



TENDER NOTICE

Gargaar Relief and Development Organization - GREDO is national non-profit that has been working in humanitarian and development for the past 34 years plus focusing in emergency response, food security and livelihood, education, health, nutrition and WASH, protection, peace building and reconciliation.

INVITATION TO TENDER FOR PROVISION OF MEDICAL INSURANCE HEALTH COVER.

TENDER NAME: PROVISION OF MEDICAL INSURANCE HEALTH COVER	REFERENCE NUMBER: GR/TN/Medical Insurance/0031
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GREDO invites your submission of a bid for the provision of reliable Medical Insurance Cover for all their staff and their dependents based in Somalia.

Through an open tender process, GREDO Office will select one service provider with whom to sign a contract for the provision of the above-mentioned services.

To provide details of our requirements and facilitate preparation of your bid, the following documents are appended hereto.

- ✚ Part 1: Tender Information including selection criteria
- ✚ Part 2: Conditions of Tendering
- ✚ Part 3: Terms and Conditions of Purchase (which will be signed by the successful bidder)
- ✚ Part 4: GREDO's Child Safeguarding Policy
- ✚ Part 5: GREDO's Anti-Bribery and Corruption Policy
- ✚ Part 6: Code of Conduct for IAPG Agencies & Suppliers Your tender response must be received in the following format and conditions:

1. Bidder Response form duly filled in with all the required information and signed, along with all required supporting documents – to be submitted in PDF format. Incomplete forms may be treated as void and rejected.
2. Completed bid documents in PDF format addressed to The Procurement Committee GREDO, should be submitted via email to procurement@gredosom.org quoting Tender ref. **GR/TN/Medical Insurance/0031** in the email subject line.
3. Your bid must be received on or before **April 26th, 2026, 4:00 PM, East Africa Time**. Late bids will not be considered.
4. Submitted bids shall remain valid for a period of not less than 60 (sixty) days from the Tender Closing Date.
5. GREDO is under no obligation to award the contract or to award it to the lowest bidder, and reserves the right to reject any or all bids.

We look forward to receiving your bid and thank you for your interest in doing business with us.

Yours faithfully,



**GREDO ORGANISATION
INVITATION TO TENDER
PROVISION OF MEDICAL INSURANCE HEALTH COVER**

PART 1: TENDER INFORMATION

1. Introduction:

Gargaar Relief and Development Organization - GREDO is national non-profit that has been working in humanitarian and development for the past 34 years plus focusing in emergency response, food security and livelihood, education, health, nutrition and WASH, protection, peace building and reconciliation.

For further information, we encourage you to visit our Website: <https://gredosom.org>

2. Our Intentions and Goals of the Medical Cover

To accomplish our goals and objectives, it is anticipated that GREDO may at its sole discretion enter into multiple supplier agreements.

2.1. Medical Insurance Services Goals

1. To partner with Medical Insurance Service providers that are highly trained and responsive, with effective customer service representatives
2. To agree, set, and manage the account through a set of Key Performance Indicators
3. To obtain timely quality reports that support decision making and resource optimization
4. To achieve the most economically advantageous tender outcome, while receiving the highest level of quality.

2.2. Provisional timetable

Activity	Due Date
Issue Invitation to Tender	13 th April 2026
Return of tenders (Closing Date)	26 th April 2026
Tender Opening	In May 2026
Supplier Evaluation and Selection	In May 2026
Negotiations and Due diligence	In May 2026
Contract Award and Signoff	In May 2026
Policy start date	5 May 2026

3. Description of Service

3.1. Title: Staff Medical Insurance Cover

3.2. Objective: Provide Medical Insurance Cover to GREDO staff

3.3. Recipient: GREDO

3.4. Scope of Work

3.4.1. Provide Medical Insurance Cover for GREDO staff comprising:

- a. Full medical cover – inpatient services, outpatient services.

4. Contract Details

4.1. Contract Period:

The insurance cover shall run for Two (2) years, with possible extension – subject to satisfactory performance.

