

Procurement Solicitation

Section 1 – General Information

Solicitation Number:	RFP- FFPr-Rwanda-2024-001	
Solicitation Type:	Request for Proposals (RFP)	
Procurement Description:	Medical insurance and group life insurance scheme for CNFA Rwanda’s national staff and their eligible dependents.	
Anticipated Period of Performance:	November 1st, 2024- November 2nd, 2025 , with the possibility of renewal for following years based on satisfactory performance.	
Place of Performance:	Rwanda	
Contracting Party:	CNFA Under: USDA Food for Progress Rwanda Project	
Release Date:	October 9 th , 2024	
Point of Contact for Questions and Offers:	Name: USDA Rwanda Procurement Team Email: procurement@cnfa-rwanda.org	
Questions:	Question Deadline: October 11 th , 2024 Instructions: Questions must be submitted in writing; phone calls will not be accepted. Only CNFA’s written answers will be considered official and carry weight in the solicitation and subsequent evaluation. Verbal information received from CNFA or any other entity should not be considered an official response to any questions.	
Offers:	Offer Deadline: October 20th, 2024 Via: <input checked="" type="checkbox"/> Email <input type="checkbox"/> Hard copy <input type="checkbox"/> Email or Hard copy Instructions: Reference the Solicitation Number in any response to this solicitation. Offers received after the specified time and date will be considered late and considered only at CNFA’s discretion. Offerors must strictly follow the deadlines provided in this solicitation to be considered for award.	
Offer Validity:	Offers must remain valid for not less than 60 calendar days after the offer deadline.	
Award:	Award will be made to the offeror who is determined to be the best offeror per the evaluation criteria and methodology provided herein. CNFA will not issue an award to different offerors, entities, or third-parties other than the selected offeror(s) which submits an offer in response to this solicitation. CNFA anticipates awarding a to the selected offeror(s).	
Terms and Conditions:	The resultant award is subject to CNFA’s standard Terms and Conditions as stipulated in Section 6.	

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Section 2 – Scope of Procurement

1. Introduction: CNFA is an international agricultural development organization that specializes in the design and implementation of sustainable, enterprise-based agricultural initiatives. CNFA implements the USDA Food Rwanda Rwanda Project in Rwanda, a USDA Food for Progress funded Project with the objective to improve agricultural production and expand the trade of agricultural products by introducing and adopting climate smart agricultural practices. *The purpose of this Solicitation is to solicit from eligible insurance companies, operational in Rwanda, for the provision of medical insurance and group life insurance to its Rwandan-national staff and eligible dependents.*

This Solicitation contains requirements for Items/Services (hereinafter “Services”) to be procured.

2. Scope of Work: CNFA solicits from eligible insurance companies, operational in Rwanda, for the provision of medical insurance and group life insurance to its Rwandan-national staff and eligible dependents.

CNFA will select the offeror who best demonstrates the ability to provide the best combination of benefits and premium for comprehensive medical coverage and/or group life insurance to the staff. Medical insurance will be provided to an estimated 24 staff and their dependents and group life insurance will be provided to staff members during the period of twelve months (one year). The number may slightly change in accordance with staff mobilization processes for USDA Food for Progress Rwanda Project. The final list will be provided upon contract signature to the selected offeror. The tender is divided into two separate lots and the company may choose to bid for one or both lots. Therefore, each offeror should provide separate quotes for medical insurance and group life insurance in their proposals.

Lot 1: Provision of medical insurance to cover an estimated 24 CNFA Rwandan National Staff and their dependents

Lot 2: Provision of group life insurance scheme to its estimated 24 CNFA Rwandan national staff

Offerors are responsible for ensuring that their offers are received by CNFA in accordance with the instructions, terms, and conditions described in this RFP. Failure to adhere with instructions described in this RFP may lead to disqualification of an offer from consideration

Section 3 – Evaluation Methodology and Criteria

CNFA will use a Weighted Trade-Off Analysis, Including Cost Criteria evaluation methodology for this solicitation. Weighted Trade-Off Analysis selects the offeror providing the best overall value to CNFA, considering both price and technical factors, according to the assigned weights provided in the evaluation criteria.

