NRSP
National Rural Support Programme

Request for Proposal (RFP)

Hiring the Services of Individual Consultant to Conduct Digital Literacy & Financial Readiness Training

for

Healthy Enterprise Ecosystem for Young Entrepreneurs Initiative

RFP Reference # 0001-RQ-2717

Date of Issue: 19th September, 2026

PART 1 – PROPOSAL AND SELECTION PROCEDURES

Section I: Letter of Invitation (LOI) Requesting Proposals	This letter is addressed to individual consultants following the advertisement or to those individual consultants invited by the **NRSP**. Section I provides basic information about the service and advises consultants on how to obtain the RFP, the selection method and applicable competition rules that govern the selection and award process.
Section II: Instructions to Individual consultants	This section provides information to help individual consultant prepare their proposals; it also provides information on the submission, opening, and evaluation of proposal and on the award of the proposed contract.
Section III: Terms of Reference	This section includes the detailed terms of reference that describe the background, objectives, scope, tasks, as well as the schedule for delivery of each of the outputs requested via this RFP for consultancy services.
Section IV: Eligibility and Evaluation Criteria	This section stipulates the eligibility and past experience credentials to be evidenced to be furnished by the competing individual consultants as well as the criteria to be used by the **NRSP** to evaluate the proposals.
Section V: Technical Proposal	This section provides the technical proposal forms which are to be completed by the competing individual consultant and to be submitted in the **technical proposal envelope**.
Section VI: Financial Proposal	This section provides the financial proposal forms which are to be completed by the competing individual consultants and to be submitted in the **financial envelope.**

PART 2 – CONDITIONS OF CONTRACT

Section VII: Code of conduct & Anti money laundering policy	This section contains the fraud policy/code of conduct of NRSP and Anti-Money laundering policy/countering financing of terrorism.

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Section I: Letter of Invitation Requesting Proposals

Islamabad

Date: _____

Ref: 0001-RQ-2717

Dear Madam/Sir,

NRSP would like to invite proposal "To Conduct Training on Digital Literacy & Financial Readiness" from individual consultants to submit a proposal in accordance to the RFP "Ref: ID: 0001-RQ-2717" for the provision of services as described in the title. Within the RFP you will find all the information in detail necessary for these services.
The RFP includes the following sections:

Part 1 – Proposal and Selection Procedures

Section I	Letter of Invitation Requesting Proposals (LOI)
Section II	Instructions to Individual Consultant
Section III	Eligibility and Evaluation Criteria
Section IV	Technical Proposal
Section V	Financial Proposal Forms
Section VI	Terms of Reference

Part 2 – Conditions of Contract and Contract Forms

Section VII	Fraud Policy/Code of conduct/NRSP AML/CFT Policy

A pre-proposal meeting will be held as described in the RFP. Proposals must be delivered to the address given below no later than **October 5th 2026 till 3:00 PM.** Individual consultant should be aware that late proposal after deadline will not be accepted under any circumstances and will be returned unopened to the consultant(s). Electronic proposals *shall not* be accepted.

Yours Sincerely,

NRSP – Procurement Section
National Rural Support Programme
IRM Complex, 7th sunshine Avenue, near COMSAT University,
Park Road, Islamabad
Email: nrspprocurement@nrsp.org.pk

Section II: Instructions to Individual Consultant

Introduction	Individual Consultant shall adhere to all the requirements of this RFP, including any amendments made in writing by NRSP. This RFP is issued in accordance with the NRSP procurement policies and procedures. Individual Consultants are invited to submit a technical and a financial proposal (in PKR) for services required for this assignment. NRSP is not bound to accept any proposal, and reserves the right to cancel the procurement at any time prior to contract award, without thereby incurring any liability to any individual consultants, upon notice to the individual consultant or publication of cancelation notice on NRSP website.
Code of conduct, fraud, corruption, AML/CFT	All consultants must read the NRSP's code of conduct, fraud, corruption and AML/CFT policy attached with this RFP as **Annexure VII** and ensure the compliance of all clauses in their activities and operations.
Conflict of Interest	An individual consultant is under an obligation to disclose any situation of actual, potential or perceived conflict of interest that impacts, may impact, or might reasonably appear to be perceived by others to impact, their capacity to serve the best interest of the NRSP. NRSP requires every prospective individual consultant to avoid and prevent conflicts of interest, by disclosing to NRSP if you, or any of your affiliates or personnel, were involved in the preparation of the requirements and the other information used in the RFP. All involved parties in the procurement of services are required to disclose any potential conflicts of interest. This includes any affiliations with the owner, directors, or key personnel who are family members of NRSP staff, as well as any connections to the government of the country or any implementing partner receiving services under this RFP. Full transparency regarding such relationships is essential to ensure fairness and integrity throughout the procurement process. Individual consultant having conflict of interest shall be disqualified.
Cost of proposal	NRSP shall not be responsible for any costs associated with the preparation and submission of a proposal. The individual consultants shall bear all costs associated with the preparation and submission of its proposal, regardless of the conduct or outcome of the proposal process.
Language of the proposal	Language of the proposal to be submitted should be **English.**
Currency of proposal	Currency of the proposal and budget shall be quoted in **PKR** only. (Pakistani Rupees)
Applicable taxes	Individual consultants should include all the applicable taxes (provincial and federal) in their financial proposal as per law of the land. Applicable tax would be deducted from each payment as per prevailing law.
Only one proposal	Individual consultant shall submit only one proposal.
Validity of proposal	Proposal shall remain valid for **90 working days** from the deadline for the submission of the proposal.

