

TERMS OF REFERENCE

ANALYSIS, EVALUATION AND IMPLEMENTATION OF THE CREDIT PROCESS OF EXIMBANK OF TRINIDAD AND TOBAGO

Port of Spain, Trinidad and Tobago

April 2022

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1 CAF GENERAL INFORMATION

CAF is a multilateral financial institution whose mission is to support the sustainable development of its shareholder countries and regional integration. Its shareholders are: Argentina, Barbados, Bolivia, Brazil, Chile, Colombia, Costa Rica, Ecuador, Spain, Jamaica, Mexico, Panama, Peru, Portugal, Dominican Republic, Trinidad and Tobago, Uruguay, Venezuela, and 13 private banks in the region.

It deals with the public and private sectors, providing multiple products and services to an extensive portfolio of clients made up of shareholder states, private companies and financial institutions. Social and environmental variables are integrated into its management policies, and eco-efficiency and sustainability criteria are included in all its operations. As a financial intermediary, it encourages the movement of funds from international markets to Latin America, promoting investments and/or business opportunities. For more information, visit www.caf.com.

2 OBJECTIVE

The objective of these terms of reference is to identify and hire a Provider/Bidder to strengthen the credit processes and policies of EXIMBANK, to make and implement proposals to improve the bank's credit management, effectively and efficiently satisfy the financing needs of clients, and minimise expected losses in credit management. The technical specifications for the design, implementation and roll-out of the project are outlined in **Annex 3: Technical Specifications**.

3 BUDGET AND TIMEFRAME

The assigned budget for these works is for a value of up to three hundred thousand USD (USD 300,000) and they must be completed within a period no greater than eleven (11) months from the date of signature of the contract.

4 TAXES

The taxes, fees, duties and commissions that may arise due to the implementation of the contract shall be assumed by the consultant, and as such, they shall be included in the bid price and shall not affect the total payment for the services. By virtue of the immunities and privileges granted by the Republic of Trinidad and Tobago, CAF is exempt from the payment of VAT. As such, any invoice issued to CAF in Trinidad and Tobago shall not include this tax.

5 CURRENT SITUATION

5.1 BACKGROUND

EXIMBANK is a public financial institution geared towards promoting the export potential of Trinidad and Tobago and strengthening SMEs as a mechanism to diversify the economy and growing non-energy sector income.

EXIMBANK and CAF decided to collaborate with a view to strengthening EXIMBANK's governance and processes to facilitate its role as a development bank.

This requirement was backed by the Government upon requesting, via a communication from the Ministry of Finance, a Technical Assistance that would cover an analysis, evaluation, and implementation of the bank's credit processes.

5.2 BENEFITTING ENTITY

Export-Import Bank of Trinidad and Tobago (EXIMBANK) formerly Trinidad and Tobago Export Credit Insurance Company Limited (EXCICO), was established on 31st December 1973 in the Republic of Trinidad and Tobago. EXCICO was converted to EXIMBANK following an order by the Ministry of Finance on 4th November 1997, cited as “the Financial Institutions (Amendment to the Third Schedule) Order, 1997”. This Amendment to the Financial Institutions Law of 1993 granted EXIMBANK the capacity to undertake the following types of business:

- Confirming House or Acceptance House.
- Finance House or Finance Company.
- Financial Services.

EXIMBANK was created to meet the export needs of a rapidly expanding economy, to meet the export needs of a national economy, and to expand the business of small and medium businesses in the non-hydrocarbon sector.

EXIMBANK's operations have been financed primarily by injections of capital from its sole shareholder, the Government of Trinidad and Tobago, and credit lines granted by local and regional financial institutions.

6 **GUIDELINES FOR THE SUBMISSION OF PROPOSALS**

6.1 GENERAL CONDITIONS

- ✓ Carefully read and examine the content of these terms of reference and annexes, especially the corresponding technical specifications in **Annex 3: Technical Specifications**.
- ✓ Ensure that you have complied with all of the conditions stipulated for the process and gathered the requirements indicated herein.
- ✓ Proceed to gather the information and documentation required, and to verify the validity of documents where necessary.
- ✓ Your technical and economic proposal must be submitted to CAF via email, prepared in the **English** language and in an electronic format that is accessible by CAF staff. These terms of reference are available in the **English** language.
- ✓ Responses to the specific information requirements stated in **chapter 7** of this request for proposal must respect the numerical sequence proposed by CAF, for which reason each response must indicate the numerical reference to the corresponding question or requirement.
- ✓ Insert “**N/A**” before any aspect required in this request for proposal that does not apply to you. CAF will not review incomplete proposals even when the requirement is not applicable, but the bidder has not indicated that it does not apply.
- ✓ Any issue related to these terms of reference are to be referred to the following email address: tteximbank@caf.com, with “**EXIMBANK**” stated in the Subject line.
- ✓ CAF does not agree to and is not obligated to give financial compensation to the Providers or Bidders for the proposals.
- ✓ CAF shall not be responsible for any expenses, costs or fees arising from or related to the proposals.
- ✓ With the submission of their proposal, the bidders authorise CAF to verify all of the information they have provided.
- ✓ CAF reserves the right not to select any proposal and to definitively suspend the selection process. Similarly, it reserves the right to grant the contract for the provision of services to any person or company of its choosing.
- ✓ The Provider or Bidder is responsible for any commitment related to the payment, withholding, or collection of any tax, contribution, or any duty that may be required in the country in which invoices associated with the contract may originate.
- ✓ CAF enters into no agreement with persons who make their proposals in response to its invitations, CAF having the will and discretion to determine the corresponding contracting of services, as well as having the ability to contract different bidders.
- ✓ CAF, when it deems that it is required by institutional needs, can at any point in the process adopt the measures and provisions it considers relevant, in order to achieve the effective

participation of bidders and the successful culmination of the process.

6.2 GROUNDINGS FOR REJECTION OF THE PROPOSALS

- ✓ CAF's decision to reject any proposal shall be definitive and unappealable, and it shall not agree in any way whatsoever to any liability.
- ✓ The following are considered grounds for rejection of the proposals submitted:
 - i. The proposals received do not comply with the requirements stipulated in this document.
 - ii. When there are inaccuracies in the information provided by the bidder.
 - iii. The submission of several proposals by the same bidder themselves or by an intermediary, or participation by the same person in more than one proposal.
 - iv. When there is evidence that the bidder has tried to interfere or unduly influence the analysis of the proposals, or the selection decision.
 - v. When there is evidence that the information submitted by the bidder is not aligned with reality.
 - vi. When the proposal is submitted after the deadline and/or submitted by any means other than the one indicated in the terms of reference.
 - vii. When the proposal is conditional, via the inclusion of texts whose content contradicts or modifies the terms of reference.
 - viii. If CAF proves the breach of any local regulation of any country, or any regional, supranational, or community regulation, including but not limited to the regulations of CAF shareholder countries, the members of the European Union, of the United States of America, etc., in relation to combating money laundering and the prevention of terrorist financing; and/or any principle, recommendation or provision issued by the United Nations and/or any other body dedicated to combating money laundering and the prevention of terrorist financing, such as, but not limited to, the Financial Action Task Force (FATF/GAFI), the South America International Financial Action Task Force (GAFISUD), and all other regional groups; and/or, if it considers the bidder ineligible.
 - ix. In the event that proof is acquired after the selection, but once the contract is signed, CAF shall consider the contract terminated on grounds attributable to the contracted party, applying all consequences provided for in this situation.
 - x. When the bidder is involved in any of the grounds for dissolution and/or liquidation of a company.
 - xi. When the bidder, once required by CAF to make clarifications and/or give explanations for the requested documents, does not comply with the requirements within the period fixed by CAF.
 - xii. When there is proof of confabulation between the bidders that alters the application of the principle of objective selection.
 - xiii. Any other reason deemed suitable by CAF.

