

UNITED NATIONS CAPITAL DEVELOPMENT FUND (UNCDF)
Lowering the Cost of Distribution in Zambia: – to test, develop and implement shared space agent hub
models in Zambia

REQUEST FOR APPLICATIONS

Deadline for submission: New deadline 01st March 2019

1. INTRODUCTION TO THIS REQUEST FOR APPLICATIONS

UNCDF is looking for partners that will be able to develop and test an innovative distribution model in a shared physical location for the expansion of financial services in Zambia, especially in rural and peri-urban areas. UNCDF envisions that this could include, but it not limited to:

- a shared-agent model that could be a partnership between 2 or more providers sharing a physical location and providing the services of these organizations in rural areas. E.g. A financial institution partners with a distributor of non-financial services. Agents of both organisations are set up in one location offering multiple services to the community.
- These partnerships or models could also be leveraged to provide additional services (other than financial services) as determined by the needs of the target communities. E.g. an agent of a financial institution begins offering additional services like agricultural inputs or pay-as-you-go solar kits.
- The proposed model could be a partnership between financial service providers or between financial and non-financial services providers with an objective of leveraging the partnership to achieve improved access and usage of financial services with a focus on rural areas¹. E.g. multiple agents offering financial services from different providers all sharing a physical work space to reduce their fixed costs and increase the foot traffic into one location.

UNCDF is looking to develop, test and scale innovative distribution models that would focus on new types of partnerships to extend access of financial services in targeted and previously excluded communities of Zambia in a financially sustainable way for the private sector, while making these services more accessible

¹ <http://mercycorpsafa.org/wp-content/uploads/2018/03/Rural-Agent-Case-9.28-1.pdf>

to those financially excluded. For the proposed deployments, only 25% can be in Lusaka and Copperbelt provinces, 75% of proposed deployments should be in any of the following provinces, Central, Luapula, Northern, Eastern, Southern, Muchinga and Western.

The selected partners will be responsible for conducting the following activities, in close coordination with UNCDF.

1. Defining, developing and testing the innovative distribution model.
2. Establishing and managing the relevant partnerships to deliver this model
3. Developing the distribution model management structure and all relevant training materials
Refining the business case and developing scale up plan for existing hubs to more communities.

The result of this project will be the development of a sustainable partnership model to support efforts by providers to improve access of digital services in previously excluded communities. This innovative agent hub model will drive the growth of the digital economy, create jobs and driving growth of micro-small and medium size enterprises. UNCDF will support the testing, development and piloting process of new ideas or existing solutions. Participating companies will receive different levels of support as listed below.

1. Connection to Industry Leaders: opportunity to work alongside industry / sector leaders to provide relevant solutions to current sector challenges;
2. Knowledge sharing and Mentoring that includes access to know-how within global and local ecosystem members and start-up founders;
3. Seed capital to fund early-stage piloting of the innovative distribution model, including, if needed, the construction of the actual physical location to be piloted.
4. Technical support including subject matter advice (on agent network management)

The overall duration of the engagement is expected to take up to 9 months.

1.1. Purpose of the RFA

UNCDF is promoting innovations anchored by private-sector engagement and partnerships that serve as accelerators of meaningful digital solutions for different sectors and segments especially low-income customers.

The purpose of this request for applications (RFA) is to engage the services of partners active in the digital innovation space, with a focus on agent networks. This RFA will result in the selection of up to 3 consortium partners with whom UNCDF will work to test, develop and pilot the initial shared-agent hubs to improve access in communities that are currently under-served.

UNCDF will provide a grant and sign a performance-based agreement with each of the selected partners to manage the entire project and deliver as per the scope of work detailed below.

All applicants should give full consideration to the [Principals of Digital Development](#).

1.2. Timing

Applications & RFA Calendar:

- Publication date: 28th November 2018
- Deadline for questions in writing 04th December 2018
- Open Q&A session at UN House, Alick Nkhata Rd, Longacres Lusaka, Zambia: 06th December 2018, 11:00 o'clock. Participants interested in the open session shall inform about their participation at the following address: mm4p.zambia@uncdf.org
- Providers with ideas to support partnerships are encouraged to attend the open Q&A session mentioned above.
- Final deadline for submission of applications **New deadline 01st March 2019**

You may send questions to mm4p@uncdf.org. An FAQ document will be generated based on enquiries received on or before 26th of November 2018. The FAQs will be posted on the UNCDF website no later than 05th December 2018. This will include a question and answer session hosted by UNCDF.

