



UNITED NATIONS CAPITAL DEVELOPMENT FUND (UNCDF)
Better Than Cash Alliance (BTCA)

Driving Digital Payments' Adoption for Hindustan Unilever's (HUL) Shakti Entrepreneurs in India

REQUEST FOR APPLICATIONS

Deadline for submission: Wednesday, 20th of March at 23:00 EST

1. INTRODUCTION TO THIS REQUEST FOR APPLICATIONS

a) Purpose of the RFA

The purpose of this request for applications (RFA) is to support Hindustan Unilever (HUL), as a member of the Better Than Cash Alliance, in enabling HUL's Shakti entrepreneurs to make and receive digital payments with the HUL distributors across rural India in a scalable manner, to increase the awareness of digital payments and initial adoption of digital payments in the villages where the Shakti entrepreneurs work and to capture and share the learnings of this initiative across the digital payments ecosystem of India and beyond.

The objective of this scope of work is to support HUL to enable 10,000 Shakti entrepreneurs to make and receive digital payments with the HUL distributors across rural India and to create a scalable model to convert the remainder 90,000 Shakti entrepreneurs to digital payments. Additionally, the other objectives are to enable these Shakti entrepreneurs to become change agents to increase awareness and initial adoption of digital payments with other Shakti entrepreneurs and their customers who are the rural villagers across India, many of which are also women.

b) Timing

Applications should be returned to the Better Than Cash Alliance Secretariat by email no later than **23:00 on 20th March 2019 Eastern Standard Time (GMT -5)**.

It is anticipated that negotiations and grant signing will commence within 2 weeks of application submission.

The overall duration of the project should not exceed 24 months.

Expected date of full completion of deliverables is 30th April 2021. 2 to 3 presentations to key stakeholders of HUL and the Better Than Cash Alliance will take place prior to this date with engagement in active dialogue throughout the process.

*This number is subject to the results of the pilot

Summary of key dates for RFA process	Tentative Timeline
Deadline for submission of applications	20 th March 2019
Evaluation of proposals and grant signing	29 th April 2019
Full completion of deliverables	30 th April 2021

c) **Contact**

Applications and any enquiries about this RFA should be submitted via email to amela.cosovic-medic@uncdf.org; copying in (cc) juan.blanco@uncdf.org and amit.gurung@uncdf.org

Please include in the subject line of the email: *RFA Submission: Driving Digital Payments' Adoption for Hindustan Unilever's Shakti Entrepreneurs in India*

d) **Responses**

All submitted applications will be acknowledged.

2. ORGANIZATION CONTEXT AND BACKGROUND INFORMATION

a) **Organization Context**

UNCDF is the UN's capital investment agency for the world's least developed countries (LDCs). It creates new opportunities for poor people and their communities by increasing access to inclusive finance and investment capital. UNCDF focuses on Africa and the poorest countries of Asia and the Pacific, with a special commitment to countries emerging from conflict or crisis. It can provide seed capital both as grants and loans as well as technical support that will improve poor peoples' lives. UNCDF works to enlarge peoples' choices: it believes that poor people and communities should take decisions about their own development. UNCDF works in challenging environments – remote rural areas, countries emerging from conflict – and paves the way for others to follow. Its programmes are designed to catalyze larger investment flows from the private sector, development partners and national governments, for significant impact on the SDGs. Established by the General Assembly in 1966 and with headquarters in New York, UNCDF is an autonomous UN organization affiliated with the United Nations Development Program (UNDP). Established by the General Assembly in 1966 and with headquarters in New York, UNCDF is an autonomous UN organization affiliated with UNDP.

Hosted by UNCDF, the **Better Than Cash Alliance** is a global partnership of governments, companies and international organizations that accelerates the transition from cash to digital payments in order to reduce poverty and drive inclusive growth.

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Billions of dollars in cash payments and transfers are made daily in emerging and developing economies, including payment of salaries, social welfare, payments to suppliers, remittances, etc. The problems with these cash payments include, a lack of transparency, accountability and security, as well as inefficiency. Furthermore, the individuals who receive the cash payments are often part of the 2 billion excluded from the formal financial sector. This means they are excluded from access to a range of appropriate and affordable financial services to help them save safely, take advantage of economic opportunities and reduce their vulnerability to risk.

Shifting these payments from cash to digital has the potential to improve the lives of low-income people, particularly women, while giving governments, the development community and the private sector a more transparent, time and cost efficient, and often safer means of disbursing payments.

The Better Than Cash Alliance partners with governments, companies, and international organizations that are the key drivers behind the transition to make digital payments widely available by:

- Advocating for the transition from cash to digital payments in a way that advances financial inclusion and promotes responsible digital finance;
- Conducting research and sharing the experiences of our members to inform strategies for making the transition;
- Catalyzing the development of inclusive digital payments ecosystems in member countries to reduce costs, increase transparency, advance financial inclusion-- particularly for women-- and to drive inclusive growth.