Method of submission (sealing and marking of proposal)	The Technical Proposal (one hard copy and one soft copy of complete proposals with annexes on USB) and Financial proposals in PKR shall be submitted in separate envelopes. *Both the envelope of technical and financial proposals should be further packed in an outer envelope and properly sealed.* The proposal shall be submitted to the following address clearly marked as "Hiring the Services of Individual Consultant to Conduct Training on Digital Literacy & Financial Readiness Training" not later than **October 5th , 2026 by 3:00 pm** in sealed envelope: NRSP-Procurement Section, For National Rural Support Programme IRM Complex, 7th Sunshine Avenue, near COMSAT University, Park Road, Islamabad Email: nrspprocurement@nrsp.org.pk Technical Proposals will be opened on **October 5th 2026 at 3:30 PM** in the presence of individual consultants
Deadline for the submission of RFP	Proposals must be received by the NRSP before the submission deadline specified in the RFP. Proposals requested to be withdrawn shall remain unopened. No proposal may be withdrawn, substituted, or modified in the interval between the deadline for submission of proposals and the expiration of the period of proposal validity specified in this RFP. NRSP may, at its discretion, extend the deadline for the submission of proposals by amending this RFP and shall communicate through proper medium (website/email etc.).
Contact persons for correspondence, notifications, Clarification and queries	For any queries or clarification regarding RFP, kindly send your queries to the following email address: Email: nrspprocurement@nrsp.org.pk
Deadline for submission of Queries	Deadline for submission of queries is **September 24th 2026 by 2:00 PM** Requests for clarification/queries from individual consultants will not be accepted after the date/time given in the RFP.
Deadline for replies to the queries	Responses to queries will be communicated to individual consultant via email by date **September 29th 2026.**
Late Proposals	Any proposals received by the client after the deadline for submission of proposals shall be declared late, rejected, and returned unopened to the consultant.
Confidentiality	Information relating to the evaluation of proposals and recommendations of contract award shall not be disclosed to Individual Consultants or any other persons not officially concerned with the process, until the publication of the award of contract. Any attempt or effort by an Individual Consultant to influence the client in the examination, evaluation, and ranking of proposals or contract award decisions may result in the rejection of its proposal.
Evaluation of technical proposal	NRSP's technical evaluation committee (TEC) shall evaluate the technical proposals on the basis of their responsiveness to the terms of reference, applying the evaluation criteria, and sub-criteria. Each responsive proposal will be given a technical score. A proposal may be rejected at this stage if it does not respond to the RFP or if it fails to achieve the **minimum technical score (80%)** or a minimum of 50% score must be obtained agianst each sub criteria indicated in the RFP.