6.3 KEY DATES FOR THE SELECTION PROCESS

6.3.1 INVITATION TO PARTICIPATE AND DELIVERY OF THE TERMS OF REFERENCE

The invitation to participate and terms of reference shall be sent on **April 7, 2022**.

6.3.2 RECEIPT OF EXPRESSIONS OF INTEREST

Companies interested in participating must send an initial communication advising of their interest in participating (**Annex 1: Notice of Intention to Participate**), and the Non-Disclosure Agreement (**Annex 2: Non-Disclosure Agreement**), by 23:59 (**Port of Spain, Trinidad and Tobago time**) on **April 18, 2022**.

Both documents must be duly signed by a representative of the bidder legally authorised by a document certifying said representation.

Once both documents are well received, (Annex 1 and Annex 2) CAF will send additional information to the interested bidders, as stated below:

1. Credit Department risk rating policy and procedure
2. Eximbank - Export Import Bank of Trinidad and Tobago - credit policy
3. Past due monitoring procedure and policy
4. Credit and business development – site visit policy and procedure
5. PPT Eximbank's credit evaluation process
6. Eximbank organizational structure 2021
7. Portfolio Analysis Dec 2020 Oct 2021
8. Financial Statements Oct 2021
9. Security Liquidation and Write Off Procedures

6.3.3 RECEIPT OF ENQUIRIES

Those interested in participating can make their enquiries **up to 23:59 (Port of Spain, Trinidad and Tobago time) on April 25, 2022** All enquiries must be made in writing and in the **English** language. Enquiries in person or via telephone will not be addressed. No verbal agreement with staff from CAF or EXIMBANK, either before or after the signing of the contract, can affect or modify any of the prior terms and/or obligations stipulated herein.

Said enquiries and observations shall be submitted to CAF at the following email address: teximbank@caf.com up to the stipulated date and time, with **EXIMBANK** indicated in the Subject line.

Enquiries shall only be received from bidders who have sent prior communication of their interest in participation and the non-disclosure agreement.

6.3.4 RESPONSES TO ENQUIRIES

CAF shall respond in writing and in the **English** language, via email, to all concerns or requests for additional information that are considered valid by CAF, as required by the participants. Said responses shall be send on **April 29, 2022** to all participants who have expressed their interest in participating.

6.3.5 RECEIPT OF PROPOSALS

May 9, 2022, up to 23:59 (Port of Spain, Trinidad and Tobago time) has been established as the deadline for the receipt of proposals at the email address specified in this document.

Bear in mind that proposals received at the time and date indicated above shall be considered received. Proposals shall only be received from the bidders who have previously sent the communication of interest in participating and the non-disclosure agreement.

Once the expected proposal has been submitted, there will be no opportunity to make partial or complete changes to same. Any additions or corrections requested by CAF during the process of evaluation or review of the documentation, cannot be aimed at or result in the improvement of the proposal.

All proposals must be sent to the following email address: teximbank@caf.com, indicating **EXIMBANK** in the Subject line. For large documents (greater than 5 MB), you may use any service provider, such as Dropbox, WeTransfer, or SharePoint, that allows for a reduction in the file size, and send the link to the abovementioned email address. CAF does not guarantee the extension of deadlines or changes to the timeline on grounds of issues in the receipt of the information sent.

6.3.6 ANALYSIS OF PROPOSALS

Within the framework of the agreement signed with EXIMBANK, CAF shall evaluate the proposals received based on the criteria specified in this document (**Chapter 7**) and making use of its selection

methodology and the qualification matrix attached to these terms of reference. (**Annex 4: Documents Required and Evaluation Matrix**).

During this stage, CAF can request clarifications and any missing or additional documents it may deem necessary. However, in no circumstance shall the missing or additional documents be intended to or result in the improvement of the proposal.

The proposals received shall be analysed until **May 16, 2022**

6.3.7 PRESENTATION BY THE BIDDERS

The participating Providers or Bidders can be called upon to give a presentation of their proposal. Said presentations can be made from **May the 9th to May the 16th**.

6.3.8 NOTIFICATION OF THE SELECTION OF THE PREFERRED BIDDER

Written notification of the final decision shall be given to the Providers or Bidders no later than **May 19, 2022**. As of that date, CAF shall work together with the preferred Provider or Bidder selected to prepare the contract based on the proposal received and in all resulting negotiations.

6.3.9 MODIFICATIONS TO THE TERMS OF THE PROPOSAL

CAF reserves the right to, at any time, before the notification of selection of the preferred bidder, extend the deadlines within the contracting processes in order to adequately manage the contracting process, and also to cease said processes without any type of financial consequence or liability to CAF. In any event, any change made to the terms of the proposal will be sent to all of the original participants.

6.3.10 SUMMARY OF KEY DATES

Activity	Date(s) 2022
Invitation to participate and delivery of terms of reference	April 7
Receipt of expressions of interest (notice of intention to participate and non-disclosure agreement)	April 18
Receipt of enquiries	April 25
Delivery of responses to enquiries	April 29
Receipt of proposals	May 9
Analysis of proposals	May 16
Presentation by bidders	May 9 -16
Notification of selection of preferred bidder	May 19

7 REQUESTED INFORMATION

The information requested in this chapter must be included in the proposal, which must contain an executive summary, as well as a response to each information requirement, in accordance with the terms of this document.

The responses to the specific information requirements stated in these terms of reference must respect the numerical sequence proposed by CAF, for which reason each response or any information given must indicate the numerical reference to the corresponding question or requirement.

If any aspect does not apply to the Provider, please state "N/A" in your response. It is not in our interest to limit the content of the proposal, so please include all necessary information to respond correctly to the request for information.

The proposal must be submitted in **TWO (2) FILES, one PROVIDER FILE and one COSTS FILE:**

- ✓ **PROVIDER FILE:** general information on the Provider, its financial information and information related to the proposal.

- ✓ **COSTS FILE:** detailed cost structure.

We recommend that you minimise reference to annexes as much as possible.

7.1 PROVIDER FILE

7.1.1 GENERAL INFORMATION ON THE PROVIDER/BIDDER

7.1.1.1 ABOUT THE PROVIDER/BIDDER

7.1.1.1.1 Include a brief history.

7.1.1.1.2 Describe the organisational structure and management.

7.1.1.1.3 Explain the services offered and which have been the most representative lines of business.

7.1.1.1.4 Describe any legal process in which the Provider has been involved. Include dates, parties involved, reason for legal grounds, and current status.