India has been a member of the Better Than Cash Alliance since 2015 and Unilever a member since 2017.

From a corporate perspective, payments completed in the value chain of businesses represent some of the most significant payment flows of national economies. To highlight this impact, the Alliance published a report on "The Future of Supply Chains: Why Companies are Digitizing Payments," showcasing how companies in different business sectors have benefited from digital payments in their supply chains and play an important role in building an inclusive digital payment ecosystem.

Thus as part of catalysing the global movement from cash to digital with the private sector, the Better Than Cash Alliance is committed to supporting digitization of companies' payment flows in different business sectors across the corporate payment grid (B2B, B2P, B2G, and P2B).

b) Background Information

Project Shakti is an HUL business model to financially empower rural women and create livelihood opportunities for them. It provides a regular income stream for the Shakti entrepreneurs and their

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families. Now with nearly 100,000 micro-entrepreneurs across 18 states it is also a profitable market segment for HUL with approximately USD 400 million in revenue annually. As on today, the contribution of Shakti entrepreneurs towards overall annual sales (general trade and modern trade) of HUL is 6.8% . Within general trade, their contribution goes up to 9.3% HUL has trained these thousands of women entrepreneurs or “Shakti Ammas” in villages across India, on the basic tenets of distribution management and the Company’s products. They develop an entrepreneurial mindset and become financially independent. HUL has a team of rural sales promoters (RSP’s) who coach and help Shakti Ammas in managing their business. This includes help in business basics and troubleshooting as well as coaching in softer skills of negotiation and communication which enable them to run their business effectively.

In FY17, rural India accounted for 60% of the total FMCG market, with 80% of FMCG categories growing faster in rural India as against urban India. Total rural income, which is currently at around US\$ 572 billion, is predicted to reach US\$ 1.8 trillion by FY21. India’s rural per capita disposable income is estimated to increase at a CAGR of 4.4%to US\$ 631 by 2020¹.

Currently all financial transactions between all 100,000 Shakti entrepreneurs and the HUL distributors are done in cash, even with all Shakti entrepreneurs having bank accounts (a pre-requisite for becoming a Shakti entrepreneur). Many also do not have access to a smartphone (less than 20%) and are also digitally and financially illiterate. To help the Shakti entrepreneurs deal with limited liquidity to purchase products upfront, the HUL distributors currently provide credit (in cash) to the Shakti entrepreneurs. This in itself creates challenges of delay of repayments for Shakti entrepreneurs and limited cash flow for HUL distributors, preventing HUL to further scale up its business across rural India.

Enabling digital payments and other digital financial solutions for the Shakti entrepreneurs will help them increase revenues and scale their business. The recent Unilever’s partnership with Mastercard and Kenya Commercial Bank in Kenya, documented by the Better Than Cash Alliance ([“Jaza Duka” platform case study](#)) shows for example that retailers grew sales by 20% in the first six months of accessing digital working capital loans, based on retailers’ digital purchasing history with Unilever. Additionally, providing digital credit will remove the need for HUL distributors to provide cash credit to Shakti entrepreneurs and this will free up more resources for HUL distributors to procure more goods from HUL, thus scaling up sales.

3. SCOPE OF EXPECTED OUTPUTS AND DELIVERABLES

The Better Than Cash Alliance is seeking applications from qualified technical partners (e.g., commercial for-profit consulting firm, non-for-profit organization, social enterprises) with proven experience in designing, managing and delivering public – private partnership programs in rural India, with particular focus on behavioural change, distribution and digital financial services. The service provider needs to

¹ Shivam SAKSHI & Pető KÁROLY, 2018. "Overview Of Indian Fast Moving Consumer Goods Sector, Focus On Rural India," CrossCultural Management Journal, Fundația Română pentru Inteligența Afacerii, Editorial Department, issue 1, pages 53-58, July.



have experience to work with multi-national companies and global and local level. They need to have experience to facilitate multi-stakeholder workshops and product-concept development based on innovative approaches (i.e. human centric design) appropriate in a FMCG environment. The expected outputs are that i) 10,000* Shakti entrepreneurs are equipped to make and receive digital payments with HUL distributors across rural India, ii) there is demonstrable initial evidence of success of Shakti entrepreneurs using digital payments compared to the starting point baselines, iii) Shakti entrepreneurs become change agents to increase awareness of digital payments, iv) there is initial evidence showing adoption of digital payments in the villages of the Shakti entrepreneurs and iv) lessons learnt are shared with relevant stakeholders in India and beyond.

