UNITED NATIONS CAPITAL DEVELOPMENT FUND (UNCDF)

Inclusive Digital Economies Action in Ethiopia: Refugee Response

REQUEST FOR APPLICATIONS (RFA)

**UNCDF Financial Inclusion Practice Area**

**Location:** Ethiopia

**Objective:** The purpose of this RFA is to identify either:

1. a single partner or
2. a consortium, e.g. a, NGO, and/or technology company, and/or financial sector provider

to programme to give savings-led financial services to cooperatives that have both refugee and host community members and/or benefit both communities alike with their products and services, are gender inclusive and investment oriented.

In the case of proposals submitted by a consortium, the lead partner should submit the proposal and all partners must be clearly identified and confirm their endorsement of the proposal.

Partner(s) shall use data intelligence for targeting, selecting and/or monitoring, as well as digital channels; ensure inclusivity, human centricity and improve financial- and digital-literacy; operate consistently with the Country Refugee Response Framework and seek complementarities with initiatives on the ground supported by UNHCR and ARRA.

**Timeline:**

• Publication date: 05/06/2020 (extended on 26/06/2020)

• **Final deadline for applications:** 27/07/2020, midnight EAT

**Expected duration of Assignment:** 12 months (possible extension)

**Language required:** English and Amharic; Somali, Tigrinya, Nuer, Anuak and other local languages are a plus.

Applications should be returned to the UNCDF by email at [uncdf.rfa@uncdf.org](mailto:uncdf.rfa@uncdf.org) no later than midnight on 27/07/2020 East Africa Time (EAT).

Applications must follow the submission format as outlined in Annex 1 of this RfA. Note that **submissions to this address may not exceed 10MB**. If size of the application is an issue, a DropBox or Google Drive link is acceptable.

The subject line of the email should be: RFA IDEA: Refugee Response

Annex 1 is the Submission Format

Annex 2 is a Sample of UNCDF Language Regarding Proprietary Rights of Knowledge Products

1. **ORGANIZATIONAL CONTEXT AND BACKGROUND INFORMATION**

**UNCDF** makes public and private finance work for the poor in the world’s 47 least developed countries (LDCs). With its capital mandate and instruments, UNCDF offers ‘last mile’ finance models that unlock public and private resources, especially at the domestic level, to reduce poverty and support local economic development. This last mile is where available resources for development are scarcest; where market failures are most pronounced; and where benefits from national growth tend to leave people excluded. More information is available on the UNCDF website: <http://www.uncdf.org/>

**UNCDF in Ethiopia:** In line with the UNCDF global strategy of [Leaving No-One Behind in the Digital Area](https://www.uncdf.org/Download/AdminFileWithFilename?id=9335&cultureId=127&filename=ucdf-brochure-2019pdf) and the Country Refugee Response Framework, UNCDF is kicking off the ‘Inclusive Digital Economy Action in Ethiopia’ (IDEA) with a refugee response project that considers the COVID-19 health pandemic and its consequences in terms of food security, food systems, livelihoods, financial inclusion and last but not least, inclusivity. This programme uses a market development approach that is rooted on five decades of fostering financial inclusion and local development, digital economies and partnerships for the SDGs, digital and financial literacy, as well as reaching the most underserved populations.

