

Responses to Queries received on [RfA: Development and Management of Digital Learning Management System - UN Capital Development Fund \(UNCDF\)](#)

Question: Is the expectation of this RFA also to build a platform and as per the scope? In other words, does the work involve building a Digital learning platform as well?

Response: The expectation is to host the existing and future learning content on a digital platform to be made available to the Alliance users. The applicants may decide if they wish to offer it on an existing platform which may be readily available or build a new one. The Alliance is looking for a learning management solution offered on a digital platform.

Question: Can you please elaborate on the audience profile and key takeaways which is expected from the platform?

Response: The audience would be the Alliance Secretariat team, representatives of Alliance members and other interested professionals, of varying experience and seniority, from digital payments industry. The platform should be able to give them an engaging and rewarding learning experience on topics related to digital payments/ digital financial inclusion.

- I. Host Alliance's existing learning material on a digital platform: It is mentioned that a 200 slide deck is to be converted into digital learning. Can you please clarify if you are referring to a SCORM based interactive learning module?
[Yes, SCORM compliant is preferred.](#)
- a. Are there any restrictions to the tools that we can use to develop this elearning - Articulate storyline, RISE, elucidat?
[No restrictions as such, however we would like to explore options other than Articulate.](#)
- b. Are there any quality benchmarks for the development?
[SCORM compliant](#)
- c. What will be the learner seat time to complete the 200 slide deck in eLearning?
[Approximately 5 hours](#)
- d. What will be the development language?
[English must. French and Spanish would be added advantage.](#)
- II. Build 2 new digital learning courses:
 - e. Will the output be in the form of SCORM based interactive elearning? (Same quality as pt.1)
[Yes](#)
 - f. What is the length of the modules? - Total Learning seat time
[Approximately 1.5- 2 hours for each module.](#)

g. What is the status of content readiness? Do we have the raw material available in the form of PPT/word or PDF where we need to convert it in the form of interactive learning.
Yes, ready content would be made available.

h. What will be the development language?
English must. French and Spanish would be added advantage.

III. Digital Platform Development and Hosting

i. Are there any restrictions on technology? Do we need to develop the system only through open source tech or we can have proprietary LMS as well?
No restrictions on technology. Any kind of offering is fine as long as it meets our requirements.

j. Does the platform need to be multilingual? Or just in english?
We have mentioned in RFA that in addition to English, Spanish and French are desired languages for the platform.

k. It is mentioned that there will be 50 members who will use the platform, is this number for the whole first year and will the same users access the platform next year or will it increase?
Currently, we are not envisaging more than 50 at any given time. It may increase next year but not confirmed.

l. It is mentioned that the platform will facilitate exchange in ideas between the users - how do you foresee that to be facilitated – Both functionalities given below are desired.
i. Live Forum moderated by someone from UNCDF
ii.Chat - individual communication among the users

m. For the offline downloading of material - can you please clarify what can the users download? If we provide users the whole learning courses to download then the system will not track the progress and analytics will not capture the complete picture.
It refers to providing an option to users to download learning content while online to go through it later while offline. The course-end assessment or course completion exercise may be done only when online so that progress can be captured in the progress system.

n. Differentiated access per role - Do the learners of different roles access different content on the platform? Can you please elaborate on this? Different user profile would be accessing different content on the platform. Not all content should be visible to every user unless authorized by the manager/ administrator of the platform.



- o. For multilingual support - are you referring to admin support for user query resolution and managing the learners? Does that mean we need to provide a recurring LMS admin support? Yes, regular support is required for addressing system related issues and users' queries. Responses in English are must. Ability to offer support in Spanish and French would be added advantage.
- p. For hosting - who will be responsible for maintaining and managing the system hosting platform? If it's the consultant then can we opt for cloud based hosting? - Amazon Web Services.
The applicant would be responsible for maintaining and managing the system hosting. Cloud based hosting is acceptable. No restriction on using any platform.
- q. For the support and maintenance, will the contract be rolling for 2nd year as well?
If the experience is satisfactory, the contract may be rolled to the next year as well. However, currently no commitment is being made for the same.

