



Unlocking Public and Private  
Finance for the Poor

**UNITED NATIONS CAPITAL DEVELOPMENT FUND (UNCDF)**  
**Better Than Cash Alliance**

**REQUEST FOR APPLICATIONS FOR**  
**Digitizing Payments in the Tea Sector with the Ethical Tea Partnership in Rwanda**

**Deadline for submission: 19 July 2021 at 23:59 EST**

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## **1. PURPOSE OF THE REQUEST FOR APPLICATION**

### **1.1 Summary**

The United Nations Capital Development Fund (UNCDF) makes public and private finance work for the poor in the world's 46 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.

Hosted by UNCDF, the [Better Than Cash Alliance](#)'s mission is to catalyze a global movement from cash to digital payments to help achieve the [Sustainable Development Goals](#). Specific benefits include efficiency, transparency, women's economic participation and financial inclusion, helping build economies that are digital and inclusive.

The Alliance has [75 members](#), including national governments from Africa, Asia-Pacific and Latin America, companies and international organizations which have committed to digitizing payments. The Secretariat works with the Alliance members on their journey to digitize payments by:

- Providing advisory services based on member priorities.
- Sharing action-oriented research and fostering peer learning.
- Conducting advocacy at national, regional and global level.

Billions of dollars in cash payments and transfers are made daily in emerging and developing economies, including payment of salaries, social welfare and relief, payments to suppliers, remittances. The problems with these cash payments include a lack of transparency, accountability and security, as well as inefficiency. Individuals who receive cash payments are often part of the 1.7 billion excluded from the formal financial sector, the majority of whom are women. This means they are excluded from access to a range of appropriate and affordable financial services to help them save safely take advantage of economic opportunities and reduce their vulnerability to risk.



Shifting these payments from cash to digital has the potential to improve the lives of low-income people, particularly women, while giving governments, the development community and the private sector a more transparent, time and cost efficient, and often-safer means of disbursing payments.

The Better Than Cash Alliance Team's Core Values are the following:

- Achieving together
- Striving for excellence
- Service oriented
- Results oriented

### **1.2 Summary for the purpose of the intervention including expected deliverables and timelines:**

The Better Than Cash Alliance is working in partnership with the Ethical Tea Partnership to identify opportunities to promote inclusive growth, boost productivity, and improve the livelihoods of smallholder tea farmers and occasional plantation workers through digital payments in the tea supply chain in Rwanda. This project will endeavour to sustain and scale ongoing payment digitization initiatives in the tea sector in Rwanda whilst supporting the alignment of these initiatives with the Responsible Digital Payment Guidelines.

The purpose of this request for applications (RFA) is to support the partnership between the Ethical Tea Partnership and the Better Than Cash Alliance, to understand how digitizing payments can lead to increased efficiency and improved incomes for tea farmers and occasional plantation workers, tea factories and small retailers in Rwanda, through a digital payment assessment of the tea sector. This assessment will document:

- the payments ecosystem for smallholder tea farmers and occasional plantation workers, including the use cases and the associated costs of receiving and making digital payments
- the potential reach and limitations to digital payment adoption by farmers and occasional plantation workers, including an analysis of available payment channels and payment solutions.
- The digital literacy and gender digital divide in the tea sector to inform opportunities of uptake of digital solutions in agriculture more broadly, linked to the Responsible Digital Payment Guidelines framework.
- understand the roles of key stakeholders (ETP members, NAEB, cooperatives, tea farmers and occasional plantation workers, as well as Government entities) in driving greater adoption and provide action-driven recommendations for key stakeholders to promote and scale responsible digital payments in the tea sector
- define options for a potential pilot with ETP members. The options for a pilot can later be developed further into a technical assistance plan.

The assessment and recommendations will be supported by consultation with key stakeholders in tea companies, agribusiness players, government agencies, digital financial services and the tea industry.



This entire scope of work will be delivered by a consulting firm in close partnership with and under the supervision of The Ethical Tea Partnership and the Better Than Cash Alliance.

