



**SINDH IRRIGATED AGRICULTURE  
PRODUCTIVITY ENHANCEMENT PROJECT (SIAPEP)**



**REQUEST FOR QUOTATIONS**

**(RFQ)**

**PROVIDING THE SERVICES OF DIGITAL MARKETING, CABLE NETWORK  
AND FM RADIO REGARDING THE PUBLICITY/AWARENESS OF SIAPEP  
COMPONENTS.**

**PK-SIAPEP-CP-DM&CN&FM-RFQ-2021/29**

**UNDER**

**SINDH IRRIGATED AGRICULTURE PRODUCTIVITY ENHANCEMENT PROJECT (SIAPEP)  
WITH FINANCIAL ASSISTANCE OF THE WORLD BANK UNDER IDA CREDIT NO.  
CR.5604 PAK**

**FEBRUARY 2021**





# **SINDH IRRIGATED AGRICULTURE PRODUCTIVITY ENHANCEMENT PROJECT (SIAPEP)**



## **REQUEST FOR QUOTATION**

### **FOR PROVIDING THE SERVICES OF DIGITAL MARKETING, CABLE NETWORK AND FM RADIO REGARDING THE PUBLICITY/AWARENESS OF SIAPEP COMPONENTS.**

#### **SECTION I: GENERAL INFORMATION, ELIGIBILITY AND BID DEADLINE**

The Government of Sindh is implementing Sindh Irrigated Agriculture Productivity Enhancement Project (SIAPEP) with financial assistance of the World Bank under IDA Credit No. Cr.5604 Pak aims to improve water infrastructure and agriculture productivity for small and medium size farmers in Sindh.

SIAPEP is looking for a potential Digital Media Marketing Firm/Agency for managing the digital media campaign of Project with following scope of services:

- a) Manage, monitor and engage social media platforms to promote the awareness of in SIAPEP components and to build momentum for broaden interest as a whole. This will follow a social media strategy developed and mutually agreed upon by SIAPEP and the Agency.
- b) Digital PR and Crisis Communications to manage the digital community through posts, event activations etc.
- c) Developing creative and innovative marketing campaigns for the betterment of the SIAPEP.
- d) Through effective cable network publicity and project publicity on different FM channels.

Project Implementation Unit [PIU], SIAPEP invites quotations for providing the services of Digital Marketing, Cable network publicity, FM Radio Publicity & preparation of documentaries on SIAPEP components from tax registered firms having relevant past experience. The RFQ is also available to Project Website i.e. [www.siapep.org/procurement](http://www.siapep.org/procurement) and eligible firms are encouraged to apply.

#### **Documents required:**

- a) Complete profile of the firm along with the supporting relevant/legal documents.
- b) Valid registration with Income Tax Department (Please attach the NTN copy with the bid.
- c) Valid registration with Sindh Revenue Board (SRB) – (Please attach the copy of SRB certificate), if available.
- d) Minimum three (03) years of experience of relevant works.
- e) List of similar type of completed works for last three years with documentary evidence preferably satisfactory completion certificate of works.







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## QUOTATION SUBMISSION DEADLINE:

The deadline for receipt of your quotation is:

**On or before 12:30 pm, date February 16, 2021.**

## SECTION II: SCOPE OF WORK, REQUIREMENT, DELIVERABLES AND MILESTONES.

### Scope of Work

#### 1. Background

Sindh Irrigated Agriculture Productivity Enhancement Project (SIAPEP) is seeking assistance of a qualified Firm/agency to develop an effective targeted digital marketing plan, project publicity on Cable Network and awareness of SIAPEP components on FM radios. The firm/agency shall be implementing suitable effective tools to increase awareness regarding their project & to spread the awareness among the farmers of Sindh about its following components.

- a. The community water infrastructure improvement
- b. Promotion & installation of High Efficiency Irrigation System (HEIS)
- c. Improved agriculture practices
- d. Project Management & Monitoring System

#### 2. Methodology

Firms need to submit comprehensive planning, methodology, strategy and implementation mechanism in order to mature the purpose of this procurement relate to digital marketing, cable network publicity, media awareness through FM Radio channels and preparation of documentaries regarding SIAPEP components. The successful bidder shall be tasked to carry out the assignment for Nine (09) months from the date of the signing of the contract agreement.

