

Terms of Reference (TOR) Banjul Smart City Pilot Project



GENERAL INFORMATION

Services/Work Description:	Development and implementation of digital financial platforms
Project/Program Title:	Smart City Pilot Project
Post Title:	Open to both National and International Firms
Duty Station:	Banjul
Duration:	3 months
Expected Start Date:	Immediately after concluding contract agreement
Expected End Date:	See above

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I. BACKGROUND/PROJECT DESCRIPTION/OBJECTIVE

It is widely accepted that digital innovation plays a pivotal role in the socio-economic advancement of societies. Now more than ever, societies are utilizing digital technology to tackle longstanding and pressing development challenges. Industrial societies have leveraged on technology to build infrastructural systems that enhance economic productivity and alleviate poverty on a massive scale. Most notably, financial technology (fintech) is becoming a popular innovative method in everyday business transactions. Accordingly, studies have shown that digital financial payment systems help societies to mobilize local resources effectively and efficiently as well as enhance business transactions.

Furthermore, the attainment of the Sustainable Development Goals (SDGs) by 2030 require huge financial resources. Concurrently, it is becoming increasingly apparent that international funding, particularly in developing countries, is not enough to finance the SDGs. Precisely, The Gambia has registered substantial progress in mobilizing local financial resources but continues to heavily rely on donor funding. For this reason, catalyzing domestic resource mobilization by national and local government is paramount for Gambia's self-reliance as well as the achievement of the SDGs.

It is against this backdrop that the UNDP Gambia Accelerator Lab (AcclabGM) aims to introduce digital financial services for vendors in the Banjul to increase economic returns in this area. Besides being Gambia's capital, only city and main administrative area, Banjul is one of the country's major business hotspots. Over the years, its market space has grown exponentially in meeting the daily needs of the ever-growing population of the city. Thus, the introduction of digital payment systems in the area would be a viable mechanism to tap into the city's economic opportunities towards national development. In other words, fintech would be a strategy for stimulating the country's Gross Domestic Product (GDP) by easing business transactions and tax collection.

Importantly, the Banjul City Council (BCC) Smart City project will lay the foundation for the introduction of digital financial solutions in other major financial areas around the country, particularly in Kanifing Municipal Council (KMC) and Brikama Area Council (BAC). In the scale-up phase, local councils/administrations will mobilize the needed financial resources while AccLabGM will step-in to provide the requisite technical support where necessary. This is meant to foster the spirit of self-reliance, local ownership, empowerment, and sustainability.

Scope of Work

Research conducted by AcclabGM in partnership BCC at the Banjul Albert Market revealed that vendors, customers, and regulators (local authorities and tax collectors) face considerable challenges in terms of business registration, market information, tax collection/payment amongst others. For instance, a

substantial number (49%) of the respondents are willing to use online business registration platforms. This desire is more imminent among those with tertiary education, who showed a 70% willingness rate. Furthermore, a considerable number (24%) of the vendors default on their monthly tax payments.

Upon thorough consultation with local and international partners and in consideration of the aforesaid challenges, both AccLabGM and the BCC have concluded that digital solutions can improve the process that vendors undergo in business registration and payment of correspondent taxes. Moreover, digital platforms will enable vendors to communicate more effectively with customers and the city council.

AccLabGM in partnership with BCC will engage with national GSM operators (Africell and Qcell) whose mobile money services that can be incorporated with other digital solutions.

In consultation with AccLabGM, the contractor will:

1. Build a digital platform and database of businesses that improves the efficiency of business registration and payment process for market vendors in Banjul.
2. Establish the foundations of an automated and digital tax collection for market vendors and small businesses before December 2021
3. Establish a digital kiosk (market information platform) for information on city and market organs, as well as advertisement. This entails mounting stationary information access points at key locations.
4. Design and assign market vendors unique QR codes for individual/business use.
5. Develop mobile touchpoints such as SMS (text) and voice (calling) system that would enhance messaging between vendors, market regulators and customers.
6. Training of trainers (BCC staff and market leaders) on the usage and maintenance of new-built digital technologies.