This work is a key element of the ETP country strategy, which will be facilitating relationships and discussions with key stakeholders of the tea industry, including farmer cooperatives, tea factories, small retailers, related agencies and public sector entities in Rwanda, as needed by the project. The ETP will also be contributing its wealth of experience in running social and economic livelihood enhancement programs for tea workers, especially for women’s empowerment.

### 1.3 Grant parameters

For this request for applications (RFA), UNCDF invites applications from registered entities with proven experience in conducting primary and secondary data collection including multi-stakeholder interviews, and strong analytical expertise in reviewing information. They need to have experience of facilitating multi-stakeholder workshops and providing action-driven recommendations based on innovative approaches.

The selected applicant who will be technically responsive to this Request for Application will be signing a Performance-Based Agreement<sup>1</sup> (PBA). The PBA template can be found in **Annex IV**. UNCDF will contribute a grant for up to USD 80,000 and will award one applicant pending on the investment readiness level and outreach potential of the solution proposed.

**The response to the RFA should be in English.** If the financial statements are in any other language, they should be included along with a non-official translation into English. Deliverables, as well as any related correspondence exchanged between the organization and UNCDF, shall be written in English. Final deliverables shall be provided in English.

### 1.4 Grant and application details:

Summary of key steps in the RFA process	Tentative timeline
Call for Request for Applications	June 9, 2021

<sup>1</sup> A performance-based grant implies that grant amounts that are contingent on the successful achievement of pre-determined milestones. Achieving a milestone will therefore trigger a grant payment. Grant payments will be reimbursements for funds spent by the grantees, according to the project implementation plan and pre-agreed milestones. The Grantee will be responsible for providing a comprehensive and compliant financial report reporting all the financial transactions relating to grant. The Grantee will need to keep supporting documents related to these transactions to justify all actual costs incurred.



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Deadline for questions about the RFA	9 July , 2021
Deadline for submission of applications	19 July, 2021
Evaluation of proposals and award	August 1, 2021
Start implementation	August 1, 2021
Draft assessment report	November 30, 2022
Full completion of deliverables	March 31 2022

All applications must be submitted by **19th July 2021 at 23:59 Eastern Standard Time (GMT -5)** using **UNCDF online platform**:

[https://apply.uncdf.org/prog/digitizing\\_payments\\_in\\_the\\_tea\\_sector\\_with\\_the\\_ethical\\_tea\\_partnership\\_in\\_rwanda](https://apply.uncdf.org/prog/digitizing_payments_in_the_tea_sector_with_the_ethical_tea_partnership_in_rwanda)

Guidance note on how to apply to the Grant is can be found in **Annex V**.

#### 1.4 Consultation

- ✓ For requests and queries, send an email to [Katherine.rickard@uncdf.org](mailto:Katherine.rickard@uncdf.org) and [momenat.al-khateeb@uncdf.org](mailto:momenat.al-khateeb@uncdf.org) , cc [uncdf.rfa@uncdf.org](mailto:uncdf.rfa@uncdf.org) . The deadline to submit questions is July 9, 2021.
- ✓ A document answering frequently asked questions will be continually updated and uploaded at <https://www.uncdf.org/calls-for-tenders> under the RPA with subject “ **Digitizing Payments in the Tea Sector with the Ethical Tea Partnership in Rwanda**”
- ✓ For further details on this RFA as well as on the required eligibility criteria, please revert to UNCDF website (<https://www.uncdf.org/calls-for-tenders>) for the RFA with subject “ **Digitizing Payments in the Tea Sector with the Ethical Tea Partnership in Rwanda**”

## 2. ORGANIZATION CONTEXT AND BACKGROUND INFORMATION

### 2.1 Organizational Context

From a corporate perspective, payments completed in the value chain of businesses represent some of the most significant payment flows of national economies. As highlighted in the Alliance’s recent report on “[The Future of Supply Chains: Why Companies are Digitizing Payments](#),” companies in different business sectors have benefited from digital payments in their supply chains and play an important role



in building an inclusive digital payments ecosystem. As part of catalyzing the global movement from cash to digital with the private sector, the Better Than Cash Alliance is committed to supporting digitization of companies' payment flows in different business sectors across the corporate payment grid: Business-to-Business (B2B), Business-to-People (B2P), and People-to-Business (P2B).

