

TERMS OF REFERENCE

Ref: PN/FJI-03-19

Location	Suva, Fiji
Application deadline	21 st January 2019 (11.59pm Fiji Time)
Title	DFS Design and Innovation Consultant
Type of Contract	Long Term Agreement - Individual Contractor
Post Level	International Consultant
Languages required:	English
Duration of Initial Contract:	200 days spread through Jan -2019 – Jan- 2020

BACKGROUND

The Pacific Financial Inclusion Programme (PFIP) works in South Pacific markets to increase the number of low-income customers who adopt formal financial services. PFIP does this by funding financial service providers that are innovating with digital finance, conducting market research, and providing technical assistance to policymakers. The primary countries of focus for the PFIP are Fiji, Papua New Guinea (PNG), Samoa, Solomon Islands (SOI), Tonga and Vanuatu.

The PFIP is administered by UNCDF and UNDP and funded by the Australian Government's Department of Foreign Affairs and Trade, the European Union, and the New Zealand Government's Ministry of Foreign Affairs and Trade.

UNCDF/PFIP is looking for a seasoned expert to support our efforts to spur innovations in digital solutions for financial inclusion, primarily in the Pacific, but this may include any other countries where UNCDF is active, such as in Asia or Africa. The expert is expected to support in-country teams in identifying relevant opportunities and providing technical support in designing and delivering projects that promote digital finance innovations in our programme countries.

DUTIES AND RESPONSIBILITIES

Scope of Work

The consultant will be contracted for the following projects and activities:

Scaling the Ave Pa'anga Pau Digital Remittance Solution with Tonga Development Bank

- Work with TDB in informing the design and delivery of innovative digital remittances solutions
- Oversee and support the implementation of the agreed workplan, resources, deliverables, and communication
- Provide technical support on:
 - User experience optimization for driving adoption and usage
 - Marketing and customer engagement

- Developing customer value proposition, including associated use cases
- Growth and scaling
- Change management and capacity building
- Business case and impact analysis

Design and Implementation of the Asia-Pacific FinTech Innovation Challenge

- Support the design of the Asia-Pacific Fintech challenge, including any funding proposals for UNCDF/PFIP's partners, donors, and internal stakeholders
- Coordinate the efforts related to communication and delivery of the challenge from beginning till the end
- Manage and coordinate implementation of the three phases of the innovation challenge (Define and kick-off, Bootcamp, Accelerator), ensuring adequate support to fintech innovators and implementing partners
- Communicate and report the progress to UNCDF/PFIP and its designated stakeholders on a regular basis
- Document the process and support capturing the lessons learned and the creation of KM products through working with UNCDF/PFIP KM and communication teams

Expected Outputs and Deliverables

- The consultant will submit a Project Progress Report monthly.
- The payment will be subject to a written satisfactory acceptance report provided by PFIP Programme Manager. PFIP will make the payment(s) against the actual number of days and work done.
- The Consultant is required to submit quarterly workplan highlighting the key activities and outputs. This needs to be agreed with the PFIP Manager. The progress report will be assessed against the agreed workplan.
- PFIP will provide feedback on the work of the consultant to ensure the quality of deliverables are in line with the expectations of its partner(s).
- The consultants are required to submit the supporting documents and evidence of the work completed along with the Progress Report.
- The payments are subject to the submission of the project reports and documents, after incorporating the feedback from the partner, and the subsequent approval of the Project Progress Reports.

Institutional Arrangement

- The Consultant will be responsible for finalizing key strategic decisions and associated workplans with PFIP and its Partners, executing the agreed tasks, and supervising the implementation.
- Decision making and reporting shall be organized to provide PFIP and its Partners with oversight of key strategic decisions and visibility on the work progress.
- The Consultant will perform this role through a combination of off-site monitoring and technical support, on-site work at project location(s), and if necessary with the approval of PFIP Manager or designate travel to any other location, on a need basis
- Any other work-related expenses, including domestic travel and hiring of workshop venues, will be arranged by PFIP. Any unforeseeable expenses that are necessary to perform the assigned tasks but not mentioned here will be reimbursed subject to prior written approval from PFIP Manager or nominated person.
- The Consultant will report to the PFIP Manager or his nominated assignee. The consultant may also be required to report to a designated focal point within the PFIP partner organization.

- The Consultant will provide feedback to PFIP by engaging via bi-weekly calls (or more frequently if necessary) with the PFIP Programme manager, and the submission of required project work plans and progress reports.
- Individuals applying, if successful, have the option to sign an Individual Contract in their personal capacity or a Reimbursable Loan Agreement (RLA) which shall be signed by the individuals employer or company/firm.
- Successful individuals will be required to provide confirmation or proof of medical insurance during the duration of the contract prior to signing the contract.

Duration of the Work

PFIP will contract the DFS Design and Innovation Consultant on a Long Term Arrangement (LTA). It is envisioned that the engagement will be for approximately 200 days over the period from January 2019 to January 2020. The call-off for the LTA will be via issuance of new TOR for each assignment or based on monthly progress activities as per workplan.

Estimated Engagement Timelines

Month	No of days of engagement
Jan-19	10
Feb-19	20
Mar-19	20
Apr-19	20
May-19	20
Jun-19	14
Jul-19	14
Aug-19	14
Sep-19	14
Oct-19	12
Nov-19	12
Dec-19	10
Jan-20	20
Total	200

Duty Station

- The duty station is Suva, Fiji, with regular travel to PFIP programme countries as well as other countries where UNCDF is active.

