

**Invitation to Tender (ITT) for the** **Provision of Medical Aid Services for GOAL Employees in Zimbabwe**

**under a Framework Agreement (FWA)**

**REF: ZWE-No-CC-33360**

|  |
| --- |
| **GOAL is completely against fraud, bribery and corruption.**  **GOAL does not ask for money for bids.**  **If you have any serious concern over wrongdoing, please report it at**[**www.safecall.co.uk/report**](http://www.safecall.co.uk/report)**or email** [**goal@safecall.co.uk**](mailto: goal@safecall.co.uk) **. All information is treated confidentially by Safecall, and you may remain anonymous if you wish** |

1. **About GOAL**

Established in 1977, GOAL is an international humanitarian and development agency committed to working with communities to achieve sustainable and innovative early response in crises and to assist them to build lasting solutions to mitigate poverty and vulnerability. For more information on GOAL and its operations please visit <https://www.goalglobal.org/>.

GOAL has operated in Zimbabwe since 2002 and currently focuses on Emergency Response, Livelihoods, Nutrition, Resilience and WASH activities. GOAL Zimbabwe has a staff complement of about 70 employees based in Matabeleland South (Mangwe and Bulilima Districts), Manicaland (Makoni District) and Harare Provinces.

1. **Proposed Timelines**

|  |  |  |
| --- | --- | --- |
| **Line** | **Item** | **Date, Time and Time Zone** |
| 1 | ITT published | **13th January 2025** |
| 2 | Closing date for clarifications | **21st January 2025** |
| 3 | Closing date and time for receipt of tenders | **22nd January 2025 @17:00 hours CAT** |
| 4 | Tender opening date and time | **23rd January 2025 @10:00hours CAT** |

**3.Overview of requirements**

GOAL Zimbabwe is seeking a service provider that provides medical aid that meet or exceed GOAL’s requirements as outlined below, for its staff that is acceptable by medical practitioners spread across Zimbabwe. ‘Offers exceeding this value may be rejected’

|  |  |
| --- | --- |
| **Benefit** | **Coverage** |
| Annual Global Limits | US$36,000.00 |
| Private Hospitalisation | US$18,000.00 |
| Public Hospitalisation | Covered up to Annual Global Limit |
| Hospitalisation — Private | General ward with 2 beds |
| Ambulance Services Road | 100% |
| Air Evacuation | US$3,000.00 |
| Foreign treatment | US$4,000.00 |
| Drugs Acute (includes Covid-19 drugs) | US$ 1,000.00 |
| Drug Chronic | US$2,500.00 |
| Optical (once every two years) | US$400.00 |
| Dental | US$1,500.00 |
| Radiology | US$5,000.00 |
| Pathology | US$1,250.00 |
| Family Planning | US$400.00 |
| Prosthesis & Appliances | US$4,550.00 |
| Rehabilitation/Physiotherapy Services | US$500.00 |
| Maternity | Accrues to major sub-limit |
| Psychiatry, mental health & psycho-social support services | US$800.00 |
| Specialist Services | US$750.00 |
| Preventive Care Benefit (Includes all authorised vaccines, annual GP check-up & check-up tests) | Limited to 1 year |
| Consultations | US$1,200.00 |
| Funeral Benefit (per beneficiary) | US$1,000.00 |
| Availability of service in all of Zimbabwe. | Do they cover all districts in Zimbabwe? If not, how many districts are not covered? |

**Note:** This list is not exhaustive, you may add more services provided

The medical aid society should be registered with the Ministry of Health, AFoZ and other regulatory frameworks delimiting operations of organization that provide such services in Zimbabwe and beyond.

GOAL Zimbabwe has an average staff complement of 70 employees with 60 adult dependents and 130 child dependents on medical aid.

**4.Type of contract**

Following this procurement process, GOAL aims to sign a Framework Agreement (FWA) for a period of three years from January 2025 until December 2027.

