

UNITED NATIONS CAPITAL DEVELOPMENT FUND (UNCDF)
DEVELOPMENT OF A MOBILE APPLICATION FOR FINANCIAL EDUCATION IN WEST AFRICA
YOUTHSTART EXPANSION

The Gambia, Guinea, Niger, and Senegal

REQUEST FOR APPLICATIONS (RFA) TO SELECT A MOBILE APPLICATION DEVELOPER

Deadline for submission: July 18, 2018

A. DESCRIPTION OF THE PROJECT

a) RATIONALE

The youth employment crisis is a global development priority. In much of West Africa including countries like The Gambia, Guinea, Niger and Senegal, high youth unemployment, significant proportions of working poor in vulnerable employment, and economic disengagement run the risk of creating disaffection, driving migration, inciting social unrest, and slowing progress towards development goals.

There is an urgent need for a sustainable model to build youth resilience, in particular for young women, to successfully navigate school-to-work transitions, while adopting a capabilities approach to broaden youth employment opportunities. These approaches need to enhance youth engagement with their local economies and support their access to opportunities within their immediate financial ecosystem.

Since 2010 UNCDF has been actively working to increase youths' financial inclusion through piloting different approaches combining financial and non-financial services. To date, through YouthStart (YS), a regional pilot in Sub-Saharan Africa, granted access to savings accounts to over 856,00 young people (of which 47 percent are young women and girls), trained over 950,000 youth in financial education; and provided loans to almost 242,000 young entrepreneurs (54 percent young women). These young clients have accumulated over US\$23 million in savings while the outstanding loan portfolio to young entrepreneurs is US\$39 million. Based on the recommendations from the evaluation of YS, UNCDF is now bringing its expertise in youth finance together with digital financial services to other LDC's and deepening its intervention in the countries of the regional pilot.

Through this experience, UNCDF learned about the different combinations of financial and non-financial services that best meet the needs of youth according to their socio-economic context and developmental stages¹. In addition to that UNCDF has been actively working on digital financial services (DFS) which could be one of the best delivery channels for financial and nonfinancial (financial education) services for the youth. Financial education can empower youth so that they are better equipped to make financial decisions concerning saving and borrowing, to evaluate and manage risk, to compare financial products and to be aware of their rights and responsibilities as consumers. Over time, it will help youth build a

¹ UNCDF and The MasterCard Foundation. Recommended practices and lessons learned in providing financial and non-financial services to youth. At http://uncdf.org/sites/default/files/Documents/best_practices_rep3_dec9.pdf

strong asset base and create sustainable livelihoods for themselves.

UNCDF believes that there are ways in which we can use technology as a more efficient delivery channel for non-financial services that can complement the financial services offered to youth through the YouthStart program. Technology holds indeed some promise to help contribute to innovative and efficient solutions. The spread of connectivity enables youth to connect as never before. Broadband enables youth to seek and received information to connect with employment opportunities or build a business. Smart technology can also offer lower cost methods of training and education online. The combination of smart technology and connectivity offers an opportunity to bundles the services needed: information, training, remittances, payments, savings and credit.

a) OBJECTIVES OF THE RFA

UNCDF is seeking applications from qualified technical partners (e.g. The partner firm or organization will be tasked to develop a platform which meets the contextual needs of the four (4) YouthStart Expansion countries (The Gambia, Guinea, Niger and Senegal). The application should be designed for trainers at FSPs level but also for final young clients on their own devices with the option (where applicable) to be linked to an e-wallet system of a partner financial institution. Content for the financial training modules will be provided by UNCDF and the partner financial institution.

The application:

- Should use an open sourced solution
- Provide an option for USSD compatibility is desirable
- Easy to adapt to different cultural contexts like local language
- Should be easy to use and should take into consideration low literacy and digital skills of end users
- Should be android compatible
- Compatibility with IOS desirable

The technical partner will first launch the platform in Guinea. The launch in other countries will be discussed with UNCDF at the start of the engagement. Please note the timeline for other countries will vary according to the FSPs selected in each country.

