

**To:** Offerors

**Date:** August 18, 2021

**From:** Procurement and Partnerships Team, INVEST Project; Implemented by DAI Global LLC

**Subject:** Request for Proposals (RFP) INVEST-093: Movable Property Lending (MPL) Service Expansion Support for Financial Institutions

**Due:** **9:00AM EDT on September 15, 2021**

Dear Offerors:

Enclosed is a Request for Proposals (RFP) to support the implementation of DAI's INVEST project funded by the United States Agency for International Development (USAID). DAI invites firms to submit a proposal for work under USAID/Vietnam's Movable Property Lending Service Expansion Support for Financial Institutions.

INVEST anticipates that there will be at least two phases of work for this activity as described in the accompanying Statement of Objectives (SOO). The purpose of this RFP is to establish an Indefinite Quantity Contract (IQC) mechanism that covers both phases of the work to be completed. It is anticipated that one firm or consortium that best meets or exceeds the evaluation criteria will be shortlisted (also referred to as pre-qualified) and receive an IQC, resulting in:

- **Task Order 1: Engagement Plan Development.** Issuance of an initial Firm Fixed Price Task Order to the awarded offeror covering Task Order 1 (Phase 1) of the SOO. The scope of the subcontract will be finalized during award negotiations based on the offeror's respective proposal submission.
- **Additional Task Order(s): Engagement Plan Implementation.** Requests for Task Order Proposal (RFTOPs) will be issued to the IQC holder to propose an approach to providing technical assistance and transaction support to financial institutions and banks. Additional Task Order issuance is not guaranteed and is open to the discretion of INVEST.

Offerors must have the competencies outlined under both phases/activities in the SOO and must be licensed and legally organized businesses. The ultimate *combined* IQC ceiling for *all Task Orders* is expected to be up to US\$600,000.

- I. RFP Process and deadlines:** We anticipate that this solicitation will result in the award of one IQC mechanism. The IQC will include an initial Fixed Price Task Order covering Task Order 1 of the SOO. We anticipate that at least one subsequent Task Order will be issued to the IQC holder for work under Phase 2 as outlined in the SOO.
1. Submission of Questions – Questions must be submitted no later than **9:00 am EDT on August 25, 2021** via email to [INVEST\\_Procurement@dai.com](mailto:INVEST_Procurement@dai.com).
  2. Submission of Proposals – Proposals must be submitted no later than **9:00 am EDT on September 15, 2021** via email to [INVEST\\_Procurement@dai.com](mailto:INVEST_Procurement@dai.com), copying [Leah\\_Day@dai.com](mailto:Leah_Day@dai.com) and [Matthew\\_Mitchell@dai.com](mailto:Matthew_Mitchell@dai.com). The subject line

of the email should be your organization name, followed by “Submission under RFP INVEST-093: Vietnam MPL.” Please certify in your submission email a validity period of 60 days for the price(s) provided and include your organization’s DUNS number. Please limit file submissions to 10 megabytes or less.

- II. Composition of Proposal:** The proposal should comprise the following submission documents. The Technical Proposal and Cost Proposal should be prepared as separate files for independent evaluation, as follows below. Technical proposals should be submitted as a ten (10) slide presentation, using 12-point standard font size. Graphics may be included, so long as text is clearly legible. If text or graphics are of poor resolution, the information provided may be excluded from consideration. A cover page will be considered a non-counting page, should offerors choose to include one. No additional annexes or documentation are requested nor should be submitted.

**NOTE: Proposal components for Task Order 2 will be illustrative based on the examples outlined under Task Order 2 in the SOO.** Submissions in PowerPoint or in PDF are acceptable. Please provide a copy of your cost proposal in Excel format. Technical proposals should be submitted as a slide deck or document of no more than ten (10) slides/pages with a minimum font size of 12, and graphics with a minimum font size of 10.