**The Ethical Tea Partnership (ETP)** is a membership platform, convening major private sector companies in the tea industry, development partners, NGOs and governments to improve the lives of tea workers, farmers and the environment in which they live and work. ETP works with its 50+ members to tackle the deep-rooted issues and some of the most complex challenges that tea workers and communities are facing.

Established in 1997, The Ethical Tea Partnership has grown its membership base to over 50 international members, including tea companies and retailers from Asia, Australasia, Europe and North America such as Unilever, Starbucks (Teavana), Lavazza and Jacobs Douwe Egberts B.V. ETP programmes, focussing on better incomes, women's empowerment and environmental sustainability have reached over one million people across the main tea producing regions in the world including Kenya, Malawi, Rwanda, China, India, Indonesia and Sri Lanka.

## 2.2 Background Information

Rwanda produces some of the highest quality black teas in the world. Tea is one of Rwanda's major exports commodities which generated USD 86.9 million exports revenues in 2019.<sup>2</sup> The 60,000 jobs in the sector make it Rwanda's third largest employer. According to the National Agriculture and Export Development Board (NAEB), there are 21 established tea farmer cooperatives in active operation with a total membership of over 43,000 tea farmers.

The broad goal envisaged by the NST1, Rwanda National Payment System (RNPS) and the Smart Rwanda Master Plan (SRMP) is for a cashless society, by encouraging the use of electronic payments by all residents of Rwanda, by encompassing ecosystems where citizens receive income and spend income digitally, including at merchant points, schools, health providers, and for government payments, as well as eventually e-commerce.

The Government of Rwanda is accelerating digitisation of the agriculture sector and they have, among other initiatives, an on-going programme to automate all cooperatives with digital scales which would lead to better transparency. The Government is also interested in digitising information and training. The Government of Rwanda's overall goal of digitising the agriculture sector is being spearheaded by the Ministry of Agriculture and Ministry of ICT. The Government is keen to explore digital payments in the tea sector, and build on the lessons from the coffee sector.

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<sup>2</sup> National Agriculture and Export Board (NAEB)



The 2020 Finscope survey for Rwanda<sup>3</sup> shows that adult Rwandans are embracing digital payments; around two thirds of Rwandans have either a bank account or a mobile money account. However, without greater interoperability, it will likely be more expensive and difficult for individuals and businesses to use electronic financial services in ways that lead to the reduction of the use of cash and paper-based instruments. The survey also reports that whilst there is high consumer empowerment, Rwandans still experience a lack of transparency from financial service providers, including: deficiencies in communicating changes in the fees or charges; lack of clear information on financial products/services recently bought; and being surprised about financial services/product fees at a later stage.

### 2.3 Expected Outputs

For this request for applications (RFA), UNCDF invites applications from registered entities with proven experience in conducting primary and secondary data collection including multi-stakeholder interviews, and strong analytical expertise in reviewing information. They need to have experience of facilitating multi-stakeholder workshops and providing action-driven recommendations based on innovative approaches.

The service provider needs to have experience working on access to financial services in Rwanda, with a particular focus on the adoption of digital financial services and business model analysis.

The expected outputs are:

- i. A digital payment assessment of the tea sector in Rwanda using the framework of Responsible Digital Payment Guidelines, identifying what has been done to date on payment digitization by different players and analysing the opportunities for enhancing and scaling digital payments against the responsible digital payment guidelines. The assessment will be based on collection and use of sex disaggregated data and qualitative information through a survey with smallholder tea farmers and occasional plantation workers to analyze value proposition and constraints of digital payments for recipients, as well as gender equality and women's economic participation. The assessment will allow to define action-driven recommendations for different stakeholders to responsibly and sustainably digitizing payments across the tea supply chain in Rwanda;
- ii. Engagement and collaboration of different stakeholders in the Rwandan tea sector supply chain to support and scale responsible digital payments along proposed recommendations — Ethical Tea Partnership, tea buyers/retailers, tea factories, farmer cooperative associations (representing smallholder farmers and shared plantations), government agencies and policy actors such as National Bank of Rwanda (BNR), the Ministry of Finance and Economic Planning (MINECOFIN), the Ministry of Agriculture and Animal Resources (MINAGRI) and the Ministry of