**2. OBJECTIVE OF THE CURRENT PROJECT AND RFA**

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| **2.1. Promoting savings-for-investment culture among refugees and host communities in cooperatives (target beneficiaries)**  With this project, grantee(s) shall promote saving for investment among 18,000 refugees and Ethiopians who:   * Are part of savings groups (e.g. VSLAs, *equb, ayuto, hagbad,* others), and/or * Belong to cooperatives that have both refugee and host community members (aiming for 50%-50% ratio) and benefit both communities alike with their products and services in and around Melkadida (Somali region) and Shire (Tigray region); * Groups and cooperatives are gender inclusive (women are included) and investment oriented (nonmobile).   Products and services should have a positive impact on nutrition, localized production, poverty alleviation, social cohesion, aid dependency. Based on the context, UNHCR-ARRA projects (CRRF) and COVID-19 response, cooperatives shall belong to the following sectors: agri-food, livestock and their value chains, green energy, transportation, trading, infrastructure, finance (e.g. SACCOs).  Results to be achieved can be summarized as follows:   |  |  |  |  | | --- | --- | --- | --- | | **Results** | September 2020 | March 2021 | June 2021 | | **Minimum suggested targets (#)**  ***Applicants should note their proposed targets in their application that will form the basis for performance-based agreement (PBA) with UNCDF*** | | | | Access to finance to cooperatives (or their clients if SACCOs) that have both refugee and host community members  Sites: Melkadida (priority) and Shire areas. | 3 | 5 | 10 | | Savings groups are strengthened using digital technology  Targeting criteria: The total number of members should correspond to   * 50% refugees * 50% host communities * >70% women | 100 | 500 | 600  18,000 members | | Savings groups show enhanced capabilities as a result of digital- and financial-literacy trainings  Methodology to be specified. Usage of digital channels is mandatory but does not exclude others, based on context and learners. | - | - | 500 |   **2.2 Savings-led digital financial inclusion****(implementation activities)**  The project should enable access to finance for at least 10 cooperatives in/around Melkadida and Shire). Branches should be accessible by both the refugee and host communities, have well established branch/agent networks and/or with potential to scale up distribution. This should be achieved by:   * WHAT: improving financial and digital literacy of target clients by using digital devices and existing networks of trainers and/or facilitators;   WHOM: Institution with track record of working with savings groups in refugee-hosting areas, offering interactive digital and financial education material to the target beneficiaries (see 2.1) through an established network of financial service providers (banks, microfinance institutions, NGOs) experienced in serving the mass market in the target geographies and exploring the digitization of processes and channels.   * WHAT: creating data-based credit scoring that is centered on saving behavior and reputation, to prove the business case for financial sector providers to lend to cooperatives with refugee members with an entrepreneurial mindset and good track record;   WHOM: institution with experience in working with digital saving groups, creating algorithms for credit scoring with low-income and underserved populations in mind (e.g. illiterate or semi-literate, women, youth, refugees, migrants), as well as iterating and innovating the value proposition to integrate to existing financial systems, preferences and behaviors.   * WHAT: developing an incentive model using data intelligence, grants, loans and guarantee schemes;   WHOM: any type of financial sector provider, including fintech companies.   * WHAT: applying a human-centric approach for business, rather than just for corporate social responsibility.   Furthermore, as part of promoting the formation and financing of mixed cooperatives in refugee-hosting areas, grantee(s) shall facilitate the strengthening of at least 600 savings groups, including through digital- and financial-literacy education as well as access to finance. Such activity should be channeled digitally as much as possible and consider the COVID-19 health pandemic.   |  |  |  |  | | --- | --- | --- | --- | | **Results** | September 2020 | March 2021 | June 2021 | | **Minimum suggested targets (#)**  ***Applicants should note their proposed targets in their application that will form the basis for performance-based agreement (PBA) with UNCDF*** | | | | Credit-scoring algorithm enhances FSP data-intelligence systems and decision making.  The algorithm should be tested and integrated in the FSP(s) system. | - | 1 | - | | Cooperatives sign commercial deals with public and private businesses. | - | - | 10 |   **2.3 Community of practice and cooperation (coordination activities)**  Grantee(s) will promote ecosystem-level debate around financial sector development, its inclusivity bottlenecks and digital opportunities though webinars, workshops and seeking additional synergies with public, private, development and humanitarian actors. Local government authorities including ARRA, UNHCR and WFP need to be engaged in refugee-targeting activities, representing the ideal partners for discussion and effective implementation.   |  |  |  |  | | --- | --- | --- | --- | | **Results** | September 2020 | March 2021 | June 2021 | | **Minimum suggested targets (#)**  ***Applicants should note their proposed targets in their application that will form the basis for performance-based agreement (PBA) with UNCDF*** | | | | Ecosystem-level debate is stimulated around financial sector development, its inclusivity bottlenecks and digital opportunities  Initiatives to achieve this include webinars, workshops and seeking additional synergies with public, private, development and humanitarian actors. | 1 | 1 | 2 | | Project results and lessons learned are published on reputable websites other than UNCDF’s  Editing and quality control to be shared with UNCDF. Format is up to the grante(es). | - | - | 1 case study | | FSPs improve agent networks in refugee hosting areas | - | - | 1 |  * 1. **Reporting on Results**   The Performance Based Agreement (PBA) will require Grantee(s) to set-up and report on activities and targets about working with cooperatives (see 2.1) to achieve the UNCDF targets of facilitating access to finance for at least 10 cooperatives in Melkadida and Shire areas, while facilitating strengthening of 600 savings groups (50% refugees, 50% host communities, >70% women and 18,000 members) including via digital and financial literacy. See sections 2.1, 2.2 and 2.3 for more details.  The desired level-one outcomes of this project are the following:   * Savings groups operations and trainings are digitized; * Cooperatives (direct targeting) and their individual members (indirect targeting) from refugee or host communities are financially included[[1]](#footnote-1) using digital technology; * Youth (under 25) and women are active beneficiaries in the project; including migrants and disabled people are desired. * Cooperative members increase their savings at the household level; * Cooperative members gain skills on and show positive attitude towards digital services/devices and financial management; * Cooperatives sign commercial deals with public and private businesses; * Cooperatives generate and increase their net income (ROI can be used alternatively); * Number of registered active users of digital financial services (90 days) increase; * The number of active agents of digital financial services (30 days) increase in the refugee-hosting areas; * Public and private initiatives to improve refugee livelihoods and implement the Country Refugee Framework emerge; * Alternatives to land-based collateral are tested for lending; * Financial service providers improve data-intelligence systems; * COVID-19 risks relative to food security are mitigated; * COVID-19 risks relative to livelihood are mitigated.   The desired benefits of this project are:   * Refugees are less dependent on aid and better integrated in the host community; * Refugees and host communities are more food secure; * The domestic market is developed and can sustain itself in terms of demand and supply as well as required resources); * Refugee and host communities graduate out of poverty; * More cooperatives with members from both refugee and host communities are formed and financed by FSP; * Cooperatives’ export their products to other regions (where applicable); * Beneficiaries show positive behavioral changes in financial management and usage of digital; * Reduction of access-to-finance and digital divide; * Financial sector providers use transactional and alternative data for decision making; * Financial sector providers improve distribution through a quality agent network.   Reporting should include:   * Disaggregation for sites, GPS locations, refugees, host communities, migrants, sex, youth (15-24 years old), elderly (60+); * Breakdown of production activities undertaken by the cooperatives, cycles and profitability; * Indication of registered vs active accounts for all services; * Service usage figures and trends; * Financial behavior; * Financial leverage; * Evidence of impact using qualitative and quantitative methods.   Digital data visualization is desired. In addition, quarterly reports should be submitted to UNCDF with the following sections:   * Indicators; * Targets set out for 2020 and 2021; * Key activities undertaken during the reporting period; * Progress in numbers during the reporting period; * Achievements; * Challenges; * Planned activities for next reporting period, |
|  |