<table>
<tr><td>Shortlisting/Award Criteria</td><td>An Individual Consultant scoring the highest technical score and offering a financial proposal (PKR) within the budget would be shortlisted for award. Proposals will be evaluated based on the following sub criteria:
<table>
<tr><td>Academic Qualification and Relevant Professional Development</td><td>(Max. Marks 10)</td></tr>
<tr><td>Overall Development-Sector Experience, particularly 15+ years</td><td>(Max. Marks 15)</td></tr>
<tr><td>Training, Facilitation and Curriculum/Material Development Experience</td><td>(Max. Marks 20)</td></tr>
<tr><td>Digital Systems, Digital Literacy and Technology-Enabled Programme Experience</td><td>(Max. Marks 15)</td></tr>
<tr><td>Financial Literacy, Financial Inclusion, Entrepreneurship/Business-Readiness Experience</td><td>(Max. Marks 10)</td></tr>
<tr><td>Experience with UN Agencies, IFIs, Donors and Government Programmes</td><td>(Max. Marks 10)</td></tr>
<tr><td>Multi-Provincial Field Implementation and Programme-Management Experience</td><td>(Max. Marks 10)</td></tr>
<tr><td>Monitoring, Evaluation, Pre/Post Assessment and Learning Measurement Experience</td><td>(Max. Marks 5)</td></tr>
<tr><td>Methodology, Innovation and Use of Participatory/Digital Training Tools</td><td>(Max. Marks 5)</td></tr>
</table>
A minimum of 50% score must be obtained against each sub criteria.</td></tr>
<tr><td>Notice of intent to Award</td><td>After the completion of the evaluation report and having obtained all the necessary internal and development partner approvals, NRSP shall notify the notice of intent to award to the successful Individual Consultant. The notice of intent to award shall include a statement that NRSP shall issue a formal notification of award and draft contract agreement after expiration of the period for filing a protest and the resolution of any protest that is submitted. Delivery of the notice of intent to award shall not constitute the formation of a contract between NRSP and the successful Individual Consultant and no legal or equitable rights will be created through the delivery of the notice of intent to award.</td></tr>
<tr><td>Presentation</td><td>NA</td></tr>
<tr><td>Notice of Contract Award</td><td>NRSP shall issue the notice of award to the successful Individual Consultant and sign the contract.</td></tr>
<tr><td>Return of unopened financial Proposals</td><td>After contract signature, NRSP shall return the unopened financial proposals to the unsuccessful individual consultants</td></tr>
<tr><td>Expected date for contract Award</td><td>The entire process from the issuance of RFP to the awarding of contract, is expected to be finalized within a timeframe of 30 days. The individual consultant(s) is expected to commence the assignment on the date and at the location specified in the RFP.</td></tr>
</table>

Section III: Eligibility and Evaluation Criteria

Eligibility of consultants	Every consultant /firm is eligible having • Active NTN number • On the active taxpayer list of FBR.
Qualifications and Experience	The Individual Consultant shall demonstrate a combination of senior-level development-sector experience, training and curriculum-development expertise, digital systems knowledge, financial/business readiness exposure, and experience managing large-scale capacity-building assignments. **The eligibility and technical evaluation at proposal stage shall primarily apply to the Lead Consultant.** Following contract award, the Lead Consultant may propose up to two (02) Assistant Trainers, subject to submission of their CVs and relevant supporting credentials, fulfillment of the applicable minimum qualification and relevant technical/training experience criteria specified in this RFP, and prior written approval of NRSP before deployment. The consultant should meet the following criteria: 1. Minimum Master's degree / 16 years of education in Business Administration, Economics, Development Studies, Social Sciences, Public Policy, Information Technology, Data/Information Systems, Education, Project Management, or another discipline relevant to the assignment. 2. Minimum 15 years of overall professional experience in development programmes, capacity building, research/M&E, digital systems, enterprise development, financial inclusion, or related fields. 3. At least 10 years of demonstrated experience in training, capacity building, facilitation, field implementation and/or institutional development, including responsibility for designing or adapting training content for adult participants. 4. Demonstrated experience in developing training curricula, facilitator manuals, participant materials, practical exercises, assessment instruments, presentations, templates and training reports. 5. Demonstrated professional experience in digital tools and technology-enabled programme implementation, including the use of digital data systems, online/mobile platforms, digital reporting, data-management applications, dashboards, or similar technologies. 6. Demonstrated experience relevant to financial literacy, financial inclusion, enterprise development, business readiness, entrepreneurship or livelihood-development programmes. 7. Experience of working on at least five assignments funded or implemented by international development organizations, UN agencies, international financial institutions, government institutions or established national/international development organizations. 8. Demonstrated experience in the design and implementation of pre/post assessments, learning assessments, monitoring systems, participant feedback mechanisms and evidence-based reporting. 9. Demonstrated experience in managing or coordinating multi-location assignments involving field teams, training programmes, surveys,

	capacity-building activities or programme implementation across multiple provinces/regions of Pakistan. 10. Demonstrated experience working with youth, women, underserved populations, marginalized communities and/or community-based programme participants. 11. Demonstrated ability to combine training delivery with monitoring, quality assurance, documentation and follow-up mentoring/coaching. 12. Strong command of English and Urdu, with demonstrated ability to facilitate participatory sessions for participants with varying educational and digital-literacy levels. 13. Demonstrated experience working with government departments, development partners and community-level stakeholders will be considered an advantage. 14. Knowledge and practical experience of digital financial services, digital payments, mobile banking, cyber safety, digital business tools and/or technology-based entrepreneurship solutions will be considered an advantage. 15. The consultant must be an active taxpayer with valid NTN and appearance on the Active Taxpayer List of FBR.