Applications should be sent to UNCDF by email at mm4p@uncdf.org no later than midnight 19th December 2018 CAT. Applications should follow the submission format in Annex I.

UNCDF would like to conclude all agreements no later than 2nd week of February 2019.

Activities are expected to start at the 1st week of March 2019. The expected date of full completion of project is 30th November 2019.

1.3. Contact

Applications and any consultation about this RFA should be submitted via email at mm4p@uncdf.org

1.4. Responses

All queries and submitted applications will be acknowledged. FAQs will be shared with all applicants via email.

2. ORGANIZATION CONTEXT AND BACKGROUND INFORMATION

2.1. Organization Context

The UN Capital Development Fund (UNCDF) makes public and private finance work for the poor in the world's 47 least developed countries. 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. UNCDF’s financing models work through two channels: 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. 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 and SDG 17 on the means of implementation. By identifying those market segments where innovative financing models can have transformational impact in helping to reach the last mile and address exclusion and inequalities of access, UNCDF contributes to a number of different SDGs.

2.2. Background Information about UNCDF and Digital Finance

UNCDF manages a number of digital financial (DF) initiatives to address the challenges of implementing branchless banking and mobile money in least developed countries (LDCs) in Africa and Asia, as well as in emerging markets and middle-income countries. UNCDF’s long-term mission is to help low-income and rural households in LDCs to enhance their financial security through appropriate, affordable and secure means to receive, manage and save money through “digital financial services” (DFS). UNCDF goal is to help build inclusive digital financial sectors to assure that DFS are provided responsibly, at reasonable cost, by sustainable institutions in a well-regulated environment.

UNCDF pursues a market development approach to digital finance. UNCDF characterizes the evolution of the market as occurring in four phases: Inception, Start-Up, Expansion and Consolidation. To summarize, Inception is when a market has only a few actors with limited outreach that are working without clear policies or supporting DFS infrastructure. In contrast, Consolidation is when a market has a range of competitive actors and services that are clearly regulated and interconnected. Expansion is the critical phase when several players are gaining scale, reaching sustainability and increasing investment.

UNCDF has been using a range of interventions to move the DFS market through the different phases, by providing policy advice, technical support, training and financing.

UNCDF uses a market development approach to bring digital finance to last-mile customers, especially in rural areas of Zambia. Together with different public and private players, UNCDF has worked to grow the digital payments ecosystem and incubate different digital use cases that drive the adoption and usage of digital finance (DF). The primary focus of UNCDF has been working with the ecosystem to improve the product development process, improve providers’ understanding of their customers and proving the business case for provision of financial services in rural and under-served areas of Zambia. UNCDF works with the private sector actors to expand the distribution points for digital financial services (DFS).

Whereas significant progress has been made in the number of people owning mobile wallets or bank accounts, active usage remains low. Evidence from other markets shows that DFS uptake will increase with improved access to these services and if the value proposition of DFS solutions provide relevant use cases that meet the needs of the users. The majority of access points have been set up in urban, peri-urban areas

and towns due to the high cost of set-up and expansion in rural areas. The least active users of digital finance are some of the largest demographic groups: women, youth, rural families as well as micro, small and medium enterprises. There is therefore a need to improve the level of access and use of these excluded segments as well as to develop partnerships that will improve the business case for agents which in turn will improve the financial services delivery.

As part of its new digital strategy in Zambia, UNCDF's goal is to empower vulnerable people (farmers, youth, women, refugees and migrants and small entrepreneurs) to lead productive and healthy lives by leveraging innovation and technology in various aspects of their lives (finance, agriculture, education, health, water & sanitation, energy, transport).

Mobile devices have become the platform of choice for creating, distributing and consuming innovative digital solutions and services in Zambia and across Africa. UNCDF believes that the relevance of digital innovation could significantly grow with the launch of other value-added services and especially if these services are tailored to the needs of the customers in rural areas.