**3. RFA**

**3.1 Timing**

Applications should be returned to UNCDF Ethiopia by email, no later than midnight on 27 July 2020 East Africa Time (EAT). It is anticipated that the shortlisting will be completed within 2 weeks of application submission. The time needed for submission of revised proposals, if necessary, will depend on the thoroughness and complexity of initial proposals but should take no more than 2 weeks. UNCDF aims to conclude all agreements no later than 14 August 2020.

The expected grant period is 12 months; the expected date of full completion is 30 September 2021. Further collaboration may be sought contingent upon performance and funding. The applicant(s) should propose a timeline and work plan for their own proposed project.

**3.2 Contact**

* Applications and any consultation about this RFA should be submitted via email at: [uncdf.rfa@uncdf.org](mailto:uncdf.rfa@uncdf.org)
* The subject line of the email should be: RFA IDEA: Refugee Response

**3.3 Responses**

All queries and submitted applications will be acknowledged.

**4. AGREEMENT PARAMETERS**

**4.1. Outputs and Deliverables**

The written outputs and deliverables of the work are considered a public good unless otherwise agreed. Thus, all the outputs and deliverables will be placed in the public domain with the intent that they can and should be freely and widely used by other parties. The underlying data used does not need to be made public.

**4.2. Agreement**

The chosen applicant is expected to sign a **Performance Based Financing (Grant) Agreement** with UNCDF by 14 August 2020 (Applicants not familiar with UNCDF agreements are encouraged to request a sample from [uncdf.rfa@uncdf.org](mailto:uncdf.rfa@uncdf.org) prior to submission of application).

