



BRAC International

BRAC Rwanda Microfinance Company PLC

Kagugu, Gasabo

KG 385 Street, Kigali

Rwanda, P.O Box 6500

procurement.rwanda@brac.net

REQUEST FOR PROPOSAL (RFP)

PROVISION OF MEDICAL INSURANCE

RFP No: 001/04/RFP/NC/2025/BRMCP

Issued on: 5th May 2025

Closing Date & Time: 19th May 2025 at 14:30 PM

BRAC Rwanda Microfinance Company PLC

KG 385 Street,
House 380, Kagugu, Gasabo,
P.O. Box: 6500,
Kigali, Rwanda

M : +250 786 332 742
E : upoma.an@brac.net
W : www.bracinternational.org

Established in Rwanda
as BRAC Rwanda Microfinance Company PLC
Registration Number 112295173





LETTER OF INVITATION

To: All Medical Insurance Providers.

RFP Ref: 001/04/RFP/NC/2025/BRMCP

Date Issued: 5th May 2025

Validity of Proposal: 90 days

Closing Date and Time: 19th May 2025 at 14:30 PM

Background

BRAC is the world's largest development organization dedicated to poverty alleviation and empowerment of the poor. Initiated in Bangladesh in 1972, BRAC now operates in 11 countries across Asia and Africa. To counter poverty and promote social empowerment, BRAC strategically integrates development programs in microfinance, agriculture, health, education, human rights, legal aid, community empowerment and more.

BRAC Rwanda Microfinance Company PLC (BRMCP) was registered with the Rwanda Development Board in September 2018 and was granted a license from the National Bank of Rwanda to operate Microfinance and other financial services to people living in poverty, with a strong focus on women living in rural and hard to reach areas in Rwanda.

Services Required

Provision of Medical Insurance for all BRAC Rwanda Microfinance Company PLC (BRMCP) staff.

You are invited to submit a Proposal to provide the following non-consulting services: **Provision of Medical Insurance**. More details on the services are provided in the Terms of Reference (see Section 3). The Services are being procured by BRAC Rwanda Microfinance Company PLC (the Purchaser). The completed Proposal must be signed by your **authorized representative** and must be valid for a minimum period as indicated above from the Closing Date of the RFP.

Any resulting Contract will be a **Lump Sum** Contract with a Cost-Plus Fee

BRAC Rwanda Microfinance Company PLC

KG 385 Street,
House 380, Kagugu, Gasabo,
P.O. Box: 6500,
Kigali, Rwanda

M : +250 786 332 742
E : upoma.an@brac.net
W: www.bracinternational.org

Established in Rwanda
as BRAC Rwanda Microfinance Company PLC
Registration Number 108295173





This Request for Proposal (RFP) has been addressed to **All Medical Insurance Providers**

The RFP includes the following documents:

This Letter of Invitation

1. Instructions to Bidder
2. Proposal Data Sheet (PDS)
3. Terms of Reference
4. Submission requirements and guidelines
5. Submission Instruction
6. Terms and Conditions

Yours sincerely,



For, BRAC Rwanda Microfinance Company Plc

BRAC Rwanda Microfinance Company PLC

KG 386 Street,
House 380, Kagugu, Gasabo,
P.O. Box: 6500,
Kigali, Rwanda

M: +250 786 332 742
E: upoma.an@brac.net
W: www.bracinternational.org

Established in Rwanda
as BRAC Rwanda Microfinance Company PLC
Registration Number 108295173



Section 1: Instruction to Bidders (ITB)

1.1 PREPARATION OF PROPOSAL

1.1.1 Bidders are invited to submit separate Technical and Financial Proposals. The currency of the Proposal shall be Rwandan Francs. The Proposal will be the basis for contract negotiations and ultimately for a signed Contract with the selected Bidder. The Bidder shall inform itself fully of all circumstances and conditions relating to submitting a Proposal and shall satisfy itself as to the correctness and sufficiency of the RFP documentation. By submitting a Proposal, the Bidder understands that all provisions and conditions in this RFP (as potentially amended pursuant to Art. 1.1.12 below) shall fully and automatically apply to his Proposal.