To realize the full potential of the financial services ecosystem, there is need for collaboration among various players to ensure that new mobile-based solutions are developed and can achieve scale and sustainability. UNCDF aims, through its Shared-Agent hub model, to support the development of the financial services ecosystem that improves the level of access in rural areas of Zambia. UNCDF is looking to achieve this through a collaboration with the private sector and by supporting the development and scale-up of innovative agent network models tackling specific challenges related to access.

3. SCOPE OF WORK

The selected applicant is expected to support the operations and management of the project activities. The project will consist of the following phases:

- **Phase 1 Kick-off:** - Kick off- Kick off and immersion to review the project activities, partner responsibilities and work plan.
- **Phase 2 Pilot Prep:** - Development of materials, infrastructure, and other items to support training and implementation of the pilot.
- **Phase 3 Pilot 1st round:** - First phase of the pilot and review of learnings from the pilot implementation.
- **Phase 4 Pilot 2nd Round:** - Revise/iterate pilot structure based on feedback from phase 3, implement second round.

Activity	Deliverables	Estimated Timelines
<p>Work with the UNCDF team to define the kick off stage of the innovative distribution model pilot</p> <ul style="list-style-type: none"> ○ Framing the challenges and incentives of agents in rural areas. ○ Framing the eligibility criteria of agents participating in the project ○ Preliminary selection of pilot locations ○ Host a Launch event for partners 	<ol style="list-style-type: none"> 1. Final Project work Plan 2. Partnership agreements signed. 3. Profile of target agents finalized. 4. Kick-off meeting organized and delivered successfully 5. Launch event for partners organized successfully 6. Final selection of pilot areas 	<p>March. – May 2019</p>
<p>Work with UNCDF to develop and training materials for agents and finalize the support structure.</p> <ul style="list-style-type: none"> ○ Prepare session to review and develop training materials ○ Document processes related to sign-up, training and support of agent hubs. ○ Document KPIs and finalize pilot plan/ 	<ol style="list-style-type: none"> 1. Workshop to develop support materials is successfully hosted and implemented. 2. Finalized processes and training materials 3. Finalized Pilot plan. 	<p>June-July 2019</p>
<p>Work with UNCDF to implement phase 1 – pilot – 3 months.</p> <ul style="list-style-type: none"> ○ Facilitate field immersion sessions for testing /iteration / validation of the innovative distribution model prototypes (with support from UNCDF field partners) ○ Select most promising minimum viable products that are ready for phase 2 pilot 	<ol style="list-style-type: none"> 1. Host and deliver a 3-month pilot 2. Organize and facilitate a 1-week field immersion session – all partners going to the field to better understand the context and target market / customer 3. Final report on key learnings of phase 1 and improvements to be made for Phase 2 of the pilot. 	<p>August – October 2019</p>

Activity	Deliverables	Estimated Timelines
Work with UNCDF to implement phase 2 of the pilot – 3 months	<ol style="list-style-type: none"> 1. Project management (working with stakeholders, keeping schedules and budgets) 2. Finalized Knowledge management materials. 3. Finalized business model for partnerships to implement shared-agent hubs 	October – November 2019

The applicants are invited to submit a budget clearly outlining the costs for the implementation of the above activities and deliverables.

4. 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.

In cases of sensitive materials, UNCDF and the partners will agree on what information is proprietary and to be retained for in-house use by the partners.

Agreement

Each technical partner is expected to sign a Performance Based Financing (Grant) Agreement with UNCDF (see Annex 2 for a sample of our legal language in this regard).

Language

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

5. ELIGIBILITY CRITERIA AND APPLICATION REQUIREMENTS

5.1. Eligibility requirements

- Applicant(s) should be duly registered in Zambia;
- 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;
- Not to be included in the United Nations financial sanctions lists, particularly in the fight against the financing of terrorism and against attacks on international peace and security;
- 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 in its country of incorporation;
- Participants can only apply to one consortium.

5.2. Minimum qualification criteria

- Experience of person(s) managing the selected firm would be crucial. The persons engaged should have a background in space of digital innovation and / or agent network development and management Or fast-moving consumer goods.
- Successfully conducted similar assignments at a country or regional level either in individual capacity or as a firm with proven excellent results.
- The technical proposal should clearly present:
 - The profile of the partners involved, and the methodology used to set up the proposed shared-agent hub.
 - Type of services that will offered at the hub
 - The target profile of the shared-agent (Including proposed focus for implementation)
 - Type of infrastructure set-up that will be needed for the setup of the hubs.
 - A list of partners with their CV's associated with the project.
- Ability to work in the language of the country / ies proposed (i.e. English)
- Submit a complete application

5.3. Structure of the Application

- The application includes a suggested template for submissions in Annex 1: Submission Format. Section 1 must be followed as in the Annex. Applications may choose a format for sections 2, 3 and 4 provided all the necessary information is included.
- Additional documents or links to documents may be included at the applicant's discretion.

