



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

NAME & ADDRESS OF FIRM	DATE: Monday 30 May 2022
	REFERENCE: RFP/MUS/2022/007

Dear Sir/Madam:

We kindly request you to submit your Proposal for running a Financial Literacy Experiment in the Republic of Mauritius.

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

Proposals may be submitted on or before **Sunday 12 June 2022 (16:00 Mauritius time)** and via email to the Procurement Unit at **procurement.mu@undp.org**

Your Proposal must be expressed in the **English**, and valid for a minimum period of **90 days**.

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. **Please submit technical and financial proposals in two separate pdf documents.**

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/business/protest-and-sanctions.html>


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:

https://www.un.org/Depts/ptd/sites/www.un.org.Depts.ptd/files/files/attachment/page/pdf/unsc/c/conduct_english.pdf

Thank you and we look forward to receiving your Proposal.

Sincerely yours,

DocuSigned by:

444BF6C75FFD4E9...

Fatuma Musa,
Operations Manager,
UNDP Mauritius and Seychelles.

Monday 30 May 2022.

Annex 1

Description of Requirements

Context of the Requirement	Procurement of a public or private training institution for running a Financial Literacy Experiment in the Republic of Mauritius				
Implementing Partner of UNDP	Not applicable				
Brief Description of the Required Services	A detailed Terms of Reference (TOR) is attached and fully describes the nature of the work and other details of the requirements.				
List and Description of Expected Outputs to be Delivered	Refer to Annex 3 – Terms of Reference (TOR) for detailed description of services required and outputs to be delivered.				
Person to Supervise the Work / Performance of the Service Provider	Head of Experimentation Accelerator Lab				
Frequency of Reporting	Monthly				
Progress Reporting Requirements	Refer to Annex 3 – Terms of Reference (TOR)				
Location of work	<input checked="" type="checkbox"/> At Contractor's Location				
Expected duration of work	Four months				
Target start date	Friday 8 July 2022				
Latest completion date	Monday 7 November 2022				
Travels Expected	Destination	Estimated Duration	Brief Description of Purpose of the Travel	Target Date	
	N/A	N/A	N/A	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 type="checkbox"/> Others				
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 type="checkbox"/> Others				
Implementation Schedule indicating breakdown and	<input checked="" type="checkbox"/> Required				

timing of activities/sub-activities				
Names and curriculum vitae of individuals who will be involved in completing the services	<input checked="" type="checkbox"/> Required			
Currency of Proposal	<input checked="" type="checkbox"/> Local Currency			
Value Added Tax on Price Proposal	<input checked="" type="checkbox"/> must be exclusive of VAT and other applicable indirect taxes			
Validity Period of Proposals	<input checked="" type="checkbox"/> 90 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 shall then confirm the extension in writing, without any modification whatsoever on the Proposal.			
Partial Quotes	<input checked="" type="checkbox"/> Not permitted			
Payment Terms	Outputs	%	Timing	Condition for Payment Release
	Half of the training content transcribed into video form	25%	Friday 5 August 2022	Within thirty (30) days from the date of meeting the following conditions: a) UNDP's written acceptance (i.e., not mere receipt) of the quality of the outputs; and b) Receipt of invoice from the Service Provider.
	Second half of the training content transcribed into video form and ownership transferred to UNDP Mauritius and Seychelles	25%	Friday 2 September 2022	
	Mid-term report on the first month of the online financial literacy experiment containing the results for the baseline financial literacy test	25%	Friday 7 October 2022	
	End-of-experiment report with results for the final financial literacy test compared to the baseline test	25%	Monday 7 November 2022	
Person(s) to review/inspect/ approve outputs/complet	Head of Experimentation Accelerator Lab, Head of Exploration Accelerator Lab and Head of Solutions Mapping Accelerator Lab			

