



## PRE-SUBMISSION MEETING MINUTES

### Procurement of Services of a Firm to Conduct the Impact Assessment of National Financial Literacy Program (NFLP)

EOI No. GSD (Proc. II) /AC&MFD-NFLP Impact Assessment/43565/2022

1. A Pre-submission meeting for the captioned procurement was held on **August 11, 2022, at 11:00 AM (PST)** via Zoom Cloud Meeting Application.
2. The representatives of the General Services Department, Agricultural Credit & Microfinance Department (AC&MFD) and representatives of prospective applicants attended the meeting.
3. The meeting commenced with a welcome note. Initially, all participants were briefed about the purpose of the meeting which was to clarify the queries of the participants regarding the procurement process including the shortlisting criteria, terms of reference, and other important guidelines for the submission of interests.
4. Additionally, it was conveyed that any unanswered questions (if any) would be addressed in the meeting minutes and participants may also email their queries after this meeting.
5. All queries of the participants and relevant responses by the Bank's representatives are given in **Annexure A**.
6. Addendum to the Pre-Qualification Documents is given at **Annexure B**.
7. Furthermore, the following guidelines may be noted regarding the submission of an Expression of Interest (EOI) response:
  - a. The EOI response must be completed in all respects, as per the details given in the EOI Documents. Any non-compliance with the shared instructions shall lead to the rejection of a submission.
  - b. Any additional queries may be emailed at [gsd.proc2@sbp.org.pk](mailto:gsd.proc2@sbp.org.pk), at least seven days before the submission deadline of responses.
  - c. The response prepared as per the instructions contained in the EOI Documents, Pre-submission Meeting Minutes, and subsequent clarifications thereof must be submitted on or before **August 22, 2022, at 11:00 AM (PST)** at the following address:

#### Joint Director

Procurement Division-II  
General Services Department  
4<sup>th</sup> Floor, BSC House, State Bank of Pakistan  
I.I. Chundrigar Road, Karachi  
Tel: (021) 3311-5420/5423/5477/5478  
Email: [gsd.proc2@sbp.org.pk](mailto:gsd.proc2@sbp.org.pk)

- d. All submitted applications will be opened on **August 22, 2022, at 11:30 AM (PST)** at the Learning Resource Centre, State Bank of Pakistan, I. I. Chundrigar Road, Karachi. In case of a change of venue for opening, the participating applicants shall be informed accordingly.
- e. If required, the Bank may demand softcopies of EOI responses only after the physical opening submitted hardcopies on a specified date and time. Hence, prospective applicants are requested to maintain a readable PDF or scanned version of the submitted documents.

- f. In case of submission of an EOI response via courier, an email may be sent at [gsd.proc2@sbp.org.pk](mailto:gsd.proc2@sbp.org.pk) to enable timely coordination and collection of the documents before the submission deadline.
  - g. Responses received after the prescribed deadline via courier or otherwise shall not be entertained and returned unopened.
  - h. For submission of the EOI response/attending the applications' opening session, the representative of the participating applicant shall keep his/her original CNIC and proof of vaccination for entry into the premises of the State Bank of Pakistan (SBP). Furthermore, the given details of representative(s) may also be shared in advance for necessary entry arrangements.
    - Name
    - CNIC#
    - Mobile#
    - Arrival Date & Time
8. After a detailed briefing, the prospective applicants were requested to confirm whether all of their queries had been adequately addressed and that no ambiguity remains related to the procurement process or any aspect of the EOI Documents. Upon acknowledgment, the meeting concluded with a vote of thanks.