### **Part 1 – Technical Proposal**

Please limit your technical proposal to no more than **ten (10) slides**. The technical proposal is composed of the following three (3) sections:

1. **Technical Approach to Task Order 1 and Task Order 2** – Offerors will detail their approach to fulfilling both Phases of this activity as outlined in the accompanying Statement of Objectives (SOO). The approach will clearly indicate how the proposed activities will result in the successful completion of all deliverables and milestones.
2. **Institutional Capacity** - Offerors should provide details about the experience, expertise, and capacity of their firm (or firms if a partnering arrangement is proposed) to carry out the proposed approach for both Task Order 1 and Task Order 2 and complete the work as described. This should also include past performance information for similar activities.
3. **Management Plan/Staffing Structure** – Offerors should include details of personnel who will be assigned to activities as proposed in the technical approach, as well as a clear management plan in narrative form for the development, review, and submission of all associated deliverables, including a milestone schedule. Offerors are permitted and encouraged to engage in partnering arrangements if it will aid in providing best value to USAID. If a partnering arrangement is being proposed, please describe the nature of the arrangement, the specific technical value being contributed by each member of the team, and the appropriate management controls to ensure successful delivery.

In addition to the above, please include the following:

- Two (2) examples of past performance (i.e., case studies) relevant to this activity (limited to two (2) pages per example)
- CV(s) of any individuals proposed in the staffing plan to conduct this activity (limited to two (2) pages per individual)

A cover page will be considered a non-counting page, should offerors choose to include one. No additional annexes or documentation are requested nor should be submitted.

### **Part 2 – Cost Proposal**

The contract type for the presumptive task order(s) will be Fixed Price, awarded under the IQC subcontract issued by DAI Global, LLC.

Please include your total proposed fixed price for Phase 1/Task Order 1 along with details for specific deliverable pricing. Please note that the overall budget estimate as stated above is for both Task Orders 1 and 2.

Offerors must also include a cost breakdown of the hourly rates for proposed personnel, any other direct costs, indirect costs, and fees if applicable, with a build-up to their total proposed price or include substantiating price reasonableness documentation/justification. Cost breakdowns included will be utilized to determine price reasonableness. Offerors may use the attached cost/budget template, but are not required to as long as the cost criteria is met; please limit file submissions to 10 megabytes or less.

**III. Evaluation of Proposal:** DAI will use best value determination for the award of this Request for Proposals. A best value determination means that, in DAI's estimation, the selected offeror will provide the greatest overall benefit to USAID in response to the requirements stated in this RFP. DAI may also exclude an offer from consideration if it determines that an Offeror is "not responsible", i.e., that it does not have the management and/or financial capabilities required to perform the work required. Proposals will be evaluated against a stated number of factors, including the overall proposed approach, past performance, specific qualifications in the identified sectors and other evidence substantiating the bidder's ability to deliver, including budget and time frame considerations.

**1. Technical Proposal:** The Technical Proposal will be scored and evaluated separately from the cost proposal. Technical panel reviewers will evaluate offerors on the following factors, consistent with the offerors' technical proposal.

- a. **Technical Approach (40 points total)** – Points for this section will be awarded based on the information presented in the technical approach. Points will be awarded to firms describing their thoughtful approach to addressing the Statement of Objectives (SOO). The offeror will be scored based on its presentation of a clear approach which reflects the requirements of this specific activity but also incorporates the offeror's competencies.
  - i. **Task Order 1** – Points will be awarded based on the Offeror's approach to developing a responsive, detailed, and actionable engagement plan. (25 points)
  - ii. **Task Order 2** – Points will be awarded to firms describing their approach towards implementing the agreed upon activities proposed

in the engagement plan and provide technical assistance and/or transaction support to F88. (15 points)

- b. **Institutional Capacity (30 points)** – Points for this section will be based on information presented in the corresponding section and any submitted past performance case studies, including offerors’ previous experience and demonstrated ability to address the requirements in the SOO. Preference will be given to firms and/or consortia that have past performance in timely and successful delivery of similar assessment and engagement plan development services and/or relevant experience with technical assistance, capacity building, and transaction support of financial institutions, particularly in the area of MPL. Demonstrated experience in Vietnam is preferred.
- c. **Management Plan/Staffing Structure (30 points)** - Points for this section will be awarded based on the qualifications of proposed staff, clear delineation of the roles and responsibilities of each proposed staff and each proposed firm (if firms are partnering), and the demonstrated efficacy and clarity of the management plan. Proposals should indicate the location of each member of staff and each firm, and the proposed approach for collaboration and coordination across locations if applicable. Proposals should provide a clear management plan in narrative form for the development, review, and submission of all associated deliverables, including a proposed milestone schedule. If the offeror is submitting a proposal with partners, the proposal should describe the nature of the arrangement (i.e. added technical value), the division of labor among the partners, and the appropriate management controls to ensure successful delivery. Offerors should clearly demonstrate that they can work in Vietnam physically and have an established physical presence in Vietnam or propose at least one partner of their consortium with a physical presence in Vietnam (if partnering), and clearly indicate the proposed staff who are already located in Vietnam.

