



REQUEST FOR PROPOSAL

RFP No.: **52269**

Project: **Final Evaluation of the Pacific Financial Inclusion Joint Programme – Phase 2**

Countries: Fiji, SOL, Samoa, PNG, Tonga, Vanuatu

Issued on: 13 December 2018

Contents

SECTION 1. LETTER OF INVITATION	53
SECTION 2. INSTRUCTION TO BIDDERS.....	54
A. GENERAL PROVISIONS	54
1. Introduction	54
2. Fraud & Corruption, Gifts and Hospitality	54
3. Eligibility.....	54
4. Conflict of Interests.....	55
B. PREPARATION OF PROPOSALS	55
5. General Considerations.....	55
6. Cost of Preparation of Proposal	56
7. Language	56
8. Documents Comprising the Proposal.....	56
9. Documents Establishing the Eligibility and Qualifications of the Bidder.....	56
10. Technical Proposal Format and Content	56
11. Financial Proposals	56
12. Proposal Security	57
13. Currencies	57
14. Joint Venture, Consortium or Association	57
15. Only One Proposal	58
16. Proposal Validity Period.....	59
17. Extension of Proposal Validity Period	59
18. Clarification of Proposal.....	59
19. Amendment of Proposals	59
20. Alternative Proposals	59
21. Pre-Bid Conference	60
C. SUBMISSION AND OPENING OF PROPOSALS	60
22. Submission	60
23. Deadline for Submission of Proposals and Late Proposals	61
24. Withdrawal, Substitution, and Modification of Proposals	62
25. Proposal Opening.....	62
D. EVALUATION OF PROPOSALS	62
26. Confidentiality	62
27. Evaluation of Proposals.....	62
28. Preliminary Examination.....	63
29. Evaluation of Eligibility and Qualification	63
30. Evaluation of Technical and Financial Proposals.....	63
31. Due Diligence	64
32. Clarification of Proposals	64
33. Responsiveness of Proposal.....	65
34. Nonconformities, Reparable Errors and Omissions	65
E. AWARD OF CONTRACT	65
35. Right to Accept, Reject, Any or All Proposals.....	65
36. Award Criteria.....	66
37. Debriefing	66
38. Right to Vary Requirements at the Time of Award	66
39. Contract Signature	66

40. Contract Type and General Terms and Conditions	66
41. Performance Security	66
42. Bank Guarantee for Advanced Payment	66
43. Liquidated Damages	66
44. Payment Provisions.....	66
45. Vendor Protest.....	67
46. Other Provisions	67

SECTION 3. BID DATA SHEET 68

SECTION 4. EVALUATION CRITERIA..... 71

SECTION 5. TERMS OF REFERENCE 79

SECTION 6: RETURNABLE BIDDING FORMS / CHECKLIST 102

FORM A: TECHNICAL PROPOSAL SUBMISSION FORM.....	103
FORM B: BIDDER INFORMATION FORM	104
FORM C: JOINT VENTURE/CONSORTIUM/ASSOCIATION INFORMATION FORM.....	105
FORM D: QUALIFICATION FORM.....	106
FORM E: FORMAT OF TECHNICAL PROPOSAL.....	109
FORM F: FINANCIAL PROPOSAL SUBMISSION FORM	112
FORM G: FINANCIAL PROPOSAL FORM.....	113
FORM H: FORM OF PROPOSAL SECURITY	116

Section 1. Letter of Invitation

The United Nations Capital Development Fund (UNCDF) hereby invites you to submit a Proposal to this Request for Proposal (RFP) for the above-referenced subject.

This RFP includes the following documents and the General Terms and Conditions of Contract which is inserted in the Bid Data Sheet (BDS):

- Section 1: This Letter of Invitation
- Section 2: Instruction to Bidders
- Section 3: Bid Data Sheet (BDS)
- Section 4: Evaluation Criteria
- Section 5: Terms of Reference
- Section 6: Returnable Bidding Forms
 - Form A: Technical Proposal Submission Form
 - Form B: Bidder Information Form
 - Form C: Joint Venture/Consortium/Association Information Form
 - Form D: Qualification Form
 - Form E: Format of Technical Proposal
 - Form F: Financial Proposal Submission Form
 - Form G: Financial Proposal Form

If you are interested in submitting a Proposal in response to this RFP, please prepare your Proposal in accordance with the requirements and procedure as set out in this RFP and submit it by the Deadline for Submission of Proposals set out in Bid Data Sheet.

Please acknowledge receipt of this RFP by sending an email to Uncdf.procurement@uncdf.org, indicating whether you intend to submit a Proposal or otherwise. You may also utilize the "Accept Invitation" function in e-Tendering system, where applicable. This will enable you to receive amendments or updates to the RFP. Should you require further clarifications, kindly communicate with the contact person/s identified in the attached Bid Data Sheet as the focal point for queries on this RFP.

UNCDF looks forward to receiving your Proposal and thank you in advance for your interest in UNCDF procurement opportunities.

Issued by:

Andrew Fyfe

Head of the Evaluation Unit

Name:

Title:

Date: **December 12, 2018**

Section 2. Instruction to Bidders

A. GENERAL PROVISIONS	
1. Introduction	<p>1.1 Bidders shall adhere to all the requirements of this RFP, including any amendments in writing by UNCDF. This RFP is conducted in accordance with the UNCDF Programme and Operations Policies and Procedures (POPP) on Contracts and Procurement which can be accessed at https://popp.UNCDF.org/SitePages/POPPBSUnit.aspx?TermID=254a9f96-b883-476a-8ef8-e81f93a2b38d</p> <p>1.2 Any Proposal submitted will be regarded as an offer by the Bidder and does not constitute or imply the acceptance of the Proposal by UNCDF. UNCDF is under no obligation to award a contract to any Bidder as a result of this RFP.</p> <p>1.3 As part of the bid, it is desired that the Bidder registers at the United Nations Global Marketplace (UNGM) website (www.ungm.org). The Bidder may still submit a bid even if not registered with the UNGM. However, if the Bidder is selected for contract award, the Bidder must register on the UNGM prior to contract signature.</p>
2. Fraud & Corruption, Gifts and Hospitality	<p>2.1 UNCDF strictly enforces a policy of zero tolerance on proscribed practices, including fraud, corruption, collusion, unethical or unprofessional practices, and obstruction of UNCDF vendors and requires all bidders/vendors observe the highest standard of ethics during the procurement process and contract implementation. UNCDF's Anti-Fraud Policy can be found at http://www.UNCDF.org/content/UNCDF/en/home/operations/accountability/audit/office_of_audit_andinvestigation.html#anti</p> <p>2.2 Bidders/vendors shall not offer gifts or hospitality of any kind to UNCDF staff members including recreational trips to sporting or cultural events, theme parks or offers of holidays, transportation, or invitations to extravagant lunches or dinners.</p> <p>2.3 In pursuance of this policy, UNCDF (a) Shall reject a proposal if it determines that the selected bidder has engaged in any corrupt or fraudulent practices in competing for the contract in question; (b) Shall declare a vendor ineligible, either indefinitely or for a stated period of time, to be awarded a contract if at any time it determines that the vendor has engaged in any corrupt or fraudulent practices in competing for, or in executing a UNCDF contract.</p> <p>2.4 All Bidders must adhere to the UN Supplier Code of Conduct, which may be found at http://www.un.org/depts/ptd/pdf/conduct_english.pdf</p>
3. Eligibility	<p>3.1 A vendor should not be suspended, debarred, or otherwise identified as ineligible by any UN Organization or the World Bank Group or any other international</p>

	<p>Organization. Vendors are therefore required to disclose to UNCDF whether they are subject to any sanction or temporary suspension imposed by these organizations.</p> <p>3.2 It is the Bidder's responsibility to ensure that its employees, joint venture members, sub-contractors, service providers, suppliers and/or their employees meet the eligibility requirements as established by UNCDF.</p>
4. Conflict of Interests	<p>4.1 Bidders must strictly avoid conflicts with other assignments or their own interests, and act without consideration for future work. Bidders found to have a conflict of interest shall be disqualified. Without limitation on the generality of the above, Bidders, and any of their affiliates, shall be considered to have a conflict of interest with one or more parties in this solicitation process, if they:</p> <ul style="list-style-type: none"> a) Are or have been associated in the past, with a firm or any of its affiliates which have been engaged by UNCDF to provide services for the preparation of the design, specifications, Terms of Reference, cost analysis/estimation, and other documents to be used for the procurement of the goods and services in this selection process; b) Were involved in the preparation and/or design of the programme/project related to the services requested under this RFP; or c) Are found to be in conflict for any other reason, as may be established by, or at the discretion of UNCDF. <p>4.2 In the event of any uncertainty in the interpretation of a potential conflict of interest, Bidders must disclose to UNCDF, and seek UNCDF's confirmation on whether or not such a conflict exists.</p> <p>4.3 Similarly, the Bidders must disclose in their proposal their knowledge of the following:</p> <ul style="list-style-type: none"> a) If the owners, part-owners, officers, directors, controlling shareholders, of the bidding entity or key personnel are family members of UNCDF staff involved in the procurement functions and/or the Government of the country or any Implementing Partner receiving services under this RFP; and b) All other circumstances that could potentially lead to actual or perceived conflict of interest, collusion or unfair competition practices. <p>Failure to disclose such an information may result in the rejection of the proposal or proposals affected by the non-disclosure.</p> <p>4.4 The eligibility of Bidders that are wholly or partly owned by the Government shall be subject to UNCDF's further evaluation and review of various factors such as being registered, operated and managed as an independent business entity, the extent of Government ownership/share, receipt of subsidies, mandate and access to information in relation to this RFP, among others. Conditions that may lead to undue advantage against other Bidders may result in the eventual rejection of the Proposal.</p>
B. PREPARATION OF PROPOSALS	
5. General Considerations	<p>5.1 In preparing the Proposal, the Bidder is expected to examine the RFP in detail. Material deficiencies in providing the information requested in the RFP may result in</p>

	<p>rejection of the Proposal.</p> <p>5.2 The Bidder will not be permitted to take advantage of any errors or omissions in the RFP. Should such errors or omissions be discovered, the Bidder must notify the UNCDF.</p>
6. Cost of Preparation of Proposal	<p>6.1 The Bidder shall bear any and all costs related to the preparation and/or submission of the Proposal, regardless of whether its Proposal was selected or not. UNCDF shall not be responsible or liable for those costs, regardless of the conduct or outcome of the procurement process.</p>
7. Language	<p>7.1 The Proposal, as well as any and all related correspondence exchanged by the Bidder and UNCDF, shall be written in the language (s) specified in the BDS.</p>
8. Documents Comprising the Proposal	<p>8.1 The Proposal shall comprise of the following documents:</p> <ul style="list-style-type: none"> a) Documents Establishing the Eligibility and Qualifications of the Bidder; b) Technical Proposal; c) Financial Proposal; d) Proposal Security, if required by BDS; e) Any attachments and/or appendices to the Proposal.
9. Documents Establishing the Eligibility and Qualifications of the Bidder	<p>9.1 The Bidder shall furnish documentary evidence of its status as an eligible and qualified vendor, using the Forms provided under Section 6 and providing documents required in those forms. In order to award a contract to a Bidder, its qualifications must be documented to UNCDF's satisfaction.</p>
10. Technical Proposal Format and Content	<p>10.1 The Bidder is required to submit a Technical Proposal using the Standard Forms and templates provided in Section 6 of the RFP.</p> <p>10.2 The Technical Proposal shall not include any price or financial information. A Technical Proposal containing material financial information may be declared non-responsive.</p> <p>10.3 Samples of items, when required as per Section 5, shall be provided within the time specified and unless otherwise specified by UNCDF, and at no expense to UNCDF</p> <p>10.4 When applicable and required as per Section 5, the Bidder shall describe the necessary training programme available for the maintenance and operation of the services and/or equipment offered as well as the cost to the UNCDF. Unless otherwise specified, such training as well as training materials shall be provided in the language of the Bid as specified in the BDS.</p>
11. Financial Proposals	<p>11.1 The Financial Proposal shall be prepared using the Standard Form provided in Section 6 of the RFP. It shall list all major cost components associated with the services, and the detailed breakdown of such costs.</p> <p>11.2 Any output and activities described in the Technical Proposal but not priced in the Financial Proposal, shall be assumed to be included in the prices of other activities</p>

	<p>or items, as well as in the final total price.</p> <p>11.3 Prices and other financial information must not be disclosed in any other place except in the financial proposal.</p>
12. Proposal Security	<p>12.1 A Proposal Security, if required by BDS, shall be provided in the amount and form indicated in the BDS. The Proposal Security shall be valid up to thirty (30) days after the final date of validity of the Proposal.</p> <p>12.2 The Proposal Security shall be included along with the Technical Proposal. If Proposal Security is required by the RFP but is not found along with the Technical Proposal, the Proposal shall be rejected.</p> <p>12.3 If the Proposal Security amount or its validity period is found to be less than what is required by UNCDF, UNCDF shall reject the Proposal.</p> <p>12.4 In the event an electronic submission is allowed in the BDS, Bidders shall include a copy of the Bid Security in their proposal and the original of the Proposal Security must be sent via courier or hand delivery as per the instructions in BDS.</p> <p>12.5 The Proposal Security may be forfeited by UNCDF, and the Proposal rejected, in the event of any one or combination, of the following conditions:</p> <ul style="list-style-type: none"> a) If the Bidder withdraws its offer during the period of the Proposal Validity specified in the BDS, or; b) In the event that the successful Bidder fails: <ul style="list-style-type: none"> i. to sign the Contract after UNCDF has issued an award; or <p>12.6 to furnish the Performance Security, insurances, or other documents that UNCDF may require as a condition precedent to the effectivity of the contract that may be awarded to the Bidder.</p>
13. Currencies	<p>13.1 All prices shall be quoted in the currency or currencies indicated in the BDS. Where Proposals are quoted in different currencies, for the purposes of comparison of all Proposals:</p> <ul style="list-style-type: none"> a) UNCDF will convert the currency quoted in the Proposal into the UNCDF preferred currency, in accordance with the prevailing UN operational rate of exchange on the last day of submission of Proposals; and b) In the event that UNCDF selects a proposal for award that is quoted in a currency different from the preferred currency in the BDS, UNCDF shall reserve the right to award the contract in the currency of UNCDF's preference, using the conversion method specified above.
14. Joint Venture, Consortium or Association	<p>14.1 If the Bidder is a group of legal entities that will form or have formed a Joint Venture (JV), Consortium or Association for the Proposal, they shall confirm in their Proposal that : (i) they have designated one party to act as a lead entity, duly vested with authority to legally bind the members of the JV, Consortium or Association jointly and severally, which shall be evidenced by a duly notarized Agreement among the legal entities, and submitted with the Proposal; and (ii) if they are awarded the contract, the contract shall be entered into, by and between UNCDF and the</p>

