



**UNITED NATIONS CAPITAL DEVELOPMENT FUND (UNCDF)  
MM4P  
ZAMBIA**

**DATA REPORTING AND ANALYTICS PLATFORM**

**Request for Application**

**Deadline to submit the application : 11<sup>th</sup> January 2019, 18:00 (GMT)**

**1. SUMMARY OF THE REQUEST FOR APPLICATION**

**Objective**

UNCDF recognises data to be an increasingly important asset in a world being transformed by technology; not only for designing products and services, but also from a regulatory perspective. Advances in computing, data management and analytics are driving new applications for data collected by Central Banks from different sources. Data can be leveraged for effective oversight of the sector's soundness and crafting enabling policy frameworks that can accommodate the rapidly changing market demands while accelerating the growth of responsible Digital Financial Services (DFS) in the country. Data can also assist other industry stakeholders in directing interventions and innovations to expand the footprint and reach excluded segments, particularly in underserved geographies.

UNCDF is supporting the Bank of Zambia's (BoZ) efforts at enhancing financial inclusion through interventions aimed at accelerating the growth of DFS in the country. In doing so, UNCDF seeks to enhance BoZ's ability to leverage its various data sets for getting a timely picture of progress around financial inclusion, and be able to run various analytical reports for supervision of market compliance, measuring policy impact, and monitoring market trends. Data driven analytics will be vital tools for BoZ in steering future policy interventions, enabling new initiatives, driving innovations and guiding market interventions.

**Timeline:** The system is expected to be built by June 30, 2019. It is expected to be used for a minimum of 5 years.

**Applications and RFA Calendar**

- Publication date: 14<sup>th</sup> December 2018
- Deadline to submit the request for clarification: 7 January 2019
- Publication of Questions and Answers Document Q&A: 8 January 2019
- Final deadline for applications: 11 January 2019, 18:00 (GMT)

You may send questions to [mm4p@uncdf.org](mailto:mm4p@uncdf.org). A FAQ document will be generated based on enquiries received on or before 7<sup>th</sup> January 2019. The FAQs will be posted on the UNCDF website shortly thereafter.

Applications should be returned to the UNCDF by email at [mm4p@uncdf.org](mailto:mm4p@uncdf.org) no later than 11 January 2019, 18:00 (GMT). Applications must follow the submission format as outlined in Annex 2 of this RfA.

Annex 1 is the Business Requirements Document (BRD)

Annex 2 is the Submission Format

Annex 3 is the sample Performance Based Agreement



## 2. ORGANIZATION 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. By identifying those market segments where innovative financing models can have transformational impact in helping to reach the last mile, UNCDF contributes to a number of different SDGs and currently to 28 of 169 targets.

### **Mobile Money for the Poor (MM4P)**

UNCDF manages several initiatives related to digital financial services (DFS), of which the lead programme is Mobile Money for the Poor (MM4P). MM4P addresses the opportunities and challenges of implementing DFS in LDCs in Africa and Asia<sup>1</sup> in order to build an inclusive digital financial ecosystem that offers a wide range of DFS provided responsibly, and at reasonable cost, by sustainable institutions in a well-regulated environment. Specifically, MM4P provides a mix of policy, technical financial support to a range of government and private sector actors in each country, as well as investing in research and other public goods that benefit all market actors.

By supporting the development of DFS in these countries, MM4P works to increase the financial security of low income and rural households through access to appropriate, affordable and secure means to receive, manage and save money.

MM4P is currently active in eight countries (Benin, Laos, Nepal, Liberia, Malawi, Senegal, Uganda and Zambia). In each of these countries MM4P implements projects that aim to push the needle on financial inclusion through digital financial services. The focus of this assignment is Senegal.

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<sup>1</sup> DFS refers to a range of formal financial services accessible via digital channels such as mobile money and agency banking, as opposed to traditional financial services accessed through physically visited at a bank branch.



For more information on the UNCDF MM4P program, see <http://mm4p.uncdf.org>

## **OBJECTIVE OF THE CURRENT PROJECT AND RFA**

The Bank of Zambia (BoZ) recognizes that digital financial services (DFS) is a critical tool for advancing financial inclusion in the country and has deployed various policies to ensure DFS is able to make in-roads in remote and rural areas in Zambia.

BoZ requires DFS providers to submit market and transaction data each month for monitoring the efficacy of its policies and ensuring the sector is functioning in a safe, secure, reliable and efficient manner. The collection and analysis of the submitted data is currently done manually using MS Excel, which is time consuming, prone to human errors and limits the level of analysis possible.