Project would also like firm to tell about the followings:

1. In what areas the firm has the most expertise.
2. Firm shall have proper setup of digital media house/agency & offer client a wide range of services including (quality equipment's, video production, social media clips, rolling edits, highlights & color grading & motion graphics).
3. Firm shall provide the complete portfolio (specific to digital marketing, cable network, preparation of documentaries/videos and FM radio publicity), details of the previous project and at least three client references.







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### 3. Digital Marketing Requirements

Various Digital marketing platforms may be used to convey the Information, awareness & benefits of SIAPEP's components to the Farmers/stakeholders of Sindh.

Strategic planning, implementation, data analysis (Facebook, YouTube users), and optimization of the following:

#### a. Content Marketing:

Provide truly relevant and useful content targeted to our prospects to deepen engagement and to grow relevant component wise communities.

Based on the input to be the Project, Digital Media Marketing Firm need to develop content, i-e graphical images, Audio & visual messages to spread the project's activities and achievements on internet.

#### b. Social Media Campaign:

SIAPEP focuses especially on Social media and desired to have an active Facebook page with aim to attract audience, also a YouTube platform needed for agricultural farmers for the purpose of awareness & benefits of SIAPEP's activities. Digital Media Marketing Firm required to design & develop Facebook, Instagram, Twitter profiles for SIAPEP & develop fans & followers for the project on Social media channels.

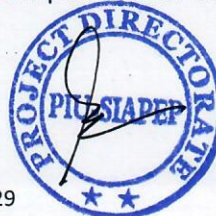
#### c. Commercial Reach

SIAPEP aims to focus on commercial reach of publicity commercials on Facebook YouTube & Instagram.

### 4. Videos/Commercials Requirements

The selected firm will be tasked to prepare a comprehensive commercial/videos about SIAPEP & its components & to elaborate the procedures/benefits of the project.

- Nine (09) publicity commercials of 10 to 30 Seconds in Urdu, Sindhi regarding SIAPEP components and project benefits.
- Eight Video clips (1-2 minutes) of SIAPEP activities each month inclusive of two (02) success Stories Videos.
- Four Promotional video messages for different components of SIAPEP.







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## 5. Video/Documentaries Deliverables

The Selected firm will be tasked to prepare a comprehensive documentaries /videos about SIAPEP & its components & to elaborate the procedures / benefits of the project.

### Minimum Technical Requirements

- Shooting format – 1080p, HD.
- Post production Professional Software Computer Graphics Animation / VFX.
- Professional narrator should be involved.
- Music – Do not allow copyright tracks.
- Equipment requirement.
  - Professional Cameras with Lenses.
  - Drone for Aerial shots & selective scenes (if any).
  - Gimbal for Steady shots.
  - Professional Audio recording.

### Roles and responsibilities for Digital Marketing:

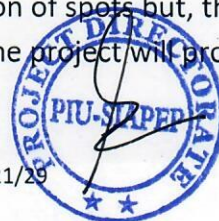
- Edit the video footage together with video and audio production, graphic designing, color correction, music and narration of commercial and all aspects required in the production of final commercials.
- Present a draft of each video for comments and review of content.
- Produce final videos/commercials in Sindhi & Urdu.
- Provide raw footage to SIAPEP in a format that can be edited and re-used.
- SIAPEP reserves the rights on all information pertaining to this project (commercials, audio, digital, cyber, project documents, etc.), which the Production firm may come into contract with in the performance of his/her, duties under this contract. It shall strictly remain the property of the SIAPEP who shall have exclusive rights over its use. Except for purposes of this assignment, the information shall not be disclosed to the public nor used in any other form, without written consent of the SIAPEP, in line with the national and International Copyright Laws applicable.

## 6. Cable Network Promotion requirements

Publicity Tickers will run two (02) times in an hour of (30 second durations) on any single cable network channel in various cities & towns in Sindh.

## 7. SIAPEP Awareness/Promotion through Electronic Media (FM Channels)

Information and awareness messages regarding SIAPEP components and activities through FM Radio Stations with open & boundless duration of spots but, the duration of daily timings of commercial will remain (4 minutes per day). The project will provide further instructions.







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## 8. SIAPEP Website Maintenance

Content updating on SIAPEP website on regular/daily basis and provide supporting graphics, security maintenance, periodic updating & technical maintenance of SIAPEP website.