The award will be made to a responsible offeror whose offer follows the RFP instructions, meets the eligibility requirements, and is determined via a trade-off analysis to be the best value based on application of the below evaluation criteria. Best value determination will consider both technical and financial proposals, i.e., the best approach and anticipated results in combination with a reasonable cost. Proposed costs must reflect and clearly match the degree of sophistication of the technical approach.

The relative importance of each individual criterion is indicated by the number of points below:

Lot 1: Medical insurance

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#	Description	score
	Technical	
1	Firm's experience in the area of health insurance in Rwanda within the past five years (including a minimum of three references with contact information to verify services rendered)	10 marks
2	Geographic areas (health centres/hospitals and pharmacies) covered by the offeror and offeror's ability to provide coverage countrywide, with potential for coverage beyond in the Madagascar.	20 marks
	Financial	
3	Reasonability of payable premium per staff member for the listed categories of staff family	20 marks
4	Types and extent of benefits proposed to insured clients per category of offered insurance	20 Marks
5	Any other benefits payable to the family of insured employee for family funeral and its related premium (if any) payable by CNFA	10 marks
6	Allowed ceilings for (partially and totally) covered services (including general limit per client member and limit per family, limit on special services such as maternity services, eye treatment and dental services, etc.)	10 marks
7	List of uncovered services and partially covered services/benefits including reimbursement terms for services partially covered.	5 marks
8	Terms and conditions of subscription/subsription to the scheme for future entrants and replacement for departures	5 Marks
	Total score	100 marks

Lot 2: Life Insurance

#	Description	score
	Technical	
1	Firm's experience in the area of group life insurance in Rwanda within the past five years (including a minimum of three references with contact information to verify services rendered)	30 marks
	Financial	
2	Premia for at least two times' annual salary	40 marks
3	Any other types of benefits payable to the insured employee's family on death or full or partial permanent disability of the assured employee	10 Marks

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4	<i>Any other benefits payable to the family of the uninsured employee for family funeral and its related premium (if any) payable by CNFA</i>	10 marks
5	Terms and conditions of subscription to the scheme for future entrants and replacement for departures	10 marks
	Total score	100 marks

3.1 Cost Proposal: Pricing must be presented in Rwandan Francs. Offerors are required to submit proposed payment terms and proposed payment schedule if applicable. Failure to submit proposed payment terms may lead to disqualification of an offer from consideration. Offers must remain valid for not less than sixty days (60) calendar days after the offer deadline. Offerors are requested to provide offers on official letterhead in accordance with the format provided in Annex B.

Award will be issued only to the entity which submits a proposal in response to this RFP. CNFA will not issue an award to different offerors, entities, or third-parties other than the selected offeror(s). CNFA anticipates awarding a service agreement to the successful offeror.

Section 4 – Offer Format Instructions

Offers in response to this solicitation must comply with the following instructions:

- a. Submissions will be accepted in the following language(s): English
- b. Include the following in the offer footer:
 1. Offeror name
 2. Solicitation Number
 3. Page Numbers
- c. Offer in the format provided in Annex 1

Section 5 – Complete Offer

A complete offer must include the following documents:

- a. Completed Annex 1 – Offer Template
- b. Copy of the Offeror’s business license – if an individual, a copy of personal identification
- c. 3 contacts for references from organizations/individuals for which the offeror has successfully performed similar work.
- d. A cover letter on company letterhead, signed by an authorized representative of the offeror (Annex B).
- e. A complete Technical Proposal in response to the evaluation criteria in Section 3 and in the format provided in Annex C.
- f. A complete Cost Proposal in response to the terms of Section 3.1, the evaluation criteria in Section 2.3, and in the format provided in Annex D.