B. SCOPE OF WORK, EXPECTED OUTPUTS AND DELIVERABLES

a) Scope of the services: major activities²:

- **Stage 1: Research and development of digital system plan**

The selected partner will conduct research with partners and beneficiaries to identify the key

² Major activities can change/be adapted according to country context.

technical requirements of the application and the application workflow design. The selected partner will work closely with a financial service provider (FSP) in each of the four countries identified by UNCDF to identify key messages to be conveyed with the application. Ideally, the selected partner will work to link the FSPs e-wallet system (if available) to the platform which will allow the FSP to track youths' savings behaviour. Content for the financial training modules will be provided by UNCDF and the partner financial institution. The selected technical partner will be required to review the content and design a strategy to help digitize the training modules.

- **Stage 2: Prototype development**

The selected partner will be expected to develop 2-3 prototypes for UNCDF and the partner FSP to choose from. The prototypes should propose different approaches and options for the style and design of the application while also looking at the manner in which the contents can be presented (e.g. Q&A, peer to peer forum, quizzes). The application needs to propose an interface that will be used with tablets (for trainers) and another one that will be used directly by the youth participating in the education. The proposed prototypes should also have an integrated monitoring and evaluation system to track youths' savings behaviour. UNCDF and the partner FSP will select an option from this prototype to be tested in the field.

Stage 3: Testing, adaptations and Iteration (parts of this activity needs to take place in all the countries) During this stage, the selected partner will first test the application with a sample of youth in Conakry, Guinea. User experience testing methodology is required. At the end of the field test, the partner will improve the application based on the youths' experience and the FSP's feedback. A second launch with youth in Conakry will be conducted before launching to a wider group of youth across the country.

In addition, the partner should make adaptations to the application developed in Guinea in each country to make sure it reflects the local context (i.e. local language, services of the FSP partner etc) and reflects country specific technical requirements (for example, in some countries the application will offer a USSD option, while in others it may not be able to do so). After this country-specific adaptation, the partner will need to conduct a "light" field test of the application in each country.

- **Stage 4: Training models, and training of the partner FSPs and NGOs (this activity needs to take place in all the countries)**

The selected partner will support the FSP and UNCDF in identifying a Community Manager early in the engagement (either in house or externally) who will be responsible for the management of the platform in each FSP and country. The selected partner will also support the FSP and UNCDF in identifying the best model to train the youth (i.e. through a community manager, through groups of young leaders, through its own staff etc). It will equip the FSP and other partners of the project to manage the platform to ensure they can deploy and further improve the application for future scale up. For example, the FSP or NGO partner should learn how to adapt the platform and how to run performance and training reports. Finally, it will train a select group of people from the FSP partner that will in turn be training

the youth to use the application.

- **Stage 5: Launch and deployment of the Application**

In partnership with the FSP, the selected partner will ensure the application is being launched and deployed. While the partner will be responsible in ensuring youth in each country use the application, they will also be responsible of ensuring the platform will be compatible to reaching up to 20,000 youth per country.

The selected partner will be expected to provide technical support to the FSP for up to six (6) months after the launch of the platform. The support could include: technical assistance on the back-end, editorial support, support to the FSPs on promotional activities, etc.

b) Expected outputs and deliverables

- **Stage 1: Inception, work plan and digital system plan**

- ✓ Report outlining a detailed work plan, inception report, and roles and responsibilities of partners
- ✓ Report outlining the results of the on-site scoping visit, requirement analysis and workflow for the application

- **Stage 2: Prototype development**

- 2-3 prototypes
- report on findings and recommendations for final Application development.
- Solutions for tablets (training of Trainers) and for end users