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<sup>3</sup> Available at: [National Institute of Statistics Rwanda: http://statistics.gov.rw/datasource/finscope-survey-2020](http://statistics.gov.rw/datasource/finscope-survey-2020)



- ICT and Innovation, financial service providers, United Nations agencies, and donors
- iii. Identification of potential pilots to enhance or scale payment digitization at key points in the tea supply chain; and
- iv. Sharing of lessons learned with relevant stakeholders in Rwanda and beyond.

## 2.4 Expected deliverables

Deliverables would be derived from key project milestones to be agreed mutually between UNCDF and the selected applicant in accordance to the identified milestones, outcomes, and objectives, during the due-diligence and negotiation phase. Below is a non-exhaustive list of key deliverables:

1. **Research strategy, workplan and structure:** A detailed strategy demonstrating how the project will be executed through phases, taking into consideration the needs of The Ethical Tea Partnership members, factories, tea farmers and occasional plantation workers and government agencies. A detailed project plan should be included, along with a proposal for how the work will be structured throughout the project lifecycle.

### Specific deliverables:

- Inception report Slide deck (20 slides max), including:
  - Research questions, approach, methodology, workplan
  - Stakeholder influence/impact mapping
  - Guiding questions for each stakeholder group.
  - Literature review of existing resources and ongoing research on B2B and B2P payments in Rwanda.
  - Early state of the sector analysis.
- 2. **Digital payment assessment** of the tea sector identifying what has been done to date, the challenges and potential for enhancing and scaling responsible payment digitization solutions along the tea value chain. There should be an explicit focus on gender throughout the research, including the collection and use of sex disaggregated data and qualitative information to analyze gender equality and women's economic participation.

The assessment methodology should include:

- i) **Secondary data analysis** on financial inclusion of tea farmers and occasional plantation workers within the tea supply chain, payment flows within the tea sector, volume and type (cash/digital) of transactions at each stage of the supply chain, cost of transactions, and analysis of existing digital payment channels and financial solutions for the tea sector against the [responsible digital payment guidelines](#), and any challenges / barriers to uptake. This should also be reviewed against the Rwandan National Payment System (RNPS)



Strategy 2018 – 2024.

- ii) **Survey of a sample of smallholder farmers and occasional plantation workers:** Quantitative and qualitative interviews with a sample of tea smallholder farmers and occasional plantation workers to assess opportunities, constraints and requirements for digital payment solutions (including digital literacy). This will include participants from three different company supply chains and include a mix of female and male participants to facilitate gender analysis. The sample calculation must be proposed by the consulting firm and agreed by ETP and BTCA.
- iii) **Stakeholder interviews to capture the opportunities, limitations and preferences for digital financial services in the tea sector** - including gender specific perceptions and interventions where appropriate. In cooperation with the Ethical Tea Partnership and the Better Than Cash Alliance, complete stakeholder interviews and provide an analysis of the interest, expectations, capacity, and limitations of different industry stakeholders. Stakeholders will include, but are not limited to, the following:
  - (a) Small retailers local to the tea plantations
  - (b) Tea factories
  - (c) Farmer Cooperatives
  - (d) National Bank of Rwanda (BNR)
  - (e) Financial service providers
  - (f) Government Ministries including the Ministry of Finance and Economic Planning (MINECOFIN), the Ministry of Agriculture and Animal Resources (MINAGRI) and the Ministry of ICT and Innovation
- iv) **Analysis of the opportunities for enhancing and scaling digital payments in the tea sector against the responsible digital payment guidelines** – Projected financial and non-financial benefits in overcoming issues of security, transparency, efficiency, and empowerment. The work will also need to include some analysis of existing digital payment channels and financial solutions that could meet the needs of farmers and occasional plantation workers. The analysis should focus on how to address the needs of women in the supply chain through an inclusive digital payment solution.
- v) **Projected costs of transitioning to digital payments within the supply chain.** This might include the upgrade and/or digitization/automation of factory payroll records, access to cash out options for farmers, financial service provider charges (varying by the mode of payment), financial literacy requirements for tea farmers and occasional plantation workers, and support during the transition.
- vi) **Action-driven recommendations for enhancing digital payments in the Rwandan tea sector for various stakeholders:** Based on the assessment, define practical recommendations for ETP and key stakeholders, covering the current challenges to and opportunities for enhancing and scaling responsible payment digitization in the Rwandan tea value chain. The recommendations will include next steps for ETP, farmer cooperatives, tea factories, buyers and retailers, government ministries and agencies, donors and international development agencies. The recommendations should be streamlined with the National Payment System (RNPS) and the Smart Rwanda Master Plan (SRMP) strategy.