2. **Cost Proposal:** As stated above, the submitted cost proposal should only take into consideration Task Order 1 (Phase 1) of the activities. We encourage all offerors to price their work competitively based on their experience providing technical assistance, capacity building, and transaction support to financial institutions. Cost will be evaluated separately from the technical approach, with due consideration for realism, price reasonableness, and allowability consistent with US government cost principles. Evaluation for this section will be dependent upon all information presented by the Offeror in their deliverable table and supporting cost information, as well as its alignment with the proposed technical approach. Budgets will be analyzed for cost reasonableness of the deliverable price as well as the cost build-up.

Once the IQC is issued, the budget for each subsequent Task Order, if issued, will be analyzed for cost reasonableness at that stage. Please include your total proposed fixed price for Task Order 1 along with details for specific deliverable pricing for Task Order 1 in response to this RFP. Please note that the overall budget estimate as stated above is for both Task Orders 1 and 2 and should be considered when preparing the budget for Task Order 1.

- IV. Note Regarding Parastatal Organizations:** Under U.S. Government regulations USAID and INVEST are not able to fund parastatal organizations, even as second-tier subcontractors (partners). The USAID definition of parastatal is “Foreign government-owned parastatal organizations are firms operated as commercial companies or other organizations -- including nonprofits-- or enterprises in which foreign governments or the foreign agencies have a controlling interest” (ADS Chapter 302). A controlling interest could include organizations where the largest single shareholder is a government entity.
- V. Offeror’s Agreement with Terms and Conditions:** The completion of all RFP requirements in accordance with the instructions in this RFP and submission to DAI of the technical and price proposals will constitute an offer and indicate the Offeror’s agreement to the terms and conditions in this RFP and any attachments hereto. DAI is not required to accept and/or evaluate proposals that do not conform to the instructions of the RFP, and additionally, DAI may reject all proposals and not award a subcontract for this RFP. DAI reserves the right to award a subcontract without discussion and/or negotiation; however, DAI also reserves the right to conduct discussions and/or negotiations, which among other things may require an Offeror(s) to revise its proposal (technical and/or price). By submitting an offer, Offerors agree to comply with the general terms and conditions for an award, including [Representations and Certifications](#) compliance. Offerors must provide full, accurate, and complete information in response to this solicitation. By submitting an offer, Offerors certify that they have not/will not attempt to bribe or make any payment to DAI employees in return for preference. Issuance of this RFP in no way obligates DAI to award a subcontract, nor does it commit DAI to pay any costs incurred by the Offeror in preparing and submitting the proposal. DAI reserves the right to award a subcontract to one organization or to issue multiple awards to different organizations based on the results of our evaluation.

Thank you,

**DAI INVEST Procurement and Partnerships Team**  
[INVEST\\_Procurement@dai.com](mailto:INVEST_Procurement@dai.com)

## **Statement of Objectives under RFP INVEST-093:**

### **USAID/Vietnam**

#### **Movable Property Lending (MPL) Service Expansion Support for Financial Institutions**

##### **Introduction**

USAID seeks to unlock the potential of private capital to drive inclusive growth. Increasingly, private investors and businesses are looking to emerging markets for better returns and new market opportunities. Specifically, USAID can leverage its resources – grants, technical assistance, guarantees, and convening power – to help raise awareness of investment opportunities, lower transaction costs, and mitigate the risk of investments that generate positive social, economic, and environmental impact.

Through INVEST's flexible buy-in mechanism, USAID Missions and Operating Units can access an unprecedented network of firms and individuals that have the range of technical expertise needed to identify opportunities and effectively mobilize private capital toward development priorities. Using a lean approach tailored to high potential opportunities, relevant parts of the network will come together to research, develop, and build specific solutions that align private capital with development needs.

##### **Background**

USAID/Vietnam engaged INVEST to conduct outreach to financial institutions (FIs) and banks in Vietnam to gauge interest in offering movable property lending (MPL) products to women-owned businesses, and to identify areas where USAID could provide support to strengthen these offerings to advance women's financial inclusion following a USAID/GenDev study conducted in fall 2020.