This entire scope of work will be delivered in close partnership with and under the supervision of HUL and the Better Than Cash Alliance. This scope of work is a critical workstream of an overall project, which is to digitize payments for 10,000* Shakti entrepreneurs across India. HUL will be managing the overall project delivery of the project, including the overall/daily project management and governance of the project and identifying, developing and managing the strategic partnerships with the relevant digital financial services / payment providers (e.g. payments companies and digital credit companies) and other organizations to deliver a full packaged digital payments service to the Shakti entrepreneurs. HUL will also be bringing in their wealth of experience in running large scale behavioural campaigns across India and the world to ensure that the Shakti entrepreneurs receives a complete experience

The Better than Cash Alliance will provide digital payments technical resources throughout the project, as well as support HUL on the daily project management and partnership management with the various service providers. Additionally, the Alliance will coordinate and maintain strategic engagements with the Government of India (e.g. federal and state) to ensure that relevant government digital payment policies and initiatives are strategically linked/applied to this project (when/where applicable) through collaborative partnerships with the Government of India. The Alliance will also manage all donor-related relationships and reporting linked to this project.

The Shakti villages for the scope of work will be selected upon project launch.

The project KPIs will also be determined in detail upon project launch and could include (non-exhaustive) the following: % of Shakti entrepreneur payment transactions completed through digital payments, % of on-time payments between Shakti entrepreneurs and HUL distributors, increase in Shakti villages making digital payments, etc.

The expected key deliverables are as follows:

a) *Expected Key Deliverables*

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1. **Project strategy, plan and structure (including governance):** A detailed strategy on how the project will be executed to address the existing Shakti entrepreneurs' needs. Additionally, a detailed project plan should be included and a proposal for how the work will be structured throughout the project lifecycle.
2. **Framing of Shakti entrepreneurs' digital financial needs and recommendations for appropriate digital financial / payments solutions and delivery channels to increase uptake of digital payments:** A practical analysis is to be conducted of the Shakti entrepreneurs on their i) existing access to and need for financial services, ii) awareness, usage and adoption challenges of digital financial services/payments, and iii) general mapping of their financial behaviours. Additionally, based on this analysis, a selection criteria matrix will be developed to help in identifying the appropriate digital financial solutions and delivery channels. This framing will be used as input to enable HUL in identifying and selecting the relevant digital financial service / payments providers to provide the appropriate digital financial / payments solutions to the Shakti entrepreneurs
3. **Fit-for-purpose and scalable behavioural change framework (including incentive models) for the Shakti entrepreneurs and the distributors to adopt digital payments, including materials/activities for financial/digital literacy training and supporting the delivery of solutions in collaboration with HUL and the digital financial services/payments providers:** Based on the framing of the digital financial needs and selected digital solutions for the Shakti entrepreneurs, and in partnership with the selected digital financial services / payments providers and HUL, a fit-for-purpose and scalable behavioural change framework will be designed to help increase the adoption and usage of digital payments between the Shakti entrepreneurs and the HUL distributors. This will include creating, designing and localizing the behavioral change materials (cost of deployment/printing will be included in the business model) and delivering the behavioral change activities locally in partnership with HUL's RSP, the service providers and/or other 3rd party organizations hired by the service provider and HUL. Additionally, the framework should also consider incentive models to help increase the sustained usage of digital payments with the Shakti Ammas. The design and execution of this framework will also need to incorporate relevant learnings from other Unilever experiences (where/if applicable). To ensure that there is scale of awareness and initial adoption across the selected villages, working closely with the RSP to train the Shakti entrepreneurs will also need to be considered in the design of the behavioural change framework. The Shakti entrepreneurs will also need to be equipped with relevant training to raise awareness of digital payments in their villages and mini awareness raising campaigns will need to be rolled-out to the selected villages in partnership with HUL.
4. **Project Management Support including, M&E framework and tracking:** To ensure effective

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delivery of the project, a key deliverable will be supporting HUL to organize quarterly governance meetings for sharing of progress, issue/risk mitigation and joint-decision making of all parties on strategic issues. Additionally, a practical M&E framework is to be developed to ensure that key KPIs (e.g. % of Shakti entrepreneur payment transactions completed through digital payments, % of on-time payments between Shakti entrepreneurs and HUL distributors, increase in Shakti villages making digital payments, etc.) are tracked and reported, particularly for donor reporting requirements.