Question: Please could you confirm the agreement size of this RFA. Is the above pricing for the entire project i.e.

1. conversion of existing learning content and hosting it on a digital platform,
2. conversion of technical content for two new learning programmes,
3. the online learning solutions platform and
4. running the courses

OR would the allocated budget be solely for the development and use of an online learning solutions platform?

Response: The indicative budget of USD 35,000 is for the entire scope of work given in the RFA.

Question: Who will make the Audio/Video content? Will it be provided by the Better Than Cash Alliance Development or is it the responsibility of the organisation who is awarded the contract?

Response: For the existing content, the Alliance will provide word document or PowerPoint slides format which need to be converted to more engaging format by the applicant. Audio/ video could also be one of the options but not essential. We have asked for this functionality in the platform for future use purposes.

Question: Dedicated resource for LMS Management - does the resource need to be onboarded prior to the RFP submission or can the resources be hired after the contract is awarded?

Response: It could be done in whichever way it works better for the applicant. Through the application submitted, the Alliance would be interested in understanding the continuity and quality of support made available to it, from the start to the end of the implementation.



Question: Will this be in the form of a grant agreement or service agreement with GFI if awarded? As it will clarify the GST cost

Response: It will be a Grant Agreement, a recently updated sample of which is available in the [Annexure](#) of this document.

Question: What are the brand and design guidelines we will need to follow? Will the design inputs be provided to us? Or do we resource it into our budget?

Response: Yes, the brand and design guidelines will be provided by the Alliance.

Question: How do you envision the LMS administration happening? What will be the roles and responsibilities of the dedicated LMS manager if any?

Response: The LMS administrator should be able to onboard new users on the platform, assign relevant learnings to them, resolve platform related queries, have access to progress of different users and be able to provide insights on the users' experiences. The administrator should also be able to manage the learning content availability on the platform including but not limited to uploading new materials and archiving old materials, if any.

Question: Is there an existing technology system on which we will need to base our digital platform? Or do we have to build the tech-platform from scratch?

Response: We are looking for new options for us and not build on any of our existing platforms.

Question: Is there a preference towards an open-source tool for building said digital platform (like Moodle) or is there an alternative closed platform we might have to work on?

Response: No preference.

Question: What are the protocols on L&D material sharing, storage, and server space? Will the hosting be provided on some dedicated servers? Or the hosting shall be internally looked into by GFI?

Response: It should ideally be done on the applicant's server, however we are open to exploring other options also.

Question: What are the minimum service delivery levels required in case of security protocols for said L&D data?

Response: The learning content as well as the users' data should be kept confidential following highest standards of security as generally required by international development organizations.



Question: Pg 4 of 26 - "2. Platform orientation workshop to Alliance Secretariat team"- This can be conducted over video-conferencing. Do confirm.

Response: Yes, it may be conducted through video conferencing at time slot(s) which work for most of our team which is spread across the globe.

Question: Pg 5 of 26 - "4. Regular Platform maintenance:- resolution of platform-related queries through interactive voice support, e-mail responses or tutorials. "Alliance members are across continents and time zones. We are an India-based organisation. What are the expectations of support for 24x7 and weekends? Would e-mail-based support during non-office (India) hours and next-working day basis be acceptable?

Response: Yes, it would be acceptable. We are looking for minimum delays and satisfactory response to our team's queries.

Question: Pg 5 of 26 - "...automatic reminders to learners on their assigned learnings and associated timelines..." What will be the data for learners which will be part of their user profile (1) e-mail ids or (2) mobile numbers or both? In effect, what is the means of sending the automatic reminders which we need to factor in into our proposal?

Response: User's email ids would be available and the digital platform may have in-built capacity to send reminders to the registered e-mail ids of the users, whenever required.