This study analyzed the financial services sectors in Vietnam and two other countries to determine the current MPL ecosystem as well as barriers to and strategies for promoting MPL in the specific country context. The study found that FIs in Vietnam offer a limited range of MPL products that are seen as more conservative and lower risk, such as movable asset-backed loans, while perceived higher risk MPL approaches, including inventories and receivables, are not common. The study also noted that fewer types of movable assets are accepted by Vietnamese FIs, typically limited to vehicles and equipment, and that immovable collateral remains the vast majority of loan portfolios. The study points to the regulatory environment and the difficulty of valuation as two main challenges to MPL uptake in Vietnam.

In addition to the USAID/GenDev study, an IFC report on women-owned businesses in Vietnam states that fixed assets were required to secure over 70% of loans for woman-owned enterprises and estimates that women-owned enterprises utilizing bank loans could increase from 30% to 60% if banks had strategies and services that were more responsive to women's needs.<sup>1</sup> MPL offers one such product that could be used effectively to serve women owned businesses.

In an effort to support access to finance for women owned businesses, INVEST seeks a firm or consortia of firms to work with Vietnamese Financial Institutions that are either seeking to expand their MPL products and services to better meet the needs of women owned businesses, or those that are looking to launch MPL products and services in support of increased access to finance for women.

##### **Objectives and Activities**

---

<sup>1</sup> IFC, [Women-owned Enterprises in Vietnam: Perception and Potential](#), 2017

Under this activity, INVEST seeks to engage a firm or consortium of firms to develop tailored engagement plans for participating FIs focused on the development or improvement of MPL products and services and to implement technical assistance, capacity building and transaction advisory work as appropriate based on the needs of the engaged FIs.

INVEST anticipates issuing an Indefinite Quantity Contract (IQC) and at least two Task Orders for this activity. The IQC will include Task Order 1 for developing an engagement plan for an identified FI. Task Order 2, and potentially additional task orders, will focus on the implementation of interventions and activities identified through Task Order 1. As additional Financial Institutions are identified, additional task orders may be released to complete engagement plans and implement support to identified FIs.

### **Task Order 1: Engagement Plan Development**

Vietnamese financial institution [F88](#) is interested in expanding its MPL products to benefit women finance seekers. F88 currently offers MPL products and services targeting different segments of the population and has expressed interest in growing their portfolio to engage women owned businesses and improve women entrepreneurs' access to finance.

F88 is a financial technology (fintech) company with chain of collateralized lending stores in Vietnam, with over 358 branches in more than 53 cities and provinces, as of March 2021. F88 plans to expand its branches nationwide to 500 by the end of 2021; 700 by the end of 2022; and 1,000 branches by the end of 2023.

F88's customer base is small businesses and unbanked consumers in need of quick cash loans. F88 uses technology, asset inventorying, and innovative approaches to lend inclusively and efficiently to individuals and SMEs. All of F88's loans are collateralized with moveable assets, primarily lending against motorbikes and cars, but also lending against other movable assets, such as jewelry, mobile phones, and laptops. F88 maintains an asset valuation methodology connected to its proprietary lending technology system.

At the end of March 2021, F88 employed nearly 1,700 salespeople, had around 220,000 borrowing customers, and noted a high repeat customer base of over 60%. However, only 20-25% of F88's customers are women. Although F88's current customers mainly leverage their collateral to obtain loans for urgent daily life expenses, such as for food, hospital bills, or to send money to family, there is potential to enhance F88's services and offerings to better attract and serve women entrepreneurs.

### ***Engagement Plan Development***

Under Task Order 1, the selected offeror will work closely with F88 to assess their current MPL portfolio, including their available products and services, and their internal processes, policies, and tools utilized to engage customers, value assets, assess risks, and determine loan terms. Additionally, the selected offeror will assess the opportunity for the FI to better serve women-owned businesses, including new or modified products and services, marketing and outreach activities, or other interventions that make accessing MPL easier and more relevant for women business owners seeking finance.