Tentative Travel Plans		
Countries	Estimate	Days
PNG	10%	20
Fiji	35%	70
Vanuatu	10%	20
Malaysia	30%	60

Tonga	15%	30	
	100%	200	

COMPETENCIES

- Strong interpersonal and communication skills for varied cultural contexts.
- Ability to work independently with minimal supervision.
- Displays gender, religion, race, nationality and age sensitivity and adaptability.
- Computer literacy (e.g. Microsoft Word, Excel, PowerPoint) is a prerequisite.
- Additional skills and knowledge of prototyping tools and technology will be useful.

REQUIRED SKILLS AND EXPERIENCE

Educational Qualifications:

Minimum bachelor degree in economics, sciences, management and/or related discipline.

Experience:

- At least eight years of relevant professional experience, including experience in digital financial services
- At least three prior engagements of leading design and innovation efforts related to mass market digital finance.
- Demonstrated experience in innovative product and service design for digital solutions in low-fidelity and low-resource environments.
- Experience working with banks, MNOs, and technology companies in Pacific markets is required.
- Knowledge of innovations in the DFS space, particularly of fintech and remittances is desired.

Language requirements

- Strong verbal and written skills in English.
- Prior knowledge of UN/UNDP/UNCDF systems is a plus

Price Proposal and Schedule of Payments

Consultant must send a financial proposal based on **Daily Fee**. Consultant shall quote an all-inclusive Daily Fee for the contract period. The term “all-inclusive” implies that all costs (professional fees, insurance, communications, consumables, etc.) that could be incurred by the IC in completing the assignment are already factored into the daily fee submitted in the proposal. If applicable, travel or daily allowance cost (if any work is to be done outside the IC’s duty station) should be identified separately. Payments shall be done on a monthly basis based on actual days worked, upon verification of completion of deliverables and approval by the IC’s supervisor of a Time Sheet indicating the days worked in the period.

Approved travel during the course of the assignment will be reimbursed by PFIP for the most direct and economical route. In-country living expenses will be covered by prevailing UNDP DSA rates.

In general, UNDP shall not accept travel costs exceeding those of an economy class ticket. Should the IC wish to travel on a higher class he/she should do so using their own resources

In the event of unforeseeable travel not anticipated in this TOR, payment of travel costs including tickets, lodging and terminal expenses should be agreed upon, between the respective business unit and the Individual Consultant, prior to travel and will be reimbursed.

Evaluation Method and Criteria

Individual consultants will be evaluated based on the following methodology:

Cumulative analysis

The award of the contract shall be made to the individual consultant whose offer has been evaluated and determined as a) responsive/compliant/acceptable; and b) having received the highest score out of set of weighted technical criteria (70%). and financial criteria (30%). Financial score shall be computed as a ratio of the proposal being evaluated and the lowest priced proposal received by UNDP for the assignment.

Technical Criteria for Evaluation (Maximum 70 points)

- Criteria 1: Education and other relevant qualifications – Max 5 points
- Criteria 2: Relevant Pacific regional experience – Max 10 points
- Criteria 3: Professional experience leading design and innovation efforts related to mass market digital finance, working with MNO's, Banks and FinTechs – Max 30 points
- Criteria 4: Proposed methodology and approach – Max 25 points

Only candidates obtaining a minimum of 49 points (70% of the total technical points) would be considered for the Financial Evaluation.

Candidates may be called for an interview, which will be used to confirm and/or adjust the technical scores awarded based on documentation submitted.

Documentation required

Interested individual consultants must submit the following documents/information to demonstrate their qualifications.

- **Letter of Confirmation of Interest and Availability** using the template provided in Annex II.
- **Cover letter** which includes a brief description of why the individual considers him/herself as the most suitable for the assignment
- **Proposed Methodology** which includes a brief description methodology (this should not be more than 3 pages)
- **CV** indicating all experience from similar projects, as well as the contact details (email and telephone number) of the bidder and at least three (3) professional references.
- **Financial proposal**, as per template provided in Annex II

Annexes

- Annex I - Individual IC General Terms and Conditions
- Annex II – [Offeror's Letter to UNDP Confirming Interest and Availability for the Individual IC, including Financial Proposal Template](#)

Incomplete, joint proposals and proposals sent to the wrong mailing address will not be accepted. Individuals applying for this consultancy should apply and will be reviewed based on their own

individual capacity. The successful individual may sign an Individual Contract with UNDP or request his/her employer to sign a Reimbursable Loan Agreement (RLA) on their behalf by indicating this in the Offerors letter to Confirming Interest and Availability using Annex II.

Annexes

- Annex I - Individual IC General Terms and Conditions
- Annex II – [Offeror's Letter to UNDP Confirming Interest and Availability for the Individual IC, including Financial Proposal Template](#)

Complete proposals should be submitted to etenderbox.pacific@undp.org (attachments shall not exceed 20MB or on UN JobShop (note UN JobShop supports single document upload hence ensure that technical and financial proposal is submitted as one single document) by 21st January 2019 (11.59 pm Fiji Time). For any clarification regarding this assignment please write to ronald.kumar@undp.org.