1.1.2 If a pre-proposal meeting takes place this will be stated in the **Proposal Data Sheet (PDS)**.

1.1.3 The estimated number of man-months for the Services or the budget is given in the **PDS**. The **PDS** will also state if the Purchaser envisages the need for continuity for downstream work and if or not training is an essential part of the assignment. The type of Contract (Lump Sum or Time Based) is as stated in the **PDS**.

1.1.4 The Purchaser will state in the **PDS** if the Bidder is subject to payment of any local taxes. Any such amounts shall not be included in the Financial Proposal as they will not be evaluated, but they will be discussed at contract negotiations, and applicable amounts will be included in the Contract.

1.1.5 As detailed in the **PDS**. In case of an association or joint-venture, each member shall complete the **PRF** as detailed in the **PDS**. The completed and signed **PRF**, together with the required supporting documentation, will form the Proposal and shall be the basis on which the Proposal will be evaluated.

1.1.6 A Bidder responding to the RFP may not associate with any other Bidder that is responding to the RFP. In case Bidders are responding as an association, partnership or joint venture, the partners shall indicate who will act as the leader of the joint venture. In all cases all partners shall be jointly and severally liable. The composition or the constitution of the association or joint venture as shall not be altered without the prior consent of Purchaser. Association or joint venture arrangements shall be detailed in the Proposal.

1.1.7 If the Bidder proposes to subcontract any component of the Services then the Bidder shall provide details of the proposed subcontractors indicating the proposed part of the services that would be subcontracted and the relevant experience of that subcontractor, including a statement that the proposed subcontractor(s) is/are eligible under the conditions of the RFP.

BRAC Rwanda Microfinance Company PLC

KG 385 Street,

House 380, Kagugu, Gasabo,

P.O. Box: 6500,

Kigali, Rwanda

M : +250 786 332 742

E : upoma.an@brac.net

W : www.bracinternational.org



Established in Rwanda

as BRAC Rwanda Microfinance Company PLC

Registration Number 108295173

Nh



1.1.8 Bidders may only submit one proposal. A Bidder who submits more than one Proposal or participates as a member of an association or a joint venture in more than one Proposal will cause all the Proposals with that Bidder's participation to be disqualified.

1.1.9 Alternative Proposal(s) shall only be permitted, if so stated in the PDS.

1.1.10 The Proposal shall remain valid for the number of days stated in the PDS. In exceptional circumstances, the Purchaser may request that Bidders extend the Proposal validity period. The request and the Bidder's response shall be made in writing. The Bidder may refuse the request, but its Proposal will no longer be considered. The Bidder agreeing to the request will not be required or permitted to otherwise modify its Proposal for the period of the extension.

1.1.11 Bidders may request a clarification of any of the RFP documents up to the number of days indicated in the PDS before the proposal submission date. Any request for clarification must be sent in writing to the Purchaser's address indicated in the PDS. The Purchaser will respond in writing, or by standard electronic means and will send written copies of the response (including an explanation of the query but without identifying the source of inquiry) to all Bidders.

1.1.12 At any time before the submission of Proposals, the Purchaser may amend the RFP by issuing an addendum in writing. The addendum shall be sent to all Bidders and shall be binding on them. Bidders shall acknowledge receipt of all amendments. To give Bidders reasonable time in which to take an amendment into account in their Proposals the Purchaser may, if the amendment is substantial, extend the deadline for the submission of Proposals.

1.1.13 The Bidder shall prepare the proposal in the English language and submit one original and the number of copies specified in the PDS to the submission address provided on the cover page of the RFP. The proposal shall be clearly marked "Original" or "Copy" as appropriate.

1.1.14 An authorized representative of the Bidders shall sign where so indicated in the PRS the original Technical and Financial Proposals. **The authorization shall be in the form of a written power of attorney accompanying the Proposal or in any other form demonstrating that the representative has been duly authorised to sign.**

1.2 CORRUPT OR FRAUDULENT PRACTICES

1.2.1 The Purchaser requires that Bidders and their agents (whether declared or not), personnel, sub-contractors, sub-Bidders, service providers and suppliers observe the highest standard of ethics during the selection and execution of contracts.

