UNITED NATIONS CAPITAL DEVELOPMENT FUND (UNCDF)

Scaling Up Access to Finance for Refugees and Host Community in the Kigoma 2019

REQUEST FOR APPLICATIONS (RFA)

**UNCDF Financial Inclusion Practice Area**

**Location:** Kigoma Region, Tanzania

**Objective:** The purpose of this RFA is to identify a partner/s to engage in the strengthening of existing and creation of new savings groups in all three refugee camps – Nduta, Mtendeli and Nyaragusu – in the Kigoma region as well as the surrounding host communities while maximizing usage and uptake of digital and financial literacy tools previously developed and tested.

**Timeline:**

• Publication date: Feb 14, 2019

• **Final deadline for applications: March 3, 2019**

**Expected duration of Assignment:** Up to 1 year

**Language required:** English, Kiswahili

Applications should be returned to the UNCDF by email at [fipa.procurement.tz@uncdf.org](mailto:fipa.procurement.tz@uncdf.org) no later than midnight on March 3, 2019 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.

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.

UNCDF’s financing models work through two channels: savings-led financial inclusion that expands the opportunities for individuals, households, and small businesses to participate in the local economy, providing them with the tools they need to climb out of poverty and manage their financial lives; and by showing how localized investments — through fiscal decentralization, innovative municipal finance, and structured project finance — can drive public and private funding that underpins local economic expansion and sustainable development. UNCDF financing models are applied in thematic areas where addressing barriers to finance at the local level can have a transformational effect for poor and excluded people and communities.

By strengthening how finance works for poor people at the household, small enterprise, and local infrastructure levels, UNCDF contributes to SDG 1 on eradicating poverty with a focus on reaching the last mile and addressing exclusion and inequalities of access. At the same time, UNCDF deploys its capital finance mandate in line with SDG 17 on the means of implementation, to unlock public and private finance for the poor at the local level. More information is available on the UNCDF website: <http://www.uncdf.org/>

**UNCDF in Tanzania:** As part of a United Nations Joint Program in Kigoma, Tanzania under the Youth and Women’s Economic Empowerment outcome, UNCDF Tanzania is championing the formation and strengthening of savings groups complemented with digital and financial literacy for refugees and host communities. UNCDF is also testing mechanisms for delivering financial and digital education using tablets, an SMS platform, short videos and supplementary face-to-face training sessions. Because participation in savings groups and usage of mobile financial services can have a clear and direct impact on livelihoods, economic growth, and inclusive social and economic development, UNCDF supports these interventions, along with the necessary financial and digital literacy to use them, in and around the refugee camps in the Kigoma Region, benefiting both the refugee and host communities, with a focus on women and youth.

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

**2.1. Access to Finance for Refugees and Host Communities**

The proliferation of savings groups has been a key driver of financial inclusion in Tanzania, particularly for women, contributing to a nearly threefold increase in women’s financial inclusion between 2006 and 2013 (from 14.4% to 51.2%). By February 2015, the cumulative number of savings group members in the country was expected to reach 1.2 million. Because the poorest people and those in the most remote areas are not always served by formal service providers, savings groups provide a convenient, trustworthy and affordable way to smooth irregular incomes, save for a goal, and access small loans. The potential exists for savings groups to have the same impact for refugee populations and the primarily agricultural and rural host communities.

Since mid-2017, UNCDF has led a financial inclusion program in the Kigoma Region of Tanzania to improve economic self-sufficiency for refugees and those living in the surrounding host communities. Nearly 18-months after the program’s inception, UNCDF has made significant strides, beyond what was projected, in achieving these outcomes. Because many formal financial services are not available to project beneficiaries in Kigoma, either because of legal or geographical constraints, the formation and strengthening of savings groups was part and parcel with improving financial inclusion in this environment. As of December 2018, UNCDF partners formed over 337 savings groups, with more than 7,657 beneficiaries, 61% of whom are women. From January to December 2018 total deposits accumulated in the groups reached 119 million TZS ($54,000 USD) and average individual member saving of 105,594 TZSh. 47% had taken loans through the savings group—allowing them to invest in their businesses, homes, and future.