The proposed Framework Agreement (FWA) will be for an initial twelve (12) month period, which may be extended at GOAL’s discretion to two (2) additional twelve (12) month periods, depending on supplier performance, GOAL funding and requirements. Service quality and pricing will be reviewed annually to ensure they remain satisfactory and aligned with current market standards

Note that a framework agreement (FWA) is an agreement with a single supplier (or group of suppliers) to establish terms governing contracts that may be awarded during the period of the FWA. GOAL, as contracting authority, does not guarantee any volume of orders under FWAs as all purchases will be based on the needs and activities of GOAL.

In case of establishing a multi-supplier Framework Agreement the purchasing mechanism will be decided at the time of contract award, with individual orders placed according to GOAL’s internal priorities at the time of order*.*

**5.Terms of the Procurement**

**5.1 Procurement Process**

5.1.1 This competition is being conducted under GOAL's international tender procedure.

5.1.2 The contracting authority for this procurement is GOAL.

5.1.3 This procurement is funded by multiple donors and the tender and any contracts or agreements that may arise from it are bound by the regulations of those donors.

**5.2 Clarifications and Query Handling**

GOAL has taken care to be as clear as possible in the language and terms it has used in compiling this ITT. Where any ambiguity or confusion arises from the meaning or interpretation of any word or term used in this document or any other document relating to this tender, the meaning and interpretation attributed to that word or term by GOAL will be final. GOAL will not accept responsibility for any misunderstanding of this document or any others relating to this tender.

Requests for additional information or clarifications can be made before the deadline noted in section 2 above, and no later. Any queries about this ITT should be addressed in writing to GOAL via email at [Clarifications@goal.ie](mailto:Clarifications@goal.ie) with the reference **ZWE-No-CC-33360.** Clarifications and answers shall be published online at www.Goalglobal.Org/tenders in a timely manner.

**5.3Conditions Of Tender Submission**

5.3.1 Tenders must be completed in English.

5.3.2 Tenderers must respond to all requirements set out in this ITT and complete their bid in the response format outlined in Section 7.

5.3.3 Failure to submit tenders in the required format will, in almost all circumstances, result in the rejection of the bid.

5.3.4 Tenderers must disclose all relevant information to ensure that all tenders are fairly and legally evaluated. Additionally, tenderers must provide details of any implications they know or believe their response will have on the successful operation of the contract or on the normal day-to-day operations with GOAL. Any attempt to withhold any information that the tenderer knows to be relevant or to mislead GOAL and/or its evaluation team in any way will result in the disqualification of the tender.

5.3.5 Tenders must detail all costs identified in this ITT. Additionally, tenders must detail any other costs whatsoever that could be incurred by GOAL in the usage of services and/or the availing of options that may not be explicitly identified/requested in this ITT. Tenderers’ attention is drawn to the fact that, in the event of a Contract/ Framework Agreement being awarded to them, the attempted imposition of undeclared costs will be considered a condition for default.

5.3.6 Any conflicts of interest (including any family relations to GOAL staff) involving a tenderer must be fully disclosed to GOAL particularly where there is a conflict of interest in relation to any recommendations or bids put forward by the tenderer.

5.3.7 GOAL will not be liable in respect of any costs incurred by respondents in the preparation and submission of tenders or any associated work effort.

5.3.8 GOAL will conduct this tender, including the evaluation of responses and final awards in accordance with the detail set out at in the Evaluation process. Tenders will be opened by at least three designated officers of GOAL.

5.3.9 GOAL is under no obligation to accept the lowest or any other bid received in response to this tender and reserves its right to reject any or all the bids(part/full) including incomplete bids without assigning reason whatsoever.

5.3.10 GOAL reserves the right to split the award of this contract between different bidders in any combination it deems appropriate, at its sole discretion.

5.3.11 The tenderer shall seek written approval from GOAL before entering into any sub-contracts for the purpose of fulfilling this contract. Full details of the proposed subcontracting company and the nature of envisioned engagement of sub-contractor/s into this contract shall be included in tenderer’s bid.

