



REQUEST FOR PROPOSAL

Long-Term Agreement (LTA) for advisory solutions in relation to Digital Services including: Enabling Policy and Regulation, Open Digital Payment Ecosystems, Inclusive Innovation and Empowered Customers.

RFP No.: 80790

Project: Leaving No One Behind in the Digital Era (LNOB)

Country: Global

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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. 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 UNDP procurement opportunities.

UNCDF Procurement Team

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 UNDP. This RFP is conducted in accordance with the UNDP Programme and Operations Policies and Procedures (POPP) on Contracts and Procurement which can be accessed at https://popp.undp.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 UNDP. UNDP 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 UNDP strictly enforces a policy of zero tolerance on proscribed practices, including fraud, corruption, collusion, unethical or unprofessional practices, and obstruction of UNDP vendors and requires all bidders/vendors observe the highest standard of ethics during the procurement process and contract implementation. UNDP's Anti-Fraud Policy can be found at http://www.undp.org/content/undp/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 UNDP 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, UNDP (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 UNDP contract.</p> <p>2.4 All Bidders must adhere to the UN Supplier Code of Conduct, which may be found at https://www.un.org/Depts/ptd/sites/www.un.org.Depts.ptd/files/files/attachment/page/pdf/unscc/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 Organization. Vendors are therefore required to disclose to UNDP whether they are subject to any sanction or temporary suspension imposed by these organizations.</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 UNDP.
4. Conflict of Interests	4.1	<p>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 UNDP 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 UNDP.
	4.2	In the event of any uncertainty in the interpretation of a potential conflict of interest, Bidders must disclose to UNDP, and seek UNDP's confirmation on whether or not such a conflict exists.
	4.3	<p>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 UNDP 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>
	4.4	The eligibility of Bidders that are wholly or partly owned by the Government shall be subject to UNDP'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.
B. PREPARATION OF PROPOSALS		
5. General Considerations	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 rejection of the Proposal.
	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 UNDP
6. Cost of Preparation of Proposal	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. UNDP shall not be responsible or liable for those costs, regardless of the conduct or outcome of the procurement process.

7. Language	7.1 The Proposal, as well as any and all related correspondence exchanged by the Bidder and UNDP, shall be written in the language (s) specified in the BDS.
8. Documents Comprising the Proposal	8.1 The Proposal shall comprise of the following documents: 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	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 UNDP's satisfaction.
10. Technical Proposal Format and Content	10.1 The Bidder is required to submit a Technical Proposal using the Standard Forms and templates provided in Section 6 of the RFP. 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. 10.3 Samples of items, when required as per Section 5, shall be provided within the time specified and unless otherwise specified by UNDP, and at no expense to UNDP 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 UNDP. Unless otherwise specified, such training as well as training materials shall be provided in the language of the Bid as specified in the BDS.
11. Financial Proposals	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. 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 or items, as well as in the final total price. 11.3 Prices and other financial information must not be disclosed in any other place except in the financial proposal.
12. Proposal Security	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. 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. 12.3 If the Proposal Security amount or its validity period is found to be less than what is required by UNDP, UNDP shall reject the Proposal. 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>12.5 The Proposal Security may be forfeited by UNDP, 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 UNDP has issued an award; or <p>12.6 to furnish the Performance Security, insurances, or other documents that UNDP 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) UNDP will convert the currency quoted in the Proposal into the UNDP 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 UNDP selects a proposal for award that is quoted in a currency different from the preferred currency in the BDS, UNDP shall reserve the right to award the contract in the currency of UNDP'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 UNDP and the 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 UNDP.</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 UNDP.</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</p>

	<p>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 UNDP 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, UNDP 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 UNDP staff member, UNDP shall have no obligation to respond or confirm that the query was officially received.</p> <p>18.2 UNDP will provide the responses to clarifications through the method specified in the BDS.</p> <p>18.3 UNDP 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 UNDP to extend the submission date of the Proposals, unless UNDP deems</p>

	that such an extension is justified and necessary.
19. Amendment of Proposals	<p>19.1 At any time prior to the deadline of Proposal submission, UNDP 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, UNDP 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	<p>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 requirements. UNDP 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, UNDP 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 UNDP 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> <p>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.</p> <p>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</p>

	the submission of Proposals.
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 UNDP, 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. UNDP shall open the Proposals in the presence of an ad-hoc committee formed by UNDP, 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 UNDP in the examination, evaluation and comparison of the Proposals or contract award decisions may, at UNDP's decision, result in the rejection of its Proposal and may be subject to the application of prevailing UNDP'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. UNDP 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:</p> <ol style="list-style-type: none"> Preliminary Examination Minimum Eligibility and Qualification (if pre-qualification is not done) Evaluation of Technical Proposals Evaluation of Financial Proposals
28. Preliminary Examination	<p>28.1 UNDP 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. UNDP reserves the right to reject any Proposal at this stage.</p>
29. Evaluation of	<p>29.1 Eligibility and Qualification of the Bidder will be evaluated against the Minimum Eligibility/Qualification requirements specified in the Section 4 (Evaluation</p>

<p>Eligibility and Qualification</p>	<p>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 UNDP'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 UNDP 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.
<p>30. Evaluation of Technical and Financial Proposals</p>	<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, UNDP 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, UNDP 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 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-top: 10px;"> <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> </div>

	Combined Score = (TP Rating) x (Weight of TP, e.g. 70%) + (FP Rating) x (Weight of FP, e.g., 30%)
31. Due Diligence	<p>31.1 UNDP 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 UNDP 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, UNDP may, at its discretion, ask any Bidder for a clarification of its Proposal.</p> <p>32.2 UNDP'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 UNDP 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 is not a response to a request by UNDP, shall not be considered during the review and evaluation of the Proposals.</p>
33. Responsiveness of Proposal	<p>33.1 UNDP'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 UNDP 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, UNDP may waive any non-conformities or omissions in the Proposal that, in the opinion of UNDP, do not constitute a material deviation.</p> <p>34.2 UNDP 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, UNDP shall check and correct</p>

	<p>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 UNDP 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 UNDP, its Proposal shall be rejected.</p>
E. AWARD OF CONTRACT	
35.Right to Accept, Reject, Any or All Proposals	35.1 UNDP 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 UNDP's action. UNDP shall not be obliged to award the contract to the lowest priced offer.
36.Award Criteria	36.1 Prior to expiration of the proposal validity, UNDP 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 UNDP. 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 UNDP 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, UNDP 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 UNDP. 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, UNDP 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 UNDP Contract General Terms and Conditions, as specified in BDS, can be accessed at http://www.undp.org/content/undp/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.undp.org/_layouts/15/WopiFrame.aspx?sourcedoc=/UNDP 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 UNDP shall be a condition for rendering the contract effective.
42. Bank Guarantee for Advanced Payment	42.1 Except when the interests of UNDP so require, it is UNDP'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.undp.org/layouts/15/WopiFrame.aspx?sourcedoc=/UNDP_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, UNDP 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 UNDP'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 UNDP with direct supervision of the Contractor. Payment will be effected by bank transfer in the currency of contract.
45. Vendor Protest	45.1 UNDP'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 UNDP vendor protest procedures: http://www.undp.org/content/undp/en/home/operations/procurement/business/protest-and-sanctions.html
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, UNDP shall be entitled to same lower price. The UNDP General Terms and Conditions shall have precedence.</p> <p>46.2 UNDP is entitled to receive the same pricing offered by the same Contractor in contracts with the United Nations and/or its Agencies. The UNDP 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)	<p>Allowed</p> <p>This RFP involves four (4) lots where each lot requires a unique approach:</p> <ul style="list-style-type: none"> • Lot 001. Enabling Policy and Regulation. • Lot 002. Open Digital Payment Ecosystem. • Lot 003. Inclusive Innovation. • Lot 004. Empowered Customers. <p>Firms can apply to any one or any combination of lots. In case of multiple lots, a separate proposal shall be submitted for each lot.</p>
3	20	Alternative Proposals	Shall not be considered
4	21	Pre-proposal conference	<p>Will be Conducted</p> <p>Time: 15h00 CET</p> <p>Date: September 6, 2021 12:00 AM</p> <p>Venue: Zoom</p> <p>The UNCDF focal point for the arrangement is:</p> <p>E-mail: uncdf.procurement@uncdf.org</p>
5	10	Proposal Validity Period	120 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	31 August 2021
12	31	Contact Details for submitting clarifications/questions	The Procurement Team E-mail: uncdf.procurement@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 https://procurement-notice.undp.org/
14	23	Deadline for Submission	30 September 23h59 CET
14	22	Allowable Manner of Submitting Proposals	Submission by email
15	22	Proposal Submission Address	uncdf.procurement@uncdf.org
16	22	Electronic submission (email) 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 UNDP 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: 10 MB

			<ul style="list-style-type: none"> Mandatory subject of email: RFP Long-Term Agreement (LTA) Advisory Services in relation to Digital Services including: Enabling Policy and Regulation, Open Digital Payment Ecosystems, Inclusive Innovation and. Empowered Customers.
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>November 15, 2021</i>
19		Maximum expected duration of contract	<p>LTA, initially for one year, extendable for maximum up to three (3) years</p> <p>The annual extension is subject to annual assessment of performance and compliance to other requirements.</p>
20	35	UNCDF will award the contract to:	<p>One or more Proposers, depending on the following factors:</p> <p>Each lot will be reviewed independently, and contract/s will be awarded to the suppliers obtaining the highest Total Combined Score for each lot.</p> <p>UNCDF aims to conclude an LTA for at minimum of three (3) companies for each lot, but a higher number of LTAs per lot would be ideal. A company that applied for multiple lots may be granted more than one LTA if found to be qualified.</p>
21	39	Type of Contract	<p>Long Term Agreement</p> <p>http://www.undp.org/content/undp/en/home/procurement/business/how-we-buy.html</p>
22	39	UNDP Contract Terms and Conditions that will apply	<p>UNDP General Terms and Conditions for Professional Services</p> <p>http://www.undp.org/content/undp/en/home/procurement/business/how-we-buy.html</p>
23		Other Information Related to the RFP	<p>This RFP shall lead to LTAs configured by having Multiple vendors, and call-off awards will be based on secondary competition. The Standard Operating Procedures (SOP) for the secondary competition is herein provided under Section 6, Form H.</p>

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
- Minimum documents provided
- Technical and Financial Proposals submitted separately
- Bid Validity

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
		Form D: Qualification Form

¹ Non-performance, as decided by UNDP, 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.

Previous Experience	<p>Critical Requirements</p> <ol style="list-style-type: none"> 1. Must have at least 3 years of professional experience in delivering consultancy services to public and private sectors. 2. Must have demonstrated experience with digital finance projects. 3. Must have demonstrated experience with the design of Knowledge Management products. <p>Desired Requirements but not mandatory</p> <ol style="list-style-type: none"> 1. Advisory expertise in working with the key customer segments (Youth, women, migrants, refugees, and MSMEs) 2. Advisory experience in digital services thematic for the finance, agriculture, energy, education, health, and transport sectors 3. Experience in working with international development agencies 4. Experience in Human Centric Design methodologies <p>Project implementation of experience in the geographies listed by UNCDF</p> <p><i>(For JV/Consortium/Association, all Parties cumulatively should meet requirement).</i></p>	Form D: Qualification Form
Financial Standing	<p>Kindly provide available audited or unaudited financial statements for the past three (3) years</p> <p><i>(For JV/Consortium/Association, all Parties cumulatively should meet requirement).</i></p>	Form D: Qualification Form
	<p>Bidder must demonstrate the current soundness of its financial standing and indicate its prospective long-term profitability.</p> <p><i>(For JV/Consortium/Association, all Parties cumulatively should meet requirement)</i></p>	Form D: Qualification Form

Technical Evaluation Criteria

All offerors will be assessed first if they are qualified to work in the following Regions of operation they have expressed preference for:

- Asia
- Pacific
- East Africa
- Central and West Africa

The assessment shall be done based on a non-discretionary "Pass" or "Fail" criteria, upon compliance with the following requirements:

- A minimum of three (3) past contracts indicating previous experience working in the preferred region/s over the past five (5) years; and
- A minimum core team consisting of 2 team leaders, 4 Specialists and 4 Junior Specialists that will be provided to support the implementation of this project, each of them shall have a minimum of 2 years of experience working in the region/s where they will be proposed.

Summary of Technical Proposal Evaluation Forms		Points Obtainable
1.	Bidder's qualification, capacity, and experience	300
2.	Proposed Methodology, Approach, and Implementation Plan	400
3.	Management Structure and Key Personnel	300
	Total	1000

Scale to be used in Rating the Offeror's Compliance to the Above listed Criteria

Evaluated criteria	Supporting evidence	Scoring scale system %	Scoring scale times maximum score (example with scale of 10)
Excellent	Requirements submitted and supported by excellent evidence of ability to support contract requirements	100	10
Good	Requirements submitted and supported by good evidence of ability to support contract requirements	80	8
Satisfactory	Requirements submitted and supported by sufficient evidence of ability to support contract requirements	60	6
Poor	Requirements submitted and supported by weak evidence of ability to support contract requirements	40	4
Very poor	Requirements submitted and not supported by evidence of ability to support contract requirements	20	2
No submission	Information not submitted or unacceptable	0	0

UNCDF will evaluate each of the technical criteria listed below and assign a score based on the supporting evidence of ability to support contract requirements provided in the technical proposal. An example of a scale of 10 points is provided for reference,

BREAKDOWN OF THE CRITERIA FOR SCORING THE TECHNICAL PROPOSAL

	Lot 001. Enabling Policy and Regulation:	Reference Document	Maximum score
	Section 1. Bidder's qualification, capacity, and experience		300
1.1	Reputation of Organization and Staff Credibility / Reliability / Industry Standing in policy and regulation advisory services including financial inclusion, digital financial services, and digital economy.	Form D: Qualification Form E technical proposal	55
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. Good Financial standing, including a minimum annual turnover of 150,000 USD during the last 3 years.	Form D: Financial Standing Form E technical proposal	55
1.3	Relevance of specialized knowledge and experience in the Regulatory themes around Digital Services including: Agency banking, consumer protection, digital identity, data protection, e-money, digital credit, payment systems, interoperability, anti-money laundering (AML) and customer due diligence/Know-your-customer (KYC), international remittances including foreign exchange control, market conduct supervision and oversight, retail payment systems, telecommunications regulations, competition law, data localization regulations, gender-intentional policy design, compliance reporting and regulatory data systems.	Form E technical proposal	70
1.4	Quality assurance procedures and risk mitigation measures	Form B: Bidder identification form Form D: Qualification Form E technical proposal	20
1.5	Organizational Commitment to Sustainability (mandatory weight)		
1.5.1	Organization is compliant with ISO 14001 or ISO 14064 or equivalent	Form B: Bidder identification form Form D: Qualification Form E technical proposal	20
1.5.2	Organization is a member of the UN Global Compact	Form B: Bidder	5

		identificati on form Form D: Qualificati on Form Form E technical proposal	
1.5. 3	Organization demonstrates significant commitment to sustainability including but not limited to women empowerment, renewable energies or other	Form B: Bidder identificati on form Form D: Qualificati on Form Form E technical proposal	5
1.6	Project references of at least 6 projects providing legal, regulatory and policy advice in the finance, agriculture, energy, education, health, and transport sectors for a minimum value of 80,000 USD per project.	Form B: Bidder identificati on form Form D: Qualificati on Form Form E technical proposal	30
1.7	Project references of at least 5 projects providing legal, regulatory and policy advice targeting the key customer segments (Youth, women, migrants, refugees, and MSMEs) for a minimum value of 80,000 USD per project.	Form D: Qualificati on Form Form E technical proposal	25
1.8	Experience and capacity of operating in the various regions in which UNCDF operates		
1.8	Knowledge generation capabilities, including: Research, design and publication experience, social media expertise, training experience, design of online learning solutions).	Form E technical proposal	15
	Proposed Methodology, Approach, and Implementation Plan		400
2.1	Understanding of the requirement: Does the proposal demonstrate the firm's understanding of scope identified in the TOR. Activities and outputs.	Form E technical proposal	80
2.2	Description of the Offeror's approach and methodology for meeting or exceeding the requirements of the Terms of Reference. Assessment of how the technical proposal addresses the indicative activities and deliverables for each lot, including: Definitions, proposed methodologies, previous expertise, approach to providing the services.	Form E technical proposal	140
2.5	Description of available performance monitoring and evaluation mechanisms and tools; how they shall be adopted and used for a specific requirement	Form E technical proposal	60