	<p>designated lead entity, who shall be acting for and on behalf of all the member entities comprising the joint venture.</p> <p>14.2 After the Deadline for Submission of Proposal, the lead entity identified to represent the JV, Consortium or Association shall not be altered without the prior written consent of UNCDF.</p> <p>14.3 The lead entity and the member entities of the JV, Consortium or Association shall abide by the provisions of Clause 9 herein in respect of submitting only one proposal.</p> <p>14.4 The description of the organization of the JV, Consortium or Association must clearly define the expected role of each of the entity in the joint venture in delivering the requirements of the RFP, both in the Proposal and the JV, Consortium or Association Agreement. All entities that comprise the JV, Consortium or Association shall be subject to the eligibility and qualification assessment by UNCDF.</p> <p>14.5 A JV, Consortium or Association in presenting its track record and experience should clearly differentiate between:</p> <ul style="list-style-type: none"> a) Those that were undertaken together by the JV, Consortium or Association; and b) Those that were undertaken by the individual entities of the JV, Consortium or Association. <p>14.6 Previous contracts completed by individual experts working privately but who are permanently or were temporarily associated with any of the member firms cannot be claimed as the experience of the JV, Consortium or Association or those of its members, but should only be claimed by the individual experts themselves in their presentation of their individual credentials.</p> <p>14.7 JV, Consortium or Associations are encouraged for high value, multi-sectoral requirements when the spectrum of expertise and resources required may not be available within one firm.</p>
15. Only One Proposal	<p>15.1 The Bidder (including the individual members of any Joint Venture) shall submit only one Proposal, either in its own name or as part of a Joint Venture.</p> <p>15.2 Proposals submitted by two (2) or more Bidders shall all be rejected if they are found to have any of the following:</p> <ul style="list-style-type: none"> a) they have at least one controlling partner, director or shareholder in common; or b) any one of them receive or have received any direct or indirect subsidy from the other/s; or c) they have the same legal representative for purposes of this RFP; or d) they have a relationship with each other, directly or through common third parties, that puts them in a position to have access to information about, or influence on the Proposal of, another Bidder regarding this RFP process; e) they are subcontractors to each other's Proposal, or a subcontractor to one Proposal also submits another Proposal under its name as lead Bidder; or

	f) some key personnel proposed to be in the team of one Bidder participates in more than one Proposal received for this RFP process. This condition relating to the personnel, does not apply to subcontractors being included in more than one Proposal.
16. Proposal Validity Period	<p>16.1 Proposals shall remain valid for the period specified in the BDS, commencing on the Deadline for Submission of Proposals. A Proposal valid for a shorter period may be rejected by UNCDF and rendered non-responsive.</p> <p>16.2 During the Proposal validity period, the Bidder shall maintain its original Proposal without any change, including the availability of the Key Personnel, the proposed rates and the total price.</p>
17. Extension of Proposal Validity Period	<p>17.1 In exceptional circumstances, prior to the expiration of the proposal validity period, UNCDF may request Bidders to extend the period of validity of their Proposals. The request and the responses shall be made in writing, and shall be considered integral to the Proposal.</p> <p>17.2 If the Bidder agrees to extend the validity of its Proposal, it shall be done without any change in the original Proposal.</p> <p>17.3 The Bidder has the right to refuse to extend the validity of its Proposal, and in which case, such Proposal will not be further evaluated.</p>
18. Clarification of Proposal	<p>18.1 Bidders may request clarifications on any of the RFP documents no later than the date indicated in the BDS. Any request for clarification must be sent in writing in the manner indicated in the BDS. If inquiries are sent other than specified channel, even if they are sent to a UNCDF staff member, UNCDF shall have no obligation to respond or confirm that the query was officially received.</p> <p>18.2 UNCDF will provide the responses to clarifications through the method specified in the BDS.</p> <p>18.3 UNCDF shall endeavor to provide responses to clarifications in an expeditious manner, but any delay in such response shall not cause an obligation on the part of UNCDF to extend the submission date of the Proposals, unless UNCDF deems that such an extension is justified and necessary.</p>
19. Amendment of Proposals	<p>19.1 At any time prior to the deadline of Proposal submission, UNCDF may for any reason, such as in response to a clarification requested by a Bidder, modify the RFP in the form of an amendment to the RFP. Amendments will be made available to all prospective bidders.</p> <p>19.2 If the amendment is substantial, UNCDF may extend the Deadline for submission of proposal to give the Bidders reasonable time to incorporate the amendment into their Proposals.</p>
20. Alternative Proposals	20.1 Unless otherwise specified in the BDS, alternative proposals shall not be considered. If submission of alternative proposal is allowed by BDS, a Bidder may submit an alternative proposal, but only if it also submits a proposal conforming to the RFP

	<p>requirements. UNCDF shall only consider the alternative proposal offered by the Bidder whose conforming proposal ranked the highest as per the specified evaluation method. Where the conditions for its acceptance are met, or justifications are clearly established, UNCDF reserves the right to award a contract based on an alternative proposal.</p> <p>20.2 If multiple/alternative proposals are being submitted, they must be clearly marked as "Main Proposal" and "Alternative Proposal"</p>
21. Pre-Bid Conference	<p>21.1 When appropriate, a Bidder's conference will be conducted at the date, time and location specified in the BDS. All Bidders are encouraged to attend. Non-attendance, however, shall not result in disqualification of an interested Bidder. Minutes of the Bidder's conference will be disseminated on the procurement website and shared by email or on the e-Tendering platform as specified in the BDS. No verbal statement made during the conference shall modify the terms and conditions of the RFP, unless specifically incorporated in the Minutes of the Bidder's Conference or issued/posted as an amendment to RFP.</p>
C. SUBMISSION AND OPENING OF PROPOSALS	
22.Submission	<p>22.1 The Bidder shall submit a duly signed and complete Proposal comprising the documents and forms in accordance with the requirements in the BDS. The submission shall be in the manner specified in the BDS.</p> <p>22.2 The Proposal shall be signed by the Bidder or person(s) duly authorized to commit the Bidder. The authorization shall be communicated through a document evidencing such authorization issued by the legal representative of the bidding entity, or a Power of Attorney, accompanying the Proposal.</p> <p>22.3 Bidders must be aware that the mere act of submission of a Proposal, in and of itself, implies that the Bidder fully accepts the UNCDF General Contract Terms and Conditions.</p>
Hard copy (manual) submission	<p>22.4 Hard copy (manual) submission by courier or hand delivery allowed or specified in the BDS shall be governed as follows:</p> <ul style="list-style-type: none"> a) The signed Proposal shall be marked "Original", and its copies marked "Copy" as appropriate. The number of copies is indicated in the BDS. All copies shall be made from the signed original only. If there are discrepancies between the original and the copies, the original shall prevail. b) The Technical Proposal and the Financial Proposal envelopes MUST BE COMPLETELY SEPARATE and each of them must be submitted sealed individually and clearly marked on the outside as either "TECHNICAL PROPOSAL" or "FINANCIAL PROPOSAL", as appropriate. Each envelope SHALL clearly indicate the name of the Bidder. The outer envelopes shall: <ul style="list-style-type: none"> i. Bear the name and address of the bidder; ii. Be addressed to UNCDF as specified in the BDS

Proposals	<p>time that the bid was received by UNCDF</p> <p>23.2 UNCDF shall not consider any Proposal that is submitted after the deadline for the submission of Proposals.</p>
24. Withdrawal, Substitution, and Modification of Proposals	<p>24.1 A Bidder may withdraw, substitute or modify its Proposal after it has been submitted at any time prior to the deadline for submission.</p> <p>24.2 Manual and Email submissions: A bidder may withdraw, substitute or modify its Proposal by sending a written notice to UNCDF, duly signed by an authorized representative, and shall include a copy of the authorization (or a Power of Attorney). The corresponding substitution or modification of the Proposal, if any, must accompany the respective written notice. All notices must be submitted in the same manner as specified for submission of proposals, by clearly marking them as "WITHDRAWAL" "SUBSTITUTION," or "MODIFICATION"</p> <p>24.3 eTendering: A Bidder may withdraw, substitute or modify its Proposal by Canceling, Editing, and re-submitting the proposal directly in the system. It is the responsibility of the Bidder to properly follow the system instructions, duly edit and submit a substitution or modification of the Proposal as needed. Detailed instructions on how to cancel or modify a Proposal directly in the system are provided in Bidder User Guide and Instructional videos.</p> <p>24.4 Proposals requested to be withdrawn shall be returned unopened to the Bidders (only for manual submissions), except if the bid is withdrawn after the bid has been opened</p>
25. Proposal Opening	<p>25.1 There is no public bid opening for RFPs. UNCDF shall open the Proposals in the presence of an ad-hoc committee formed by UNCDF, consisting of at least two (2) members. In the case of e-Tendering submission, bidders will receive an automatic notification once their proposal is opened.</p>
D. EVALUATION OF PROPOSALS	
26. Confidentiality	<p>26.1 Information relating to the examination, evaluation, and comparison of Proposals, and the recommendation of contract award, shall not be disclosed to Bidders or any other persons not officially concerned with such process, even after publication of the contract award.</p> <p>26.2 Any effort by a Bidder or anyone on behalf of the Bidder to influence UNCDF in the examination, evaluation and comparison of the Proposals or contract award decisions may, at UNCDF's decision, result in the rejection of its Proposal and may be subject to the application of prevailing UNCDF's vendor sanctions procedures.</p>
27. Evaluation of Proposals	<p>27.1 The Bidder is not permitted to alter or modify its Proposal in any way after the proposal submission deadline except as permitted under Clause 24 of this RFP. UNCDF will conduct the evaluation solely on the basis of the submitted Technical and Financial Proposals.</p> <p>27.2 Evaluation of proposals is made of the following steps: a) Preliminary Examination</p>

	<ul style="list-style-type: none"> b) Minimum Eligibility and Qualification (if pre-qualification is not done) c) Evaluation of Technical Proposals d) Evaluation of Financial Proposals
28. Preliminary Examination	<p>28.1 UNCDF shall examine the Proposals to determine whether they are complete with respect to minimum documentary requirements, whether the documents have been properly signed, and whether the Proposals are generally in order, among other indicators that may be used at this stage. UNCDF reserves the right to reject any Proposal at this stage.</p>
29. Evaluation of Eligibility and Qualification	<p>29.1 Eligibility and Qualification of the Bidder will be evaluated against the Minimum Eligibility/Qualification requirements specified in the Section 4 (Evaluation Criteria).</p> <p>29.2 In general terms, vendors that meet the following criteria may be considered qualified:</p> <ul style="list-style-type: none"> a) They are not included in the UN Security Council 1267/1989 Committee's list of terrorists and terrorist financiers, and in UNCDF's ineligible vendors' list; b) They have a good financial standing and have access to adequate financial resources to perform the contract and all existing commercial commitments, c) They have the necessary similar experience, technical expertise, production capacity where applicable, quality certifications, quality assurance procedures and other resources applicable to the provision of the services required; d) They are able to comply fully with UNCDF General Terms and Conditions of Contract; e) They do not have a consistent history of court/arbitral award decisions against the Bidder; and f) They have a record of timely and satisfactory performance with their clients.
30. Evaluation of Technical and Financial Proposals	<p>30.1 The evaluation team shall review and evaluate the Technical Proposals on the basis of their responsiveness to the Terms of Reference and other RFP documents, applying the evaluation criteria, sub-criteria, and point system specified in the Section 4 (Evaluation Criteria). A Proposal shall be rendered non-responsive at the technical evaluation stage if it fails to achieve the minimum technical score indicated in the BDS. When necessary and if stated in the BDS, UNCDF may invite technically responsive bidders for a presentation related to their technical proposals. The conditions for the presentation shall be provided in the bid document where required.</p> <p>30.2 In the second stage, only the Financial Proposals of those Bidders who achieve the minimum technical score will be opened for evaluation. The Financial Proposals corresponding to Technical Proposals that were rendered non-responsive shall remain unopened, and, in the case of manual submission, be returned to the Bidder unopened. For emailed Proposals and e-tendering submissions, UNCDF will not request for the password of the Financial Proposals of bidders whose Technical Proposal were found not responsive.</p> <p>30.3 The evaluation method that applies for this RFP shall be as indicated in the BDS, which may be either of two (2) possible methods, as follows: (a) the lowest priced</p>

