



REQUEST FOR PROPOSAL (RFP) (For Low-Valued Services)

NAME & ADDRESS OF FIRM	DATE: August 13, 2021
	REFERENCE: Scoping Research on Digital Finance for Making Access Possible (MAP)

Dear Sir / Madam:

We kindly request you to submit your Proposal for the: **Scoping Research on Digital Finance for Making Access Possible (MAP)**

Please be guided by the form attached hereto as Annex 2, in preparing your Proposal.

Technical and Financial Proposals may be submitted **IN SEPARATE ATTACHMENTS WITH A PASSWORD ENCRYPTED FINANCIAL PROPOSAL** through e-tendering system <https://etendering.partneragencies.org> no later than **12h00 middday South African Time Friday, September 03, 2021** via e-Tendering system.

Your Proposal must be expressed in English, and valid for a minimum period of 3 months

In the course of preparing your Proposal, it shall remain your responsibility to ensure that it reaches the address above on or before the deadline. Proposals that are received by UNDP after the deadline indicated above, for whatever reason, shall not be considered for evaluation. If you are submitting your Proposal by email, kindly ensure that they are signed and in the .pdf format, and free from any virus or corrupted files.

Services proposed shall be reviewed and evaluated based on completeness and compliance of the Proposal and responsiveness with the requirements of the RFP and all other annexes providing details of UNDP requirements.

The Proposal that complies with all of the requirements, meets all the evaluation criteria and offers the best value for money shall be selected and awarded the contract. Any offer that does not meet the requirements shall be rejected.

Any discrepancy between the unit price and the total price shall be re-computed by UNDP, and the unit price shall prevail and the total price shall be corrected. If the Service Provider does not accept the final price based on UNDP's re-computation and correction of errors, its Proposal will be rejected.

No price variation due to escalation, inflation, fluctuation in exchange rates, or any other market factors shall be accepted by UNDP after it has received the Proposal. At the time of Award of Contract or Purchase Order, UNDP reserves the right to vary (increase or decrease) 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.

Any Contract or Purchase Order that will be issued as a result of this RFP shall be subject to the General Terms and Conditions attached hereto. The mere act of submission of a Proposal implies that the Service Provider accepts without question the General Terms and Conditions of UNDP, herein attached as Annex 3.

Please be advised that UNDP is not bound to accept any Proposal, nor award a contract or Purchase Order, nor be responsible for any costs associated with a Service Providers preparation and submission of a Proposal, regardless of the outcome or the manner of conducting the selection process.

UNDP's vendor protest procedure is intended to afford an opportunity to appeal for persons or firms not awarded a Purchase Order or Contract in a competitive procurement process. In the event that you believe you have not been fairly treated, you can find detailed information about vendor protest procedures in the following link:

<http://www.undp.org/content/undp/en/home/operations/procurement/protestandsanctions/>

UNDP encourages every prospective Service Provider to prevent and avoid conflicts of interest, by disclosing to UNDP if you, or any of your affiliates or personnel, were involved in the preparation of the requirements, design, cost estimates, and other information used in this RFP.

UNDP implements a zero tolerance on fraud and other proscribed practices, and is committed to preventing, identifying and addressing all such acts and practices against UNDP, as well as third parties involved in UNDP activities. UNDP expects its Service Providers to adhere to the UN Supplier Code of Conduct found in this link : http://www.un.org/depts/ptd/pdf/conduct_english.pdf

Thank you and we look forward to receiving your Proposal.

Sincerely yours,

*UNDP Procurement Unit
UNDP South Africa
8/13/2021*

Description of Requirements

Context of the Requirement	<p>The UN Capital Development Fund (UNCDF) is the UN's capital investment agency for the world's 46 least developed countries. It creates new opportunities for poor people and their small businesses by increasing access to microfinance and investment capital. UNCDF provides seed capital – grants and loans – and technical support to help financial service providers 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. UNCDF programmes help to empower women, and are designed to catalyse larger capital flows from the private sector, national governments and development partners, for maximum impact toward the Sustainable Development Goals.</p> <p>Within the context of the MAP Insights Series and its increasing focus on financial inclusion to enable growth, UNCDF's MAP Programme seeks to investigate the critical supporting role that digital finance can play in the informal economy. As such, UNCDF requires the assistance of a consultancy that is experienced in the implementation of innovative, human-centred field research to assist with a detailed study on the role of digital financial services supporting community development through the informal economy, in two countries in the Southern African Development Community (SADC).</p>
Implementing Partner of UNCDF	N/A
Brief Description of the Required Services ¹	The aim of the research is to better understand local economic activity with a particular focus on the informal sector to enable digital finance interventions to local communities for more inclusive growth and allow for increased financing to reach the low-income segment operating in the informal sector.
List and Description of Expected Outputs to be Delivered	<ul style="list-style-type: none"> Finalize research methodology, sample size, locations, outline high level focus on the aspects mentioned in the TOR Undertake field work and deep engagement with communities Develop financing framework for low-income informal sector <p>(For detailed information be found in terms of references)</p>
Person to Supervise the Work/Performance of the Service Provider	The service provider will report to the MAP Programme manager, based in Johannesburg, South Africa
Frequency of Reporting	<i>AS and when required in the workplan</i>

