



**LAGOS STATE GOVERNMENT**

**LAGOS STATE EMPLOYMENT TRUST FUND (LSETF)**

**REQUEST FOR PROPOSALS**

**FOR THE ENGAGEMENT OF A BUSINESS AND TECHNOLOGY CONSULTING FIRM TO  
REVAMP THE LSETF CREDIT APPLICATION PORTAL - PROGRAMMABLE APPLICATION  
LOAN MANAGEMENT PORTAL (PALM-P)**

**LSETF/QBS/7/22**

**AUGUST 2022**

**Deadline for Submission: Monday 29<sup>th</sup> August 2022**

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**SECTION I - REQUEST FOR PROPOSAL**  
**REQUEST FOR PROPOSALS FOR THE ENGAGEMENT OF A BUSINESS AND**  
**TECHNOLOGY CONSULTANT TO IMPLEMENT A LABOUR MARKET INFORMATION**  
**SYSTEM (LMIS) FOR LAGOS STATE**

The Lagos State Employment Trust Fund “**LSETF**” was established by the Lagos State Employment Trust Fund Law 2016. The Fund's mandate is achieved through the provision of access to affordable finance to nano, micro, small & medium enterprises, training of youth in technical and vocational skills, business support services to entrepreneurs and recommendation of processes to improve the ease of doing business in Lagos State. Similarly, LSETF develops and implements interventions targeted at the technology ecosystem within the State.

The Fund's credit application portal - Programmable Application Loan Management Portal (**PALM-P**), was launched to serve as a digital medium to receive applications from loan and grants applicants, with the aim of processing them for assessment and disbursement. However, the features of the Palm-P are limited in their scope as some of the required processes are currently performed manually.

Consequently, the LSETF now invites proposals from qualified Consultants to provide the following consulting service (hereinafter called “Services”): Revamping of the LSETF Palm-P

In this Request for Proposal document, you will find detailed instructions relating to the submission of your proposal; **you are requested to strictly follow the instructions and provide the mandatory documents for your proposal to be considered for the Consultants Pre-qualification exercise.**

Please submit your Proposal titled “**Consultancy Service to Revamp the LSETF Palm-P**” no later than close of business (4:00 p.m.) on **Monday, 29<sup>th</sup> August, 2022** » through: <https://lsetf.ng/tenders>

Requests for clarification can be made to the below email address, on or before **Monday, 22<sup>nd</sup> August, 2022**: [procurementunit@lsetf.ng](mailto:procurementunit@lsetf.ng)

This RFP is solely for preparing and submitting a Proposal and confirmation of your ability to provide the required services. All information, both written and oral, which is obtained or provided in connection with this RFP is confidential.

Kindly note that submission of a proposal does not guarantee engagement. Applicants selected to work with the LSETF will be notified via email, alongside necessary information to continue with the selection process. Those not selected will also be notified via email; LSETF is under no obligation to disclose the reason for rejection.

LSETF is NDPR compliant. By submitting your information and documents to us, you are agreeing to the storage and usage of your data by LSETF, in accordance with our privacy policy.

*Yours truly,*  
Teju Abisoye  
Executive Secretary

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## SECTION II – INSTRUCTIONS TO CONSULTANTS

### A. INTRODUCTION

<b>1. General</b>	This RFP is issued for submission of proposal for the <b>revamping of the LSETF Palm-P</b>
<b>2. Definitions</b>	<p>«<b>Day</b>» means calendar day;</p> <p>«<b>LSETF</b>» means the Lagos State Employment Trust Fund;</p> <p>«<b>NDPR</b>» means National Data Protection Regulations;</p> <p>«<b>Project Name</b>» means “<b>Request for Proposal - Engagement of a Consultant to Revamp the LSETF Programmable Application Loan Management Portal</b>”</p> <p>«<b>Proposal</b>» means a Proposal submitted by a Consulting firm, pursuant to this RFP;</p> <p>«<b>RFP</b>» means this Request for Proposal;</p> <p>«<b>TOR</b>» means the Terms of Reference, setting out the detailed scope of work required from the consulting firm.</p>

### B. REQUEST FOR PROPOSAL

<b>3. Contents of the Request for Proposal</b>	<p>3.1. This RFP describes the procedure, terms, qualifications, requirements and conditions for the submission of a Proposal. This RFP consists of the following:</p> <ul style="list-style-type: none"> <li>❖ The Letter of Request for Proposal</li> <li>❖ Instructions to Bidders</li> <li>❖ The Terms of Reference</li> </ul>
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3.2. The Consultant shall examine the instructions, sample documents and requirements provided in this RFP and adhere to all instructions and requirements herein, in submitting a Proposal.