7.1.1.2 ABOUT YOUR CLIENTS

7.1.1.2.1 Indicate the number of clients you currently possess.

7.1.1.2.2 Mention the main clients, including the following information:

- Name of the client.
- Date or duration of relationship.
- Scope of the service provided.
- Name, phone number and email of the point of contact.

7.1.1.3 ABOUT YOUR RELATIONSHIP WITH CAF

7.1.1.2.1 Describe any current or past business relationship with CAF.

7.1.1.2.2 Provide details on said relationship, where applicable.

7.1.2 DOCUMENTATION/INFORMATION ON THE PROVIDER/BIDDER

7.1.2.1 FOR LEGAL ENTITIES:

7.1.2.1.1 Document advising on the Capital Structure of the legal entity.

7.1.2.1.2 Last two (2) audited Financial Statements.

7.1.2.1.3 Up-to-date articles of incorporation of the company.

7.1.2.1.4 Digital copy of the Tax Identification Code or Number.

7.1.2.1.5 Identification document of the Legal Representative of the Company.

7.1.2.1.6 Document certifying the legitimacy of the Representative, in the event that the articles of incorporation do not.

7.1.2.2 FOR CONSORTIUMS AND/OR TEMPORARY JOINT VENTURES:

7.1.2.2.1 Legal documents that accredit the consortium and/or temporary joint venture in accordance with the regulations of the country of origin of the union.

- Legal document on the formation of the Temporary Joint Venture or Consortium.
- Document indicating the name of the person appointed by the members of the Consortium and/or Temporary Joint Venture to exercise legal representation, who, for all relevant purposes is authorised to enter into contracts, with broad and sufficient powers and that shall indicate the basic rules that govern the relationships between them and their liability, to commit all members of said Consortium or Temporary Joint Venture.
- Conditions of participation for each member of the temporary joint venture.
- Legal documentation stating the recipient of the fees.
- The information requested in point 7.1.1 (GENERAL INFORMATION ON THE

PROVIDER/BIDER) 7.1.2.1 (DOCUMENTATION/INFORMATION ON THE PROVIDER/BIDDER FOR LEGAL ENTITITES) for each of the participants in the consortium or temporary joint venture.

The omission from the proposal of the formation document of the Temporary Joint Venture or Consortium cannot be rectified and will result in the rejection of the proposal.

The members of the Consortium or of the Temporary Joint Venture must respond jointly to the contractual obligations entered into with CAF. This joint liability must be expressly stated in the articles of incorporation of the Consortium or Temporary Joint Venture.

Under no circumstance shall the members of a consortium or temporary joint venture be able to participate in more than one proposal for this invitation.

7.1.3 INFORMATION ON THE PROPOSED SERVICE

7.1.3.1 METHODOLOGY TO BE USED IN THE PROPOSAL

Explain with as much detail as possible the work methodology to be used, its phases, the roles of those involved, how knowledge will be transferred to EXIMBANK, the mechanism for monitoring, reporting, and quality assurance, the internal communication scheme for the team, and the type of documentation to be prepared. This taking into account the activities and deliverables described in **Annex 3: Technical Specifications**.

7.1.3.2 PLANNING

Outline the Detailed Activities Plan, including:

- Activities.
- Roles (Provider, EXIMBANK).
- Liaison activities between the Provider and EXIMBANK for an effective roll-out of the products within EXIMBANK and adequate training.
- Key milestones in the roll-out of the work.
- Total duration and duration of each part of the work.
- Estimated dedication (during the time needed for the work) of resources both from the Provider/Bidder as well as EXIMBANK.
- Work premises.
- Project risks and critical factors for success.
- Work plan with activities and deliverables.

7.1.3.3 DELIVERABLES

List and describe the deliverables in accordance with **Annex 3: Technical Specifications**.

7.1.3.4 COMPETITIVE ADVANTAGES

- ✓ Describe the Provider's competitive advantages to support CAF and EXIMBANK in this process.
- ✓ Specify the mechanisms that would be used to guarantee to CAF and EXIMBANK that the service would be of a high standard throughout the project.

7.1.3.5 THE PROVIDER/BIDDER'S SPECIFIC EXPERIENCE

Describe your experience specifically in terms of projects related to the objective of this call to bid, in accordance with **Annex 5: Bidder's Specific Experience**.

The bidder must show at least 4 years' experience specifically with contracts (initiated and completed) up to the start date of the selection process, whose objective includes activities related to the technical specifications described in **Annex 3**.

The experience must be supported by the respective certifications, or in their absence, with a copy of the respective contract and the record of contract settlement or the final receipt for the works.

Supporting documents not in English must be accompanied by a brief explanation of their content in the **English** language.

In the case of foreign bidders, official company documents outlining their experience will be accepted as supporting documents. CAF reserves the right to verify the information provided and to request additional documents in the event that they are needed to corroborate the information sent.

When the bidder is a consortium or temporary joint venture, the bidder's specific experience will be taken as the sum of the experience of each of the members.

When the specific related experience in **Annex 5: Bidder's Specific Experience** has been obtained in a consortium or temporary joint venture, its percentage of participation in the related contracts must be indicated and accredited via a copy of the consortium agreement or temporary joint venture agreement. In **Annex 5: Bidder's Specific Experience**, report only what has been billed corresponding to said percentage.

7.1.3.6 WORK TEAM

Specify the Work Team that will be formed to undertake the project in accordance with **Annex 6: Work Team Experience**, including profiles and roles to carry out.

In **Annex 6: Work Team Experience**, you must provide professional experience and the academic qualifications of each of the professionals with their respective supporting documents. Overlapping times in various certifications will only be considered once. Similarly, you must attach letters of intent from the work team to participate during the execution of the contract in the proposed role, in accordance with **Annex 7: Letter of Intent for work team participation**.

Approved staff can only be replaced with the express authorisation of CAF and EXIMBANK, provided that the new proposed member has the same or higher qualifications than those presented in the proposal.

In the event that the staff offered does not comply with the minimum general or specific experience or training required in the following list, the proposal will be rejected.

Below are the minimum conditions to be included in the proposal for the required staff, and their general requirements for this project:

- **Project Leader** (see point 7.1.3.7).
- **EXPERT IN SPECIFIC PROCEDURES:** professional with a background in administration or related fields, with no less than three (3) years' specific experience in the development and management of bank credit processes. Experience in change management and/or a Prosci certification will be favorably valued.
- **EXPERT IN INFORMATION TECHNOLOGY:** professional with a background in computer or systems engineering, or similar fields, with no less than three (3) years' specific experience in the digitalisation of banking processes.
- **EXPERT IN ECONOMICS:** professional with a background in economics, or related fields, with specific experience in bank credit policies, the behaviour of bank credit portfolios, including analysis of expected losses and/or risk appetites with no less than five (5) years' specific experience.

7.1.3.7 WORK TEAM LEADER OR PROJECT DIRECTOR

In accordance with **Annex 6: Work Team Experience**, the professional proposed as team leader will have an education and experience as an expert in bank credit processes, trained in finance or related fields, with no less than five (5) years' specific experience in the analysis and evaluation of credit processes.

7.2 COST FILE

7.2.1 COST STRUCTURE

Indicate the total cost and give a detailed cost structure and specify any other direct or indirect expense deriving from the signing, execution, and completion of the contract that may result from this selection process, which must be paid directly by CAF, wherever applicable.