4.1 Cover Limit per person.

Option 1	Area covered;													
SIZE	Population	Inpatient(Per Family)		Outpatient(Per Family)		Denta I (PerFamily)		Optical(PerFamily)		Maternity (Per family)		Per Family(Contribution)	Total(Contribution)	
		Limit	Contr	Limit	Contr	Limit	Contr	Limit	Contr	Limit	Contr			
M+00	1	5,000		1,000		100		100		300				
M+01	1	5,000		1,000		100		100		300				
M+02	1	5,000		1,000		100		100		300				
M+03	1	5,000		1,000		100		100		300				
M+04	1	5,000		1,000		100		100		300				
M+05	1	5,000		1,000		100		100		300				
M+06	1	5,000		1,000		100		100		300				
M+07	1	5,000		1,000		100		100		300				
M+08	1	5,000		1,000		100		100		300				
Total														
Population												Sub Total		
Option 2	Area covered;													
SIZE	Population	Inpatient(Per Family)		Outpatient(Per Family)		Denta I (PerFamily)		Optical(PerFamily)		Maternity (Per family)		Per Family(Contribution)	Total(Contribution)	
		Limit	Contr	Limit	Contr	Limit	Contr	Limit	Contr	Limit	Contr			
M+00	1	10,000		1,500		200		200		1,000				
M+01	1	10,000		1,500		200		200		1,000				
M+02	1	10,000		1,500		200		200		1,000				
M+03	1	10,000		1,500		200		200		1,000				
M+04	1	10,000		1,500		200		200		1,000				
M+05	1	10,000		1,500		200		200		1,000				
M+06	1	10,000		1,500		200		200		1,000				
M+07	1	10,000		1,500		200		200		1,000				
M+08	1	10,000		1,500		200		200		1,000				
Total														
Population												Sub Total		
Option 3	Area covered;													
SIZE	Population	Inpatient(Per Family)		Outpatient(Per Family)		Denta I (PerFamily)		Optical(PerFamily)		Maternity (Per family)		Per Family(Contribution)	Total(Contribution)	
		Limit	Contr	Limit	Contr	Limit	Contr	Limit	Contr	Limit	Contr			
M+00	1	15,000		2,000		300		300		1,200				
M+01	1	15,000		2,000		300		300		1,200				
M+02	1	15,000		2,000		300		300		1,200				
M+03	1	15,000		2,000		300		300		1,200				
M+04	1	15,000		2,000		300		300		1,200				
M+05	1	15,000		2,000		300		300		1,200				
M+06	1	15,000		2,000		300		300		1,200				
M+07	1	15,000		2,000		300		300		1,200				
M+08	1	15,000		2,000		300		300		1,200				
Total														
Population												Sub Total		
Note :														
M stand for number of employees. M+1 equals member plus the depends and so on.														

5. COVER SPECIFICATIONS

5.1 Inpatient Cover.

The service should provide comprehensive and flexible hospitalization inpatient cover, which includes and not limited to the following services:

Hospital Accommodation Charges

- Doctor's (Physician, Surgeon & Anaesthetist) fees.
- ICU/HDU and Theatre charges.
- Drugs/Medicines, Dressings and Internal Surgical appliances.
- Pathology, X-ray, Ultrasound, ECG and Computerized Tomography, MRI Scans.
- In-patient Physiotherapy.
- Inpatient Ophthalmology
- Inpatient Dental

- Critical illnesses.
- Post hospitalization
- Psychological Counselling (Stress, Trauma and other).