**4.3. Language**

The deliverables, as well as any and all related correspondence exchanged by the organization and UNCDF, shall be written in English. English, Amharic and possibly local languages will be used for partners and beneficiaries’ outreach.

**4.4. Global Access and Intellectual Property**

Public good: The outputs produced will have the consideration of a public good. In line with the public good nature of the grant, UNCDF may place all the deliverables specified in the public domain with the intent that they can and should be freely and widely used by other parties and the RECIPIENT INSTITUTION shall not be excluded from the ability to use such deliverables on the same basis as other external parties. The RECIPIENT INSTITUTION will sign and accept the legal language in Annex 2, without modification, of the UNCDF grant agreement (performance based). UNCDF also has the right to assign custody of this public good to a public authority as appropriate

**5 ELIGIBILITY REQUIREMENTS**

**5.1. Minimum Qualification Criteria**

* Any type of organization (e.g. commercial for-profit firms, consortia, non-profit organizations, technology companies, social enterprises) is eligible to apply provided it is currently operating in Ethiopia
* Have successfully conducted similar assignments in Ethiopia with proven excellent results, including digital solutions, financial services and other development issues.
* Ability to work in the language of the country (English and Amharic required – proficient level; other local languages are a plus).
* Ability to adapt the service to groups and semi-literate populations.
* Have confirmed human resources to cover all planned/required activities.
* Experience working with different populations in Ethiopia (women, refugees, host communities).
* Current presence in Ethiopia.
* Existing relationship with national authorities in Ethiopia.
* Provision of the most recent financial statement (unavailability should be justified).
* Submission of a complete application.
  1. **Other Requirements and Qualifications**
* Experienced working with youth and women, as well as refugees, in Ethiopia.
* Committed and able to provide on-site resources (e.g. staff, consultants) as needed.
* Extensive experience in digital technology and/or financial services and/or financial inclusion.
* Commitment to providing financial education to beneficiaries and to broader community.
* Have a tested model.
* Have a good partnership network.
* Produce high-quality outputs.
* Committed to contribute to the SDGs.
* Have high ethical standards.

1. **APPLICATION REQUIREMENTS**

**6.1 Structure of the Application**

* A template for submissions is provided in Annex 1: *Submission Format.*
* Additional documents or links to documents may be included at the applicant’s discretion.
* **Please consider that UNCDF email accounts are only able to receive attachments of up to 10MB.**  If size of the application is an issue, a DropBox or Google Drive link is acceptable.
  1. **Evaluation Criteria**

The criteria listed below will be used for the technical evaluation. Those applicants totalling 70 points or above will be considered for the financial evaluation. The final decision will be based on a value-for-money assessment.

Institutional Experience (35 points)

* Previously established experience in promoting savings and formal financial inclusion through digital (13 points)
* Ability to respond to the COVID-19 health pandemic and its impact on food security, livelihoods, equality, etc. (10 points)
* Demonstrated experience in serving or working with cooperatives and savings groups (12 points)

Staff Expertise (30 points)

* Demonstrated experience and confirmed capability of proposed staff members to cover all planned activities, including reaching refugees and other marginalized populations such as women, youth and literate or semi-literate through appropriate channels (15 points)
* Demonstrated experience and capability of proposed staff members in digital technology, coding, financial services, Islamic finance and risk management (15 points)

Results to Be Achieved (35 points)

* Propose a sustainable approach for savings- and-data-led lending using tested methodologies (15 points)
* Credible strategy and commitment to reach the results targets outlined in application section 2.1 “Summary of Results to be achieved”. (20 points)

**6.3 Submission of the Application**

* Applications and any consultation about this RFA should be submitted via email at [uncdf.rfa@uncdf.org](mailto:uncdf.rfa@uncdf.org)
* The subject line of the email should be: RFA IDEA: Refugee Response
* The **deadline** to submit the application is **27 July 2020**

**ANNEX 1: SUBMISSION FORMAT**

[insert: *Location*]

*[insert: Date*

To: RFA Administrator, UNCDF

Dear Madam:

We, the undersigned, hereby applyto theRFA **IDEA: Refugee Response** in accordance with your Request for Application dated 6/5/2020. We are hereby submitting our Application and declare that:

1. All the information and statements made in this Application are true and we accept that any misrepresentation contained in it may lead to our disqualification; and
2. We have no outstanding bankruptcy or pending litigation or any legal action that could impair our operation as a going concern.

