

**Request for Proposal  
Field Registration Team**

<b>RFP Number:</b>	20180724
<b>RFP Category:</b>	Human Resource & Project Management
<b>RFP Announcement Date:</b>	Noon 1 August 2018, Kabul Time
<b>Pre-Bid Questions Deadline:</b>	Noon 7 August 2018, Kabul Time
<b>Bid Submission Deadline:</b>	Noon 14 August 2018, Kabul Time
<b>Award Date:</b>	Noon 21 August 2018, Kabul Time
<b>Recruitment Period:</b>	21 August 2018 to 20 September 2018, Kabul Time
<b>Registration Period:</b>	Noon 21 September 2018 to 20 March 2019, Kabul Time

**Proposal submission instructions:**

Email your technical and financial proposal and all attachments in a single PDF file to [info@ahg.af](mailto:info@ahg.af) with subject "Response to RFP 20180724 for Field Registration Team". Email size limit is 20MB. No telephone calls or hard copy submissions please.

**Objectives of the Assignment**

Afghanistan Holding Group (AHG) is hereby issuing this Request for Proposal Number 20180724 for a "Field Registration Team" to assist with launching two of its products. The awarding subcontractor will be expected to achieve the objectives below within a 6-month period. In order to incentivize actual customer usage rather than just registration, AHG is interested in new and innovated ways to attract customers and is looking for proposals to encourage app usage. In addition to any proposed fixed fees to be presented by the subcontractor in its Financial Proposal, AHG will also pay incentives to further motivate and encourage subcontractors.

First, the team will be required to enroll 1,000 drivers in Kabul city into the Buber.af app. The awarding subcontractor will be paid 50% of the 7% commission that Buber retains from each ride taken through the Buber app within the 6-month period.

Second, the team will be required to enroll 10,000 merchants in Kabul city into the Hesab.af app and provide them a physical mobile Point of Sale (mPOS) device. AHG has 11,000 mPOS devices in stock. Hesab retains 50% commission from the 2% commission imposed on each merchant transaction. The subcontractor will be paid 50% as incentive from the 50% commission Hesab retains from each merchant transaction within the 6-month period.

Should the team perform well, it is possible the contract will be extended to other major cities in Afghanistan. After completion of the contract, the subcontractor will be required to turn over all unused mPOS devices, tablets, materials, documents and other items. In addition, the subcontractor will be required to turn over reporting relationships with all individuals used for registrations, in case AHG wishes to directly utilize them for further registrations, support or follow-up.

AHG will review proposals received from bidding companies based on:

- 50% Price
- 25% Past Performance / Experience
- 25% Proposed solutions for registrations

Four items are requested as part of your proposal

1. Technical Proposal
2. Company Profile and Past Performance
3. Field Registration Team Structure and CVs
4. Financial Proposal (Please provide monthly fixed fee amount as per the below schedule)

<b>FINANCIAL PROPOSAL TEMPLATE</b>							
<b>Fixed Fee payable monthly upon verification of new drivers and new merchants</b>							
1	Month 1	166 new drivers and 166 new merchants					
2	Month 2	166 new drivers and 166 new merchants					
3	Month 3	166 new drivers and 166 new merchants					
4	Month 4	166 new drivers and 166 new merchants					
5	Month 5	166 new drivers and 166 new merchants					
6	Month 6	166 new drivers and 166 new merchants					
	TOTAL						
<b>Commission paid based on Total Transactions in 6 Month Period</b>							
		A	B	C	TOTAL		
7	Hesab	50%	7%	Total Transactions	= A x B x C	1000 drivers	
8	Buber	50%	2%	Total Transactions	= A x B x C	1000 merchants	

## About Afghanistan Holding Group

Afghanistan Holding Group (AHG) is a leading professional business service provider in Afghanistan and employs over 250 full-time highly qualified Afghans.

## Introduction to Products

### Hesab.af

Hesab is the first Afghan payment portal that allows you to pay businesses, government, and individuals using your smartphone. It allows you to receive payments from your customers faster and make payments to your suppliers easier.

Hesab can be compared to other e-payment solutions such as PayPal, but the difference between Hesab and other e-payment systems is that Hesab is not a wallet and do not hold any customer funds. It is simply a software application linked with regulated banks, mobile money service providers and Afghanistan Payments Systems (APS) that helps users process their payments and fund transfers. Hesab provides a simple user interface to individuals and businesses that communicate between existing regulated banks and other entities such as mPaisa and APS.

The Hesab product family includes the Hesab Pay, Hesab Merchant, and Hesab Collect mobile applications, and the Hesab.af web platform.