5.2 Outpatient Medical Cover

The service should provide comprehensive and flexible Outpatient cover, which includes and not limited to the following services:

- Routine outpatient consultation,
- Diagnostic Laboratory and Radiology services,
- Prescribed physiotherapy.
- Prescribed drugs and dressings.
- Ante-natal and Post-natal care (including congenital conditions & neo-natal illnesses).
- Chronic, Pre-existing HIV/AIDS conditions including cost of ARVs subject to sub-limits.
- Routine Antenatal check-ups (including Ultra Sounds).
- PAP smear, PSA and mammogram for principal and spouse once per year.
- Wellness check-ups for principal and spouse once per year.
- Routine Immunizations (Vaccines: Baby Friendly and private baby vaccines (Roxaq, Flue, Yellow Fever, Chicken pox, Cholera, Typhoid, DPT, HiB – B, HiB – A, MMR, Meningococcal, HPV Vaccine)
- Ambulance Services

6. Conditions for Participation

All responses and supporting documentation shall become the property of GREDO and will not be returned. GREDO ultimately reserves the right throughout this process to select any servicing option that best meets its business requirements and to hold discussions with any and all respondents.

You must agree to the following conditions if you choose to respond to GREDO regarding this Medical Insurance Service provision:

- Neither issuance of this Medical Insurance Cover tender nor receipt of proposal represents a commitment on the part of GREDO or any office within the GREDO Partnership.
- GREDO will not be responsible for, or in any way liable for, any costs incurred by Service Providers in the preparation of any responses or presentations relating to this Medical Insurance Service Provision tender.

Neither party shall use the name of the other in publicity releases, referrals, advertising, or similar activity without the prior written consent of the other.

7. Required Response

Prospective Service Providers must respond to all the Questions in the Bidder Response Document attached. The Questions are mandatory for Suppliers to complete if they wish to be considered for GREDO business.

You may use separate sheets if required to provide answers to the questions.

8. Award criteria

Award of the contract will be based on the following criteria:

Bidder should provide access to healthcare in East Africa and other parts of the world for treatment not available in Somalia.

9. CAPABILITY CRITERIA

These are criteria will be used to evaluate the bidder's ability, skill and experience in relation to the requirements of GREDO. All bids will be evaluated against the same pre-agreed Capability Criteria, which will have been created by a committee of representatives from GREDO. Overall score of 60% will be available for these criteria.

- Quality / Service 20% (Independent Quality Certification, Client references, Claims settlement rating)
- Capacity 20% (Financial health, Technical competence, Experience)
- Coverage 20% (Physical presence in Somalia, Operational footprint)

10. COMMERCIAL CRITERIA

These criteria will be used to evaluate the commercial competitiveness of a bid. All bids which the Capability criteria will be evaluated against the same pre-agreed Commercial Criteria, which have been created by a committee of representatives from GREDO.

The lowest evaluated financial proposal will be awarded the maximum commercial criteria score of 40%.

The commercial criteria score for all other bidders which the Capability criteria will be calculated using the formula below:

$$\text{Commercial Score} = \left\{ \frac{100\% \times \text{Lowest bid value}}{\text{Current value bid}} \right\} \times 0.4$$

All Capability and Commercial Criteria will be weighted accordingly to reflect their importance. The Commercial Criteria will account for at least 40%. The Capability Criteria will account for up to 60% of the score.

1. GREDO's Health Insurance Committee will review the Bidders and their tenders to determine, in accordance with the Award Criteria, whether they will award the contract to any one of them.
2. In case needed hard copy companies are advised to collect a complete set of bid documents and instructions at GREDO Baidao/ Mogadishu Office between **10:00am to 3:00pm from 13th April to 24th April --2026 (Sunday to Thursday) Sealed bid documents MUST be returned to GREDO Baidao/ Mogadishu offices in a sealed envelope clearly stating the company name and its contact address not later than 2:00 PM on Saturday 26th April 2026, or send to by email to procurement@gredosom.org**
3. For any query, please address via mail through: mohamed.aden@gredosom.org

Canvassing will lead to automatic disqualification.

Late bids shall be rejected and no liability will be accepted for loss, late delivery or non-delivery, whatsoever. Bids shall be opened at a later date to be communicated.