ed services and authorize the disbursement of payment													
Type of Contract to be Signed	<input checked="" type="checkbox"/> Purchase Order <input checked="" type="checkbox"/> Face sheet												
Criteria for Contract Award	<input checked="" type="checkbox"/> Highest Combined Score (based on the 70% technical offer and 30% price weight distribution) <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	<p><u>Technical Proposal (70%)</u></p> <p>The minimum technical score required to be response is 70%</p> <table border="1"> <thead> <tr> <th>Criteria</th><th>Marks /100</th></tr> </thead> <tbody> <tr> <td>Accredited public or private training institution in the Republic of Mauritius with the capacity to award certificates of participation</td><td>40</td></tr> <tr> <td>Demonstrated experience providing financial literacy training</td><td>20</td></tr> <tr> <td>Demonstrated experience providing online/video and local language training</td><td>20</td></tr> <tr> <td>Demonstrated experience working with MSMEs</td><td>20</td></tr> <tr> <td>Total</td><td>100</td></tr> </tbody> </table> <p><u>Financial Proposal (30%)</u></p> <p>To be computed as a ratio of the Proposal's offer to the lowest price among the proposals received by UNDP.</p> <p>Rating the Technical Proposal (TP):</p> <p>TP Rating = (Total Score Obtained by the Offer / Max. Obtainable Score for TP) x 100</p> <p>Rating the Financial Proposal (FP):</p> <p>FP Rating = (Lowest Priced Offer / Price of the Offer Being Reviewed) x 100</p> <p>Total Combined Score: Combined Score = (TP Rating) x (Weight of TP, e.g. 70%) + (FP Rating) x (Weight of FP, e.g., 30%) </p>	Criteria	Marks /100	Accredited public or private training institution in the Republic of Mauritius with the capacity to award certificates of participation	40	Demonstrated experience providing financial literacy training	20	Demonstrated experience providing online/video and local language training	20	Demonstrated experience working with MSMEs	20	Total	100
Criteria	Marks /100												
Accredited public or private training institution in the Republic of Mauritius with the capacity to award certificates of participation	40												
Demonstrated experience providing financial literacy training	20												
Demonstrated experience providing online/video and local language training	20												
Demonstrated experience working with MSMEs	20												
Total	100												
UNDP will award the contract to:	<input checked="" type="checkbox"/> One and only one Service Provider												
Contract General Terms and Conditions	<input checked="" type="checkbox"/> General Terms and Conditions for contracts (goods and/or services) Applicable Terms and Conditions are available at:												

	https://www.undp.org/procurement/business/how-we-buy
Annexes to this RFP	<input checked="" type="checkbox"/> Form for Submission of Proposal (Annex 2) <input checked="" type="checkbox"/> Detailed TOR (Annex 3)
Contact Person for Inquiries (Written inquiries only)	<p>Deepa Seeburn Procurement Assistant, UNDP Mauritius, and Seychelles Email: deepa.seeburn@undp.org</p> <p>Deadline to request clarifications: Tuesday 7 June 2022 16:00 hrs Mauritius Time</p> <p>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.</p>
Other Information	None

FORM FOR SUBMITTING SERVICE PROVIDER'S PROPOSAL

(This Form must be submitted only using the Service Provider's Official Letterhead/Stationery)

Service Provider
Date

To: Deepa Seeburn, Procurement Assistant, UNDP Mauritius, and Seychelles

Dear Sir/Madam:

We, the undersigned, hereby offer to render the following services to UNDP in conformity with the requirements defined in the RFP dated Monday 30 May 2022, and all of its attachments, as well as the provisions of the UNDP General Contract Terms and Conditions:

A. Qualifications of the Service Provider

The Service Provider must describe and explain how and why they are the best entity that can deliver the requirements of UNDP by indicating the following :