2.6	Demonstration of ability to plan, integrate and effectively implement sustainability measures in the execution of the contract (based on the detail provided in sections 2.1 through 2.4 along with evidence of past work and letters of confirmation in the offeror submission process)	Form E technical proposal	80
2.7	Methodologies for the design of the knowledge generation component well structures and appropriate for the programme	Form E technical proposal	40
	Management Structure and Key Personnel		300
3.1	Composition and structure of the team proposed. Number status (employee v. contractor) and availability of personnel for on-site missions	Form E technical proposal	60
	Qualifications of key personnel proposed		
	Team Leader		
3.2	A Master's degree in public policy, economics, or law (competition, finance, or related legal field)	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	5
3.3	At least 10 years of experience working in policy and regulatory advice in financial services, digital finance, or digital services.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	20
3.4	Experience leading country level research, assessments and stakeholder engagement	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	10

3.5	Direct experience of database systems, analytics, and hardware/software integration related to public institutions	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	10
3.6	Experience in working with executive levels of government and private sector	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	10
3.7	Experience in working with stakeholders in Least Developed Countries (LDCs)	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	10
3.8	Advisory expertise in working with the key customer segments (Youth, women, migrants, refugees, and MSMEs) .	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	5
3.9	Advisory experience in digital services thematic for the finance, agriculture, energy, education, health, and transport sectors	Form E technical proposal	6

		Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	
3.1	Fluency in written and spoken English (or French for West and Central African Region if indicated as preference) is required, and an ability to effectively summarize and present information.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	5
	Specialist		
3.1 1	A Master's degree in public policy, economics, or law (competition, finance, or related legal field)	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	5
3.1 2	At least 7 years of experience working in policy and regulatory advise in financial services, digital finance, or digital services	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	25
3.1 3	Direct experience of database systems, analytics, and hardware/software integration related to public institutions	Form E technical proposal Format for CV of Proposed	10

		Key Personnel Form G: Financial Proposal Form	
3.1 4	Experience in working with executive levels of government and private sector	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	10
3.1 5	Experience in working with stakeholders in Least Developed Countries (LDCs)	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	10
3.1 6	Advisory expertise in working with the key customer segments (Youth, women, migrants, refugees, and MSMEs) .	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	15
3.1 7	Advisory experience in digital services thematic for the finance, agriculture, energy, education, health, and transport sectors	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial	18

		Proposal Form	
3.1 8	Fluency in written and spoken English (or French for West and Central African Region if indicated as preference) is required, and an ability to effectively summarize and present information.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	5
	Junior Staff (domain specialists)		
3.1 9	A bachelor's degree in public policy, economics, or law (competition, finance, or related legal field) ;	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	5
3.2	At least 3 years of experience working in policy and regulatory advise in financial services, digital finance, or digital services	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	10
3.2 1	Direct experience of database systems, analytics, and hardware/software integration related to public institutions	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	10

3.2 2	Experience in working with executive levels of government and private sector	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	10
3.2 3	Experience in working with stakeholders in Least Developed Countries (LDCs) .	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	10
3.2 4	Advisory expertise in working with the key customer segments (Youth, women, migrants, refugees, and MSMEs .	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	5
3.2 5	Advisory experience in digital services thematic for the finance, agriculture, energy, education, health, and transport sectors	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	6
3.2 6	Fluency in written and spoken English (or French for West and Central African Region if indicated as preference) is required, and an ability to effectively summarize and present information.	Form E technical proposal	5

		Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	
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	Lot 002. Open Digital Payment Ecosystems.	Reference Document	Maximum score
	Section 1. Bidder's qualification, capacity, and experience		300
1.1	Reputation of Organization and Staff Credibility / Reliability / Industry Standing providing advisory services in the field of digital finance, digital services and/or digital transformation	Form D: Qualification Form Form E technical proposal	55
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. Good Financial standing, including a minimum annual turnover of 150,000 USD during the last 3 years.	Form D: Qualification Form Form E technical proposal	55
1.3	Relevance of specialized knowledge and experience in the digital ID, network coverage, phone ownership and Digital payment ecosystem including intervention: (1) Expanding and deepening connectivity in rural and underserved areas, expanding GSM and data coverage, incentivize the expansion of innovative low-cost alternatives for device ownership, use of digital ID and e-know-your-customer schemes for seamless remote digital account opening, extend access to energy solutions (e.g., pay-as-you-go, solar energy products), extend rural cash-in/cash-out networks. (2) Supporting financial institutions, digital finance providers, aggregators and other stakeholders in the development of open platforms, open API and interoperable payment services for customers (3) Supporting traditional financial institutions and digital finance providers and other stakeholders to improve or develop digital payment services for customers (4) Supporting government, private sector and other actors to incentivize digital payment usage (bulk payments, merchant payments, remittances etc.).	Form E technical proposal	70
1.4	Quality assurance procedures and risk mitigation measures	Form B: Bidder identification form Form D: Qualification Form	20

		Form E technical proposal	
1.5	Organizational Commitment to Sustainability (mandatory weight)		
1.5.1	Organization is compliant with ISO 14001 or ISO 14064 or equivalent	Form B: Bidder identification form Form D: Qualification Form Form E technical proposal	20
1.5.2	Organization is a member of the UN Global Compact	Form B: Bidder identification form Form D: Qualification Form Form E technical proposal	5
1.5.3	Organization demonstrates significant commitment to sustainability including but not limited to women empowerment, renewable energies or other	Form B: Bidder identification form Form D: Qualification Form Form E technical proposal	5
1.6	Project references of at least 6 projects designing and implementing digital ID, network coverage, phone ownership and digital payment solutions in developing countries within the finance, agriculture, energy, education, health, and transport sectors for a minimum value of 80,000 USD per project.	Form B: Bidder identification form Form D: Qualification Form Form E technical proposal	30
1.7	Project references of at least 5 projects designing and implementing digital ID, network coverage, phone ownership and digital payment solutions targeting the key customer segments (Youth, women, migrants, refugees, and MSMEs) for a minimum value of 80,000 USD per project.	Form D: Qualification Form Form E technical proposal	25

1.9	Knowledge generation capabilities including: Research, design and publication experience, social media expertise, training experience, design of online learning solutions).	Form E technical proposal	15
	Proposed Methodology, Approach, and Implementation Plan		400
2.1	Understanding of the requirement: Does the proposal demonstrate the firm's understanding of scope identified in the TOR. Activities and outputs.	Form E technical proposal	80
2.2	Description of the Offeror's approach and methodology for meeting or exceeding the requirements of the Terms of Reference. Assessment of how the technical proposal addresses the indicative activities and deliverables for each lot, including: Definitions, proposed methodologies, previous expertise, approach to providing the services.	Form E technical proposal	140
2.5	Description of available performance monitoring and evaluation mechanisms and tools; how they shall be adopted and used for a specific requirement	Form E technical proposal	60
2.6	Demonstration of ability to plan, integrate and effectively implement sustainability measures in the execution of the contract (based on the detail provided in sections 2.1 through 2.4 along with evidence of past work and letters of confirmation in the Offeror submission process)	Form E technical proposal	80
2.7	Methodologies for the design of the knowledge generation component well structures and appropriate for the programme	Form E technical proposal	40
	Management Structure and Key Personnel		300
3.1	Composition and structure of the team proposed. Number status (employee v. contractor) and availability of personnel for on-site missions	Form E technical proposal	60
	Qualifications of key personnel proposed		
	Team Leader		
3.2	A Master's degree in Economics, Finance, Banking, Development, Education, or related fields is mandatory	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	5
3.3	At least 10 years of progressively responsible experience in banking, financial services, digital finance, microfinance sectors.	Form E technical proposal Format for CV of Proposed Key Personnel	20

		Form G: Financial Proposal Form	
3.4	Experience in working with stakeholders in Least Developed Countries (LDCs) is mandatory.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	10
3.5	Advisory expertise in working with the key customer segments (Youth, women, migrants, refugees, and MSMEs) is mandatory	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	20
3.6	Advisory experience in digital services thematic for the finance, agriculture, energy, education, health, and transport sectors is mandatory.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	24
3.7	Fluency in written and spoken English (or French for West and Central African Region if indicated as preference) is required, and an ability to effectively summarize and present information..	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	5

	Specialist		
3.8	A Master's degree in Economics, Finance, Banking, Development, Education, or related fields is mandatory	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	5
3.9	At least 7 years of progressively responsible experience in banking, financial services, digital finance sectors.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	30
3.1	Experience in working with stakeholders in Least Developed Countries (LDCs) is mandatory.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	10
3.11	Advisory expertise in working with the key customer segments (Youth, women, migrants, refugees, and MSMEs) is mandatory	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	25
3.12	Advisory experience in digital services thematic for the finance, agriculture, energy, education, health, and transport sectors is mandatory.	Form E technical proposal	30

		Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	
3.13	Fluency in written and spoken English (or French for West and Central African Region if indicated as preference) is required, and an ability to effectively summarize and present information.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	5
	Junior Staff (domain specialists)		
3.14	A bachelor's degree in Economics, Finance, Banking, Development, Education, or related fields is mandatory	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	5
3.15	At least 3 years of progressively responsible experience in banking, financial services, digital finance sectors.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	10
3.16	Experience in working with stakeholders in Least Developed Countries (LDCs) is mandatory.	Form E technical proposal Format for CV of Proposed	10

		Key Personnel Form G: Financial Proposal Form	
3.17	Advisory expertise in working with the key customer segments (Youth, women, migrants, refugees, and MSMEs) is mandatory.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	10
3.18	Advisory experience in digital services thematic for the finance, agriculture, energy, education, health, and transport sectors is mandatory.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	12
3.19	Fluency in written and spoken English (or French for West and Central African Region if indicated as preference) is required, and an ability to effectively summarize and present information.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	4

	Lot 003. Inclusive Innovation.	Reference Document	Maximum score
	Section 1. Bidder's qualification, capacity, and experience		300
1.1	Reputation of Organization and Staff Credibility / Reliability / Industry Standing in policy and regulation advisory services including financial inclusion, digital financial services, and digital economy.	Form D: Qualification Form	55

		Form E technical proposal	
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. Good Financial standing, including a minimum annual turnover of 150,000 USD during the last 3 years.	Form D: Qualification Form Form E technical proposal	55
1.3	Relevance of specialized knowledge and experience in in the design, test and scale-up of inclusive innovative digital solutions supporting solutions to reach unbanked, poor, and remote populations who have been excluded from traditional financial networks.	Form E technical proposal	70
1.4	Quality assurance procedures and risk mitigation measures	Form B: Bidder identification form Form D: Qualification Form Form E technical proposal	20
1.5	Organizational Commitment to Sustainability (mandatory weight)		
1.5.1	Organization is compliant with ISO 14001 or ISO 14064 or equivalent	Form B: Bidder identification form Form D: Qualification Form Form E technical proposal	20
1.5.2	Organization is a member of the UN Global Compact	Form B: Bidder identification form Form D: Qualification Form Form E technical proposal	5
1.5.3	Organization demonstrates significant commitment to sustainability including but not limited to women empowerment, renewable energies or other	Form B: Bidder identification form Form D: Qualification Form	5

		Form E technical proposal	
1.6	Project references of at least 6 projects in the design and successfully implementation of innovation projects acceleration solutions, digital transformation etc., within the finance, agriculture, energy, education, health, and transport sectors for a minimum value of 80,000 USD per project.	Form B: Bidder identification form Form D: Qualification Form Form E technical proposal	30
1.7	Project references of at least 5 projects in the design and successfully implementation of innovation projects acceleration solutions, digital transformation etc., s targeting the key customer segments (Youth, women, migrants, refugees, and MSMEs) for a minimum value of 80,000 USD per project.	Form D: Qualification Form Form E technical proposal	25
1.9	Knowledge generation capabilities, including: Research, design and publication experience, social media expertise, training experience, design of online learning solutions).	Form E technical proposal	15
	Proposed Methodology, Approach, and Implementation Plan		400
2.1	Understanding of the requirement: Does the proposal demonstrate the firm's understanding of scope identified in the TOR. activities and outputs.	Form E technical proposal	80
2.2	Description of the Offeror's approach and methodology for meeting or exceeding the requirements of the Terms of Reference. Assessment of how the technical proposal addresses the indicative activities and deliverables for each lot, including: Definitions, proposed methodologies, previous expertise, approach to providing the services.	Form E technical proposal	140
2.5	Description of available performance monitoring and evaluation mechanisms and tools; how they shall be adopted and used for a specific requirement	Form E technical proposal	60
2.6	Demonstration of ability to plan, integrate and effectively implement sustainability measures in the execution of the contract (based on the detail provided in sections 2.1 through 2.4 along with evidence of past work and letters of confirmation in the Offeror submission process)	Form E technical proposal	80
2.7	Methodologies for the design of the knowledge generation component well structures and appropriate for the programme	Form E technical proposal	40
	Management Structure and Key Personnel		300
3.1	Composition and structure of the team proposed. Number status (employee v. contractor) and availability of personnel for on-site missions	Form E technical proposal	60
	Qualifications of key personnel proposed		
	Team Leader		

3.2	A Master's degree in engineering, computer science, marketing, social sciences, psychology and/or related discipline is mandatory	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	5
3.3	At least 10 years of progressively responsible experience in the design and successfully implementation of innovation projects acceleration solutions, digital transformation dedicated to start-ups and incumbent companies in emerging markets is mandatory	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	20
3.4	Demonstrated knowledge of managing accelerator and incubator programmes, with a focus on financial products enabled by digital solutions, is mandatory.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	10
3.5	Experience in working with stakeholders in Least Developed Countries (LDCs) is mandatory.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	10
3.6	Advisory expertise in working with the key customer segments (Youth, women, migrants, refugees, and MSMEs) is mandatory.	Form E technical proposal	15

		Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	
3.7	Advisory experience in digital services thematic for the finance, agriculture, energy, education, health, and transport sectors is mandatory.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	18
3.8	Fluency in written and spoken English (or French for West and Central African Region if indicated as preference) is required, and an ability to effectively summarize and present information.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	5
	Specialist		
3.9	A Master's degree in engineering, computer science, marketing, social sciences, psychology and/or related discipline is mandatory	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	5
3.1	At least 7 years of progressively responsible experience in the design and successfully implementation of innovation projects acceleration solutions, digital transformation dedicated to start-ups and incumbent companies in emerging markets is mandatory	Form E technical proposal Format for CV of Proposed	20

		Key Personnel Form G: Financial Proposal Form	
3.11	Demonstrated knowledge of managing accelerator and incubator programmes, with a focus on financial products enabled by digital solutions, is mandatory.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	10
3.12	Experience in working with stakeholders in Least Developed Countries (LDCs) is mandatory.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	10
3.13	Advisory expertise in working with the key customer segments (Youth, women, migrants, refugees, and MSMEs) is mandatory.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	25
3.14	Advisory experience in digital services thematic for the finance, agriculture, energy, education, health, and transport sectors is mandatory.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial	30

		Proposal Form	
3.15	Fluency in English (written and spoken) is required, and an ability to effectively summarize and present information.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	5
	Junior Staff (domain specialists)		
3.16	A bachelor's degree in engineering, computer science, marketing, social sciences, psychology and/or related discipline is mandatory	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	5
3.17	At least 3 years of progressively responsible experience in the design and successfully implementation of innovation projects acceleration solutions, digital transformation dedicated to start-ups and incumbent companies in emerging markets is mandatory	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	10
3.18	Demonstrated knowledge supporting accelerator and incubator programmes, with a focus on financial products enabled by digital solutions, is mandatory.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	10

3.19	Advisory expertise in working with the key customer segments (Youth, women, migrants, refugees, and MSMEs) is mandatory.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	10
3.20	Advisory experience in digital services thematic for the finance, agriculture, energy, education, health, and transport sectors is mandatory.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	12
3.21	Fluency in written and spoken English (or French for West and Central African Region if indicated as preference) is required, and an ability to effectively summarize and present information.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	5