BOZ has requested support from UNCDF Zambia to deploy a **Data Reporting and Analytics Platform** (hereinafter “the Platform”) that will automate the reporting processes and aid effective supervision and oversight of the DFS service sector in Zambia. Through the platform BoZ aims to;

- Automate the collection, aggregation and analysis of data
- Provide data and analytics for policy formulation towards enhancing financial inclusion in Zambia
- Provide aggregated market data for the Zambian DFS Ecosystem on a regular basis
- Identify underserved geographies and population segments
- Enhance monitoring and evaluation of sector through data analytics
- Enable providers to monitor their performance and craft effective strategies

BoZ is the custodian of the system (as well as the data) and will oversee its functioning to ensure its effectiveness and judicious access for industry stakeholders, as the platform, reports and related analytics are a public good.

UNCDF solicits proposals for procuring a Data Reporting and Analytics platform that would automate the reporting processes and provide analytics helpful for BoZ in undertaking its regulatory duties.

## **3. SCOPE OF THE WORK**

UNCDF seeks to procure and deploy a secure, flexible, scalable platform that collects and cleanses data, stores it in a secure database and creates analytics in the form of dashboards, visualizations and reports.

At a minimum, the platform would have the following featured capabilities;

- The platform is envisaged to have an internal utility at BOZ and should also provide an external interface;
- Capability to run analytics, driven mainly by i) data collected from BOZ reporting from all forms of financial institutions providing Digital Financial Services, ii) data collected from other different sources around mobile networks, poverty levels, population;



- Interface to the financial and non-financial institutions licensed by BOZ to submit data-set online related to mandatory reporting and related to financial channel;
- A link needs to be established through the Bank of Zambia website to provide data access and login access;
- Capability to validate data entries and flag data outliers that might indicate data entry errors;
- Mapping of existing digital financial services infrastructure across Zambia by district and province if possible.;
- The data set should as far as possible be clustered at the lowest administrative level which is the lowest structure in administrative hierarchy;
- The tool be set-up as a platform with public interface supported with key control measures to ensure data confidentiality;
- The tool should be open for future changes and integrations based on need

The specific objectives and key features required of the platform are provided in the attached **Business Requirements Document (Annex 1)**.

#### 4. EXPECTED ACTIVITIES AND WORKING PLAN

The key activities the winning solutions provider is expected to perform, and the timeline of the assignment are provided in the table below:

#	A. Activities	B. Deliverables	C. Responsible party
	Phase 0: Initial Review & Planning	<ul style="list-style-type: none"> <li>• Draft Project Workplan</li> </ul>	Platform Vendors with support from BoZ and UNCDF MM4P Zambia
	Phase 1: Project Set-Up	<ul style="list-style-type: none"> <li>• Vision of Perfect workshop for alignment of stakeholder expectations</li> <li>• Project governance &amp; monitoring mechanisms setup</li> <li>• Finalized Project Workplan</li> </ul>	Platform Vendors with support from BoZ and UNCDF MM4P Zambia
	Phase 2: Requirements Gathering & Analysis	<ul style="list-style-type: none"> <li>• Software Requirement Specification document detailing business requirements for BoZ platform</li> </ul>	Platform Vendors with support from BoZ
	Phase 3: Design, Development & Implementation	<ul style="list-style-type: none"> <li>• Software Design Document</li> <li>• Library, executables and User Manuals and additional software documentation</li> </ul>	Platform Vendors with support from BoZ
	Phase 4: Testing & Integration	<ul style="list-style-type: none"> <li>• Packaging and integration of all platform units/modules</li> <li>• Performance, functionality &amp; System Integration Testing signed-off</li> </ul>	Platform Vendors with support from BoZ



Phase 5: Evaluation & Iterations	<ul style="list-style-type: none"> <li>• UAT sign-off by BoZ</li> <li>• Iterations on the system based on pilot and user evaluation feedback</li> </ul>	Platform Vendors and BoZ
Phase 6: Release & Deployment	<ul style="list-style-type: none"> <li>• Release of packaged software</li> <li>• Finalization of platform documentation/manuals</li> <li>• Pilot sign-off by BoZ</li> <li>• Platform roll-out</li> <li>• Trainings completed</li> </ul>	Platform Vendors and BoZ
Phase 7: Maintenance & Support	<ul style="list-style-type: none"> <li>• BoZ capacity built to run and manage the platform</li> <li>• On-going maintenance, bug-fixing and in-country support to BoZ and other stakeholders</li> </ul>	Platform Vendors and BoZ

## 5. FORESEEN BUDGET

The budget should include all fixed and recurring costs for the procurement, deployment and operation of the platform (and all its modules) for a period of 5 years. The budget shall be expressed in US Dollars.