As evidenced by the results obtained so far, savings groups are a necessary mechanism for smoothing out irregular income streams, learning to save, invest, and borrow wisely, and manage money. UNCDF has also worked to promote the use of digital financial services, such as mobile money and piloted financial and digital literacy programs using tablets, video and SMS. These tools have been designed to build beneficiaries’ financial and digital capability complementing practical learnings from participating in savings groups and preparing savings group members to access a wider variety of financial services.

**2.2 UNCDF’s Request for Applications (RFA)**

Building on lessons learned from Phase I and early Phase II, UNCDF plans to refine the implementation of our program so that refugees and host-community members in Tanzania’s Kigoma region, particularly women and youth, can make use of an even wider variety of available financial products and services to increase resilience, regulate incomes and improve their economic lives.

The subsequent phase will focus on managed expansion, consolidating progress made with an emphasis on strengthening existing activities so that partnerships are solid, implementation is sound, and monitoring & evaluation is thorough, leading to improved program outcomes and maximum impact. Ultimately, by pairing scaled programming with advocacy at the policy level, building partner institutional capacity to better serve savings groups through training and access to new tools, UNCDF aims to empower vulnerable populations and ultimately to improve relations between refugees and host communities through economic empowerment.

**The purpose of this RFA is to identify a partner/s to engage in strengthening of existing and creation of new savings groups in all three refugee camps – Nduta, Mtendeli and Nyaragusu – in the Kigoma region and the surrounding host communities.**

Applicants will be evaluated based on 1) previously established experience in promoting savings groups in and/or around the Kigoma refugee camps, 2) a focus on strengthening livelihoods for low-income populations, particularly women and youth, and 3) commitment to apply and provide feedback on UNCDF’s existing financial and digital literacy tools.

The expected result is that UNCDF will partner with one or more of the shortlisted organizations to 1) form new savings groups in and surrounding the refugee camps, targeting a mix of the economically active population and with a focus on women and youth, 2) strengthen existing groups based on lessons learned, 3) provide financial and digital literacy to those in groups as well as a larger section of the population, and 4) collect baseline and endline data on recipients of education and savings group members 5) become a savings group champion by sharing and exchanging learnings and expertise around savings groups with other implementing organizations and partners.

**2.3. Timing**

Applications should be returned to UNCDF Tanzania by email, no later than midnight on March 3, 2019 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 15 April 2019.

The expected duration of the assignment is less than 1 year; the expected date of full completion is 31 December 2019. 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.

**2.4. Contact**

* Applications and any consultation about this RFA should be submitted via email at:

[Fipa.procurement.tz@uncdf.org](mailto:Fipa.procurement.tz@uncdf.org)

* The subject line of the email should be: RFA TZ: Scaling Up Access to Finance for Refugees and Host Communities in Kigoma

**2.4. Responses**

All queries and submitted applications will be acknowledged.

**3. SCOPE OF WORK**

Under this Scope of Work, the grantee are expected to perform the following activities and deliver the following outputs:

**3.1. Expected Activities and Outputs**

* + 1. **Identification of target members and constitution of new savings groups**

Working with UNCDF, its partners and other key stakeholders, the recipient will participate in the identification of target populations and formation of new savings groups. Individual organizations should propose timeline, budget, and work plan to form at least 50 new groups, reaching at least 1,000 new members and/or present a plan to strengthen an existing number of groups with access to finance, financial / digital literacy, and technological tools. Applicants should specify how new groups will focus on the target populations listed above, and whether the members will be part of the refugee community (Congolese and Burundian) and/or the surrounding host communities.