	Lot 004. Empowered Customers.	Reference Document	Maximum score
	Section 1. Bidder's qualification, capacity, and experience		300
1.1	Reputation of Organization and Staff Credibility / Reliability / Industry Standing in policy and regulation advisory services including financial inclusion, digital financial services, and digital economy.	Form D: Qualification Form Form E technical proposal	35
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.	Form D: Qualification Form	35

	Good Financial standing including a minimum annual turnover of 150,000 USD during the last 3 years. .	Form E technical proposal	
1.3	Relevance of specialized knowledge and experience in advisory services in the field of Digital Services for skill building, expertise in the development of soft and hard skills of customers, using a combination of services (digital and non-digital) that accelerates economic inclusion of youth, women, refugees, migrants, smallholder farmers as well as the growth of MSMEs.	Form E technical proposal	50
1.4	Quality assurance procedures and risk mitigation measures	Form B: Bidder identification form Form D: Qualification Form Form E technical proposal	20
1.5	Organizational Commitment to Sustainability		
1.5.1	Organization is compliant with ISO 14001 or ISO 14064 or equivalent	Form B: Bidder identification form Form D: Qualification Form Form E technical proposal	20
1.5.2	Organization is a member of the UN Global Compact	Form B: Bidder identification form Form D: Qualification Form Form E technical proposal	5
1.5.3	Organization demonstrates significant commitment to sustainability including but not limited to women empowerment, renewable energies or other	Form B: Bidder identification form Form D: Qualification Form Form E technical proposal	5

1.6	Project references of at least 6 projects in the design and implementation of customer centric projects within the finance, agriculture, energy, education, health, and transport sectors for a minimum value of 80,000 USD per project.	Form B: Bidder identification form Form D: Qualification Form Form E technical proposal	30
1.7	Project references of at least 5 projects in the design and implementation of capacity building solutions targeting the key customer segments (Youth, women, migrants, refugees, and MSMEs) for a minimum value of 80,000 USD per project.	Form B: Bidder identification form Form D: Qualification Form Form E technical proposal	25
1.8		Experience of operating in the various regions in which UNCDF operates	
1.9	Knowledge generation capabilities: including: Research, design and publication experience, social media expertise, training experience, design of online learning solutions).	Form E technical proposal	15
	Proposed Methodology, Approach, and Implementation Plan		400
2.1	Understanding of the requirement: Does the proposal demonstrate the firm's understanding of scope identified in the TOR. activities and outputs.	Form E technical proposal	80
2.2	Description of the Offeror's approach and methodology for meeting or exceeding the requirements of the Terms of Reference. Assessment of how the technical proposal addresses the indicative activities and deliverables for each lot, including: Definitions, proposed methodologies, previous expertise, approach to providing the services.	Form E technical proposal	140
2.5	Description of available performance monitoring and evaluation mechanisms and tools; how they shall be adopted and used for a specific requirement	Form E technical proposal	60
2.6	Demonstration of ability to plan, integrate and effectively implement sustainability measures in the execution of the contract (based on the detail provided in sections 2.1 through 2.4 along with evidence of past work and letters of confirmation in the Offeror submission process)	Form E technical proposal	80
2.7	Methodologies for the design of the knowledge generation component well structures and appropriate for the programme	Form E technical proposal	40
	Management Structure and Key Personnel		300

3.1	Composition and structure of the team proposed. Number status (employee v. contractor) and availability of personnel for on-site missions	Form E technical proposal	60
	Qualifications of key personnel proposed		
	Team Leader		
3.2	A Master's degree in business administration, marketing, social sciences, psychology and/or related discipline is mandatory.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	5
3.3	At least 10 years of professional experience in designing and implementing projects in digital literacy, financial literacy youth development, women empowerment job skills, labor market survey or related experience is mandatory.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	20
3.4	Demonstrated expertise in progressively responsible roles in the fields of digital economy, digital literacy skills/digital literacy framework, ICT development, Gig economy, youth employment and entrepreneurship development Experience leading country level research, assessments and stakeholder engagement is mandatory.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	20
3.5	Experience in capacity building and training of trainers is mandatory.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial	5

		Proposal Form	
3.6	Experience in working with stakeholders in Least Developed Countries (LDCs) is mandatory.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	5
3.7	Advisory expertise in working with the key customer segments (Youth, women, migrants, refugees, and MSMEs) is mandatory	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	15
3.8	Advisory experience in digital services thematic for the finance, agriculture, energy, education, health, and transport sectors is mandatory.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	18
3.9	Fluency in written and spoken English (or French for West and Central African Region if indicated as preference) is required, and an ability to effectively summarize and present information.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	5
	Specialists		

3.12	A Master's degree in business administration, marketing, social sciences, psychology and/or related discipline is mandatory.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	5
3.13	At least 7 years of professional experience in designing and implementing projects in digital literacy, financial literacy youth development, women empowerment job skills, labor market survey or related experience is mandatory.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	20
3.14	Demonstrated expertise in progressively responsible roles in the fields of digital economy, digital literacy skills/digital literacy framework, ICT development, Gig economy, youth employment and entrepreneurship development Experience leading country level research, assessments and stakeholder engagement is mandatory.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	10
3.15	Experience in capacity building and training of trainers is mandatory.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	6
3.19	Advisory expertise in working with the key customer segments (Youth, women, migrants, refugees, and MSMEs) is mandatory.	Form E technical proposal	25

		Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	
3.2	Advisory experience in digital services thematic for the finance, agriculture, energy, education, health, and transport sectors is mandatory.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	30
3.17	Fluency in written and spoken English (or French for West and Central African Region if indicated as preference) is required, and an ability to effectively summarize and present information.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	5
	Junior Staff (domain specialists)		
3.21	A Master's degree in business administration, marketing, social sciences, psychology and/or related discipline is mandatory.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	5
3.22	At least 3 years of professional experience in designing and implementing projects in digital literacy, financial literacy youth development, women empowerment job skills, labor market survey or related experience is mandatory.	Form E technical proposal Format for CV of Proposed	10

		Key Personnel Form G: Financial Proposal Form	
3.23	Demonstrated expertise in progressively responsible roles in the fields of digital economy, digital literacy skills/digital literacy framework, ICT development, Gig economy, youth employment and entrepreneurship development Experience leading country level research, assessments and stakeholder engagement is mandatory.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	10
3.18	Experience in working with stakeholders in Least Developed Countries (LDCs) is mandatory.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	5
3.26	Advisory expertise in working with the key customer segments (Youth, women, migrants, refugees, and MSMEs) is mandatory.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	5
3.27	Advisory experience in digital services thematic for the finance, agriculture, energy, education, health, and transport sectors is mandatory.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial	6

		Proposal Form	
3.25	Fluency in written and spoken English (or French for West and Central African Region if indicated as preference) is required, and an ability to effectively summarize and present information.	Form E technical proposal Format for CV of Proposed Key Personnel Form G: Financial Proposal Form	5

Financial Evaluation Criteria

These criteria will be the same for all lots.

	Comparative price of work for the following items	Points Obtainable	Scoring scale system
		Sub score	
A1	Price of the case sample proposed	300	UNCDF will award 300 points to lowest priced offer (LPO) other proposals will be scored proportionally: LPO/ Price of the Offer Being Reviewed) x 100.
	Total Financial Proposal	300	

Section 5. Terms of Reference

a. Background Information and Rationale, Project Description

The UN Capital Development Fund (UNCDF) makes public and private finance work for the poor in the world's 47 least developed countries. With its capital mandate and instruments, UNCDF offers "last mile" finance models that unlock public and private resources, especially at the domestic level, to reduce poverty and support local economic development. UNCDF's financing models work through two channels: financial inclusion that expands the opportunities for individuals, households, and small businesses to participate in the local economy, providing them with the tools they need to climb out of poverty and manage their financial lives; and by showing how localized investments—through fiscal decentralization, innovative municipal finance, and structured project finance—can drive public and private funding that underpins local economic expansion and sustainable development. By strengthening how finance works for poor people at the household, small enterprise, and local infrastructure levels, UNCDF contributes to SDG 1 on eradicating poverty and SDG 17 on the means of implementation. By identifying those market segments where innovative financing models can have transformational impact in helping to reach the last mile and address exclusion and inequalities of access, UNCDF contributes to several different SDGs

In 2019, UNCDF has formulated its strategy 'Leaving no one behind in the digital era' based on over a decade of experience in digital finance in Africa, Asia, and the Pacific. UNCDF recognizes that reaching the full potential of digital financial inclusion in support of the Sustainable Development Goals aligns with the vision of promoting digital economies that leave no one behind. The vision of UNCDF is to empower millions of people by 2024 to use services daily that leverage innovation and technology and contribute to the Sustainable Development Goals. For further detail on UNCDF strategy, refer to; <https://www.uncdf.org/article/4931/global-strategy-leaving-no-one-behind-in-the-digital-era>.

UNCDF's approach focuses on accelerating the development of digital economies at country and regional level, in close coordination with governments, the private sector and academia.

To implement the strategy UNCDF applies a country-level market development approach. The objective of such an approach is to continuously aim to understand and intervene in select market systems to address underlying market dysfunctions in order to improve efficiencies, effectiveness, and sustainability. The approach seeks to leverage the roles and behaviors of current players in the marketplace, support them to do what they do better or to change their behavior; strengthen the systems and relationships among the various market and sector actors; and work with current players to de-risk new business models in order to make digital solutions more inclusive for key segments and reduce the digital divide.

Customers: Specific attention is given to the development of the right services to reduce the digital divide and to empower key customer segments (Youth, women, migrants, refugees, and micro-small-and medium-sized enterprises).

Digital Services: To achieve this objective, UNCDF focuses on understanding the intersection of six categories of Digital Services (DS) (i) finance, (ii) agriculture, (iii) energy, (iv) education, (v) health and (vi) transport sectors.

Workstreams: Based on the programme outcomes the market intervention areas and stakeholders targeted, UNCDF interventions are further organized into workstreams

(1) Enabling Policy & Regulations: Working with governments via our existing in-country contacts and relationships to develop policies that support and provide the necessary incubation for an inclusive digital economy.

(2) Open Digital Payment Ecosystems: Building on digital finance, understanding the importance of digital payments as the basis for sustainable, economically impactful digital services.

(3) Inclusive Innovation: Supporting local entrepreneurs and MSMEs to build inclusive services for the local digital economy, making sure that the value offered by digital services improves the livelihoods of those living within the market and is not spirited away to global platform providers

(4) Empowered Customers: Recognizing from the start how users acquire the necessary skills (digital and financial) to adopt new digital services and leveraging digital services to increase their soft and hard skills.

Instruments: In all workstreams UNCDF employs a menu of complementary key strategic instruments including: Expert technical advice and training. Customer-centered research and design. Market Data and research. Stakeholder engagement. Financial instruments (Grants, Loans and guarantees) to de risk investments.

UNCDF is seeking the services of contractors with expertise in providing advisory services (including policy and regulatory advice, expertise financial inclusion and digital payments, experience in promoting inclusive innovation processes and expertise in capacity/skill building) to support the development of programme interventions in the above mentioned workstreams.

This solicitation is for a long-term agreement (LTA) for two years and renewable for a final year up to three years. "LTA" refers to a mutual arrangement whereby the consultant firms will provide services as required, over a specific period. An LTA specifies the unit price, allowing for a framework agreement to be used when the contractors' services are needed.

b. Specific Objectives

The objective of these terms of reference is to find high- quality contractors capable of providing technical assistance for the development of interventions to help UNCDF programmes support private sector and government partners.

Providers are expected to provide advisory services, capacity building and technical assistance interventions in the following areas:

- (1) Legal, regulatory and policy advice to UNCDF programmes and partners to develop inclusive policies, strategies and regulations that support digital economies. and data-driven decision-making for regulators and policy makers. Coaching regulators and policy makers on data-driven decision-making.
- (2) Advisory services to UNCDF programmes and partners in the field of digital Identity, last mile distribution, digital payment ecosystems and digital financial services to facilitate universal access to digital systems and networks that enable vulnerable population segments to be more productive and have access to basic services
- (3) Technical expertise in inclusive innovation methodologies and techniques regarding digital solutions to UNCDF programmes and partners (start-ups, corporate companies, and other innovation stakeholders) in the field of inclusive innovation, supporting solutions to reach unbanked, poor, and remote populations who have been excluded from traditional financial networks.
- (4) Advisory services for building the capacity and soft and hard skills of key vulnerable customer segments (Youth, women, migrants, refugees, and micro-small-and medium-sized enterprises) in the, using a combination of services (digital and non-digital) that accelerates economic inclusion.

These activities will accelerate the development of digital economies at country and regional level, enabling UNCDF and its partners to design inclusive services that serve key customer segments (youth, women, migrants, refugees and micro-small-and medium-sized enterprises) to access new or enhanced digital solutions that will empower them to lead productive and healthy lives.

c. LTA Mechanics, Historical and Projected Demand

This Request for Proposals would like to seek offers for the following lots in accordance to the workstreams identified under UNCDF's strategy:

- Lot 001. Enabling Policy and Regulation.
- Lot 002. Open Digital Payment Ecosystems.
- Lot 003. Inclusive Innovation.
- Lot 004. Empowered Customers.

Based on the above lots, UNCDF would like to enter into a non-exclusive Framework Agreement, also known as Long-Term Agreement (LTA), with three (3) or more entities for each lot, who shall go through a secondary competition whenever a specific work is required. In UNCDF, an LTA is a framework agreement by and between UNCDF and another entity where the latter may, at any time within the duration of the LTA, be required to render the agreed services at the agreed and fixed unit prices for a period of 3 years.

Under an LTA, UNCDF does not guarantee that any specific quantity of services shall be purchased during the term of this agreement. The LTA does not form a financial obligation or commitment from UNDP at the time the LTA is signed. Such an agreement is also non-exclusive.

Where a request for service arises, UNCDF can engage the individual on LTA through a "call-off" of the LTA. Every call-off shall be determined following a secondary competition that will be conducted in accordance with the Standard Operating Procedure (SOP) described in Form H of this RFP. have specific tasks, scope of services and outputs to be delivered within a specific period of time.

The LTA shall have a cumulative ceiling amount that may accrue to the LTA holder during the life of the LTA, but said amount shall remain as an upper limit, and must not and cannot be interpreted nor understood as neither a financial commitment nor guarantee of business volume from UNCDF. The said limit shall be inclusive of all forms of payment for all types of costs.

Over the past 3 years, UNCDF has utilized a total of 13 service providers under LTAs that were active from 2017-2020 LTA. The LTA service providers were called off to render advisory Services in relation to Digital Financial Services particularly in the following areas: (a) Policy, (b) Digital Finance and Digital Finance+, and (c) Human Centric and Behavioral Design.

The utilization of the said LTAs is summarized in the table below:

	Total Awarded	Spent	Balance	Contracts
Lot 1	1,800,000	557,428	1,242,572	6

Lot 2	8,650,000	5,264,499	3,385,501	67
Lot 3	3,300,000	1,072,826	2,227,174	13
Total	13,750,000	6,894,753	6,855,247	86

Currently, most IDE programmes have been migrated under the strategy the budget of the digital strategy from 2021 to 2023 is currently 41.8 million USD. Under the new strategy UNCDF has increased the demand of Digital Financial Services in the Asia and Pacific regions by around 20% and added a new category for inclusive innovation programmes.

As such, the demand forecast for this round of LTAs is 11.1 million USD divided as follows:

	2021	2022	2023	Total
Lot 001. Enabling Policy and Regulation:	250,000	625,000	625,000	1,500,000
Lot 002. Open Digital Payment Ecosystems:	900,000	1,500,000	1,500,000	3,900,000
Lot 003. Inclusive Innovation	500,000	1,100,000	1,100,000	2,700,000
Lot 004. Empowered Customers	500,000	1,100,000	1,100,000	2,700,000
	2,150,000	4,325,000	4,325,000	10,800,000

d. Scope of Services Per Lot

LOT 001. ENABLING POLICY AND REGULATION

Lot 001 requires contractors to provide legal, regulatory and policy advice to UNCDF programmes and partners to develop inclusive policies, strategies and regulations that support digital economies and data-driven decision-making for regulators and policy makers.