5.3.12 GOAL reserves the right to refuse any subcontractor that is proposed by the bidder.

5.3.13 GOAL reserves the right to negotiate with the bidder who has submitted the lowest Bid that fully meets the technical requirements, for the purpose of seeking revisions of such Bid to enhance its technical aspects and/or to reduce the price.

5.3.14 Information supplied by respondents will be treated as contractually binding. However, GOAL reserves the right to seek clarification or verification of any such information. 5.3.15 GOAL reserves the right to terminate this competition at any stage.

5.3.16 Unsuccessful tenderers will be notified.

5.3.17 GOAL’s standard payment terms are by bank transfer within 30 days after satisfactory implementation and receipt of documents in order. Satisfactory implementation is decided solely by GOAL.

5.3.18 This document is not construed in any way as an offer to contract.

5.3.19 GOAL and all contracted suppliers must act in all its procurement and other activities in full compliance with donor requirements. Any contract(s) that arise from this ITT may be financed by multiple donors and those donors and/or their agents have rights of access to GOAL and/or any of its suppliers or contractors for audit purposes. These donors may also have additional regulations that it is not practical to list here. Submission of a bid under this ITT assumes Tenderer acceptance of these conditions.

**5.3.20 Terrorism and Sanctions:** GOAL does not engage in transactions with any terrorist group or individual or entity involved with or associated with terrorism or individuals or entities that have active exclusion orders and/or sanctions against them. GOAL shall therefore not knowingly purchase supplies or services from companies that are associated in any way with terrorism and/or are the subject of any relevant international exclusion orders and/or sanctions. If you submit a bid based on this request, it shall constitute a guarantee that neither your company nor any affiliate or a subsidiary controlled by your company are associated with any known terrorist group or is/are the subject of any relevant international exclusion order and/or sanctions. A contract clause confirming this may be included in an eventual purchase order based on this request.

5.3.21 GOAL requires all contracted suppliers and sub-contractors to observe the highest standard of ethics during the procurement process, selection and contract execution of goal’s contracts, and refrain from fraud and corruption. GOAL has zero tolerance for fraud, bribery or corruption in any form and will reject any bids if the organization determines that the bidding company, any of its personnel, or its sub-contractors, has, directly or indirectly, engaged in corrupt, fraudulent, collusive, coercive, or obstructive practices in competing for the contract in question.

**5.4 Quality Control**

3rd party companies may be contracted by GOAL to carry out random quality inspections of work carried out by the contracted party. The cost of the quality control inspections will be covered by GOAL.

GOAL may choose to visit vendors' premises, including sub-contractors (if any) to perform additional checks as part of the evaluation process. Vendors will be notified in advance of a visit.

**5.5. Submission of Tenders**

Tenders must be delivered in the following way:

1. Electronically with your financial and technical offers to [**tenders@goal.ie**](mailto:tenders@goal.ie) and in the subject field state:
   1. ***ZWE-No-CC-33360 Provision of Medical Aid Services for Staff***
   2. ***Name of your firm with the title of the attachment***
   3. ***Number of emails that are sent e.g. 1 of 3, 2 of 3, 3 of 3.***

**All documents attached to emails must be in PDF or scan form. Any excel or word documents must be accompanied by a PDF or scan version of the document.**

Links to share drives will not be accepted unless it is necessary due to file size. All documents submitted via links to shared drive must not be modified after the closing date and time for the receipt of bids (timestamp must clearly indicate that they haven't been modified). Documents submitted via links to a shared drive that have been modified after the closing date and time will not be accepted.

**OR**

1. Physical bids- please submit in a sealed envelope marked REF: ZWE-No-CC-33360 Provision of medical insurance Services with your financial and technical offers inside one envelope marked as Financial Offer and Technical Offer to the Private Tender Box located at GOAL Zimbabwe, Harare office.