1.2.2 Should any corrupt, fraudulent, collusive, coercive or obstructive practices of any kind come to the knowledge of the Purchaser, it shall, in the first place, allow



the Bidder to provide an explanation and shall take actions when a satisfactory explanation is not received.

1.2.3 In pursuance of this requirement, the Purchaser will reject a Proposal if it determines that the Bidder recommended for award has, directly or through an agent or other third party, engaged in corrupt, fraudulent, collusive, coercive or obstructive practices in competing for the contract in question.

1.2.4 For the purposes of this provision, the terms set forth below shall apply:

- (i) **“corrupt practice”** means the offering, giving, receiving, or soliciting of anything of value (whether tangible or intangible) to influence the action of a person involved in making decisions;
- (ii) **“fraudulent practice”** means a misrepresentation of facts in order to influence a procurement process or the execution of a Contract to the detriment of the Purchaser and includes dishonestly obtaining any such benefit by way of deception, forgery or other means;
- (iii) **“collusive practice”** is an arrangement between two or more parties designed to achieve an improper purpose, including to influence improperly the actions of another party;
- (iv) **“coercive practice”** is impairing or harming, or threatening to impair or harm, directly or indirectly, any party or the property of the party to influence improperly the actions of a party;
- (v) **“obstructive practice”** is deliberately destroying, falsifying, altering or concealing of evidence material to the investigation or making false statements to investigators in order to materially impede an investigation into allegations of a corrupt, fraudulent, coercive or collusive practice; and/or threatening, harassing or intimidating any party to prevent it from disclosing its knowledge of matters relevant to the investigation or from pursuing the investigation; or acts intended to materially impede the exercise of the Purchaser's rights.

1.3 ANTI-TERRORISM

1.3.1 The Purchaser requires that Bidders and their agents (whether declared or not), personnel, sub-contractors, sub-Bidders, service providers and suppliers comply with all applicable Anti-Terrorism Laws (as hereinafter defined) and do not engage in or conspire to engage in any transaction that evades or avoids, or has the purpose of evading or avoiding, or attempts to violate, any of the prohibitions set forth in any Anti-Terrorism Law. “Anti-Terrorism Laws” shall mean any laws relating to terrorism or money laundering, including: Anti-Terrorism Act of Respected Country (as may from time to time be amended, renewed, extended, or replaced) and any international conventions related to terrorism and counter-terrorism.



M



1.4 QUALIFICATIONS OF THE BIDDER

1.4.1 To qualify for an award of Contract, the Bidder shall demonstrate possession of the necessary professional and technical qualifications or competence, financial resources, equipment and other physical facilities, managerial capability, experience in the required field of operation and personnel to perform the Contract, as indicated in the **PDS**.

1.4.2 The Purchaser shall disqualify the Bidder if it finds that the information submitted in a Proposal concerning its qualifications is false, misleading or incomplete.

1.5 PROPOSAL SUBMISSION AND OPENING

1.5.1 Proposals may be submitted in either hard copy and/or electronically as specified in the **PDS**. For hard copy submissions, the original and all copies of the Technical Proposal shall be placed in a sealed envelope clearly marked **"TECHNICAL PROPOSAL"** Similarly, the original Financial Proposal shall be placed in a separate sealed envelope clearly marked **"FINANCIAL PROPOSAL"** followed by the RFP number and the name of the assignment. The envelopes containing the Technical and Financial Proposals shall be placed into an outer envelope and sealed. This outer envelope shall bear the submission address, reference number, RFP number, and name of Tenderer and be clear. **Failure to comply fully with this Clause will constitute grounds for declaring the Proposal non-responsive and rejecting it.**

1.5.2 For hard copy submissions, the Proposal may only be delivered by hand, mail or by courier service to the Purchaser at the address and by the time and date stated on the cover page of the RFP. For electronic submissions the Proposal shall be submitted as set out in the **PDS**.