Policy and regulatory themes in digital services (DS) include: agency and mobile banking, consumer protection, digital identity, data protection, e-money, digital credit, payment systems, interoperability, anti-money laundering (AML) and customer due diligence/Know-your-customer (KYC), privacy law and supervision, international remittances including foreign exchange control, market- conduct supervision and oversight, retail payment systems, telecommunications regulations, competition law, data localization regulations, gender-intentional policy design, compliance reporting and regulatory data systems.

Historically UNCDF's demand for this lot has been close to 600,00 USD. The projected demand for the next 3 years is 1,500,000 USD.

SCOPE OF THE SERVICES REQUIRED UNDER LOT 001

This is an indicative list of the most common assignments required under this lot.:

1. **Assist UNCDF in conducting regulatory assessments:** Including, conducting gap analysis, and showcasing best practices / global standards.

Indicative Outputs:

- Regulatory assessments and diagnostics.

- Gap analysis of regulations (existing and pending).
2. **Support Regulators and Central Banks in drafting or reviewing DS policy and regulatory frameworks:** Provide advice for improving legal, regulatory or policy environments for the development and growth of digital services.

Indicative Outputs:

- Comparative policy studies.
 - Policy Recommendations.
 - Institutional strategies.
 - Technical support in the draft of laws and regulations
 - Recommendations and training on best practices and international standards.
3. **Train regulators and policy makers on DS topics:** Including curricula development, capacity building on data collection, reporting and analysis for better policy making.

Indicative Outputs:

- Capacity assessment of regulators' ability to monitor and supervise DS.
 - Training curricula for civil servants regarding digital and data-related skills.
 - Trainings and technical support on the use of data for the design and or monitoring of policies and strategy on DS.
4. **Define system requirements for market data collection and analysis:** Assess and identify existing systems used for compliance monitoring and market supervision. Determine appropriate technical solutions needed to monitor public policy objectives.

Indicative Outputs:

- Assessment of market capacity to report data.
 - Scoping of public databases of DS market data.
 - Feasibility studies and recommendations for market supervision systems and tools.
 - Design system and training requirements.
 - Research papers.
5. **Developing monitoring, reporting and analysis systems for digital solutions (DS):** Work with the government and regulators to develop and implement better systems to enable better data collection and analysis of DS to enable them to perform their oversight duties and to develop evidence-based tools for policy decision-making. This may include "Reg-Tech" solutions that assist regulators and governments to provide more transparency and publicly available information

Indicative Outputs:

- Technical Advice in the set-up, piloting and roll-out of Reg-tech solutions.
 - Training and capacity building regarding DS models for supervision.
 - Trainings and technical support on the use of data for the design of policies and strategies (on digital solutions and develop data action and monitoring).
 - Metrics and design elements for gender-disaggregated data systems.
 - Result Measurement frameworks for policy impact and market supervision.
6. **Knowledge generation and sharing:** Respond to specific requests from UNCDF regarding knowledge generation for Lot 001.

Indicative Outputs:

- Lessons learned reports and recommendations.
- Working papers, case studies, technical notes, or briefs.

- Dashboards, websites material, blogs, video, infographics, and social media materials, etc.
- Knowledge exchange (workshops, trainings, seminars and peer-to-peer learning, webinars, online learning platforms).

LOT 002. OPEN DIGITAL PAYMENT ECOSYSTEMS

Lot 002 requires contractors to provide advisory services to UNCDF programmes and partners in the field of digital ID, phone ownership, last mile distribution, digital payments to facilitate universal access to digital systems and networks that enable vulnerable population segments to be more productive and have access to basic services. Open digital payment ecosystems include the following areas of intervention:

- Supporting partners to expand and deepen connectivity in rural and underserved areas, expanding GSM and data coverage, incentivize the expansion of innovative low-cost alternatives for device ownership, use of digital ID and e-know-your-customer schemes for seamless remote digital account opening, extend access to energy solutions (e.g., pay-as-you-go, solar energy products), extend rural cash-in/cash-out networks.
- Supporting financial institutions, digital finance providers, aggregators, and other stakeholders in the development of open platforms, open API, and interoperable payment services for customers. Supporting distribution networks and other stakeholders in the expansion of business models for last mile distribution models in various sectors (finance, agriculture, energy, etc.)
- Supporting traditional financial institutions and digital finance providers and other stakeholders to improve or develop digital payment services for customers.
- Supporting government, private sector, and other actors to incentivize digital payment usage (bulk payments, merchant payments, remittances etc.).

Historically UNCDF's demand for this lot has been 5,300,000USD. The projected demand for the next 3 years is 3,900,000 USD.

SCOPE OF THE SERVICES REQUIRED UNDER LOT 002

This is an indicative list of the most common assignments required under this lot:

1. **Conduct scoping missions in selected countries:** As part of its programme activity UNCDF conducts scoping missions in order to map out market trends and developments, assess institutional capacity, verify programme assumptions and identify partnership opportunities. The contractor will assist with this exercise, led by UNCDF, and the subsequent development of plans for UNCDF to engage in the country.

Indicative Outputs:

- Scoping mission or readiness reports for all components under this lot.
2. **Data and research on various aspects of digital payments and digital financial inclusion:** UNCDF's objective is to better understand key areas of digital ID, network coverage, phone ownership and digital payments at country or local level, using demand side and supply side data. Data and research shall focus on the five key segments (youth, women, migrants, and refugees, MSMEs) across six categories of DS (finance, agriculture, energy, education, health, and transport). The market research can be nationally representative and freely available to the public or for the specific use of a partner.

Indicative Outputs:

- Applied research on the challenges to a digital ID, network coverage, phone ownership and digital payment ecosystems (e.g. agent networks, customer experience, customer adoption, use-cases etc.).

- Applied research on digital ID, network coverage, phone ownership and digital payments solutions in specific sectors (e.g. agriculture, clean energy, education, remittances, and government services).
 - Supply side analysis using anonymized customer and transaction level data of (digital) financial service providers and other stakeholders to track financial service usage and impacts by conducting sex- youth and other demographic disaggregated data analysis.
 - Demand side analytics on digital and financial access and national level surveys (National Household Surveys, Global Entrepreneurship Monitoring, Enterprise Development Survey).
3. **Providing advisory and technical support to partners:** Assisting identified partners in developing or improving strategies, business plans, go-to-market strategies to put in place digital ID solutions, open platforms, open API and interoperable payment services, digital payment services, etc. It will also require the contractors to engage with programme stakeholders to coordinate and, as needed, advise them on digital payments.

Indicative Outputs:

- Stakeholder mapping and partner identification.
 - Due diligence tools related to digital ID, network coverage, phone ownership and digital payments.
 - Digital ID, network coverage, phone ownership and Digital payments strategies, business plans, go-to-market strategies.
 - Engagement strategies and workplans.
 - Ecosystem fora and coordination meeting.
4. **Advise selected partners on project implementation:** Assist partners selected by UNCDF in the design, pilot or roll-out of digital ID, network coverage, phone ownership and digital solutions.

Indicative Outputs:

- Legal assessments.
 - Technical assistance plans.
 - Business plans.
 - Financial models.
 - Marketing strategies.
 - Technology assessments.
 - Implementation plans.
 - Go-to-market strategies.
 - Pilot-plans.
 - Roll out plans.
5. **Develop training to partners on key elements of digital ID, network coverage, phone ownership and digital payments (products, delivery mechanisms, agents, etc.) and Digital Solutions (products innovation in various sectors, feasibility, innovative models, new delivery mechanisms, pay as you go, etc.):** UNCDF and its partners will identify the learning themes and training requirements. Training may encompass activities such as workshops, orientation or convening events, seminars, or peer exchange trips.

Indicative Outputs:

- Learning and training plans.
 - Training curricula and materials.
 - Trainings and technical support in product development and data analytics and usage.
 - Workshops with key stakeholders.
6. **Knowledge generation & sharing:** Respond to specific requests from UNCDF regarding knowledge generation for Lot 002.

Indicative Outputs:

- Lessons learned reports and recommendations.
- Working papers, case studies, technical notes, or briefs.
- Dashboards, websites material, blogs, video, infographics, and social media materials, etc.
- Knowledge exchange (workshops, trainings, seminars and peer-to-peer learning, webinars, online learning platforms).

LOT 003. INCLUSIVE INNOVATION

Lot 003 requires contractors to provide advisory services regarding digital solutions to UNCDF programmes and partners (start-ups, corporate companies, and other innovation stakeholders) in the field of inclusive innovation, supporting solutions to reach unbanked, poor, and remote populations who have been excluded from traditional financial networks.

Contractors will support UNCDF partners in the design, test and scale-up of inclusive innovative digital solutions that can empower the daily lives of vulnerable people.

Historically UNCDF's demand for this lot has been 1,000,000 USD. The projected demand for the next 3 years is 2,700,000 USD.

SCOPE OF THE SERVICES REQUIRED UNDER LOT 003

This is an indicative list of the most common assignments required under this lot.

1. **Conduct research and data analysis on structuring problem statements:** Contractors will support UNCDF and its partners on analyzing data, complemented with on-ground research, to define problem statement or user needs, to further support the roll-out of challenges or competitions to crowdsource solutions. Research and analysis shall outline constraints, pain points, enablers and proposed themes for the challenges faced by key five segments (women, youth, migrants, and refugees, and MSMEs) across the six areas of DS (finance, agriculture, energy, education, health, and transport).

Indicative Outputs:

- Problem Frameworks
 - Demand side analysis (including sex- youth and other demographic disaggregated data).
 - Supply side analysis (including sex- youth and other demographic disaggregated data).
 - Gap analysis.
 - Consolidated data and insights on the key challenges for each segment and DS area in the form of reports and recommendations.
2. **Design, testing and roll-out of innovation challenges with start-ups and corporates:** Based on market challenges identified in the analysis, contractors can support UNCDF and its partners in defining the themes for innovation challenges and in the design of related methodologies and approaches. The methodology shall include behavioral science (including Human Centered Design). This process may be broken down in multiple stages (i.e. bootcamps or hackathons, acceleration programmes, workshops, etc.).

Indicative Outputs:

- Recommendations based on sector best practices.
- Methodological frameworks to conduct digital innovation challenges.
- Guidelines, Standard Operating procedures (SOPs) and templates to conduct digital innovation challenges.
- Indicators to measure the success of innovation challenges.

- Curricula, presentations, and training materials related to innovation challenges.
 - Lessons learned and evaluations of innovation challenges conducted.
3. **Design, testing and roll-out of innovation labs in UNCDF countries:** Contractors support innovation labs in country to design effective strategies, improve their methodologies, tools, approaches and for incubation and acceleration, create, manage and facilitate community of practices at regional and international level of innovation labs,

Indicative Outputs:

- Effective strategy and partnerships developed with key identified partners
- Methodological frameworks and roadmap and tools are set-up.
- Funding plans
- KPIs and metrics for innovation
- Best practices to provide a globally consistent experience.

4. **Technical assistance to UNCDF partners during ideation, prototyping, piloting, and commercial phases:** Once the partners are selected by UNCDF, contractors may provide specific support based on their needs, through a continuous ideation process and rapid testing. Providing guidance related to the application of solutions in context of customer pain points or market constraints. Contractors shall provide technical assistance for product development support (UI/UX, AI, IoT, Blockchain), legal support (privacy policy, data protection, digital identity) and sector expertise (energy, finance, education, gender policy). Support will be sought in developing framework data analytics to improve the design process for the participants.

Indicative Outputs:

- Design of mentoring schemes
- Feasibility Studies
- Digital marketing strategies.
- Design or development of minimum viable products
- Business plans.
- Financial models
- Go-to-market strategies.
- Technical recommendations on UX and UI.
- Success indicators.

5. **Knowledge generation & sharing:** Respond to specific requests from UNCDF regarding knowledge generation for Lot 003.

Indicative Outputs:

- Lessons learned reports and recommendations.
- Working papers, case studies, technical notes, or briefs.
- Dashboards, websites material, blogs, video, infographics, and social media materials, etc.
- Knowledge exchange (workshops, trainings, seminars and peer-to-peer learning, webinars, online learning platforms).

LOT 004. EMPOWERED CUSTOMERS

Lot 004 requires contractors to provide advisory services in the field of DS for skill building to UNCDF programmes and partners. A key focus is the development of soft and hard skills of customers, using a combination of services (digital and non-digital) that accelerates economic inclusion of youth, women, refugees, migrants, smallholder farmers as well as the growth of MSMEs.

UNCDF will provide technical assistance so that partners can build the financial and digital capabilities of their customers. Empowered customers will then have the agency to be fully empowered by digital services.

This is a new lot. The projected demand for the next 3 years is 2,700,000 USD.

SCOPE OF THE TECHNICAL ADVICE UNDER LOT 004:

1. **Conduct deep-dive thematic research on digital solutions:** With specific reference to the five key segments (women, youth, migrants, refugees and MSMEs) and the specific DS categories (finance, energy, health, education, transport and agriculture), contractors shall support UNCDF in extracting demand side data. Identifying gaps in knowledge, skills and attitudes and developing adequate strategies and tools

Indicative Outputs:

- Demand side analysis identifying key behaviors to be changed to increased uptake and usage of digital solutions. Data will be desegregated by sex, age and other relevant demographic or geographic segmentation as necessary.
 - Data insight in the form of reports and recommendations on market demand disaggregated by sex, age, and other demographic and geographic segmentation
 - Research harnessing Big Data to improve understanding of customers' behavior, needs, and vulnerabilities.
2. **Assist UNCDF in providing advisory and technical support in focus countries:** The contractors will assist government institutions and regulators in understanding the challenges and opportunities present in financial and digital literacy and developing the financial and digital literacy capabilities of customers using digital services as a delivery channel.

Indicative Outputs:

- Gap analysis.
 - Strategies and roadmaps to promote financial literacy and digital literacy targeting women, youth, MSMEs, migrants and refugees
 - Training curricula adaptation to use digital as a delivery channel.
 - Implementation plans.
3. **Provide technical assistance to UNCDF's partners on project implementation:** Assist partners selected by UNCDF in the design, pilot or roll-out of projects to increase uptake and usage of digital solutions targeting priority groups and vulnerable populations

Indicative Outputs:

- Technical assistance plans for partners.
 - Strategies and approach to support partners in Human Centered Design (HCD).
 - Business models, go-to-market strategies, and systems to support partner institutions in delivering customers-centered solutions to target groups.
 - Technical support in the design of UX or UI that are customer centric.
 - Systems to track and monitor learning outcomes.
 - Support partners to connect users (teachers and students)
4. **Develop courses and provide expert in-country training to providers and other partners on key elements of curricula development focusing on Human Centric Design (HCD) solutions and behavioral science:** UNCDF will identify the learning and training requirements for its partners. Trainings may also encompass activities such as workshops, orientation events, convening events, seminars, or peer exchange trips.

Indicative Outputs:

- Training and learning needs assessment.
 - Support partners to reduce costs of delivering education by establishing virtual labs and simulations
 - Learning and training plans.
 - Training curricula and materials.
 - Trainings and technical support in product development and data analytics and usage.
 - Workshops with key stakeholders.
5. **Knowledge generation & sharing:** Respond to specific requests from UNCDF regarding knowledge generation for Lot 004.

Indicative Outputs:

- Lessons learned reports and recommendations.
- Working papers, case studies, technical notes, or briefs.
- Dashboards, websites material, blogs, video, infographics, and social media materials, etc.
- Knowledge exchange (workshops, trainings, seminars and peer-to-peer learning, webinars, online learning platforms).

e. Suggested presentation of the proposal

Set 1 : Eligibility Documents. The Offerors for this RFP must submit their corporate credentials as required in forms A to G

Regional Preference. Offerors for this RFP must indicate the region/s where they would like to be lined up for call-off work. The regions of choice are the following:

- Central and West Africa
- East Africa
- Asia
- Pacific

For each regional preference indicated, the offeror must be able to provide their track record in the Form B: Bidder Information Form.

Once the regional preference is indicated, the offerors must also be able to line up the required pool of key experts who have track record on working in those regions.

At the end of the evaluation of the proposals received for this RFP, UNCDF shall cluster the successful offerors in the following manner, depending on the region that the offeror has expressed interest to do work for :

	West Africa	South East Africa	Asia	Pacific
Lot 1				
Lot 2				
Lot 3				
Lot 4				

Offerors are allowed to express interest in multiple lots, and must provide a separate technical and financial proposal for each lot they wish to apply to. An offeror may also be selected by UNCDF for multiple lots, and multiple regions.

