

## Framework agreement for the services of an Individual Contractor Engaged on TOR Basis, Technical Experts on Digital Payments and Digital Financial Inclusion, AfricaNenda

<b>Location</b>	Various positions in Africa
<b>Application Deadline</b>	<b>Mar 28, 2022 @ 11:59 PM EAT</b>
<b>Type of Contract</b>	Individual Contract
<b>Languages Required</b>	English; French, Arabic
<b>Starting Date</b>	<b>TBD on project needs (Date when the selected candidate is expected to start)</b>
<b>Duration of Initial Contract</b>	12 Months renewable
<b>Expected Duration of Assignment</b>	<b>3-6 months</b> (with option to extend upon review)

### Background

**AfricaNenda believes that instant and inclusive payment systems can play a pivotal role in creating universal access to financial services for many financially excluded adults and are critical to achieving universal financial inclusion in Africa by 2030.**

**As of 2017, the total number of financially excluded adults in Africa stood at 395 million — or 59% of all adults in Africa.** Unbanked African adults rely on cash or informal providers to meet their financial needs, a system which is costly and risky for people. The poor, and mostly women in rural areas, are disproportionately affected.

**The transition toward digital financial services (DFS) helps accelerate access to financial services.** Connecting all Africans to the digital economy lowers the cost of financial transactions, creates significant benefits for households, and helps fuel economic growth. Instant and inclusive digital payment systems implemented at national or regional level can drive transformation in Africa; however, they need support to scale. A concentrated source of continental expertise can help accelerate deployment of inclusive payment systems.

**AfricaNenda was formed to meet this need.** AfricaNenda is an independent, African-led organization created to accelerate the growth of instant and inclusive payment systems that will benefit all Africans, including the poorest and currently financially excluded. Our team brings together experts in digital payments and leaders with regional expertise to support African institutions, governments and the private sector. This Africa-based, Africa-led network of leading digital payments experts will address key bottlenecks around pre-project support and institutional capacity building that are currently restricting the scale-up of inclusive instant payment systems (IIPS).

**AfricaNenda is uniquely positioned, as a neutral entity and a bridge between the public and private sectors,** to research trends in instant payments and provide unbiased, data-driven insights, which will help stakeholders from policymakers to donors make informed decisions.

<b>Our mission and goals:</b>	<ul style="list-style-type: none"> <li>• To remove barriers to inclusive instant payment systems (IIPS).</li> <li>• Accelerate universal access to digital payments, and</li> <li>• Enhance the capacity of African digital payment ecosystem</li> </ul>
<b>Whom we work with:</b>	<ul style="list-style-type: none"> <li>• Regional economic communities,</li> <li>• Private sector associations,</li> <li>• Central banks, and</li> <li>• Government ministries</li> </ul>
<b>What we do:</b>	<ul style="list-style-type: none"> <li>• Provide critical pre-project planning support to expand the broader pipeline of fundable real-time retail payment system projects with other funders and project principals, and</li> <li>• Enhance the capacity of African institutions, payments experts and other key stakeholders to support the development and growth of IIPS</li> </ul>

## Objective

AfricaNenda is assembling a roster of expert consultants to better support its pre-project planning, capacity development, and advocacy efforts. The consultant will be expected to be knowledgeable of inclusive, instant digital payments systems and/or an adjacent/related field (e.g., digital trade, cybersecurity, policy...), and willing to work on an as-needed basis under a long-term agreement (LTA) for a minimum period of 1- 3 months, with potential for repeat engagements depending on satisfactory performance by the consultant. Under an LTA, AfricaNenda does not guarantee that any specific quantity of services shall be purchased during the term of this agreement. The LTA does not form a financial obligation or commitment from AfricaNenda at the time the LTA contract is signed and that such an agreement is non-exclusive.

