Manager. The Contractor shall be responsible for providing or arranging for all administrative and logistic support.

4. KEY PERSONNEL

If identified in this contract, the Contractor shall make available the key personnel designated as such to perform the work under this contract. Prior to diverting such key personnel, the Contractor shall notify the Pact Project Manager, reasonably in advance, and shall submit justification and explanation (including proposed substitutions) in sufficient detail to permit evaluation of the impact on the contract (including cost implications, if any). No diversion or replacement of key personnel shall be made by the Contractor without Pact's prior written consent.

PACT reserves the right to order the removal of any Contractor personnel performing under this contract for nonperformance and/or misconduct. Contractor shall comply with any such order by Pact to remove and suspend the services of any Contractor personnel under this contract. In the event of nonperformance, replacement costs (i.e., travel and transportation, etc.) shall be the responsibility of the Contractor.

The Contractor shall meet and abide by all approval (including international travel) and security requirements for its personnel performing under this contract that may be required by Pact and/or the Pact client that provides funding for this contract.

5. INVOICING AND PAYMENT

For fixed price contracts, the Contractor should submit its invoice to Pact according to the negotiated payment schedule included in *Attachment 1*. For time and material contracts, the Contractor should submit invoices monthly unless otherwise stated in *Attachment 1*. The Contractor certifies that each invoice presented for payment shall be solely for services performed and work products delivered and no part or portion of any invoice represents or is attributable to any payment, gift, gratuity or other thing of value given to any person, organisation, entity or governmental body (except for those payments required by law). Pact agrees to pay the Contractor for its invoices submitted within 30 days of receipt of a proper invoice provided that the requirements of this contract are being met by the Contractor, including the submission of work products according to the schedule specified in the Statement of Work. Reimbursement for travel and per diem expenses shall be in accordance with the Federal Travel Regulations if this contract is funded through a prime award from the U.S. Government. Otherwise, reimbursement shall be as negotiated and provided in the approved budget.

A proper invoice must include:

1. The Contractor's name and complete address;
2. Date of invoice;
3. The contract number;
4. The period/services/deliverables covered by the invoice; and
5. For time-and-material/cost-reimbursable contracts: an itemized breakdown of costs, both cumulative and for the billing period, showing the type of cost, number of units, unit cost, and total cost for each item billed for the period.
6. For fixed-price contracts: the fixed amount billed for the stated deliverable.

Invoices shall be submitted in an original and two (2) copies.

Payments shall be made to the Contractor by electronic bank transfer to the bank account provided by the Contractor on the invoice unless another mechanism is requested by the Contractor.

In addition to any other available remedies, if, in the opinion of Pact, the Contractor fails to perform in accordance with the terms of the contract, the Pact Project Manager may refuse or limit approval of any invoices for payment, and may cause payments to the Contractor to be reduced or withheld until such time as Pact determines that the Contractor has met the performance terms as established by the contract.

6. TAXES

Pact, Inc. is a tax-exempt organisation under Section 501(c)3 of the U.S. Internal Revenue Code and in the District of Columbia. The Contractor shall recognize Pact, Inc.'s tax-exempt status where provided. For other jurisdictions, the Contractor's invoices shall state applicable taxes owed by Pact, if any, by tax jurisdiction and with a proper breakdown between taxable and non-taxable items. The Contractor shall remit such tax payments to the appropriate jurisdiction. The Contractor will indemnify Pact from any claims by any jurisdiction relating to taxes paid by Pact to the Contractor; and for any penalties, fines, additions to tax or interest thereon imposed as a result of the Contractor's failure to remit the taxes in a timely manner to the appropriate taxing jurisdiction or for the Contractor's failure to invoice Pact for the correct amount of taxes.

7. INSPECTION OF WORK AND RECORDS

Pact and its client funding the work out of this contract have the right to monitor, inspect and evaluate the work performed or being performed under this contract, including the premises where the work is being performed at all reasonable times and in a manner that will not unduly delay the work. If either Pact or the client performs inspection or evaluation on the premises of the Contractor or its lower-tier subcontractors, the Contractor shall furnish and requires its subcontractors to furnish all reasonable facilities and assistance for the safe and convenient conduct of these duties. The Contractor shall maintain books, records, documents, program and individual service records and other evidence of its accounting and billing procedures and practices which sufficiently and properly reflect all direct and indirect costs of any nature incurred in the performance of this contract. The Contractor agrees that these records shall be subject at all reasonable times to monitoring, inspection, review or audit by authorized agents of Pact. Unless otherwise specified, the Contractor shall retain all such records concerning this contract for a period of three (3) years after the completion of the contract. If any litigation, claim or audit is started before the expiration date of this three-year period, the records shall be retained until all litigation, claims or audit findings involving the records have been resolved.