Set 2 : Technical Proposal. Offerors must provide a proposal for each lot they wish to apply for, using Forms E to G

To provide an understanding of UNCDF interventions, each lot has the following :

- (1) a definition of the area of expertise of each lot;
- (2) an indicative list of the most common activities/assignments requested by UNCDF; and
- (3) an indicative list of outputs.

For each lot, the service providers are expected to submit a detailed technical proposal that substantiates their expertise in the themes required in the definition and what their approach would be to respond to the indicative (2) assignments and (3) outputs listed.

In their technical proposal providers must also demonstrate their expertise with the key customer segments (Youth, women, migrants, refugees, and MSMEs) and with the sectors targeted (finance, agriculture, energy, education, health, and transport sectors).

Case studies of past successful efforts of embedding the above in the development and organizational space should be brought to the fore.

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.

Set 3 : Financial Proposal. The Financial Proposal shall consist of the following :

1. The daily professional fee for each of the experts rostered for each lot and each region, which shall remain the same throughout the life of the LTA;
2. The standard benchmark rates or upper limit for the following non-staff cost items :
 - a) Living allowance for the experts per day per region – this can be broken down per country;
 - b) Maximum management/overhead charge per call-off, if any;
 - c) Confirmation that UNCDF shall only be charged the cost of economy flights where travels are needed, and anything in excess of an economy class ticket will be borne by the LTA holder; and
 - d) Any other other out-of-pocket costs that the LTA holder may charge UNCDF during a call-off.
3. The full financial proposal for the TOR herein attached as Form H which is representative of a typical call-off ToR.

f. Key Performance Indicators and Service Level

Performance Under the LTA:

Every year, the LTA holder shall be subjected to a performance assessment as basis for determining whether or not the LTA may be extended to another year.

Other than performance issues, two main indicators for non-renewal of the LTA to another year are the following :

- a) When more than five (5) senior experts and key personnel outside of those that were pre-approved under the LTA have been proposed and engaged under a call-off in a given year; and
- b) When experts are being engaged for a new work when a previous/ongoing work is <80% completion.

Performance Under the Call-Off Contract :

Each specific TOR for the call-off will describe the list the key services required, their frequency of requirement, and minimum standard of services acceptable.

Each call-off TOR will indicate who will be directly supervising the LTA holder for their work and who will. Additionally, each specific project TOR will:

- Identify the specific authority who will directly supervise the contractor, and to whom the contractor will be directly responsible to, reporting to, seeking approval/acceptance of output from (e.g., the Project Manager, or National Project Director, etc.).
- Determine frequency of progress reporting,
- Identify institutions/organizations/individuals with whom the contractor is expected to liaise/interact/collaborate/meet with in the course of performing the work.

The contractor will be required to update UNCDF on the progress of all ongoing work.

Payments will be linked to the approval of deliverables. Should a deliverable not meet the standard agree UNCDF will withhold payment and discuss remedial actions with the contractor.

g. Governance and Accountability

The LTAs will be managed by a focal point appointed by UNCDF who shall be designated as the Contract Manager.

The Contract Manager shall, among other duties, be primarily responsible for the following:

- a) Tracking cumulative payments to the LTA holder with the view of ensuring that approved limits are not exceeded;
- b) Monitoring the frequency by which the LTA holder is proposing experts that are not in the pre-approved list in the LTA;
- c) Compiling performance feedback from the clients of call-off assignments; and
- d) Ensuring fairness of the secondary competition process as well as adherence to the agreed procedures.

h. Duty Station

UNCDF currently works in Africa, Asia and the Pacific including Bangladesh, Benin, Bhutan, Burkina Faso, , Cambodia, Cameroon, Côte d'Ivoire, Congo, Democratic Republic of, Ethiopia, Fiji, The Gambia, Ghana, Guinea, Lao PDR, Lesotho, Liberia, Madagascar, Malawi, Malaysia, Mali, Mozambique, Myanmar, Nepal, Niger, Papua New Guinea, Rwanda, Samoa, Senegal, Sierra Leone, Solomon Islands, Somalia, Swaziland, Tanzania, Togo, Tonga, Tuvalu, Uganda, Vanuatu, Viet Nam, and Zambia.

East Africa	West & Central Africa	Asia	Pacific
Democratic Republic of, Ethiopia Lesotho Malawi Mozambique Rwanda Somalia Swaziland Tanzania Uganda Zambia	Benin Burkina Faso Cameroon Côte d'Ivoire Congo, The Gambia Ghana Guinea Liberia Madagascar Niger Senegal Sierra Leone	Bangladesh, Bhutan Cambodia Lao PDR Myanmar Nepal Viet Nam	Fiji Papua New Guinea, Samoa Solomon Togo, Tonga, Tuvalu Vanuatu

For each assignment the location will be specified in the TOR, and each specific project TOR will:

- Identify the contractor's duty station/location during the contract, mentioning the location of field works or in pursuit of other relevant activities, especially where traveling will be required
- State whether the contractor will be required to report regularly or be present at a certain office during the work, including frequency of reporting, even if intermittent

The senior team members (as submitted in the proposal) shall need to be virtually present for global advisory support. For any virtual/ physical meetings/ presence, advance notice shall be given by UNCDF. All costs involved in physical meetings/presence etc. will be included in the financial proposal submitted for the call-off work.

No Payments shall be made to the LTA holder outside of the call-off contract. All payments shall be made only to the LTA holder, and not to any individual that the LTA holder may engage with UNCDF.

i. Professional Qualifications of the Successful Contractor and its key personnel

Please refer to Section 4 (Technical Evaluation Criteria) as presented in the preceding section.

j. Price and Schedule of Payments

As previously explained in Section c of this TOR, LTAs do not require a financial commitment from UNCDF at the time the LTA is signed. Financial commitments will be established on an ad-hoc basis every time services are requested within the scope of the LTA and a contract will be issued.

UNCDF will issue call-off contract against the LTA only upon a specific requirement with clear and measurable deliverables. Final Price and Schedule of Payments will be determined at the time of the call-off contract. When required, the UNCDF will contact LTA holders to provide a technical and price proposal. The subsequent quotes provided must be equal to or lower than the unit rates agreed in the LTAs. Call-off contracts are separate contracts that fall under the framework agreement of the LTA.

Proposals will include professional fees: "All-inclusive Daily Rate for each team member". This all-inclusive Daily Rate must include all expenses to be incurred by the respective team member in their daily work schedule when not travelling. This will include but not limited to his/her professional fees, incidental expenses, medical and health insurance, communication, stationery etc.

A financial proposal for this LTA shall not include travel costs including all costs associated with such travels. All travel related expenses including tickets, lodging and terminal expenses, insurance/medical costs etc. shall be proposed by the LTA holder at the time of the submission of the offer in response to a call-off TOR. All travel costs shall take into consideration the agreed standards as per Section e of this TOR.

As mentioned in Section e of this TOR, UNCDF shall not accept travel costs exceeding those of an economy class ticket. Should the service provider wish to travel on a higher class he/she should do so using their own resources.

Per diems shall not exceed the Daily Subsistence Allowance rates of the International Civil Service Commission which published on <https://icsc.un.org/> applicable to the duty station and time period of the assignment. If the DSA rates of the ICSC will be used in the financial proposal of the LTA holder, UNCDF shall not pay for any other cost elements (meals, communications, in-country transportation, miscellaneous) that are naturally subsumed in the determination of the DSA rates as per ICSC rules.

The call-off contract shall be a lump sum contract with clearly defined outputs. Payments under each contract shall be made on submission and acceptance of deliverables defined in the call-off TOR.

k. Selection Process for Specific Projects:

For each specific project, UNCDF will conduct a secondary competition process between the LTA holders of the corresponding lot.

There shall be no waiving of secondary competition. An LTA holder cannot invoke continuity as basis for obtaining the call-off contract for any succeeding work. If a newly awarded work is related to a previous work, the outputs of the previous LTA holder from the previous contract will be provided to the LTA holder that successfully won the succeeding call-off contract.

The rules governing the secondary competition is clearly explained in Form H of this RFP. Briefly, the process may be described as follows:

- UNCDF will send the TORs to LTA holders and provide a fixed period (two weeks) to submit a technical and financial proposal.
- Only LTA holders who have been confirmed by UNCDF to have the qualification and experts to work in the region needing the service will be invited to submit a proposal
- The technical proposal will specify:
 - Who among the pool of pre-approved experts under the LTA will be deployed. Experts engaged in an ongoing work with <80% completion must not be lined up for a new work
 - CV of any additional support personnel that will be involved and put under the supervision of the pre-approved key experts listed under the LTA;
 - The approach and methodology to successfully and effectively complete the work; and

<p>- The Financial Proposal</p> <ul style="list-style-type: none"> • UNCDF will evaluate the proposals received and select the LTA holder whose offer is the most economical among those that will be found technically compliant to perform the assignment. <p>UNCDF may consider awarding the call-off to the second lowest all-inclusive price offer under the following circumstances only:</p> <ul style="list-style-type: none"> a) There is a documented performance concerns on the company with the lowest all-inclusive price offer, and the performance issues have been duly communicated by UNCDF, but the company has not yet addressed nor committed in writing to address such issues; or b) The company with the lowest all-inclusive price offer still has ongoing contracts, and the personnel proposed for the service to be called-off is the same as the personnel working on the ongoing contracts. <p>Unsuccessful LTA holders will receive communication from the LTA Manager informing them of the status of their offer. Should the LTA holder request for a debriefing, the LTA Manager shall do so in accordance with the UNCDF rules on debriefing of unsuccessful offerors.</p>

n. Additional References or Resources

<https://www.uncdf.org/article/4931/global-strategy-leaving-no-one-behind-in-the-digital-era>.

End of TOR

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"/>
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:	80790		

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 UNDP.

We offer to provide services in conformity with the Bidding documents, including the UNDP 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 UNDP vendor?	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, [insert UNDP 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 UNDP 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 ▪ Quality Certificate (e.g., ISO, etc.) and/or other similar certificates, accreditations, awards and citations received by

	<p>the Bidder</p> <ul style="list-style-type: none"> ▪ Environmental Compliance Certificates, Accreditations, Markings/Labels, and other evidences of the Bidder's practices which contributes to the ecological sustainability and reduction of adverse environmental impact (e.g., use of non-toxic substances, recycled raw materials, energy-efficient equipment, reduced carbon emission, etc.), either in its business practices or in the goods it manufactures ▪ Statement of Satisfactory Performance from the Top 5 Clients in terms of Contract Value the past 3 years ▪ Audited or Unaudited Financial Statement for 2017, 2018 and 2019. For reliable information and confirmation on financial soundness either audit report / bank statement / credit facility may be considered
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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 UNDP 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

☐ Contract non-performance did not occur for the last 3 years

☐ 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)

☐ No litigation history for the last 3 years

☐ 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

Vendors are asked to complete their regional experience for each region selected in the technical proposal form.

- Central and West Africa
- East Africa
- Asia
- Pacific

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 UNDP.

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

WEST & CENTRAL AFRICA				
PACIFIC				

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]		

Bidders must provide a separate technical and financial proposal for each lot they wish to apply to.

Applicable Lot (tick only one):

- ☐ Lot 001. Enabling Policy and Regulation.
- ☐ Lot 002. Open Digital Payment Ecosystems.
- ☐ Lot 003. Inclusive Innovation.
- ☐ Lot 004. Empowered Customers.

Regional presence:

Bidders must provide indication of their capacity to operate in the following regions for each lot they wish to apply to:

- ☐ Central and West Africa
- ☐ East Africa
- ☐ Asia
- ☐ Pacific

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.
- 1.4 Quality assurance procedures and risk mitigation measures.
- 1.5 Organization's commitment to sustainability.
- 1.6 Project references related to the areas of expertise of the lot.
- 1.7 Experience of operating in the various regions in which UNCDF operates.
- 1.8 Knowledge generation capabilities: including: Research, design and publication experience, social media expertise, training experience, design of online learning solutions).

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 Demonstrate how you plan to integrate sustainability measures in the execution of the contract.
- 2.6 Demonstrate Expertise in Digital Finance. Advisory expertise in working with the key customer segments (Youth, women, migrants, refugees, and MSMEs), Advisory experience in digital services thematic for the finance, agriculture, energy, education, health and transport sectors.

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.

For each lot in their application suppliers must provide the CVs for a minimum core team consisting of 2 team leaders, 4 Specialists and 4 Junior Specialists that will be provided to support the implementation of this project. Other CVs not part of the core team can be mentioned or provided separately for reference.

For each region selected the offerors will be asked to specify the availability of consultants to be deployed in the technical submission form. The expert list proposed will be used during the life of the LTA, UNCDF will not allow deployment of experts not included in the list. UNCDF reserves the right to reject any experts proposed,

Core team

Asia		Name	Last Name
1	Team leader		
2	Team leader		
3	Specialist		
4	Specialist		

5	Specialist		
6	Specialist		
7	Junior Specialist		
8	Junior Specialist		
9	Junior Specialist		
10	Junior Specialist		

Pacific		Name	Last Name
1	Team leader		
2	Team leader		
3	Specialist		
4	Specialist		
5	Specialist		
6	Specialist		
7	Junior Specialist		
8	Junior Specialist		
9	Junior Specialist		
10	Junior Specialist		

East Africa		Name	Last Name
1	Team leader		
2	Team leader		
3	Specialist		
4	Specialist		
5	Specialist		
6	Specialist		
7	Junior Specialist		
8	Junior Specialist		
9	Junior Specialist		
10	Junior Specialist		

West Africa		Name	Last Name
1	Team leader		
2	Team leader		
3	Specialist		
4	Specialist		
5	Specialist		
6	Specialist		
7	Junior Specialist		
8	Junior Specialist		
9	Junior Specialist		
10	Junior Specialist		

Other

Region	Role	First Name	Last Name

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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]		

Bidders must provide a separate technical and financial proposal for each lot they wish to apply to.

Applicable Lot (tick only one):

- ☐ Lot 001. Enabling Policy and Regulation.
- ☐ Lot 002. Open Digital Payment Ecosystems.
- ☐ Lot 003. Inclusive Innovation.
- ☐ Lot 004. Empowered Customers.

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

Breakdown of costs for the core team proposed:

Core team

Asia		Name	Last Name	All-inclusive fee per day
1	Team leader			
2	Team leader			
3	Specialist			
4	Specialist			
5	Specialist			
6	Specialist			
7	Junior Specialist			
8	Junior Specialist			
9	Junior Specialist			
10	Junior Specialist			

Pacific		Name	Last Name	All-inclusive fee per day
1	Team leader			
2	Team leader			
3	Specialist			
4	Specialist			
5	Specialist			
6	Specialist			
7	Junior Specialist			
8	Junior Specialist			

9	Junior Specialist			
10	Junior Specialist			

East Africa		Name	Last Name	All-inclusive fee per day
1	Team leader			
2	Team leader			
3	Specialist			
4	Specialist			
5	Specialist			
6	Specialist			
7	Junior Specialist			
8	Junior Specialist			
9	Junior Specialist			
10	Junior Specialist			

West & Central Africa		Name	Last Name	All-inclusive fee per day
1	Team leader			
2	Team leader			
3	Specialist			
4	Specialist			
5	Specialist			
6	Specialist			
7	Junior Specialist			
8	Junior Specialist			
9	Junior Specialist			
10	Junior Specialist			

The financial proposal will set ceiling prices for fees. This all-inclusive Daily Rate must include all expenses to be incurred by the respective team member in their daily work schedule when not travelling. This will include but not limited to his/her professional fees, incidental expenses, medical and health insurance, communication, stationery etc.

Financial proposal for the sample Terms of Reference

The proposer should read the terms of reference (TOR) for a sample cases provided in Form H and provide a sample price proposal for completing these terms of reference.

Consultancy Fee²				
Expert Level	Name(s) of the Consultant(s) at this level	Daily fee USD	Days³	Total USD
Junior Specialist				
Specialist				
Senior Specialist				
Total consultancy fee USD				

² • Offerors may submit a separate table providing all other cost components that they will require to complete the mission in the sample TOR. However, for purposes of evaluating this offer and concluding a Long-Term Agreement, UNCDF will only evaluate at this stage the offers based on daily fees. However, call-off TORs that will be released during the life of the LTA will require the submission of all cost components.