5. **Documenting and disseminating yearly progress reports (“rule books”) every 12 months (total 2) with intermediate progress reports at 6-month mark for every 12 months (total 2) on learnings and experiences captured for each project phase with local and global interested parties:** A key publicly available deliverable will be to track and document of the project progress every 6 months in a “rule book”, which is to be shared with other FMCGs in India and across Unilever countries and Better Than Cash Alliance members. The dissemination of the rule books will be done through 2-3 workshops and publications, and written in close consultation with HUL and the Alliance to ensure that commercially sensitive data is not incorporated as necessary.
6. **Final project report and dissemination workshops:** At the end of the project, the overall experiences and lessons learnt should be documented in a final report that will be publicly available and written in close consultation with HUL and the Alliance before becoming publicly available. The report will be disseminated through 2-3 workshops in India (exact platform to be determined during project phase). Additionally, other communications platform mechanisms should be identified and implemented to share the learnings and results beyond HUL and the Better Than Cash Alliance.

b) Quality assurance

The recipient institution is expected to work with HUL and the Better than Cash Alliance, as well as other relevant stakeholders who are engaged in the Shakti program, in a thorough review process of the detailed planning, key findings, solution development, structure and dissemination tools for the deliverables until final completion is agreed upon by main parties.

c) Target audience

The target audience for the project are:

- HUL and Unilever
- FMCGs in India and globally
- Non-FMCG corporates working in rural India
- Financial service providers and FinTech companies
- Government of India – MEITY, Niti Aayog, DFS

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4. AGREEMENT PARAMETERS

a) Outputs and deliverables

Some of the outputs and deliverables produced during the course of this project (i.e. documentation of lessons learned) will be considered a public good (with agreement/approval from HUL). Thus, they will be placed in the public domain with the intent that they can be freely and widely used by other parties.

b) Duration

The technical partner is expected to sign a **Performance Based Financing (Grant) Agreement** with UNCDF starting in March 2019 (see Annex 2 for a sample of our legal language in this regard). Expected date of full completion is **30th April 2021**.

c) Agreement size

Up to USD\$400,000 for this project to drive Digital Payments' Acceptance and Adoption Among Hindustan Unilever's Shakti Entrepreneurs in India. Applicants should provide budgets indicating how they would allocate costs to produce high quality expected results with their technical approach. Applications containing budgets over US\$ 400,000 will not be considered. There are no constraints working with 3rd parties.

d) Language

The response to the RFA should be in English. If the financial statements are in any other language, they should be included along with a non-official translation into English. Deliverables, as well as any related correspondence exchanged by the organization and UNCDF, shall be written in English. Final deliverables shall be provided in English.

5. APPLICATION REQUIREMENTS

a) Minimum qualification criteria

- Any type of organization (commercial for-profit firms, educational institutions, and non-profit organizations) is eligible to compete.
- Proven experience in designing, managing and delivering large scale behavioral change programs in rural India
- Experience of working with global FMCG companies and local and global level
- Knowledge of the India digital payments ecosystem in general, especially related to financial services product design and delivery in rural areas
- Global experience working on financial inclusion to ensure knowledge transfer

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- Knowledge of financial habits, behaviors and challenges faced by low-income population and small businesses for access to financial services, especially women in rural areas.
- Proven experience in working with supply chains in India
- Experience in working with external donors and managing multi-stakeholder partnerships.
- Strong experience in M&E.
- Having successfully conducted full project lifecycle assignments from analysis, design, implementation to evaluation, by working closely with a diverse set of stakeholders
- Excellence in technical writing and fluency in speaking in English, Hindi and other local/regional Indian languages
- Ability to translate technical terms into actionable language and recommendations.
- Evidence of high quality of documentation, packaging, and disseminating technical knowledge in English to a wide range of audiences (both political and technical).
- Have confirmed human resources to cover all planned/required activities.
- Provide written confirmation (Annex 1) that the organization has reviewed the UNCDF Grant Agreement template, is prepared to sign it by 29th March 2019 without revision to standard language.
- Submit a complete application.

b) Other requirements and qualifications

- Experience working with private sector, especially FMCG companies and/ or financial institutions, and international organizations preferred.
- Demonstrated excellence in research, analytical, and field implementation capacity.

c) Structure of the Application

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

d) Submission of the Application

- Applications and any consultation about this RFA should be submitted via email at to amela.cosovic-medic@uncdf.org; copying in (cc) juan.blanco@uncdf.org and amit.gurung@uncdf.org
- The subject line of the email should be: RFA Submission: Driving Digital Payments' Acceptance and Adoption Among Hindustan Unilever's Shakti Entrepreneurs in India
- The **deadline** to submit the applications is **20th March 2019 at 23:00 EST**.



ANNEX 1: SUBMISSION FORMAT

[insert: *Location*]

[insert: *Date*]

To: Ruth Goodwin-Groen, Managing Director, BTCA

Dear Sir/Madam:

We, the undersigned, hereby apply for Driving Digital Payments' Acceptance and Adoption Among Hindustan Unilever's Shakti Entrepreneurs in India 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). 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 April 1st 2019.