Envelopes may be sent through postal or courier services or delivered by hand; and will be accepted during normal working hours for the country of submission. Please note that the GOAL office will not be open during weekends or public holidays.

* **Proof of sending is not proof of reception, either electronically or with post/courier/other physical service. Late delivery will result in your bid being rejected. Envelopes found open at the tender opening will be rejected. All information provided must be perfectly legible.**

**5.6. Tender Opening Meeting**

Tenders will be opened as per Section 2 Proposed Timelines above at the following location:

**GOAL Zimbabwe-**

**Harare Office**

**73 Harare Drive,**

**Mt Pleasant,** **Harare**

One **authorised representative** of each tenderer may attend the opening of the bids. Companies wishing to attend are requested to notify their intention by sending an e-mail at least 48 hours in advance to the following e-mail address: [procurementzimbabwe@zw.goal.ie](mailto:procurementzimbabwe@zw.goal.ie)

This notification must be signed by an authorised officer of the tenderer and specify the name of the person who will attend the opening of the bids on the tenderer's behalf.

Bidders are invited to attend the Tender Opening Meeting at their own cost.

**6. Evaluation Process**

**6.1 Evaluation stages**

Tenderers will be considered for participation in the Contract subject to the following qualification process:

|  |  |  |
| --- | --- | --- |
| **Phase #** | **Evaluation Process Stage** | **The basic requirements with which bids must comply with** |
| *The first phase of evaluation of the responses will determine whether the tender has been submitted in line with the administrative instructions and meets the essential criteria. Only those tenders meeting the essential criteria and do not fall under any of the listed exclusion criteria will go forward to the second phase of the evaluation.* | | |
| 1 | **Administrative instructions** | 1. **Closing Date:**   Bids must have met the deadline stated in section 2 of these Instructions to Tenderers, or such revised deadline as may be notified to Tenderers by GOAL. Tenderers must note that GOAL is prohibited from accepting any bids after that deadline.   1. **Submission Method:**   Bids must be delivered in the method specified in section 6 of this document. GOAL will not accept responsibility for tenders delivered by any other method. Responses delivered in any other method may be rejected.   1. **Format and Structure of the Bids:**   Bids must conform to the Response Format laid out in section 9 of these Response Format or such revised format and structure as may be notified to Tenderers by GOAL. **Failure to comply with the prescribed format and structure may result in your response being rejected at this stage.**   1. **Confirmation of validity of your bid:**   The Tenderers must confirm that the period of validity of their bid is not less than 90 (ninety) days. |
| **2** | **Essential Criteria** | **Tenderers:**   1. Must be a registered medical aid service providing company under the Medical Services Act of 2022 (Chapter 15:13). (Please provide certificate from Ministry of Health) 2. Must have service package that meets or exceeds the service requirement as indicated in **Section 3 (benefits)**   **NB: Failure to meet the above, tenders will be disqualified** |
| **3** | **Financial Capacity** | The bidder must demonstrate financial stability and credibility.  **Verification:**  Audited financial statements for the last two fiscal years (2022 and 2023). |
| *Each bid that conforms to the Exclusion and Essential Criteria will be evaluated according to the Award Criteria given below by GOAL.* | | |
| **4** | **Award Criteria** | Tenders will be awarded marks under each of the award criteria listed in this section to determine the best value for money bids.  1. Quality 60%  2. Price 40% |
| **5** | **Due Diligence Checks** | Successful bidder/s will be screened in line with Anti-Terrorism and Sanction checks. GOAL will not contract with bidders who do not pass those checks as per clause 4.4 of this document.  References and other checks will be completed, and quality assessed.  In-depth review of financial accounts and other documents submitted will be completed; bidder is judged to have requisite financial stability and legal status. |

**6.2 Tender Evaluation**

GOAL is committed to the highest standards of fairness and equality across our organisation and ensures impartiality in tender evaluations. GOAL will convene a comprehensive evaluation team which may draw from diverse expertise including Finance, Logistics, Programmes, Donor Compliance and Internal Audit, as well as 3rd Party technical input.