Activities to be implemented:

1. Raise awareness about savings groups (including the use of UNCDF adapted materials)
2. Identify new savings groups members
3. Form at least 50 new savings groups with 1,000 new members and/or
4. Strengthen a proposed number of savings groups with a mixture of improved methodology, technology, digital and financial literacy, or access to formal finance
5. Train savings groups leaders and support staff (i.e. CBTs) with digital and financial literacy materials
6. Collaborate with UNCDF on the development of new financial inclusion tools and modules and the adaptation and modification of existing modules
7. Participate in UNCDF activities to reach the wider stakeholder community with lessons learned and good practices
8. Facilitate sustainable operation of savings groups
   * 1. **Strengthening of existing savings groups.**

In addition to creating new groups, the recipient would also strengthen existing groups; improving coordination and operation.

Activities to be implemented:

1. Re-train savings groups leaders and local staff (i.e. CBTs) using materials developed by UNCDF
2. Collaborate with UNCDF on the inclusion of financial inclusion tools and modules in meetings for existing groups
   * 1. **Collection of baseline data on these savings groups at an individual and group level**

Collection of baseline data, disaggregated by sex, provides significant insight into the operation and success of savings groups, and reporting to UNCDF. Data should be collected on individual members, group leaders, and on a group level, and should include UNCDF’s review and inclusion of specific financial capability indicators.

Activities to be implemented:

1. Collect and report to UNCDF with data on individual members (e.g. gender, age, asset ownership level, country of origin)
2. Collect and report to UNCDF with data on group leaders (e.g. gender, age, trainer type)
3. Collect and report to UNCDF with data on group level (e.g. # of loans issues, total collected savings)
4. Collect and report UNCDF with data on UNCDF pre-defined financial capability indicators (to be provided by UNCDF)
   * 1. **Collaboration and Knowledge Sharing**

Recipient(s) should remain open to collaboration with interested implementing partners in the establishment/development of savings groups and should participate in knowledge sharing activities.

Activities to be implemented:

1. Collaborate with interested implementing partners
2. Draft briefing notes or presentations when requested
3. Participate in and/or organizing conferences /workshops on lessons learned and good practices
4. Collect data on group level (e.g. # of loans issues, total collected savings)
   * 1. **Reporting**

Recipient(s) should coordinate activities based on the submitted project description and conduct continuous monitoring of the project to validate its accurate implementation. Progress of activities will be reported on a bi-weekly basis from recipient field office for prompt supervision and coordination on project implementation. Based on UNCDF requirement, review and reporting will be presented in a timely manner via close monitoring of field offices and communication with UNCDF focal persons.

Activities to be implemented:

1. Final report on work plan and timeline prior to beginning activities
2. Quarterly narrative and quantitative reporting as per UNCDF requirements
3. Report to UNCDF on baseline, mid-term progress, and at end of four-month period
4. Continuous communication between parties

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 technical partner is expected to sign a **Performance Based Financing (Grant) Agreement** with UNCDF by April 15, 2019 (Applicants not familiar with UNCDF agreements are encouraged to request a sample from [fipa.procurement.tz@uncdf.org](mailto:fipa.procurement.tz@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 and Kiswahili will be used for the technical tools and documents to be used in reaching beneficiaries.

**4.4. Global Access and Intellectual Property**

Public good: The outputs produced will have the consideration of 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 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 (commercial for-profit firms, educational institutions, and non-profit organizations, Universities) is eligible to compete provided it is currently operating in Kigoma, Tanzania.
* Successfully conducted similar assignments at a country or regional level with proven excellent results, including financial services and other development issues
* Demonstrated experience and capability of proposed staff members in saving group facilitation, training and community outreach
* Ability to work in the language of the country (English required, Swahili, Kirundi, and Kiha an asset)
* Have confirmed human resources to cover all planned/required activities
* Track record in establishing savings groups in Tanzanian refugee camps and/or surrounding host community
* Experience working with different populations in Tanzania (Burundian, Congolese, host community)
* Current presence in Kigoma
* Existing partnership with UNHCR in Tanzania
* Submit a complete application
  1. **Other requirements and qualifications**
* Experience working with local government at ward, district, regional and national levels.
* Commitment and ability to provide on-site resources (e.g. staff, consultants) as needed.
* Extensive experience training trainers and providing participative trainings.
* Commitment to providing financial education to beneficiaries and to broader community; previous experience with financial capability and/or digital literacy programs a plus
* Livelihood development experience
* Production of high-quality outputs
* Follows internationally recognized methodology for savings group formation, structure, and facilitation