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:		
<p>Name of the project: Client/Funder (if applicable): Grant/Contract value: Types of Results Produced/activities undertaken: References, contact details:</p> <p>Name of the project: Client/Funder (if applicable): Grant/Contract value: Types of Results Produced/activities undertaken: References, contact details:</p> <p>Name of the project: Client/Funder (if applicable): Grant/Contract value: Types of Results Produced/activities undertaken: References, contact details:</p>		



11. Applicant's Authorized Representative Information

Name:
Address:
Telephone/Fax numbers:
Email Address:

12. Are you in the UN Ineligibility List? YES or NO

13. Attached are copies of original documents of:

- Financial statements for the past 2 years
- 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 result
- Electronic copies and hyperlinks where available of studies, knowledge products produced under similar assignments and list of dissemination channels
- Proposed Budget Allocation as requested in Section 5. Point 29.

SECTION 2: SPECIFIC EXPERIENCE FOR THE ASSIGNMENT

14. Please describe your organization's experience in producing similar projects/studies. For each one, make sure you describe the following (maximum 2 pages per project):

- Name of the project:
- Client/Funder (if applicable):
- Grant/Contract value:
- Description of the **approach/methodology**:
- Types of **outputs/deliverables** produced/activities undertaken:
- Tools you used to conduct the project (e.g., stakeholder analysis, cost benefit analysis, roadmap to implement proposed recommendations, cost-benefit analysis, metrics/indicators, etc.):
- Tools you used to identify opportunities and constraints at the design and implementation level:
- 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:

15. Please describe your organization's experience in analyzing rural needs to identify suitable solutions and develop practical behavioral change activities, for the digitization of FMCG supply chains and/or small merchants' access to finance. Specifically, please mention the scale of impact that your data and analysis has had in better implementing programs on ground (maximum 1 page).

16. Please describe your organization's experience in designing, managing and delivering large scale behavioral change programs in rural India (maximum 1 page)

17. Please describe your organization's experience in developing robust M&E frameworks to track effectiveness and impact of projects (maximum 1 page)

18. Please describe the knowledge product production, packaging and dissemination process of your organization (maximum 1 page)

SECTION 3: APPROACH AND IMPLEMENTATION PLAN (15 pages maximum)

19. Approach to the Results Required

Please provide a **detailed** description of the **approach/methodology** for how the organization/firm **will achieve project outputs and deliverables**, keeping in mind the appropriateness to local conditions and project environment. Please include any proposed changes or additions to the **Cost Breakdown per deliverables** included in Section 5 of this RFA.

20. Technical Quality Assurance Review Mechanisms

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

21. 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 result.

22. 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.

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.

24. 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).

25. Other

Any other comments or information regarding the project approach and methodology that will be adopted.

SECTION 4: PERSONNEL

26. 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 of key positions and designations.

27. 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's Digital Finance Specialist, is at least as experienced as the person being replaced, and subject to the 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 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 2014-January 2015</i>		
<i>Etc.</i>		
<i>Etc.</i>		
References no.1 (minimum of 3):	<i>Name Designation Organization Contact Information – Address; Phone; Email; etc.</i>	
Reference no.2	<i>Name Designation Organization Contact Information – Address; Phone; Email; etc.</i>	
Reference no.3	<i>Name Designation Organization Contact Information – Address; Phone; Email; etc.</i>	
Declaration:		
<p>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.</p>		
<p>_____ Signature of the Nominated Team Leader/Member</p>		<p>_____ Date Signed</p>

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SECTION 5: PROPOSED BUDGET ALLOCATION

29. Cost Breakdown per deliverables

SN	Deliverables <i>[List them as referred to in the RFA, the following list is an example and not restrictive]</i>	Percentage of Total Price (Weight for payment)	Price (Lump Sum, All Inclusive)
1	Project strategy, plan and structure (including governance)		
2	Framing of Shakti entrepreneurs' digital financial needs and recommendations for appropriate digital financial / payments solutions and delivery channels		
3	Behavioral change framework including materials for financial / digital literacy, including supporting delivery of training with financial service providers		
4	Delivery of behavioral change activities to Shakti entrepreneurs, including train-the-trainer for RSPs, training distributors, Shakti Ammas and villagers		
5	Delivery of mini digital payments awareness campaigns in selected Shakti villages		
6	M&E framework and tracking		
7	2 intermediate progress reports (at 6 month mark per year) and 2 yearly progress "Rule book" reports (every 12 months) creation and dissemination		
8	6-8 presentation workshops and materials of final outcomes to key stakeholders		

9	Presentation to key stakeholders of the HUL and Better Than Cash Alliance – following completion of a Draft and the Final Report.		
10	<Please complete>		
	Total		USD

30. 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/mission #1			
	Travel/mission #2			
	Other (describe)			
			Sub-Total Travel	
			Total	USD ...