Official Address	Consultant must clearly indicate its official address (physical address, not post box number), official website / webpage (if any), contact numbers and official email address or both technical and financial proposals.
Evaluation Criteria for Technical Proposal	A proposal will be rejected if it does not earn a total minimum score, a proposal may be rejected, at the discretion of NRSP, if the individual consultants does not satisfy the mandatory criteria which includes:

Criteria	**Marks**
Academic Qualification and Relevant Professional Development	10
Overall Development-Sector Experience, particularly 15+ years	15
Training, Facilitation and Curriculum/Material Development Experience	20
Digital Systems, Digital Literacy and Technology-Enabled Programme Experience	15
Financial Literacy, Financial Inclusion, Entrepreneurship/Business-Readiness Experience	10
Experience with UN Agencies, IFIs, Donors and Government Programmes	10
Multi-Provincial Field Implementation and Programme-Management Experience	10
Monitoring, Evaluation, Pre/Post Assessment and Learning Measurement Experience	5
Methodology, Innovation and Use of Participatory/Digital Training Tools	5
Total	**100**

Evaluation Method	The minimum score required for technical proposal is 80% If none of the proposals reach or exceed the minimum technical score specified NRSP reserves the right to invite the individual consultants receiving the highest technical score (Ts) to negotiate both its technical and financial proposals. If the negotiations fail to result in an acceptable contract within a reasonable time, NRSP reserves the right to terminate the negotiations, and to invite again the individual consultants receiving the next highest technical score (Ts) to negotiate both its technical and financial proposals.

Section IV: Technical Proposal

The individual consultants may use their own proposal format but it must include all the sections, as minimum, mentioned in below table:

Proposal Narrative	• **Cover page:** Name, assignment title, duration of the assignment, target districts (where required), point of contact etc. • **Table of content:** A list of all supporting documents (detailed CV, experience certificates, copy of CNIC, copy of highest educational degree and other documents) and attachments with corresponding page numbers • **Executive summary:** provide the synopsis of the assignment • **Technical proposal:** Outline training content including proposed business plan template, schedule, pre & post-test, training methodology and associated tools, overall approach and implementation methodology (not more than 3-5 pages 11 Calibri font, single spacing) • **Work Plan:** Including deliverables and timelines
Experience of the Individual Consultant	• **Description of prior work:** provide a brief description, including outcomes and deliverables along with any similar work assignment(s), limited to no more than four relevant experiences implemented by the Individual Consultant • A **CV** of Lead Consultant along with CVs of co-trainers with supporting documents attached with the technical proposal • **Consent form** from Co-trainers about their availability for the training While describing the experience, the following points must be included: Assignment name, cost of assignment, location, start and completion date, narrative description of assignment, description of actual services provided by Individual Consultant.
Timeline/work plan	The timeline for this assignment is **December 31, 2026.** The individual consultants should propose the **12 training events of three days each in all three districts (4 Sialkot, 4 Rajanpur and 4 Tando Allahyar)** of the assignment, their content, phasing and interrelations, milestones (including interim approvals by NRSP), and delivery dates of the reports. The proposed work plan should be consistent with the technical approach and methodology, showing understanding of the TOR and ability to translate them into a feasible working plan. The work plan should be consistent with the work and deliverables schedule.
Deliverables	A list of the final documents, including reports and tables to be delivered as final output, should be included here as mentioned in Terms of Reference section.

Section V: Financial Proposal

Summary of budget	A proposal budget must be submitted in spreadsheet format. The total amount to be paid by NRSP in PKR should also be clearly indicated in the financial proposal. The financial proposals must by singed by the individual consultant with name and date.
Detailed budget (breakdown of budget by activity)	Provide complete budget heads including: (Trainer cost per event, Training Materials development, Communication, Administrative & Coordination Costs, A/V, Brief Report etc.) ***Note: Venue, Logistics, Participant Support (tea, lunch etc.) and other Contingency & Miscellaneous budget will be the responsibility of NRSP.***
Budget Details	

Details	**Units/Cost**
Total Events (Punjab and Sindh)	12
Minimum Participants	300
Duration of each Training (Days)	3
Total Training Days	36
Cost Item 1: Per day Rate for training delivery – PKR	57,000
Sub Total (Cost Item 1) Training Delivery and Coaching	**2,052,000**
Cost Item 2: Material, Communication, Travel, Boarding Lodging, Brief training report /Event – PKR	20,000
Sub Total (Cost Item 2)	**240,000**
Total cost	**2,292,000**

Applicable taxes	Applicable taxes would be included in each payment as per law of land.