**4. Amendme  
nt of RFP**

4.1. At any time prior to the deadline for submission of Proposals, the LSETF, may for any reason at its own initiative or in response to a clarification requested by a consultant, modify the RFP.

4.2. All Firms that have received/access the RFP will be notified in writing or by standard electronic means of any amendments to the RFP.

4.3. In order to afford the firms reasonable time in which to take the amendments into account in preparing their Proposals, following a request for clarification LSETF may, at its discretion, extend the deadline for submission of Proposals.

**C. PREPARATION OF PROPOSAL**

<b>5. Language</b>	The Proposal and all related correspondence shall be in English.
<b>6. Contents of Proposal</b>	<p>6.1. The Proposal shall comprise of the Technical Proposal and the Financial Proposal.</p> <p>6.2. The Financial Proposal shall consist of the following documents:</p> <ul style="list-style-type: none"> <li>❖ A written letter signed by the authorized representative of the Firm; and</li> <li>❖ The <b>detailed breakdown</b> of the estimated cost i.e. summary of cost and breakdown of prices</li> </ul> <p>6.3. The Technical Proposal shall consist of the following documents:</p> <ul style="list-style-type: none"> <li>❖ The Profile of the Firm, setting out its organizational structure, relevant experience in leading or providing advisory on labour market, employment and policies to public or private organizations, its resource plan and the proposed methodology, work plan and team composition clearly indicating the team leader, and other key experts.</li> </ul>

	<p>❖ Any other information which the firm reasonably believes is necessary, having reference to the contents of the TOR.</p> <p>6.4. The <b>Technical Proposal shall not</b> contain <b>any pricing</b> information whatsoever. Pricing information shall be separated and only contained in the Financial Proposal.</p> <p>6.5. Any information which the Firm considers confidential shall be clearly marked as such and shall be treated accordingly.</p>
<b>7. Currency of the Proposal</b>	The prices in the <b>Financial Proposal</b> should be quoted in <b>Naira</b> . Payment will be budgeted and disbursed as Naira.
<b>8. Validity of the Proposal</b>	The validity period of the Proposal shall be <b>30 days</b> from the date of submission.
<b>9. Cost of Preparation of Proposal</b>	<p>The Firm shall bear all costs associated with the preparation and submission of its Proposal. LSETF shall in no case be responsible or liable for any costs associated with submitting Proposals, regardless of its conduct or the outcome of the Proposal. The LSETF reserves the right to annul the Proposal process at any time prior to awarding the contract, without thereby incurring any liability to the Firm.</p> <p>As a Lagos State Government owned institution, LSETF is bound by the following guidelines:</p> <p><b>Payment Structure:</b> payment may only be made in tranches with a maximum initial fee of 40%</p> <p><b>Deductibles:</b> LSETF is required to deduct the following sums from the contract sum: <b>0.5%</b> administrative fee to the LASG Public Procurement Agency; <b>0.25%</b> contract fee to the LASG Ministry of Justice; <b>1%</b> development levy to the LASG</p>



## D. SUBMISSION OF PROPOSAL

### 10. Sealing and marking of Proposal

The Firm shall place the Technical Proposal (and its supporting documents), and the Financial proposal (and its supporting documents) in **separate documents**, marked as such.

10.1 The documents shall indicate the name and address of your **Organization**, the **name and address of LSETF**, the **Project Name** and **reference number of the Proposal** as indicated in the Letter of Proposal.