ANNEX 2: Sample of Performance Based Financing Agreement

Between
THE UN CAPITAL DEVELOPMENT FUND
(UNCDF)

And

Recipient Institution

SAMPLE OF PERFORMANCE BASED FINANCING AGREEMENT Between UNCDF and RECIPIENT INSTITUTION

The Performance Based Agreement (hereinafter referred to as the "Agreement") made between the **UN Capital Development Fund, represented by its Executive Secretary** (hereinafter referred to as "**UNCDF**") and **Name of Institution** represented by its **XXX**, (hereinafter referred to as the "**RECIPIENT INSTITUTION**").

The purpose of this Agreement is to support the **implementation of NAME OF UNCDF PROGRAMME XXX**).

WHEREAS **UNCDF** desires to provide funding to the **RECIPIENT INSTITUTION** in the context of **XXXX** that aims to complete an initial wave of research, analysis, mapping, recommendations and knowledge-sharing to track and understand the **XXXXXX** in the country of **XXXXX**. This wave of assessment, to be called the **XXXXX**.

WHEREAS **RECIPIENT INSTITUTION** is ready and willing to accept such funds from **UNCDF** for the activities identified below on the terms and conditions expressed in this agreement.

NOW, therefore, the parties hereto agree as follows:

1. Responsibilities of the RECIPIENT INSTITUTION

The RECIPIENT INSTITUTION agrees to undertake the activities described in this grant agreement as per Annex A – "XXXXXX." Funds provided pursuant to this Agreement shall be used for purposes related to producing results specified in in this agreement.

1.1. The RECIPIENT INSTITUTION agrees that the results shall be fully expressed in the following deliverables:

Table of Deliverables/Outputs				
Activity	Deliverables	Start Date	End Date	Support Required
1A: XXXXX	<ul style="list-style-type: none"> • XXXXX • XXXXX • XXXX • XXXX • XXXX* • 	XX/XX/XXXX	XX/XX/XXXX	<ul style="list-style-type: none"> • XXXXX
	<ul style="list-style-type: none"> • 			<ul style="list-style-type: none"> •

*indicates reports for publication.

1.2 For the purpose of defining 'submission' as stated above in respect of reports and publications:

- The final form of all blogs and documents for publication will be finalized between UNCDF and the RECIPIENT INSTITUTION prior to use or release. In the case of reports for publication, *submission* shall follow this process: RECIPIENT INSTITUTION shall provide draft versions for comments from UNCDF and other parties, as UNCDF requires.
- The RECIPIENT INSTITUTION shall provide final draft versions which address all comments and are provided in a form that may be independently edited and formatted.
- In the case of blogs and PowerPoint presentations, submission shall be done in formats provided by UNCDF and updated from time to time.
- The RECIPIENT INSTITUTION may not publish any materials developed under this agreement without the express written consent of UNCDF.

2. Key Results/Milestone and Payments

2.1 UNCDF shall provide funds to the RECIPIENT INSTITUTION of an amount of USD XXXXXX according the schedule set out below. Payments are subject to the RECIPIENT INSTITUTION achieving the Development Results represented in the disbursement conditions set forth in this article, if any.

Payment/ Likely Date	Amount (in USD)	Key Results/ Milestones To Be Achieved	Disbursement Conditions
XX/XX/XXXX	XXXX	XX% upon signature of grant agreement	
XX/XX/XXXX	XXXX	XX% upon completion of the following: 1. XXXXX 2. XXXXX 3. XXXXXX	XXXXXX
XX/XX/XXXX	XXXX	XX% upon completion of XXX	XXXXXXXXXX
XX/XX/XXXX	XXXX	xx% upon completion of XXXX	XXXXXX
TOTAL	XXXX		

2.2 Disbursement Conditions shall include meeting reporting requirements.

Mechanism	Timing/Due Date	Scope	Responsibility
XXXXXX	XXX	XXXX	XXXXXX
XXXXXX	XXXX	XXXXXXXX	XXXXXX
XXXXXX	XXXX	XXXXXX	XXXXXX

2.3. The RECIPIENT INSTITUTION agrees to inform UNCDF about any problems it may face in attaining the objectives agreed upon.

3. Duration

3.1 This Agreement will come into effect on the signature date and shall expire on XX/XX/XXXX. It can be extended, if necessary by exchange of letters, noting the new expiration date.

3.2 Should any change arise in the countries where activities are planned, in case the type of activity needs to change as a result, a grant modification or increase might be approved based on exchange of letters and new budgets with the RECIPIENT INSTITUTION.

3.3 In case of need, this agreement can be extended and/or the amount reviewed to cover: circumstances in a country outside of the control of the RECIPIENT INSTITUTION which results in material delays or changes in scope of activities in that country; or additional case studies requested by UNCDF and additional measurement activities by UNCDF to achieve greater precision and definition by exchange of letters, noting the new budgets and duration, in addition to the reasons of such an extension and/or increase.

4. Payments

4.1 UNCDF shall provide funds in United States Dollars. The amount will be up to USD XXXX; XXXXX (IN WORDS) U.S. dollars).