1.5.3 A Proposal received after the deadline for submission will remain unopened and may be collected by the Bidder if it so wishes. If not collected within 1 months after the proposal closing date it may be disposed of.

1.5.4 The Purchaser shall open the Technical Proposals as soon as reasonably practicable after the deadline for their submission. The Proposal opening may either be Public, with Bidders allowed to attend, or not Public, without Bidders invited to attend, as detailed in the **PDS**. The envelopes with the Financial Proposals shall remain sealed and securely stored.

1.5.5 A Bidder may withdraw its Proposal by submitting a notice of withdrawal before the deadline for submission of Proposals. The notice must be submitted identifying the RFP Number and clearly marked **"Withdrawal of Proposal"**. The withdrawal will be recorded at the Proposal Opening, but the withdrawn Proposal will not be opened or further considered.

Nh



1.5.6 The Bidder may amend its Proposal by submitting a notice of amendment before the deadline for submission of Proposals. The notice, and amended Proposal, must be submitted identifying the RFP Number and clearly marked "Amendment of Proposal" The amended Proposal will be opened and recorded at the Proposal Opening and considered in the subsequent evaluation of Proposals.

1.5.7 The Purchaser will not be responsible for, or pay for, any expense or loss, which may be incurred by a Bidder in the preparation of its Proposal.

1.6 NEGOTIATIONS

1.6.1 Negotiations, if required, are likely to be held by the date and at the address indicated in the PDS.

1.6.2 Negotiations may include a discussion of the Technical Proposal, the proposed technical approach and methodology, work plan, organisation, staffing, and any suggestions made by the Bidder to improve the Terms of Reference. The Purchaser will record any agreed changes in the minutes which will be signed by both Parties and which will form part of the Contract.

1.6.3 The financial negotiations will reflect the agreed technical modifications in the cost of the services. Unless there are exceptional reasons, the financial negotiations will involve neither the remuneration rates for staff nor other proposed unit rates.

1.6.4 The Purchaser reserves the right to request from the Bidder, at any time before contract signature, documentation supporting the data/information provided in its proposal. If the Bidder fails to provide such documentation, or the documentation is not satisfactory for the Purchaser, or if the documentation provided proves that the data/information provided in its proposal was inaccurate or incorrect, the Purchaser will not enter into negotiations with that Bidder or, if negotiations have been initiated or concluded, shall not sign a contract under any circumstance. In these cases, Art. 1.8.7 below shall apply accordingly.

1.6.5 At the end of these negotiations, after all material business, financial, technical and legal issues have been resolved, the Purchaser will incorporate the results of any negotiations into a draft Contract, which shall be initialled by both parties.

1.6.6 If negotiations fail, the Purchaser will invite the Bidder whose Proposal is ranked second to negotiate a Contract.

1.7 ACCEPTANCE OR REJECTION OF ANY OR ALL PROPOSALS

1.7.1 The Purchaser reserves the right to accept or reject any Tender, and to cancel the Tender process and reject all Tenders, at any time prior to the award of Contract, without thereby incurring any liability to the affected Tenderer(s).



1.8 APPROVAL AND NOTIFICATION OF CONTRACT AWARD

1.8.1 The Bidder whose Proposal has been selected will be notified by the Purchaser, prior to the expiration of the Proposal validity period. On completion of any negotiations and provision by the Bidder of any other documentation that may be required by the Purchaser, the Purchaser shall issue to the Bidder the Contract. The Bidder shall return a signed copy of the Contract within 7 days of the issue.

1.9 NOTIFICATION AND DEBRIEFING OF UNSUCCESSFUL CONSUTLANTS

1.9.1 Following signature of the Contract the Purchaser shall promptly in writing notify all the other Bidders that their Proposals have been unsuccessful and communicate to them the name of the successfully selected Bidder.

1.9.2 Within five days of receipt of a written request by any unsuccessful Bidder the Purchaser shall communicate the reasons why its Proposal was not successful.