Section VI: Terms of Reference

Introduction of NRSP	Established in 1991, NRSP is the largest Rural Support Programme in the country in terms of outreach, staff and development activities. It is a not for profit organization registered under Section 42 of Companies Act 2017 (repealed Companies Ordinance 1984). NRSP's mandate is to alleviate poverty by harnessing people's potential and undertake development activities in Pakistan. It has a presence in 72 Districts in all the four Provinces including Azad Jammu and Kashmir through Regional Offices and Field Offices. NRSP is currently working with more than 3.87 million poor households organized into a network of 257,671 Community Organizations. With sustained incremental growth, it is emerging as Pakistan's leading engine for poverty reduction and rural development.
Background/context of assignment	Reference ongoing project "Healthy Enterprise Ecosystem for Young Entrepreneurs Initiative", funded by the British Asian Trust, NRSP is required to deliver structured capacity-building trainings on "Digital Literacy & Financial Readiness Training" for youth across three districts: **Sialkot, Rajanpur in Punjab and Tando Allahyar in Sindh**, NRSP will engage individual consultant to conduct 12 training events according to the project requirement. Individual consultant should perform satisfactory both in term of imparting quality training services in efficient manner and their innovative training methodology and expertise.
Expected Results of the Project:	○ Youth microentrepreneurs are finance ready ○ Entrepreneurs (90%) secure a loan with a minimum value of PKR 150,000 ○ Entrepreneurs will increase their revenue by 25% from the baseline ○ Lenders and key stakeholders from enterprise ecosystem convene to address the challenge of financial inclusion for young entrepreneurs
Objective of the assignment	To enhance the digital literacy and financial readiness of young entrepreneurs, enabling them to safely use digital technologies and access formal financial services for business growth.
Specific objective of the assignment	○ Improve digital skills of youth entrepreneurs. ○ Build confidence in using smartphones for business. ○ Promote digital financial services. ○ Improve financial planning and budgeting. ○ Increase awareness regarding cybersecurity and fraud prevention. ○ Strengthen business record keeping using digital tools. ○ Prepare entrepreneurs for digital commerce and financial inclusion.
Expected results of assignment	○ 300+ entrepreneurs trained. ○ 90% participants demonstrate improved digital literacy. ○ 90% participants prepare a simple household and business budget. ○ Participants register and safely use digital wallets/mobile banking. ○ Participants improve digital record keeping. ○ Increased adoption of digital payments.

	○ Participants develop individual Digital Business Action Plans.
Assessment Requirements	The consultant should conduct: ○ Baseline Knowledge Assessment ○ Daily Learning Review ○ Practical Demonstrations ○ Pre-Test ○ Post-Test ○ Participant Feedback Survey ○ Training Evaluation ○ Learning Outcome Assessment ○ Follow-up Assessment after three months
Training Materials	The consultant should develop: ○ Facilitator Manual ○ Participant Manual ○ PowerPoint Slides ○ Practical Workbook ○ Exercises ○ Case Studies ○ Videos ○ Handouts ○ Digital Readiness Checklist ○ Financial Readiness Checklist ○ Cyber Safety Checklist ○ Budget Templates
Training module contents:	**Module 1** Introduction to Digital Literacy ○ Digital transformation ○ Digital entrepreneurship ○ Importance of technology **Module 2** Smartphone Skills ○ Android settings ○ Internet browsing ○ Google services ○ Cloud storage **Module 3** Online Safety & Cyber Security ○ Password management ○ Two-factor authentication ○ Online scams ○ Phishing ○ Privacy protection **Module 4** Digital Payments ○ Raast ○ Mobile Wallets

	○ QR Payments ○ Debit Cards ○ Internet Banking **Module 5** Mobile Banking ○ Balance inquiry ○ Fund transfer ○ Utility payments ○ Transaction history **Module 6** Financial Literacy ○ Income ○ Expenses ○ Saving ○ Emergency Fund **Module 7** Budgeting ○ Household Budget ○ Business Budget ○ Cash Flow ○ Profit vs Revenue **Module 8** Borrowing & Credit ○ Responsible borrowing ○ Loan management ○ Credit history ○ Interest calculations **Module 9** Fraud Prevention ○ Financial scams ○ Digital fraud ○ OTP protection ○ Safe transactions **Module 10** Digital Business Tools ○ WhatsApp Business ○ Facebook Marketplace ○ Google Maps ○ Digital Marketing basics **Module 11** Record Keeping ○ Sales Register ○ Expense Register ○ Inventory ○ Digital bookkeeping **Module 12** Action Planning ○ Each participant prepares a:

	○ Digital Readiness Plan ○ Financial Improvement Plan ○ Business Growth Action Plan