4.2 All payments shall be deposited into the RECIPIENT INSTITUTION's bank account of which the details are as follows:

NAME OF THE BANK: XXXX

BANK ROUTING NUMBER: XXXXXX

Swift code: XXXX

BENEFICIARY ACCOUNT NAME: XXXXX

BENEFICIARY ACCOUNT NUMBER: XXXXX

ADDRESS OF THE BANK: XXXXXXXXXX

4.3 The amount of payment of such funds is not subject to any adjustment or revision because of currency fluctuations or the actual costs incurred by the RECIPIENT INSTITUTION in the performance of the activities under this agreement.

5 Records, Information and Reports

5.1 The RECIPIENT INSTITUTION shall maintain clear, accurate and complete records in respect of the funds received under this Agreement.

5.2 The RECIPIENT INSTITUTION shall provide a progress report to UNCDF on a quarterly basis, with the activities carried out as at the report date, the budget/ expenses situation, and the plan forward.

5.3 The RECIPIENT INSTITUTION shall furnish, compile and make available at all times to UNCDF any records or information, oral or written, which UNCDF may reasonably request in respect of the funds received by the RECIPIENT INSTITUTION.

5.4 Within sixty days after completion of project activities, the RECIPIENT INSTITUTION shall provide UNCDF with a final report with respect to all expenditures made from such funds (including fees, travel and supplies).

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

For UNCDF:

XXXXXX

XXXXXX

For the RECIPIENT INSTITUTION:

XXXXXXXXXX

XXXXXX

6. Copyright, Patents and Other Proprietary Rights:

6.1 UNCDF is custodian of copyright, patents and other proprietary rights. 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 UNCDF, UNCDF will place all the deliverables for publication 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.

7. Use of Name, Emblem or Official Seal of UNCDF or the United Nations:

7.1 The RECIPIENT INSTITUTION shall not advertise or otherwise make public the fact that it is a RECIPIENT INSTITUTION with UNCDF without the express written consent of UNCDF, nor shall the RECIPIENT INSTITUTION, in any manner whatsoever use the name, emblem or official seal of UNCDF or The United Nations, or any abbreviation of the name of UNCDF or United Nations in connection with its business or otherwise.

7.2 However, the RECIPIENT INSTITUTION may represent in the course of the activities necessary to produce these results and in general that it has been appointed by UNCDF to complete the activities and deliverables specified in this agreement; provided that the RECIPIENT INSTITUTION or any party associated with it may not make any public announcement to this effect until UNCDF has issued an announcement.

7.3 The RECIPIENT INSTITUTION shall have no ability to make any representations which bind UNCDF other than in the direct course of delivering the specific results indicated here.

7.4 While all publications resulting from this Agreement shall follow the template and format to be defined by UNCDF, the authorship of RECIPIENT INSTITUTION, including specific members of the RECIPIENT INSTITUTION's consortium shall be acknowledged in each publication.

8. Confidential Nature of Documents and Information:

Information and data that is considered proprietary by either party and that is delivered or disclosed by one party ("Discloser") to the other party ("Receiver") during the course of performance of the Agreement, and that is designated as confidential ("Information"), shall be held in confidence by that Party and shall be handled as follows:

8.1 The receiver ("Receiver") of such information shall use the same care and discretion to avoid disclosure, publication or dissemination of the Discloser's Information as it uses with its own similar information that it does not wish to disclose, publish or disseminate; and, use the Discloser's Information solely for the purpose for which it was disclosed.

8.2 Provided that the Receiver has a written agreement with the following persons or entities requiring them to treat the Information confidential in accordance with the Agreement and this Article 8, the Receiver may disclose Information to any other party with the Discloser's prior written consent; and, the Recipient's employees, officials, representatives and agents who have a need to know such Information for purposes of performing obligations under the Agreement, and employees officials, representatives and agents of any legal entity that it controls, controls it, or with which it is under common control, who have a need to know such Information for purposes of performing obligations under the Agreement, provided that, for these purposes a controlled legal entity means:

8.2.1 a corporate entity in which the Party owns or otherwise controls, whether directly or indirectly, over fifty percent (50%) of voting shares thereof; or,

8.2.2 any entity over which the Party exercises effective managerial control; or,

8.2.3 for the UNCDF, UNDP and UNV, as associated fund of UNDP.

8.3 The RECIPIENT INSTITUTION may disclose Information to the extent required by law, provided

that, subject to and without any waiver of the privileges and immunities of the United Nations, the RECIPIENT INSTITUTION will give the UNCDF sufficient prior notice of a request for the disclosure of Information in order to allow the UNCDF to have a reasonable opportunity to take protective measures or such other action as may be appropriate before any such disclosure is made, to the extent allowed by law.