¹ A detailed TOR may be attached if the information listed in this Annex is not sufficient to fully describe the nature of the work and other details of the requirements.

Progress Reporting Requirements	Meetings and reports as and when required
Location of work	<input type="checkbox"/> <input checked="" type="checkbox"/> At Contractor's Location
Expected duration of work	4 Months
Target start date	Upon contract signature/s by both parties
Latest completion date	Lat day of January 2022
Travels Expected	n/a
Special Security Requirements	<input type="checkbox"/> Security Clearance from UN prior to travelling <input type="checkbox"/> Completion of UN's Basic and Advanced Security Training <input type="checkbox"/> Comprehensive Travel Insurance <input checked="" type="checkbox"/> Others (N/A)
Facilities to be Provided by UNDP (i.e., must be excluded from Price Proposal)	<input type="checkbox"/> Office space and facilities <input type="checkbox"/> Land Transportation <input checked="" type="checkbox"/> Others (None)
Implementation Schedule indicating breakdown and timing of activities/sub-activities	<input checked="" type="checkbox"/> Required <input type="checkbox"/> Not Required
Names and curriculum vitae of individuals who will be involved in completing the services	<input checked="" type="checkbox"/> Required <input type="checkbox"/> Not Required
Currency of Proposal	<input checked="" type="checkbox"/> United States Dollars OR <input type="checkbox"/> Euro <input checked="" type="checkbox"/> Local Currency (South African Rands)
Value Added Tax on Price Proposal ²	<input checked="" type="checkbox"/> must be inclusive of VAT and other applicable indirect taxes <input type="checkbox"/> must be exclusive of VAT and other applicable indirect taxes
Validity Period of Proposals (Counting for the last day of	<input type="checkbox"/> 60 days <input checked="" type="checkbox"/> 90 days <input type="checkbox"/> 120 days In exceptional circumstances, UNDP may request the Proposer to extend the validity of the Proposal beyond what has been initially indicated in this RFP. The Proposal

² VAT exemption status varies from one country to another. Pls. check whatever is applicable to the UNDP CO/BU requiring the service.

submission of quotes)	shall then confirm the extension in writing, without any modification whatsoever on the Proposal.																							
Partial Quotes	<input checked="" type="checkbox"/> Not permitted <input type="checkbox"/> Permitted																							
Payment Terms ³	<table border="1"> <thead> <tr> <th>No</th><th>Activities</th><th>Deliverables</th><th>Approximate % of Payment</th></tr> </thead> <tbody> <tr> <td>1</td><td>Finalize research methodology, sample size, locations, outline high level focus on the aspects mentioned above</td><td>Inception report Demand-side research approved by UNCDF</td><td>30%</td></tr> <tr> <td>2</td><td>Undertake field work and deep engagement with communities</td><td>Field report</td><td>50%</td></tr> <tr> <td>3</td><td>Develop financing framework for low-income informal sector</td><td>Final report, incorporating new framework, field work, conclusions and recommendations</td><td>20%</td></tr> <tr> <td></td><td>TOTAL</td><td></td><td>100%</td></tr> </tbody> </table> <p>All payment will be effected within 30 days of receipt of an invoice upon final and approved submission of all deliverables connected to each activity. The UNCDF Focal point will approve the deliverables which will trigger payment.</p>				No	Activities	Deliverables	Approximate % of Payment	1	Finalize research methodology, sample size, locations, outline high level focus on the aspects mentioned above	Inception report Demand-side research approved by UNCDF	30%	2	Undertake field work and deep engagement with communities	Field report	50%	3	Develop financing framework for low-income informal sector	Final report, incorporating new framework, field work, conclusions and recommendations	20%		TOTAL		100%
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	TOTAL		100%																					
Person(s) to review/inspect/ approve outputs/completed services and authorize the disbursement of payment	The designated UNCDF Focal Point will be responsible for supervising the technical quality of the deliverables, calling and convening all meetings with the Service Provider, making logistical arrangements, and seeing to the overall day-to-day interaction directly with the Service Provider																							
Type of Contract to be Signed	<input checked="" type="checkbox"/> Purchase Order <input type="checkbox"/> Institutional Contract <input checked="" type="checkbox"/> Contract for Professional Services <input type="checkbox"/> Long-Term Agreement ⁴ <input type="checkbox"/> Other Type of Contract																							
Criteria for Contract Award	<input type="checkbox"/> Lowest Price Quote among technically responsive offers <input checked="" type="checkbox"/> Highest Combined Score (based on the 70% technical offer and 30% price weight distribution)																							