8. REQUIRED INSURANCE

The Contractor shall be responsible for obtaining and maintaining all insurance including workers' compensation, employer's liability, medical evacuation, general liability and automobile liability. The limits of coverage under each insurance policy maintained by Contractor shall not be interpreted as limiting the Contractor's liability and obligations under this contract. Upon request by Pact, the Contractor shall furnish Pact with a certificate of insurance depicting the insurance requirements set forth in this section.

9. RESTRICTED COUNTRIES

The Contractor is prohibited from obtaining goods or services to fulfill any of the requirements of this contract from the following countries: Libya, Cuba, Laos, Iran, North Korea, and Syria.

10. CHANGES AND MODIFICATIONS

When changes ordered by Pact cause an increase or decrease to the cost or time required to perform the work ordered, the Parties shall negotiate an equitable adjustment in price to account for the increase or decrease. All changes ordered by Pact must be by written modification to this contract and duly executed by authorized officers of Pact and the Contractor.

11. COMPLETE AGREEMENT

This contract expresses the entire agreement and understanding of the parties with respect to the subject matter hereof, supersedes prior oral and written agreements between the parties, and may only be modified by an instrument in writing executed by both the Contractor and Pact.

12. INDEPENDENT CONTRACTOR STATUS

This contract does not bind nor purport to bind the donor or sponsor agency providing funds to Pact. The execution of this contract and performance of the work contracted hereunder shall not (a) create the relationship of principal and agent, employer and employee, joint venture, or partnership between Pact and the Contractor; and (b) establish any privity of contract between the Contractor and Pact's client that provides funding for this contract.

13. INDEMNIFICATION

13.1 The Contractor is solely and exclusively liable to third parties for all costs incurred by the Contractor, all claims of damages against the Contractor arising out of, or based on its performance of this contract. The Contractor shall indemnify and hold harmless Pact and Pact's clients, including their respective officers, agents and employees, against all liability or loss, demands, suits, damages and claims or actions, fines or judgments (including costs, attorney's and witnesses' fees and expenses incident thereto) based upon or arising out of property loss or damage and of personal injury or death which may be sustained by the Contractor or by any of its employees, agents, consultants, or subcontractors as a result of performing the work required under this contract, excepting only liability arising from affirmative acts, done with intent to cause loss, damage or injury, by Pact or Pact's client(s) or the officers, agents or employees of either.

13.2 Patent Indemnity. The Contractor shall indemnify Pact and its officers, employees and agents against liability, including costs, for actual or alleged direct or contributory infringement of, or inducement to infringe, any United States or foreign patent, trademark or copyright, arising out of the performance of this contract.

14. ASSIGNMENT

This contract or any interest herein nor claim hereunder shall not be assigned, transferred, or subcontracted by the Contractor except as expressly agreed upon in writing by Pact.

15. CONFIDENTIAL INFORMATION

15.1 The Contractor may become privy to confidential information either provided to the Contractor by Pact or discovered by the Contractor without the knowledge of Pact. The Contractor agrees to treat such information as confidential and to use such information only for the purposes of carrying out the work under this contract. The Contractor further agrees that such information will not be disclosed to any third party without the prior written consent of Pact and return to Pact all original and copies of such information upon completion of this agreement or whenever requested by Pact, whichever occurs first.

15.2 No news release, public announcement, denial or confirmation of any part of the subject matter of this agreement shall be made without the prior written consent of Pact. The restrictions of this article shall continue in effect upon completion or termination of this contract for such period of time as may be mutually agreed upon in writing by the parties. In the absence of a written established period, no disclosure is authorized.

16. OWNERSHIP OF DATA AND WORK PRODUCTS

The Contractor agrees that all project data first produced under this contract are owned by Pact, Inc. All Work or Work Products delivered by the Contractor under this contract shall be deemed

a “work made for hire” and all rights and ownership therein shall immediately vest in Pact, Inc. All copyright and intellectual property rights herein shall vest in Pact, Inc.

17. WARRANTIES

The Contractor warrants that:

17.1 The Contractor and its principals are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded for the award of contracts by any U.S. federal agency.