8.4 The UNCDF may disclose Information to the extent as required pursuant to the Charter of the UN, resolutions or regulations of the General Assembly, or rules promulgated by the Secretary-General.

8.5 The Receiver shall not be precluded from disclosing Information that is obtained by the Receiver from a third party without restriction, is disclosed by the Discloser to a third party without any obligation of confidentiality, is previously known by the Receiver, or at any time is developed by the Receiver completely independently of any disclosures hereunder.

8.6 These obligations and restrictions of confidentiality shall be effective during the term of the Agreement, including any extension thereof, and, unless otherwise provided in the Agreement, shall remain effective following any termination of the Agreement for a period not to exceed 2 years from termination.

9. General Provisions

9.1 This Agreement and the Annexes attached hereto shall form the entire Agreement between RECIPIENT INSTITUTION and UNCDF superseding the contents of any other negotiations and/or agreements, whether oral or in writing, pertaining to the subject of this Agreement.

9.2 The RECIPIENT INSTITUTION shall carry out all activities described in its proposal with due diligence and efficiency. Subject to the express terms of this Agreement, it is understood that the RECIPIENT INSTITUTION shall have exclusive control over the administration and implementation of the activities referred to above in paragraph 1.1 in Coordination with UNCDF. If at any time RECIPIENT does not produce the required results in agreed timeframes and to level of quality acceptable, UNCDF may serve notice of its intent to terminate indicating the grounds; and if breaches in the performance are not rectified within an agreed timeframe, UNCDF may decide to declare this Agreement terminated by written notice to the RECIPIENT INSTITUTION as described in paragraph 9.6 below; and/or seek any other remedy as may be necessary.

9.3 UNCDF undertakes no responsibilities in respect of life, health, accident, travel or any other insurance coverage for any person, which may be necessary or desirable for the purpose of this Agreement or for any personnel undertaking activities under this Agreement. Such responsibilities shall be borne by the RECIPIENT INSTITUTION.

9.4 The rights and obligations of the RECIPIENT INSTITUTION are limited to the terms and conditions of this Agreement. Accordingly, the RECIPIENT INSTITUTION and personnel performing services on its behalf shall not be entitled to any benefit, payment, compensation or entitlement except as expressly provided in this Agreement.

9.5 The RECIPIENT INSTITUTION shall be solely liable for claims by third parties arising from the RECIPIENT INSTITUTION's acts or omissions in the course of performing this Agreement and under no circumstances shall UNCDF be held liable for such claims by third parties.

9.6 On the grounds defined in 9.2 above, this Agreement may be terminated by either party before



completion of the Agreement by giving thirty (30) days written notice to the other party, and the RECIPIENT INSTITUTION shall promptly return any unutilized funds to UNCDF as per paragraph 9.7 below. Unutilized funds shall mean any funds in possession of RECIPIENT INSTITUTION after allowing for the settling all obligations incurred up to the date of termination. Also, in the event that funds are in fact due to RECIPIENT INSTITUTION for activities undertaken by RECIPIENT prior to termination, then these funds will be specified and paid by UNCDF to the RECIPIENT INSTITUTION.

9.7 The RECIPIENT INSTITUTION acknowledges that UNCDF and its representatives have made no actual or implied promise of funding except for the amounts specified by this Agreement. If any of the funds are returned to UNCDF or if this Agreement is rescinded, the RECIPIENT INSTITUTION acknowledges that UNCDF will have no further obligation to the RECIPIENT INSTITUTION as a result of such return or rescission.

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

9.9 Any disputes between the Parties arising out of or relating to this Agreement which is not settled amicably or by other agreed mode of settlement shall be submitted to arbitration at the request of either Party. Each Party shall appoint one arbitrator, and the two arbitrators so appointed should appoint a third, who shall be the chairman. If within thirty days of the request for arbitration either Party has not appointed an arbitrator or if within fifteen days of the appointment of two arbitrators the third arbitrator has not been appointed, either Party may request the President of the International Court of Justice to appoint an arbitrator. The procedure of the arbitration shall be fixed by the arbitrators, and the expenses of the arbitration shall be borne by the Parties as assessed by the arbitrators. The arbitral award shall contain a statement of the reasons on which it is based and shall be accepted by the Parties as the final adjudication of the dispute.

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

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

IN WITNESS WHEREOF, the undersigned, duly appointed representatives of UNCDF and the RECIPIENT INSTITUTION, respectively, have on behalf of UNCDF and the RECIPIENT INSTITUTION signed the present Agreement on the dates indicated below their respective signatures.

On behalf of UNCDF:

Name: Judith Kar

Title: Executive Secretary

Date

On behalf of the RECIPIENT INSTITUTION:

Name: XXXXXXXXXXXX

Title: XXXXXXXXXXXX

Date



ANNEX A:
Proposal to UNCDF for XXXXX - is attached and considered part of this agreement.