The Provider/Bidder is responsible for any commitment related to the payment, withholding or collection of any tax, contribution, or any duty that may be required by the country in which invoices associated with the contract may originate.

7.2.2 CURRENCY

The total cost of the work will amount to up to THREE HUNDRED THOUSAND US Dollars (USD 300,000). The amount given in the proposal must be presented in this currency (USD).

7.2.3 PAYMENT METHOD

Describe your proposed payment scheme, as well as the billing method, in accordance with the following guidelines: (1) After the signing of the contract and submission of the work plan and timeline of activities and deliverables to the satisfaction of EXIMBANK and CAF, you may request a first payment for up to 30% of the contract value; (2) Interim payments: Against the submission of invoices accompanied by deliverables, to the satisfaction of EXIMBANK and CAF, as stated in the proposal; (3) Final payment of no less than 10% of the contract value, following the presentation of all deliverables, to the satisfaction of EXIMBANK and CAF, as well as the final report and the corresponding rendering of accounts for the work.

8 CRITERIA FOR EVALUATION OF THE TECHNICAL AND ECONOMIC PROPOSAL

8.1 REVIEW OF THE PROPOSAL

Prior to rating the proposal submitted, the fulfilment of the requirements stipulated in the sections below shall be verified:

- 7.1.1 GENERAL INFORMATION ON THE PROVIDER/BIDDER
- 7.1.2 DOCUMENTATION/INFORMATION ON THE PROVIDER/BIDDER
- 7.1.3 INFORMATION ON THE PROPOSED SERVICE
- 7.2.1 COST STRUCTURE
- 7.2.2 PAYMENT METHOD

8.2 RATING THE PROPOSAL

The proposals that fulfil all of the requirements stipulated in this document shall be evaluated and rated, in order to initiate a comparative review under the same conditions with the purpose of establishing which are the most favourable offerings for the entity, evaluating the aspects outlined as follows and in accordance with the following methodology:

The proposals will be rated by CAF together with EXIMBANK, in accordance with the criteria described in each of the following components:

Proposal Rating	
Component	Maximum Points
Technical Evaluation of the Proposal	90
Economic Evaluation of the Proposal	10
Maximum Points	100

8.2.1 TECHNICAL EVALUATION OF THE PROPOSAL

The technical rating will earn a maximum total of 90 points and will only be applied to those bidders who comply with all requirements. The evaluation method is detailed in **Annex 4: Required Documents and Evaluation Matrix**.

8.2.2 ECONOMIC EVALUATION OF THE PROPOSAL

The maximum points (10 points) will be given to the bidder who submits the proposal for the lowest amount; the other proposals will be given points in a proportional manner, applying the rule of three. The currency used to present the prices of the offering will be United States dollars (USD).

8.3 TIE-BREAKER CRITERIA

It shall be understood that there is a tie between two proposals when there is an identical total rating of one whole number and two decimal points. In the event that two (2) or more proposals have attained the same result within the above criteria, the following tie-breaker criteria shall be applied:

- Preference shall be given to the bidder who, after rating the proposal, obtains the most points in the technical evaluation (point 8.2.1).
- If there is still a tie, the offer presenting the work team or team leader with the greatest specific experience shall be selected.

ANNEX 1: NOTICE OF INTENTION TO PARTICIPATE

From: _____
FULL NAME OF THE LEGAL REPRESENTATIVE

POSITION

PROVIDER

To: tteximbank@caf.com

Reference: Notice of Intention to Participate in making a proposal for **THE ANALYSIS, EVALUATION AND IMPLEMENTATION OF THE CREDIT PROCESS OF EXIMBANK OF TRINIDAD AND TOBAGO.**

Affirmative Option:[]

- ✓ We have received your invitation to participate in the Selection Process stated in the reference, and are choosing the affirmative option.
- ✓ In this regard, we are hereby stating our willingness to comply with the terms and conditions stipulated in the attached Non-Disclosure Agreement.

Negative Option:[]

- ✓ We regret that we are unable to accept your invitation to participate in the Selection Process stated in the reference.

Authorised Signature(*) Date:[]

(*)SIGNED BY THE PERSON AUTHORISED TO REPRESENT THE PROVIDER/CONSULTANT.
DOCUMENTATION CERTIFYING SAID REPRESENTATION IS REQUIRED.

ANNEX 2: NON-DISCLOSURE AGREEMENT

NON-DISCLOSURE AGREEMENT

The Undersigned:

(Full Name) _____, of legal age, of _____ nationality _____, of this domicile, holder of Identification Card No. _____, acting on behalf of and representing _____, a trading company registered in the _____ Business Register under No. _____, Volume _____, Protocol _____, duly authorised for this action, as stated in (POWER OF ATTORNEY/ARTICLES OF INCORPORATION).

Referred to herein as "The Provider/Consultant" for the purposes of this document

WHEREAS:

The Andean Development Corporation, hereinafter "CAF", a financial entity under public international law, is in the process of identifying a proposal for the **ANALYSIS, EVALUATION AND IMPLEMENTATION OF THE CREDIT PROCESS FOR EXIMBANK OF TRINIDAD AND TOBAGO**, hereinafter the "Project".

By virtue of said "Project", and with the objective of submitting the abovementioned proposal, I shall receive confidential information, understanding this to be all information related to the "Project", independent of same being identified as such or not, that may be issued by CAF verbally or in writing, including by photo, data or electromagnetic means.

As such, "The Provider or Consultant", in order to ensure the due protection and conservation of confidential and privileged information made available by "CAF" and/or EXIMBANK for the purposes of the proposal process, agrees to sign this NON-DISCLOSURE AGREEMENT, hereinafter the "Agreement", under the following terms:

For the purposes of this "Agreement", "Confidential Information" means any information related to "CAF" and/or EXIMBANK made available directly or indirectly to "The Provider or Consultant" by "CAF", whether verbally, in writing, or in graphic or electronic forms. In particular, the "Confidential Information" shall include any information, process, technique, algorithm, software program (including source code), design, drawing, formula or data in testing or in production related to any research project, current work, creation, engineering, preparation, marketing, services, financing or staff matter relating to "CAF", its current or future products, sales, Providers, clients, employees, investors or businesses, among others.

"The Provider or Consultant" declares that all "Confidential Information" delivered by "CAF" and/or EXIMBANK as a consequence, result, or within the framework of the "Project" is property of "CAF" and/or EXIMBANK, and can only be used by "The Provider or Consultant" with the purpose of evaluating the "Project" and submitting a proposal.

USE OF THE CONFIDENTIAL INFORMATION

"The Provider or Consultant" agrees to maintain the privacy of the "Confidential Information" and, unless expressly authorised in writing by "CAF" and/or EXIMBANK, to not divulge the "Confidential Information" to a third party. "The Provider or Consultant" expressly agrees to maintain confidentiality as to the existence of this "Agreement" as well as conversations or negotiations it may hold with "CAF" and/or EXIMBANK.

"The Provider or Consultant" shall keep the "Confidential Information" confidential. It shall only use said information or documentation for the purposes for which it was provided, and it shall use the same means to protect the privacy of the "Confidential Information" as those it uses to protect its own confidential information, but in any event, it shall make, at the least, a reasonable effort.