³ Please note that the sample TORs prescribe a maximum number of days for the team.

Form H: Sample Terms of Reference to be used in the financial proposal.

Lot 001. Enabling Policy and Regulation.

TECHNICAL SUPPORT TO CONDUCT A LEARNING EXERCISE OF NON-BANK PAYMENT SERVICE PROVIDERS IN COUNTRY C

I. BACKGROUND

The regulator in Country C has requested UNCDF technical support to conduct a learning exercise of non-bank payment service providers in Country C. The regulator's role is to ensure the development and maintenance of an efficient, reliable, and secure payment and settlement system.

The regulator is currently designing the National Retail Payment Systems Policy, which will provide the principles surrounding regulatory engagement with retail payment service providers. The policy will empower the department to engage with and regulate non-bank financial service providers. In an effort to prepare the department, the regulators' leadership seeks to learn, explore, and engage with payment providers currently in Country C and potentially those who may enter the market.

The regulator seeks to create a collaborative platform for amenable and productive engagement with payment service providers to facilitate a regulatory environment for financial inclusion of low-income rural households and innovation in service provision.

Below are the core functions of the regulator:

The regulator oversees the national payment system with the objective of ensuring overall effectiveness and integrity of the payment systems in the country.

- The regulator monitors retail payment systems by carrying out routine assessments and upgrades in line with recent technological developments.
- Monitor payment systems operations and regulatory compliance aimed at identifying, analyzing, and mitigating risks within the payment systems to deal with systemic risk and consumer protection.
- The regulator also facilitates and ensures the smooth operation of various payment systems, such as the Real Time Gross Settlement System and the Automated Clearing House among others.
- Globalization poses new challenges to the design of payment systems; the regulator is responsible for keeping abreast of developments in the systems both regionally and internationally.
- Execute timely settlements of financial obligations arising from front office operations
- Ensure that Government securities transactions are securely submitted, and efficiently processed and settled.
- Ensure that international payments and receipts are securely, effectively, and efficiently handled.

Stakeholder input and consultation

This assessment will be co-sponsored by the UNCDF MM4P program, working in close collaboration with the regulator. The regulator will be responsible to enabling coordination with other agencies,

payment service providers and other market players. UNCDF will be responsible for coordination of the respective development partners

Consultation with market players, regulators, and development partners will be facilitated by the local technical team to support the firm commissioned by UNCDF.

II. OBJECTIVES OF THE ASSIGNMENT

UNCDF requires a consultant firm to conduct an Ecosystem Review and Payment System Provider (PSP) Mapping. The Terms of Reference (TOR) provide an outline of the general methodology used and the plan for applying it to the specific case of Country C. The methodology will comprise of two main parts, an ecosystem overview and PSP mapping. The ecosystem review will look at the broader context of DFS in Country C and state of conditions (legal environment, infrastructure, demand, information, etc.) needed to allow PSP's to flourish. The PSP mapping will narrow the focus to identifying policy incentives and metrics needed to allow the regulator to enable increased use of DFS via digital payments in Country C.

III. SCOPE OF WORK AND DELIVERABLES

Outline of the expected activities, deliverables, and outcomes for the Ecosystem Review and PSP Mapping:

Part One: Ecosystem Review

A. Activities:

- i. Identification and mapping of commercial actors and their respective DFS related activities (products and services)
- ii. Identification and mapping of regulators and government authorities who impact or oversee the existing set of commercial activities
- iii. Identifying public policy priorities that align or conflict with commercial objectives

B. Deliverables:

- i. High-level assessment the competitive landscape for DFS and its adjacencies (DFS&A)
- ii. Broad legal and regulatory review identifying key legal gaps and overlapping jurisdictions for DFS&A, based on the public policy priorities noted by the regulator.

C. Outcome:

- i. A clear understanding of the variety of players, products and services operating in Country C and the potential for new and existing market players to achieve scale across a broad set of DFS use cases. This will include key business model constraints/opportunities, the competitive landscape for technology drive financial services, and regulatory priorities that can enable innovation at scale via greater market competition.

Part Two: Payment System Provider (PSP) Mapping

A. Activities:

- i. Identification and description of current payments service providers in Country C (products, services, clients, outreach, constraints (regulatory and business))
- ii. Comparative analysis of PSPs in other markets, including those in the East African Community.
- iii. Gap analysis of compliance returns, and data collected as part of ongoing market supervision.
- iv. Assessment of data analysis capacity and data collection systems.

- v. Identification and design of key metrics to monitor PSP's that enable market monitoring and engagement, with specific focus on consumer protection.

B. Deliverables:

- i. A comprehensive mapping of current and potential non-bank payers, including those who the regulator may seek to attract to Country C.
- ii. Dashboard to monitor entrance and growth of PSP's
- iii. Recommendations of capacity building and systems required to use data for market monitoring of PSP activity and consumer protection. Includes any hardware or software requirements and trainings for supervisors and data analysts.
- iv. High level engagement strategy of PSPs in Country C.

C. Outcome:

- i. A clear strategy for promoting and monitoring PSPs in Country C based on the role they can play in deepening usage and improving competition, via innovation in products services.

Structure and format Deliverables:

The format of the above stated deliverables is expected in a MS Word document, concisely written within 10 pages for the Ecosystem and PSP mapping review, respectively (~20 pages total). The engagement strategy can be included as an Annex to the above.

The dashboard and metrics can be submitted in MS Word or Excel. The dashboard should focus on using the metrics to display graphical visualizations of the market, considering the formatting criteria for data analytics software such as Tableau or Carto.

IV TIMELINE, DURATION OF ASSIGNMENT, DUTY STATION AND EXPECTED PLACES OF TRAVEL

It is expected that this research will require up to two visits to Country C (totaling 8 to 10 business days), with the possibility of a brief visit to and additional East African market for comparative analysis (2 to 3 days). The need for additional visits to debrief Central Bank will be determined once the regulator has reviewed the initial draft of the deliverables.

The study is expected be completed within 3-4 months. The table below highlights key timing:

Deliverable/ Activity	Description	MONTH1	MONTH2	MONTH3	MONTH4	MONTH5
Inception Report/ Detailed Work plan	Final detailed research plan agreed with Central Bank					
Ecosystem Review	Initial findings from field research (~10 pages)					
Expected Field Visit	In-country interviews and field research (UG & TZ)					
PSP mapping and dashboard	Initial findings from field research (~10 pages)					

Central Bank/the regulator initial review	the regulator to review above deliverables and inform engagement approach					
Engagement Plan	Development of engagement plan based on Central Bank feedback and research findings					
Finalize all of above deliverables	Formal finalization for dissemination to industry					

V. PROPOSAL

Please note that the estimated number of consultant days for this proposal is 100 in total. You may distribute the number of consultant-days between the different consultant categories and choose on the composition of the team as you see fit. Should you wish to propose a different number of consultant days please explain the rational for the request in your proposal.

The Financial proposal must provide a detailed price breakdown. Provide separate figures for each functional grouping or category. Unit Prices may not exceed those listed to the Breakdown of costs for the core team proposed.

Consultancy Fee				
Expert Level	Name(s) of the Consultant(s) at this level	Daily fee USD	Days ⁴	Total USD
Junior Specialist				
Specialist				
Senior Specialist				
Total consultancy fee USD				

⁴ Please note that the sample TORs prescribe a maximum number of days for the team.

Lot 002. Open Digital Payment Ecosystem.

TECHNICAL ASSISTANCE TO AN NGO1 TO DESIGN PILOT TEST AND IMPLEMENT ROVING MERCHANT/AGENT STRATEGY IN THEIR SUPPLY CHAIN

I. BACKGROUND

NGO1 is a non-profit organization. Its goal is to build a sustainable distribution platform for products designed to fight poverty and disease in the developing world. NGO1 operates networks of independent entrepreneurs who make a living by selling medicines and products to poor people that can help improve their health, wealth, and productivity

Using a double bottom line business approach, NGO1 aims to:

- ✓ Reduce child mortality by at least 15%
- ✓ Save poor families 20% on basic health products and daily necessities
- ✓ Create incomes for thousands of entrepreneurs
- ✓ Increase access to innovations
- ✓ Scale impact via global replication of the NGO1 direct-selling model

NGO1 focuses on three prevailing problems with its current health systems in developing countries:

- ✓ The shortage of frontline health workers
- ✓ The inadequate distribution of basic health products in both the public and private sectors
- ✓ The failure of innovations like digital payments, clean cook stoves and solar lamps to reach scale.

It is largely recognized that each of these problems increases in severity at the “last mile” where the need is greatest.

NGO1 franchises its brand and business model to women who work as independent, self-employed ‘Avon-like’ (i.e. direct door to door sales) Merchants. The women receive training, a below-market inventory loan, and a ‘Business in a Bag’ including branded uniforms, signs, and basic health and business tools including a smartphone loaded with NGO1 apps powered by Android operating system.

NGO1 supports Merchants through networks of branch-warehouses, these merchants serve their clients via door-to-door visits, home-based stores, mobile technology, and community meetings. Each Merchant serves about 150 to 300 households (an estimate 400 to 1200 individuals).

NGO1 uses their buying power to create a streamlined supply chain. Avoiding fragmented and inefficient supply chains, this keeps product costs down for their clients, it’s common to find some NGO1 prices are 50% below the prevailing market price. By fully controlling the distribution channel, the organization is able to keep stock levels consistent and avoid the circulation of counterfeit drugs and other commodities they supply.

Products offered by NGO1

Pro-Poor Innovations: Solar lanterns, clean cook stoves, slow burning briquettes.

Prevention/ Nutrition: Water filters, fortified foods, bed nets, condoms, vitamins, iron, safe delivery kits, family planning.

Treatment: Malaria treatments, de-worming pills, diarrhea treatments, basic antibiotics.
Fast-Moving Consumer Goods: Diapers, sanitary pads.

Products like anti-malaria treatments, nutrient-fortified foods, solar lamps, and clean burning stoves for cooking can make a positive impact in the lives of the global poor. However, these products will not help the extreme poor if the world's most vulnerable communities do not have access to these vital resources and goods. Without distribution chains or franchises, communities have no way to access or afford products which could immensely improve, and even save, their lives.

Strategy towards Digital Financial Services

NGO1 is attempting to build the field of micro-franchising and direct selling to the poor. The organization works with NGOs, consumer businesses, governments, and other social enterprises to adapt and replicate its open source model.

NGO1 uses mobile communications (Smart Phones) to monitor increase sales, provide health information, and drive prompt treatment. SMS is used to broadcast product promotions. Merchants also send SMS messages to report on treatments in their community. After clients are registered, they receive a free sequence of personalized and automated treatment adherence reminders. Clients call or text their Merchant for help, if they want a visit, or if they need advice.

NGO1 recognizes the need and benefits for digital financial services (DFS) within their supply/distribution chain activities because of the risks associated with the use of cash. Currently NGO1 pays its employees by use of mobile money and has seen and appreciated the advantages that come along with this payment method.

NGO1 foresees more inclusion of DFS through digitizing its distribution chain and network, this will enable the organization to move away from cash related business. The institution seeks a DFS solution that directly benefits all the people within their supply chain systems ranging from its sales force of Community Health Promoters (CHPs), NGO1 branches and ultimately to the households that are served (Customers). The DFS solution sought for needs to include attractive tariffing for transactions that encourage merchant payments.

Challenges and needs for support

NGO1 does its cash management for its network in-house because it is more cost-effective and reliable to do so. The company has over 1,000 CHPs across the country, with each of them looking after an average of 150 to 300 household. NGO1 anticipates to close 2016 with at least 1600 CHPs.

The CHPs receive cash from door to door sales and deposit at the nearest NGO1 branch for purposes of stock replenishing. The accumulated cash at the branch is collected and stored at the bank. Upon accumulating a lump sum, the NGO1 branch staff transport the cash to a bank and deposit the cash onto the headquarters bank account, this is done at least three times in the week. However, there is a huge risk of relying on the **current model of distribution which heavily relies on cash transactions**.

Because of the need to mitigate risks related to cash transaction, combined with the need to improve efficiency in distribution and the need to capture vital purchasing patterns and behaviors of its customers, NGO1 seeks to digitize its distribution chain. However, digitizing payments in the health distribution chain

will always pose challenges such as **low phone penetration in rural population, low financial literacy levels, a weak branch and agent network presence of DFS providers.**

NGO also recognizes that its CHPs could help improve the distribution and use of DFS in the communities it serves and wishes to explore how its CHPs might build their businesses by acting as roving agents for DFS.

Project objectives

In light of the aforementioned challenges, NGO1 seeks to partner with the UNCDF to develop a DFS solution to create an ecosystem of payments around its business model. When developed, this strategy will allow households to pay CHPs for their products through mobile money, CHPs to transfer the collected money directly into NGO1's account and finally, and for NGO1's branches and head office to move money via DFSs. The strategy design will include a pilot implementation plan and later on a pilot test period with at least four NGO1 branches.

Through partnership with UNCDF NGO1 hopes to be supported in solutions that will benefit:

- ✓ Customers can pay for services with DFS
- ✓ CHPs are able to remit the payments to its branches digitally with or without minimal charge and thereby de-risking cash related risks
- ✓ NGO1 will be able to receive digital payments from its CHPs and branches and thereby de-risk cash
- ✓ CHPs who are financially excluded will be provided with an opportunity for financial inclusion, including savings and potentially credit to expand their business
- ✓ Sales and purchasing information of CHPs will be captured could be shared with financial institutions to provide financial history for both digitized and cash sales, this information will support credit scoring of CHPs and an extension of credit needs for business expansion.
- ✓ NGO1 anticipates that through this project, financial services could ultimately be extended to its customers through its CHPs acting as agents
- ✓ The project could potentially provide relevant information that can be used to improve the distribution model of NGO1

Alongside digitizing the supply chain payments, NGO1 seeks to work with DFS service providers (MNOs, banks, etc.) to test the use of its CHPs as roving agents for DFS that serve their communities to determine if the business model makes sense for all involved.

Project Overview

To meet the desired project goals of the Roving Merchant/Agent strategy, and to also overcome foreseen challenges/obstacles that need to be resolved first to allow an enabling digital payments ecosystem, NGO1 proposes to have a **four phased project to be completed in a 9 months period.**

The Roving Merchant/Agent project is planned to be implemented in a four phased approach.

a) Phase I: A comprehensive market research

This research will establish DFS financial product needs of the CHPs and NGO1. Besides establishing needs, the research will also establish and analyze preferences for payments that may include payments through

mobile money, financial institutions and or 3rd party providers. The research will also explore opportunities for CHPs to act as DFS agents in addition to accepting payments for goods and services.

The comprehensive research will include understanding NGO1's distribution chain in preparation for digital payments and the delivery of financial services to its customers. The research will also act as a feasibility analysis for the pilot. Therefore, the findings of the research will help all stakeholders in developing an efficient digital payments strategy and make projections for future business and scale.

Resulting from the comprehensive research, the technical assistance will extend to developing a Digital Payments Strategy Plan and Implementation as described below.

The consultant will be required to prepare 2-3 private reports for DFS providers who commit to implementing digital payments for NGO1 supply chains. Specific needs for the research will include, but not limited to:

- Establishing DFS financial product needs of the CHPs
- Establishing the DFS knowledge and usage among the CHPs
- Establishing the CHP interest and capacity in acting as DFS agents
- Establishing the flow of money along NGO1 distribution chain to inform the development of a complete DFS ecosystem
- Establishing possible challenges that can hinder digital payments from efficiently taking effect at NGO1, and provide mitigation solutions for these challenges
- Establishing ecosystem requirements that need to be fixed for a seamless digital payments project
- Establishing system and technology/device requirements to allow digital payments at NGO1

NGO1 and the selected consultant will approach DFS providers in Zambia to participate in this research. The purpose of **DFS provider participation** is to:

- Secure buy-in at the research stage for potential partnership during the implementation phase and to.
- Provide an opportunity for stakeholders to assess DFS market opportunities vis a vis their respective institutional strengths and weaknesses should they decide to participate in the pilot.

DFS providers to join the research may include MNOs, financial institutions, 3rd party payment companies, Aggregators, among others.

b) Phase II. Digital Payments Strategy Plan and pilot plan development: will include, but not limited to.