**Specific deliverables:**

- Final data collection tools
- Analysis of the farmer data, including visual tools, practical examples, and quotes to bring the data to life, including an analysis of gender equality (PowerPoint, 20 slides).
- Analysis and conclusions for each type of actor from stakeholder interviews including visual tools, practical examples, and quotes, including an analysis of gender equality (PowerPoint, 20 slides max)
- First draft report (due in October) documenting methodology, assessment findings and preliminary recommendations to be presented to key stakeholders through an in-person or remote event (Word document, 20 pages max)
- Final report incorporating feedback (Word document, 20 pages max)
- Final slide deck of key findings (PowerPoint presentation, 40 slides max)

- 3. Presentation of findings and recommendations** at a key stakeholder event to be organised by The Better Than Cash Alliance.

**Specific deliverables:**

- Presentation of findings to external stakeholders.

- 4. Pilot options for implementing / enhancing digital payments in their supply chain.**

Work with relevant stakeholders to identify and recommend three options for pilot implementation (purpose, partner, approach, scale, timeline) to enhance or scale digitization of payments at selected points in the value chain. This may include digital products and services as well as literacy/financial initiatives from financial service providers in Rwanda, including ETP, company members, government ministries and financial service providers.

**Specific deliverables:**

- Recommendations, options, and key characteristics of a potential pilot in Rwanda, including “potential risks” such as bank/cash out charges, low liquidity, loss of privacy, literacy levels etc and potential reach. (PowerPoint presentation of 15 slides maximum).

The recipient institution is expected to work on all deliverables with The Ethical Tea Partnership and the Better Than Cash Alliance, until final completion is agreed upon.

### **3. ELIGIBILITY FOR APPLICATION AND EVALUATION CRITERIA**



Only applications that meet the eligibility requirements and minimum criteria for the submission will be scored.

### **3.1 Eligibility Requirements**

#### **Entity registration**

- The applicant/ lead applicant must be a registered entity e.g. commercial for-profit consulting firms, non-profit organizations, social enterprises.

#### **Relevant operation licenses**

- The lead applicant must be licensed to conduct research in Rwanda

#### **Country of operation**

- The applicant can be based anywhere and must have at least one year of operations.

#### **Consortiums (where applicable)**

- Applicants may apply only once under this RFA, whether independently or in a consortium.
- Joint applications between market players in the target country are encouraged if the solution proposed will expand the quality and impact of the deliverables.
- Applications from consortiums of organizations must show that the partnership was established prior to this call for applications.
- The lead applicant must be a registered entity with at least one year of operations and must have statutory accounts and audited financial statements for at least one operating year.

#### **Grant agreement**

- Written confirmation (Annex I)- that is part of the Technical Proposal to confirm that the applicant has reviewed the UNCDF Grant Agreement template and is prepared to sign it by **August 2021** without revision to the standard language

#### **Application**

- Submission of a complete application.