- a) *Profile – describing the nature of business, field of expertise, licenses, certifications, accreditations;*
- b) *Business Licenses – Registration Papers, Tax Payment Certification, etc.*
- c) *Latest Audited Financial Statement – income statement and balance sheet to indicate Its financial stability, liquidity, credit standing, and market reputation, etc. ;*
- d) *Track Record – list of clients for similar services as those required by UNDP, indicating description of contract scope, contract duration, contract value, contract references;*
- e) *Certificates and Accreditation – including Quality Certificates, Patent Registrations, Environmental Sustainability Certificates, etc.*
- f) *Written Self-Declaration that the company is not in the UN Security Council 1267/1989 List, UN Procurement Division List or Other UN Ineligibility List.*

B. Proposed Methodology for the Completion of Services

The Service Provider must describe how it will address/deliver the demands of the RFP; providing a detailed description of the essential performance characteristics, reporting conditions and quality assurance mechanisms that will be put in place, while demonstrating that the proposed methodology will be appropriate to the local conditions and context of the work.

C. Qualifications of Key Personnel

If required by the RFP, the Service Provider must provide :

- a) *Names and qualifications of the key personnel that will perform the services indicating who is*

- Team Leader, who are supporting, etc.;*
- b) *CVs demonstrating qualifications must be submitted if required by the RFP; and*
- c) *Written confirmation from each personnel that they are available for the entire duration of the contract.*

D. Cost Breakdown per Deliverable*

	Deliverables	Percentage of Total Price (Weight for payment)	Price (Lump Sum, All Inclusive)
1	Half of the training content transcribed into video form	25%	
2	Second half of the training content transcribed into video form and ownership transferred to UNDP Mauritius and Seychelles	25%	
3	Mid-term report on the first month of the online financial literacy experiment containing the results for the baseline financial literacy test	25%	
4	End-of-experiment report with results for the final financial literacy test compared to the baseline test	25%	
	Total	100%	

**This shall be the basis of the payment tranches*

E. Cost Breakdown by Cost Component:

Description of Activity	Remuneration per Unit of Time	Total Period of Engagement	No. of Personnel	Total Rate

[Name and Signature of the Service Provider's Authorized Person]
[Designation]
[Date]



Terms of Reference for the Procurement of a public or private training institution for running a Financial Literacy Experiment in the Republic of Mauritius

TITLE	Procurement of a public or private training institution for running a Financial Literacy Experiment in the Republic of Mauritius
COUNTRY	Mauritius
REGION	Africa
DUTY STATION	Port-Louis
CONTRACT TYPE	RFP – Request for proposal
DURATION	Four months
STARTING DATE	Friday 8 July 2022

1. Background

According to a report by the Temple Group¹, as of Nov 2020, there were 116,000 registered SMEs in Mauritius, contributing to 42% of the GDP and 55% of employment. The latest figures gathered show that 47% of SMEs have a turnover of less than two million rupees annually and only 7% of them employ over 21 people. According to Statistics Mauritius, many of the smallest businesses in Mauritius, especially in the handicraft sector, are operated by women. Furthermore, according to the Ministry of Industry, SMEs and Cooperatives, the smallest companies in Mauritius and Rodrigues have one or two employees / owners with limited skills and capabilities in accounting or finance.

In Mauritius company financial returns are to be submitted to the Mauritius Revenue Authority or the Registrar of Companies and operational documents are to be written and submitted in English. The documentation also requires specific skills sets, including some knowledge of accounting and finance. On Thursday 17 June 2021 the UNDP Accelerator Lab undertook a collective intelligence exercise that included more than 15 participants from multiple sectors, most notably participants from the Tourism sector who were greatly affected by two successive COVID pandemic related sanitary lockdowns. During the exercise, one of the key concerns cited by MSMEs was limited financial literacy in companies with annual turnover of less than two million rupees. This results in businesses facing difficulty in accurate preparation and timely filing of key documentation such as VAT returns for the revenue authority. It also increases operational costs and exacerbates the difficulties they already encounter in accessing affordable capital through the formal financial systems. Limitations in accounting capabilities also affect investment decisions and management of business assets and human capital.