Details of the participants	**Target group:**	Urban youth, focus on financially underserved and marginalized
	Age group of the participants:	18 to 35 years
	Gender balance:	Almost 60% women
	Average household income:	Less than or equal to PKR 70,000 to 100,000
	Business/ enterprise size:	Small and Medium-sized Enterprise running for 1-3 years and exhibiting. Exhibit potential for further income trajectory, Solo-entrepreneurs or leading a business enterprise group
	Business revenue:	Between PKR 25,000 to 50,000 per month
	To further enhance:	Good understanding of their product and market
	Education level:	Secondary or higher education but lack formal business and financial literacy training and education, limiting their ability to scale
	Also possible participants:	Marginalized communities and persons with disabilities

Scope of work	Provision of structured training on Digital readiness plan, financial improvement plan and business growth action plan, including practical coaching sessions to support youth entrepreneurs in developing viable business plans. **Training Team / Engagement of Assistant Trainers** Keeping in view the nature of this assignment, the Individual Consultant engaged under this assignment shall act as the Lead Consultant/Lead Trainer and shall retain overall responsibility for the quality, coordination, supervision and timely delivery of all activities and deliverables under the assignment. Following award of the contract, the Lead Consultant may engage up to two (02) Assistant Trainers, where required for simultaneous or efficient delivery of the training programme across the target districts. The Lead Consultant shall submit the CVs and relevant supporting credentials of the proposed Assistant Trainers to NRSP for review and prior written approval before deployment. Each proposed Assistant Trainer must meet the applicable minimum qualification and relevant technical/training experience criteria specified in Section III of this RFP, including relevant competency in digital literacy, financial literacy/readiness, entrepreneurship, training facilitation and/or curriculum delivery. Engagement of Assistant Trainers shall not transfer or dilute the contractual responsibility of the Lead Consultant. The Lead Consultant shall remain fully responsible for supervision, standardization of training delivery, quality assurance, reporting and achievement of all contractual deliverables. **S.# | Districts | Province | Events** 1 | Sialkot | Punjab | 4 2 | Rajanpur | Punjab | 4 3 | Tando Allahyar | Sindh | 4 **Total** | | | **12**

<table>
<tr>
<td>Detailed work/deliverables</td>
<td>Digital Literacy & Financial Readiness Training (3-days duration)
Key Deliverables:

Development of training manual on Digital Literacy & Financial Readiness Training (Soft) (After approval on Business Plan Template from NRSP, the further training plan will be implemented)
Delivery of training to young participants in all three districts (per training participants 30-35), training duration will be 3-day each
Ensuring attendance record of all participant and submitting along with report
Training certificates to all participants (provided by NRSP)
Pre/post assessment (basic level)
Brief training completion reports along with training pictures (hard and soft)
Submit a training report including outputs, pictures attendance record
Ensure coordination with training participants for online follow up support

Follow up support (mostly online) for business coaching about 3-4 months after training completion.

Ensure development of at least 300 business growth action plans including Digital Readiness Plan & Financial Improvement Plan
</td>
</tr>
<tr>
<td>Schedule of deliverables/Reports</td>
<td>
<table>
<tr><th>Activity</th><th>Timeline</th></tr>
<tr><td>Inception Meeting</td><td>October 2026</td></tr>
<tr><td>Training Material Development</td><td>October 2026</td></tr>
<tr><td>Approval of Materials</td><td>October 2026</td></tr>
<tr><td>Training Delivery</td><td>October - December 2026</td></tr>
<tr><td>Mentoring Support</td><td>November 2026 to February 2027</td></tr>
<tr><td>Final Report</td><td>20 December 2026</td></tr>
</table>
</td>
</tr>
</table>

Payment schedule/Terms	The payment schedule will be charged in four installments proposed as under: • 50% of the total cost will be made upon submission of training manual and plan to NRSP. • 30% of the payment will be made after the completion of the first 6 training events (50% of the total training events) and submission of 6 training reports with all supporting documents i.e. training report, pre-post assessment sheet, trainee's registration attendance, training certificates, group photo, business plans. The remaining 50% of the payment will be made after the completion of the remaining 6 training events. • Payment of remaining 20% would be made after submission and approval of completion report. i. Training completion certificates (NRSP will design, print and provide certificates), ii. Attendance sheets, iii. Standardized reports after each mentorship session, iv. Photographs and/or videos from sessions, v. Focus group discussions, vi. Key informant interviews, vii. Attendance sheets) and any other required by NRSP. **NOTE: All taxes and charges will be deducted as per the Government of Pakistan.**

Annex I

DECLARATION OF ELIGIBILITY

(SHOULD BE SUBMITTED ON RS.100- STAMP PAPER DULY ATTESTED BY NOTARY PUBLIC)

In the response to your RFP _____ the undersigned, hereby declare that:
Our bid is valid for a period of 60 days from the last date for the submission.