As a result of this work, the selected offeror will produce a tailored engagement plan that details the type of support needed to strengthen the FI's MPL portfolio and increase women-owned businesses' access to finance. The engagement plan should include action-oriented recommendations that can be clearly linked to achieving the objectives and should provide guidance on the timeframes required for the interventions, the roles and responsibilities for implementing them, and the expected results. The engagement plan will

inform subsequent Task Orders as well as provide F88 with detailed, actionable information about how they can grow and strengthen their MPL products and services.

### ***Deliverables and Timeline***

Illustrative deliverables for Task Order 1 are listed below, however, offerors should propose deliverables in line with their approach while meeting the objectives outlined in this SOO. Deliverables will be submitted for review and approval in English, but all final versions must be submitted in both English and Vietnamese. INVEST anticipates that these activities will take three to four months to complete, although offerors should propose a timeline that aligns with their proposed approach.

- Roadmap for MPL service expansion for Vietnamese FIs
- Survey of women entrepreneurs and potential MPL product customers
- Menu of potential activities under Phase 2
- Presentation of potential activities to relevant stakeholders, including USAID INVEST and Vietnamese FIs

### **Task Order 2: Engagement Plan Implementation**

Under Task Order 2, the selected offeror will work with the Vietnamese financial institution to implement activities identified during the engagement plan scoping phase under Task Order 1. Depending on the recommendations in the engagement plan, activities may either occur simultaneously or in succession. Please note that work with additional Financial Institutions may also be incorporated into Task Order 2, or into a separate Task Order. For engagements with additional Financial Institutions, work will look similar to the activities and deliverables under Task Order 1 to identify the business needs for the FI to adopt or expand MPL services.

Building upon the Task Order 1 engagement with F88, illustrative activities under this phase may include:

- **Market assessment of women businessowners' needs (communications and marketing):**  
The selected offeror might conduct a market assessment to better understand women businessowners' financing needs, what types of outreach and communications effectively reach women businessowners, and what types of products and services best serve women entrepreneurs. To attract and market to women entrepreneurs, the selected offeror might conduct a market analysis to determine the preferred size of loans, types of collateral available to the target market, where the target market currently accesses funding, and product differentiation based on differing needs. This market analysis would provide critical insight into the needs and behaviors of women entrepreneurs and small business owners.
- **Transaction assistance and investment facilitation:**  
Selected FIs may need to raise capital in order to grow their MPL portfolios and could seek support in preparing for a capital raise and engaging investors both domestically and internationally. The selected offeror may provide transaction assistance and investment facilitation services to the FIs. This could include supporting financial modeling and preparation of investor facing material, outreach to domestic and/or international investors, or support in structuring investment terms. The type of transaction advisory support necessary will depend on the needs of the FI as identified in Task Order 1 and their readiness for investment.
- **Design customized product for women businessowners and launch a pilot to test the product in the market:**  
Based on the findings from the market assessment, the selected offeror might provide technical assistance and capacity building to the FIs in order to design and test a tailored financial product



for women entrepreneurs. This could include the development of a new product or service, a new process or set of tools with which the FI might streamline the financing application and decision-making process or strengthening the capacity of staff to better engage and serve women-owned businesses.

### ***Deliverables and Timeline***

Illustrative deliverables for Task Order 2 and subsequent task orders are listed below, however a Request for Task Order Proposals (RFTOP) will be released following Task Order 1, which details the Statement of Objectives and provides further information on anticipated deliverables and timeline.

- Market assessments
- Technical assistance in the form of new products and services or new processes and tools
- Capacity building of staff to better serve MPL customers, particularly women-owned businesses
- Transaction advisory and investment facilitation support
- Product pilot launch
- Other deliverables as detailed in future RFTOPs

### **Place of Performance**

The Task Order 1 activity is anticipated to commence in October 2021, taking place over a period of 3-4 months. Task Order 2 and any subsequent task orders will specify an anticipated timeline based on the objectives sought but will likely take place over a period of 12-14 months.

Work for this activity is expected to take place primarily in Vietnam with remote work supplementing on-the-ground implementation, if necessary. Given the global Covid-19 pandemic and impacts on travel, offerors should propose at least one partner of their consortium with a physical presence in Vietnam and include proposed staff already located in Vietnam. The successful offeror will demonstrate that they can work in Vietnam physically and will demonstrate how any remote portions of work will supplement on-the-ground implementation.