PART 2: CONDITIONS FOR TENDERING

▪ Definitions

In addition to the terms defined in the Cover Letter, in these Conditions, the following definitions apply:

- (a) **Award Criteria** - the award criteria set out in the Invitation to Tender.
- (b) **Bidder** - a person or organization who bids for the tender.
- (c) **Conditions** - the conditions set out in this Tender document.
- (d) **Cover Letter** - the cover letter attached to the Tender Information Pack.
- (e) **Goods and/or Services** - everything purchased by GREDO under the contract.
- (f) **Invitation to Tender** - the Tender Information, these Conditions, GREDO's Terms and Conditions of Purchase, GREDO's Child Safeguarding Policy, SCI's Anti Bribery and Corruption Policy and the IAPG Code of Conduct.
- (g) **Specification** - any specification for the Goods and/or Services, including any related plans and drawings, supplied by GREDO to the Supplier, or specifically produced by the Supplier for GREDO, in connection with the tender.
- (h) **Supplier** - the party which provides Goods and/or Services to GREDO.

▪ The Contract

The contract awarded shall be for the supply of goods and/or services, subject to GREDO's Terms and Conditions of Purchase (attached to these Conditions). GREDO reserves the right to undertake a formal review of the contract after twelve (12) months.

▪ Late tenders

Tenders received after the Closing Date will not be considered, unless there are in GREDO's sole discretion exceptional circumstances which have caused the delay.

▪ Correspondence

All communications from Bidders to GREDO relating to the tender must be in writing and addressed to the person identified in the Cover Letter. Any request for information should be received at least 5 days before the Closing Date, as defined in the Invitation to Tender. Responses to questions submitted by any Bidder will be circulated by GREDO to all Bidders to ensure fairness in the process.

▪ Acceptance of tenders

GREDO may, unless the Bidder expressly stipulates to the contrary in the tender, accept whatever part of a tender that Save the Children International so wishes. GREDO is under no obligation to accept the lowest or any tender.

▪ Alternative offer

If the Bidder wishes to propose modifications to the tender (which may provide a better way to achieve GREDO's Specification) these may, at GREDO's discretion, be considered as an Alternative Offer. The Bidder must make any Alternative Offer in a separate letter to accompany the Tender. GREDO is under no obligation to accept Alternative Offers.

▪ Prices

Tendered prices must be shown as both inclusive of and exclusive of any Value Added Tax chargeable or any similar tax (if applicable).

▪ No reimbursement of tender expenses

Expenses incurred in the preparation and dispatch of the tender will not be reimbursed.

▪ **Non-Disclosure and Confidentiality**

Bidders must treat the Invitation to Tender, contract and all associated documentation (including the Specification) and any other information relating to GREDO's employees, servants, officers or its business or affairs (the "Confidential Information") as confidential. All Bidders shall:

- recognize the confidential nature of the Confidential Information;
- respect the confidence placed in the Bidder by GREDO by maintaining the secrecy of the Confidential Information;
- not employ any part of the Confidential Information without GREDO's prior written consent, for any purpose except that of tendering for business from GREDO;
- not disclose the Confidential Information to third parties without GREDO's prior written consent;
- not employ their knowledge of the Confidential Information in any way that would be detrimental or harmful to GREDO;
- use all reasonable efforts to prevent the disclosure of the Confidential Information to third parties;
- Notify GREDO immediately of any possible breach of the provisions of this Condition 9 and acknowledge that damages may not be an adequate remedy for such a breach.

▪ **Award Procedure**

GREDO's Procurement Committee will review the Bidders and their tenders to determine, in accordance with the Award Criteria, whether they will award the contract to any one of them.

▪ **Information and Record Keeping**

GREDO shall consider any reasonable request from any unsuccessful Bidder for feedback on its tender and, where it is appropriate and proportionate to do so, provide the unsuccessful Bidder with reasons why its tender was rejected. Where applicable, this information shall be provided within 30 business days from (but not including) the date on which GREDO receives the request.

▪ **Anti-Bribery and Corruption**

All Bidders are required to comply fully with SCI's Anti-Bribery and Corruption Policy (attached to these Conditions).

▪ **Child Protection**

All Bidders are required to comply fully with GREDO's Child Safeguarding Policy (attached to these Conditions).