Question: Pg 5 of 26 - "...analytical dashboard on learners' performances to them and their supervisors,..." What type of grouping is there? Would learners need to be assigned to distinct groups? What is expected to be the duration of enrolment for any learner into the course/platform?

Response: Learners may be assigned to different groups as per their profiles or learning assignments. Dashboard may be at an individual level or group level.

Question: Pg 5 of 26 - "...offline learning by downloading learning material in advance,..." - Would the learners be accessing the courseware over mobile? If so, is the mobile app required to support Android and iOS? Also, if so, is it expected that the Mobile app be customised for Better Than Cash Alliance' or UNCDF's corporate guidelines/logo/colours?

Response: Yes, we would like the option of having a mobile app but its not mandatory. Our design guidelines would be made available. If the platform or app can be customised to our design specifications, then its better.



Question: Pg 5 of 26 - "...differentiated access as per the roles and needs of the learners,..." - We already have your response to a related query as "Different user profile would be accessing different content on the platform. Not all content should be visible to every user unless authorized by the manager/ administrator of the platform." Would the differentiated target audience profile be shared? We assume that the mapping of what content will be viewed by which target audience will be provided. Do confirm.

Response: Yes, it will be provided.

Question: Pg 5 of 26 - "...provide multi-lingual support, particularly in French and Spanish in addition to English.." – To what extent is the multi-lingual support expected? (a) user interface (b) course on-screen-text (c) course voice-over?

Response: Ideally on all three, but applicants may mention if they can do less or more. As all our team members and most of our external stakeholders are fluent in English, multi-lingual support is an added advantage to have.

Question: Pg 6 of 26 - "Some of the outputs and deliverables produced during the course of this project will be considered a public good and will be on the Alliance website.." In what form will the output be required for publishing on the website? Video or HTML?

Response: It could be any format as agreed with the Alliance, depending on the suitability of the format for the given learning content/ topic.

Question: For most of items, there is a limit of 1 page (e.g. 'maximum 1 page'). While we are limiting the descriptive response to 1 page, can we provide supporting documents separately.

Response: We would highly appreciate responses to be within requested limits. If some additional information is extremely critical for the application, pls add relevant supporting document but kindly keep it brief.



FINANCING AGREEMENT: GRANT

Between

**THE UNITED NATIONS CAPITAL
DEVELOPMENT FUND
(UNCDF)**

And

<Name>

Recipient Institution

Country



A. GRANT AGREEMENT

GRANT AGREEMENT BETWEEN UNCDF and Recipient Institution FOR THE PROVISION OF GRANT FUNDS

Grant Agreement (hereinafter referred to as the "Agreement") made between **the United Nations Capital Development Fund ("UNCDF" or "Grantor")**, **YYY and Recipient Institution** (the **Recipient Institution**, hereinafter referred to as the financial service provider or "**Recipient Institution**"). **YYY** will sign its own agreement directly with the **Recipient Institution**.

WHEREAS the **Grantor** desires to provide funding to the **Recipient Institution** in the context of a Programme and on the terms and conditions hereinafter set forth,

WHEREAS the **Recipient Institution** is ready and willing to accept such funds from the **Grantor** for the above-mentioned activities on the said terms and conditions.

NOW, therefore, the parties hereto agree as follows:

I. Responsibilities of the Recipient Institution

1.1 The **Recipient Institution** agrees to: complete the key results/milestones specified in the Section III below, including providing reports and statements to the grantor in accordance with the Monitoring Schedule. The **Recipient Institution** shall be responsible for verifying the accuracy of all reports. Funds provided pursuant to this Agreement shall be used to achieve these results/milestones. The **Recipient Institution** shall be free to reallocate resources as needed in order to produce the expected results.