1. I agree to adhere to all of the terms and conditions as given in the tender documents of the NRSP and other documents as provided in the tender documents.
2. I am not engaged in any corrupt, fraudulent, collusive or coercive practices and acknowledge that, if evidence contrary to this exists, NRSP reserves the right to reject our bid or terminate the contract with immediate effect.
3. I am not bankrupt or being wound up, are having our affairs administered by the courts, have not been the subject of proceedings concerning those matters, or are in any analogous arising from the procedures provided for in national legislation or regulations.
4. I have not been convicted of an offence concerning professional conduct by any judgment.
5. I have not been guilty of grave professional misconduct proven by any means which the NRSP can justify.
6. I have fulfilled obligations relating to the payment of social security contributions or the payment of taxes in accordance with legal provision in the country in which we are established or with those of the country where the contract is to be performed.
7. I have no relation, direct or indirect, with proscribed individuals/entities/politically exposed person/s or terrorist organizations.
8. I have not or never prosecuted under Schedule 4 of the proscribed persons under NACTA for AML/CFT.
9. I have not been the subject of the judgment for any fraud, corruption, involvement in criminal/terrorist organization or any other illegal activity detrimental to Pakistani Law.
10. I, as a sole proprietorship, authorized dealer, Association of Persons (AOP), an Individual Consultant, or other do not have any kind of relationship with the NRSP Staff; and if later this statement is not found in conformity with reality i.e. relationship is found, I would stand liable to NRSP as per the rules mentioned in the tender documents.
11. I am not guilty of serious misinterpretation in supplying information.
12. I am not in a situation of conflict of interest (with prior relationship to project or family or business relationship to parties in NRSP).
13. I have no relation, direct or indirect, with any terrorist or banned organizations.
14. I am not blacklisted by any Local/International organization, PPAR, SPPRA, Government/semi Government department, NGO or any other company/organization.
15. I have no relation, direct or indirect, with proscribed individuals/entities/politically exposed person(s).
16. I am not on any list of sanctioned parties issued by the Pakistan Government, DIFD, USAID, UN agencies, UNSCR, NACTA, European Union and others.
17. I have not been reported for/under litigation for child abuse.

Full official Name: _____
CNIC No: _____
Signature: _____
(Should be attested by Notary Public)

Annex II

Checklist for Individual Consultants on Legal Compliance

	LIKELIHOOD	Yes	NO	write "NA" (if not applied)
1	Does the Individual Consultant regularly file the company's financial statements with the regulator?			
2	Does the Individual Consultant have a board level Risk Management Committee to review and risks?			
3	Does the senior management regularly review and approve the returns filed with the regulator?			
4	Does the Individual Consultant submit tax returns on a regular basis?			
5	Does the board review the progress reports submitted to regulators and/or development partners?			
6	Does the senior management and board ensure that all activities are in compliance with the requirements of the regulator and/or development partner?			
7	Has there been any penalty imposed by a regulator on the Individual Consultant for non- compliance in the last two years?			
8	Are there any instances which have been reported in the past year that may have negatively impacted the Individual Consultant's reputation?			
9	Were financial statements regularly filed with the development partner and the regulator during the last 24 months?			
10	Were any claims rejected by development partners in the past year due to discrepancies?			
11	Has the Individual Consultant engaged in any activity that does not have a strong link with our organization's objectives and mission statements?			
12	Has there been any reported incidence during the last two years on mismanagement of funds, including embezzlement or misuse?			
13	Has there been any reported incident during the last two years on GBV/SEA/SH, including misconduct or conflict of interest?			
14	Has a code of conduct been developed and enforced at all levels to establish ethical standards and guidelines for staff?			