“The Provider or Consultant” can divulge the “Confidential Information” received under this “Agreement” solely to those of its employees, officials, directors, representatives, and internal or external advisories who need to know the “Confidential Information” for the purposes provided for in this “Agreement” and accordingly need to know same. In any event, it shall ensure that said persons are informed with respect to the confidential nature of the “Confidential Information”.

The release of the “Confidential Information” by “The Provider or Consultant” in breach of this “Agreement” shall make it liable for direct damages and losses that may be incurred by “CAF” and/or EXIMBANK due to its [“The Provider or Consultant’s”] culpable or fraudulent conduct.

“The Provider or Consultant” shall appoint one or more persons within its organisation as the authorised person(s) to send and receive “Confidential Information”.

EXCLUDED INFORMATION

It shall not be considered “Confidential information”, and therefore “The Provider or Consultant” shall not be liable for the release of or have obligations to “CAF” and/or EXIMBANK for information received under this “Agreement” when:

- a) The information is or becomes part of the public domain, without any breach whatsoever of this “Agreement”;
- b) The information is obtained by “The Provider or Consultant” in a legal manner from a third party established as a legitimate source of information, without any breach of this “Agreement” by “The Provider or Consultant”.
- c) The information is known or received by “The Provider or Consultant” before being released by “CAF” and/or EXIMBANK or before the date of signing of this “Agreement”;
- d) “CAF” has given its prior consent in writing with respect to said release or has declared it [the information] as not confidential in nature; or
- e) The release is done to satisfy a legal requirement or an order by a judicial authority or government or regulatory organisation, or by legal or regulatory mandate. In this case, to be legally possible, “The Provider or Consultant” shall immediately notify “CAF” and EXIMBANK in writing so that the latter can implement the necessary actions to protect its rights, unless this notification is prohibited by law. “The Provider or Consultant” shall delay any release as long as it is legal and reasonably possible (without incurring any liability for not making said release) to allow “CAF” to take necessary action.

RETURN OF INFORMATION

Once the process that is the subject of this “Agreement” is complete, if requested beforehand and in writing by “CAF”, “The Provider or Consultant”, where technically possible: (i) shall return the “Confidential Information” to “CAF”, or (ii) in the case of “Confidential Information” in digital format, shall destroy or eliminate the “Confidential Information” received under this “Agreement”. Notwithstanding the above, “The Provider or Consultant” shall have the right to keep copies or reproductions of the information (i) for purposes of internal and external audits, or legal and regulatory purposes, (ii) to comply with legal provisions or internal policies in relation to the archiving of documents and records, (iii) for purposes of resolving disputes, in accordance with its usual manner of retaining information, or (v) insofar as any relevant government, judicial, or regulatory authority requires it to keep “Confidential Information”, or (vi), when the information has been released by virtue of the previous section.

Nonetheless, “Confidential Information” that has not been returned, destroyed or eliminated, as well as its reproductions, shall remain confidential, except where categorised as excluded information, for reasons other than the breach of this “Agreement”.

NO AGREEMENT

Neither this “Agreement” nor any document or communication, whether or not it contains “Confidential Information”, that has been provided during or due to negotiations or conversations

related to the "Project" shall be considered a recommendation by "The Provider or Consultant" in relation to the "Project". In that event, any business relation between the Parties must be the subject of an independent treaty, agreement or contract.

DURATION

This "Agreement" shall remain valid so long as "The Provider or Consultant" continues to receive "Confidential Information" from "CAF" and/or EXIMBANK. In any event, the provisions herein as related to the "Use of Confidential Information" shall remain in effect, even after the termination of this "Agreement".

LAW AND APPLICABLE JURISDICTION

This "Agreement" shall be governed and interpreted in accordance with the laws of the Republic of Trinidad and Tobago, subject to the courts of the city of Port of Spain.

Nothing stipulated in this document can or shall be interpreted as the renunciation of privileges, exemptions and immunities granted to the Andean Development Corporation (CAF) by its Articles of Agreement or by the Agreements signed with any of its shareholder countries, or any other applicable legislation.

In witness whereof, "The Provider or Consultant" signs this Non-Disclosure Agreement in two (2) copies that are identical counterparts, in _____ on the _____ day of the month of _____ in _____.

"The Provider or Consultant"

Full Name

ANNEX 3: TECHNICAL SPECIFICATIONS

NAME OF THE PROJECT	Analysis, evaluation and implementation of the credit process of EXIMBANK
BENEFITTING INSTITUTION AND/OR EXECUTOR	Export-Import Bank of Trinidad and Tobago Ltd (EXIMBANK)
GENERAL OBJECTIVE	To strengthen the credit processes and policies of EXIMBANK, to make and implement proposals to improve the bank's credit management, to effectively and efficiently meet the financing needs of clients and minimise expected losses in credit management.
SPECIFIC OBJECTIVES	<ol style="list-style-type: none"> 1. Know the differences that exist between the regulation of the credit process in Trinidad and Tobago, which applies to EXIMBANK, and international best practices, including the recommendations resulting from the application of the Basel principles. 2. Evaluate the policies, the process, the procedures, and the governance of the Bank's credit process, and recommend precise and concrete adjustments to the credit process and regulations. 3. Implement recommendations on the credit process and state the characteristics of the regulations to be modified.
PROJECT DESCRIPTION	<p>To conduct an analysis of the credit process, taking into account the special characteristics of a public development bank such as EXIMBANK, as well as its mission, vision and management model. The issuance of recommendations shall include actions in the short, medium, and long term, and must be viable within the Bank's legal and technical framework, as well as within its new strategic plans, products and services.</p> <p>The project has three main parts that correspond to an analysis of the rules and best practices that regulate and guide the Bank's credit process; the evaluation of policies, processes and procedures of the credit process, from organisation to collection; and the recommendations for its improvement.</p> <p>In the first part, an analysis shall be done of the regulations applicable to the credit process that includes the review of issuance by regulation and control authorities, those that govern the entity, and best practices recommended by BASEL.</p> <p>Later, in the second phase, an analysis shall be done of the Bank's internal credit process that includes the evaluation of credit policies established by senior management, its governance and the review of all procedures linked to said process. The above shall include the detailed review of the credit procedures and process, covering the initial credit stages corresponding to research, risk appetite and promotion by business personnel; continuing with the different stages of information gathering, analysis, evaluation, approval, disbursement, follow-up and control of the destination of the credit, commercial recovery, and portfolio management. The above must be done for the concession process of the different credit modalities offered by the Bank. The evaluation must include the different</p>