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## Duties and Responsibilities

AfricaNenda is looking for consultants with a combination of the follow expertise

<b>Areas of Expertise</b>	<ul style="list-style-type: none"> <li>• In-depth understanding of the digital financial system space in Africa, including awareness of key actors in the ecosystem and their roles, such as government ministries, central banks, regional economic communities, and private sector associations</li> <li>• Technical knowledge of the assessment, design and development of inclusive, instant, and interoperable payments systems (aligned with level one principles) as well as business modelling and use-cases development (P2P, merchant payment, P2G, G2P, etc.)</li> <li>• Subject matter expertise on digital financial services, FinTech, digital payments, interoperability, and e-commerce</li> <li>• An understanding of the regulatory, legal, and/or policy implications of regional payments systems</li> <li>• Knowledge of relevant adjacent fields (e.g., cybersecurity, digital identity, digital trade, consumer protection, financial and digital education)</li> <li>• Demonstrated professional experience or research (including academic) about digital payments, payments systems, and/or the financially excluded</li> <li>• Experience managing or advising on projects implementation particularly on digital finance and payment systems and related issues and engaging with stakeholders effectively on the ground</li> </ul>
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	<ul style="list-style-type: none"> <li>• Experience leading convening, capacity-building, and/or advocacy efforts in the digital financial services/payments space</li> </ul>
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### Process for a request for service: TOR

Where a request for service arises, AfricaNenda can engage the individual on LTA through a ToR process engaging the LTA. Every ToR shall have specific tasks, scope of services and outputs to be delivered within a specific period. Financial commitments will only be established each time a TOR for Individual Contractor is committed.

The consultants on LTA will be requested to support AfricaNenda's activities across its two key verticals:

1. **Provide critical pre-project planning support** to expand the broader pipeline of fundable IIPS projects with other funders and project principals, and
2. **Enhance the capacity of African institutions, payments experts and other key stakeholders** to support the development and growth of inclusive real-time retail payment systems

Subject to their availability and interest for specific missions, the consultants included in the roster may be tasked with activities such as described below. Successful candidates to this position will be engaged on an assignment basis. These assignments may be short-term or long-term and will be discussed with the consultant, who will be free to accept or decline the offer for each assignment.

The consultant hired for this position will be working for AfricaNenda.

### Potential engagements

The scope of work will be specific to the project assigned and may also range in length. However, the following are example of potential engagements that the consultant may support:

- **Provide critical pre-project planning support to expand the broader pipeline of fundable IIPS projects with other funders and project principals:**
  - **Readiness assessments:** Working with project owners to determine the economic feasibility of a potential deployment. Assess if deployment is instant and inclusive and identify areas in project design where AfricaNenda can support
  - **Project definition and vision:** Supporting project owners to define project objectives and design principles, as well as identify, convene and align key payments stakeholders
  - **Stakeholder identification:** Supporting project owners to identify, assess, and engage relevant payments stakeholders in the ecosystem to align on key roles in the deployment
  - **Business case and operational needs:** Supporting project owners to assess the market potential of an IIPS deployment and build models to support decision making
  - **Scheme design and structuring:** Supporting project owners in developing project work plans and budgets, and identifying project facilitators, technical assistance, and implementation partners.
  - **Project facilitation:** Act as a facilitator, who can serve as a liaison between existing stakeholders and ensure a seamless collaboration process
    - **Pre-deployment diagnostics:** Supporting project owners to assess stakeholder alignment, scheme design, and the policy framework of an IIPS before deployment

- **Enhance the capacity of African institutions, payments experts and other key stakeholders** to support the development and growth of inclusive real-time retail payment systems
  - o **Institutional capacity building:** Helping to build capacity in the market by providing seconded technical experts and ad hoc technical assistance to support pan-African institutions in scaling digital payments initiatives.
  - o **Knowledge sharing:** Convening stakeholders across the African payments ecosystem to share experiences and best practices, and to accelerate the agenda for universal financial access across the continent.
  - o **Instant and inclusive payment system tools:** Building actionable and evidence-based tools, playbooks and trainings on instant and inclusive payment systems, in order to reduce the cost and complexity of project initiation and design.
  - o **Digital payments training:** Supporting the training of the next generation of African payments talent in partnership with top professional development institutions.
  - o **Advocacy and policy support:** Generating interest in instant and inclusive payment systems by disseminating information, meeting with potential project owners and convening key private sector stakeholders.