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### Annexure A

| Sr. | Applicants' Queries   | Client's Response   |
|-----|---|---|
| 1.  | Should the impact assessment consider both the qualitative & quantitative aspects?  | Yes. Both qualitative and quantitative aspects of the program shall be investigated and evaluated. The ToRs are designed in such a way that demands a mix of both aspects.  |
| 2.  | Is the <i>minimum sample size of 5,000 adults</i> (as mentioned in the Terms of Reference of the EOI Documents) inclusive of the population of a control group as well?   | <b>Yes,</b>   |
| 3.  | Is the firm possessing less than seven years of specific work experience eligible to apply?   | <p><b>Yes,</b><br/>The relevant evaluation criteria#5 (Specific Experience) focuses on the number of assignments within the last seven (07) years. Reproduced again as follows:</p> <p><i>"The Applicant must have conducted at least 3 impact assessment /evaluation studies of nationwide programs/projects during the last 7 years."</i></p> <p>Let's say, if a firm has completed at least three (03) impact assessment/ evaluation studies within the last two years, it is eligible to apply.</p> |
| 4.  | Would SBP provide the details of NFLP beneficiaries? Please confirm what contact information of beneficiaries is available with SBP like name, address, and active phone number that would be required to contact them. | <b>Yes,</b><br>A list containing necessary particulars of the NFLP participants/beneficiaries shall be provided to the successful firm after the signing of the contract. The data may consist of various particulars such as name, sex, districts/regions, mobile number, home addresses, etc. against each participant.   |
| 5.  | Would the abovementioned list have a bifurcation of the treatment and control groups?   | <b>No,</b><br>The Client (State Bank of Pakistan) list shall only have the treatment group's details. Firms to design control groups for impact assessment.   |
| 6.  | Would SBP provide the ideal ratio between the treatment and control group within the minimum sample size or it would be left to the consultant to decide?   | <p>After assessing the proposed approach &amp; methodology by the consultant, the Client might provide input.</p> <p>However, apart from the sex (male/female) and geographical (urban/rural) distribution, the consultant would be provided professional independence to carry out the assignment in the best possible manner.</p>   |
| 7.  | What would be an acceptable margin of error?  | The maximum acceptable standard for variance/margin of error would be up to five percent (5%).  |
| 8.  | Is there any baseline study available for the NFLP?   | <b>No,</b>  |

| Sr. | Applicants' Queries  | Client's Response   |
|-----|--|---|
| 9.  | Would you like the consultant to provide the proposed approach & methodology at this stage?  | <b>No</b> , The proposed study approach, methodology, timeline, and team shall be part of the next stage i.e., Technical Evaluation Criteria.   |
| 10. | Is registration of a firm from the Registrar of the firm would suffice or the participating firm must be registered from SECP?   | A certificate of registration or incorporation would suffice. Addendum against the relevant evaluation parameter#2 is given at <b>Annexure B</b> .  |
| 11. | We understand that it is the endline impact assessment.<br>1. In this background we would like to have confirmation if baseline results/data baseline results are needed to assess the change for impact assessment.<br>2. If a baseline is available, can you please elaborate methodology and indicators covered?<br>3. If a baseline is not available, what methods would be your suggestion to cover baseline now? | As addressed above, no baseline is available. The Consultant would have professional independence to choose any method that addresses the ToRs and scope of the study.  |
| 12. | The sample size has been suggested by SBP i.e., 5000. Is it final from your side or do we have to calculate keeping in view the requirements of statistical representation and/or counterfactual effects measurement etc?  | <b>Yes</b> , it is final.   |
| 13. | What distribution of the given sample size do you suggest keeping in view control and intervention group, control group, male and female, rural and urban, time of intervention received, and specify if there are any other elements in this regard?  | The client expects the Consultant to answer these questions based on his/her experience, skillset, and best practices keeping in view the robustness, statistical accuracy, relevance to the program, and ToRs of the assignment. |
| 14. | At what level statistical representative results are required including elements of confidence level, a margin of errors, and categories of respondents (control, intervention, male, female, rural, urban)  | 95% confidence, 5% margin of error,<br><br>The results should be representative of the country, province, sex, and urban/rural level.   |

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### **Annexure B**

The revised evaluation parameter#2 of the **Eligibility/Qualification Criteria** may be considered for the purpose of submission of a response:

| <b>Description</b>     | <b>Sr.#</b> | <b>Evaluation Parameter</b>                                       | <b>Means of Verification</b>   |
|------------------------|-------------|---|--|
| <b><i>Previous</i></b> | 2.          | <i>The Applicant must be incorporated in Pakistan.</i>            | <i>Certificate of Incorporation</i>  |
| <b><i>Revised</i></b>  | 2.          | <i>The Applicant must be incorporated/registered in Pakistan.</i> | <i>Certificate of Incorporation or Certificate of Registration or any other supporting Document(s)</i> |

Rest of the instructions and Terms of Reference shall remain the same.

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