### **3.2 Exclusionary criteria:**

- Applicants shall not have been the subject of bankruptcy, liquidation, judicial settlement, safeguarding, cessation of activity or any other similar situation resulting from a similar procedure.
- Applicants and any of their staff or member of their board of directors shall not be included in the United Nations financial sanctions lists,<sup>5</sup> particularly in the fight against the financing of terrorism and against attacks on international peace and security<sup>4</sup>; and

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<sup>4</sup> See: <https://www.un.org/securitycouncil/sanctions/information>



- Applicants must not be involved in any of the following activities<sup>5</sup>
- Manufacture, sale or distribution of controversial weapons or their components, including cluster bombs, anti-personnel mines, biological or chemical weapons or nuclear weapons
- Manufacture, sale or distribution of armaments and/or weapons or their components, including military supplies and equipment
- Replica weapons marketed to children
- Manufacture, sale or distribution of tobacco or tobacco products
- Involvement in the manufacture, sale and distribution of pornography
- Manufacture, sale or distribution of substances subject to international bans or phase-outs, and wildlife or products regulated under the CITES
- Gambling including casinos, betting etc. (excluding lotteries with charitable objectives)
- Violation of human rights or complicity in human rights violations
- Use or toleration of forced or compulsory labor
- Use or toleration of child labor
- Applicants shall have fulfilled all the obligations relating to the payment of social security contributions or obligations relating to the payment of taxes in accordance with legal provisions in force in the country of incorporation.
- Applicant shall use the submission form requested complying with the characters and page requirements requested.

BTCA will conduct due diligence on selected applicants. Applicants must have documents ready for confirmation that they meet the eligibility criteria including certificate of compliance with the tax authorities and any other documentary evidence that might be requested by UNCDF besides the application form.

### 3.3 Evaluation Criteria

- Proven experience in designing, managing, and delivering research-based analysis and drafting recommendations for different stakeholders in digital financial services in Rwanda
- Demonstrated excellence of research, analytical, and field implementation capacities
- Experience of working with private sector companies in the tea sector a plus, at local and global level
- Successful completion of full project lifecycle assignments comprising analysis, design, implementation, and evaluation, by working closely with a diverse set of stakeholders

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<sup>5</sup> See UNDP Policy on Due Diligence and Partnerships with the Private Sector (2013): [https://popp.undp.org/\\_layouts/15/WopiFrame.aspx?sourcedoc=/UNDP\\_POPP\\_DOCUMENT\\_LIBRARY/Public/BERA\\_Partnerships\\_UNDP%20private%20sector%20due%20diligence%20policy%202013\\_FINAL.pdf&action=default](https://popp.undp.org/_layouts/15/WopiFrame.aspx?sourcedoc=/UNDP_POPP_DOCUMENT_LIBRARY/Public/BERA_Partnerships_UNDP%20private%20sector%20due%20diligence%20policy%202013_FINAL.pdf&action=default)



- Evidence of high quality in documenting, packaging, and disseminating technical knowledge in English to a wide range of audiences (both political and technical)
- Human resources are available to complete the activities to a high standard
- Preference will be given to Rwandan firms and those with team members based in Rwanda (or working through a local partner) to ensure regular communication and engagement with key stakeholders
- Knowledge of the Rwandan financial and payments ecosystem in general, especially related to product design and delivery of digital financial services
- Knowledge of financial habits, behaviors, and challenges faced by low-income populations and occasional plantation workers to access financial services, especially women.
- Excellence in technical writing and fluency in spoken English and Kinyarwanda
- Experience of working with external donors and managing multi-stakeholder partnerships.
- Response to the Scope of Work in Section 2.

The Evaluation Committee will score the applications according to the below evaluation criteria. Only applications that score at least 70 out of 100 points will be considered successful and move to the due-diligence stage.

Evaluation criteria:

- Specific experience for the assignment (25 points /100)
- Approach and implementation plan (30 points /100)
- Team experience and composition (45 points /100)

### **3.4 Eligible costs**

The criteria for eligible expenditure determine whether a cost qualifies for funding under UNCDF rules and procedures.