▪ **Exclusion Criteria**

Any Bidder is required to confirm in writing that:

- Neither it nor any related company to which it regularly subcontracts is insolvent or being wound up, is having its affairs administered by the courts, has entered into an arrangement with creditors, has suspended.

business activities, is the subject of proceedings concerning those matters, or are in any analogous situation arising from a similar procedure provided for in national legislation or regulations.

- Neither it nor a company to which it regularly subcontracts has been convicted of fraud, corruption, involvement in a criminal organization, any money laundering offence, any offence concerning professional conduct, breaches of applicable labour law or labour tax legislation or any other illegal activity by a judgment in any court of law whether national or international;

- Neither it nor a company to which it regularly subcontracts has failed to comply with its obligations relating to the payment of social security contributions or the payment of taxes in accordance with the legal provisions of the relevant country in which it the Bidder operates.

Any Bidder will automatically be excluded from the tender process if it is found that they are guilty of misrepresentation in supplying the required information within their tender bid or fail to supply the required information.

▪ **Conflict of Interest / Non Collusion**

Any Bidder is required to confirm in writing:

- That it is not aware of any connection between it or any of its directors or senior managers and the directors and staff of GREDO which may affect the outcome of the selection process. If there are such connections the Bidder is required to disclose them.
- Whether or not there are any existing contacts between GREDO, and any other GREDO entity, and it and if there are any arrangements which have been put in place over the last twenty-four (24) months.
- That it has not communicated to anyone other than GREDO the amount or approximate amount of the tender.
- That it has not and will not offer pay or give any sum of money commission, gift, inducement or other financial benefit directly or indirectly to any person for doing or omitting to do any act in relation to the tender process.

▪ **Assignment and novation**

All Bidders are required to confirm that they will if required be willing to enter into a contract on similar terms with either GREDO.

PART 3: TERMS AND CONDITIONS OF PURCHASE

1 Definitions and Interpretation

These terms and conditions ("Conditions") provide the basis of the contract between the supplier ("Supplier") and GREDO (the "Customer"), in relation to the purchase order ("Order") (the Order and the Conditions are together referred to as the "Contract"). All references in these terms and conditions to defined terms - Goods, Services, Prices and Delivery - refer to the relevant provisions of the Order.

2 Quality and Defects

2.1 The Goods and the Services shall, as appropriate:

- a) correspond with their description in the Order and any applicable specification;
- b) comply with all applicable statutory and regulatory requirements;
- c) be of the highest quality and fit for any purposes held out by the Supplier or made known to the Supplier by the Customer;
- d) be free from defects in design, material, workmanship and installation; and

- e) be performed with the best care, skill and diligence in accordance with best practice in the Supplier's industry, profession or trade.

2.2 The Customer (including its representatives or agents) reserves the right at any time to audit the Supplier's records, inspect work being undertaken in relation to the supply of the Goods and Services and, in the case of Goods, to test them.

1. Ethical Standards

3.1 The Supplier shall observe the highest ethical standards during the performance of its obligations under this Contract including international labour standards promoted by the International Labour Organisation specifically in the areas of child labour and forced labour.

3.2 The Supplier, its suppliers and sub-contractors shall comply with all environmental statutory and regulatory requirements and shall not in any way be involved in (a) the manufacture or sale of arms or have any business relations with armed groups or governments for any war related purpose; or (b) terrorism, including checking its staff, suppliers and sub-contractors against the following sanctions lists: UK Treasury List, EC List, OFAC List and US Treasury.

3.4 The Supplier shall comply with the following Customer Policies, which are available upon request: Child Safeguarding; and Anti-Bribery and Corruption.

2. Delivery / Performance

2.1 The Goods shall be delivered to, and the Services shall be performed at the address and on the date or within the period stated in the Order, and in either case during the Customer's

usual business hours, except where otherwise agreed in the Order. Time shall be of the essence in respect of this Condition 4.1.

2.2 Where the date of delivery of the Goods or of performance of Services is to be specified after issue of the Order, the Supplier shall give the Customer reasonable written notice of the specified date.