	<p>method which selects the lowest evaluated financial proposal of the technically responsive Bidders; or (b) the combined scoring method which will be based on a combination of the technical and financial score.</p> <p>30.4 When the BDS specifies a combined scoring method, the formula for the rating of the Proposals will be as follows:</p> <div style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <p><u>Rating the Technical Proposal (TP):</u></p> <p style="text-align: center;">TP Rating = (Total Score Obtained by the Offer / Max. Obtainable Score for TP) x 100</p> <p><u>Rating the Financial Proposal (FP):</u></p> <p style="text-align: center;">FP Rating = (Lowest Priced Offer / Price of the Offer Being Reviewed) x 100</p> <p><u>Total Combined Score:</u></p> <p>Combined Score = (TP Rating) x (Weight of TP, e.g. 70%) + (FP Rating) x (Weight of FP, e.g., 30%)</p> </div>
31. Due Diligence	<p>31.1 UNCDF reserves the right to undertake a due diligence exercise, also called post qualification, aimed at determining to its satisfaction, the validity of the information provided by the Bidder. Such exercise shall be fully documented and may include, but need not be limited to, all or any combination of the following:</p> <ul style="list-style-type: none"> a) Verification of accuracy, correctness and authenticity of information provided by the Bidder; b) Validation of extent of compliance to the RFP requirements and evaluation criteria based on what has so far been found by the evaluation team; c) Inquiry and reference checking with Government entities with jurisdiction on the Bidder, or with previous clients, or any other entity that may have done business with the Bidder; d) Inquiry and reference checking with previous clients on the performance on on-going or contracts completed, including physical inspections of previous works, as necessary; e) Physical inspection of the Bidder's offices, branches or other places where business transpires, with or without notice to the Bidder; f) Other means that UNCDF may deem appropriate, at any stage within the selection process, prior to awarding the contract.
32. Clarification of Proposals	<p>32.1 To assist in the examination, evaluation and comparison of Proposals, UNCDF may, at its discretion, ask any Bidder for a clarification of its Proposal.</p> <p>32.2 UNCDF's request for clarification and the response shall be in writing and no change in the prices or substance of the Proposal shall be sought, offered, or permitted, except to provide clarification, and confirm the correction of any arithmetic errors discovered by UNCDF in the evaluation of the Proposals, in accordance with RFP.</p> <p>32.3 Any unsolicited clarification submitted by a Bidder in respect to its Proposal, which</p>

	is not a response to a request by UNCDF, shall not be considered during the review and evaluation of the Proposals.
33. Responsiveness of Proposal	<p>33.1 UNCDF's determination of a Proposal's responsiveness will be based on the contents of the Proposal itself. A substantially responsive Proposal is one that conforms to all the terms, conditions, TOR and other requirements of the RFP without material deviation, reservation, or omission.</p> <p>33.2 If a Proposal is not substantially responsive, it shall be rejected by UNCDF and may not subsequently be made responsive by the Bidder by correction of the material deviation, reservation, or omission.</p>
34. Nonconformities, Repairable Errors and Omissions	<p>34.1 Provided that a Proposal is substantially responsive, UNCDF may waive any non-conformities or omissions in the Proposal that, in the opinion of UNCDF, do not constitute a material deviation.</p> <p>34.2 UNCDF may request the Bidder to submit the necessary information or documentation, within a reasonable period of time, to rectify nonmaterial nonconformities or omissions in the Proposal related to documentation requirements. Such omission shall not be related to any aspect of the price of the Proposal. Failure of the Bidder to comply with the request may result in the rejection of its Proposal.</p> <p>34.3 For Financial Proposal that has been opened, UNCDF shall check and correct arithmetical errors as follows:</p> <ul style="list-style-type: none"> a) if there is a discrepancy between the unit price and the line item total that is obtained by multiplying the unit price by the quantity, the unit price shall prevail and the line item total shall be corrected, unless in the opinion of UNCDF there is an obvious misplacement of the decimal point in the unit price; in which case the line item total as quoted shall govern and the unit price shall be corrected; b) if there is an error in a total corresponding to the addition or subtraction of subtotals, the subtotals shall prevail and the total shall be corrected; and c) if there is a discrepancy between words and figures, the amount in words shall prevail, unless the amount expressed in words is related to an arithmetic error, in which case the amount in figures shall prevail. <p>34.4 If the Bidder does not accept the correction of errors made by UNCDF, its Proposal shall be rejected.</p>
E. AWARD OF CONTRACT	
35. Right to Accept, Reject, Any or All Proposals	<p>35.1 UNCDF reserves the right to accept or reject any Proposal, to render any or all of the Proposals as non-responsive, and to reject all Proposals at any time prior to award of contract, without incurring any liability, or obligation to inform the affected Bidder(s) of the grounds for UNCDF's action. UNCDF shall not be obliged to award the contract to the lowest priced offer.</p>

36.Award Criteria	36.1 Prior to expiration of the proposal validity, UNCDF shall award the contract to the qualified Bidder based on the award criteria indicated in the BDS.
37.Debriefing	37.1 In the event that a Bidder is unsuccessful, the Bidder may request a debriefing from UNCDF. The purpose of the debriefing is to discuss the strengths and weaknesses of the Bidder's submission, in order to assist the Bidder in improving its future proposals for UNCDF procurement opportunities. The content of other proposals and how they compare to the Bidder's submission shall not be discussed.
38.Right to Vary Requirements at the Time of Award	38.1 At the time of award of Contract, UNCDF reserves the right to vary the quantity of services and/or goods, by up to a maximum twenty-five per cent (25%) of the total offer, without any change in the unit price or other terms and conditions.
39.Contract Signature	39.1 Within fifteen (15) days from the date of receipt of the Contract, the successful Bidder shall sign and date the Contract and return it to UNCDF. Failure to do so may constitute sufficient grounds for the annulment of the award, and forfeiture of the Proposal Security, if any, and on which event, UNCDF may award the Contract to the Second Ranked Bidder or call for new Proposals.
40.Contract Type and General Terms and Conditions	40.1 The types of Contract to be signed and the applicable UNCDF Contract General Terms and Conditions, as specified in BDS, can be accessed at http://www.UNCDF.org/content/UNCDF/en/home/procurement/business/how-we-buy.html
41.Performance Security	41.1 40.1 A performance security, if required in BDS, shall be provided in the amount specified in BDS and form available at https://popp.UNCDF.org/layouts/15/WopiFrame.aspx?sourcedoc=/UNCDF_POPP_DOCUMENT_LIBRARY/Public/PSU_Solicitation_Performance%20Guarantee%20Form.docx&action=default within fifteen (15) days of the contract signature by both parties. Where a performance security is required, the receipt of the performance security by UNCDF shall be a condition for rendering the contract effective.
42.Bank Guarantee for Advanced Payment	42.1 Except when the interests of UNCDF so require, it is UNCDF's preference to make no advance payment(s) (i.e., payments without having received any outputs). If an advance payment is allowed as per BDS, and exceeds 20% of the total contract price, or USD 30,000, whichever is less, the Bidder shall submit a Bank Guarantee in the full amount of the advance payment in the form available at https://popp.UNCDF.org/layouts/15/WopiFrame.aspx?sourcedoc=/UNCDF_POPP_DOCUMENT_LIBRARY/Public/PSU_Contract%20Management%20Payment%20and%20Taxes_Advanced%20Payment%20Guarantee%20Form.docx&action=default
43.Liquidated Damages	43.1 If specified in BDS, UNCDF shall apply Liquidated Damages resulting from the Contractor's delays or breach of its obligations as per the Contract.
44.Payment Provisions	44.1 Payment will be made only upon UNCDF's acceptance of the work performed. The terms of payment shall be within thirty (30) days, after receipt of invoice and

	certification of acceptance of work issued by the proper authority in UNCDF with direct supervision of the Contractor. Payment will be effected by bank transfer in the currency of contract.
45. Vendor Protest	<p>45.1 UNCDF's vendor protest procedure provides an opportunity for appeal to those persons or firms not awarded a contract through a competitive procurement process. In the event that a Bidder believes that it was not treated fairly, the following link provides further details regarding UNCDF vendor protest procedures: http://www.UNCDF.org/content/UNCDF/en/home/operations/procurement/business/protest-and-sanctions.html</p>
46. Other Provisions	<p>46.1 In the event that the Bidder offers a lower price to the host Government (e.g. General Services Administration (GSA) of the federal government of the United States of America) for similar services, UNCDF shall be entitled to same lower price. The UNCDF General Terms and Conditions shall have precedence.</p> <p>46.2 UNCDF is entitled to receive the same pricing offered by the same Contractor in contracts with the United Nations and/or its Agencies. The UNCDF General Terms and Conditions shall have precedence.</p> <p>46.3 The United Nations has established restrictions on employment of (former) UN staff who have been involved in the procurement process as per bulletin ST/SGB/2006/15 http://www.un.org/en/ga/search/view_doc.asp?symbol=ST/SGB/2006/15&referer</p>

Section 3. Bid Data Sheet

The following data for the services to be procured shall complement, supplement, or amend the provisions in the Request for Proposals. In the case of a conflict between the Instructions to Bidders, the Data Sheet, and other annexes or references attached to the Data Sheet, the provisions in the Data Sheet shall prevail.

BDS No.	Ref. to Section.2	Data	Specific Instructions / Requirements
1	7	Language of the Proposal	English
2		Submitting Proposals for Parts or sub-parts of the TOR (partial bids)	Not Allowed
3	20	Alternative Proposals	Shall not be considered
4	21	Pre-proposal conference	Will not be conducted
5	10	Proposal Validity Period	90 days
6	14	Bid Security	Not Required
7	41	Advanced Payment upon signing of contract	Not Allowed
8	42	Liquidated Damages	Will not be imposed
9	40	Performance Security	Not Required

10	18	Currency of Proposal	United States Dollar
11	31	Deadline for submitting requests for clarifications/ questions	01/07/2019
12	31	Contact Details for submitting clarifications/questions	Focal Person in UNCDF: Christophe Legrand Address: E-mail address: uncdf.procurement@uncdf.org and copy to Christophe.legrand@uncdf.org
13	18, 19 and 21	Manner of Disseminating Supplemental Information to the RFP and responses/clarifications to queries	Direct communication to prospective Proposers by email and Posting on the website http://procurement-notice.undp.org/
14	23	Deadline for Submission	01/18/2019
14	22	Allowable Manner of Submitting Proposals	Submission by email
15	22	Proposal Submission Address	Uncdf.procurement@uncdf.org
16	22	Electronic submission (email or eTendering) requirements	<ul style="list-style-type: none"> ▪ Format: PDF files only ▪ File names must be maximum 60 characters long and must not contain any letter or special character other than from Latin alphabet/keyboard. ▪ All files must be free of viruses and not corrupted. ▪ Password for technical proposal <u>must</u> not be provided to UNCDF until the date as indicated in No. 14 (<i>for email submission only</i>) ▪ Password for financial proposal <u>must</u> not be provided to UNCDF until requested by UNCDF ▪ Max. File Size per transmission: 35 MB

			<ul style="list-style-type: none"> Mandatory subject of email: RFP/ UNCDF/ 52269 – Final Evaluation of the Pacific Financial Inclusion Joint Programme (PFIP)– Phase 2 Documents which are required in original (e.g. Proposal Security) should be sent to the below address with a PDF copy submitted as part of the electronic submission:
17	27 36	Evaluation Method for the Award of Contract	<p>Combined Scoring Method, using the 70%-30% distribution for technical and financial proposals respectively</p> <p>The minimum technical score required to pass is 70%.</p>
18		Expected date for commencement of Contract	<i>February 4, 2019</i>
19		Maximum expected duration of contract	12 months of project implementation
20	35	UNCDF will award the contract to:	One Proposer Only
21	39	Type of Contract	<p>Contract for Goods and Services on behalf of UN Entities</p> <p>http://www.UNCDF.org/content/UNCDF/en/home/procurement/business/how-we-buy.html</p>
22	39	UNCDF Contract Terms and Conditions that will apply	<p>UNCDF General Terms and Conditions for Mixed Goods and Services</p> <p>http://www.UNCDF.org/content/UNCDF/en/home/procurement/business/how-we-buy.html</p>
23		Other Information Related to the RFP	

Section 4. Evaluation Criteria

Preliminary Examination Criteria

Proposals will be examined to determine whether they are complete and submitted in accordance with RFP requirements as per below criteria on a Yes/No basis:

- Appropriate signatures
- Power of Attorney
- Minimum documents provided
- Technical and Financial Proposals submitted separately
- Bid Validity
- Bid Security submitted as per RFP requirements with compliant validity period

Minimum Eligibility and Qualification Criteria

Eligibility and Qualification will be evaluated on Pass/Fail basis.

If the Proposal is submitted as a Joint Venture/Consortium/Association, each member should meet minimum criteria, unless otherwise specified in the criterion.

Subject	Criteria	Document Submission requirement
ELIGIBILITY		
Legal Status	Vendor is a legally registered entity.	Form B: Bidder Information Form
Eligibility	Vendor is not suspended, nor debarred, nor otherwise identified as ineligible by any UN Organization or the World Bank Group or any other international Organization in accordance with ITB clause 3.	Form A: Technical Proposal Submission Form
Conflict of Interest	No conflicts of interest in accordance with ITB clause 4.	Form A: Technical Proposal Submission Form
Bankruptcy	Not declared bankruptcy, not involved in bankruptcy or receivership proceedings, and there is no judgment or pending legal action against the vendor that could impair its operations in the foreseeable future.	Form A: Technical Proposal Submission Form
QUALIFICATION		

History of Non-Performing Contracts¹	Non-performance of a contract did not occur as a result of contractor default for the last 3 years.	Form D: Qualification Form
Litigation History	No consistent history of court/arbitral award decisions against the Bidder for the last 3 years.	Form D: Qualification Form
Previous Experience	Minimum 3 years of relevant experience.	Form D: Qualification Form
	Minimum 2 contracts of similar value, nature and complexity implemented over the last 3 years. <i>(For JV/Consortium/Association, all Parties cumulatively should meet requirement).</i>	Form D: Qualification Form
Financial Standing	Minimum average annual turnover of USD 450.000 for the last 3 years. Net income over the past 2 years should be equal or higher than the price proposal submitted and the current ratio should be at least 1.0 or higher. <i>(For JV/Consortium/Association, all Parties cumulatively should meet requirement).</i> A letter of credit from a financial institution stating the possibility to draw on the amount requested in case of need (as per financial proposal) for the specific use of this exercise, would be a satisfactory substitute to the net income criterion. It would be better if such letter of credit is equal to the financial proposal submitted by the bidder, and if the said document can specifically state that the credit line is intended for this possible contract with UNCDF	Form D: Qualification Form
	Bidder must demonstrate the current soundness of its financial standing and indicate its prospective long-term profitability. <i>(For JV/Consortium/Association, all Parties cumulatively should meet requirement).</i>	Form D: Qualification Form
	Any additional criteria if required	

¹ Non-performance, as decided by UNCDF, shall include all contracts where (a) non-performance was not challenged by the contractor, including through referral to the dispute resolution mechanism under the respective contract, and (b) contracts that were so challenged but fully settled against the contractor. Non-performance shall not include contracts where Employers decision was overruled by the dispute resolution mechanism. Non-performance must be based on all information on fully settled disputes or litigation, i.e. dispute or litigation that has been resolved in accordance with the dispute resolution mechanism under the respective contract and where all appeal instances available to the Bidder have been exhausted.