Expected outputs and deliverables

	Deliverables/outputs	Estimated duration of completion	Reviews and approvals required
1	Development of digital platforms that: improve vendor registration (QR Codes), payment systems (mobile money), and tax collection	6 weeks	AccLabGM Team /BCC
2	Development of digital (information) kiosk	6 weeks	AccLabGM Team /BCC
3	Training of Trainers - BCC staff on the usage and maintenance of the newly developed digital technologies.	2 weeks	AccLabGM Team / BCC
4	Training of market managers and vendors, particularly the 'Yay Compins' (women leaders) on the usage and maintenance of digital applications.	2 weeks	AccLabGM Team /BCC
5	Preparation and submission of a final report and disseminating information about the digital platforms	2 weeks	AccLabGM

IV. INSTITUTIONAL ARRANGEMENT / REPORTING RELATIONSHIPS

- a. The Accelerator Lab will manage and oversee the evaluation process in partnership with a local consultant. Contractor will submit a comprehensive report and presentation with necessary media to UNDP at the end of the contract
- b. The UNDP Senior Executive Managers will provide guidance and assess the quality of the project.

V. LOGISTICS AND ADMINISTRATIVE SUPPORT TO PROSPECT FIRM

- a. The selected firm will be responsible for both administrative and logistics related cost

VI. DURATION OF THE WORK

- a. The duration of the consultancy is **50 working days**.

VII. QUALIFICATIONS OF THE SUCCESSFUL FIRM

b. Language and other skills:

- Excellent knowledge of English; and
- Capacity to communicate fluently with different stakeholders (civil society, government authorities, local communities, project staff).

e. Compliance of the UN Core Values:

- Demonstrates integrity by modelling the UN's values and ethical standards
- Fulfils all obligations to gender sensitivity and zero tolerance for sexual harassment.

Important Note:

The Consultant is required to have the following professional and technical qualifications. **Only the applicants who hold these qualifications** will be shortlisted and contacted.

VIII. CRITERIA FOR SELECTING THE BEST OFFER

Upon the advertisement of the Procurement Notice, qualified firm is expected to submit both the Technical and Financial Proposals and CVs of key personnel. Accordingly, firms will be evaluated based on Cumulative Analysis as per the following scenario:

- Responsive/compliant/acceptable, and
- Having received the highest score out of a pre-determined set of weighted technical and financial criteria specific to the solicitation. In this regard, the respective weight of the proposals are:
 - a. Technical Criteria weight is **70%**
 - b. Financial Criteria weight is **30%**

Criteria	Weight	Max. Point
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Technical Competence (based on CV, Proposal and interview (if required))	70%	100
<ul style="list-style-type: none"> Understanding the Scope of Work (SoW); comprehensiveness of the methodology/approach; and organization & completeness of the proposal 		50*
<ul style="list-style-type: none"> Criteria b. Technical competence / Expertise of the Firm 		25__**
<ul style="list-style-type: none"> Criteria c. Management Structure and Qualification of Key Personnel 		25__**
Financial (Lower Offer/Offer*100)	30%	30
Total Score	Technical Score * 70% + Financial Score * 30%	

IX. PAYMENT MILESTONES AND AUTHORITY

The qualified contractor shall receive service fees upon certification of the completed tasks satisfactorily, as per the following payment schedule:

Installment of Payment/ Period	Deliverables or Documents to be Delivered	Approval should be obtained	Percentage of Payment
1 st Installment	Submit a prototype or beta version of digital financial platforms	AccLabGM	10%
2 nd Installment	Submit a digital financial platforms for testing and usage		25%
3 rd Installment	Provide training to BCC staff	“	20%
4 th Installment	Provide training to market managers and vendors with sensitization activities	“	20%
5 th Installment	Submission of a final report.	“	25%

XI. CONFIDENTIALITY AND PROPRIETARY INTERESTS

- The selected firm shall not either during the term or after termination of the assignment, disclose any proprietary or confidential information related to the service without prior written consent. Proprietary interests on all materials and documents prepared by the consultants under the assignment shall become and remain properties of UNDP.