## 9. Deliverables

A - Digital Marketing Deliverables				
Description of Deliverable Services	Details	Regularity	Price per month (Inclusive of Income Tax) (PKR)	Total Price for Nine (09) months (Inclusive of Income Tax) (PKR)
<b><u>Content Creation</u></b>				
<ul style="list-style-type: none"><li>Graphics designing for a month posting, with rich content writing for Facebook and Instagram.</li><li>4 videos per week (Duration 1 to 2 min) For Farmers through YouTube &amp; Facebook platform.</li><li>Celebrity messages (2 Messages) per month with rich content writing.</li></ul>	<p>16 different designed postings (Including 2 success story posts, 8 moving info graphics and 6 other project related postings) at least two (02) in a week.</p> <p>8 video clips per month. Including 2 success story videos (Digital Media marketing firm’s official will be present at SIAPEP’s Workshop, trainings &amp; seminar for shooting video content to share on social media).</p> <p>2 Videos in a month for farmer’s awareness, using Celebrities of Sindh.</p>	Per Month		
B – Videos/Commercials Deliverables				
Nine (09) video commercials of 10 – 30 seconds in Urdu &	Develop the commercials script and submit to Concern official of SIAPEP.			







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Sindhi regarding SIAPEP components and project benefits.  (Once)	For review edited commercials to finalise.	<b>One-Time for each video commercial 25 Lacs Commercials per months will run on Facebook &amp; YouTube</b>		
	Submission of master commercials  DVDs each of the complete commercials and short videos in Sindhi & Urdu Languages.			

## C - Cable Network Promotion Deliverables

Publicity Tickers will run two (02) times in an hour of (30-second durations) on any single cable network channel in the following cities and towns. 1. Ghotki 2. Qamber 3. Larkana 4. Dadu 5. Sukkur & Rohri 6. Khairpur 7. Jamshoro 8. Mirpurkhas 9. Umerkot 10. Sanghar 11. Hyderabad 12. Thatta	<b>Note:</b> Successful firm has to ensure that these tickers are being run by covering the whole city and surroundings  PD SIAPEP/His authorized nominee/Communication Specialist, PIU – SIAPEP will provide the technical guidance.	<b>Per Month</b>		
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## D-Videos/Documentaries Deliverables

Two (02) video/ Documentaries of 3 – 5 minutes in Urdu/Sindhi /English regarding SIAPEP components and its activities.	Develop the documentary Script & Submit to concern official of SIAPEP for review. Submission of Master documentary 3 DVDs each of the complete documentaries videos in Urdu, Sindhi & English Language.	<b>One-Time for each video documentary</b>		
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E – FM Channels Promotion Deliverables				
<p>Publicity and promotional material run on FM Radio Channels network in the following cities and towns.</p> <ol style="list-style-type: none"> <li>1. Nawabshah FM 105</li> <li>2. Larkana FM 105</li> <li>3. Mithi FM 105</li> <li>4. Hyderabad FM 105</li> <li>5. Mirpurkhas FM 98</li> <li>6. Laar (Badin) FM 94</li> <li>7. Nooriabad FM 92</li> <li>8. Sukkur FM 88</li> <li>9. Sanghar FM 105</li> <li>10. Nosharo Feroz FM 105</li> </ol>	<p>Information and awareness messages regarding SIAPEP components and activities with (open &amp; boundless) duration of spots but, the duration of daily timings of commercial will remain (4 minutes per day).</p> <p>PD SIAPEP/His authorized nominee Communication Specialist, PIU – SIAPEP will provide the technical guidance.</p>	Per Month		
F- SIAPEP WEBSITE MAINTENANCE AND UPGRADATION				
<p>Content updating on daily basis, Website design modification to improve UI/UX. Provide supporting graphics, Website security maintenance. Website technical maintenance periodic updating.</p>	<p>PD SIAPEP/His authorized nominee/Communication Specialist, PIU – SIAPEP will provide the technical guidance.</p>	Per Month		
Total Price PKR (Inclusive of Income Tax)				

**Note:** Stamp duty @rate of 0.35% or as per the prevailing laws at the time of award of the contract price is to be paid by the successful bidder.







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## Moderation and Filtration

Firm will ensure the moderation & filtration of all Social media Channels in order to deal with spam, unauthorized advertisements, inappropriate content etc.