- **Stage 3: Testing, adaptations and Iteration**

- ✓ Report highlighting the results of the field test and the changes made to the application in Guinea
- ✓ Report highlighting the adaptations and results of the field test in Senegal
- ✓ Report highlighting the adaptations and results of the field test in Niger
- ✓ Report highlighting the adaptations and results of the field test The Gambia
- ✓ Final Application Design Brief in each country

✓ **Stage 4: Training models, and training of the partner FSPs and NGOs (this activity needs to take place in all the countries)** Training model for the FSP or NGO

- ✓ Training on how to manage the platform, trainers guide of the training, and evaluations from participants
- ✓ Training of Trainers on how to use the application, trainers guide of the training, and evaluations from participants
- ✓ Recruitment of a Community Manager

- **Stage 5: Launch and deployment of the Application**
- ✓ Report on application's deployment per country
- ✓ Quarterly reports on key metrics on App usage per country
- ✓ Quarterly reports on technical support provided to all partners throughout up to 2 years post launch

C. AGREEMENT PARAMETERS

Duration: The technical partner is expected to sign a Performance Based Financing (Grant) Agreement with UNCDF (Applicants not familiar with UNCDF agreements are encouraged to request a sample from youthstart@uncdf.org prior to submission of application). The duration of the grant agreement will be 30 months.

Agreement size: Up to US\$300,000 for the whole project. Applicants should provide budgets indicating the cost per stage (as depicted above) per country and how they would allocate costs to produce high quality results with their technical approach.

D. APPLICATION REQUIREMENTS

Minimum qualification criteria

- At least five years in operations
- Demonstrable experience developing platforms and/or data collection tools for development organisations, particularly in developing countries
- Experience conducting similar mobile applications in sub-Saharan Africa.
- Provide written confirmation (Annex 1) that the organization has reviewed the UNCDF Grant Agreement template (available upon request), and that your organization is prepared to sign it without revision to standard language
- Submit a complete application

Other requirements and qualifications

- Any type of organization (commercial for-profit firms, educational institutions, and non-profit organizations) is eligible to compete
- Evidence of the organization having completed similar engagements
- Previous experience building applications for vulnerable groups, particularly youth
- Previous experience in the target countries a plus (Gambia, Guinea, Niger and Senegal)
- Have confirmed human resources to cover all planned/required activities;

Structure of the Application

- The application should follow the template provided in Annex 1.
- Only applications that follow the **Submission Format** and include all the necessary

documentation will be accepted.

Submission of the Application

- Applications and any consultation about this RFA should be submitted via email at youthstart@uncdf.org
- Questions regarding this RFA will be accepted till **13 July 2018**
- The subject line of the email should be: **Mobile Application for Financial Education YS-E**
- Applications can be submitted in either English or French
- The **deadline** to submit the applications is **18 July 2018 at 17.00 GMT**

Key criteria for selecting the firm

Technical Proposal (700 points)

1. Review of the technical documentation (500 points)

- ☒ Expertise of the Firm 200 points
- ☒ Methodology, Its Appropriateness to the Condition and Timeliness of the Implementation Plan 150 points
- ☒ Management Structure and Qualification of Key Personnel 350 points

The top 3 scoring proposals of the review will be called for a proposal presentation.

2. Presentation of the proposal to a UNCDF panel (200 points)

Only the Proposes whose combined Scoring of the two above criteria exceeds 490 points will be considered for the review of their Financial proposal.

3. Financial Proposal (300 points)

To be computed as a ratio of the Proposal's offer to the lowest price among the proposals received by UNCDF.

Total 1,000 points.

UNCDF will award the grant on the basis of the combined scoring criteria above to the best qualified firm.



ANNEX 1: SUBMISSION FORMAT

[insert: Location]

[insert: Date]

To: Maria Perdomo, Youth Finance, Global Specialist Maria Perdomo, Youth Finance, Global Specialist

Dear Sir/Madam:

We, the undersigned, hereby apply for **the YouthStart Expansion Development of a Mobile Application for Financial Education in West Africa Inception Phase YouthStart Global** in accordance with your Request for Application dated _____ and our Application. We are hereby submitting our Application, which includes the Technical Proposal and Financial Proposal.