17.2 It is not aware of relevant facts or circumstances which might indicate the existence of or give rise to actual or potential organisational conflicts of interest. Organisational conflict of interest means that because of other activities or relationships with other persons, a person is unable or potentially unable to render impartial assistance or advice, or the person's objectivity in performing the contract work is or might be otherwise impaired, or a person has an unfair competitive advantage.

17.3 It has all the rights necessary to perform the services and deliver the work products ordered and shall perform its responsibilities under this contract in a professional and highly skilled manner and to standards not less than those generally accepted in the Contractor's industry.

17.4 The items delivered hereunder are merchantable and fit for use for the particular purpose specified in this contract.

18. STOP-WORK ORDER

Pact, may at any time, by written order to the Contractor require the Contractor to stop all, or any part, of the work called for by this contract for a specified period after the order is delivered to the Contractor, and for any further period to which the parties may agree. Upon receipt of the order, the Contractor shall immediately comply with its terms and take all reasonable steps to minimize the incurrence of costs allocable to the work covered by the order during the period of work stoppage.

19. EXCUSABLE DELAYS

The Contractor shall be liable for default unless nonperformance is caused by an occurrence beyond the reasonable control of the Contractor and without its fault or negligence such as, acts of God or the public enemy, acts of the Government in either its sovereign or contractual capacity, fires, floods, epidemics, quarantine restrictions, strikes, unusually severe weather, and delays of common carriers. The Contractor shall notify Pact in writing as soon as it is reasonably possible after the commencement of any excusable delay.

20. TERMINATION

20.1 For Convenience. Pact may terminate performance of work under this contract, in whole or in part, for its convenience upon thirty (30) days notice to the Contractor without obligation or liability of any nature except to make payments to the Contractor for services rendered up to the effective date of termination. Upon such notice, the Contractor shall use its

best efforts to conclude its work and minimize costs up to the effective termination date of the contract.

20.2 For Default. If either party defaults in its obligations under this contract fails to cure the default within ten (10) days after receiving written notice specifying the default, the party not in default shall be entitled to immediately terminate the contract upon written notice to the other party. Pact shall not be liable to the Contractor for any amount for goods and/or services not accepted by Pact. The election to terminate shall not be construed to be an election of remedies or a waiver thereof, and the party not in default shall be entitled to each and every other remedy available at law and/or in equity.

20.3 Bankruptcy. If the Contractor shall be declared insolvent or bankrupt, or if any assignment of its property shall be made for the benefit of creditors or otherwise, or if its interest herein shall be levied upon under execution or seized by virtue of any writ of any court, or if a petition is filed in any court to declare the Contractor bankrupt and not dismissed within sixty (60) days, or if a trustee in bankruptcy, receiver or receiver-manager or similar officer is appointed for the Contractor or for any of the Contractor's assets, then Pact may, at its option, terminate, without charge, this contract or a portion thereof and shall thereupon be free from all liability under this contract. The ability of Pact to terminate in such instances shall be subject to the applicable bankruptcy and insolvency statutes.

21. COMPLIANCE WITH LAWS AND REGULATIONS

21.1 The Contractor shall comply with all laws and regulations of Federal, State, or local governments, as well as all U.S. statutes, regulations, and administrative requirements regarding relationships with non-U.S. governmental and quasi-governmental entities including but not limited to the export control regulations of the Department of State and the International Traffic in Arms Regulations (ITAR), the Department of Commerce and the Export Administration Act (EAA), the anti-boycott and embargo regulations and guidelines issued under the EAA, and the regulations of the U.S. Department of the Treasury, Office of Foreign Assets Control. Contractor shall give all notices and obtain all permits and licenses required under such laws.

21.2 The Contractor acknowledges and understands that it must comply fully with the anti-bribery provisions of the U.S. Foreign Corrupt Practices Act, as amended ("FCPA"). Specifically, the Contractor understands and agrees that it shall be unlawful for the Contractor and/or any officer, director, employee or agent of the Contractor to make any kind of offer, payment, promise to pay, or authorization of the payment of any money, or offer, gift, promise to give, or authorization of the giving of anything of value to either:

- A. any foreign official (or foreign political party) for purposes of either influencing any act or decision of such foreign official in his official capacity, or inducing such foreign official to do or omit to do any act in violation of the lawful duty of such official, or securing any improper advantage, or inducing such foreign official to use his influence with a foreign government, or instrumentality thereof, to affect or influence any act or decision of such government or instrumentality in order to assist such person in obtaining or retaining business for or with, or directing business to any person; or
- B. to any person, while knowing that all or a portion of such money or thing of value will be offered, given, or promised, directly or indirectly, to any foreign official (or foreign political party), or to any candidate for foreign political office, for any of the prohibited purposes described above.