### Potential functions

The below represent potential functions that the consultant may be expected to perform:

<p><b>Advise on your subject matter expertise</b></p>	<ul style="list-style-type: none"> <li>- Share expertise and experiences from own academic and professional work with partners, governments, companies, and international organizations</li> <li>- Translate complex technical ideas to non-technical audiences: In order to effectively reach senior decision makers, it is necessary to make complex technical ideas into easy-to-understand language</li> <li>- Perform a leading role in convenings by drawing on extensive subject matter expertise and networks</li> </ul>
<p><b>Perform research and analysis</b></p>	<ul style="list-style-type: none"> <li>- Review existing research documents and reports on digital payments initiatives across the continent</li> <li>- Identify gaps in existing information and develop research plan to fill in the gaps (including desk research and stakeholder interviews)</li> <li>- Design and conduct research thematic or market-driven research on digital payments and digital financial services</li> <li>- Collect and analyse data on the access and use of digital financial services.</li> <li>- Develop and maintain inventory of digital payments initiatives</li> <li>- Complete quantitative analyses and synthesize findings into implications for AfricaNenda and develop tailored recommendations for policymakers</li> </ul>
<p><b>Organize and support stakeholder meetings</b></p>	<ul style="list-style-type: none"> <li>- Organize and facilitate convenings (e.g., meetings, forums, and roundtable discussions) with policymakers and other key stakeholders to present findings and support to socialize recommendations</li> <li>- Create interview guides and conduct interviews with ecosystem stakeholders in private, development and public sectors with expertise in digital payments</li> <li>- Draw insights and lessons for those seeking to digitize payments</li> <li>- Prepare and provide relevant and required documentation for representatives participating in convenings</li> <li>- Ensure the timely production and dissemination of minutes of convenings</li> </ul>

<b>Support advocacy efforts</b>	<ul style="list-style-type: none"> <li>- Help AfricaNenda develop advocacy plans and policy recommendations</li> <li>- Help AfricaNenda reinforce the importance of digital payments in national and regional agendas</li> </ul>
<b>Other</b>	<ul style="list-style-type: none"> <li>- Perform any other related duties as may be assigned by your supervisor</li> </ul>

## Supervision

Subject to the topic or the region covered, the consultant will work under the direct supervision of a designated AfricaNenda staff.

<b>Experience</b>	<ul style="list-style-type: none"> <li>- Demonstration of progressively responsible professional experience in digital financial services, particularly payments systems, or another related/adjacent field</li> <li>- Proven experience in research, writing, and/or policy advisory</li> <li>- Deep familiarity with African context</li> <li>- Excellent analytical capabilities (particularly economic/quantitative analysis), written and oral communication</li> <li>- Adequate computer skills (Microsoft Office Suite).</li> <li>- Good planning, organizational and reporting skills</li> <li>- A passion for financial inclusion</li> </ul>
<b>Education</b>	<ul style="list-style-type: none"> <li>- A Master's Degree in Business, Financial Services, Payments, Information Systems, Technology, Public Administration/Policy, or any other related discipline</li> </ul>
<b>Language</b>	<ul style="list-style-type: none"> <li>- Excellent oral and written communication skills in English.</li> <li>- Excellent oral and written communication skills in French and/or Arabic an asset.</li> </ul>

## Returnable Bidding Forms / Checklist

This form serves as a checklist for preparation of your Proposal. Please complete the Returnable Bidding Forms in accordance with the instructions in the forms and return them as part of your proposal submission.

No alteration to format of forms shall be permitted and no substitution shall be accepted.