Technical Evaluation Criteria

Summary of Technical Proposal Evaluation Forms		Points Obtainable
1.	Bidder's qualification, capacity and experience	150
2.	Proposed Methodology, Approach and Implementation Plan	200
3.	Management Structure and Key Personnel	350
	Step 2 (only firms totaling > 490 points out of 700 points during the first step of the technical evaluation will be invited to do a presentation tentatively on January 29 th and 30 th between 10 AM and 3 PM EST	
4.	Presentation and Quality of Clarifications	300
	Total	1000

Section 1. Bidder's qualification, capacity and experience		Points obtainable
1.1	<p>Previous performance of the firm in successfully bidding for, conducting and backstopping formative and summative evaluation of international development policy, programmes and projects in the area of inclusive finance generally and financial inclusion diagnostics, financial inclusion policies/ strategies and market development specifically.</p> <p>Previous experience using a variety of evaluation approaches (e.g. theory-of-change based, utilization-focused, participatory, gender- and equity-focused project and programme evaluation) and methods (including performance, outcome and impact evaluation using both quantitative and qualitative data, provided either in secondary form (by the programme itself) or generated by the team themselves during the evaluation itself.</p> <p>Evidence of the firm being able to deliver high quality evaluation reports through submission of three evaluation reports of comparable scope and approach to the evaluation being tendered here.</p>	60
1.2	Experience of the firm in providing technical services/ intervening in a broad range of institutional and programme settings, including stand-alone projects or programmes funded by international donors, multi-partner interventions including those set up or	60

	involving the UN, as well as direct support to national governments working in the area of financial inclusion generally and digital financial services for development as well as market development more specifically.	
1.3	Knowledge and experience of embedding key standards around promoting gender equality and the empowerment of women in the work that the firm does (e.g. gender mainstreaming, gender analysis, knowledge of human rights based approach to programming and evaluation and demonstration of understanding of economic empowerment of women. These criteria will be assessed on the basis of how gender has been streamlined in previous evaluation reports (see point 1.1 above).	30
Total Section 1		150

Section 2. Proposed Methodology, Approach and Implementation Plan		Points obtainable
2.1	<p>Quality of the data collection strategy to be applied in answering the evaluation questions, including the qualitative and quantitative tools that will be used in assessing existing secondary data and generating new primary data to answer the evaluation questions. Bidders are requested to particularly focus on how they will measure the results of the PFIP programme to date at the outcome level using methods supporting a contribution analysis approach and considering alternative drivers of the broader programme results that are being achieved in the different countries using the country reports.</p> <p>They are also requested to propose an approach to case study analysis that can compare and contrast the results of the different programme instruments being deployed in support of the variety of partners across the portfolio.</p> <p>Finally, bidders are requested to propose approaches to assessing the use of new financial products at the beneficiary level across a sample of partner organisations.</p> <p>In proposing the evaluation methodology, bidders are requested to respect the various quality standards for UNCDF evaluation set out in Annex 1. of the Terms of Reference.</p>	80
2.2	Extent to which the proposal highlights how the evaluation will apply a gender responsive lense with a view to generating findings that take into account the perspective of women, rural, and un(der)banked population segments, as well as make use of the Gender Economic Empowerment Framework	40
2.3	A detailed evaluation work plan for conducting the evaluation, showing the overall time commitment for the evaluation, as well as specific activities and time allocated to each individual team member. Note that the evaluation team should have sufficient time to complete:	80

	<ul style="list-style-type: none"> i. Review of all relevant programme documentation during the inception phase, including a briefing by the project team on the programme during the inception phase; ii. Country visits to four programme countries; iii. Write up of the evaluation report presenting the findings, conclusions and recommendations of the evaluation as well as the supplementary country reports. 	
Total Section 2		200

Section 3. Management Structure and Key Personnel			Points obtainable
	For the requirements of the evaluation team, please see further details in Section 7 of the TOR below: 'composition of the evaluation team'.		
3.1	<p>The evaluation team should present a combination of technical expertise in evaluation and experience in designing and managing interventions in the field of financial inclusion and market development relevant to the programme, with clear experience and expertise in evaluating gender equality in financial inclusion programmes. Experience in evaluating UN programmes, including UNCDF, is preferred but not mandatory.</p> <p>More specifically:</p>		

	<p>In terms of evaluation experience, the team should be familiar with theory-based approaches to programme evaluation, using both quantitative and qualitative analysis of existing programme-level secondary data as well as evaluator-generated primary data.</p> <p>The team should present at least 10 years of proven experience of designing and conducting international development evaluations applying mixed methods evaluation approaches (including preferably experience with techniques such as contribution analysis, outcome mapping, process tracing etc) applied to a variety of different modalities in international development cooperation; evidence of formal evaluation and research training, including familiarity with OECD or UN norms and standards for development evaluation are preferable.</p> <p>More specifically, the team should be familiar with approaches used to assess interventions supporting increased financial inclusion in developing countries, including contributions to broader market development and policy and regulatory change, the performance of new financial products and services, as well as results at the client level.</p> <p>Experience of designing and conducting gender-responsive evaluation in line with international standards such as the UNEG guidance on gender - responsive evaluation is a pre-requisite.</p>		120
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3.2	<p>Regarding experience in inclusive finance, the team should have comprehensive knowledge of inclusive finance industry best practice across the board.</p> <p>This should include:</p> <ul style="list-style-type: none"> - at least 10 years of experience in regional financial market facilitation, funding facilities and market assessment and design of inclusive finance interventions more generally, including human-centred design approaches - experience of supporting capacity development of policy makers and regulators charged with overseeing inclusive finance systems - at least 7 years of proven experience in assessing the business case and transformational value of products, delivery models and channels for inclusive finance, as well as understanding of the product innovation and product development processes within financial institutions, with a view to expanding mass market financial services to under-served market segments (women and rural areas); -Evidence of experience with inclusive finance programmes to support women's empowerment and gender equality will also be considered a plus. 		180
3.3	In terms of the composition of the evaluation team, and in addition to the skills and experience presented above, it is requested that experts for <u>at least</u> the following roles be presented:		
	<ul style="list-style-type: none"> • 1 Team Leader with at least 10-15 years evaluation/inclusive finance/digital financial service/market development experience 		20
	<ul style="list-style-type: none"> • Team Members with 10 - 12 years relevant experience of inclusive finance and evaluation, including relevant gender mainstreaming as well as digital financial services experience 		10
	<ul style="list-style-type: none"> • 1 expert with 7-10 years of experience in digital financial services 		10
	<ul style="list-style-type: none"> • National/regional consultants with country ecosystem experience to participate in the country visits as necessary 		10
Total Section 3			350

Section 4 - Technical Proposal Evaluation			Points Obtainable
3.1	Clarity of presentation and evidence of clear division of labour within the team		150
3.2	Quality of responses to the questions		150
TOTAL Section 4			300

Section 5. Terms of Reference

Section 5. Terms of Reference

Final Evaluation of the Pacific Financial Inclusion Joint Programme – Phase 2

Countries in which PFIP has been implemented: Fiji, Solomon Islands, Samoa, PNG, Tonga, Vanuatu

Executing Agency: UNDP/ UNCDF

Timeframe of programme implementation: July 2014 - June 2020

Total programme budgets: 33,776,716 (Initial ProDoc dated 2014)

Initial Approved Budget: 21,263,527 USD (Initial ProDoc dated 2014)

Unfunded budget: 10,873,727 USD (Amendment dated Oct 2017)

Disbursement to date: 23,098,199 USD

1. Programme description

1.1. United Nations Capital Development Fund and its Inclusive Finance Practice Area

The United Nations Capital Development Fund (UNCDF) is the UN's capital investment agency for the world's 48 Least Developed Countries (LDCs). UNCDF uses its capital mandate to help LDCs pursue inclusive growth. UNCDF uses 'smart' Official Development Assistance (ODA) to unlock and leverage public and private domestic resources; it promotes financial inclusion, including through digital finance, as a key enabler of poverty reduction and inclusive growth; and it demonstrates how localizing finance outside the capital cities can accelerate growth in local economies, promote sustainable and climate resilient infrastructure development, and empower local communities. Using capital grants, loans, and credit enhancements, UNCDF tests financial models in inclusive finance and local development finance; 'de-risks' the local investment space; and proves concept, paving the way for larger and more risk-averse investors to come in and scale up.

The main challenge the UNCDF's Financial Inclusion Practice Area (FIPA) tries to address is the reality that globally about 1.7 billion adults remain unbanked, with two billion adults - more than half of the world's working adults - still excluded from formal financial services. This is most acute among low-income populations in

emerging and developing economies. Including people in the formal economy is a critical contribution to poverty reduction, tackling inequality, and fostering inclusive growth.

UNCDF's FIPA contains a mixture of country, regional and global programmes. It supports 33 LDCs and is serving 8 million clients through the Financial Service Providers (FSPs) in which it invests. FIPA follows a sector-based approach and, more recently, has been implementing its programmes through a series of thematic initiatives. These initiatives are designed to test promising models or solve specific problems across a range of countries to demonstrate a new approach or model typically through private sector actors such as financial service providers or mobile network operators that if successful can then be taken to scale by them. Global programmes often work in countries closely with country or regional country programmes, if present. A detailed explanation of FIPA's approach can be found at:

<http://www.uncdf.org/financial-inclusion>

1.2 PFIP programme

Background: PFIP Phase 1 & Phase 2

PFIP was developed to support the expansion of greater financial inclusion among one of the least -banked regions in the world: the Pacific islands. Supported by the Government of Australia, the Government of New Zealand, United Nations Capital Development Fund (UNCDF), United Nations Development Programme (UNDP), and EU Africa, Caribbean and Pacific Microfinance Framework Programme (EU/ACP), a first phase of PFIP became active in August 2008, with a second phase starting in 2014.

By the end of September 2018, PFIP 1 and 2 had enrolled through its partners a cumulative total of 2,141,385 people with access to financial products. 1,453,765 enrolments were added since June 2014 under PFIP 2 through partnerships with insurance companies, mobile network operators, MFIs, commercial banks, NGOs and pension funds. Approximately 40%² of these new customers are women. 55% of current clients used a product in the last 90 days and 48% of beneficiaries were active in the last month.

PFIP also worked during this time on building the foundation for an enabling policy environment across the Pacific region, while at the same time strengthening institutional capacities and incubating a range of financial services. The financial inclusion landscape in the Pacific region underwent significant development as a number of initiatives looked to address the challenges of geography, low population density, low levels of technical expertise and a vulnerability to natural disasters. A key driver of the increased focus was establishing the Money Pacific Goals endorsed by the Forum Economic Ministers Meeting (FEMM), signing the Maya Declaration, formulating National Financial Inclusion Task Forces (NFITs), and joining the Better than Cash Alliance – all of which occurred in several Pacific Island Countries (PICs). The programme engaged with a range of private sector Financial Service Providers (FSPs) to bring or advance myriad new financial services within the Pacific.

Several lessons were learned from the implementation of PFIP 1, and several areas of improvement were identified. The workstream areas of the second phase of PFIP - which is the intervention to be evaluated in this exercise – were to build on previous work in the areas of mobile money/branchless banking, capacity

² The dip in % women over the last quarter is due to the addition of over 100,000 insurance customers for which gender data is unknown. PFIP expects to have a basis for estimating this figure by the next quarter, bringing this % higher.

development of central banks and National Financial Inclusion Task Forces at the policy level, as well improvements in the way PFIP executed its work, including improved results measurement of programme activities. There was also to be a new focus on gender and impact work across the programme.

More specifically, to achieve its mission and targets, PFIP 2 was set up to continue work in the same four core output areas during its second phase while modifying outcomes and outputs under each. The programme approach was later refined to three workstreams, with the following annual budget (July 1, 2018 to June 30, 2019) and expenditure as of Sept 30, 2018:

	Budget	Expenditure & Commitments	Budget Balance	Budget Utilization
Output 1: Financial Innovation	3,235,000	896,162	2,338,838	28%
Output 2: Policy & Regulation	670,000	22,298	647,702	3%
Output 3: Consumer Empowerment	1,714,500	80,331	1,634,169	5%
Output 5: Technical Support and Indirect Cost	3,356,497	1,140,077	2,216,421	34%
Total	8,975,997	2,138,868	6,837,130	24%

Sector background in the region and PFIP 2 approach

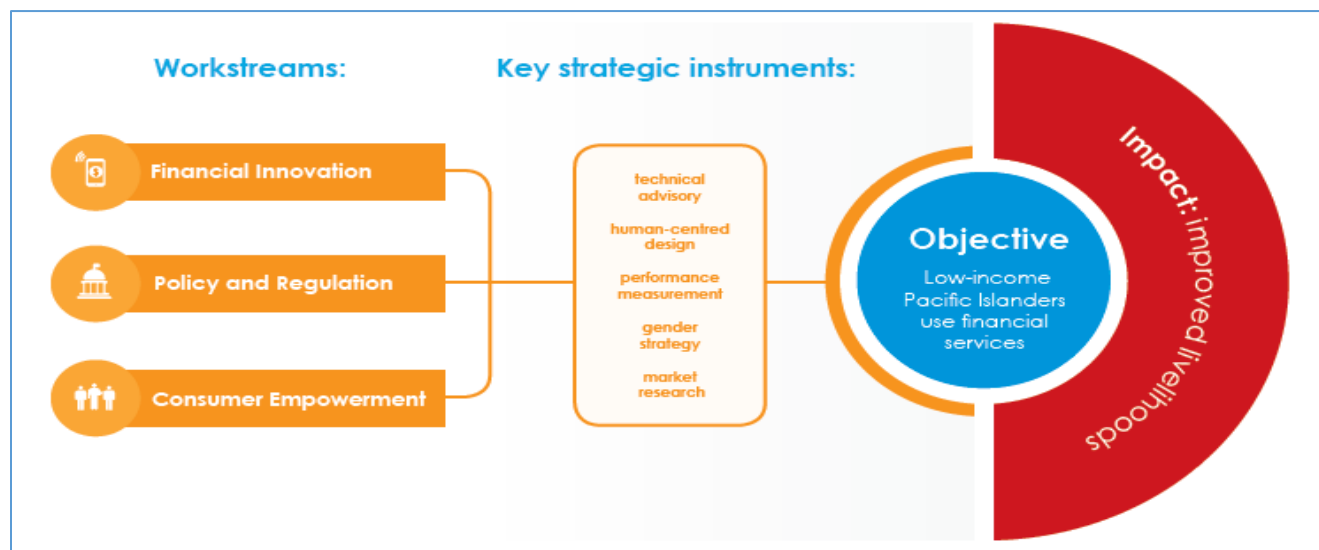
As a regional programme support facility, PFIP was set up to provide performance-based grants and technical assistance to eligible financial service providers, central banks and government to address the regional financial inclusion priorities. The aim of the programme is to increase the number of people who adopt formal financial services. PFIP achieves this objective by supporting Financial Service Providers to innovate with products and services for mass market customers, supporting governments to create an enabling policy environment for financial innovation, and empowering consumers. PFIP's theory of change asserts that markets need these three elements to expand access to finance, and that access to finance improves livelihoods, the ultimate development impact goal of the programme. These successful models of pro-poor financial innovations, collectively, will act as center(s) of excellence for facilitating learning and regional replication both by governments and market actors that are not directly supported by PFIP.