- Business Cases: The business case for the NGO1 supply chains, this will be utilized by DFS providers. The business cases will include projected revenues from the NGO1 supply chains, for each of the providers involved in implementation, and outline cost of digitizing the payments, appropriate pricing strategy, among others.
- Go to Market Strategy: this will guide stakeholders for an appropriate route to market in order to digitize NGO1 supply chains. Stakeholders will include DFS providers, UNCDF and other partners the research may identify

- Phone, Agent Network and Merchant Strategies: The phone penetration, agent network and merchant network strategies, this will be used to guide stakeholders on preparatory work in digitizing the supply chain. Support strategies will be outlined for each stakeholder.
 - Risk Mitigation Solutions: A document outlining the risks and mitigation solutions that stakeholders are likely to face in digitizing NGO1 supply chains Design a digital payment strategy and pilot plan to be implemented for testing digital payments at NGO1 and its distribution channel.
 - Developing the pilot testing plan that will guide the implementation of the pilot testing exercise for the roving merchants/agents.
 - Develop an activity-based costing for the current cash-based model at NGO1 vs. the cost of transactions that will be anticipated if digital payments are to be incorporated as a new mechanism.
- c) **Phase III. Pilot testing exercise.** Test the pilot design and strategy recommendations within four selected branches of NGO1. This will include remodelling the strategy to make it ready and appropriate for roll out to the rest of the NGO1' branches and CHPs. The pilot test exercise will require an on-site consultant who will work alongside staff from NGO1 for a six (6) months period.
- d) **Phase IV. Design the overall country roll out plan** that will guide NGO1 in implementing the success findings of the strategy and pilot test to the rest of the branches and CHPs

The four phases above will require a team of both on-site and off-site consultants with experience in DFS market research, specialised knowledge in developing strategies for merchant and agent networks, expertise in pilot design and testing.

II. OBJECTIVES OF THE ASSIGNMENT

UNCDF requires a consultant firm to provide support to NGO1 in developing a DFS acceptance and delivery strategy that supports the creation of a seamless digital enabling environment that is necessary for fluid payments. The strategy will result into a pilot plan and implementation. The successful strategy and key lessons will be adopted for a wider and national replication to Zambia's rural areas and mass market in view of reaching the unbanked women, poor and the population residing in the rural areas thus increasing the financial inclusion space in Country C.

The technical assistance will start with a detailed research study of the current operations of NGO1 and provide appropriate interventions for digital payments. This will be accompanied with the development of a pilot plan/implementation for digital payments. The project will ultimately implement the pilot/implementation plan in a pilot test environment for digital payments for all stake holders within NGO1' supply chain.

The consultants will provide support throughout the following main steps:

1. The Research phases.
2. Digital Payments Strategy Plan and pilot plan development.
3. Pilot testing exercise
4. Design the overall country roll out plan

The consultant will produce 3-4 private reports for DFS providers that will participate in the research detailing the findings and recommendations to guide them in decision to proceed with the roving merchant/agent project.

III. SCOPE OF WORK AND DELIVERABLES

#	Activities	Deliverables
PHASE I: A comprehensive market research (Two months)		
1.1	<p>Inception meeting with UNCDF, NGO1 and participating MNOs/financial institutions</p> <ul style="list-style-type: none"> ✓ Set-up project governance (project team and steering committee) and agree on monitoring frequency. ✓ Set-up office space for consultant ✓ Review scope of the project, methodology, expected deliverables, project team involvement and responsibilities and timelines ✓ Agree on content of deliverables ✓ Agree on presence of consultant at partner offices and involvement of partner staff ✓ Review project KPIs ✓ Fix a twice monthly project meeting (including MM4P DFS expert, partners, and consultant) 	<p>Project team and steering committee set up</p> <p>Twice a month project meeting planned for the duration of the project</p>
1.2	Preparation of research tools. These will include individual interviews, PRA, and focused group discussions (both quantitative and qualitative), amongst others.	Developed relevant research tools
1.3	Testing and review of research tools with NGO1, potential respondents and participating financial service providers.	User Acceptance report from the consultant, financial service providers to the UNCDF
1.4	Selection of four NGO1 branches, sample, and respondents for the research.	Report indicating the names of the NGO1 branches and estimated number of employees and Roving Merchants/Agents attached to each branch
1.5	Preparation of knowledge handling plan and communication protocols. This plan must highlight critical knowledge needs and how those knowledge gaps will be addressed. As well as precise what are the internal KM deliverables (as in confidential) and the external KM deliverables (to be made	Creation of a collaborative knowledge base.

	public) to benefit other stakeholders in the industry in or outside Zambia	Knowledge management plan/strategy
1.6	Sourcing for financial service providers to join in the field based comprehensive research	3-4 financial service providers selected to join in the comprehensive research
1.7	Conducting the field based comprehensive research	Overall Field research report
1.8	Partner reports for financial institutions that will participate in the research detailing the findings and recommendations to guide them in decision to proceed with the roving merchant/agent project	3-4 provider private provider reports (internal KM deliverable)
1.9	Writing the report, findings, and recommendations of the comprehensive research	Research report with detailed findings, recommendations, and solutions for the roving merchant/agent project (KM deliverable)
PHASE II. Digital Payments Strategy Plan and pilot plan development (1/2 month)		
21.	Developing Roving Merchant/Agent strategy plan that will detail how the project will be implemented	Roving Merchant/Agent strategy plan
2.1	Developing a business case for the NGO1 supply chains, DFS Provider and CHPs for merchant acceptance and DFS agent services	Business Case report (KM deliverable)
2.2	Developing a risk mitigation solution plan for NGO1 and selected financial service provider to guide them during the project	Risk Mitigation Solutions
2.3	<p>Designing a pilot plan that will be implemented by the NGO1 roving merchant/agent. This is to guide the consultant, NGO1, Selected service provider and the UNCDF</p> <p>Define measurable objectives or Key Performance Indicators (qualitative and quantitative), preparations required for the pilot, pilot team, timelines for various activities etc.</p>	<p>Pilot plan Report</p> <p>Pilot KPIs, activity plan, scheduling, pilot team, roles, and responsibilities</p>

2.4	<p>Establish the cost of payments for the current cash model used in the supply chain. This will involve analyzing the steps involved in payment processes and appropriating the cost involved. This cost will be compared with associated/estimated costs if digital payments were to be the alternative</p>	Activity Based Costing Analysis for cash vs. digital payments
2.5	<p>Establish the infrastructure needs, system change requirements and overall literacy of the finance department staff and farmer/employees etc.</p> <ul style="list-style-type: none"> ✓ Determine technology literacy levels among CHPs and branch staff ✓ Determine the ability of branch staff and CHPs in using technology for merchant/agent payments ✓ Determine Finance staff within NGO1 for their comfort levels with proposed payment technologies. 	Merchant/agent payments Infrastructure and System requirements report
2.6	<p>Design value propositions for end users, merchants, and providers to develop an DFS ecosystem</p> <p>Using distinct financial models:</p> <ul style="list-style-type: none"> ✓ Provide a strategy for a successful merchant network acquisition and expansion ✓ Design a value proposition for merchants to engage in the DFS ecosystem ✓ Design a value proposition for providers to engage in the DFS ecosystem 	Merchant/agent Analysis report and the lessons learnt journal and report
2.7	<ul style="list-style-type: none"> ✓ Provide a comprehensive report to UNCDF of the support areas/capacity building needs for the digitization of the distribution chain ✓ Draft Focus note or case study highlighting scenario, opportunities, challenges ✓ Compile final and validated key lessons learned report 	<p>Digital Payments Strategy (ref section 2.1)</p> <p>Implementation Plan (ref section 2.2)</p> <p>Knowledge handover session. (KM deliverable)</p>

	<ul style="list-style-type: none"> ✓ Populate and handover lesson learned journal ✓ Conduct knowledge handover session 	
Phase III. Pilot testing exercise (6 months)		
3.1	<ul style="list-style-type: none"> ✓ Assess and agree readiness for pilot exercise amongst NGO1 project staff and the selected financial services provider and assembling of all project teams ✓ Implementing the pilot plan and the roving merchant/agent ✓ Compare objectives of the pilot with the objectives outlined in the project description document and pilot test planning ✓ Remodelling, modifying, and refining the roving merchant/agent pilot plan for areas seen necessary ✓ Monitor KPIs of the project 	<p>Consensus and pilot checklist agreed upon by the consultant, NGO1 and the selected financial services provider</p> <p>Pilot plan exercise</p> <p>Review of set objectives vs. actual deliverables</p> <p>Remodelling, Modifying, and refining of the roving merchant/agent plan</p> <p>KPI monitoring check list</p>
3.2	Documenting with multimedia outputs the pilot, (in house, not professional videographer) interviews of CHPs and clients, interviews of the NGO1 team	Video footage and pictures
3.3	<ul style="list-style-type: none"> ✓ Designing the end of pilot project documents detailing the success, failures, solutions, modifications, remodelling's, and refinements done 	End of pilot report (KM deliverable)
3.4	<ul style="list-style-type: none"> ✓ (Knowledge management) After Action Review Session of the pilot exercise 	<p>Inter-phase project reviews to determine any required course corrections</p>

	✓ Lessons Learned Journal & Report	A continuously updated journal of lessons learned and formal lessons learned report of the critical lessons learned (and issues) (KM deliverable)
Phase IV. Design the overall country roll out plan		
4.1	<p>Draw a country wide roll out plan</p> <p>Organize progress meeting with NGO1 and selected financial service provider and consultant</p> <ul style="list-style-type: none"> ✓ Review project planning and progress ✓ Raise achievements and main issues ✓ Find solutions to issues 	Country wide roll out plan
4.2	Knowledge Handover Report & Session Comprehensive, retrospective closed session divulging details, insights and knowledge gained.	Knowledge Handover Report (KM deliverable)
4.3	Package learnings gathered through the pilot that can be made public about this specific roving agent model	Case study and blog post

IV TIMELINE, DURATION OF ASSIGNMENT, DUTY STATION AND EXPECTED PLACES OF TRAVEL

The project is expected have a duration of 9 months.

It will be comprised of the following 4 phases:

- The Research phase is expected to last two (2) months.
- Digital Payments Strategy Plan and pilot plan development to last two (2) weeks.
- Pilot testing exercise to last six (6) months.
- Design the overall country roll out plan to last two (2) weeks.

V. PROPOSAL

Please note that the estimated number of consultant days for this proposal is 200 in total. You may distribute the number of consultant-days between the different consultant categories and choose on the composition of the team as you see fit. You may propose a lower amount of days. Should you wish to propose a different number of consultant days please explain the rational for the request in your proposal.

The Financial proposal must provide a detailed price breakdown. Provide separate figures for each functional grouping or category. Unit Prices may not exceed those listed to the Breakdown of costs for the core team proposed.

Consultancy Fee				
Expert Level	Name(s) of the Consultant(s) at this level	Daily fee USD	Days⁵	Total USD
Junior Specialist				
Specialist				
Senior Specialist				
Total consultancy fee USD				

⁵ Please note that the sample TORs prescribe a maximum number of days for the team.

Lot 003. Inclusive Innovation.

COUNTRY C PROGRAMME CHALLENGE FUND SUPPORT

I. BACKGROUND

The United Nations Capital Development Fund (UNCDF) makes public and private finance work for the poor in the world's 47 least developed countries (LDCs). With its capital mandate and instruments, UNCDF offers "last mile" finance models that unlock public and private resources, especially at the domestic level, to reduce poverty and support local economic development. UNCDF's financing models work through three channels: **inclusive digital economies**, connecting individuals, households, and small businesses with financial eco-systems that catalyze participation in the local economy, and provide tools to climb out of poverty and manage financial lives; **local development finance**, that capacitates localities through fiscal decentralization, innovative municipal finance, and structured project finance to drive local economic expansion and sustainable development; and **investment finance**, that provides catalytic financial structuring, de-risking, and capital deployment to drive SDG impact and domestic resource mobilization.

Under component 2 of the programme P in the Country C UNCDF has been actively working to increase financial inclusion through piloting different approaches combining financial and complementary non-financial services while using digital as an accelerator. UNCDF is addressing financial inclusion as a key contributing factor to unlock the potential of vulnerable segments such as youth and women in driving sustainable and inclusive development. Improved financial capability and access to financial services have the potential to integrate youth and women as drivers of innovative economic growth and job creation in their own communities.

Moreover, UNCDF believes that there are ways in which we can use technology as a more efficient delivery channel for financial and non-financial services. Technology holds indeed some promise to help contribute to innovative and efficient solutions. The spread of connectivity enables populations to connect as never before. Broadband enables youth to seek and receive information to connect with employment opportunities or build a business. Smart technology can also offer lower cost methods of training and education online. The combination of smart technology and connectivity offers an opportunity to bundle the services needed: information, training, remittances, payments, savings, and credit. Country C, however, presents unique challenges to financial inclusion, in particular, to fintech-driven innovations. Geographically concentrated economic activities limited economic infrastructure, vulnerability to external shocks make economic progress difficult. Among other challenges lack of institutions and the infrastructure required to offer suitable financial services to people living in rural areas. Therefore, the potential of digital technology solutions is even more relevant in this context, where it can help reach the last mile and overcome the specific challenges of remoteness and limited physical infrastructure. In addition, the cash-based nature of Country C's economy is highlighted even more by the Covid19 pandemic. With social distancing measures, FSPs have difficulties reaching out to rural communities, and businesses are struggling to keep a form a continuity and clients.

In light of this, UNCDF launched a fintech challenge in June to select fintech's to develop and test innovations that will help increase access to finance for youth and women in Country C with the following objectives:

- Develop innovations **that would create jobs for women and youth** and provide them with **skills building opportunities to be able to perform those jobs.**

- Develop innovations that would **solve issues related to digital transformation acceleration and the usage of digital financial services; and**
- Enable digital innovators in Country C **to develop new products/business models**

UNCDF has selected four (4) fintech's for this engagement. These four applicants will attend a three days boot camp to validate their initial proposal and present their solution to a panel of judges. The selected teams will be invited for a three-day virtual boot camp where they will be provided with a platform to work with UNCDF and its partner organizations to validate their ideas, build further prototypes and first-level testing of their solutions for specific design challenges.

II. OBJECTIVES

UNCDF is now looking for a firm to lead the bootcamp and support the fintech's conducting market research to launch Minimum Viable Products (MVP). The firm will be expected to provide technical assistance to the selected fintech's and manage the development and roll-out of the virtual bootcamp; provide technical assistance to fintech's to develop their product and outline their implementation and scale up plan. At the end of these two phases, the firm work will be used to inform UNCDF to select the most viable innovations to be awarded financial support to scale up their products.

III. SCOPE OF WORK

Phase 1: Bootcamp

The selected applicant is expected to support the operations and management of a 3-day bootcamp which is expected to be conducted virtually. The firm will first review the proposals submitted by the fintech's and begin discussions with them to better understand how their innovations will lead to job creation, skills improvement, and/or increased financial inclusion in Country C. This will be followed by the development of the bootcamp using a human centered design approach to understand the needs of the fintech's to help inform the curricula for the Boot Camp. During this phase, the firm will develop a detailed agenda for the Boot Camp and work with the fintech's to design a virtual program that will ensure their participation throughout the three days. Special attention should be made to ensure 100% participation and engagement of the fintech's.