Section 6 – CNFA Terms and Conditions

1. Ethical and Business Conduct: CNFA is committed to integrity in procurement, and only selects offerors based on objective business criteria such as price and technical merit. CNFA does not tolerate fraud, collusion among offerors, falsified proposals/bids, bribery, or kickbacks. Any organization or individual violating these standards will Solicitation No. RFP- FFPr-Rwanda-2024-001

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be disqualified from this solicitation, barred from future procurement opportunities, and may be reported to both CNFA's Client – as applicable – and the appropriate Office of the Inspector General.

Employees and agents of CNFA are strictly prohibited from asking for or accepting any money, fee, commission, credit, gift, gratuity, object of value or compensation from current or potential vendors or suppliers in exchange for or as a reward for business. Employees and agents engaging in this conduct are subject to termination and will be reported to CNFA's Client – as applicable – and the appropriate Office of the Inspector General. In addition, CNFA will further inform these agencies of any Offerors' offers of money, fee, commission, credit, gift, gratuity, object of value or compensation to obtain business.

Please contact the designated Point of Contact on the Solicitation Cover Page with any questions or concerns regarding the above information or to report any potential violations. Potential violations may also be reported directly to CNFA's Fraud Hotline in writing via email at FraudHotline@cnfa.org or you may make an anonymous report by phone, text, or WhatsApp to the CNFA Global Fraud Hotline at 202-991-0943.

2. Terms and Conditions: This Solicitation is subject to CNFA's standard terms and conditions. Any resultant award will be governed by these terms and conditions; a copy of the full terms and conditions is available upon request. Please note the following terms and conditions will apply:

- (a) CNFA's standard payment terms are 30 calendar days after receipt and acceptance of any commodities or deliverables. Payment will only be issued to the entity submitting the offer in response to this Solicitation and identified in the resulting award; payment will not be issued to a third party.
- (b) No commodities or services may be supplied that are manufactured or assembled in, shipped from, transported through, or otherwise involving any of the following countries: Cuba, Iran, North Korea, Syria.
- (c) Any international air or ocean transportation or shipping carried out under any award resulting from this Solicitation must take place on U.S.-flag carriers/vessels unless otherwise approved by CNFA.
- (d) United States law prohibits transactions with, and the provision of resources and support to, individuals and organizations associated with terrorism. The selected offeror under any award resulting from this Solicitation must ensure compliance with these laws.
- (e) United States law prohibits engaging in any activities related to Trafficking in Persons. The selected offeror under any award resulting from this Solicitation must ensure compliance with these laws.
- (f) The title to any goods supplied under any award resulting from this Solicitation shall pass to CNFA following delivery and acceptance of the goods by CNFA. Risk of loss, injury, or destruction of the goods shall be borne by the offeror until title passes to CNFA.
- (g) The offeror is prohibited from providing certain telecommunications equipment or services as a substantial or essential component of any system, or as a critical technology as part of any system, produced by the following covered companies, and their subsidiaries and affiliates, in the performance of any resulting award: Huawei Technologies Company; ZTE Corporation; Hytera Communications Corporation; Hangzhou Hikvision Digital Technology Company; Dahua Technology Company; and any other company as determined by the United States Government. The offeror certifies it will not provide covered telecommunications equipment or services to CNFA in performance of the resulting award. If covered telecommunications equipment or services are offered, the offeror must disclose it.

3. Disclaimers: This is a Solicitation only. Issuance of this Solicitation does not in any way obligate CNFA, its project(s), or its Client(s) to make an award or pay for costs incurred by potential offerors in the preparation and submission of an offer. In addition:

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- (a) Offerors are responsible for ensuring their offers are received by CNFA in accordance with the instructions, terms, and conditions described in this Solicitation; failure to adhere to instructions may lead to disqualification
- (b) CNFA may cancel the Solicitation and not award at any time
- (c) CNFA may reject any or all responses received
- (d) Issuance of the Solicitation does not constitute award commitment by CNFA
- (e) CNFA reserves the right to disqualify any offer based on offeror failure to follow the Solicitation instructions
- (f) CNFA will not compensate offerors for response to the Solicitation
- (g) CNFA reserves the right to issue award based on initial evaluation of offers without further discussion
- (h) CNFA may negotiate with offerors for their best and final offer and/or request clarifications from any offeror prior to award
- (i) CNFA reserves the right to increase or decrease its order for quantities or units with the selected offeror
- (j) CNFA may reissue the Solicitation or issue formal amendments revising the original Solicitation specifications and evaluation criteria before or after receipt of proposals
- (k) CNFA may modify the specifications without issuing a formal notice to all offerors when the revisions are immaterial to the scope of the Solicitation
- (l) CNFA may choose to award only part of the activities in the Solicitation, or issue multiple awards, if in the best interest of CNFA
- (m) CNFA reserves the right to waive minor offer deficiencies that can be corrected prior to award determination to promote competition
- (n) Offerors understand that CNFA's Client(s) is not a party to this Solicitation and the offeror agrees that any protest hereunder must be presented – in writing with full explanations – to CNFA for consideration. CNFA's Client(s) will not consider protests regarding procurements carried out by CNFA. CNFA, at its sole discretion, will make a final decision on any protest for this procurement.

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Annex 1 – Offer Template

The following cover letter must be placed on letterhead – if applicable – and completed/signed/stamped by a representative authorized to sign on behalf of the offeror:

PART 1 – COVER LETTER

To: CNFA

Reference: Solicitation no. RFP- FFPr-Rwanda-2024-001

To Whom It May Concern:

We, the undersigned, hereby provide the attached offer to perform all work required to complete the activities and requirements as described in the above-referenced Solicitation. Please find our offer attached.

We hereby acknowledge and agree to all terms, conditions, special provisions, and instructions included in the above-referenced Solicitation. We further certify that the below-named organization—as well as the organization’s principal officers and all commodities and services offered in response to this Solicitation—are eligible to participate in this procurement under the terms of this solicitation and under the applicable regulations.

Furthermore, we hereby certify that, to the best of our knowledge and belief:

- We have no close, familial, or financial relationships with any CNFA, its project staff members, or its Client (as applicable);
- We have no close, familial, or financial relationships with any other offerors submitting proposals in response to the above-referenced Solicitation;
- We and our principal offerors are not debarred, suspended, or otherwise considered ineligible for receiving US Government funds. We understand that CNFA will not make any award to an entity that is debarred, suspended, or considered ineligible by the US Government;
- The prices in our offer have been arrived at independently, without any consultation, communication, or agreement with any other offeror or competitor for the purpose of restricting competition;
- All information in our proposal and all supporting documentation is authentic and accurate;
- We understand and agree to CNFA’s prohibitions against fraud, bribery, and kickbacks;
- We understand and agree to CNFA’s prohibitions against funding or associating with individuals or organizations engaged in terrorism or trafficking in persons activities.

We hereby certify that the enclosed representations, certifications, and other statements are accurate, current, and complete:

For:	Offeror Name:	<i>Offerors must provide entity name, if applicable, here</i>
Submitted By:	Name:	<i>Offerors must print name of the authorized person who completed this offer here</i>
	Title:	<i>Offerors must provide title of the authorized person who completed this offer here</i>
	Signature:	<i>Offerors must provide signature of the authorized person who completed this offer here</i>
	Date:	<i>Offerors must indicate the date this offer was completed here</i>

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Organization Information:	Phone:	<i>Offerors must provide phone number for contact if selected for negotiation or award here</i>
	Email:	<i>Offerors must provide email for contact if selected for negotiation or award here</i>
	Address:	<i>Offerors must provide address for contact if selected for negotiation or award here</i>
	Website:	<i>Offerors must provide organization website, if applicable, here</i>
	Country of Nationality:	<i>Offerors must indicate their country of legal organization, ownership, citizenship, or lawful permanent residence here</i>
	Registration or Taxpayer ID Number:	<i>Offerors must provide registration and/or taxpayer ID number here</i>

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PART 2 – OFFER

Offerors are instructed to complete this form and place it on the Offeror’s letterhead. Once completed, this form serves as the binding proposal in response to this solicitation and is valid for the period identified on the cover page of this Solicitation. Failure to submit the information required herein may lead to disqualification of the offer.