Regionally, the programme is aligned with the Money Pacific Goals endorsed by FEMM in support of the global Financial Inclusion Vision 2020. The implementation strategy of the programme at a national level was to be rolled out in cooperation with the Pacific Islands Regional Initiative (PIRI). At the national level, it was intended that the programme continue to align its interventions with the overall financial inclusion strategy/priorities of the central banks and the national governments via NFITs or other coordinating units.

PFIP Theory of change 2014 - 2020

The theory of change was designed to help the programme respond to current and emerging challenges in the inclusive finance space in the Pacific to play a catalytic role in expanding access to financial services for rural and low-income women, men, youth and microentrepreneurs.

As per the diagram below, the programme is currently organized into three outcome areas: Financial Innovation; Policy and Regulation; and Consumer Empowerment, all centered around the programme's objective. These three focus areas represent the elements of the holistic approach:



Change in PFIP's approach 2017 – 2020

In 2017, and based on results achieved to date, PFIP partners provided an additional USD 4.2 million to the programme raising total expected programme funding to 26.2 million. At the same time, it was agreed that the programme should receive a one-year time extension taking the new programme close date through to June 2020.

In parallel, PFIP proposed an updated workplan, budget and performance targets for the remaining three years of the programme. As presented in the section above, highlights of these changes included a revision of the structure of the programme workstreams, outcome statements, indicators and targets. The revised theory of change also specifies the key strategic instruments used to work toward the PFIP objective, as well as the objective itself. Furthermore, the strategy outlined specific plans in the pursuit of understanding the programme vis-a-vis impact and gender.

The refined set of workstreams are as follows:

Workstream 1: Financial Innovation

Outcome statement: *Financial service providers test and then commercially scale services for mass market customers.*

Workstream 1 supports FSPs to expand services to mass market customers. PFIP diversifies its portfolio of FSPs to leverage a broad range of delivery models, company structures, and customer segment specialization. This means that PFIP engages banks, finance companies, microfinance institutions, mobile money operators, money transfer operators and even savings groups. This strategy aims to exploit the potential of all types of service providers and cultivate a more robust and varied industry.

Sample key PFIP deliverables and results under the period being evaluated have included:

- **Vodafone Innovation Lab in Fiji:** The Vodafone mobile financial services Innovation Lab project is designing and testing financial services and delivery models to increase the user base and transaction activity on the Vodafone M-PAiSA mobile money platform to a level that is commercially scalable. The project aims to drive usage and create a new model of mobile village agents to expand outreach and prove the operational feasibility and commercial viability of the digital platform and merchant network. The programme has enrolled 11,038 Fijians.
- **SINPF voluntary pension in Solomon Islands:** PFIP is working with SINPF to research, explore and pilot improved voluntary micro pension products targeted at economically active Solomon Islanders without pension schemes. The aim is to create appropriate, affordable and flexible micro pension product offerings which better meet the needs of the target group to provide adequate funds for their retirement. The project has enrolled 4,674 people, been particularly popular with women, reaching 58% women.
- **BIMA mobile insurance in Papua New Guinea:** BIMA and PFIP are partnering to address the low levels of insurance coverage in PNG. The project focuses on offering convenient, affordable life and hospitalization insurance cover via a mobile platform to low-income, financially underserved Papuans. BIMA's insurance products are cheaper and simpler to use than traditional insurance, making them appealing to low-income customers. Over 400,000 people have been enrolled, mostly using insurance for the first time.
- **FijiCare bundled Insurance products:** In August 2017, FijiCare piloted an insurance product that offers the benefits of having both life and non-life insurance covers. The product was sold first to the members of the Sugarcane Growers Fund, supplying insurance to over 12,500 farmers. Seeing the success of the project, the Fiji Government purchased the product for its pensioners and social welfare recipients, bringing the total number of policies to almost 120,000 Fijians.

For more information on the full portfolio of projects funded under this workstream to date, please see: <http://www.pfip.org/our-work/work-streams/financial-innovation/>

Workstream 2: Policy and Regulation

Outcome Statement: *Governments implement policies which enable innovation with financially inclusive solutions.*

Workstream 2 consists of projects that support regulation, policy and government actions that enable financial inclusion. Projects under this workstream support regulators to undertake initiatives and develop supervisory instruments that enable the commercial financial sector to innovate and expand services using new technologies and channels. PFIP provides advice, technical assistance and project funding to address specific regulatory issues as they become important in the respective markets.

The key deliverables and results under the period to be evaluated are:

- **National Financial Inclusion Strategies for the Pacific:** PFIP has worked with six central banks to develop their National Financial Inclusion Strategies. Many of the national stakeholders workshops to build consensus on priority actions have been in partnership with the [Alliance for Financial Inclusion's](#) (AFI) [Pacific Islands Regional Initiative](#) (PIRI). The strategies also encompass a multi-sector approach, including recognizing the importance for financial education in developing Pacific Islanders' financial competencies to enable understanding and use of financial products.

Workstream 3: Consumer Empowerment

Outcome Statement: *Governments and financial service providers empower consumers through financial literacy and consumer protection initiatives.*

Workstream 3 continues to support governments which aspire to follow Fiji's example of integrating financial education – the FinEd Programme - into the primary and secondary curriculum. Many of the newer initiatives are at the sub-national level (e.g. technical and vocation schools) where PFIP is better positioned to ensure effective implementation.

There is significant stakeholder demand for replicating FinEd in other Pacific Island Countries (PICs). PFIP 2 promotes Fiji's FinEd as a center of excellence and work to broker public-private partnerships for introducing financial education in school curriculum in other PICs. PFIP will play an advocacy role and provide technical assistance in the prioritization, design and implementation. PFIP also embeds customer education efforts in its innovation lab projects with providers, when appropriate. The innovation workstreams contain a focus on consumer protection mechanisms, ensuring the proper recourse is available for each new product type.

Key PFIP deliverables and results under the period being evaluated have included:

FinEd Fiji: The FinEd Fiji programme began in 2011, with the aim of integrating learning about personal money management and investment into the curriculum for Fiji's primary and secondary schools. Beginning in 2013 with national implementation, every Fijian child has participated in FinEd throughout their primary and secondary school years. FinEd Fiji is seen as a role model of best practice in the region. PFIP's major accomplishment in the area of financial education (FinEd) thus far has been providing technical assistance and implementation support to the Fijian Ministry of Education and [Reserve Bank of Fiji](#) in rolling out financial education in the national school curricula, now impacting almost 200,000 students annually nation-wide, 48% of whom are female.

FinEd PNG: PFIP also with the Ministries of Education, central banks and technical vocational institutions (TVETs) in the relevant countries to support the integration of financial education (FinEd) into the core curricula, in a replication of the Fiji implementation model. Two sub-national projects have been launched around FinEd with TVETs in Solomon Islands and Papua New Guinea.

Full information on these and other initiatives will be provided during the inception phase.

2. Evaluation objectives

2.1. Purpose, scope and objectives of the evaluations

The final evaluation of PFIP is being conducted in accordance with UNCDF's Evaluation Plan 2018 – 2021, and in line with UNDP's Evaluation Policy (to which UNCDF is party) which sets out a number of guiding principles and key norms for evaluation in the organization following the standards of the United Nations Evaluation Group.³

Amongst the norms that the Policy seeks to uphold, the most important are that the evaluation exercise be independent, and that it provide technically and methodologically credible findings that are useful and relevant to support evidence-based programme management and broader strategic decision making.

In support of this, the evaluation has been designed with the following objectives:

To assist UNCDF and its partners understand the relevance, efficiency, effectiveness, and likely impact and sustainability of the programme in the different countries in which it is active,

To consider variation in PFIP's performance at all levels taking into account differences in implementation modality, the evolution of the programme's strategy and the importance of policy and institutional context on PFIP results,

To provide evaluative evidence on the contribution of PFIP's work to financial inclusion in partner countries and to UNCDF's broader financial inclusion strategy

Situate the programme in its broader development cooperation environment, compared to similar approaches that promote financial inclusion by other development actors, as well as across UNCDF's Financial Inclusion Practice Area.

As a final evaluation, the evaluation team is expected to focus particularly on the effectiveness, likely impact and sustainability of programme results to date. Critical to this evaluation is an assessment of the relevance and long-term sustainability of the PFIP's approach in inspiring Pacific Financial Service Providers to reach more Pacific Islanders with diverse, appropriate services, and accelerate the overall market of financial services, and in supporting the emergence of improved enabling environments for financial inclusion, to increase the amounts of sustainable finance available for inclusive development. Attention will also be paid to the overall delivery methodology vis-à-vis engagement with the FSPs, as well as PFIP governance, staffing structure, and effectiveness of the Investment Committee. The evaluation, where appropriate, may give guidance, lessons learned, suggestions for mitigating legacy risk in a forward-looking fashion – informing any future strategies.

2.2. Evaluation methodology

The evaluation should be **transparent, inclusive, participatory and utilization-focused**. The overall methodology to be followed should be organized following a theory-based approach approach, framed by the

³ For more information, please see: <http://web.undp.org/evaluation/policy.shtml>

UN/OECD DAC evaluation criteria, and drawing upon the most appropriate evaluative methods (quantitative and qualitative) to capture evidence of direct and indirect programme results, as well as broader contributions to market development and policy and institutional change to date in the various countries in which it is intervening. To do so, the methodology proposed should draw as appropriate on relevant established measurement frameworks for capturing these kinds of development outcomes.

The approach to the evaluation should also intend to capture progress against UNCDF's 'innovation-to-scale' or maturity model approach whereby UNCDF-supported interventions aim to start with piloting/innovation of financial instruments or policy innovations, move to consolidation in additional countries before being scaled up by others in markets and country policy systems more broadly.

In line with good practice in evaluating this type of complex system change-focused intervention, the overall methodology should be based on three concrete pillars:

- i) the programme's **theory of change**,
- ii) an **evaluation matrix** grouping key evaluation questions and sub-questions by broad UN/OECD DAC criterion allowing analysis of programme,
- iii) a **data collection toolkit** for the evaluation describing the quantitative and qualitative primary and secondary data collection tools that will be deployed to collect and analyze data to answer the evaluation questions.

2.2.1 Theory of change

The main analytical framework for the evaluation is provided by the programme's theory of change which helps organize the evaluation questions according to programme's expected results and underlying assumptions at each level of its results chain. In doing so, the evaluation should use as far as possible a contribution analysis approach with a view to understanding the influence of relevant contextual factors at the regional, national and local levels that may have influenced the programme's direct and indirect, intended and unintended results.

In line with UN evaluation practice, the scope of the evaluation should cover all five standard UN/OECD DAC evaluation criteria: relevance/ appropriateness of design, efficiency, effectiveness, and (likelihood of) impact and sustainability. In doing so, the focus of the evaluation goes beyond assessing whether UNCDF implemented the programme correctly to a broader assessment of whether , given available evidence, and in comparison with similar approaches implemented by others, programme design was appropriate to achieve the higher-level objectives agreed in the initial phase.

2.2.2 Evaluation Matrix

In proposing how to conduct the evaluation, the evaluators should use an evaluation matrix to operationalize the theory of change and its agreed framework of direct and indirect results into a set of measurable categories of evaluative analysis following the results chain of the intervention.

The table below presents a set of preliminary questions that the evaluators should address in their proposed approach. A final, more detailed evaluation matrix should be developed during the inception phase on the basis

of extensive document review and initial consultation with key programme stakeholders, including the programme staff themselves.