We confirm that we have read, understood and hereby accept the duties and responsibilities required of us in this RFA, and the standard language of UNCDF’s Performance Based Agreements (PBA), including the requirements regarding the public good nature of the outputs to be produced (see Annex 2 for a sample of our legal language in this regard). Therefore, if our application is accepted, we will be ready to sign and accept the legal language, without modification, of the UNCDF grant agreement (performance based) by 19/09/2019.

We fully understand and recognize that UNCDF is not bound to accept this application, that we shall bear all costs associated with its preparation and submission, and that UNCDF will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the evaluation.

We remain,

Yours sincerely,

Authorized Signature [*In full and initials*]:

Name and Title of Signatory:

Name of Firm:

Contact Details :

If consortium application, please add signature(s) for each member.

*[please mark this letter with your corporate seal, if available]*

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| --- | --- | --- |
| **SECTION 1: GENERAL APPLICANT’S INFORMATION** | | |
| 1. Applicant’s Legal Name (In case of consortium, Lead Applicant): | | |
| 2. Type of Organization (e.g. commercial for profit firm, educational, non-profit etc): | | |
| 3. In case of Joint Venture (JV), legal name of each party: | | |
| 4. Actual or intended Country/ies of Registration/Operation: | | |
| 5. Year of Registration: | | |
| 6. Countries of Operation | 7. No. of staff in each Country | 8.Years of Operation in each Country |
| 9. Legal Address/es in Country/ies of Registration/Operation: | | |
| 10. Value and Description of Top three (3) Grants or Contracts relevant to the scope of this RFA for the past five (5) years:  Name of the project:  Client/Funder (if applicable):  Grant/Contract value:  Types of Results Produced/activities undertaken:  References, contact details: | | |
| 11. Latest Credit Rating (if any) | | |
| 12. Brief description of litigation history (disputes, arbitration, claims, etc.), indicating current status and outcomes, if already resolved. | | |
| 13. Applicant’s Authorized Representative Information  Name:  Address:  Telephone/Fax numbers:  Email Address: | | |
| 14. Are you in the UN Ineligibility List? ☐ YES or ☐ NO | | |
| 15. Attached are copies of original documents of:  ☐ Most recent financial statement (unavailability should be justified)  ☐Letter from the applicant organization’s executive director, CEO, or board, expressing its commitment to the execution and participation in this process.  ☐Complete CVs of all the team members involved in the assignment (confirmed human resources to cover all planned/required activities in the language(s) of the country and English)  ☐ Evidence of similar assignments in Ethiopia with proven excellent results, including digital solutions, financial services and other development issues (this can be links in a website, for example) | | |
| **SECTION 2: SPECIFIC EXPERIENCE FOR THE ASSIGNEMENT. In the case of consortia, please refer to the relevant partner’s experience for similar projects** | | |
| 2.1. Please describe your organization’s experience in producing similar projects (please refer to section 2 of the RFA). For each, make sure you describe the following (maximum 2 pages per project):  Name of the project:  Client/Funder (if applicable):  Grant/Contract value:  Dates and location of the project:  Description of the approach/methodology:  Types of outputs produced/activities undertaken:  Tools used or developed (dashboards, maps, etc.):  Project results (if known):  Time it took you to complete the assignment:  Number of people and names of the staff that participated in the assignment:  Knowledge product production and dissemination strategy of the assignment;  References, contact details: | | |
| 2.2. Describe your experience promoting savings and formal financial inclusion though digital (max 1 pg) | | |
| 2.3. Describe your experience serving or working with cooperatives and savings groups (max 1 pg) | | |
| 2.4 Describe your experience in reaching refugees and other marginalized populations such as women, youth and literate or semi-literate (max 1 pg) | | |
| 2.5 Describe your experience in digital technology, coding, financial services, Islamic finance and risk management (max 1 pg) | | |
| **SECTION 3: APPROACH AND IMPLEMENTATION PLAN (maximum 10 pages)** | | |
| 3.1. Approach to the Results Required: Please provide a detailed description of the methodology for how the organisation(s)/firm(s) will achieve project outputs proposed in Table 3.1 Results to Be Achieved (below), keeping in mind the appropriateness to local conditions and project environment, including COVID-19 pandemic.    3.2. Approach to Partnership with UNCDF and field-based Partners:The applicant must provide a detailed description of how to plan, implement and deliver the overall project in partnership with UNCDF and field-based partners. The applicant should describe how they will take the lead role in ensuring that there is sufficient and ongoing communication, both virtually and in person. This section should highlight the support necessary from UNCDF and local partners.  3.3. Technical Quality Assurance Review Mechanisms: The methodology shall also include details of the applicant’s internal technical and quality assurance review mechanisms.  3.4 Implementation Timelines: The Applicant shall submit a Gantt Chart or Project Schedule indicating the detailed sequence of activities that will be undertaken and their corresponding timing, specifying timelines, person responsible, and time devoted to each activity.  