1. Technical Proposal

Please include the below sections and information in your firm’s technical proposal. Please keep responses to the technical proposal to a **maximum of 8 pages**.

Provision of medical insurance to an estimated 24 staff and their dependents (this is an estimated but the actual number will be provided later)

- I. Types/ extent of benefits proposed to insured clients per category of offered insurance
- II. List of the services covered by the agency and list of treatments requiring pre-approval from the agency.
- III. Geographic areas (health centers/hospitals and pharmacies) covered by the offeror and offeror’s ability to provide coverage countrywide, with potential for coverage beyond in EAC (offeror should note if they do or do not provide coverage in EAC).;
- IV. Three references from organizations/individuals for which the offeror has performed for (provide a list of similar services performed within the past five years and a minimum of three references with contact information to verify services rendered);
- V. List of uncovered services and partially covered services/benefits including reimbursement terms for services partially covered.
- VI. Limit (if applicable) on the number of dependents an individual can claim.
- VII. Allowed ceilings for (partially and totally) covered services (including general limit per client member and limit per family, limit on special services such as maternity services, eye treatment and dental services, etc.);
- VIII. List and contact information of pharmacies in each geographic area/region of insurance coverage.
- IX. Provide a list of approved clinics and laboratories in each geographic area/region of insurance coverage and contact information;
- X. Provide a summary of your firm and your agency’s experience in the health insurance industry in Rwanda, including similar services performed within the past five years.

2. Cost Proposal

Annex D – Cost Proposal

Quotations in response to this RFP must be priced on a fixed-price, all-inclusive basis, including delivery and all other costs. Pricing must be presented in Rwandan Franc.

CNFA reserves the right to negotiate with the offerors on the structure of the cost proposal and payment terms.

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Medical insurance

Payable premium per staff member for the following categories of staff (based on the size of the family)

Sr No.	Family Size		Premium per staff member/ Per category of insurance (90 % cover)		
			Cat 1	Cat 2	Cat 3
1	1+0	Staff member only			
2	1+1	Staff member+1dependants			
3	1+2	Staff member+2 dependents			
4	1+3	Staff member+3 dependent			
5	1+4	Staff member+4 dependent			
6	1+5	Staff member+5 dependent			
7	1+6	Staff member+6 dependent			
8	1+7	Staff member+7 dependents			
9	1+8	Staff member+8 dependents			
10	1+9	Staff member+9 dependents			
11	1+10	Staff member+10 dependents			

Age and salary provided here are subjected to changes during the recruitment process and the assured and premium amounts will be adjusted accordingly.

Note: Proposed payment terms and payment schedule must be included in the cost proposal.

3. Tax Considerations

Offerors are made aware of CNFA's tax status in Rwanda. The CNFA Rwanda USDA Project is currently not tax exempt in Rwanda. Offers submitted must comply with these tax considerations.

4. Bank Account

Offerors are instructed to complete boxes highlighted in gray:

Does the Offeror have an active bank account?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, provide the Offeror name associated with the Bank Account if selected for eventual award.	<i>Offerors must provide the name associated with their Bank Account, if applicable, here</i>

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5. References

Offerors are instructed to complete the boxes highlighted in gray:

Reference No.	Reference Name	Contact Information	Affiliation
1	<i>Offerors must provide name of reference (organization or individual) provided here</i>	Name: Phone: Email: Address:	<i>Offerors must describe relationship with reference here</i>
<i>Etc.</i>	<i>Offerors must provide name of reference (organization or individual) provided here</i>	Name: Phone: Email: Address:	<i>Offerors must describe relationship with reference here</i>
<i>Etc.</i>	<i>Offerors must provide name of reference (organization or individual) provided here</i>	Name: Phone: Email: Address:	<i>Offerors must describe relationship with reference here</i>