1.2 If the **Recipient Institution** fails to meet the minimum performance indicators in Section III within ninety (90) days of the timeframe specified, the **Grantor** may suspend or terminate this agreement at its discretion. The suspension will remain in effect until the **Recipient Institution** has met the targets or until the **Grantor** has agreed in writing to modify the performance targets.

1.3 The **Recipient Institution** agrees to inform the **Grantor** about any problems it may face in a timely fashion or any anticipated failure to complete the activities or achieve the expected results. The **Recipient Institution** also agrees to immediately report any incidence of fraud, theft, or significant operational loss that



negatively impact its ability to fulfill the terms of this Agreement or threaten or have a relevant impact on its ability to continue as a going concern.

1.4 The **Recipient Institution** agrees to notify the Grantor of any <grant funds/loan funds> for the purpose of completing the <Project Description/Business Plan> it may receive prior to signature of those funding agreements. The Grantor reserves the right to adjust the amount of funding in this Agreement if it determines that its funds are no longer necessary as the result of other funding agreements.

1.5 UNCDF strongly encourages all partners to endorse the Client Protection Principles of the Smart Campaign which are listed below. A full description of the six principles can be found at: <http://smartcampaign.org/>

- Appropriate product design and delivery
- Prevention of over-indebtedness
- Transparency
- Responsible Pricing
- Fair and respectful treatment of clients
- Privacy of client data
- Mechanisms for complaint resolution

The **Recipient Institution** will inform UNCDF when it has endorsed the campaign principles. By endorsing the principles, the **Recipient Institution** commits to incorporate the principles in the **Recipient Institution** policies and practices, and to monitor their implementation. The **Recipient Institution** will annually report to UNCDF:

- 1] what other policies it has adopted to protect clients;
- 2] what systems or practices it has implemented during the reporting period to promote client protection.
- 3] how it monitors its performance in the area of client protection.

II. Duration

2.1 This Agreement will come into effect on **(Date and Year)** and shall expire on **(Date and Year)** covering the anticipated term of the project. It can be extended, if necessary, by exchange of letters, noting the new expiration date.

III. Key Results/Milestone and Payments



3.1 The **Grantor** shall provide funds to the **Recipient Institution** of an amount of <US\$XX> according the schedule set out below. Payments are subject to the **Recipient Institution** achieving the Detailed Results as set forth in Article 3.2, meeting reporting requirements as set forth in Article 3.3., as well as the disbursement conditions set forth in this article, if any.

Upon signature of this Agreement:

Payment/Date	Amount	Results/Milestone to Be Achieved	Disbursement Conditions
Total			

Amount of these funds, if any, to be used for financing the loan portfolio:

3.2 Detailed Results (outreach and performance) targets are as follows:

Recipient Institution KPIs	BASELINE	End of Year		End of Year		End of Year	
		Proposed	Minimum Target	Proposed	Minimum Target	Proposed	Minimum Target



3.3 Disbursement conditions shall include that the **Recipient Institution** must be current on all payments due under any existing loan agreement with UNCDF and meeting reporting requirements. By submitting data to UNCDF the grantor agrees that this data will be publicly available:

Mechanism	Timing/Due Date	Scope	Responsibility
Quarterly progress report (narrative)	Quarterly / 30 days after end of calendar quarter	Annex 1 Report Format	Recipient Institution
Quarterly data reporting (quantitative)	Quarterly until 12 months after the end of the project / 30 days after end of calendar quarter	Annex 1 Report Format	Recipient Institution
Annual data report	Annual until 12 months after the end of the project / 31 October	Annex 1 Report Format	Recipient Institution
Evaluation	Midterm and/or Final	Assess project results, identify lessons learnt and recommendations	UNCDF (primary), Recipient Institution to be available to UNCDF and external evaluators
Audited Financial Statements	Annual / 120 days after the end of the fiscal year	Institution's financial statements (publicly available)	Recipient Institution