5.4. Submission of the Application

- Applications and any consultation about this RFA should be submitted via email at mm4p@uncdf.org
- The subject line of the email should be: RFA: Shared-Space Agent Hub – Zambia

- The deadline to submit the applications is 31st December 2018 CAT.

6. EVALUATION CRITERIA

The evaluation will follow the combined scoring method:

<p><u>Rating the Technical Proposal (TP):</u></p> <p>TP Rating = (Total Score Obtained by the Offer / Max. Obtainable Score for TP) x 100</p> <p><u>Rating the Financial Proposal (FP):</u></p> <p>FP Rating = (Lowest Priced Offer / Price of the Offer Being Reviewed) x 100</p> <p><u>Total Combined Score:</u></p> $\frac{(TP \text{ Rating}) \times (\text{Weight of TP, e.g. 70\%}) + (FP \text{ Rating}) \times (\text{Weight of FP, e.g., 30\%})}{\text{Total Combined and Final Rating of the Proposal}}$
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Technical proposal (including CVs of team): 700 Points

Expertise of the Firm		Points Obtainable
	Expertise of the consortium in the digital innovation space, setting up and managing agent networks or fast moving consumer goods	150
	Profile of Partners and implementing team.	150
	Proposed services to be offered at the Shared-space agent Hub	150
	Quality assurance procedures and hub-support structures,	100
Total Part 1		550

Understanding of the mandate and proposed approach		Points Obtainable
	The proposal addresses the requirements laid out in the Scope of Work section appropriately	50

	The design of the proposed approach is structured, and appropriate to UNCDF requirements and to achieve the goals	50
	The proposal presents efficient and cost-effective measures ways to manage the implementation	50
	Total Part 2	150

Financial Proposal (300 points)

Only the financial offers of the applicant scoring at least 70% of the technical proposal will be considered. 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.



ANNEX 1: SUBMISSION FORMAT

[insert: Location]
[insert: Date]

To: Carlos Escrivá Gil, Operations Analyst, and MM4P
MM4P

Dear Sir

We, the undersigned, hereby apply for Shared-Space Agent Hub in accordance with your Request for Application dated [insert: Date] and our Application. We are hereby submitting our Application, which includes the Technical Proposal including proposed budget allocation.

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).

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]

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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 / No. of staff in each Country / Years of Operation in each Country
7. Legal Address/es in Country/ies of Registration/Operation
8. Description and value of top three grants or contracts relevant to the scope of this RFA for the past five years. Provide the following information for each of them.
 - Name of the project (website if applicable):
 - Date, location:
 - Client/Funder (if applicable):
 - Grant/Contract value in USD:
 - Types of results produced/activities undertaken:
 - References, contact details (name, position, email, phone number):
9. Applicant's Authorized Representative Information
 - Name:
 - Address:
 - Telephone/Fax numbers:
 - Email Address:
10. Are you in the UN Ineligibility List? YES or NO
11. Attached are copies of original documents of:
 - Financial statements for the past 2 years (in English or French)
 - Letter from the applicant organization's executive director, CEO, or board, expressing its commitment to the execution and participation in this process
 - Complete resumes of all the team members involved in the assignment

- Staff time allocation spreadsheet per result
- Electronic copies and hyperlinks where available of studies, knowledge products produced under similar assignments and list of dissemination channels