Evaluation criteria and main questions	Evaluation sub-questions
<p>Question 1: <i>Relevance and quality of design</i></p> <p><i>The appropriateness of the programme's objectives to the real problems, needs and priorities of its target groups/beneficiaries and the quality of programme design through which these objectives are to be reached.</i></p>	1.1. How relevant is PFIP to partner country needs? How distinct/complementary is the PFIP approach to other financial Inclusion programmes and initiatives deployed by other national and international initiatives to support increased financial inclusion in the Pacific region?
	1.2. How well designed is the PFIP programme with a view to successful programme implementation and broader ownership of programme results by PFIP's different partners?
	1.3. To what extent has programme design been in line with UNCDF's evolving strategy for financial inclusion, and how well does the PFIP approach support other initiatives supporting financial inclusion across UNCDF?
	1.4. To what extent is programme design sufficiently taking cross-cutting issues such as gender and age into account? Has the programme been designed with a clear gender strategy, particularly with a view to contributing to Women's and Youth Economic Empowerment?
<p>Question 2: Efficiency <i>Extent to which the programme has delivered quality outputs that are appropriately managed and overseen.</i></p>	2.1 How well has PFIP delivered its expected results to date, including in terms of timeliness and cost-efficiency of activities?
	2.2 How well has the programme been managed (including management, staffing structure and investment committee) and what is the quality of the programme's outputs (deliverables) provided to date?
	2.3 How appropriate is the programme's results measurement and monitoring system to track direct and indirect programme results, as well as programme contributions to broader financial system development?
	2.4 How well is the programme being governed? To what extent are partners appropriately involved in programme management and oversight?
<p>Question 3: Effectiveness (organizational and policy change)</p>	3.1 To what extent has PFIP contributed to changes in the capacity of policy makers to design and implement better strategies, policies and regulations in support of increased financial inclusion in the partner countries?
	3.2 To what extent has PFIP contributed to changes in the capacity of financial inclusion partner organisations to develop and roll out

<i>Extent to which the programme is supporting capacity development in programme partners across the countries in which it is present</i>	new financial products for low income populations, including women and youth, in the countries supported?
	3.3 To what extent is there evidence of increased use of PFIP-developed financial products by low-income populations and with what effects? How successful has the programme been in supporting the improved financial capabilities of low-income people making use of financial services?
Question 4: Likely Impact Programme impact in terms of contribution to market development for financial inclusion	4.1. To what extent are programme results contributing to accelerated market development for financial inclusion in partner countries? Where changes have occurred in markets, what evidence is there to support attribution to PFIP, and what other factors are driving the change?
	4.2 What is the capacity of stakeholders at the meso/macro-level to support programme-supported evolutions in financial inclusion markets? What are the gaps, if any, that need attention to support impacts?
	4.3 What evidence is there of changes in beneficiaries lives that can be linked to beneficiaries' use of products developed as a result of PFIP support?
Question 5: Sustainability of programme results within the broader policy environment	5.1 To what extent are changes in the performance of market actors for financial inclusion likely to continue over time?
	5.2 To what extent are changes in the enabling environment for financial inclusion (at both meso- and macro – levels) supported directly and indirectly by PFIP likely to be sustainable over time?
	5.3. How sustainable is the knowledge and capacity building that has been transferred at the macro, meso and micro levels over time? What are the challenges to this end? What efforts are being pursued to overcome these challenges?

2.2.3. Data collection toolkit

Finally, on the basis of the questions included above, and the information present elsewhere in this RFP and on the PFIP website (www.pfip.org), the evaluation team should deploy a data collection toolkit that will include both existing secondary data as well as new primary data to be gathered during country visits which together will be able to answer the questions listed above. The toolkit should include techniques to ensure gender disaggregation and triangulation of data received.

The combination of primary and secondary tools or separate 'lines of evidence' should number at least five and be designed – as with the rest of the evaluation - with triangulation and complementary assessment of the sub-questions in the matrix in mind.

2.2.4 Reports from country visits

To provide an additional source of evaluation analysis, evaluation teams should prepare 10 – 15 page country reports that will provide contextual background to the performance of the PFIP programme in four countries representing the full universe of implementation environments.

These reports should explore in more detail the contribution of PFIP to the development of financial inclusion systems in each of the countries visited during the evaluation, paying careful attention to the role of policy and institutional context in driving or hindering programme results. Both the results of the data collection toolkits and the country reports should then be used in a transparent manner to inform the writing of the final evaluation report as a way of demonstrating the findings of the evaluators to the evaluation questions and supporting the conclusions and recommendations that the team will make.

2.2.5. Case Studies

With a view to probing more deeply the factors facilitating or hindering the achievement of PFIP's results, interested bidders are requested to include a proposed approach to generating case studies of key aspects of PFIP's performance in the different work streams being implemented which should also be described in the proposal.

2.2.6. Gender

The promotion and protection of Human Rights (HR) & Gender Equality (GE) are central principles to the mandate of the UN, and all UN agencies must work to fundamentally enhance and contribute to their realization by addressing underlying causes of human rights violations, including discrimination against women and girls, and utilizing processes that are in line with and support these principles.

Addressing gender equality and women's economic empowerment is central to UNCDF's mandate and is an integral part of UNCDF's Strategic Framework 2018-2021 under Annex 3 - Pathway to gender equality and women's economic empowerment⁴.

Those UN interventions that do not consider these principles risk reinforcing patterns of discrimination and exclusion or leaving them unchanged. It is therefore important that evaluations commissioned by UNCDF take these aspects into account.⁵

Concretely, interested bidders are requested to incorporate the following key principles from the UNEG guidance for integrating human rights and gender equality into their proposals:

⁴ <http://www.uncdf.org/article/3205/pathway-to-gender-equality-and-womens-economic-empowerment>

⁵ In addition to the UN Evaluation Group guidance on embedding gender equality and women's empowerment into UN evaluations: <http://www.unevaluation.org/document/download/2107>, please see for information the latest report by the UN Secretary General's High Level Panel on Women's Economic Empowerment: Leave No One Behind – Take Action for Transformational Change on Women's Economic Empowerment <http://hlp-wee.unwomen.org/>

- **Inclusion.** Evaluating HR & GE requires paying attention to which groups benefit and which groups contribute to the intervention under review. Groups should be disaggregated by relevant criteria: disadvantaged and advantaged groups depending on their gender or status (women/men, class, ethnicity, religion, age, location, etc.) duty-bearers of various types, and rights-holders of various types in order to assess whether benefits and contributions were fairly distributed by the intervention being evaluated. In terms of HR & GE, it is important to note that women and men, boys and girls who belong to advantaged groups are not exempt from being denied their human rights or equal rights: for example, violence against media workers from advantaged groups who expose wrong-doing or corruption, or constraints on women's public presence and freedom of movement in some countries, regardless if they belong to advantaged or disadvantaged groups. Therefore, the concept of inclusion must assess criteria beyond advantage. Likewise, it is not unusual that some groups may be negatively affected by an intervention. An evaluation must acknowledge who these stakeholders are and how they are affected, and it should shed light on how to minimize the negative effects.
- **Participation.** Evaluating HR & GE should be done in a participatory manner. Stakeholders of the intervention have a right to be consulted and participate in decisions about what will be evaluated and how the evaluation will be done. In addition, the evaluation will assess whether the stakeholders have been able to participate in the design, implementation and monitoring of the intervention. It is important to measure stakeholder group participation in the process as well as how they benefit from results.
- **Fair Power Relations.** Both the human rights and gender equality approaches seek, inter alia, to balance power relations between or within advantaged and disadvantaged groups. The nature of the relationship between implementers and stakeholders in an intervention can support or undermine this change. When evaluators assess the degree to which power relations changed as a result of an intervention, they must have a full understanding of the context, and conduct the evaluation in a way that supports the empowerment of disadvantaged groups, e.g. women's empowerment where women are the disadvantaged gender within a given context. In addition, evaluators should be aware of their own position of power, which can influence the responses to queries through their interactions with stakeholders. There is a need to be sensitive to these dynamics.

3. Management roles and responsibilities

In line with the organisational set up for evaluation in UNCDF, the Evaluation Unit – reporting directly to the Executive Secretary of UNCDF - is responsible for the management of this evaluation and will hire an independent firm to conduct the evaluations. The Evaluation Unit will work with the evaluators to ensure that the evaluations are conducted per UN Evaluation Group (UNEG) Norms and Standards in Evaluation in the UN System, the UNEG Code of Conduct for Evaluation in the UN System and UNEG Guidance for Integrating Human Rights and Gender Equality in Evaluation. The Evaluation Unit will provide substantive support, including joining the evaluation team in selected field visits, and is responsible for the overall quality of the report.

The PFIP Programme will provide administrative and logistical support. Specifically, PFIP will provide a reference guide and access to all relevant documents; a list and contact information of key stakeholders; and assistance in scheduling meetings in each country. The team will be available for introductory and close out meetings in each country and shall make itself available to answer questions and provide documents. UNCDF may provide

office space in each country for the team to work upon request. *The evaluation team is expected to organize its own travel, visas, accommodation and local transport.*

An Advisory Panel for the evaluation will be set up. The role of the Advisory Committee is to support the Evaluation Unit in managing the evaluation by participating in the following:

- Reviewing and commenting on the inception report,
- Reviewing and commenting upon the draft report,
- Being available for interviews with the evaluation team.

4. Evaluation process

The evaluation process will have 3 distinct phases:

a) Inception Phase and desk review

- ✓ Methodological briefing between the evaluation team and the Evaluation Unit to ensure clear understanding of the evaluation methodology, approach and main deliverables as per TOR;
- ✓ Inception meetings with Advisory Panel and key programme stakeholders to familiarize the Evaluation Team with the programme objectives, results to date and expectations for this evaluation.
- ✓ Stakeholder Mapping and stakeholder selection for data gathering.
- ✓ Finalization of the evaluation methodology and tools, to include a sampling strategy for more in-depth analysis of various aspects of the performance of the programme including via a representative set of country visits, as well as a strategy for collecting, analysing and aggregating different sources of data into the final evaluation report.
- ✓ Finalization of the schedule for country visits and stakeholder interviews

b) In-country phase: in-depth data collection and research, including site visits and key informant interviews in selected countries. The Team Leader may be asked to debrief the Advisory Panel and Evaluation Unit at the end of the country visits. This with a view to provide a sense of the evaluation team's preliminary findings ahead of the draft reporting phase.

c) Post-Mission Phase: analysis and synthesis stage, including i) a debrief with the programme team and UNCDF technical experts on initial findings and final questions, interpretation of findings and drafting of the evaluation report and 2) a HQ debrief of the final evaluation report.

In drawing up the proposed work plan, the successful bidder should ensure that the evaluation team has enough time to complete: 1) a thorough review of all relevant programme documentation during the inception phase and preparation of the methodological approach to be followed by the evaluation team; 2) country visits to a representative range of at least 4 programme countries⁶, and 3) a thorough write up of the evaluation report,

⁶ The final choice of countries to be visited will be decided during the inception phase with a view to providing as representative an overview of programme results as possible. These countries may include Fiji (where the programme secretariat is based), Papua

to include analysis and transparent aggregation of the different 'lines of evidence' collected during the preceding evaluation phases into country reports and then a final evaluation report with relevant annexes.

During the country visits, the expected level of effort for the evaluation should include at a minimum 5 days per country with a minimum of two members of the evaluation team to visit each country. Team members should be experienced evaluators with relevant technical knowledge of the intervention being assessed.

In total, it is expected that the evaluation will take at a minimum 150 person days to complete, including all team members' contributions to the inception, country visit and write up phases of the evaluation.

The methodology – including the final choice of which countries to visit - will be further developed during the inception phase under the supervision of the Evaluation Unit.

5. Audience and timing

The primary audience for this evaluation is UNCDF and key stakeholders (including programme funders) and partners in the UNCDF-supported countries that have benefited from PFIP support.

The mid-term evaluation is scheduled as follows:

Inception phase:	February 2019
Country visits:	March, 2019
Write up phase and final report:	April - May, 2019

6. Main deliverables

The below proposed timeframe and expected deliverables will be discussed with the evaluation team and refined during the inception phase. The final schedule of deliverables will be presented in the inception report. The Evaluation Unit reserves the right to request revisions to the evaluation deliverables until they meet the quality standards set by the UNCDF's Evaluation Unit for evaluation reports (please see Annex 1 for more details). The Evaluation Team Leader is responsible for preparing and submitting the following deliverables:

Deliverables	Description	General Timeframe
INCEPTION PHASE:	An inception report presenting a fully developed evaluation matrix, methodology, data collection tool kit and a detailed work	February, 2019

Inception Report and Data Collection Toolkit	plan with timeline following a template to be provided by the Evaluation Unit.	
FIELD MISSION PHASE: Country visits planned and conducted	The final choice of countries will be decided during the inception phase.	March, 2019
POST MISSION PHASE: Draft Evaluation Report including clear evaluation findings aggregated and synthesized on the basis of the results of the different data collection and analysis tools. (including up to three rounds of revisions)	a. A report presenting the evaluation findings and recommendations for each program/evaluation as a whole (max. 35 – 40 pages) plus in annex i) short (15 – 20 page) synthesis reports of findings of the performance of MAP in each country visited taking into account the specificities of the implementation model and the importance of policy and institutional context alongside 2) summaries of the findings from each of the minimum five ‘lines of evidence’ used to support the evaluation findings as well as 2i) an Executive Summary of maximum 5 pages summarising the main findings and recommendations in English and French. b. All completed tools and datasets making up the different lines of evidence should be made available to the Evaluation Unit upon request (including <u>transcribed highlights</u> from interviews and focus group discussions, details from quantitative analysis).	April - May, 2019

Power Point Presentation for HQ debriefing (max 15 slides and 20 minutes presentation).	A PPT summarizing the main findings and recommendations.	May - June, 2019
Final Evaluation Report , including an Executive Summary, and organized according to the evaluation sub-question with evaluation findings aggregated and synthesized on the basis of the results of the different data collection and analysis tools.	A final report that incorporates comments received from all partners.	June, 2019

7. Composition of Evaluation Team:

The evaluation team should present a combination of technical expertise in evaluation and experience in designing and managing interventions in the field of financial inclusion and market development relevant to the programmes, with clear experience and expertise in evaluating gender equality in financial inclusion programmes. **Experience in evaluating UN programmes, including UNCDF, is preferred but not mandatory.**

The team should be familiar with approaches used to assess program contribution to market development/systemic changes, business case of financial products and services, as well as theory-based approaches to programme evaluation, using both quantitative and qualitative analysis of existing secondary data and primary data sources. The team should have comprehensive knowledge of inclusive finance industry best practices across the board in the financial services industry – from customer to product to regulatory

environment. Evidence of experience with inclusive finance programmes to support women's empowerment and gender equality will also be considered a plus.

The evaluation team should also be gender-balanced and include representatives from a programme country in which the programme has been implemented.