Client Protection Principles Actions <i>[Insert Client Protection Principles that apply, e.g. GSMA Code of Conduct, Smart Campaign]</i>	Annual / 31 January	Includes policies adopted to protect clients and (monitoring) systems or practices implemented	Recipient Institution
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3.4 The **Recipient Institution** shall request disbursements with the supporting information to show that disbursement conditions have been met by submission of a Certificate of Milestone Completion (Annex 2). All payments shall be deposited into the **Recipient Institution's** bank account of which the details are as follows:

Name of the Bank:
Bank Routing Number:
SWIFT Code:
Beneficiary Account Name:
Beneficiary Account Number:
Address of Bank:

3.5 The amount of payment of such funds is not subject to any adjustment or revision because of price or currency fluctuations or the actual costs incurred by the **Recipient Institution** in the performance of the activities under this Agreement.

IV. Records, Information and Reports

- 4.1 The **Recipient Institution** shall maintain clear, accurate and complete records in respect of the funds received under this Agreement.
- 4.2 The **Recipient Institution** agrees to provide reports and fulfill its obligations accordance with the Monitoring and Evaluation schedule (section III). It agrees to reasonable requests to make its personnel available to participate in on-site monitoring visits.
- 4.3 Within sixty (60) days after completion of project activities, the **Recipient Institution** shall provide the **Grantor** with a final financial report describing how the expenditures were utilized.



All further correspondence regarding the implementation of this Agreement should be addressed to:

For **UNCDF**:

(Please provide contact information)

For the **Recipient Institution**:

(Please provide contact information, including email address, of 2 main leaders)

For the **Grantors**:

(Please provide contact information)

V. General Provisions

5.1 This Agreement and the Annexes attached hereto shall form the entire Agreement between the **Recipient Institution**, and the **Grantor**, superseding the contents of any other negotiations and/or agreements, whether oral or in writing, pertaining to the subject of this Agreement.

5.2 The **Recipient Institution** shall carry out all activities described in paragraph 1.1 with due diligence and efficiency and shall have exclusive control over the administration and implementation of those activities. The **Grantor** shall not interfere in the exercise of such control. If in the **Grantor's** determination the **Recipient Institution** is not carrying out the activities described in paragraph 1.1, the **Grantor** may: (i) withhold payment of funds until in its opinion the situation has been corrected; or (ii) declare this Agreement terminated by written notice to the **Recipient Institution** as described in paragraph 5.7 below; and /or seek any other remedy as may be necessary. The **Grantor's** determination shall be binding and conclusive upon the **Recipient Institution** insofar as payments are concerned.

5.3 The **Grantor** undertake no responsibilities in respect of life, health, accident, travel or any other insurance coverage for any person which may be necessary or desirable for the purpose of this Agreement or for any personnel undertaking activities under this Agreement. Such responsibilities shall be borne by the **Recipient Institution**.

5.4 The rights and obligations of the **Recipient Institution** are limited to the terms and conditions of this Agreement. Accordingly, the **Recipient Institution** and



personnel performing services on its behalf shall not be entitled to any benefit, payment, compensation or entitlement except as expressly provided in this Agreement.

5.5 The **Recipient Institution** shall be solely liable for claims by third parties arising from the **Recipient Institution's** acts or omissions in the course of performing this Agreement and under no circumstances shall the **Grantor** be held liable for such claims by third parties.

5.6 Grant funds disbursed to the **Recipient Institution** shall be considered to be the property of the **Grantor** and shall not become the property of the **Recipient Institution** until one or more of the following conditions have been met: (i) the **Recipient Institution** has verifiably complied with all conditions in this grant agreement; (ii) the **Grantor** advises the **Recipient Institution** in writing that it has fulfilled the conditions to the **Grantors'** satisfaction; (iii) the **Grantor** otherwise notifies the **Recipient Institution** in writing that it releases the **Recipient Institution** from any obligation to repay funds. In the case of multiple payments in paragraph 3.1, the Grantor's approval of a payment shall be considered a notification of fulfillment of conditions for all previous payments. If within ninety (90) days after the end date of the Agreement there has been no written communication from the **Grantor** in regard to the disposition of the funds, the funds shall be considered the property of the **Recipient Institution**. In cases where the above conditions have not been met, the **Grantor** may at its discretion require the **Recipient Institution** to return of some or all of the funds and the **Recipient Institution** has thirty (30) days to comply with this request.

