



CIRCLE Women Association: Responses to RFP Questions

Category 1: Proposal Process, Evaluation & Partnership Scope

#	Question	CIRCLE Response
1.1	Could CIRCLE share the evaluation criteria and their respective weightages for proposal scoring?	Proposals will be assessed based on the technical approach, relevant experience, budget feasibility, and overall alignment with CIRCLE 2.0 objectives.
1.2	Are there page limits or formatting requirements beyond the seven-section structure outlined in the RFP?	There is no strict page limit. However, proposals should be clear, concise, and structured according to the sections outlined in the RFP.
1.3	Is there a shortlisting or pre-qualification step?	All submissions will be reviewed. Shortlisted proposals may be invited for further clarification or discussion. There is no separate pre-qualification stage.
1.4	The RFP describes the partner as a “co-investor, not a vendor.” What does this mean in practice?	CIRCLE is seeking a strategic partner that is invested in long-term impact, learning, and operational sustainability, rather than a purely transactional vendor relationship.
1.5	Is there an indicative budget envelope for this engagement?	Proposers are expected to submit costed proposals aligned with the scope and requirements outlined in the RFP.
1.6	Are consortium or joint-venture proposals acceptable?	Yes, consortium or joint-venture proposals are welcome. However, a lead partner must be clearly identified, and all partners should demonstrate strong strategic alignment.
1.7	Given the short timeline between submission and selection, what preparatory actions may occur to support mobilization?	CIRCLE has rigorous on-the-ground training programs and other initiatives running concurrently. We will provide access to relevant systems, brief field teams, and confirm program scope to enable the selected partner to begin work promptly.



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1.8	What level of monetization or sustainability evidence is expected at the end of the 180-day engagement?	CIRCLE expects proposals to demonstrate operational feasibility and provide actionable recommendations for scale and sustainability. Evidence generated from the tested use case will contribute to this assessment.
1.9	What is CIRCLE's legal registration structure, and are there restrictions on revenue-generating activities?	CIRCLE is registered under the Societies Act in Pakistan. Any revenue-generating activities must comply with applicable legal and governance frameworks. The organization is also exploring additional structures to support future initiatives.
1.10	What level of detail is required for the "Advise on monetization and sustainability strategies" deliverable?	Proposals should provide strategic recommendations on monetization and sustainability. Where relevant, this should include supporting analysis or market insights related to the tested use case.

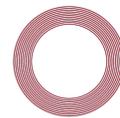
Category 2: **Technology Architecture & Data Infrastructure**

#	Question	CIRCLE Response
2.1	What is the current technical state of CIRCLE Baji and the technology stack?	<p>CIRCLE Baji is currently deployed as a WhatsApp-based chatbot operating on the Turn.io platform, with the messaging infrastructure provided through Turn.io. While Turn.io manages the messaging layer, CIRCLE retains full ownership of all user data, analytics, and AI development.</p> <p>Technology Stack:</p> <ul style="list-style-type: none">• Messaging Layer: Turn.io (WhatsApp API)• Frontend: React-based analytics dashboard• Backend: Python services supporting AI workflows and data processing• Database: PostgreSQL (primary database)• Infrastructure: DigitalOcean (primary hosting)• Analytics Backup: Google Cloud BigQuery



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		This architecture allows CIRCLE to operate the service while maintaining full control over data, analytics, and AI systems.
2.2	Does CIRCLE own the Baji codebase and Turn.io workspace outright?	While the workspace is provisioned through Turn.io, CIRCLE fully owns the CIRCLE Baji codebase, including backend services, AI workflows, integrations, and the React-based analytics dashboard.
2.3	What is the current volume of active interactions on CIRCLE Baji?	As of now, CIRCLE Baji has 126,001 users on the platform. The system tracks engagement through its analytics infrastructure, enabling monitoring of user activity, message volumes, and interaction patterns across the platform.
2.4	What engagement or behavioral data is currently captured within Baji?	CIRCLE Baji captures several types of engagement and behavioral analytics, including: <ul style="list-style-type: none">• User engagement metrics and active users• Total messages sent and received• Journey analysis of how users move through conversation flows; time-based engagement patterns• Demographic insights such as city and age where available• Total time spent on the system• Analysis of user responses to prompts and interactions.
2.5	Is there an existing API or webhook infrastructure within Baji?	An API and webhook layer exists through the Turn.io platform, enabling integrations such as message triggers, user events, and external system connectivity. In addition, an independent AI layer is used for LLM-based workflows, which operates separately from the Turn.io infrastructure.
2.6	What are the typical device and bandwidth constraints among participants?	The platform operates entirely on WhatsApp, and most users access it through Android devices. In some cases, users



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		experience bandwidth limitations due to mobile data packages or geographic connectivity issues, which may restrict their ability to open external links outside WhatsApp.
2.7	Are there specific data hosting or residency requirements?	At present, we are not aware of any specific data residency requirements that apply to this platform beyond general compliance with applicable laws.
2.8	What level of access will the selected partner have to participant data?	Data access will be granted once appropriate NDAs are signed, and all partners must comply with CIRCLE's data protection and confidentiality policies.
2.9	Is the backend system already developed, and is CIRCLE 2.0 focused on frontend execution?	The current conversation layer is fully developed and operational, with both backend and frontend systems in place. If partners propose additional infrastructure layers, these will need to be developed and integrated into the existing architecture.
2.10	Is a mobile or web application required, or will the engagement remain on WhatsApp?	For the foreseeable future, the engagement will remain primarily WhatsApp-based.
2.11	What is the regulatory definition of "data sovereignty" CIRCLE requires?	CIRCLE complies with all applicable Pakistani laws governing the use, protection, and management of participant data, and these legal requirements will apply to any partnership developed under this engagement.