We hereby declare that:

- a) 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
- b) 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).

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]

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 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:		
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 ? <input type="checkbox"/> YES or <input type="checkbox"/> 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).

16. Licensing model of the Applicant (if applicable):

Please specify the cost structure of the licensing models to access the platform that will be created. Please make sure to include those costs in the budget.

SECTION 2: SPECIFIC EXPERIENCE FOR THE ASSIGNMENT.

2.1. Please describe your organization's experience in producing similar mobile applications. For each application, make sure you describe the following (maximum 2 pages per project):

Name of the project:

Client/Funder (if applicable):

Grant/Contract value:

Types of outputs produced/activities undertaken:

Time it took you to complete the assignment:

Number of people and names of the staff that participated in the assignment:

References, contact details:

2.2. Please describe your organization's experience in understanding the needs of young people (maximum 1 page)

2.3. Please describe your organization's experience in developing mobile applications for training purposes such as entrepreneurship and/or financial education (maximum 1 page)

2.4. Please describe your organization's experience in developing mobile applications for the use of non-profit organizations, development institutions, etc. (maximum 2 page)

2.5. Please describe your organization experience in developing mobile applications and scaling them up in rural areas in sub-Saharan Africa (please specify the number of users)

2.6. Please describe your organization experience in developing mobile applications linked to payment systems

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. Technical Quality Assurance Review Mechanisms: The methodology shall also include details of the applicant's internal technical and quality assurance review mechanisms.

3.3 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, and time devoted to each activity. .

3.4. Sub-grantees: Explain whether any work would be delegated, to whom, the 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.

3.5. 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.

3.6. Reporting and Monitoring: Please provide a brief description of the mechanisms proposed for this project for reporting to UNCDF and partners, including a reporting schedule (also reflected in Gantt chart).

3.7 Plan to scale up the strategy proposed: please provide a tentative plan ("exit strategy") to extend the App once the grant agreement is over. Please include key stakeholders that could be leading the platform.

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.

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: <i>Highlight experience in the region and on similar projects.</i>		
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:
<i>e.g. June 2004-January 2005</i>		
<i>Etc.</i>		
<i>Etc.</i>		
References no.1 (minimum of 3):	<i>Name</i> <i>Designation</i> <i>Organization</i> <i>Contact Information – Address; Phone; Email; etc.</i>	
Reference no.2	<i>Name</i> <i>Designation</i> <i>Organization</i> <i>Contact Information – Address; Phone; Email; etc.</i>	
Reference no.3	<i>Name</i> <i>Designation</i> <i>Organization</i> <i>Contact Information – Address; Phone; Email; etc.</i>	
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. <hr/> <div style="display: flex; justify-content: space-between;"> Signature of the Nominated Team Leader/Member Date Signed </div>		

SECTION 5: BUDGET PROPOSAL

The budget should be presented by country and providing details by budget line. It should also be broken down by deliverable provided in the RFA:

5.1. Cost Breakdown per deliverables

SN	Deliverables <i>[list them as referred to in the RFA]</i>	Percentage of Total Price (Weight for payment)	Price (Lump Sum, All Inclusive)
1	Research and development of digital system plan		
	Personnel		
	Travel		
2	Prototype development		
3	Prototype Development		
4	Testing, adaptations and Iteration		

5	Training models, and training of the partner FSPs and NGOs			
6	Launch and deployment of the application year 1			
7	Launch and deployment of the application year 2			
	Total		USD	
*please add other line items as necessary				

ANNEX 2: SAMPLE OF UNCDF LANGUAGE REGARDING PROPRIETARY RIGHTS OF KNOWLEDGE 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, photographs, mosaics, plans, reports, estimates, recommendations, documents, 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.