## SECTION III: IMPORTANT NOTES:

Bidders must pay due attention to following points. In case of non-compliance, the offer can be considered as non-responsive:

- Offer must be valid for forty-five (45) days from the date of the bid deadline.
- Bidder must accept the payment condition i.e. Monthly payment will be made to the successful bidder against certain pre-defined milestones in PKR within forty-five (45) days of receipt and acceptance of invoice by the purchaser.
- Conditional offer/bid is not acceptable.
- Communication Specialist, PIU – SIAPEP will be the focal person for ensuring the quality and timely deliverables.

## Financing:

- a) The purchase will be financed out of World Bank under IDA Credit No. Cr.5604 Pak. Hence Bank requires compliance with its policy in regard to corrupt and fraudulent practices as set forth in Attachment – 1.
- b) The Contractor shall permit and shall cause its Sub-consultants to permit, the Bank and/or persons appointed by the Bank to inspect the Site and/or all accounts and records relating to the performance of the Contract and the submission of the Proposal to provide the Services, and to have such accounts and records audited by auditors appointed by the Bank if requested by the Bank. The Consultant's attention is drawn to Clause 2b which provides, inter alia, that acts intended to materially impede the exercise of the Bank's inspection and audit rights provided for under this Clause constitute a prohibited practice subject to contract termination (as well as to a determination of ineligibility under the Bank's prevailing sanctions procedures).

## SECTION IV: VENDOR OFFER EVALUATION

SIAPEP shall first examine the vendor's proposal in respect of their understanding about the requirements of the required services in accordance with TOR. Particular attention shall be given to their approach, methodology of work and level and extent of their proposed personnel inputs. Bidders are encouraged to provide maximum input and related information while submitting their bids. For evaluation, following points shall be considered:

- Price
- Establishment of Firm's own media house will be on added advantage







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- Relevant experience of the firm related to the specific assignment.
- Present capacity of the firm so as to provide wide range of services to SIAPEP.

## SECTION V: INSTRUCTIONS

- The inner and outer envelopes shall be addressed to the purchaser at the following address:  
Project Director (attention Procurement Specialist) Project Implementation Unit (PIU),  
SIAPEP Sindh Seed Corporation Building, Ground Floor, Main Hussainabad Road,  
Hussainabad Hyderabad Sindh and the words **"DO NOT OPEN BEFORE (Closing time)  
ON (Closing date)"** shall be written on them.
- If the envelope is not sealed and marked, the purchaser will assume no responsibility for the bid's misplacement or its premature opening.
- Bidder will himself be responsible for ensuring that his bid is submitted in accordance with the instructions stated herein. Any bid not submitted by the deadline prescribed for submission of Bids will not be considered even if it becomes late as a result of circumstances beyond the Bidder's control. Any bid received by the purchaser after the date and time of bid opening will be returned un-opened to such bidder.
- Quote must be in Pak Rupees (PKR), inclusive of the Income Tax.
- Taxes/duties as per the prevailing rules shall be applicable.
- The bidder must clearly indicate any and all deviations from the above listed specifications and / or products.

The quotation with complete details may be addressed to the Project Director SIAPEP and submitted to the address below on or before **12.30 pm, date, February 16, 2021.**

The received quotations will be evaluated as 'Shopping' method of procurement in accordance the World Bank's Procurement Guidelines: Procurement of Goods, Works and Non-Consulting Services (January 2011, revised July 2014). The acceptable terms and conditions of the lowest, responsive quotation shall be incorporated in the Purchase Order.

  
**PROJECT DIRECTOR**

Project Implementation Unit (PIU), SIAPEP  
Sindh Seed Corporation Building, Ground Floor,  
Main Hussainabad Road, Hussainabad Hyderabad  
Sindh,

Phone# 00 92 022-9260252

<http://www.siapep.org> email: [pd.siapep@gmail.com](mailto:pd.siapep@gmail.com)





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## ANNEXURE - 1 Profile Evaluation Form

Name of the Firm/Agency: \_\_\_\_\_

Sr. No.	Criteria	Total	Remarks
1	Total digital marketing experience		
2	Total client portfolio		
3	Total employees and relevant details		
4	Financial turnover (Annual)		

### Documents attached:

Sr. No.	Documents	Yes	No	Remarks
1	Sales and Income tax certificates			
2	Experience letter (on company letterhead)			
3	Client Portfolio list (on company letterhead)			
4	Letters/contracts from clients			
5	Human resource details (on company letterhead)			