SECTION 2: SPECIFIC EXPERIENCE FOR THE ASSIGNMENT

12. Please describe your organization's experience in producing similar projects. For each one, make sure you describe the following (maximum 1 page per project up to 5 projects):
- Name of the project (website if applicable);
 - Client/Funder (if applicable);
 - Grant/Contract value;
 - Description of the approach/methodology;
 - Types of outputs/deliverables produced and activities undertaken;
 - Tools used or developed (dashboards, maps, etc.);
 - Results of project for client, if known;
 - Time it took you to complete the assignment, dates, location;
 - 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 (name, position, phone number, email);
13. The applicant should describe your organization's expertise in managing agent networks and the key insights, lessons learned or other takeaways from this work not mentioned in no. 12 above. (maximum 3 pages)
- a. The applicant should describe their specific experience related to managing the challenge windows and methodology deployed around agent networks, providing more in depth explanation on specific tools with an emphasis on their relevance, accessibility and use by participants
 - b. Experience in the relevant country/ies
14. The applicant shall clearly state the tools and content that they intend to bring in terms of methodology to support the process from on-boarding to training and support. (maximum 1 page)
15. The applicant should describe the team, knowledge product production, packaging and dissemination process of your organization (maximum 2 page)
16. The applicant should note their organization policies around legal and ethical use of methodology or content or data and provide copies or links, if available.

SECTION 3: APPROACH AND IMPLEMENTATION PLAN (max 5 pages)

17. Approach to Scope of Work and Proposed Deliverables

The applicants should propose a scope of work. As noted, the applicant may suggest an alternative scope of work and / or deliverables that achieves the same objectives. However, the applicant should address each component of the SOW in Section 3 of the RFA, even if they are proposing to do very little in that component.

Highlight the type of support or guidance you would need from UNCDF.

18. Describe the proposed tools

The applicant should describe the tools and may provide links to prototypes or similar tools for review. Indicate if these will be newly developed or adapted from existing tools; on-going support provided or needed for maintenance or adaptation; user-friendliness; plan to make some or all accessible beyond the applicant and UNCDF.

19. Approach to the Implementation and working with the MM4P Team

The applicant should provide a detailed description of how the applicant will plan, implement and deliver the overall project. Indicate the type of team, resources that the applicant will provide, how it will organize itself for the work. Pay specific attention to the appropriateness to local conditions and project environment. Highlight the support it would need from UNCDF.

20. Approach to Communications

The applicant should provide detail on what type of knowledge products from deliverables and how it prefers to communicate the progress and results on the overall project as noted in section 3.3 of the RFA. Also note what support would be needed from UNCDF.

21. Approach to legal compliance, data privacy and security, and ethical use of data

The applicant should clearly state how it will protect customer data privacy and security and the extent to which the proposed project will comply with of the [Principles of Digital Development](#). For principles that cannot be upheld in the project, the applicant should clearly state the reasons. The applicant should note how it intends to ensure that its work is in compliance with local laws and regulations.

22. Implementation Timelines

The applicant shall submit a Gantt Chart or Project Schedule indicating the detailed sequence of phases, activities that will be undertaken and their corresponding timing, specifying timelines, responsibility, and time devoted to each result. Start date should be no sooner than 15 January 2019.

23. 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. The applicant should address issues around data privacy and security.

24. Technical Quality Assurance Review Mechanisms

The methodology shall also include details of the applicant's internal technical and quality assurance review mechanisms.

SECTION 4: PERSONNEL

25. Management Structure

Describe the overall management approach toward planning and implementing this result. Include an organization chart for the management of the project describing the relationship, roles and responsibilities of key positions and designations.

26. Sub-grantees, contractors or other critical relationships

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 or contractors. Special attention should be given to providing a clear picture of the role of each entity and how everyone will function as a team. If there are any other critical relationships or partnerships, please highlight them here. For other organizations that play a substantial role (e.g. > 25% of time or cost), please provide items 1 thru 8 in Section 1 of this Annex.

27. Staff Time Allocation

Provide a spreadsheet to show the activities of each staff member and the time allocated for his/her involvement. Please describe any travel/missions/field visits planned for this assignment indicating team member participation and duration.

(Note: Substitution of key personnel will once the grant has been awarded will be subject to the written approval of UNCDF. No increase in grant will be considered as a result of any substitution.)

28. Qualifications of Key Personnel

Provide the CVs for key personnel (Team Leader, Managerial, Technical experts) 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 Organization/Project/Activity, if applicable:	Job Title and Activities undertaken/Description of actual role performed:
e.g. June 2015-January 2016		
Etc.		
Etc.		
References 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: PROPOSED BUDGET ALLOCATION

Please provide budget allocation in the following suggested or similar format:

29. 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 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.