C. Further, the Contractor acknowledges that "foreign official" means any officer or employee of a foreign government or any department, agency or instrumentality thereof, or of a public international organisation, or any person acting in an official capacity for or on behalf of any such government or department, agency, or instrumentality, or for or on behalf of any such public international organisation.

21.3 Contractor shall take affirmative action in compliance with all Federal and State requirements concerning fair employment and employment of the handicapped, and concerning the treatment of all employees without regard to discrimination by reason of race, color, religion, sex, national origin, or physical handicap.

21.4 Contractor agrees to comply with all U.S. export control laws and regulations, including but not limited to, the requirements of the Arms Export Control Act, 22 U.S.C. 2751-2794, including the International Traffic in Arms Regulation (ITAR), 22 CFR 120 et seq.; and the Export Administration Act, 50 U.S.C. app. 2401-2420, including the Export Administration Regulations, 15 CFR 730-774; including the requirement for obtaining any export license or agreement, if applicable. The Contractor agrees to notify Pact if any deliverable under this contract is restricted by export control laws or regulations. The Contractor shall immediately notify Pact if the Contractor is, or becomes listed in any Denied Parties List or if the Contractor's export privileges are otherwise denied, suspended, or revoked in whole or in part by any U.S. Government entity or agency.

21.5 The Contractor shall be responsible for all losses, costs, claims, causes of action, damages, liabilities and expense, including attorney's fees, all expense of litigation and/or settlement, and court costs, arising from any act or omission of Contractor, its officers, employees, agents, or subcontracts at any tier, in the performance of any of its obligations under this section. Contractor shall include the terms of this section in all subcontracts issued when technical data is provided to such subcontracts.

22. DISPUTES

In case of a dispute arising from this agreement, the parties shall use their best efforts to arrive at a mutually acceptable resolution. Any dispute that is not settled through best efforts shall be settled by arbitration administered by the American Arbitration Association in accordance with its Commercial Arbitration Rules, and judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. Arbitration shall take place in Washington, D.C. The language of arbitration shall be English. Arbitrator(s) shall be appointed as provided in the American Arbitration Association Commercial Arbitration Rules. The arbitrator(s) may not award punitive or special damages. The parties in dispute shall each pay its own expenses in conjunction with the arbitration, but the compensation and expenses of the arbitrator(s) shall be borne in such manner as may be specified in the decision of the arbitrator(s). No news release, public announcement, denial or confirmation of any part of the subject matter of this agreement shall be made without the prior written consent of Pact. The restrictions of this article shall continue in effect upon completion or termination of this Agreement for such period of time as may be mutually agreed upon in writing by the parties. In the absence of a written established period, no disclosure is authorized. The Contractor shall proceed diligently with its performance of this contract pending the final resolution of any dispute arising or relating to this contract. Pact shall continue to reimburse the Contractor for its allowable costs in accordance with the payment provisions of this contract except for those costs related to the dispute.

23. APPLICABLE LAW

This contract shall be governed by and construed under the laws of the District of Columbia, not including the 1980 United Nations Convention on Contracts for the International Sale of Goods.

24. FLOW-DOWN PROVISIONS

If this contract will be paid with USAID funds, Pact's prime award from USAID requires the flow-down of select provisions to the Contractor. To determine applicability, directive statements of applicability are contained in the parenthetical statement preceding the standard provision. When a standard provision is applicable in accordance with the applicability statement, the use of such standard provision is mandatory unless a deviation has been approved in accordance with ADS Chapter 303.5.3. These provisions can be downloaded from <http://www.usaid.gov/policy/ads/300/303.pdf>

Where the U.S. Government or USAID is mentioned in the standard provisions, "Pact, Inc." shall be substituted and the provision shall be read and interpreted to assign to Pact the authorities and functions of USAID unless these are reserved and cannot be delegated to Pact.

25. VALIDITY OF TERMS

If any term herein is determined to be unenforceable, such a determination shall not affect the validity of the remaining provisions provided that such unenforceability does not materially affect the parties' rights under this contract. The failure of a party to enforce any provision herein, it shall not constitute a waiver of such provision or the right of such party to enforce such provision and every other provision.

26. ORDER OF PRECEDENCE

In the event of an inconsistency between provisions of this contract, the inconsistency shall be resolved by giving precedence in the following order: (a) the terms and conditions of this contract and (b) the Statement of Work.

-End-