10.2 **The supporting documents required are:**

1. Evidence of registration with Corporate Affairs Commission (CAC)
2. Tax Clearance Certificate for the preceding 3 (three) years 2019-2021 from the Lagos Internal Revenue service (LIRS)
3. Evidence of registration/renewal as a consultant with the Lagos State Public Procurement Agency (LASPPA) for the current year (2022)
4. Audited Financial Statements for the last 3 (three) years (2019- 2021)
5. Corporate profile of the company services and affiliations
6. Curriculum Vitae of at least 3 key professional staff
7. Evidence of similar work done in the past
8. An affidavit that all documents submitted are genuine and verifiable

11. **Deadline for the Submission of Proposal.**
- 11.1. Proposals must be received through the link specified in above on or before the close of business on **Monday 29<sup>th</sup>, August, 2022.**
- 11.2. Any Proposal received by LSETF after the deadline for the submission specified in paragraph 11.1 shall be returned unopened to the Firm
- 11.3. LSETF may, at their sole discretion, extend the deadline for the submission of Proposals by amending this RFP in accordance with the terms and conditions hereof.
12. **Clarifications**
- 12.1 A Firm requiring additional clarification of any part of this RFP, may notify the LSETF via the contact details provided above. The LSETF will respond in writing, or by standard electronic means to any request for clarification of the RFP that it receives no later than **Monday, 22<sup>nd</sup> August 2022** and may send written copies of the response (including an explanation of the query but without identifying the source of inquiry) to all Firms. If LSETF deem it necessary to amend the RFP because of a clarification, it shall notify any firm that has submitted a Proposal prior to such amendment.
13. **Modification / Withdrawal of Proposal:**
- 13.1. A Firm may withdraw its Proposal after the submission, provided that written notice of the withdrawal is received by LSETF prior to the deadline prescribed for submission of Proposals.
- 13.2. No Proposal may be modified subsequent to the deadline for submission of Proposals without prior approval from the point of contact specified above.

**E. OPENING AND EVALUATION OF PROPOSAL**

14. **Opening of Proposals**
- 14.1 The LSETF shall only open Proposals received after the submission deadline with the Evaluation Committee only in attendance. **The Technical Proposals shall be open and evaluated prior to the opening of the Financial Proposals.**

**15. Evaluation of Proposals**

15.1 The Evaluation Committee shall evaluate and compare the Proposals as follows:

- ❖ Pre-Qualification exercise to determine that all requested documents were submitted and in the required format.
- ❖ Examination of the Technical Proposal in order to confirm conformity with specifications contained in the RFP and the substantial responsiveness of each Technical Proposal to the RFP. For this purpose, a substantially responsive Proposal is one that conforms to all terms and conditions of the RFP without material deviations. LSETF's determination of a Proposal's responsiveness is based on the contents of the Proposal itself without any recourse to extrinsic evidence.
- ❖ Upon examination of the Technical Proposals, the Evaluation Committee shall select the Technical Proposals that are substantially responsive and examine the Financial Proposals submitted with such Technical Proposals. In examining the Financial Proposals, the Evaluation Committee shall verify any arithmetical errors. For example, if the Proposal in figures is different from the Proposal in words, the amount in words shall prevail. If there is a discrepancy between the unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail, and the total price shall be corrected.

**16. Fraud and Corruption:**

16.1. The LSETF and the consulting firm shall hold the highest ethical standards, both during the selection process and principle, and shall abstain at all times from corruption or fraudulent practices. Corruption and fraudulent practices are defined as follows:

- a) "*corrupt practice*" means the offering, giving, receiving, or soliciting, directly or indirectly, of anything of value to influence the action of a public official in the selection process;
- b) "*fraudulent practice*" means a misrepresentation or omission of facts in order to influence a selection process;
- c) "*collusive practices*" means a scheme or arrangement between two or more Consultants with or without the knowledge of the LSETF, designed to establish prices at artificial, non-competitive levels;

- d) “coercive practice” means harming or threatening to harm, directly or indirectly, persons or their property to influence the selection process or affect the execution of a training program.

The LSETF shall reject a proposal for award if it determines that the firm recommended for contract award has, directly or through an agent, engaged in corrupt, fraudulent, collusive or coercive practices in applying for the proposal.

### **SECTION III**

#### **TERMS OF REFERENCE**

#### **Engagement of a Business and Technology Consultant to Revamp the LSETF Programmable Application Loan Management Portal (Palm-P)**

##### **Background Information**

These Terms of Reference (“**TOR**”) describe the tasks to be performed by a Consultant for the revamp of the LSETF Palm-P.

For increased effectiveness and efficiency, the LSETF credit application portal requires a overhaul with the aim of completely automating the submission, review and disbursement processes.