¹ <https://templegroup.mu/smes-the-lifeline-of-the-mauritius-economy/>

1.1 Access to Training in financial literacy

The Mauritius Human Resource Development Council² (HRDC) currently offers owners and employees of micro, small and medium enterprises training in financial literacy. A monthly levy is also remitted to contribute to training costs. According to the HRDC, the frequency and volume of MSMEs accessing this service is limited. Some challenges to access include inadequate time and staffing to invest in day-long or more training sessions.

1.2 Purpose

To assist MSMEs to improve financial resilience and operational capacity through accessible and sustainable financial literacy training. To increase opportunities and access for women and youth led MSMEs to develop resilient business models.

1.3 The Experiment

The hypothesis is that MSME owners can improve financial literacy using adaptive content and digital technology. The Accelerator Lab proposes to test whether a shift in the mode and method of financial literacy training for MSMEs can improve the operational and financial performance of MSMEs.

The experiment seeks to test whether:

- Online training on financial literacy solves the access issues MSMEs face and increase volume and length participation?
- Trainees can improve their capacity and skills to make better financial decisions for their companies?
- The mode and method of training increases the participation of underrepresented groups such as women and youth?
- Digital and localised training can assist in mapping and exploring the options to strengthen women's economic empowerment through digital platforms for learning.

Mode: Leveraging digital technology

Training institutions have provided quality training in Mauritius and Rodrigues for many years. Quality assurance and reimbursement facilities also exist at the institutional level; and the COVID-19 pandemic has resulted in online training has becoming pervasive. Furthermore, access to broadband Internet in stood at 64.9 percent in 2020 in homes across Mauritius (including Rodrigues). Today, people also tend to use their mobile devices and a data plan to access the Internet and it is reasonable to assume that business owners who, during the pandemic and lockdowns, have had to use digital platforms such as Facebook, Zoom and WhatsApp, are comfortable with technology.

The experiment, therefore, aims to test whether removing physical and language constraints in financial literacy training can have a positive impact on the acquisition of knowledge and skills by MSME owners. Similarly, the experiment is also a means to evaluate how financial literacy training can provide young generations with the right toolkit to become entrepreneurs and business owners.

² <https://www.hrdc.mu/index.php/training-grant-system/ntf/ntf-faq>

Method: Increase Access through Language and Adapted Content

The following is proposed for the experiment:

AA: Preparatory Phase:

Selection of the 20 MSMEs by the UNDP Mauritius and Seychelles Accelerator Lab unrestricted by age, gender or geography, provided that the participating MSME meets the criteria of an MSME within the ordinary definition by the Ministry of Industrial Development, SMEs and Cooperatives, with no prior certification in financial literacy.

Procurement of Service Provider:

Drafting and launch a request for proposals from local service providers for customised online training for financial literacy.

Target: accredited public and private training institutions capable of issuing certificates of participation.

Preparation of online video content

The selected training institution will have two months to prepare a comprehensive set of video content covering essential financial literacy topics.

The videos will be short, in Mauritian Creole (Kreol Morisien) to cover themes from this indicative list including but not limited to:

- ✓ Understanding the Business Cycle
- ✓ Financial Management of a Small Company (e.g. VAT Returns, Income Tax Returns)
- ✓ Financing Mechanism for Small Companies
- ✓ Efficiency of Managing Costs
- ✓ Licenses, Permits and Fees
- ✓ Scaling the Small Company

Ownership of all prepared videos will be transferred to UNDP Mauritius and Seychelles on completion of the initial two months video preparation phase.

Baselining financial literacy

- Target: 20 MSMEs with equal distribution across gender and 30% youth³
- Administer online financial literacy test by selected training institution to participating owners of selected MSMEs to evaluate their level of proficiency.
- Self-administered baseline profitability and operational health assessment

BB: Experimentation Phase:

- Selected MSMEs owners access self-paced online short course modules in Mauritian Creole at specific

³ Youth is defined as persons under the age of 35

intervals over a period of two months. This courses aim to teach financial language, assist participants to read and interpret a financial statement and to make informed operational judgements and decisions to maximise the financial success within their business undertakings.