	<p>documents on credit, and the management of information on the process considering the systems tools that are used throughout the process.</p> <p>Based on the regulations applicable to the entity's credit process and the evaluation completed, recommendations shall be made for its improvement, in order for the Bank to deal with clients more efficiently, effectively, and safely.</p> <p>Lastly, based on the evaluation and recommendations resulting from the two above components, the implementation of the new credit process shall be carried out, together with the Bank, in all its stages.</p>
<p>BACKGROUND AND JUSTIFICATION</p>	<p>Export-Import Bank of Trinidad and Tobago (EXIMBANK) formerly Trinidad and Tobago Export Credit Insurance Company Limited (EXCICO), was established on 31st December 1973 in the Republic of Trinidad and Tobago. EXCICO was converted to EXIMBANK following an order by the Ministry of Finance on 4th November 1997, cited as "the Financial Institutions (Amendment to the Third Schedule) Order, 1997". This Amendment to the Financial Institutions Law of 1993 granted EXIMBANK the capacity to undertake the following types of business:</p> <ul style="list-style-type: none"> • Confirming House or Acceptance House. • Finance House or Finance Company. • Financial Services. <p>EXIMBANK was created to meet the export needs of a rapidly expanding economy, to meet the export needs of a national economy, and to expand the business of small and medium businesses in the non-hydrocarbon sector.</p> <p>EXIMBANK's operations have been financed primarily by injections of capital from its sole shareholder, the Government of Trinidad and Tobago, and credit lines granted by local and regional financial institutions.</p>
<p>DESCRIPTION OF THE PROJECT ACTIVITIES AND COMPONENTS:</p>	
<p>Component 1: Regulatory evaluation and best practices</p>	
<p>Description:</p>	<p>Analysis of the regulations applicable to the credit process, which includes the review of issuance by regulatory and control authorities, those that govern the entity, and best practices recommended by BASEL.</p>
<p>Component Activities</p>	<p>C01-A01: Prepare an inventory and carry out an analysis of the regulations applicable to the Bank's credit process, which includes issuance by the regulatory and control authorities of the country (both financial and accounting), those that govern the entity and those that apply to each portfolio classification managed by the Bank. Compare said regulations with the practices and principles recommended by BASEL for each of the subjects described below. The general rules regulating credit risk management must be considered, such as:</p> <ol style="list-style-type: none"> 1. Management policies of the credit risk management system, which includes management processes, responsibilities of the board of directors or administrative council, responsibilities at the administrative level of the entity, the minimum content of procedures such as granting, monitoring and control, and portfolio recovery. 2. The organisational structure.

	<ol style="list-style-type: none"> 3. Credit granting procedure. 4. Procedure for monitoring and control of the process. 5. Procedure for portfolio recovery. 6. Procedure for formation and registration of Guarantees. 7. Limits established by the entity for credit exposure and tolerated loss. 8. Formation of provisions. 9. Economic capital or estimation of the level of assets needed to absorb unexpected losses to the entity, according to segments handled. 10. Policies for the databases that support the credit risk management system of the entity. 11. Consideration must be given to the rules issued by the regulator for managing a portfolio according to its classification or modality: <ul style="list-style-type: none"> • For commercial, consumer, housing, micro-credit or public sector credit, as the case may be. In particular, the regulations for small and medium businesses must be considered, as well as special support programmes by the Bank or the State for vulnerable businesses. • If the entity grants credit to natural or physical persons, analysis of treatment according to gender (women and men) must be considered. • Rules on the qualification and reclassification of credit risk. • Accounting aspects or a Unified Accounting Plan. • Availability and requirements for reporting information on the evaluation of credit risk. <p>C01-A02: Compare the above analysis of the regulations with the way in which the Bank manages the credit portfolio, to identify differences that arise. Recommend the most suitable and relevant practices for the Bank's credit management; and make precise recommendations to improve the regulations that apply to the entity as per its role as a development bank, assuring its sustainability and financial transparency. This analysis must include the opinion of the entity's administration and its identified public and private allies, as well as its beneficiaries and clients.</p>
<p>Expected Results</p>	<p>C01-E01: Timeline of definitive work, with activities and dates for the submission of reports and for follow-up teleconferences and meetings. Report on the logistics, the governance of the project, and the work teams.</p> <p>C01-E02: A report on the activities, conclusions and recommendations of the “Regulatory evaluation and best practice” component, that states all of the completed activities, the names and entities of the persons interviewed and, in particular, that gives broad and detailed concrete recommendations to change or improve the regulation of the credit process and for the regulations that must be applied to the Bank's credit portfolio management. This report must indicate the regulations that are recommended for intervention, the means of doing so and suggested timeframes, including a roadmap for achieving it.</p> <p>All of the deliverables in its final version shall be to the satisfaction of EXIMBANK and CAF, in Word format, accompanied by an Excel file with all of the graphics and tables. Presentations shall be made in Power Point.</p>

Component 2: Analysis and evaluation of the credit process	
Description:	Analysis of the Bank's internal credit process that includes the evaluation of the credit policies established by senior management, its governance and the review of all procedures linked to said process, and recommendations shall be made for its improvement in order for the Bank to handle clients more efficiently, effectively and safely.
Component Activities	<p>C02-A01: Thoroughly evaluate and analyse the credit process, based on information and documents provided by the Bank and on interviews with the departments related to the process, including at least the following processes:</p> <ol style="list-style-type: none"> 1. Research and promotion of credit. 2. Gathering of data and information. 3. Geographic analysis, of territory, of offices. 4. Evaluation of request. 5. Validation of information. 6. Analysis of risk, risk appetite per client segment. 7. Decision, approval or rejection. 8. Formation of Guarantees. 9. Disbursement. 10. Portfolio monitoring. 11. Portfolio recovery. 12. Credit portfolio management. <p>C02-A02: Evaluate all of the sub-processes detailed in the credit procedures and make recommendations for their improvement. The offices to be contacted to hold meetings or teleconferences and the number of offices to consider shall be determined according to a sample selected together with the Bank. The following matters shall be taken into account:</p> <ol style="list-style-type: none"> 1. Review the Bank's documents, formulae and other formats and annexes for the collection and analysis of credit information, as well as the reports that must be made to supervisory authorities. 2. Evaluate and make proposals for improvement on each of the procedures for the credit process, for the different departments involved and for the accompanying organisational chart according to the activities developed. The proposal for improvement must differentiate the procedures or sub-processes to handle the different credit modalities, by business or trade segment, by business size, if it is private or public, with the goal of lowering credit risk and improving service times. The gender perspective and inclusivity must be taken into account to establish mechanisms and information considered by those client segments. 3. The assessment and recommendations must be framed to improve both the Bank's internal management as well as its clients' satisfaction. It should contain aspects related to portfolio quality, collection management, credit risk management, service times, client satisfaction, among other factors involved in credit management. However, the recommendations must be framed within the functions of EXIMBANK as a public development bank. 4. Evaluate the management and quality of information at every stage of the process, indicating the system tools used and making proposals to improve the