##### **1.1 Current functionality of the Platform:**

- a. Submission of applications
- b. TAX ID verification by Lagos State Internal Revenue Service (LIRS)
- c. Manual spooling of successful applications for KYC check
- d. Hybrid KYC verification by Business Development Support Partners (BDSPs).
- e. Manual process up until disbursement and repayment.

Although the process of loan review and approval were intended to be automated, the related tools do not currently function. However, the functionalities for disbursement, repayment, and portfolio reporting do not exist on the portal.

##### **1.2 Required Functionality of the Platform**

A desirable function on the portal is that following the approval of TAX ID by LIRS, all subsequent processes be automated, including the validation of supplied documents, such as the Lagos State Residents Registration Agency (LASSRA) number, Bank Verification Number (BVN), debit card details, and any other validation that can be automated along the loan approval process.

##### **1.3 Objectives of the assignment**

###### **1. Portal Framework Upgrade:**

We are currently using .NET framework and ASP.NET MVC 4. This needs to be upgraded to the latest framework of C# which is .NET Core 6 and ASP.NET MVC 5.2

###### **2 Database upgrade:**

The SQL Database needs to be upgraded to match up with the New Framework as mentioned above as well as to include any new table, column or row that may result from the application revamp.

###### **3 Modification of User Interface and User Experience:**

The UI/UX of the application will be revamped to be more attractive and informative and also to meet up with modern looks and feel.

###### **4 Modification of Admin Interface and Admin Experience.**

The Admin Control Panel aspect of the application needs to be revamped to carry out all functionalities as stated below:

- 5.1 Filtering, reporting, spooling, and visualization of applications and their data.
- 5.2 Creation of required approval profile types and their rights to approve or disapprove applications at their respective required stages.
- 5.3 Auto verification of BVN, LASSRA, and any other required ID.
- 5.4 Credit scoring/check and screening of approved applications.
- 5.5 Disbursement and repayment collection (involves integration a Payment API e.g., PayStack).

## 2.0 Scope of Work

The Consultant will be required to undertake the following tasks for a maximum period of **three (3) months**:

**Task 1: Understanding the platform and requirement gathering** - Perform comprehensive review of the current state of the loan application processes, gather information/data that will help in the revamp, and identifying all tools required to do the revamp.

*Timeline: 2 Weeks*

**Task 2: Revamp Implementation 1** – After the workings of the platform has been understood and requirements have been gathered, the revamping of the platform kicks off with UI/UX design and Framework and Database upgrade.

*Timeline: 4 Weeks*

**Task 3: Revamp Implementation 2** – Next, the revamp of existing features and the implementation of new features will be done.

*Timeline: 8 Weeks*

**Task 4: Testing, Bug Fixing and Handover** - Upon successful revamp of the portal, testing will be done by both staff of LSETF and selected external users after which the portal will be fully handed over to the Fund's IT unit for continuous management.

*Timeline: 2 weeks*

## 3.0 Duration and Proposed Payment Terms

- 3.1 The maximum duration of this assignment is **three (3) months**
- 3.2 A weekly update report is expected to be sent to LSETF using an online shared excel form or a pdf document.  
This report must contain the list of all work items as agreed from inception with their deliverable date/timeline.
- 3.3 The Consultant should expect to be paid on a fixed schedule, based on the achievement of pre-negotiated milestones established prior to project commencement. The below chart is an example of the type of chart that will be developed once selected:

S/N	MILESTONES	AMOUNT PAYABLE
1	Acceptance of the engagement fees, signing of the engagement contract and submission of an advance payment guarantee from a reputable bank	20% of the total amount
2	Conclusion of development, testing and user acceptance of the revamped application.	40% of total amount
3	Successful handover of the portal to LSETF, submission of an acceptable final report including a user manual for continuous management.	40% of total amount

#### 4.0 Client's Input and Counterparty Personnel

LSETF is to provide all reference documents and the Consultant will be placed under the supervision of LSETF during the pendency of the project.

The Consultant Team will work daily with LSETF Designated Implementation Teams. The Consultant will be responsible for the purchase of all the other materials needed for the successful implementation of the project activities. The Consultant Team Lead will be responsible for the quality of the services provided by the team.