1.10 COMPLAINT HANDLING

1.10.1 If the Bidder has been rejected at any stage of the evaluation and negotiation but is not satisfied with the explanation or information obtained in a debriefing provided pursuant to 1.11 above he may submit a complaint. The process to handle and resolve a Bidder's complaint is described in 1.12.2 below:

1.10.2 A complaint will be dealt with as follows:

- (c) A Bidder shall submit its complaint, in writing within ten (10) working days of when he/she became aware of the circumstances giving rise to the complaint. This should be supported by material evidences.
- (e) When a complaint is being considered at any level, the tender examination, evaluation and approval process will continue, but Notification of Award Letter (NOAL) shall not be issued until final decision on complaint has been received or the supplier does not pursue the complaint at higher level.
- (f) If the tenderer/supplier is not satisfied with the written decision or fails to receive the written decision within the specified time period stated of 15 days and wishes to pursue its complaints, he/she shall within 10 working days after the date of receipt of the written decision, address the same complaint in writing to the Country CEO, BRAC Rwanda.
- (j) The decision of the CEO/CD/CR shall be final and concerned purchaser/officials shall act upon such decision immediately.



BRAC Rwanda Microfinance Company PLC
KG 385 Street,
House 380, Kagugu, Gasabo,
P.O. Box: 6500,
Kigali, Rwanda

M: 2858785 332 742
E: upoma.an@brac.net
W: www.bracinternational.org

Established in Rwanda
as BRAC Rwanda Microfinance Company PLC
Registration Number 108295173

M



Section 2: Proposal Data Sheet (PDS)

ITC Clause	Amendments of, and Supplements to, Clauses in the Instruction to Bidders
ITC 1.1.2	<i>A pre-proposal shall take place on: Not applicable</i>
ITC 1.1.3	The Purchaser does not envisage the need for continuity for downstream work The resulting Contract will be a Lump Sum Contract with a Cost-Plus Fee
ITC 1.1.4	In the case of a foreign Bidder, the foreign Consulting Firm and its foreign staff employed on this consultancy in Country, will not be exempt from taxes in Country, and will have to adhere to Country tax laws; local Bidders will also have to follow the Country tax laws.
ITC 1.1.5	All Forms as attached to Section 4, Proposal Response Forms, must be duly completed, where required signed, and returned with the Bidder's proposal. The following documents are required: <ol style="list-style-type: none"> 1. Certificate of Registration/Incorporation (RDB Trade License Certificate) 2. Insurance License 3. VAT Registration Certificate 4. Valid Tax Clearance Certificate issued by RRA 5. Contributions Clearance Certificate issued by RSSB 6. Completion Certificates for at least three (3) contracts for similar services provided by the Bidder during the last three (3) years 7. Certificate of good standing issued by RDB
ITC 1.1.9	Alternative proposals are permitted
ITC 1.1.10	The proposal validity shall be: 90 days from the date of the proposal submission deadline.
ITC 1.1.11	Clarifications can be requesting in writing up to three (3) days before the submission deadline. For clarification purposes only, the Purchaser's address is: Attention: BRAC Rwanda Address: Kagugu, Gasabo, KG 385 Street Facsimile number: +250 789778318 Mail address: procurement.rwanda@brac.net
ITC 1.1.13	The Bidder shall submit proposals electronically via email. The number of copies is not applicable for electronic submission.
ITC 1.4.1	Consulting Services (and related goods and services) from the following countries are not eligible: Not applicable