1. **APPLICATION REQUIREMENTS**

**6.1 Structure of the Application**

* The application includes a suggested template for submissions 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. **Technical proposal**

The technical proposal shall be structured as follows:

* Methodology and approach to achieve the objectives of the project
* Detailed work plan with timeline of major activities
* Overview of past examples of similar projects, including references
* Proposed team (with CVs in Annex)
  1. **Financial proposal**

The submission must include a budget quotation for the project based on activities and outputs listed in section 3.1 with estimated implementation time (see Annex 1, section 5). The financial proposal must provide a detailed breakdown of costs. Please provide separate figures for each functional grouping or category.

**6.4 Submission of the Application**

* Applications and any consultation about this RFA should be submitted via email at [fipa.procurement.tz@uncdf.org](mailto:fipa.procurement.tz@uncdf.org)
* The subject line of the email should be: RFA TZ: Scaling Up Access to Finance for Refugees and Host Communities in Kigoma
* The **deadline** to submit the application is **3 March 2019 at midnight EAT**

**ANNEX 1: SUBMISSION FORMAT**

[insert: *Location*]

*[insert: Date*

To: Ivana Damjanov, Technical Specialist, UNCDF Tanzania

Dear Madam:

* We, the undersigned, hereby apply **Scaling Up Access to Finance for Refugees and Host Communities in Kigoma** in accordance with your Request for Application dated 2/14/2019 and our Application. We are hereby submitting our Application, which includes the Technical Proposal and Financial Proposal.

We hereby 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 XXX.

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 :

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

Page \_\_\_\_\_\_\_\_of \_\_\_\_\_\_\_\_ pages

|  |  |  |
| --- | --- | --- |
| **SECTION 1: GENERAL APPLICANT’S INFORMATION** | | |
| 1. Applicant’s Legal Name: | | |
| 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:  ☐ Audited financial statements for the past 2 years duly certified by a public accountant  ☐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  ☐ Staff time allocation spreadsheet per activity  ☐Evidence of similar applications produced under similar assignments (this can be links in a website, for example). | | |
| **SECTION 2: SPECIFIC EXPERIENCE FOR THE ASSIGNEMENT.** | | |
| 2.1. Please describe your organization’s experience in producing similar projects. 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. Please describe your organization’s experience in understanding the needs of the target groups outlined in Section 3 of this RFA (refugees, rural populations, women, youth). (Maximum 2 pages) | | |
| 2.3. Please describe your organization’s experience in developing creative technology-based applications that focus on behavior change (maximum 1 page) | | |
| 2.4. Please describe your organization’s experience in Tanzania, rural areas, or similar contexts (maximum 1 page) | | |
| **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/firm will achieve project outputs, keeping in mind the appropriateness to local conditions and project environment.  3.2. Approach to Partnership with UNCDF and field-based Partners:The applicant must provide a detailed description of the applicant will 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. 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).  3.8 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 Contract:** | |  | | | **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** | | |
| Please provide budget allocation in the following suggested or similar format:   1. **Summary of costs**  |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Level of effort** | | **# Days** | **Cost** | **Total** | |  | Team member #1 | .. days |  |  | | Team member #2 | .. days |  |  | | ….. | .. days |  |  | |  | | | Sub-Total LOE | **USD …** | | **Travel/mission/other budget** | | | **Cost** | **Total** | |  | Travel | |  |  | | Equipment / Technology | |  |  | | Consultants / sub-grantees | |  |  | |  | Other (describe) | |  |  | |  |  | | Sub-Total Travel |  | |  | | | **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.