³ UNDP preference is not to pay any amount in advance upon signing of contract. If the Service Provider strictly requires payment in advance, it will be limited only up to 20% of the total price quoted. For any higher percentage, or any amount advanced exceeding \$30,000, UNDP shall require the Service Provider to submit a bank guarantee or bank cheque payable to UNDP, in the same amount as the payment advanced by UNDP to the Service Provider.

⁴ Minimum of one (1) year period and may be extended up to a maximum of three (3) years subject to satisfactory performance evaluation. This RFP may be used for LTAs if the annual purchases will not exceed \$100,000.00.

	<input checked="" type="checkbox"/> Full acceptance of the UNDP Contract General Terms and Conditions (GTC). This is a mandatory criterion and cannot be deleted regardless of the nature of services required. Non- acceptance of the GTC may be grounds for the rejection of the Proposal.	
Criteria for the Assessment of Proposal	<u>Technical Proposal (70% of the overall proposal - 140 points)</u>	
	Criteria for Selection	Score (points)
	Qualifications of the firm (40 marks)	
	Minimum 7 years of relevant, demonstrated experience in developing and implementing HCD and design thinking projects of this scope/scale, including significant global experience in human-centred design methodologies for use in development context; experience in human-centred research in the financial services and informal market is an added advantage	20
	Experience with innovative product development, financing frameworks, or community financing needs an added advantage	10
	Understanding of impact investment, SDG's, the financing for the low-income market, working with corporate and/or international development agencies, field work in SADC countries (excluding South Africa) is considered an asset	5
	Diversity in terms of gender, nationality and culture is encouraged	5
	Proposed methodology and approach (40 marks)	
	Extent of understanding the task including background, concept and objectives and clarity on the subject / issues addressed in the proposal:	15
	Proposed methodology including scope of work, recommended approach fit for purpose given scope of work, appropriateness and logical consistency of activities, output and time frame in the proposed plan to accomplish the task	25
	Skills and experience of Team leader and up to 2 additional team members⁵ (20 marks)	
	Senior team members should display a minimum of 7 years relevant, practical working experience in field research, particularly qualitative immersion work and innovation	10
	A bachelors degree in commerce, sociology/anthropology and political science will be an advantage. Higher qualifications and amount of qualifications to be scored higher	5
	Demonstrate knowledge of team members' ability to work in an LDC environment and ability to conduct interviews in the participants local language, if necessary. Substantive understanding of and/or background in one or more of the following areas of specialization: financial services, financial inclusion/low-income markets, the informal market, community development, designing for systemic change and new market segments;	5
	Total	100 points

⁵ Proposals can include more than 3 team members, but evaluation will be limited to the top 3 senior team members

	<i>(minimum qualifying score – 70 points)</i>
UNDP will award the contract to:	<input checked="" type="checkbox"/> One and only one Service Provider <input type="checkbox"/> One or more Service Providers, depending on the following factors:
Annexes to this RFP ⁶	<input checked="" type="checkbox"/> Form for Submission of Proposal (Annex 2) <input checked="" type="checkbox"/> General Terms and Conditions / Special Conditions (Annex 3) ⁷ <input checked="" type="checkbox"/> Detailed TOR <input type="checkbox"/> Others ⁸ <i>[pls. specify]</i>
Contact Person for Inquiries (Written inquiries only) ⁹	<i>Procurement Unit</i> procurement.enquiries.za@undp.org Any delay in UNDP's response shall be not used as a reason for extending the deadline for submission, unless UNDP determines that such an extension is necessary and communicates a new deadline to the Proposers.
Other Information <i>[pls. specify]</i>	

⁶ Where the information is available in the web, a URL for the information may simply be provided.

⁷ Service Providers are alerted that non-acceptance of the terms of the General Terms and Conditions (GTC) may be grounds for disqualification from this procurement process.

⁸ A more detailed Terms of Reference in addition to the contents of this RFP may be attached hereto.

⁹ This contact person and address is officially designated by UNDP. If inquiries are sent to other person/s or address/es, even if they are UNDP staff, UNDP shall have no obligation to respond nor can UNDP confirm that the query was received.