Official Full Name:

CNIC No:

Signature:

Section VII: Fraud Policy/Code of conduct/NRSP AML/CFT Policy

Code of Conduct and Ethics

(Non-Employee, consultants, vendors and third parties)

Upholding ethical standards protects the integrity, fairness, and transparency of the procurement process.
As a consultant/Vendor professional objective is to assist NRSP to add value to their enterprise, whether that enterprise takes the form of a business, a not-for-profit organization or any element of government.
As a consultant/vendor requires adherence to this Code of Conduct and Ethics as a condition of relation. All consultants/vendors have pledged to abide by the NRSP's Code of Conduct and Ethics and their voluntary adherence to the Code signifies the self-discipline of the profession.
All individuals (non-employees) contracted or functionally related to NRSP, including executing entities and third-party vendors: -

1. Will serve NRSP with integrity, competence, objectivity, independence and professionalism.
2. Will only accept agreements that they are competent to perform; and will only assign staff or engage colleagues with knowledge and expertise relevant to the agreement.
3. Before accepting any agreement will establish with NRSP realistic expectations of the objectives, scope, expected benefits, work plan and fee structure of the agreement.
4. Will treat all confidential NRSP information appropriately; will take reasonable steps to prevent access to confidential information by unauthorized people and will not take advantage of proprietary or privileged information, for use by them or others, without the NRSP's permission.
5. Will avoid conflicts of interest, or the appearance of such, and will disclose to NRSP immediately any circumstances or interests that they believe may influence their work, judgment or objectivity.
6. Will not contact NRSP during the any pre-solicitation or evaluation phase in which participated, unless NRSP contact for any information.
7. Will offer to withdraw from agreement when they believe their objectivity or integrity may be impaired.
8. Will inform NRSP immediately if there is any change is contact person, email, address, directors, release of any of his/her employee or any such information which could be necessary for NRSP record.
9. Will represent the profession with integrity and professionalism in their relations with NRSP, colleagues and the general public.
10. Will report to appropriate authorities within or external to NRSP organization any occurrences of malfeasance, dangerous behavior or illegal activities discovered during an agreement.
11. Will not offer commissions, gift, bribe, remuneration, or other benefits from himself or from a third party in connection with any agreement to NRSP and will disclose in advance any financial interests.
12. Will promote adherence to the Code of Conduct and Ethics by all other staff working on their behalf.
13. Strive to treat all persons of NRSP with respect and courtesy in accordance with applicable international and national conventions and standards of behavior.
14. Never intentionally commit any act or omission that could result in physical, sexual or psychological harm to the beneficiaries we serve, or to their fellow workers.
15. Not condone or intentionally participate in corrupt activities or illegal activities. While respecting and adhering to these broader frameworks of behavior,
16. Shall not harass, discriminate, or retaliate against any other consultant/vendor or any member of society.
17. Shall make themselves available and fully participate in all administrative inquiries with completely honesty.
18. No NRSP employees shall solicit anything of value from a citizen or business for services that the NRSP is expected to provide.
19. Shall not remove NRSP property from its assigned place for personal use. Defacing or destroying NRSP property is vandalism and shall be dealt strictly.
20. Will not permit considerations of race, gender, nationality, religion, politics, sexual orientation or social status to influence professional behavior or advice.

21. Will be respectful of those whose wellbeing may be contingent. Will diligently apply objective judgment to all consulting agreements, based on the best information available. Will conduct independent research and analysis where possible and will consult with colleagues and others who can help inform the judgment.
22. Will not use any services, goods, materials, technology and/or equipment provided by or paid for by NRSP for illegal, inappropriate, or otherwise disruptive activities, or in support of such activities.
23. Shall not place or display non-official notices in NRSP premises without prior written approval from the appropriate authority.
24. Shall not possess unauthorized weapons, illegal drugs, or alcohol on NRSP premises.
25. Shall strictly follow the NRSP's workplace policies while on any NRSP premises.
26. Will uphold NRSP's commitment to gender equality, non-discrimination, and the prevention of Sexual Exploitation, Abuse, and Harassment (SEAH) at all times in the course of their work.
27. Will maintain a working environment that is free from all forms of SEAH& gender-based violence, in alignment with NRSP's Gender Mainstreaming Policy.

This Code of conduct is not exhaustive and may not anticipate every situation which may morally, ethically, professionally, legally compromise the employees or NRSP interests. In this regard NRSP expects to use sound judgment. However, compliance with this Code is a mandatory obligation owed by all consultants, third party vendors etc. Breach of this Code or any requirements mentioned in these Rules will result in disciplinary action and may lead up to cancellation of work order/registration including legal action or other appropriate disciplinary actions.

Anti-Money Laundering and Anti-Terrorism Financing Policy

Policy

"It is the policy of the NRSP to prohibit and actively prevent money laundering and any activity that facilitates money laundering or the funding of terrorism or criminal activities" by complying with all applicable requirements under the **Anti-Money Laundering Act 2010** (Act No. VII of 2010 - an Act to provide for prevention of money laundering) and **Anti-Terrorism (Second Amendment) Act, 2014** and its implementation regulations. Recently under the national action plan and SECP regulations money laundering has been identified as a major cause for corruption and criminal activities. Therefore, NRSP is very sensitive to ensuring that our platform is not used for any such purposes.