2.3 Delivery of the goods shall take place and title in the Goods will pass on the completion of the physical transfer of the goods from the Supplier or its agents to the Customer or its agents at the address specified in the Order.

2.4 4.4 Risk of damage to or loss of the Goods shall pass to the Customer in accordance with the relevant provisions of Incoterms rules as in force at the date the Contract is made or, where Incoterms do not apply, risk in the Goods shall pass to the Customer on completion of delivery.

2.5 4.5 The Customer shall not be deemed to have accepted any Goods or Services until the Customer has had reasonable time to inspect them following delivery and/or performance by the Supplier.

2.6 The Customer shall be entitled to reject any Goods delivered or Services supplied which are not in accordance with the Contract. If any Goods or Services are so rejected, at the Customer's option, the Supplier shall forthwith re-supply substitute Goods or Services which conform with the Contract. Alternatively, the Customer may cancel the Contract and return any rejected Goods to the Supplier at the Supplier's risk and expense.

3. Indemnity

The Supplier shall indemnify the Customer in full against all liability, loss, damages, costs and expenses (including legal expenses) awarded against or incurred or paid by the Customer as a result of or in connection with any act or

omission of the Supplier or its employees, agents or sub-contractors in performing its obligations under this Contract, and any claims made against the Customer by third parties (including claims for death, personal injury or damage to property) arising out of, or in connection with, the supply of the Goods or Services.

4. Price and Payment

Payment in arrears will be made as set out in the Order and the Customer shall be entitled to off-set against the price set out in the Order all sums owed to the Customer by the Supplier.

5. Termination

5.1 The Customer may terminate the Contract in whole or in part at any time and for any reason whatsoever by giving the Supplier at least one month's written notice.

5.2 The Customer may terminate the Contract with immediate effect by giving written notice to the Supplier and claim any losses (including all associated costs, liabilities and expenses including legal costs) back from the Supplier at any time if the Supplier:

(A) becomes insolvent, goes into liquidation, makes any voluntary arrangement with its creditors, or becomes subject to an administration order; or

(B) is in material breach of its obligations under the Contract or is in breach of its obligations and fails to remedy such breach within 14 days of written request from the Customer.

5.3 **In the event of termination, all existing purchase orders must be completed.**

6. Supplier's Warranties

6.1 **The Supplier warrants to the Customer that:**

(A) it has all necessary internal authorisations and all authorisations from all relevant third parties to enable it to supply the Goods and the Services without infringing any applicable law, regulation, code or practice or any third party's rights;

(B) it will not and will procure that none of its employees will accept any commission, gift, inducement or other financial benefit from any supplier or potential supplier of the Customer; and

(C) the Services will be performed by appropriately qualified and trained personnel, with the best care, skill and diligence and to such high standard of quality as it is reasonable for the Customer to expect in all the circumstances.

7. Force majeure

7.1 Neither party shall be liable for any failure or delay in performing its obligations under the Contract to the extent that such failure or delay is caused by an event that is beyond that party's reasonable control (a "Force Majeure Event") provided that the Supplier shall use best endeavours to cure such Force Majeure Event and resume performance under the Contract.

7.2 If any events or circumstances prevent the Supplier from carrying out its obligations under the Contract for a continuous period of more than 14 days, the Customer may terminate the Contract immediately by giving written notice to the Supplier.

8. General

- 8.1 The Supplier shall not use the Customer's name, branding or logo other than in accordance with the Customer's written instructions or authorisation.
- 8.2 The Supplier may not assign, transfer, charge, subcontract, novate or deal in any other manner with any or all of its rights or obligations under the Contract without the Customer's prior written consent.
- 8.3 Any notice under or in connection with the Contract shall be given in writing to the address specified in the Order or to such other address as shall be notified from time to time. For the purposes of this Condition, "writing" shall include e-mails and faxes.
- 8.4 If any court or competent authority finds that any provision of the Contract (or part of any provision) is invalid, illegal or unenforceable, that provision or part-provision shall, to the extent required, be deemed to be deleted, and the validity and enforceability of the other provisions of the Contract shall not be affected.
- 8.5 Any variation to the Contract, including the introduction of any additional terms and conditions, shall only be binding when agreed in writing and signed by both parties.
- 8.6 The Contract shall be governed by and construed in accordance with Rwandese Law. Parties irrevocably submit to the exclusive jurisdiction of the courts of to settle any dispute or claim arising out of or in connection with the Contract or its subject matter or formation.
- 8.7 A person who is not a party to the Contract **shall not have any rights under or in connection with it.**