	<p>consistency process and credit information generation and data processing used by EXIMBANK to make decisions.</p> <ol style="list-style-type: none"> 5. Submit for the Bank's consideration a proposal for improvement that includes suggestions and actions to be implemented in the short, medium and long term so that EXIMBANK can improve its credit management process, which integrates all of the above recommendations. All of the activities must be coordinated with EXIMBANK, and periodic meetings shall be held for monitoring and supervision of the project. 6. Taking into account the above evaluation, provide detailed proposals for improvements to the Bank's internal regulatory documents related to credit management like its regulations, methodologies, manuals and instructions. 7. As per the evaluation made, determine training needs for the credit process.
<p>Expected Results</p>	<p>C01-E01: A report on the activities, conclusions and recommendations of the component "Analysis and evaluation of the credit process", that states all of the activities completed. In particular, it must report on the thorough evaluation of the credit process and, in separate sections, provide the evaluation and recommendations, explained in diagrams, for each of the procedures, according to the breakdown of activities described above, which considers the origination, evaluation, approval, and recovery of credit.</p> <p>This report must also cover the concrete and detailed recommendations for the Bank's internal documents and manuals.</p> <p>And, lastly, it must contain a special, concrete and detailed report on the recommendations for the management of credit process information. This report must indicate the actions recommended in all areas, the means of performing them, and suggested timeframes, including a roadmap for completion.</p>
<p>Component 3: Implementation of the credit process</p>	
<p>Description:</p>	<p>Based on the evaluation and recommendations stemming from the two above components, carry out, together with the Bank, the implementation of the new credit process in all its phases. At the least, the following deliverables and activities shall be considered, which must be supplemented by the consulting business in its proposal.</p>
<p>Component Activities</p>	<p>C03-A01: Determine with EXIMBANK the definitive scheme for the credit process that has been agreed upon and which is to be implemented, including the development or improvement of required policies; and the development or amendment of workflow / process workflow charts.</p> <p>C03-A02: Implement the approved definitive proposal with EXIMBANK to improve the credit management process. All activities must be coordinated with EXIMBANK; and periodic meetings shall be held for monitoring and supervision of the project.</p> <p>C03-A03: Identify the matters to be shared and trained for within the Bank, propose a training programme for the designated audience, both internal and external, and carry it out.</p>

<p>Expected Results</p>	<p>C03-E01: A report that states and explains what has been done in the component “Implementation of the credit process”, in particular the credit process determined; that states in detail the implementation of the credit process with the manuals prepared; and the business’s support for the functioning of the credit process implemented; and the training completed. A section of this document must present and explain in detail the proposals for regulatory change that must be carried out in the Bank to adjust the regulations of the proposed and implemented credit process; and present and explain in detail the proposals for regulatory change that are not under the Bank’s authority, like laws or decrees.</p>
<p>Component 4: Project management</p>	
<p>Description:</p>	<p>The scope of this component is to carry out the planning, tracking, monitoring, control and completion of the project. Its application is transversal and permanent and is aimed at ensuring that the project meets its objectives, scope, quality, approved budget, and defined timeframe. This component shall be managed together with EXIMBANK throughout the project. The consultant must provide continual technical transfer and assistance on the project to EXIMBANK staff.</p> <p>It is the responsibility of the BIDDER to oversee the articulation and integration of all of the components, activities and deliverables of the project.</p> <p>The development of the project must include alternatives stemming from the health emergency caused by the Covid-19 pandemic, as well as recommendations to protect the health and lives of everyone involved in the project, as given by the local government and authorities in the country.</p>
<p>Component Activities</p>	<p>C04-A01: Upon commencing the work, propose a model for planning, monitoring, controlling and evaluating management of the scope, programming and quality of the Project, as agreed to with EXIMBANK.</p> <p>C04-A02: Define the work methodology, which contains the work timeline and programme for the project, taking into account the health emergency caused by the Covid-19 pandemic, as well as health and general recommendations issued by the local government and authorities.</p> <p>C04-A03: Include the methodology for assistance and continual technology transfer for project activities, methodologies and results provided to staff counterparts at EXIMBANK. This methodology proposal must be verified and validated by EXIMBANK.</p> <p>C04-A04: Carry out planning, execution, monitoring and control for the management of communications and risks that may be associated with the implementation and execution of the alternatives proposed to improve EXIMBANK’s credit process.</p> <p>C04-A05: Periodically carry out monitoring and supervision of the project, considering at least the areas within the project’s scope, execution times, the quality of work and of results, human resources on the consultant’s work team, communication with EXIMBANK’s project management, and risks at each stage.</p> <p>C04-A06: Record, safeguard, preserve and conserve the project’s documented records. Hold formal meetings and presentations on the progress and completion of the EXIMBANK and CAF project, among others.</p>

<p>Expected Results</p>	<p>C04-E01: Upon commencement of the project, a document with the model for planning, monitoring, controlling and evaluating management of the scope, programming and quality of the Project.</p> <p>C04-E02: Document with the work methodology, which contains the work timeline and programme for the project, considering the health emergency caused by the Covid-19 pandemic, as well as health and general recommendations issued by the local government and authorities.</p> <p>C04-E03: Report with the methodology for assistance and continual technology transfer for project activities, methodologies and results, provided to counterpart staff at EXIMBANK, considering the framework of gender and inclusion.</p> <p>C04-E04: Periodic reports submitted in accordance with EXIMBANK, on the execution, monitoring and supervision of the project, at least considering the areas within the scope of the project, execution times, the quality of work and of results, communications with EXIMBANK's project management, and risks of the project.</p> <p>C04-E05: A final completion document on the management of the project and a project completion document, approved by and to the satisfaction of EXIMBANK and CAF.</p>
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ANNEX 4: REQUIRED DOCUMENTS AND EVALUATION MATRIX

REQUIRED DOCUMENTS:

	PROVIDER #		
	PRESENT	NOT PRESENT	NOTES
ANNEX 1: NOTICE OF INTENTION TO PARTICIPATE			
ANNEX 2: NON-DISCLOSURE AGREEMENT			

PROVIDER FILE	GENERAL INFORMATION ON THE PROVIDER/BIDDER in accordance with <i>section 7.1.1</i>		
	Executive summary.		
	7.1.1.1.1 Include a brief history.		
	7.1.1.1.2 Describe the organisational structure and management.		
	7.1.1.1.3 Explain the services offered and what have been the most representative lines of business.		
	7.1.1.1.4 Describe any legal process in which the provider has been involved. Include dates, parties involved, legal grounds, and current status.		
	7.1.1.2.1 Indicate the number of clients you currently possess.		
	7.1.1.2.2 Mention the main clients, including the following information: Client name; Date or duration of the relationship; Scope of the service provided; Name of the point of contact, phone number and email address.		
	7.1.1.3.1 Describe any current or past business relationship with CAF.		
	7.1.1.3.2 Provide details of said relationship, where applicable.		
	DOCUMENTATION/INFORMATION ON THE PROVIDER/BIDDER in accordance with <i>section 7.1.2</i>		
	<i>FOR LEGAL ENTITIES:</i>		
	7.1.2.1.1 Document outlining the Capital Structure of the legal entity.		
	7.1.2.1.2 Last two (2) audited Financial Statements.		
	7.1.2.1.3 Up-to-date articles of incorporation of the company.		
7.1.2.1.4 Digital copy of the Tax Identification Number or Code.			