### **Role of INVEST**

INVEST will work closely with the selected offeror(s) during all stages of this work. DAI will subcontract the selected offeror directly and provide review and oversight throughout the life of the activity. The INVEST team will administer regular check ins, reporting, deliverable review prior to client presentation and approval, and manage an ongoing monitoring, evaluation, and learning (MEL) framework.

- *Subcontractor Onboarding*: INVEST will provide the successful offeror(s) with all necessary context, and work with the successful offeror(s) to develop the work plan.
- *Project Implementation*: The successful offeror(s) will implement the work as prescribed by the work plan(s). INVEST will provide management support and ensure regular check ins/reporting.
- *Ongoing Monitoring, Evaluation, and Learning*: INVEST will define indicators during the subcontracting process, collect and review M&E data from subcontractors for requisite reporting to USAID and will conduct data quality assessments as necessary.

**RFP INVEST-093: Movable Property Lending (MPL) Service Expansion Support  
for Financial Institutions  
Q&A**

- 1. For the transaction assistance and investment facilitation activities under Task Order 2, does INVEST or F88 have any insight into whether the intended capital raise would be in local currency or hard currency, and whether the raise would be targeting local or international investors? Is there any additional information on intended financing quantum, instrument, timing, etc.?**

Answer: F88 is open discussing to capital raise in either VND or USD from both onshore and offshore investors. Onshore investors can only lend in VND, while F88 could do either for offshore investors. F88 is considering factors such as all-in-cost, volume, and speed. Offshore investors may be preferable. The fund could be raised via bilateral term loan, syndicated loan, or bond (issued domestically in VND). Those are expected to close within 2-6 months.

- 2. For the activity, who would be the main point of contact from F88's management team? Is there any envisaged contact or engagement with F88's current investors and shareholders?**

Answer: The contact from F88 will be the International Funding Department. Once the subcontract has been executed, INVEST will hold a technical kick-off call to convene the successful offeror, F88, and USAID, at which point INVEST will ensure points of contact and contact information are relayed. Contact or engagement with F88's current shareholders is possible.

- 3. We note that the SoW clearly emphasizes working with F88. Page 3 also mentions that work with additional Financial Institutions may be incorporated into Task Order #2. Can USAID clarify how many additional FI's are anticipated, and the nature of the work?**

Answer: The MPL Service Expansion Support will occur through multiple Task Orders, as INVEST intends to provide technical support to additional Vietnamese financial institutions. INVEST envisions selecting 1-3 additional financial institutions to receive support from the successful offeror of this RFP. For each financial institution selected to received support, INVEST envisions issuing a separate Task Order to support the financial institution to develop an engagement roadmap. Subsequent Task Orders will be issued to implement the scope outlined in the engagement roadmap, which may consist of a single Task Order or multiple as needed.

- 4. The Scope of Work states that the contractor should, "...assess... internal processes, policies, and tools utilized to engage customers, value assets, assess risks...". Are we correct to understand that this assessment will be oriented toward aligning F88 processes to commercial best practices, as opposed to regulatory compliance requirements?**

Answer: This activity will work with F88, in addition to 1-3 additional Vietnamese Financial Institutions, to identify the organizations' needs in adopting or expanding upon their Movable Property Lending products or services. Although the engagement roadmap will be specific to each individual financial institution's needs, INVEST expects best practices to be utilized throughout this activity. Offeror's experience with commercial best practices and regulatory compliance of MPL should be included in the institutional capacity section of the proposal.

- 5. Has USAID already reached specific agreement with F88 to objectives and activities under this Scope of Work with a contractor, or do offerors need to plan for an initial counterpart engagement period, during which the scope is presented and discussed?**

Answer: The successful offeror of this activity will work with F88, and potentially additional financial institutions, to identify the needs and objectives for aiding in the adoption or expansion of Movable Property Lending products or services. The development of an engagement roadmap will take place in Task Order 1. The offeror is encouraged to provide illustrative examples of activities that may be included in the engagement roadmap in their proposal.

- 6. Can USAID please confirm that the two past experience case studies do not count toward the 10-slide page count for the proposal, and that a 2-page word format for each Case Study is appropriate?**

Answer: Confirmed. The two past experience case studies do not count towards the 10-slide page count for the technical proposal. Offerors may submit the two 2-page past experience case studies as either a 2-page word or pdf document or as a 2-slide PowerPoint, equaling four (4) pages or slides total for this component of the proposal submission.