During the evaluation period clarifications may be sought by e-mail from Tenderers. Clarifications may include testimonials from customers in support of particular aspects of a tender, whether such aspects are contained in the original submission or in subsequent responses to requests for clarification. Deadlines will be imposed for the receipt of such clarifications and failure to meet these deadlines may result in the disqualification of the tender or loss of marks. Responses to requests for clarification shall not materially change any of the elements of the tenders submitted. Unsolicited communications from tenderers will not be entertained during the evaluation period.

**6.3 Award Criteria**

**6.3.1 Quality:**

Quality criteria that will be used for evaluation of bids is as below:

|  |  |  |
| --- | --- | --- |
| **Qualitative Award Criteria** | **Comments** | **Scoring (%)** |
| **Coverage** | Level of cover proposed: The bidder must submit a technical proposal outlining the full details of the offered policy. This will be assessed against the requirements outlined in Annex 1 – ToR. | **18** |
| **Service provided** | The following aspects of service provision will be assessed based on your responses to the table above (Technical Offer):   * Claims process efficiency * Customer support quality and accessibility * Network of hospitals and clinics * Flexibility of conditions for service/account suspension * Annual Global Limit in comparison to tariffs, charge * Waiting periods to access all possible services | **18** |
| **Previous experience** | Evidence of Similar Services: Bidders are requested to submit up to two previous contracts from the last three years demonstrating their experience in providing medical aid services to staff in INGOs, government entities and other corporate institutions/companies. These should preferably exclude contracts with GOAL. The submitted contracts should include the scope of services provided, duration, and accompanied with contact information for client references and should be from different organisations dealt with. | **6** |
| **Presentations by tenderers** | Bidders may be requested to come and present their offers clearly clarifying where there are queries. | **10** |
| **Value addition** | Other additional services above and beyond the stated requirement that benefit GOAL Zimbabwe, and its employees are highly desirable. | **8** |
| **TOTAL** |  | **60** |

**6.3.2 Price:**

All prices must be in USD$ and a comprehensive and clear breakdown of prices must be shown as part of the financial offer.

Prices offered will be evaluated on full cost basis (including all fees and taxes). During the analysis of bids, if bids were not submitted in the required currency, we will convert all bids in USD ($) at the InforEuro rate for the date of bid opening. (See <http://ec.europa.eu/budget/contracts_grants/info_contracts/inforeuro/index_en.cfm>)

Marks for cost will be awarded on the inverse proportion principle (shown below):

**6.4 FINAL AWARD**

Score = points available x (lowest price offered/ bidder offer price)

**All financial offers must be made on the basis of ‘best and final offer’.**

**7. Response Format**

All bids must conform to the response format laid out below.

By responding to this ITT, each Tenderer is required to accept the terms and conditions of this ITT. Should a Tenderer not comply with these requirements, GOAL may, at their sole discretion, reject the response.

If the Tenderer wishes to supplement their response to any section of the ITT specifications with a reference to further supporting material, this reference must be clearly identified, including section and page number.

**Submission Checklist**

|  |  |  |  |
| --- | --- | --- | --- |
| **Line** | **Item** | **How to submit** | **Tick attached** |
| 1 | Appendix 1- Company Information | Complete, sign, stamp and submit titled ‘Company Information’. |  |
| 2 | Annex 1- Terms of Reference | Sign on the provided TOR and enclose it in your submission |  |
| 3 | Appendix 2 - Technical Offer | Complete, sign, stamp and submit titled ‘Technical Offer. Prepare in your own format. |  |
| 4 | Appendix 3 - Financial Offer | Complete, sign, stamp and submit titled ‘Financial offer’.  Refer to the table under Section 3. In case the services offered by your company are more than what is indicated in the table, please add. |  |
| 5 | Additional documents to be submitted:   * Valid Tax Clearance Certificate * Must be registered company (proof to be made by submission of company documents including certificate of incorporation, CR14/CR6 and proof or registration as a Zimbabwean company) with a package that meets or provides better service requirements as stated above. * Must have at least two references for INGOs that they are offering Medical Aid cover within Zimbabwe. * Provide medical aid with the widest geographical coverage and acceptability amongst health care service providers; and/or provide cover that is acceptable to as many local medical practitioners as possible in Zimbabwe and outside Zimbabwe where necessary. * Financial books of accounts for the last two fiscal years (2022 and 2023. |  |  |