Category 3: Programme Design, Behavioral Approach & Pilot Scope

#	Question	CIRCLE Response
3.1	For the 7-day Alpha Sandbox, does CIRCLE have a preferred participant profile or location?	CIRCLE's primary participant profile consists of low-income women who have access to smartphones and internet connectivity. At the same time, CIRCLE is gradually expanding into additional segments, which may also be explored during this engagement.
3.2	For the 2–3 live pilots, are there specific provinces, districts, or community segments in mind?	Yes, pilots will primarily target CIRCLE's current operational regions, with the exception of Sindh and parts of Balochistan.
3.3	What is the anticipated timeline for Phase 1A and Phase 1B?	As outlined in the RFP, each phase is expected to run for approximately three months.
3.4	How many active facilitators does CIRCLE currently have, and what is the participant-to-facilitator ratio?	On average, each trainer works with approximately 90–120 women in their respective city or district per month, typically across 3–4 cohorts.
3.5	What does a typical program cohort look like?	A typical cohort consists of around 25 participants. Many cohorts are delivered through hybrid models combining on-ground sessions with chatbot engagement, while some programs are delivered fully online. Cohort are followed by mentoring sessions and WhatsApp-based engagement.
3.6	Which programs are priority for Phase 1A and where are performance gaps?	Priority programs and identified performance gaps are outlined in the RFP document.
3.7	How do facilitators currently communicate and coordinate?	Facilitators primarily communicate through WhatsApp, phone calls, and email. Engagement also occasionally includes Instagram or Facebook Live sessions.
3.8	How are participant outcomes currently verified, and who confirms completion?	Learning outcomes are assessed through pre- and post-program questions. Longer-term impact is evaluated through focus groups

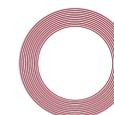


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		and alumni follow-ups, with most outcomes currently self-reported by participants.
3.9	Are there specific geographies, communities, or demographic segments to prioritise or exclude?	There are no strict exclusions; however, the focus should be on communities where participants have reliable access to smartphones and internet connectivity.
3.10	Who holds day-to-day operational authority during Phase 1A?	CIRCLE will nominate a designated point of contact to coordinate with the partner team. The partner organization will also nominate a corresponding POC for operational coordination.
3.11	What is the scope of the pilot projects, and is anything already planned?	The scope of pilots will depend on the selected use case and timeline. Partners are expected to propose 1–2 pilot concepts, for example in areas such as health, livelihoods, or financial inclusion.

Category 4: Financial Systems, Compliance, Evidence & Sustainability

#	Question	CIRCLE Response
4.1	Does CIRCLE have existing financial service provider relationships?	CIRCLE currently maintains basic MoU's with select microfinance institutions (MFIs) for ongoing programs. Expanding strategic partnerships with financial service providers is a priority area under this initiative.
4.2	What is the anticipated scale of financial transactions during pilots?	Pilot transaction volumes will intentionally remain modest and controlled, allowing the initiative to test viability, operational efficiency, and return on investment before considering larger-scale implementation.
4.3	Are there specific AML/KYC requirements or regulatory frameworks?	All partners must comply fully with applicable Pakistani financial regulations, as well as CIRCLE's internal compliance and governance standards.



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4.4	Does CIRCLE intend or need to act as a financial intermediary?	No. CIRCLE will not intermediate financial flows. All financial transactions will be handled exclusively by licensed financial service providers.
4.5	Does CIRCLE hold any basic identity records for participants?	Yes. Basic participant information such as phone numbers, names, and CNIC numbers is collected during program participation.
4.6	Has CIRCLE engaged funders on outcome-based payments?	Outcome-based financing considerations are outlined in the RFP and funding related aspects will be discussed with the selected partner.
4.7	Has CIRCLE identified where the Trust-to-Capability chain breaks?	This analysis is referenced in the RFP under the section on Structural Limitations – Broken Feedback Loop , which highlights key barriers within the trust-to-capability pathway.
4.8	Has prior research been conducted on new program streams?	Preliminary research and stakeholder consultations have been conducted to inform initial hypotheses. However, deeper validation and testing are expected to take place during this engagement.
4.9	Does CIRCLE have a participant consent framework?	A formal consent framework is not yet fully established. Developing a robust participant consent is another priority area to be addressed collaboratively with the selected partner.
4.10	Will there be an ongoing relationship post-Phase 1B?	Yes. There may be opportunities for continued advisory support or iterative collaboration beyond Phase 1B. Specific arrangements will be discussed and agreed upon with the selected partner.
4.11	What audit standards, protocols, or certifications must be met?	Reporting and financial oversight should align with international donor standards as well as CIRCLE’s internal governance and compliance frameworks. Detailed requirements will be shared with the selected partner.