The teams should also demonstrate the following experience and expertise:

- At least 10 years of proven experience in designing and conducting international development evaluations applying mixed methods evaluation approaches (including preferably experience with techniques such as contribution analysis, outcome mapping, process tracing etc) applied to a variety of different modalities in international development cooperation;
- At least 10 years of proven experience in regional financial market facilitation, funding facilities and market assessment;
- Experience in assessing the business case and transformational value of specific products, delivery models and channels;
- At least 10 years of demonstrated experience in support to policy making and capacity development of regulators overseeing inclusive finance systems;
- Understanding of the product innovation and product development processes within financial institutions;
- Deep general understanding of private sector motivations and culture and the process of product innovation;
- Experience in Human-Centered Design (HCD);
- Understanding of the operations of financial service providers, particularly digital financial services, particularly in rural, sparsely populated environments;
- At least 7 years of proven experience in creating or supporting innovations to expand mass market financial services to low-income market segments;
- Demonstrated experience in integrating gender equality and women's empowerment in evaluations;
- Evidence of formal evaluation and research training, including familiarity with OECD or UN norms and standards for development evaluation
- Experience in developing relevant program recommendations from evaluation insights;
- Knowledge and awareness of issues related to the business case overall for overall FSPs, underserved markets (rural and women), alternative delivery mechanisms, Digital Financial Services, and financial education.

It is requested that the proposed evaluation team be made up of at least the following roles:

- 1 Team Leader with at least 10 - 15 years evaluation/inclusive finance/digital financial service/market development experience
- Team Members with 10 - 12 years relevant experience of inclusive finance and evaluation, including relevant gender mainstreaming as well as digital financial services experience
- 1 expert with 7-10 years of experience in digital financial services

- National/regional consultants with country ecosystem experience to participate in the country visits as necessary
- Significant experience with gender mainstreaming/financial services for women should be present in the profiles of at least two of the listed team members

In order to meet good practice in ensuring sufficient coverage of gender equality and women's empowerment in the evaluation design and conduct, the financial inclusion gender equality expert should support the evaluation team in understanding the distinction between women's financial inclusion versus empowerment, and ensure that the evaluations report this accordingly. The expert should focus on filtering the sex-disaggregated data, and distinguish gender-differentiated impacts at the client level. The expert will have the responsibility for appraising the substance and effectiveness of approaches, products, outcomes and risks of women's financial inclusion.

For the country visits, the evaluation team should be made up of at least two consultants, the senior consultant having at least ten – twelve years of relevant experience to the programme being evaluated and be able to 'apply an evaluative lens' at all points during the conduct of the country visits.

It is also requested that the Team Leader participate in at least the first country visit with a view to familiarising themselves with the environment in which the programme is being implemented and to help with team lead responsibilities.

8. Proposal requirements

- **Methodology**
- **Detailed work plan with timeline of major activities**
- **Proposed team (with up to date CVs)**
- **Overview of past examples (minimum 10) of conducted evaluations with comparable scope, including references**

The technical proposal should describe the methodology and approach to achieve the objectives of the evaluation, including the team proposed. The technical proposal should not exceed 30 pages + annexes (for example CVs).

a. As part of the **methodological proposal** for the evaluation, the following elements should be included:

- An overview of the **data collection strategy** to be used in answering the evaluation questions, including the type of qualitative and quantitative tools that will be used in assessing existing secondary data and generating new primary data. In proposing the evaluation methodology, bidders are requested to respect the various quality standards for UNCDF evaluation set out in Annex 1.
- The proposal should also highlight how the evaluation will apply a gender responsive lens with a view to generating findings that take into account the perspective of women, rural, and un(der)banked population segments, as well as make use of the Gender Economic Empowerment Framework

b. A **detailed work plan** including:

- A **detailed evaluation work plan for conducting the evaluation**, showing the overall time commitment for the evaluation, as well as specific activities and time allocated to each individual team member. Note that the evaluation team should have sufficient time to complete:
 - i. Review of all relevant programme documentation during the inception phase, including a briefing by the project team on the programme during the inception phase;
 - ii. Country visits to the four countries mentioned above;
 - iii. Write up of the evaluation report presenting the findings on the programme as a whole as well as the supplementary country reports.

c. **Information on the proposed team** members should include at least:

- Detailed CVs for each member of the team,
- Description of team position and area of expertise (ex. Team Leader; Inclusive Finance Expert, etc.)
- Description of data collection and logistic support team for each of the countries visits

All team members that will engage in country visits should also be available for the initial kick-off meeting.

d. **Information on past examples of evaluations** conducted should include:

- A concise description of relevant past evaluations conducted including the methodology that has been followed
- Details of references for these evaluations that can be followed up

9. Impartiality requirements

We take the opportunity here to remind potential bidders that in line with UN norms and standards for evaluation, the ability of the evaluation team to conduct an independent and impartial evaluation of the intervention being assessed is a pre-requisite. With this in mind, interested firms should ensure specifically that members of the evaluation team that are proposed have not had any previous experience of working with the programme being evaluated.

10. Scope of proposal Price and schedule of payments

The technical proposal cannot include any information on costs. The financial proposal should provide a detailed costing for the scope of work and deliverables described for each of the above-mentioned evaluations. The Financial Proposal shall list all major cost components associated with the services and the detailed breakdown of such costs, including fees, travel costs, per diem, etc. All outputs and activities described in the offer must be priced separately on a one-to-one correspondence.

Any output and activities described in the offer but not priced in the Financial Proposal shall be assumed to be included in the prices of other activities or items, as well as in the final total price.

In terms of level of effort, interested firms are invited to propose a methodology that includes an average of at least 25 days for the country visits, and an additional 25 days total for the inception phase and write up stage for each consultant.

Schedule of payments:

25% of contract: upon submission of inception report

35% of contract: upon submission of 1st draft report

40% of contract: upon approval of final evaluation report.

Annex 1: Quality Grid for UNCDF Evaluations

TOR and Design (Weight 15%)
1. Do the Terms of Reference clearly outline the focus for the evaluation in a logical and realistic
2. Do the Terms of Reference detail timescales and budgets for the evaluation?
3. Does the TOR clearly outline the evaluation's planned approach?
4. Is the proposed outline of the evaluation approach and methodology clearly detailed in the
5. Does the ToR request the evaluator to include gender and vulnerable group issues within the evaluation?
Report and Methodology (Weight 30%)
STRUCTURE
1. Is the evaluation report well-balanced and structured?
2. Does the Evaluation report clearly address the objectives of the evaluation as outlined in the
METHODOLOGY
3. Is the evaluation's methodological approach clearly outlined?
4. Is the nature and extent of the project/ programmes stakeholders or partnerships and their role and involvement in the project/ programme explained adequately?
5. Does the Evaluation clearly assess the projects/ programmes level of RELEVANCE?
6. Does the Evaluation clearly assess the projects/ programmes level of EFFECTIVENESS?
7. Does the Evaluation clearly assess the projects/ programmes level of EFFICIENCY?
8. Does the Evaluation clearly assess the projects/ programmes level of SUSTAINABILITY?
DATA COLLECTION
9. Are data collection methods and analysis clearly outlined?
10. Is the data collection approach and analysis adequate for scope of the evaluation?
11. Are any changes to the evaluation approach or limitations in implementation during the evaluation mission clearly outlined and explained?
REPORT CONTENT
12. Does the evaluation draw linkages to the UNDP country programme strategy and/ or
13. Does the Evaluation draw linkages to related National government strategies and plans in the sector/ area of support?

14. Does the evaluation detail programme/ project funding and provide funding data?
15. Does the evaluation include an assessment of the projects M&E design, implementation and
16. Are all indicators in the logical framework assessed individually, with final achievements
Crosscutting (Weight 15%)
1. Are human rights, disabilities, minorities and vulnerable group issues addressed where
2. Does the report discuss poverty/ environment nexus or sustainable livelihoods issues, as
3. Does the report discuss disaster risk reduction and climate change mitigation and adaptation
4. Does the report discuss crisis prevention and recovery issues, as where relevant?
5. Are the principles and policy of gender equality and the empowerment of women (GEEW) integrated in the evaluation scope and indicators, as relevant?
6. Does the Evaluation's Criteria and Evaluation Questions specifically address how GEEW has been integrated into the design, planning, implementation of the intervention and the results achieved, as relevant?
7. Are gender-responsive Evaluation methodology, Methods and tools, and Data Analysis Techniques selected?
8. Do the evaluation findings, conclusions and recommendation take gender equality and the empowerment of women (GEEW) aspects into consideration?
9. Does the evaluation draw linkages to the SDGs and relevant targets and indicators for the area
Evaluation Findings, Conclusions and Recommendations (Weight 40%)
FINDINGS AND CONCLUSIONS
11. Are any changes to the evaluation approach or limitations in implementation during the evaluation mission clearly outlined and explained?
REPORT CONTENT
12. Does the evaluation draw linkages to the UNDP country programme strategy and/ or
13. Does the Evaluation draw linkages to related National government strategies and plans in the sector/ area of support?
14. Does the evaluation detail programme/ project funding and provide funding data?
15. Does the evaluation include an assessment of the projects M&E design, implementation and
16. Are all indicators in the logical framework assessed individually, with final achievements
Crosscutting (Weight 15%)
1. Are human rights, disabilities, minorities and vulnerable group issues addressed where
2. Does the report discuss poverty/ environment nexus or sustainable livelihoods issues, as
3. Does the report discuss disaster risk reduction and climate change mitigation and adaptation

4. Does the report discuss crisis prevention and recovery issues, as where relevant?
5. Are the principles and policy of gender equality and the empowerment of women (GEEW) integrated in the evaluation scope and indicators, as relevant?
6. Does the Evaluation's Criteria and Evaluation Questions specifically address how GEEW has been integrated into the design, planning, implementation of the intervention and the results achieved, as relevant?
7. Are gender-responsive Evaluation methodology, Methods and tools, and Data Analysis Techniques selected?
8. Do the evaluation findings, conclusions and recommendation take gender equality and the empowerment of women (GEEW) aspects into consideration?
9. Does the evaluation draw linkages to the SDGs and relevant targets and indicators for the area
Evaluation Findings, Conclusions and Recommendations (Weight 40%)
FINDINGS AND CONCLUSIONS
1. Does the evaluation report contain a concise and logically articulated set of findings?
2. Does the evaluation report contain a concise and logically articulated set of conclusions?
3. Does the evaluation report contain a concise and logically articulated set of Lessons learned?
4. Do the findings and conclusions relate?
5. Are the findings and conclusions supported with data and interview sources?
6. Do the conclusions build on the findings of the evaluation?
7. Are risks discussed within the evaluation report?
RECOMMENDATIONS
8. Are the recommendations clear, concise, realistic and actionable?
9. Are recommendations linked to Country Office outcomes and strategies and actionable by the

Section 6: Returnable Bidding Forms / Checklist

This form serves as a checklist for preparation of your Proposal. Please complete the Returnable Bidding Forms in accordance with the instructions in the forms and return them as part of your Proposal submission. No alteration to format of forms shall be permitted and no substitution shall be accepted.

Before submitting your Proposal, please ensure compliance with the Proposal Submission instructions of the BDS 22.

Technical Proposal Envelope:

Have you duly completed all the Returnable Bidding Forms?	
▪ Form A: Technical Proposal Submission Form	<input type="checkbox"/>
▪ Form B: Bidder Information Form	<input type="checkbox"/>
▪ Form C: Joint Venture/Consortium/ Association Information Form	<input type="checkbox"/>
▪ Form D: Qualification Form	<input type="checkbox"/>
▪ Form E: Format of Technical Proposal	<input type="checkbox"/>
▪ Form H: Proposal Security Form	<input type="checkbox"/>
Have you provided the required documents to establish compliance with the evaluation criteria in Section 4?	<input type="checkbox"/>

Financial Proposal Envelope

(Must be submitted in a separate sealed envelope/password protected email)

▪ Form F: Financial Proposal Submission Form	<input type="checkbox"/>
▪ Form G: Financial Proposal Form	<input type="checkbox"/>

Form A: Technical Proposal Submission Form

Name of Bidder:	[Insert Name of Bidder]	Date:	Select date
RFP reference:	[Insert RFP Reference Number]		

We, the undersigned, offer to provide the services for [Insert Title of services] in accordance with your Request for Proposal No. [Insert RFP Reference Number] and our Proposal. We are hereby submitting our Proposal, which includes this Technical Proposal and our Financial Proposal sealed under a separate envelope.

We hereby declare that our firm, its affiliates or subsidiaries or employees, including any JV/Consortium /Association members or subcontractors or suppliers for any part of the contract:

- a) is not under procurement prohibition by the United Nations, including but not limited to prohibitions derived from the Compendium of United Nations Security Council Sanctions Lists;
- b) have not been suspended, debarred, sanctioned or otherwise identified as ineligible by any UN Organization or the World Bank Group or any other international Organization;
- c) have no conflict of interest in accordance with Instruction to Bidders Clause 4;
- d) do not employ, or anticipate employing, any person(s) who is, or has been a UN staff member within the last year, if said UN staff member has or had prior professional dealings with our firm in his/her capacity as UN staff member within the last three years of service with the UN (in accordance with UN post-employment restrictions published in ST/SGB/2006/15);
- e) have not declared bankruptcy, are not involved in bankruptcy or receivership proceedings, and there is no judgment or pending legal action against them that could impair their operations in the foreseeable future;
- f) undertake not to engage in proscribed practices, including but not limited to corruption, fraud, coercion, collusion, obstruction, or any other unethical practice, with the UN or any other party, and to conduct business in a manner that averts any financial, operational, reputational or other undue risk to the UN and we embrace the principles of the United Nations Supplier Code of Conduct and adhere to the principles of the United Nations Global Compact.

We declare that all the information and statements made in this Proposal are true and we accept that any misinterpretation or misrepresentation contained in this Proposal may lead to our disqualification and/or sanctioning by the UNCDF.

We offer to provide services in conformity with the Bidding documents, including the UNCDF General Conditions of Contract and in accordance with the Terms of Reference

Our Proposal shall be valid and remain binding upon us for the period of time specified in the Bid Data Sheet.

We understand and recognize that you are not bound to accept any Proposal you receive.

I, the undersigned, certify that I am duly authorized by [Insert Name of Bidder] to sign this Proposal and bind it should UNCDF accept this Proposal.