ITC 1.5.1	Proposals shall be submitted: Electronically via email to the address specified in the RFP. The date and time by which Proposals must be received by the Purchaser is: May 19, 2025 at 14:30 PM.												
ITC 1.5.4	Public opening of proposals will not be held.												
	The selection method is Quality and Cost Based Selection (QCBS).												
	Criteria, sub-criteria and point system for the evaluation of the Technical Proposals are:												
	<table><tr><td>(i)</td><td>Bidder's (Firm) Experience</td><td></td></tr><tr><td>Experience with similar projects</td><td></td><td>10</td></tr><tr><td>Demonstration of past performance</td><td></td><td>10</td></tr><tr><td></td><td>Sub-total</td><td>20</td></tr></table>	(i)	Bidder's (Firm) Experience		Experience with similar projects		10	Demonstration of past performance		10		Sub-total	20
	(i)	Bidder's (Firm) Experience											
	Experience with similar projects		10										
	Demonstration of past performance		10										
		Sub-total	20										
	<table><tr><td>(ii)</td><td>Approach, Methodology and Work Plan</td><td></td></tr><tr><td>Technical approach and methodology</td><td></td><td>35</td></tr><tr><td>Work plan</td><td></td><td>25</td></tr><tr><td></td><td>Sub-total</td><td>60</td></tr></table>	(ii)	Approach, Methodology and Work Plan		Technical approach and methodology		35	Work plan		25		Sub-total	60
	(ii)	Approach, Methodology and Work Plan											
	Technical approach and methodology		35										
Work plan		25											
	Sub-total	60											
[Note: may be adjusted, if required, in a range totalling 30 to 50 points]													
<table><tr><td>(iii)</td><td>Qualifications and experience of Customer Relationship Manager dedicated to the project</td><td></td></tr><tr><td></td><td></td><td>20</td></tr></table>	(iii)	Qualifications and experience of Customer Relationship Manager dedicated to the project				20							
(iii)	Qualifications and experience of Customer Relationship Manager dedicated to the project												
		20											
<table><tr><td>Total</td><td></td><td>100</td></tr></table>	Total		100										
Total		100											
The minimum Technical Score required to pass is: 70 Points.													
The single currency for price conversions is: Rwandan Francs (Rwf/ Frw). Proposals submitted in currencies other than Rwf/ Frw shall be converted by the purchaser at their selling rates as published by the Central Bank of Country on the day of opening of proposals.													
The formula for determining the financial scores is the following: $S_f = 100 \times F_m / F$, in which S_f is the financial score, F_m is the price of the lowest proposal and F the price of the proposal under evaluation.													
The weights given to the Technical and Financial Proposals are: $T = 0.60$ for the technical proposal, and $F = 0.40$ for the financial proposal.													
ITC 1.8.1	The negotiations are expected to be held with the successful bidder												

N



Section 3: Terms of Reference (TOR)

BRAC Rwanda Microfinance Company Plc is seeking proposals for comprehensive medical insurance coverage for its employees and their eligible dependents. The required plan must include Inpatient, Outpatient, Dental, Optical, and Maternity services. This coverage will extend to a total of three hundred eighty (380) staff members, as detailed below:

Benefits

Coverage

Local wide access to all our providers.

The benefits highlight include.

- All outpatient, dental, and optical claims are payable 20% Co-Pay by the member
- Inpatient & maternity are covered 100% by the insurer
- New staff/dependent shall be included in the cover of the staff
- Resigned staff shall be allowed to refund the premium provided they have not lodged any claim.
- Pathology, X-ray, Ultrasound, ECG and Computerized Tomography, MRI Scans.
- HIV/AIDS and related ailments.
- Circumcision
- Routine Immunization for children.
- Family Planning limited
- ICU/HDU and Theatre charges.
- Congenital Malformation is covered.
- Psychiatric cases covered.
- Vaccine for Hepatitis B maximum.
- Health talks to insured members
- Claims incurred where no providers exist shall be covered on reimbursement based on the Ministry of Health Rates.
- Road and air ambulances within the country for life threatening cases will be covered on reimbursement basis.

Family size	No
M	210
M+1	50
M+2	61

BRAC Rwanda Microfinance Company PLC

KG 385 Street,
House 360, Kigali, Gasabo,
P.O. Box: 6500,
Kigali, Rwanda

M : +250 786 332 742
E : upoma.an@brac.net
W: www.bracinternational.org

Established in Rwanda
as BRAC Rwanda Microfinance Company PLC
Registration Number 108295173



M+3	39
M+4	15
M+5	4
M+6	0
M+7	1
Total	380

Section 4: SUBMISSION REQUIREMENTS, GUIDELINES AND EVALUATION

EVALUATION OF PROPOSALS

Proposals must include the following information:

4.1. Preliminary Examination Criteria

The Country procurement department will conduct the preliminary examination to determine whether bidders have complied with the basic instructions and requirements of the bidding document. Please provide all the necessary information below:

1. Certificate of Registration/Incorporation (RDB Trade License Certificate)
2. Insurance License
3. VAT Registration Certificate.
4. Valid Tax Clearance Certificate issued by RRA
5. Contributions Clearance Certificate issued by RSSB
6. Completion Certificates for at least three (3) contracts for similar services provided by the Bidder during the last three (3) years.
7. Certificate of good standing issued by RDB
8. Proposal Validity of 90 days

4.2. Technical Examination Approach

The Country procurement department will evaluate Technical Proposals under the Weighted method.

The Proposals shall be assessed based on a combination of:

BRAC Rwanda Microfinance Company PLC
KG 385 Street,
House 360, Kagame Plaza
P.O. Box: 6500,
Kigali, Rwanda

M: +250 786 332 742
E : upoma.an@brac.net
W: www.bracinternational.org

Established in Rwanda
as BRAC Rwanda Microfinance Company PLC
Registration Number 108295173



- I. Non-Price criteria, which may include:
 - A. Experience and Past Performance
 - B. Technical Capability, this may include (qualifications, certifications)
 - C. Methodology / Approach
 - D. Proposal Price

Weighting of the Non-Price criteria will be up to 60% in total, with Price being weighed to 40%.

Technical evaluation of all Proposals shall be undertaken first prior to undertaking the evaluation of the price. Only information contained in the proposals will be used for evaluation purposes.

The methodology for scoring the criteria shall be as follows:

- I. The evaluation process for scoring each of the Non-Price criteria will use the following scoring system:
 - A. Exceptional (gives added value and shows high quality on the whole) = 100%.
 - B. Good (adequate and well suited to the purpose) = 80%.
 - C. Satisfactory (sufficient but lacks substantial advantages and may have very minor concerns) = 50%.
 - D. Poor (not addressed or not sufficient, high risk) = 0%.
 - E. The Evaluation Committee is responsible for marking.

4.3. Financial Examination Approach

- The Financial Proposal must be a fixed and firm price for the provision of the services stated in the RFP in their entirety.
- Prices include all costs (taxes, fees, expenses, obligations, and risks necessary)
- All financial proposals, including rates and prices, must be submitted in Rwandan Francs (RWF)
- The formula for determining the financial score is the following:

$S_f = 100 \times F_m / F$, in which S_f is the financial score, F_m is the price of the lowest proposal and F the price of the proposal under evaluation.

4.4. PROPOSAL EVALUATION SUMMARY

BRAC Rwanda Microfinance Company PLC
KG 386 Street,
House 360, Kagugu, Gasabo
P.O. Box: 6500,
Kigali, Rwanda



Established in Rwanda
as BRAC Rwanda Microfinance Company PLC
Registration Number 108295173



4.4.1. Completeness

- BRAC Rwanda's initial review step involves checking each proposal for completeness; only complete submissions will proceed to further evaluation.

4.4.2. Preliminary Examination Criteria

- Only Proposals that meet all of the Preliminary Examination Criteria will be evaluated.

4.4.3. Technical Evaluation

- QCBS - Weighted Method

5. SUBMISSION INSTRUCTION

5.1 Submission Deadline

Milestone	Date / Time
RFP Published	5 th May 2025
Clarification questions up to	16 th May 2025
Deadline for Bid submission	19 th May 2025 at 14:30 PM

5.2 SUBMISSION METHOD

- Subject line: "RFP Response - Medical Insurance Provision - BRAC Rwanda"
- Proposals should be submitted electronically in PDF format to: procurement.rwanda@brac.net

5.3 CONTACT INFORMATION

For any inquiries or further information, please contact:

- Names: BRAC Rwanda
- Contacts: +250789778318
- Email: procurement.rwanda@brac.net

6. TERMS AND CONDITIONS

- BRAC Rwanda reserves the right to accept or reject any or all proposals.
- All costs incurred in the preparation of the proposal are the responsibility of the bidder.
- The selected contractor will be required to enter into a formal contract with BRAC Rwanda.