9. PART 4: GREDO'S CHILD SAFEGUARDING POLICY

9.1 Our values and principles

Child abuse is when anyone under the age of majority is being harmed or isn't being looked after properly. The abuse can be physical, sexual, emotional or neglect. The abuse and exploitation of children happens in all countries and societies across the world. Child abuse is never acceptable.

It is expected that all who work with GREDO are committed to safeguard children whom they are in contact with.

9.2 What we do

GREDO is committed to safeguard children through the following means:

Awareness: Ensuring that all staff and those who work with GREDO are aware of the problem of child abuse and the risks to children.

Prevention: Ensuring, through awareness and good practice, that staff and those who work with GREDO minimise the risks to children.

Reporting: Ensuring that you are clear on what steps to take where concerns arise regarding the safety of children.

Responding: Ensuring that action is taken to support and protect children where concerns arise regarding possible abuse.

To help you clarify our safeguarding approach, we list here examples of the behaviour by a representative of GREDO which are prohibited. These include but are not limited to:

1. Hitting or otherwise physically assaulting or physically abusing children.
2. Engaging in sexual activity or having a sexual relationship with anyone under the age of 18 years regardless of the age of majority/consent or custom locally. Mistaken belief in the age of a child is not a defence.
3. Developing relationships with children which could in any way be deemed exploitative or abusive.
4. Acting in ways that may be abusive in any way or may place a child at risk of abuse.
5. Using language, making suggestions or offering advice which is inappropriate, offensive or abusive.
6. Behaving physically in a manner which is inappropriate or sexually provocative.
7. Sleeping in the same bed or same room as a child, or having a child/children with whom one is working to stay overnight at a home unsupervised.
8. Doing things for children of a personal nature that they can do themselves.
9. Condoning, or participating in, behaviour of children which is illegal, unsafe or abusive.
10. Acting in ways intended to shame, humiliate, belittle or degrade children, or otherwise perpetrate any form of emotional abuse.
11. Discriminating against, showing unfair differential treatment or favour to particular children to the exclusion of others.

12. Spending excessive time alone with children away from others.

13. Placing oneself in a position where one is made vulnerable to allegations of misconduct.

In order that the above standards of reporting and responding are met, **this is what is expected of you:**

If you are worried that a child or young person is being abused or neglected, (such as in points 1, 2, 3, 4, 6, 8, 9 and 10 above for example) or you are concerned about the inappropriate behaviour of an employee, or someone working with GREDO, towards a child or young person, then you are obliged to:

- act quickly and get help
- support and respect the child
- where possible, ensure that the child is safe
- contact GREDO manager with your concerns immediately (or their senior manager if necessary)
- keep any information confidential to you and the manager.

If you want to know more about the Child Safeguarding Policy then please contact your GR

10. PART 5: GREDO's ANTI-BRIBERY AND CORRUPTION POLICY

10.1 Our values and principles

GREDO does not allow any supplier, sub-contractor, agent or any individual engaged by GREDO to behave in a corrupt manner while carrying out GREDO's work.

10.2 What we do

GREDO is committed to preventing acts of bribery and corruption through the following means:

Awareness: Ensuring that all staff and those who work with Save the Children are aware of the problem of bribery and corruption.

Prevention: Ensuring, through awareness and good practice, that staff and those who work with GREDO minimise the risks of bribery and corruption.

Reporting: Ensuring that all staff and those who work with GREDO are clear on what steps to take where concerns arise regarding allegations of bribery and corruption.

Responding: Ensuring that action is taken to support and protect assets and identifying cases of bribery and corruption.