Name: _____

Title: _____

Date: _____

Signature: _____

[Stamp with official stamp of the Bidder]

Form B: Bidder Information Form

Legal name of Bidder	[Complete]
Legal address	[Complete]
Year of registration	[Complete]
Bidder's Authorized Representative Information	Name and Title: [Complete] Telephone numbers: [Complete] Email: [Complete]
Are you a UNGM registered vendor?	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, [insert UGNM vendor number]
Are you a UNCDF vendor?	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, [insert UNCDF vendor number]
Countries of operation	[Complete]
No. of full-time employees	[Complete]
Quality Assurance Certification (e.g. ISO 9000 or Equivalent) (If yes, provide a Copy of the valid Certificate):	[Complete]
Does your Company hold any accreditation such as ISO 14001 related to the environment? (If yes, provide a Copy of the valid Certificate):	[Complete]
Does your Company have a written Statement of its Environmental Policy? (If yes, provide a Copy)	[Complete]
Contact person UNCDF may contact for requests for clarification during Proposal evaluation	Name and Title: [Complete] Telephone numbers: [Complete] Email: [Complete]
Please attach the following documents:	<ul style="list-style-type: none"> ▪ Company Profile, which should <u>not</u> exceed fifteen (15) pages, including printed brochures and product catalogues relevant to the goods/services being procured ▪ Certificate of Incorporation/ Business Registration ▪ Tax Registration/Payment Certificate issued by the Internal Revenue Authority evidencing that the Bidder is updated with its tax payment obligations, or Certificate of Tax exemption, if any such privilege is enjoyed by the Bidder ▪ Trade name registration papers, if applicable ▪ Local Government permit to locate and operate in assignment location, if applicable ▪ Official Letter of Appointment as local representative, if Bidder is submitting a Bid in behalf of an entity located outside the country ▪ Power of Attorney

Form C: Joint Venture/Consortium/Association Information Form

Name of Bidder:	[Insert Name of Bidder]	Date:	Select date
RFP reference:	[Insert RFP Reference Number]		

To be completed and returned with your Proposal if the Proposal is submitted as a Joint Venture/Consortium/Association.

No	Name of Partner and contact information (address, telephone numbers, fax numbers, e-mail address)	Proposed proportion of responsibilities (in %) and type of services to be performed
1	[Complete]	[Complete]
2	[Complete]	[Complete]
3	[Complete]	[Complete]

Name of leading partner (with authority to bind the JV, Consortium, Association during the RFP process and, in the event a Contract is awarded, during contract execution)	[Complete]
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We have attached a copy of the below document signed by every partner, which details the likely legal structure of and the confirmation of joint and severable liability of the members of the said joint venture:

☐ Letter of intent to form a joint venture **OR** ☐ JV/Consortium/Association agreement

We hereby confirm that if the contract is awarded, all parties of the Joint Venture/Consortium/Association shall be jointly and severally liable to UNCDF for the fulfillment of the provisions of the Contract.

Name of partner: _____ Name of partner: _____

Signature: _____ Signature: _____

Date: _____ Date: _____

Name of partner: _____ Name of partner: _____

Signature: _____ Signature: _____

Date: _____ Date: _____

Form D: Qualification Form

Name of Bidder:	[Insert Name of Bidder]	Date:	Select date
RFP reference:	[Insert RFP Reference Number]		

If JV/Consortium/Association, to be completed by each partner.

Historical Contract Non-Performance

<input type="checkbox"/> Contract non-performance did not occur for the last 3 years			
<input type="checkbox"/> Contract(s) not performed for the last 3 years			
Year	Non- performed portion of contract	Contract Identification	Total Contract Amount (current value in US\$)
		Name of Client: Address of Client: Reason(s) for non-performance:	

Litigation History (including pending litigation)

<input type="checkbox"/> No litigation history for the last 3 years			
<input type="checkbox"/> Litigation History as indicated below			
Year of dispute	Amount in dispute (in US\$)	Contract Identification	Total Contract Amount (current value in US\$)
		Name of Client: Address of Client: Matter in dispute: Party who initiated the dispute: Status of dispute: Party awarded if resolved:	

Previous Relevant Experience

Please list only previous similar assignments successfully completed in the last 3 years.

List only those assignments for which the Bidder was legally contracted or sub-contracted by the Client as a company or was one of the Consortium/JV partners. Assignments completed by the Bidder's individual experts working privately or through other firms cannot be claimed as the relevant experience of the Bidder, or that of the Bidder's partners or sub-consultants, but can be claimed by the Experts themselves in their CVs. The Bidder should be prepared to substantiate the claimed experience by presenting copies of relevant documents and references if so requested by UNCDF.

Project name & Country of Assignment	Client & Reference Contact Details	Contract Value	Period of activity and status	Types of activities undertaken

Bidders may also attach their own Project Data Sheets with more details for assignments above.

☐ Attached are the Statements of Satisfactory Performance from the Top 3 (three) Clients or more.

Financial Standing

Annual Turnover for the last 3 years	Year	USD
	Year	USD
	Year	USD
Latest Credit Rating (if any), indicate the source		

Financial information (in US\$ equivalent)	Historic information for the last 3 years		
	Year 1	Year 2	Year 3
	<i>Information from Balance Sheet</i>		
Total Assets (TA)			
Total Liabilities (TL)			
Current Assets (CA)			
Current Liabilities (CL)			
	<i>Information from Income Statement</i>		
Total / Gross Revenue (TR)			
Profits Before Taxes (PBT)			
Net Profit			

Current Ratio			
---------------	--	--	--

☐ Attached are copies of the audited financial statements (balance sheets, including all related notes, and income statements) for the years required above complying with the following condition:

- a) Must reflect the financial situation of the Bidder or party to a JV, and not sister or parent companies;
- b) Historic financial statements must be audited by a certified public accountant;
- c) Historic financial statements must correspond to accounting periods already completed and audited.
No statements for partial periods shall be accepted.

Form E: Format of Technical Proposal

Name of Bidder:	[Insert Name of Bidder]	Date:	Select date
RFP reference:	[Insert RFP Reference Number]		

The Bidder's proposal should be organized to follow this format of Technical Proposal. Where the bidder is presented with a requirement or asked to use a specific approach, the bidder must not only state its acceptance, but also describe how it intends to comply with the requirements. Where a descriptive response is requested, failure to provide the same will be viewed as non-responsive.

SECTION 1: Bidder's qualification, capacity and expertise

- 1.1 Brief description of the organization, including the year and country of incorporation, and types of activities undertaken.
- 1.2 General organizational capability which is likely to affect implementation: management structure, financial stability and project financing capacity, project management controls, extent to which any work would be subcontracted (if so, provide details).
- 1.3 Relevance of specialized knowledge and experience on similar engagements done in the region/country.
- 1.4 Quality assurance procedures and risk mitigation measures.
- 1.5 Organization's commitment to sustainability.

SECTION 2: Proposed Methodology, Approach and Implementation Plan

This section should demonstrate the bidder's responsiveness to the TOR by identifying the specific components proposed, addressing the requirements, providing a detailed description of the essential performance characteristics proposed and demonstrating how the proposed approach and methodology meets or exceeds the requirements. All important aspects should be addressed in sufficient detail and different components of the project should be adequately weighted relative to one another.

- 2.1 A detailed description of the approach and methodology for how the Bidder will achieve the Terms of Reference of the project, keeping in mind the appropriateness to local conditions and project environment. Details how the different service elements shall be organized, controlled and delivered.
- 2.2 The methodology shall also include details of the Bidder's internal technical and quality assurance review mechanisms.
- 2.3 Explain whether any work would be subcontracted, to whom, how much percentage of the work, the rationale for such, and the roles of the proposed sub-contractors and how everyone will function as a team.
- 2.4 Description of available performance monitoring and evaluation mechanisms and tools; how they shall be adopted and used for a specific requirement.
- 2.5 Implementation plan including a Gantt Chart or Project Schedule indicating the detailed sequence of activities that will be undertaken and their corresponding timing.
- 2.6 Demonstrate how you plan to integrate sustainability measures in the execution of the contract.
- 2.7 Any other comments or information regarding the project approach and methodology that will be adopted.

SECTION 2A: Bidder's Comments and Suggestions on the Terms of Reference

Provide comments and suggestions on the Terms of Reference, or additional services that will be rendered beyond the requirements of the TOR, if any.

SECTION 3: Management Structure and Key Personnel

- 3.1 Describe the overall management approach toward planning and implementing the project. Include an organization chart for the management of the project describing the relationship of key positions and designations. Provide a spreadsheet to show the activities of each personnel and the time allocated for his/her involvement.
- 3.2 Provide CVs for key personnel that will be provided to support the implementation of this project using the format below. CVs should demonstrate qualifications in areas relevant to the Scope of Services.

Format for CV of Proposed Key Personnel

Name of Personnel	[Insert]
Position for this assignment	[Insert]
Nationality	[Insert]
Language proficiency	[Insert]
Education/Qualifications	<i>[Summarize college/university and other specialized education of personnel member, giving names of schools, dates attended, and degrees/qualifications obtained.]</i> [Insert]
Professional certifications	<i>[Provide details of professional certifications relevant to the scope of services]</i> <ul style="list-style-type: none">▪ Name of institution: [Insert]▪ Date of certification: [Insert]
Employment Record/Experience	<i>[List all positions held by personnel (starting with present position, list in reverse order), giving dates, names of employing organization, title of position held and location of employment. For experience in last five years, detail the type of activities performed, degree of responsibilities, location of assignments and any other information or professional experience considered pertinent for this assignment.]</i> [Insert]
References	<i>[Provide names, addresses, phone and email contact information for two (2) references]</i> Reference 1: [Insert] Reference 2: [Insert]

I, the undersigned, certify that to the best of my knowledge and belief, these data correctly describe my qualifications, my experiences, and other relevant information about myself.

Signature of Personnel

Date (Day/Month/Year)

Form F: Financial Proposal Submission Form

Name of Bidder:	[Insert Name of Bidder]	Date:	Select date
RFP reference:	[Insert RFP Reference Number]		

We, the undersigned, offer to provide the services for [Insert Title of services] in accordance with your Request for Proposal No. [Insert RFP Reference Number] and our Proposal. We are hereby submitting our Proposal, which includes this Technical Proposal and our Financial Proposal sealed under a separate envelope.

Our attached Financial Proposal is for the sum of [Insert amount in words and figures].

Our Proposal shall be valid and remain binding upon us for the period of time specified in the Bid Data Sheet.

We understand you are not bound to accept any Proposal you receive.

Name: _____

Title: _____

Date: _____

Signature: _____

[Stamp with official stamp of the Bidder]

Form G: Financial Proposal Form

Name of Bidder:	[Insert Name of Bidder]	Date:	Select date
RFP reference:	[Insert RFP Reference Number]		

The Bidder is required to prepare the Financial Proposal following the below format and submit it in an envelope separate from the Technical Proposal as indicated in the Instruction to Bidders. Any Financial information provided in the Technical Proposal shall lead to Bidder's disqualification.

The Financial Proposal should align with the requirements in the Terms of Reference and the Bidder's Technical Proposal.

Currency of the proposal: USD

Table 1: Summary of Overall Prices

	Amount(s) in USD
Financial proposal for training providing services	
Professional Fees (from Table 2) Honorarium for team leader	
Professional Fees (from Table 2) Honorarium for team members	
Other Costs (from Table 3)	
Total Amount of Financial Proposal VAT 0%	
Financial proposal for field phase detailed per country/ per region	
Transportation:	
Accommodation	
Interpretation	
Written translation:	
Etc	

Total final and all-inclusive price quotation (VAT 0%)	
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Table 2: Breakdown of Professional Fees

Name	Position	Fee Rate	No. of Days/months/ hours	Total Amount
		<i>A</i>	<i>B</i>	<i>C=A+B</i>
In-Country				
Home Based				
Subtotal Professional Fees:				

Table 3: Breakdown of Other Costs

Description	UOM	Quantity	Unit Price	Total Amount
International flights	Trip			
Subsistence allowance	Day			
Miscellaneous travel expenses	Trip			
Local transportation costs	Lump Sum			
Out-of-Pocket Expenses				
Other Costs: (please specify)				
Subtotal Other Costs:				

Table 4: Breakdown of Price per Deliverable/Activity

Deliverable/ Activity description	Time (person days)	Professional Fees	Other Costs	Total
25% of contract: upon submission of inception report				
35% of contract: upon submission of 1st draft report				
40% of contract: upon approval of final evaluation report.				

.....				

Form H: Form of Proposal Security

**Proposal Security must be issued using the official letterhead of the Issuing Bank.
Except for indicated fields, no changes may be made on this template.**

To: UNCDF

[Insert contact information as provided in Data Sheet]

WHEREAS [Name and address of Bidder] (hereinafter called "the Bidder") has submitted a Proposal to UNCDF dated [Click here to enter a date](#) to execute Services [Insert Title of Services] (hereinafter called "the Proposal"):

AND WHEREAS it has been stipulated by you that the Bidder shall furnish you with a Bank Guarantee by a recognized bank for the sum specified therein as security in the event that the Bidder:

- a) Fails to sign the Contract after UNCDF has awarded it;
- b) Withdraws its Proposal after the date of the opening of the Proposals;
- c) Fails to comply with UNCDF's variation of requirement, as per RFP instructions; or
- d) Fails to furnish Performance Security, insurances, or other documents that UNCDF may require as a condition to rendering the contract effective.

AND WHEREAS we have agreed to give the Bidder such this Bank Guarantee:

NOW THEREFORE we hereby affirm that we are the Guarantor and responsible to you, on behalf of the Bidder, up to a total of *[amount of guarantee] [in words and numbers]*, such sum being payable in the types and proportions of currencies in which the Price Proposal is payable, and we undertake to pay you, upon your first written demand and without cavil or argument, any sum or sums within the limits of *[amount of guarantee as aforesaid]* without your needing to prove or to show grounds or reasons for your demand for the sum specified therein.

This guarantee shall be valid up to 30 days after the final date of validity of bids.

SIGNATURE AND SEAL OF THE GUARANTOR BANK

Signature: _____

Name: _____

Title: _____

Date: _____

Name of Bank _____

Address _____

[Stamp with official stamp of the Bank]