Costs (USD Indicative)						
Total Cost	One Time	YEARLY RECURRENT COSTS				
		2019	2020	2021	2022	2023

Please note:

- One-Time costs should include all setup costs related to deploying, configuring and migrating data as per UNCDF & BoZ's requirements. Yearly recurring costs should include all ongoing costs, including maintenance and licenses
- It is anticipated the one-time costs and yearly recurring costs for the first 2 years will be borne by UNCDF. It is anticipated costs after the first 2 years (2021 and onwards) will be covered by BoZ based on a letter of commitment from BoZ to UNCDF dated 30 November 2018.
- UNCDF will sign a Performance Based Agreement for the first two years of the project. It is expected that the BoZ and the grantee will sign as separate agreement for years 3-5 of the project.

## 6. PARAMETERS OF THE AGREEMENT

### 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.



### Agreement

The technical partner is expected to sign a **Performance Based Financing (Grant) Agreement** with UNCDF (see Annex 3 for a sample of our legal language in this regard. Applicants not familiar with UNCDF agreements are encouraged to request a sample from [mm4p@uncdf.org](mailto:mm4p@uncdf.org) prior to submission of application).

### Language

The deliverables, as well as any and all related correspondence exchanged by the organization and UNCDF, shall be written in English.

**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 3, 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.

## 7. ELIGIBILITY REQUIREMENTS AND EVALUATION CRITERIA

- a) *Confirm in writing (Annex 3) that the applicant has read and accepted the model of the Performance Agreement to be signed with UNCDF and without objection to the standard language; Not to be in a state of repair or to have been the subject of bankruptcy, liquidation, judicial settlement, safeguarding, cessation of activity or any other similar situation resulting from a similar procedure;*
- b) *Delivery capacity- Implementation Team identification/ Resource capacity*
- c) *To have fulfilled obligations relating to the payment of social security contributions or obligations relating to the payment of taxes according to the legal provisions of the country where the tenderer is established;*
- d) *In addition, neither the principal entity nor the legal entities that are members of the joint venture will be able to: (i) submit another individual bid; (ii) or as a principal or member of another consortium / partnership submitting another submission.*
- e) *Must be compliant with all applicable statutory and regulatory requirements of Zambia with respect to the proposed activities or in the process of achieving compliance*
- f) *Must have full documented support from the management and governing body for the proposed project, as evidence by a letter of support from senior management*

The evaluation will follow the combined scoring method:

Rating the Technical Proposal (TP):

**TP Rating = (Total Score Obtained by the Offer / Max. Obtainable Score for TP) x 100**



<p><u>Rating the Financial Proposal (FP):</u></p> <p style="text-align: center;"><b>FP Rating = (Lowest Priced Offer / Price of the Offer Being Reviewed) x 100</b></p> <p><u>Total Combined Score:</u></p> $\frac{(TP \text{ Rating}) \times (\text{Weight of TP, e.g. 60\%}) + (FP \text{ Rating}) \times (\text{Weight of FP, e.g., 40\%})}{\text{Total Combined and Final Rating of the Proposal}}$
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**Technical proposal (including CVs of team): 600 Points**

<b>Expertise of the firm</b>	<b>Points Obtainable</b>
Relevant experience and performance in data and analytics	50
Relevant experience and performance in financial institutions data, especially central banks	100
Delivery capacity- Implementation Team identification/ Resource capacity	50
<b>Total Part 1</b>	<b>200</b>

<b>Methodology, approach and understanding of the mandate</b>	<b>Points Obtainable</b>
Delivery/lead times	50
Degree of compliance with BOZ Requirements. (Security, Functionality, user interface, Integration)	150
First-rate after sales services, technical support-	100
Scalability, Flexibility, modularity/extensibility – Inhouse	100
<b>Total Part 2</b>	<b>400</b>

**Financial Proposal (400 points)**

To be computed as a ratio of the Proposal’s offer to the lowest price among the proposals received by UNCDF. The proposal shall include the quotes for a five-year time frame including the technical support.

**Total 1,000 points.**

**8. APPLICATION REQUIREMENTS**

**Structure of the Application**

- The application includes a suggested template for submissions in Annex 2: *Submission Format*.
- Additional documents or links to documents may be included at the applicant’s discretion.



**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) 2

**Financial proposal:**

Budget quotation for the entire project, with detailed line items

- The Financial proposal must provide a detailed price breakdown. Please provide separate figures for each functional grouping or category.

**Submission of the Application**

- Applications and any consultation about this RFA should be submitted via email at [mm4p@uncdf.org](mailto:mm4p@uncdf.org)
- The subject line of the email should be: RFA: 'BoZ DATA REPORTING AND ANALYTICS PLATFORM'