

## UNCDF Q&A: Psychometric Test RFA

1. We will provide an sdk that can be integrated into the digital solution and a team member that will help with the integration but the sdk ultimately has to be integrated by the digital provider. Please let me know if this makes sense? [Yes. Please be sure to explain this in detail in your proposal noting compatibility with Android and iOS if possible](#)
2. Could you please let me know if this digital solution is already developed and what is its functionality? [The solution you were first referring to has actually been developed already. The selected firm will be provided with information on this solution and connected with the developer once the engagement is launched.](#)
3. How many languages will you need the survey to be translated into? [Part of the research will require the selected firm to identify and propose which languages will be best fit for the solutions. UNCDF and the partner FSPs will work closely with the selected firm in finalizing this decision](#)
4. This would impact pricing quite a bit if we were to translate it into multiple west African languages. How would you suggest we consider this in the pricing? [The selected firm will not be required to translate the app into multiple languages, but instead choose 1 to 2 that would be compatible to the country context, along with English and French for The Gambia and Guinea respectively.](#)
5. What do you mean by 2/3 prototypes? Is that 2/3 types of surveys with different psychometric questions? [This refers to 2 to 3 prototypes that will need to be developed before a final prototype is selected. The selected firm will need to provide options for UNCDF to choose from](#)
  - a. I'm still unsure what you mean exactly by a prototype - Do these need to be three fully developed psychometric tests for individual and three fully developed psychometric test for group which would all have different content? [No - the prototypes is in reference to the design of the solution and do not need to be fully developed. The idea is to provide UNCDF and the FSPs with options to choose from.](#)
6. Will the FSPs also have KPIs? What will be their incentive to test these 5000 people? Getting FSPs to make the testing mandatory has been a major setback in all donor funded projects we've worked on. [Yes; the FSP will have KPIs and UNCDF is already working with select FSPs in both countries. The incentive for the FSP is to have an new innovative model that will help them assess loan candidates better, thus increasing their loan portfolio](#)
7. This is important as customer behavior vary significantly depending on the product and the credit policy. If the products are different the model for the individual product for FSP 1 will very likely not work on the population for the individual product for FSP 2. Hence this will mean that we will have to build a model per product per FSP which will mean 6 risk models in total, each having the same requirements as outlined below. [The models can be similar across countries and FSPs, however, it will be the responsibility of the selected firm to ensure the content of the psychometric system responds to the country context and FSP product offerings](#)
8. Can you confirm that the 3 FSPs are lending the exact same products (same loan size / term) and have a similar credit policy and collections policy? [No, the FSPs are not lending the exact same products. The FSPs are working in 2 different markets and have their own respective products. The selected firm will need to understand the credit and collections policy of each FSP for this engagement](#)
9. A lot of the learning agenda can only happen once:
  - a. We've collected data on a minimum 200 bad outcome customers and minimum 800 good outcome customers for group and individual clients separately and built a model for each population - this means customers in our target market (youth customers) that were lent to after taking our survey and then had enough time on book to default or repay. Fyi, because we will have to build new psychometric content (as requested by the RFP) we

will not be able to select one of our existing models which are built using our existing content.

1. the FSPs currently lending to youth customers? If the FSPs are currently not lending to youth customers, this would mean taking the risk of lending to youth without a working model - would they be willing to take this risk? [Some are lending to youth customers already, but there is a strong willingness to increase the number of youth clients for each FSP](#)
  2. We will need to receive good and bad outcome youth customers in order to build a model - during the data collection period no scores will be available and FSPs will not be able to rely on our scores to lend. Do you believe that they are currently lending to enough youth for us to be able to collect 200 bad outcome youth customers per product per FSP? [This will be part of the selected firms responsibilities - to identify the number of loans available to assess. Please also note that the RfP stipulates that the segments of focus are youth and women](#)
10. Would you know how long it would take for us to collect this much data? I'm worried the timeline to build the model and then finally get to the learning agenda is not long enough. [Please outline in your proposal the amount of time needed to collect the necessary data. UNCDF will take all suggestions into consideration if they are properly justified](#)
11. If the FSPs make an active decision to use the score in their credit policy - once we have collected enough data and built both models for group and individual customers, the only way to know if the models work and have the positive outcomes expected from them, is if the FSP actively decides to use it during the pilot period.
12. Will the FSPs be willing to change their credit policy to include the scores from the psychometric test in their decision making process? This has also been an issue we've encountered with FSP when working with donor funded projects in the past. [FSP partners will work with the selected firm to make the necessary adjustments to their policy for this engagement](#)
13. Does this mean we do not need to work on our own solution to administer the test to the clients? (That would be rather good news as developing off-line solutions is very costly (i.e. collect data on-site off-line and upload data when back in the office or when connection is available) [the solution provided by UNCDF partner \(CommCare\) is an application for financial education modules. This can be used as a way to submit the test to the loan applicants.](#)
14. Does this mean that the digitalization of the solution will be undertaken by UNCDF? ("Test should be administered **through a digital solution provided by UNCDF**") [The test can be submitted through the CommCare App. The selected firm will need to make sure results of the tests inform the FSP in their loan decision making.](#)
15. Do the FSPs have Internet connections in all their branches? [Normally yes, but in remote areas it can be a challenge. Please detail in your application all the requirements that your solution needs for a smooth implementation.](#)
16. Is the DSP different than the 3 FSPs? [The digital service provide is UNCDF partner that provides the digital solution for Financial Education](#)
17. Can we form a partnership with another company to whom we will subcontract some of the tasks? [Yes](#)
  - a. We would thus be the main bidder and would subcontract the psychometrics side to them. In case this is possible, should we complete the JV form? Form an Association? [Yes in addition to other documents required for stand-alone application](#)
18. Our Financial statements are not audited. Is this a problem? [Please make sure you specify the legal requirements of your company for not having audited FS.](#)

19. Would it be possible to extend the deadline by 1 or 2 weeks? That would leave more time to make a proper proposal. [Yes - the RFA deadline has been extended to March 19, 2019](#)
20. Do you require to receive the financial standing of the company? What would happen if we didn't submit it? I have been told this information cannot be shared by company policy. [Yes, this is part of the requirements. Please note that the financial statements will not be shared with anyone outside of UNCDF and is our way of measuring the financial health of your institutions.](#)