Deliverable: The result of this research should be assembled in a comprehensive report that includes:

- **Preliminary report** summarizing outlining fintech plans
- **Interview summaries** outlining key take-aways and needs for bootcamp
- **Draft agenda** for bootcamp including note on how to ensure fintechs are connected and engaged through the 3-day bootcamp
- **KM product** highlighting event to be disseminated through UNCDF networks

Phase 2: Launch design of Minimum Viable Products (MVP)

The selected firm will provide fintech's with support for them to conduct market research and develop the business case for their innovation. During this phase (6 months) the selected firm will focus on ensuring fintech's are well equipped to conduct their own research and equipped to articulate said research into a viable product. The firm will ensure the information developed by fintech's will help inform UNCDFs investment decisions

IV. TIMELINE

Phase/Activity	Deliverables	Timeline
Phase 1		
Review fintech's offer and structure the mentorship and technical engagement necessary to support them	<ul style="list-style-type: none"> – Outline learning and engagement needs of fintech's – Outline potential mentors with their skills matched to each fintech – Detailed interview notes outlining 	Month 1
Define and develop the curriculum and tools to be deployed for fintech's using human centered design	<ul style="list-style-type: none"> – Tools, training curriculum and modules developed – Draft Boot Camp agenda submitted for approval 	Month 1-2
Bootcamp Implementation and dissemination of event and key take-aways	<ul style="list-style-type: none"> – Implementation of the 3-day Boot Camp event – Bootcamp report – Brief document outlining the outcomes, along with KPIs and roadmap 	Month 2
Phase 2		
Train fintechs in conducting market research and develop the business case for their innovations.	<ul style="list-style-type: none"> – Market research training – Support fintech's in conducting market research. This includes the market research report. - 	Month 3-6
Provide technical assistance to FinTech's to design the MVP	<ul style="list-style-type: none"> – Technical plan – Technical assistance report – Report detailing MVP of each product/services being proposed by the Fintech 	Month 8
Provide technical assistance to FinTech's to develop grant proposal to UNCDF	<ul style="list-style-type: none"> – Technical assistance report – Grant Proposals to UNCDF – Project document and Project Work Plan – KM piece documenting the selection process and the winners of the challenge (i.e. video) 	Month 9

V. PROPOSAL

Please note that the estimated number of consultant days for this proposal is 200 in total. You may distribute the number of consultant-days between the different consultant categories and choose on the composition of the team as you see fit. You may propose a lower amount of days. Should you wish to propose a different number of consultant days please explain the rational for the request in your proposal.

The Financial proposal must provide a detailed price breakdown. Provide separate figures for each functional grouping or category. Unit Prices may not exceed those listed to the Breakdown of costs for the core team proposed.

Consultancy Fee				
Expert Level	Name(s) of the Consultant(s) at this level	Daily fee USD	Days⁶	Total USD
Junior Specialist				
Specialist				
Senior Specialist				
Total consultancy fee USD				

⁶ Please note that the sample TORs prescribe a maximum number of days for the team.

Lot 004. Empowered Customers.

DESIGN OF A FINANCIAL LITERACY CURRICULUM AND DELIVERY TOOLS FOR REFUGEES AND HOST COMMUNITIES

I. BACKGROUND

UNCDF is the UN's capital investment agency for the world's least developed countries. It creates new opportunities for poor people and their communities by increasing access to microfinance and investment capital. UNCDF focuses on Africa and the poorest countries of Asia and the Pacific, with a special commitment to countries emerging from conflict or crisis. It provides seed capital – grants and loans – and technical support to help microfinance institutions reach more poor households and small businesses, and local governments finance the capital investments – water systems, feeder roads, schools, irrigation schemes – that will improve poor peoples' lives.

II. OBJECTIVES OF THE ASSIGNMENT

UNCDF is looking for a Human Centered Design (HCD) consultant/consulting firm to test and adapt a Financial Literacy curriculum and training strategy for refugees and refugee hosting communities. The objective is to increase the Financial capability of refugees and refugee hosting communities that they may be better equipped to make sound financial decisions, effectively interact with financial service providers in order to achieve their financial goals. Financial capability entails knowledge (literacy) attitudes, skills, and behavior of consumers with respect to understanding, selecting, and using financial services, and the ability to access financial services that fit their needs.

This is a second phase of a project to develop and implement a customized financial literacy curriculum for refugees and host communities. The first phase focused on using Human centered design principles to develop a new curriculum and delivery tools; and to test pilot these in 3 settlements.

In a second phase, UNCDF would like the services of a consultancy firm to extend the piloting from the current level to reach more refugees in 3 settlements in Country C, over a period not exceeding 4 months.

III SCOPE OF WORK AND DELIVERABLES

Phase / Activities	Deliverables	Duration
Design of final financial literacy toolkit (the toolkit was developed under the curriculum development phase)	A well designed, visually appealing financial literacy toolkit	5 days
Implement financial literacy trainings settlements (based on new curriculum and tools)		55 days
Undertake 5 training of trainers (ToT) in 3 settlements to at least 90 people	ToT's implemented to at least 90 people	
Oversee the work of the 90 trainers as they roll out the trainings in the 3 settlements	Monthly monitoring and evaluation reports	

Monitor and evaluate the training and its outcomes among the refugee and host community, to inform the further scaled rollout		
Review and finalize the institutionalization strategy of the financial literacy program within WFP	Final institutionalization strategy of financial literacy within WFP	5 days

IV TIMELINE, DURATION OF ASSIGNMENT, DUTY STATION AND EXPECTED PLACES OF TRAVEL

Timeline – July 2021 to October 2021.

Duty Station – Capital, Country C

V. PROPOSAL

Please note that the estimated number of consultant days for this proposal is 160 in total. You may distribute the number of consultant-days between the different consultant categories and choose on the composition of the team as you see fit. You may propose a lower amount of days. Should you wish to propose a different number of consultant days please explain the rationale for the request in your proposal.

The Financial proposal must provide a detailed price breakdown. Provide separate figures for each functional grouping or category. Unit Prices may not exceed those listed to the Breakdown of costs for the core team proposed.

Consultancy Fee				
Expert Level	Name(s) of the Consultant(s) at this level	Daily fee USD	Days ⁷	Total USD
Junior Specialist				
Specialist				
Senior Specialist				
Total consultancy fee USD				

⁷ Please note that the sample TORs prescribe a maximum number of days for the team.

Form H Guidelines for Secondary Competition

Among LTA Holders (Lots 1 to 4)

In order to ensure that the principles of fairness, transparency and international competition prescribed by the United Nations public procurement rules are safeguarded, UNCDF will use the following guidelines to select LTA holders for specific call-offs:

Background:

The long-term agreement (LTA) shall have an initial period of one (1) year, with possibility of extension of one (1) year until a maximum period of three (3) years. "LTA" refers to a mutual arrangement whereby the consultant firm will provide services as required, over a specific period of time. An LTA specifies the unit price, allowing for a framework agreement to be used when the consultant firm services are needed.

LTAs do not require a financial commitment from UNCDF at the time the LTA is signed. Financial commitments will be established after the completion of a secondary competition for services that are requested within the scope of the LTA, for which the best offer among LTA holders will be determined and to whom a contract containing a financial obligation will be issued.

The actual price of an engagement may depend on the nature, duration and location of the work, the types and number of expertise required, and all other out-of-pocket expenses that are expected to be incurred to complete the work.

Process:

Milestone	Description
1. Needs assessment	For every assignment, UNCDF will conduct a need assessment on the services required, including a determination of whether or not the requirement can be performed by internal staff, individual consultants, corporate consultants, or LTA service providers. This may lead to the writing of an initial draft of Terms of Reference, focusing on key services required and outputs expected from the services.
2. Assessment of whether the project falls within the scope or the LTA by FIPA's Strategy Support Unit	<p>UNCDF is not mandated to use the LTA holders and can resort to other procurement sources at any time. However if the services required by the LTA are aligned with the intended purpose of the LTAs, UNCDF may opt to use the LTAs.</p> <p>The use of the LTA is limited to the provision of advisory solutions in relation to Digital Services including: Enabling Policy and Regulation, Open Digital Payment Ecosystems, Inclusive Innovation and. Empowered Customers If this is the case, the LTA holders may be contacted for the Secondary Competition.</p> <p>If the proposed TORs are compliant with the scope of the LTAs, the focal point assigned by FIPA's Strategy Support Unit (SSU) will start the secondary bidding process.</p>
3. Contact LTA holders and request for technical and financial proposals.	All call-offs shall be subjected to a secondary competition, regardless of the amount involved. There shall be no waiving of secondary competition under any circumstance. This is because UNCDF adheres to the procurement principle of: (a) ensuring fair treatment of all vendors, while (b) achieving best value for money.

	<p>UNCDF will send the TORs (using the TOR template below) to LTA holders and provide a fixed period (two weeks) maximum to submit a technical and financial proposal. The proposals must adhere to the following :</p> <ul style="list-style-type: none"> a) The experts that will be proposed must be limited only to those pre-approved by UNCDF under the LTA. Any other proposed expert that is not in the pre-approved list in the LTA shall be subject to the review of UNCDF. Nevertheless, additional personnel outside of the pre-approved personnel could be added for non-technical roles, or to supplement the work of the key experts. LTA holders must minimize the substitution of experts that are not in the pre-approved list of experts in their proposals. The frequency of such substitution shall be monitored by UNCDF and may impact the utilization of the LTA; b) The professional fees of experts to be proposed must be the same as agreed in the LTA; c) The LTA holder shall not propose an expert that is still currently engaged in an ongoing work, and the ongoing work is below 80% completion. <p>The LTA holder with the lowest price offer shall be selected to receive the call-off.</p> <p>In the event that the TOR for the call-off is related to the work completed by one vendor (e.g., Vendor 1), but the lowest price offer for the new call-off work was achieved by another vendor (e.g., Vendor 2) so that the award will be made to that other vendor (Vendor 2), then the outputs and reports of the previously engaged vendor (Vendor 1) shall be provided by UNCDF to the LTA holder who will conduct the succeeding work. Therefore, no LTA holder must be under any expectation that continuing work arising from their previous work will also be awarded to them again, and must be fully knowledgeable that their outputs could be shared with any other vendors that will be engaged in related work.</p>
4. Review proposals received & award	<p>UNCDF will perform a comparative analysis and evaluate the price proposals received and select an LTA holder to receive the call-off contract and perform the assignment.</p> <p>The selection will be based on the lowest all-inclusive price offer from among those who have passed technical compliance.</p> <p>UNCDF may consider awarding the call-off to the second lowest all-inclusive price offer under the following circumstances only:</p> <ul style="list-style-type: none"> c) There is a documented performance concerns on the company with the lowest all-inclusive price offer, and the performance issues have been duly communicated by UNCDF, but the company has not yet addressed nor committed in writing to address such issues; or d) The company with the lowest all-inclusive price offer still has ongoing contracts that are below 80% of completion, and the personnel proposed for the service to be called-off is the same as the personnel working on the ongoing contracts.
5. Submission to UNCDF Finance and Management	<p>The documentation of the secondary competition shall be submitted to, and reviewed by, UNCDF OFMS team. If the documentations are found to be satisfactory, a contract for the call-off shall be issued by UNCDF FMS team. A copy of the contract issued to the LTA holder shall be provided to SSU.</p>

Services (FMS) the full documentations of the secondary competition for contract issuance purpose.	<p>After the contract is awarded, SSU shall notify the other unsuccessful LTA holder offerors of the status of their proposal and offer a chance for a debriefing. During debriefing, UNCDF should notify LTA holders of the strengths and weaknesses of their offers and how they can improve on them in the succeeding secondary competitions. No other information may be disclosed.</p> <p>The SSU shall also make an effort to reach out to LTA holders that have stopped responding to find out their reasons for non-participation. If they involve reasons that are within the control of UNCDF, UNCDF should take the necessary corrective action</p>
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TERMS OF REFERENCE

LOT

ACTIVITY:

AGENCY/PROJECT NAME:

PLACE OF ASSIGNMENT:

1) GENERAL BACKGROUND

2) OBJECTIVE OF THE ASSIGNMENT

3) SCOPE OF THE WORK AND DELIVERABLES

#	Activity	Deliverables	Estimated Due Dates	Payment (% of Total Contract Price)
Phase1A:				
1.				
2.				
3.				
4.	a.			
5.				
Phase 1B:				

6.				
7.				
8.				
Phase 1C.				
9.				
10.				
11.				
12.				

In the event that there will be subsequent work after the above deliverables are completed, a new TOR for the subsequent work will be released by UNCDF and subject to secondary competition. In the event that the successful LTA holder for the subsequent work is not the same as the successful LTA holder for this work, the outputs and reports from this work shall be provided by UNCDF to the LTA holder who will conduct the succeeding work. Therefore, no LTA holder must be under any expectation that continuing work arising from their previous work will also be awarded to them again, and must be fully knowledgeable that their outputs could be shared with any other vendors that will be engaged in related work.

4) TIMELINE, DURATION OF ASSIGNMENT, DUTY STATION AND EXPECTED PLACES OF TRAVEL

Activities are expected to start on the [] to the []. For work with the DFS providers, DFS providers will provide necessary space for the consultant(s). For any other work, consultants will be required to procure their own space.

Duty stations will be []with travel to []e and other locations as needed.

5) PROVISION OF QUALITY, MONITORING AND PROGRESS CONTROLS

- All deliverables shall be reviewed and approved by [indicate designation] which shall be the basis of disbursement of all payment tranches
- Monitoring of progress shall be measured both per the activities of the contractor as well as the performance of the UNCDF partners.
- The contractor must secure approval from UNCDF's Regional Technical Specialist prior to deployment of staff and trips. The contractor will conduct briefings to the UNCDF team prior to departure of on-site-upon request of UNCDF.
- The contractor shall solicit client feedback on questionnaires and surveys from UNCDF and three DFS partners with a one week review time if possible
- The contractor might be asked to organize weekly progress call with UNCDF and the partner.
- The primary in-country/region contact shall be:
 - I. []: UNCDF- Technical Specialist
 - II. Coordination & Technical Oversight: []

6) STANDARD TRAVEL COSTS AND DAILY SUPPLEMENTAL ALLOWANCE (DSA)

Standard travel costs, daily supplemental allowance (DSA) and any other costs to be incurred by the consultant shall be included with the financial proposal.

7) QUALIFICATIONS AND LEVEL OF CONSULTANTS

The contractor's employees performing under this TOR may include a team of at least X experts: (i) a specialist with relevant and demonstrated experience in digital financial services (DFS) and implementation of relevant experience in agent network management (ii) a specialist or junior specialist with demonstrated experience in women financial inclusion and Human centred designed approach in research and market segmentation studies.

The activities under this TOR will require a range of skills and the contractor will select employees according to the scope of the work. The total range of needed skills is specified in the LTA.

The sought profiles are described below. Please note: UNCDF will look closely to see if proposed CVs match the requirements listed below.

- i. []
- i. []

The experts that will be proposed must be limited only to those pre-approved by UNCDF under the LTA. Any other proposed expert that is not in the pre-approved list in the LTA shall be subject to the review of UNCDF. Nevertheless, additional personnel outside of the pre-approved personnel could be added for non-technical roles, or to supplement the work of the key experts. LTA holders must minimize the substitution of experts that are not in the pre-approved list of experts in their proposals. The frequency of such substitution shall be monitored by UNCDF and may impact the utilization of the LTA;

The professional fees of experts to be proposed must be the same as agreed in the LTA;

The LTA holder shall not propose an expert that is still currently engaged in an ongoing work, and the ongoing work is below 80% completion.

8) PROPOSED SCHEDULE OF PAYMENTS

Breakdown of Cost by Components:

Cost Components	Unit Cost	Quantity	Total Rate for the Contract Duration
I. Personnel Costs			

Professional Fees			
Life Insurance			
Medical Insurance			
Communications			
Land Transportation			
Others (pls. specify)			
II. Travel Expenses to Join duty station			
Round Trip Airfares to and from duty station			
Living Allowance			
Travel Insurance			
Terminal Expenses			
Others (pls. specify)			
III. Duty Travel			
Round Trip Airfares			
Living Allowance			
Travel Insurance			
Terminal Expenses			
Others (pls. specify)			

9) PROPOSAL AND BUDGET

Contractor shall provide technical and financial proposals in two separate documents.

The Technical proposal shall describe the methodology and approach to achieve the objectives of the scope of work, including the team proposed. Detailed work plan (including number of days per activity). CVs of the proposed consultants should be in annex.

The Financial proposal must provide a detailed price breakdown. Provide separate figures for each functional grouping or category.

Unit Prices may not exceed those agreed to in the Long-Term Agreement.

Any estimates for travels and other out-of-pocket expenses should be included in the financial offer.

UNCDF shall not allow travel costs exceeding those of an economy class ticket. Should the service provider wish to travel on a higher class he/she should do so using their own resources.

Living allowances may not exceed the Daily Subsistence Allowance (DSA) rates set on a monthly basis by the International Civil Service Commission (ICSC) <http://icsc.un.org/rootindex.asp>.

10) SELECTION CRITERIA FOR THE FIRM AND APPLICATION DETAILS

UNCDF will select the most economic bid that is compliant with the technical requirements, using the following distribution:.

[List down the criteria and the weight for each]

The proposal will be submitted by email to[] within two weeks of the notification of this TOR.

Response email cannot exceed 10MB.