5.7 This Agreement may be terminated by either party before completion of the Agreement by giving thirty-day (30) written notice to the other party. In the case of termination by the **Grantor**, the disposition of funds shall be governed by paragraph 5.6. In case of termination by the **Recipient Institution**, the **Grantor** may at its discretion require the **Recipient Institution** to return all or part of the funds. The **Recipient Institution** has thirty (30) days to comply with this request. If the **Grantor** fails to request the return of funds within ninety (90) days of the termination notice, the funds shall be considered the property of the **Recipient Institution**.

5.8 The **Recipient Institution** acknowledges that the **Grantor** has made no actual or implied promise of funding except for the amounts specified by this Agreement.

5.9 No modification of or change to this Agreement, waiver of any of its provisions or additional contractual provisions shall be valid or enforceable unless previously approved in writing by the parties to this Agreement or their duly authorized representatives in the form of an amendment to this Agreement duly signed by the parties hereto.



5.10 Any controversy or claim arising out of, or in accordance with this Agreement or any breach thereof, shall unless it is settled by direct negotiation, be settled in accordance with the UNCITRAL Arbitration Rules as at present in force. Where, in the course of such direct negotiation referred to above, the parties wish to seek an amicable settlement of such dispute, controversy or claim by conciliation, the conciliation shall take place in accordance with the UNCITRAL Conciliation Rules as at present in force.

The parties shall be bound by any arbitration award rendered as a result of such arbitration as the final adjudication of any such controversy or claim.

5.11 Nothing in or relating to this Agreement shall be deemed a waiver of any privileges and immunities of the United Nations.



IN WITNESS WHEREOF, the undersigned, duly appointed representatives of the **Grantor**, and the **Recipient Institution**, respectively, have on behalf of the **Grantor** and the **Recipient Institution** signed the present Memorandum of Agreement on the dates indicated below their respective signatures.

**On behalf of UNCDF:
Institution:**

Name: Judith Karl

Title: Executive Secretary

Date: _____

On behalf of the Recipient

Name: _____

Title: _____

Date: _____





Certification of *Milestone* Completion (For Grant Agreements)

1. To be Completed by the Unit Supervising the Financing Agreement

Name:

Agreement

Starting Date:

Agreement

End date:

Agreement Reference:

Grantee Name:

2. To be completed by the Grantee

- (a) As per the agreement the grantee is expected to deliver and complete during this period the following outputs/milestones:

No .	Result/Milestone as Stated in the Financing Agreement	Target Payment Date of Completion	Agreement Payment Amount

- (b) Accordingly, I certify that the results/milestones indicated below are an accurate account of the services completed under the terms of the agreement:

Actual Results/ Milestones Achieved	Date Completed	Amount and Currency Billed for this Certificate

- (c) The discrepancies between the deliverables listed in (a) and (b) are hereby explained by the following factors/changes:
(Indicate N/A if there are none)

Please make payment as indicated above to the bank account stated in the Financing Agreement.



Signature: _____

Date

Signed: _____

Name: _____

3. To be completed by the Staff Supervising / Reviewing the Results/Milestones as per the Agreement.

I certify that the work/deliverables/milestones listed above have been verified by me and are all satisfactorily performed during the above-mentioned dates. The results/milestones for this period are hereby: (Please check appropriate box)

Accepted ☐ Not Accepted ☐

The amount being billed by the Service Provider is therefore hereby: (Please check appropriate box)

Authorized ☐ Not Authorized ☐

Signature: _____

Date: _____

Name: _____