3.5. Sub-Grantees: Explain whether any work would be delegated, to whom, how much percentage of the work, the rationale for such, and the roles of the proposed sub-grantees. Especially in the case of consortiums, special attention should be given to providing a clear picture of the role of each entity and how everyone will function as a team.  3.6. Risks / Mitigation Measures: Please describe the potential risks for the implementation of this project that may impact achievement and timely completion of expected results as well as their quality. Describe measures that will be put in place to mitigate these risks. Given the sensitivity of refugee data, the applicant should consult and consider and address issues around data privacy and security specifically for this group.  3.7. Reporting and Monitoring: Please provide a brief description of the mechanisms proposed for this project for reporting to (and ongoing communication with) UNCDF and partners, including a reporting schedule (also reflected in Gantt chart) and indicators list in line with section 2.4 of the RFA.  3.8 SDGs and knowledge sharing: Please provide a brief description of how this project will contribute to the SDGs and ecosystem’s knowledge through results.  3.9 Other: Any other comments or information regarding the project approach and methodology that will be adopted. | | |
| **SECTION 4: PERSONNEL** | | |
| 4.1 Management Structure: Describe the overall management approach toward planning and implementing this activity. Include an organization chart for the management of the project describing the relationship of key positions and designations along with information on the roles and structure of any sub-grantees, contractors, or other critical relationships.  4.2 Staff Time Allocation: Provide a spreadsheet to show the activities of each staff member and the time allocated for his/her involvement. (Note :*This spreadsheet is crucial and no substitution of personnel will be tolerated once the grant has been awarded except in extreme circumstances and with the written approval of UNCDF. If substitution is unavoidable it will be with a person who, in the opinion of the UNCDF, is at least as experienced as the person being replaced, and subject to the approval of UNCDF. No increase in costs will be considered as a result of any substitution.)*  4.3 Qualifications of Key Personnel. Provide the CVs for key personnel (Team Leader, Managerial and general staff) that will be provided to support the implementation of this project. CVs should demonstrate qualifications in areas relevant to the results to be produced. In **addition to the CVs**, please submit a summary for each person in the following format:   |  |  |  |  | | --- | --- | --- | --- | | **Name:** | |  | | | **Position for this Grant:** | |  | | | **Nationality:** | |  | | | **Contact information:** | |  | | | **Countries of Work Experience:** | |  | | | **Language Skills:** | |  | | | **Educational and other Qualifications:** | |  | | | **Summary of Experience:** *Highlight experience in the region and on similar projects.* | | | | | **Relevant Experience (From most recent):** | | | | | **Period: From – To** | **Name of activity/ Project/ funding organisation, if applicable:** | | **Job Title and Activities undertaken/Description of actual role performed:** | | *e.g. June 2004-January 2005* |  | |  | | *Etc.* |  | |  | | *Etc.* |  | |  | | **Reference no.1 (minimum of 3):** | *Name*  *Designation*  *Organization*  *Contact Information – Address; Phone; Email; etc.* | | | | **Reference no.2** | *Name*  *Designation*  *Organization*  *Contact Information – Address; Phone; Email; etc.* | | | | **Reference no.3** | *Name*  *Designation*  *Organization*  *Contact Information – Address; Phone; Email; etc.* | | | | **Declaration:**  I confirm my intention to serve in the stated position and present availability to serve for the term of the proposed grant agreement. I also understand that any wilful misstatement described above may lead to my disqualification, before or during my engagement.  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Signature of the Nominated Team Leader/Member Date Signed | | | | |  | | | | | | |
| **SECTION 5: BUDGET PROPOSAL**  **Budget proposals should not exceed US$ 400,000 that UNCDF has available to fund the achievement of these results**  **In the case of proposals by a consortium, please clearly indicate amounts for each partner** | | |
| Please provide budget allocation in the following suggested or similar format:   1. **Summary of costs**  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | **Activities** | | | **Unit Type (month/hour/lump etc)** | | **Number of Units** | **Unit Cost** | **Total** | |  | **Activity #1** | |  | |  |  |  | | Personnel | |  | |  |  |  | | Travel | |  | |  |  |  | | Equipment/Supply | |  | |  |  |  | | Consultants / Sub-Grantees | |  | |  |  |  | |  | Other (describe) | |  | |  |  |  | |  | | | | |  | Sub-Total Activity #1 | **USD …** | |  | | **Activity #2** | |  |  | **Cost** | **Total** | |  | Personnel | | | |  |  |  | | Travel | | | |  |  |  | | Equipment/Supply | | | |  |  |  | |  | Consultants / Sub-Grantees | | | |  |  |  | |  | Other (describe) | | | |  |  |  | |  |  | | | |  | Sub-Total Activity #2 |  | |  | | | | |  | **Total** | **USD …** |   Please provide budget allocation per result/milestone to be achieved in the following format (please refer to sections 2.3 and 2.4 of the RFA):   1. **Milestones**  |  |  |  |  | | --- | --- | --- | --- | | **Payment date** | **Amount to be paid** | **Organization(s) to be paid and amount per consortia member**  **(consortia only)** | **Results/Milestone to be achieved as disbursement condition** | |  |  |  |  | |  |  |  |  | | **Total** | **USD…** |  |  | | | |