- **Hesab Pay:** Hesab Pay mobile application provides a wide range of payment services to individuals. Hesab Pay has facilitated users with making instant fund transfers, store payments, utility bills payment, and mobile top-up purchases.
- **Hesab Merchant:** Hesab Merchant mobile application enables merchants to accept instant cashless payments. Hesab Merchant App receives payments through scanning a QR code on the Hesab Pay App, entering merchant's mobile number, or swiping a debit card through the mobile point of sale device that connects to the earphone jack of smartphones.
- **Hesab Collect:** Hesab Collect mobile application facilitates businesses to pay employee salaries, conduct smart surveys, and collect 'Know Your Customer' (KYC) forms. The data collection process involves manual and automated identification and verification of each survey instance.

### Hesab Services

1. Fund Transfer – Transfer money within Afghanistan.
2. Merchant Payment – Hesab users will pay for goods and services they purchase from merchants in Afghanistan. They will use their debit cards or mobile money wallets to complete payments.
3. Airtime Top Up – Purchase airtime, Hesab users will purchase airtime through mobile money wallet.
4. Bill Payment – Hesab users will pay Breshna bills through their mobile money wallet.
5. Balance Inquiry – Hesab users will inquire the amount of balance residing on their mobile money wallets.
6. Payroll (Salary Disbursement) – mobile money enterprise users will disburse salary payments through Hesab web interface.
7. Bank to Wallet – Hesab users will transfer funds from their bank account to their mobile money wallet.
8. Wallet to Bank – Hesab users will transfer funds from their mobile money wallets to their bank accounts.
9. Cash Withdrawal – Hesab users will withdraw cash from Hesab/mobile money agents.
10. PIN change – Hesab users will change their mobile money PIN through their Hesab accounts.
11. Account Opening – Hesab users will apply for mini mobile money account through their Hesab account.

The list of these features continues to grow with introduction of electronic payments at various types of public and private sector services.

### Hesab Commissions

The following paragraphs describe Hesab commissioning tiers:

The following clauses explain transaction fees and commissions of Hesab App:

1. Azizi Bank will deduct 1 percent of each fund transfer amount from the customer as the transaction fees.
2. The fund transfer limit through Hesab App is 50,000 AFN per day. The client's customers will not be able to make a fund transfer of more than 50,000 AFN per day.
3. 50 percent of each transaction fees will be paid to AHG as a commission and 50 percent of each transaction fees will be retained by client as their commission.
4. The transaction fee for fund transfer will depend on the mutual agreement between Azizi Bank and AHG and is likely to change from time to time.

The following clauses explain transaction fees and commissions of Hesab Merchant:

1. The merchant payment limit through Hesab Merchant is 300,000 AFN per day. The client's customers will not be able to make a fund transfer of more than 300,000 AFN per day.
2. 50 percent of each transaction fees will be paid to AHG as a commission and 50 percent of each transaction fees will be retained by client as their commission.
3. The following table describes the transaction fees and commission amount for Hesab App transactions:

From 1 to 10,000	2% of transaction amount
From 10,001 to 25,000	1.5% of transaction amount
From 25,001 to 50,000	1% of transaction amount
Above 50,000	0.5% of transaction costs

The transaction fee for merchant program will depend on the mutual agreement between Azizi Bank and AHG and is likely to change from time to time

### **Buber**

Buber is one of the first ride-hailing and personal safety apps to be launched in Afghanistan. The main function of the app is to connect drivers with passengers to enable an available-on-demand transportation. It also provides live location sharing features that can work regardless of requesting a ride on the app.

The commuters can select their pickup points and destination on the app and confirm the rides. The app will search for nearby drivers and connect a driver with the commuter. The driver will pick up the commuter from the pickup points and drop them in their desired destinations. The commuters can track the location of the drivers' route to pick them up, on the app. The fare for the ride will be automatically calculated and displayed both for the driver and the commuter within the app.

Buber is also a personal safety app that works regardless of hailing a ride. The users can add other Buber users in their friend's circle that can track the users' real-time location. If the user hails a ride, the app will also share the details of the car and the driver with the people in the user's friends circle. Buber app will accept payments made through cash, Hesab.af, ATM cards, Stripe, and PayPal. The users can also make payments through in-built Buber wallet. The users can use the payment methods above to top up their Buber wallet and then make payments for the rides.

Buber app has a dedicated Buber Driver's section which is accessible by the authorized drivers. Any car owner that is interested in receiving ride requests from Buber users and providing a transportation service can apply for Buber's driver account. Buber will thoroughly vet the driver's license and the identification documents of the drivers and the registration papers of their cars before approving the driver's account.

### **Buber Commissions:**

Buber withholds 7 percent of costs for each ride as its commission for the services.