The general criteria for eligibility of costs under UNCDF funding include the following.

- Eligible costs must be incurred by the applicant during the project (after the signature of the Performance-based Agreement and up to the end of the Grant period).
- Eligible costs should be indicated in the estimated overall budget of the action attached to the Performance-based Agreement.
- Costs must be identifiable and verifiable, in particular being recorded in the accounting records of the applicant and determined according to the applicable accounting standards of the country where the lead applicant is established.
- Costs must comply with the requirements of applicable tax and social legislation.
- Costs must be reasonable, justified and comply with the principle of sound financial management, in particular regarding economy and efficiency.
- Consultancy costs – under studies, technical assistance, and other advisory services under the



programme carried out by international and national consultants – are eligible as follows. Professional and consultancy services are services rendered by people with a special skill, and who are not officers or employees of the organization applying for the grant. Consulting services must be justified, with information provided on their expertise, primary organizational affiliation, normal daily fee, and number of days of expected service. Consultants’ travel costs, including for subsistence, are to be shown as travel expenditure. The applicant may be required to justify the daily fee.

- Workshop costs are eligible, for the workshop venue, food and beverages, and publication material.
- Training expenditure (financial education, digital education, soft skills) for the project’s final beneficiaries is eligible. If applicable, this will include all related expenditure, such as the cost of the venue, participant travel, and so on. Training for the employees of the institution applying for the grant is also eligible as long as it has been demonstrated that it will link directly to the project output.
- Investment costs directly attributable to the project, relating to research and innovation, are allowable.

### **3.5 Ineligible costs**

The following costs are ineligible and not accepted:

- Returns on capital and dividends paid by a beneficiary.
- Debt and debt service charges;
- Provisions for losses or debts;
- Interest owed;
- Costs declared by the applicant in the framework of another action receiving a grant financed from another donor;
- Indirect costs, also called overheads.

### **3.6 Agreement Parameters**

Potential applicants shall give evidence that their solutions are aligned to the following parameters.

### **3.7 Applicants**

Eligible candidates can apply alone or as lead applicant in a consortium of firms, as long as they comply with the eligibility requirements set forth in section 3.1 in case of a consortium of entities applying to the RFA, the lead applicant shall comply with the eligibility requirements. The lead applicant will be responsible of:

- i. submitting the application form on behalf of the consortium
- ii. ensuring that each partner is fully aware of the composition of the partnership and of the contents of the Application Form;



- iii. signing the Performance-based Agreement with UNCDF ;
- iv. fulfilling all obligations set out in the Performance-based Agreement;
- v. ensuring the allocation and the fulfilment of the funds amongst the partner in the consortium in compliance with the Performance-based Agreement;
- vi. ensuring the allocation and the fulfilment of the tasks amongst the partner in the consortium in compliance with the Performance-based Agreement

#### 4. Target segment

The assignment will identify opportunities to promote inclusive growth, boost productivity, and improve the livelihoods of smallholder tea farmers and occasional plantation workers through digital payments in the tea supply chain. This will require engagement with a number of stakeholders including but not limited to:

- The Ethical Tea Partnership members
- Tea farmer cooperatives in Rwanda
- Tea factory owners in Rwanda
- Tea buyers and retailers
- Financial service providers and FinTech companies
- Relevant Government ministries and agencies in Rwanda
- Donors and non-governmental organizations.

#### 5. Geographical scope

The focus of the research will be the tea sector in Rwanda. However, this is not limited, and it is expected that the findings and recommendations draw on experience from other sectors and countries with similar characteristics.

#### 6. Duration

The technical partner is expected to sign a **performance-based financing (grant) agreement** with UNCDF starting in **August 2021** (see Annex IV for a sample of our legal language in this regard). Expected date of full completion is **March 30, 2022**.

#### 7. Language

**The response to the RFA should be in English.** If the financial statements are in any other language, they should be included along with a non-official translation into English. Deliverables, as well as any related correspondence exchanged between the organization and UNCDF, shall be written in English. Final deliverables shall be provided in English.