**Appendix 1 – Company Information**

|  |  |  |
| --- | --- | --- |
| Company Name |  | |
| Registered address of the prime Tenderer |  | |
| Year Established |  | |
| Please state the name of any other persons/organisations (except your company) who will benefit from this contract (GOAL compliance matter) |  | |
| Parent company |  | |
| Ownership |  | |
| Do you have associated companies? Tick relevant box. If YES – provide details for each company in the line below. | Yes/No | |
|  | |
| Associated company details (if applicable) |  | |
| If successful, do you agree to work under GOAL’s Terms and Conditions of contract (attached as Appendix 4). | Yes/No | Comments/Attachments |
|  |  |
| If successful, do you agree to sign the contract as per GOAL’s contract template (attached as Appendix 5) | Yes/No | Comments/Attachments |
|  |  |
| If successful, do you agree to abide by GOAL’s Supplier code of conduct for the delivery of goods/services/works?  (attached as Appendix 6) | Yes/No | Comments/Attachments |
|  |  |

Note that winning bidder/s will be required to submit further information as part of supplier registration process before finalisation of contract award.

|  |
| --- |
| By submitting a bid under this Invitation to Tender (ITT) **ZWE-No.-CC-33360**, the bidder hereby asserts that the following statements are correct at the time of submission; and further undertakes to inform GOAL of any changes in status of these matters. |
| The bidder is not bankrupt or is being wound up, neither are its affairs are being administered by the court nor has entered into an arrangement with creditors or has suspended business activities or is in any analogous situation arising from a similar procedure under national laws and regulation.  The bidder is not the subject of proceedings for a declaration of bankruptcy, for an order for compulsory winding up or administration by the court or for an arrangement with creditors or of any other similar proceedings under national laws and regulations.  Neither the bidder, a Director or Partner, has been convicted of an offence concerning his professional conduct by a judgement which has the force of res judicata nor been guilty of grave professional misconduct in the course of their business.  The bidder has fulfilled all its obligations relating to the payment of taxes or social security contributions in Ireland or any other state or country in which the tenderer is located or doing business.  Neither the bidder, a Director or Partner has been found guilty of: fraud, money laundering, corruption; convicted of being a member of a criminal organisation; nor of serious misrepresentation in providing information to a public buying agency  The bidder has not contrived to misrepresent its Health & Safety information, Quality Assurance information, or any other information relevant to this application.  That all data subjects have specifically consented to the use and storage of their data by GOAL for the purpose of analysing the bids and awarding a contract under this tender; and further understood that the personal data may be shared internally within GOAL and externally if required by law and donor regulations; and may be stored for a period of up to 7 years from the award of contract. |

I confirm that my bid has a validity of 90 days. *If your bid does not have this validity, please state what bid validity you offer.*

I confirm that the bid and the costs provided to accompany it are an accurate reflection of the costs that will be charged to GOAL according to the information provided in this Invitation to Tender; and that there are no other costs associated. I also confirm that I have the authority to sign on behalf of the company that is bidding.

|  |  |  |  |
| --- | --- | --- | --- |
| Signed: |  | | |
| Print name: |  | Position: |  |
| Company Name: |  | Date: |  |
| Address: |  | | |

**Appendix 2 - Technical Offer**

Attached as a separate document.

**Appendix 3 - Financial Offer**

Attached as a separate document.

**Annex 1- Terms of reference/Technical specifications**

Attached as a separate document.