To help you identify cases of bribery and corruption, behaviour which amounts to corruption includes but is not limited to:

- a) Paying or Offering a Bribe – where a person improperly offers, gives or promises any form of material benefit or other advantage, whether in cash or in kind, to another in order to influence their conduct in any way.
- b) Receiving or Requesting a Bribe – where a person improperly requests, agrees to receive or accepts any form of material benefit or other advantage, whether in cash or in kind, which influences or is designed to influence the individual's conduct in any way.
- c) Receiving or Paying a so-called 'Grease' or 'Facilitation' payment – where a person improperly receives something of value from another party for performing a service or other action that they were required by their employment to do anyway.
- d) Nepotism or Patronage – where a person improperly uses their employment to favour or materially benefit friends, relatives or other associates in some way. For example, through the awarding of contracts or other material advantages.
- e) Embezzlement - where a person improperly uses funds, property, resources or other assets that belong to an organisation or individual.
- f) Receiving a so-called 'Kickback' Payment – where a person improperly receives a share of funds, a commission, material benefit or other advantage from a supplier as a result of their involvement in a corrupt bid or tender process.
- g) Collusion – where a person improperly colludes with others to circumvent, undermine or otherwise ignore rules, policies or guidance.
- h) Abuse of a Position of Trust – where a person improperly uses their position within their

organisation to materially benefit themselves or any other party.

In order that the above standards of reporting and responding are met, **this is what is expected of you:**

You have a duty to protect the assets of GREDO from any form of corruption. Furthermore, you must immediately report any suspicion of bribery or corruption to the GREDO senior management team or Country Director and not to anyone else. Failure to report will be treated as serious and may result in termination of any agreement with GREDO. You are obliged to: -

- act quickly and get help
- encourage your own staff to report on bribery and corruption
- contact the GREDO senior management team or Country Director with your concerns immediately (or their senior manager if necessary)
- keep any information confidential to you and the manager.

Attempted corruption is as serious as the actual acts and will be treated in the same way under this policy.

If you want to know more about the Anti-Bribery and Corruption Policy then please contact your GREDO representative.



11. PART 6: CODE OF CONDUCT FOR IAPG AGENCIES AND SUPPLIERS

Suppliers and manufacturers to Non-Governmental Organisations (NGO's) should be aware of the Code of Conduct initiatives that the Inter-Agency Procurement Group (IAPG) support. This information is to advise you, our suppliers, of the Corporate Social Responsibility (CSR) element in our supplier relationships.

- Goods and services purchased are produced and developed under conditions that do not involve the abuse or exploitation of any persons.
- Goods produced and delivered by organisations subscribe to no exploitation of children
- Goods produced and manufactured have the least impact on the environment

11.1 Code of Conduct for Suppliers:

Goods and services are produced and delivered under conditions where:

- Employment is freely chosen
- The rights of staff to freedom of association and collective bargaining are respected.
- Living wages are paid
- There is no exploitation of children
- Working conditions are safe and hygienic
- Working hours are not excessive
- No discrimination is practised
- Regular employment is provided
- No harsh or inhumane treatment of staff is allowed.

11.2 Environmental Standards:

Suppliers should as a minimum comply with all statutory and other legal requirements relating to environmental impacts of their business. Areas to be considered are:

- Waste Management
- Packaging and Paper
- Conservation
- Energy Use
- Sustainability

11.3 Business Behaviour:

IAPG members will seek alternative sources where the conduct of suppliers demonstrably violates anyone's basic human rights, and there is no willingness to address the situation within a reasonable timeframe.

IAPG members will seek alternative sources where companies in the supply chain are involved in the manufacture of arms or the sale of arms to governments which systematically violate the human rights of their citizens.

11.4 **Qualifications to the statement**

Where speed of deployment is essential in saving lives, IAPG members will purchase necessary goods and services from the most appropriate available source.

11.1 **Disclaimer**

This Code of Conduct does not supersede IAPG Members' individual Codes of Conduct. Suppliers are recommended to check the Agencies' own web.