		PROVIDER #		
		PRESENT	NOT PRESENT	NOTES
	7.1.2.1.5 Identification document of the Legal Representative of the Company.			
	7.1.2.1.6 Document certifying the legitimacy of the Representative, in the event that it is not indicated in the Articles of Incorporation.			
	<i>FOR CONSORTIUMS AND/OR TEMPORARY JOINT VENTURES:</i>			
	7.1.2.2.1 Legal documents that accredit the consortium and/or temporary joint venture in accordance with the regulations of the country of origin of the union: <ul style="list-style-type: none"> • Legal formation document of the Temporary Joint Venture or Consortium. • Document indicating the name of the person appointed by the members of the Consortium and/or Temporary Joint Venture to exercise legal representation, who for all relevant purposes, is considered authorised to enter into contracts, with broad and sufficient powers and that shall indicate the basic rules that govern the relationships between them and their liability, to commit all members of said Consortium or Temporary Joint Venture. • Conditions of participation of each of the members of the temporary joint venture. • Legal documentation that states the recipient of the fees. • The information requested in point 8.1.1 (GENERAL INFORMATION ON THE PROVIDER/BIDDER) and 8.1.2.1 (DOCUMENTATION/INFORMATION ON THE PROVIDER/BIDDER FOR LEGAL ENTITIES) for each of the participants in the consortium or temporary joint venture. 			
	INFORMATION ON THE SERVICE PROPOSED in accordance with <i>section 7.1.3</i>			
	7.1.3.1 Methodology to be used in the proposal			
	7.1.3.2 Planning			
	7.1.3.3 Deliverables			
	7.1.3.4 Competitive advantages			
	7.1.3.5 Specific experience of the provider/bidder (according to Annex 5)			
	7.1.3.6 Bidder's work team (according to Annex 6)			
	7.1.3.7 Leader of the bidder's work team (according to Annex 6)			
COST FILE	COST FILE in accordance with <i>section 7.2.1</i>			
	PAYMENT METHOD in accordance with <i>section 7.2.3</i>			

	PROVIDER #		
	PRESENT	NOT PRESENT	NOTES
ANNEX 7: LETTER OF INTENT ON THE PARTICIPATION OF THE WORK TEAM DURING THE DEVELOPMENT OF THE CONTRACT			

EVALUATION MATRIX

ITEM	ASSESSMENT CRITERIA	SCORE RANGE	TOTAL POSSIBLE RATING	Proponent		
				SCORE	OVERALL RATING	OBSERVATIONS
Technical Proposal	The proposal clearly describes and complies with the scope of the components included in the Terms of Reference. It develops the project's approach in such a way that it demonstrates the project's <u>understanding</u> of analyzing, evaluating and implementing EXIMBANK's credit process	0 - 20	60			
	The proposal foresees the <u>fulfillment</u> , development and obtaining of each one of the products described in the Terms of Reference and in Annex No. 3 of Technical Specifications. This means, the proposal will describe in detail how it will carry out and generate each one of the activities and deliverables of the project.	0 - 30				
	The methodological and planning proposal clearly includes the logistical and strategic organization that the proponent will develop, in line with what is requested in the numerals "Methodology to be used in the proposal" and "Planning" of the Terms of Reference.	0 - 5				
	The proposal has a clear monitoring, control and quality assurance mechanism for each of the expected results in the components of the Terms of Reference (Component 4 of Annex 3: Technical Specifications).	0 - 5				
Proponent Experience	Two points for each additional year to the 4 years of minimum specific experience required, with contracts (started and completed) before the start date of the selection process, whose purpose includes activities related to the technical specifications described in Annex 3, up to 10 points.	0-10	10			
Work Team Experience	One (1) point per year of additional specific experience to that required (up to 8 points) for the Project Leader.	0-8	20			
	One (1) point per year of additional specific experience to that required (until completing three 3 points) for the EXPERT IN SPECIFIC PROCEDURES; and one (1) additional point if the expert has Experience in change management and/or a Prosci certification.	0-4				
	One (1) point per year of additional specific experience to that required (up to 4 points) for the EXPERT IN INFORMATION TECHNOLOGIES.	0-4				
	One (1) point per year of additional specific experience to that required (until completing four 4 points) for the EXPERT IN ECONOMIC ASPECTS.	0-4				
SUBTOTAL TECHNICAL EVALUATION			90			
Cost Structure		10	10			
SUBTOTAL ECONOMIC EVALUATION			10			
TOTAL PROPOSED RATING			100			

ANNEX 5: BIDDER'S SPECIFIC EXPERIENCE

BIDDER'S SPECIFIC EXPERIENCE				Page 1 of 1				
Date			CAF- Development Bank of Latin America					
DD	MM	YY						
ANALYSIS, EVALUATION AND IMPLEMENTATION OF THE CREDIT PROCESS OF EXIMBANK OF TRINIDAD AND TOBAGO								
REQUEST FOR PROPOSAL FOR THE ANALYSIS, EVALUATION AND IMPLEMENTATION OF THE CREDIT PROCESS OF EXIMBANK OF TRINIDAD AND TOBAGO								
No.	Contracting Entity	Purpose of the Contract	Participation %	Contract value	% Executed >50%	Start Date	Completion Date	Duration (months)
TOTALS								
NOTES :						SIGNATURE OF TENDERER:		

ANNEX 6: WORK TEAM EXPERIENCE

PROFESSIONALS' WORK EXPERIENCE						Page 1 of 1	
DD MM YY		CAF- Development Bank of Latin America					
ANALYSIS, EVALUATION AND IMPLEMENTATION OF THE CREDIT PROCESS OF EXIMBANK OF TRINIDAD AND TOBAGO							
REQUEST FOR PROPOSAL FOR THE ANALYSIS, EVALUATION AND IMPLEMENTATION OF THE CREDIT PROCESS OF EXIMBANK OF TRINIDAD AND TOBAGO							
BIDDER: _____							
Name: Identification Document N° : Title: Professional Identification Card No. : Proposed role :							
ACADEMIC INFORMATION							
Studies	Establishment	City	Year Commenced	Year of Completion			
Technical							
Undergraduate							
Postgraduate							
GENERAL EXPERIENCE							
Project	Entity	City	Role	Start Date Month - Year	Completion Date Month - Year	Time (months)	Activities Developed

					Total (months)		
					Total (years)		
SPECIFIC EXPERIENCE REQUESTED							
Project	Entity	City	Role	Start Date Month - Year	Completion Date Month - Year	Time (months)	Activities Developed
					Total (months)		
					Total (years)		
PROFESSIONAL'S SIGNATURE _____							

**ANNEX 7: LETTER OF INTENT FOR THE PARTICIPATION OF
THE WORK TEAM DURING THE DEVELOPMENT OF THE
CONTRACT**

City and Date: _____

To Whom It May Concern
CAF

**Subject: ANALYSIS, EVALUATION AND IMPLEMENTATION OF THE CREDIT PROCESS OF
EXIMBANK OF TRINIDAD AND TOBAGO.**

I, the undersigned, (Full Name) _____, of legal age, of _____ nationality, of this domicile, holder of Identification Card No. _____, acting on behalf of and representing _____, a trading company registered at the _____ Business Register under No. _____, Volume _____, Protocol _____, duly authorised to undertake this action, as stated in (POWER OF ATTORNEY/ARTICLES OF INCORPORATION), agree and state that:

The work team described in the proposal submitted shall assist in the execution of the project in the proposed roles and cannot transfer, cede, or delegate their responsibility to another natural person or legal entity, either partially or entirely, without the prior, express, and written consent of CAF and EXIMBANK.

Sincerely,

(Signature of the Legal Representative)

(Name and Position of the Legal Representative)