**ANNEX 2: SAMPLE OF UNCDF LANGUAGE REGARDING PROPRIETARY RIGHTS OF KNOWELDGE PRODUCTS PRODUCED UNDER THIS ASSIGNMENT**

**6.0 COPYRIGHT, PATENTS AND OTHER PROPRIETARY RIGHTS:**

6.1 Except as is otherwise expressly provided in writing in the Agreement, the UNCDF shall be entitled to all intellectual property and other proprietary rights including, but not limited to, patents, copyrights, and trademarks, with regard to products, processes, inventions, ideas, know-how, or documents and other materials which the RECIPIENT INSTITUTION has developed for the UNCDF under the Agreement and which bear a direct relation to or are produced or prepared or collected in consequence of, or during the course of, the performance of the Agreement, and the RECIPIENT INSTITUTION acknowledges and agrees that such products, documents and other materials constitute works made for the UNCDF. In line with the public good nature of the grant, UNCDF will place all the deliverables specified in the public domain with the intent that they can and should be freely and widely used by other parties and the RECIPIENT INSTITUTION shall not be excluded from the ability to use such deliverables on the same basis as other external parties.

6.2 To the extent that any such intellectual property or other proprietary rights consist of any intellectual property or other proprietary rights of the Recipient Institution: (i) that pre-existed the performance by the Recipient Institution of its obligations under the Agreement, or (ii) that the Recipient Institution may develop or acquire, or may have developed or acquired, independently of the performance of its obligations under the Agreement, the UNCDF does not and shall not claim any ownership interest thereto, and the Recipient Institution grants to the UNCDF a perpetual license to use such intellectual property or other proprietary right solely for the purposes of and in accordance with the requirements of the Agreement.

6.3 At the request of the UNCDF; the Recipient Institution shall take all necessary steps, execute all necessary documents and generally assist in securing such proprietary rights and transferring or licensing them to the UNCDF in compliance with the requirements of the applicable law and of the Agreement.

6.4 Subject to the foregoing provisions, all maps, drawings, recordings, transcriptions, photographs, mosaics, plans, reports, estimates, recommendations, documents, and any and all other data compiled by or received by the Recipient Institution under the Agreement shall be the property of the UNCDF, shall be made available for use or inspection by the UNCDF at reasonable times and in reasonable places, shall be treated as confidential, and shall be delivered only to UNCDF authorized officials on completion of work under the Agreement.

1. Definition: “Financial inclusion means that individuals and businesses have access to useful and affordable financial products and services that meet their needs – transactions, payments, savings, credit and insurance – delivered in a responsible and sustainable way”. The World Bank Group. [↑](#footnote-ref-1)