Any other Detail: \_\_\_\_\_

Name in full \_\_\_\_\_

Designation \_\_\_\_\_

CNIC \_\_\_\_\_

Phone / Fax # \_\_\_\_\_

Address \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_







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## INTEGRITY PACT / DISCLOSURE CLAUSE

### (To be submitted on Company's Letterhead)

Declaration of Fees, Commissions and Brokerage Etc. Payable by the Suppliers, Vendors, Distributors, Manufacturers, Contractor & Service Providers of Goods, Services & Works\_\_\_\_\_the Seller / Supplier / Contractor hereby declares its intention not to obtain the procurement of any Contract, right, interest, privilege or other obligation or benefit from Government of Pakistan or any administrative sub-division or agency thereof or any other entity owned or controlled by it (GOP) through any corrupt business practice.

Without limiting the generality of the forgoing the Seller / Supplier / Contractor represents and warrants that it has fully declared the brokerage, commission, fees etc., paid or payable to anyone and not given or agreed to give and shall not give or agree to give to anyone within or outside Pakistan either directly or indirectly through any natural or juridical person, including its affiliate, agent, associate, broker, consultant, director, promoter, shareholder sponsor or subsidiary, any commission, gratification, bribe, finder's fee or kickback whether described as consultation fee or otherwise, with the object of obtaining or including the procurement of a contract, right, interest, privilege or other obligation or benefit in whatsoever form from Government of Pakistan, except that which has been expressly declared pursuant hereto.

The Seller / Supplier / Contractor certifies that it has made and will make full disclosure of all agreements an arrangement with all persons in respect of or related to the transaction with Government of Pakistan and has not taken any action or will not take any action to circumvent the above declaration, representation or warranty.

The Seller / Supplier / Contractor accepts full responsibility and strict liability for making any false declaration, not making full disclosure, misrepresenting facts or taking any action likely to defeat the purpose of this declaration, representation and warranty. It agrees that any contract, right, interest, privilege or other obligation or benefit obtained or procured as aforesaid shall without prejudice to any other right and remedies available to Government of Pakistan under any law, contract or other instrument, be void-able at the option of Government of Pakistan.

Notwithstanding any rights and remedies exercised by Government of Pakistan in this regard, the Seller / Supplier / Contractor agrees to indemnify Government of Pakistan for any loss or damage incurred by it on account of its corrupt business practices and further pay compensation to Government of Pakistan in any amount equivalent to ten times the sum of any commission, gratification, bribe, finder's fee or kickback given by the Seller / Supplier / Contractor as aforesaid for the purpose of obtaining or inducing the procurement of any







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contract, right, interest, privilege or other obligation or benefit in whatsoever from Government of Pakistan.

(RUPEE ONE HUNDRED NON-JUDICIAL STAMP PAPER)

**PROJECT DIRECTOR**  
Project Implementation Unit (PIU)  
SIAPEP

Subject: **UNDERTAKING TO EXECUTE CONTRACT**

Dear Sir,

1. We / I, the undersigned tenderer do here by confirm, agree and undertake to do following in the event our / my tender for\_\_\_\_\_, is approved and accepted: -
2. That we / I will enter into and execute the formal contract, a copy of which has been supplied to us / me, receipt whereof is hereby acknowledged and which has been studied and understood by me / us without any change, amendment, revision or addition thereto, within a period of seven days when required by SIAPEP to do so.
3. That all expenses in connection with the preparation and execution of the contract including stamp duty will be borne by us / me.

Tenderer's Signature \_\_\_\_\_

Name in Full \_\_\_\_\_

Designation \_\_\_\_\_

Address: \_\_\_\_\_

Phone / Fax # \_\_\_\_\_



C.N.I.C. # \_\_\_\_\_ Seal \_\_\_\_\_ Date \_\_\_\_\_



# Attachment 1: Bank's Policy – Corrupt and Fraudulent Practices

## "Fraud and Corruption"

1.23 It is the Bank's policy to require that Borrowers (including beneficiaries of Bank loans), consultants, and their agents (whether declared or not), sub-contractors, sub-consultants, service providers, or suppliers, and any personnel thereof, observe the highest standard of ethics during the selection and execution of Bank-financed contracts [footnote: In this context, any action taken by a consultant or any of its personnel, or its agents, or its sub-consultants, sub-contractors, services providers, suppliers, and/or their employees, to influence the selection process or contract execution for undue advantage is improper.]. In pursuance of this policy, the Bank:

(a) Defines, for the purposes of this provision, the terms set forth below as follows:

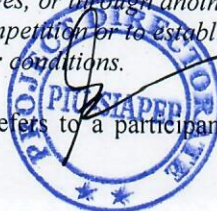
- (i) "corrupt practice" is the offering, giving, receiving, or soliciting, directly or indirectly, of anything of value to influence improperly the actions of another party<sup>1</sup>;
- (ii) "fraudulent practice" is any act or omission, including misrepresentation, that knowingly or recklessly misleads, or attempts to mislead, a party to obtain financial or other benefit or to avoid an obligation<sup>2</sup>;
- (iii) "collusive practices" is an arrangement between two or more parties designed to achieve an improper purpose, including to influence improperly the actions of another party<sup>3</sup>;
- (iv) "coercive practices" is impairing or harming, or threatening to impair or harm, directly or indirectly, any party or the property of the party to influence improperly the actions of a party<sup>4</sup>;
- (v) "obstructive practice" is
  - (aa) deliberately destroying, falsifying, altering, or concealing of evidence material to the investigation or making false statements to investigators in order to materially impede a Bank investigation into allegations of a corrupt, fraudulent, coercive, or collusive practice; and/or threatening, harassing, or intimidating any party to prevent it from disclosing its knowledge of matters relevant to the investigation or from pursuing the investigation, or

<sup>1</sup> For the purpose of this sub-paragraph, "another party" refers to a public official acting in relation to the selection process or contract execution. In this context "public official" includes World Bank staff and employees of other organizations taking or reviewing selection decisions.

<sup>2</sup> For the purpose of this sub-paragraph, "party" refers to a public official; the terms "benefit" and "obligation" relate to the selection process or contract execution; and the "act or omission" is intended to influence the selection process or contract execution.

<sup>3</sup> For the purpose of this sub-paragraph, "parties" refers to participants in the procurement or selection process (including public officials) attempting either themselves, or through another person or entity not participating in the procurement or selection process, to simulate competition or to establish prices at artificial, non-competitive levels, or are privy to each other's bid prices or other conditions.

<sup>4</sup> For the purpose of this sub-paragraph, "party" refers to a participant in the selection process or contract execution.





- (bb) acts intended to materially impede the exercise of the Bank's inspection and audit rights;
- (b) will reject a proposal for award if it determines that the contractor recommended for award or any of its personnel, or its agents, or its sub-consultants, sub-contractors, services providers, suppliers, and/or their employees, has, directly or indirectly, engaged in corrupt, fraudulent, collusive, coercive, or obstructive practices in competing for the contract in question;
- (c) will declare mis-procurement and cancel the portion of the Loan allocated to a contract if it determines at any time that representatives of the Borrower or of a recipient of any part of the proceeds of the Loan were engaged in corrupt, fraudulent, collusive, coercive, or obstructive practices during the selection process or the implementation of the contract in question, without the Borrower having taken timely and appropriate action satisfactory to the Bank to address such practices when they occur, including by failing to inform the Bank in a timely manner they knew of the practices;
- (d) will sanction a firm or an individual at any time, in accordance with prevailing Bank's sanctions procedures<sup>5</sup>, including by publicly declaring such firm or an ineligible, either indefinitely or for a stated period of time: (i) to be awarded a Bank-financed contract, and (ii) to be a nominated<sup>6</sup> sub-consultant, supplier, or service provider of an otherwise eligible firm being awarded a Bank-financed contract.



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<sup>5</sup> A firm or an individual may be declared ineligible to be awarded a Bank-financed contract upon (i) completion of the Bank's sanctions proceedings as per its sanctions procedures, including inter alia: cross-debarment as agreed with other International Financial Institutions, including Multilateral Development Banks, and through the application of the World Bank Group corporate administrative procurement sanctions procedures for fraud and corruption; and (ii) as a result of temporary suspension or early temporary suspension in connection with an ongoing sanctions proceedings. See footnote 12 and paragraph 8 of Appendix 1 of these Guidelines.

<sup>6</sup> A nominated sub-consultant, supplier, or service provider is one which has been either (i) included by the consultant in its proposal because it brings specific and critical experience and know-how that are accounted for in the technical evaluation of the consultant's proposal for the particular services; or (ii) appointed by the Borrower.