#### 8. Budget



A grant for **up to USD80,000** is available for this project. Applicants should provide budgets indicating how they would allocate costs to produce high-quality expected results with their technical approach. Applications containing budgets over **USD80,000** will not be considered. There are no constraints on working with third parties.

### 9. Outputs and deliverables

Some of the outputs and deliverables produced during the course of this project (i.e., research findings and lessons learned) will be considered a public good. Thus, they will be placed in the public domain so that they can be freely and widely used by other parties.

## 9. APPLICATION REQUIREMENTS AND PROCESS

### 9.1 Structure of the application

All applications must be submitted by **9 July 2021 at 23:59 Eastern Standard Time (GMT -5)** on **UNCDF online platform**:

[https://apply.uncdf.org/digitizing\\_payments\\_in\\_the\\_tea\\_sector\\_with\\_the\\_ethical\\_tea\\_partnership\\_in\\_rwanda](https://apply.uncdf.org/digitizing_payments_in_the_tea_sector_with_the_ethical_tea_partnership_in_rwanda)

For the RFA with subject **“Digitizing Payments in the Tea Sector with the Ethical Tea Partnership in Rwanda”**

The application for the technical proposal should follow the templates provided in the application as below:

- ✓ Annex I: Proposal Submission Format.
- ✓ Annex II : CVs templates
- ✓ Annex III : Proposed budget

In addition to the ‘Submission Format’ the applicant may supplement the submission with:

1. A deck that visually outlines what the project is (15 slides maximum and as a PDF).
2. Audited financial statements for at least one year for the applicant;
3. Certificate of incorporation of the applicant;
4. Any other attachment as requested in the application (including CVs of the employees involved in the project in PDF form, budget for the intervention in spreadsheet form).



The Request for Application includes the following Annexes:

Annex I – Technical Proposal Template	<p>Applicants shall upload the template from the online system, fill in the information and re-upload the technical proposal along with the Annexes to the online platform. The Technical Proposal includes the following sections:</p> <ul style="list-style-type: none"> <li>✓ Confirmation Letter that shall be submitted by the Applicant</li> <li>✓ <b>Section 1:</b> Eligibility Criteria and GENERAL APPLICANT’S INFORMATION. The same section was indicated in the online application. Applicant can either provide response online or fill in the information as part of the Technical Proposal.</li> <li>✓ <b>Section 2:</b> SPECIFIC EXPERIENCE FOR THE ASSIGNMENT. Under this section, number of pages were indicated in each question, it is highly recommended that applicants provide the information within the recommended size of documents.</li> <li>✓ <b>Section 3:</b> APPROACH AND IMPLEMENTATION PLAN (10 pages maximum)</li> <li>✓ <b>Section4:</b> PERSONNEL</li> </ul>
Annex II - CV template	Applicants shall provide the CVs for the personnel involved using the template in Annex II
Annex III- Budget	Applicants must provide the budget for the initiative using the template in this Annex.
Annex IV – Performance Based Agreement	This is the agreement that will be signed with the awarded applicant.
Annex V- Guidance note	Guidance Note for applicants that can use to apply and upload the proposal using the online platform

***All submissions must be completed in English.***

Only applications that follow the Submission Format and include all the necessary documentation will be considered.

## 9.2 Application deadline

All applications must be submitted by **19 July 2021 at 23:59 Eastern Standard Time (GMT -5).**



### 9.3 Selection process

- Step 1: Screening Eligibility Criteria: All applications will be screened based on the criteria as set forth in section 3.1
- Step 2: Evaluation process: successful applications as a result of step 1 will be scored as set forth in section 3.3
- Step 3: Notification of applications – all applicants will be notified of the status of their applications upon the completion of the selection process.

### 5.4 Timeline

- It is anticipated that negotiations and grant signing will commence within three weeks of application submission. The overall duration of the project should not exceed 12 months. It is expected that during the first 10 days after contract signing, there will be one presentation of the outline of the methodology to be discussed and validated with BTCA and ETP prior to the completion of the inception report.
- The expected date for full completion of deliverables is March 31, 2022.



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