- Possibility for learners to use an online forum provided by the training institution to collaborate and for form study groups.

CC: Post Experiment Phase

- Participating MSMEs retake the self-administered benchmarking test taken in the preparatory phase to determine if the training with adapted content and in the Creole language have improved the level of understanding
- Self-administered baseline profitability and operational health assessment
- All participating entities completing the course receive a certificate of participation
- A feedback loop and trainer engagement with the service provider and Accelerator Lab to critique the mode and method of learning

Expected Outcome:

We expect that the following will happen

- Improved fulfilment of all institutional and governmental requirements e.g., filing of tax returns, payment of dues, etc. with no missed deadlines or unnecessary queries.
- Improved cashflow for the MSMEs.
- Improved financial decisions made, thereby increasing the changes that the business succeeds.

We are also expecting the following to happen

- A reported better appreciation of the importance of financial knowledge when operating a business, thereby opening doors for the participant for further financial education.
- Reported improvement in confidence regarding management of financial resources.
- Better preparedness and capacity to adjust and respond to shifting financial contexts of the business.

2. Scope of Work

2.1 Methodology

This experiment requires several stakeholders to work collaboratively. They are:

- Service provider to develop the audio-visual course material, provide an online learning platform and manage the online tests. Audio-visual course material is a set of videos, which will have to be developed by the service provider in consultation with the relevant Government agencies (e.g. Mauritius Revenue Authority, the Registrar of Companies, etc.) and the UNDP Accelerator Lab to ensure relevance.
- SME Mauritius, the apex Government agency to promote and develop entrepreneurship in Mauritius, to help in identifying participants and provide insights on what impactful topics to cover, inter alia.
- Mauritius Research and Innovation Council, the apex Government agency for all matters related to innovation, to help in identifying participants, inter alia.

- Business Mauritius, the apex association of private sector organizations, to help to identify the most useful financial topics which would benefit MSMEs and increase their chances of success, inter alia.
- Participants from the registered MSMEs of Mauritius selected after a call for participation or from a list supplied either by UNDP or one of the other stakeholders.

3. Timeframe

The Financial Literacy Experiment will span over a period of four months (two to prepare the course content and two to run the online training and evaluations). The experiment starts on Friday 8 July 2022 and ends on Monday 7 November 2022.

4. Deliverables

Deliverables	Due date	% Payment	Approver
Half of the training content transcribed into video form	Friday 5 August 2022	25%	Core Oversight Team (UNDP Accelerator Lab)
Second half of the training content transcribed into video form and ownership transferred to UNDP Mauritius and Seychelles	Friday 2 September 2022	25%	Core Oversight Team (UNDP Accelerator Lab)
Mid-term report on the first month of the online financial literacy experiment containing the results for the baseline financial literacy test	Friday 7 October 2022	25%	Core Oversight Team (UNDP Accelerator Lab)
End-of-experiment report with results for the final financial literacy test compared to the baseline test	Monday 7 November 2022	25%	Core Oversight Team (UNDP Accelerator Lab)

5. Qualifications

The qualified service provider must possess, proven experience and capacity to undertake similar or relevant activities, namely the creation of video content in Mauritian Creole, teaching staff members who are conversant with financial education, linkages with Government agencies involved in the project, etc.

6. Selection Criteria

Criteria	Marks/100
Accredited public or private training institution in the Republic of Mauritius with the capacity to award certificates of participation	40
Demonstrated experience providing financial literacy training	20
Demonstrated experience providing online/video and local language training	20
Demonstrated experience working with MSMEs	20
Total	100

The minimum technical score required to be responsive is 70%.

7. Reporting

The service provider will work under the close supervision of UNDP Mauritius and Seychelles which will also appoint an advisory group during the four months the experiment will run and consisting of the Accelerator Lab, SME Mauritius, Business Mauritius, the Mauritius Research and Innovation Council and two representatives of civil society with experience in finance and education.

8. Location

The assignment shall be undertaken in Mauritius.