Technical Proposal Envelope:

<b>Have you duly completed all the Returnable Bidding Forms?</b>	
Form A: Technical Proposal Submission Form	<input type="checkbox"/>
Form B: Bidder Information Form	<input type="checkbox"/>
Form C: Joint Venture/Consortium/ Association Information Form	<input type="checkbox"/>
Form D: Format of Technical Proposal	<input type="checkbox"/>
Have you provided the required documents to establish compliance with the evaluation criteria in Section 4?	<input type="checkbox"/>

### Financial Proposal Envelope

**(Must be submitted in a separate sealed envelope/password protected email)**

Form E: Financial Proposal Submission Form	<input type="checkbox"/>
Form F: Financial Proposal Form	<input type="checkbox"/>

## Form A: Technical Proposal Submission Form

Name of Bidder	[Insert Name of Bidder]	Date	
RFP Reference			

We, the undersigned, offer to provide the services for [Insert Title of services] in accordance with your Request for Proposal No. [Insert RFP Reference Number] and our Proposal. We are hereby submitting our Proposal, which includes this Technical Proposal and our Financial Proposal sealed under a separate envelope.

We hereby declare that our firm, its affiliates or subsidiaries or employees, including any JV/Consortium /Association members or subcontractors or suppliers for any part of the contract:

- a) have not been suspended, debarred, sanctioned, or otherwise identified as ineligible by any organization.
- b) have no conflict of interest in accordance with Instruction.
- c) have not declared bankruptcy, are not involved in bankruptcy or receivership proceedings, and there is no judgment or pending legal action against them that could impair their operations in the foreseeable future.
- d) undertake not to engage in proscribed practices, including but not limited to corruption, fraud, coercion, collusion, obstruction, or any other unethical practice, and to conduct business in a manner that averts any financial, operational, reputational, or other undue risk to AfricaNenda

We declare that all the information and statements made in this Proposal are true and we accept that any misinterpretation or misrepresentation contained in this Proposal may lead to our disqualification by AfricaNenda.

We offer to provide services in conformity with the Bidding documents, including AfricaNenda Conditions of Contract and in accordance with the Terms of Reference

Our Proposal shall be valid and remain binding upon us for the period of time specified in the Bid Data Sheet.

We understand and recognize that you are not bound to accept any Proposal you receive. I, the undersigned, certify that I am duly authorized by [Insert Name of Bidder] to sign this Proposal and bind it should AfricaNenda accept this Proposal.

Name:

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Title:

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Date:

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Signature:

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## Form B: Bidder Information Form

Legal name of Bidder	[Complete]
Legal address	[Complete]
Year of registration	[Complete]
Bidder's Authorized Representative Information	Name and Title: [Complete] Telephone numbers: [Complete] Email: [Complete]
Countries of operation	[Complete]
No. of full-time employees	[Complete]
Contact person AfricaNenda may contact for requests for clarification during Proposal evaluation	Name and Title: [Complete] Telephone numbers: [Complete] Email: [Complete]
Please attach the following documents:	<p>Company Profile, which should not exceed fifteen (15) pages, including printed brochures and product catalogues relevant to the goods/services being procured</p> <ul style="list-style-type: none"> <li>▪ Certificate of Incorporation/ Business Registration</li> <li>▪ Tax Registration/Payment Certificate issued by the Internal Revenue Authority evidencing that the Bidder is updated with its tax payment obligations, or Certificate of Tax exemption, if any such privilege is enjoyed by the Bidder</li> <li>▪ Trade name registration papers, if applicable</li> <li>▪ Official Letter of Appointment as local representative, if Bidder is submitting a Bid in behalf of an entity located outside the country</li> <li>▪ Quality Certificate (e.g., ISO, etc.) and/or other similar certificates, accreditations, awards and citations received by the Bidder</li> <li>▪ Statement of Satisfactory Performance from the Top 3 Clients in terms of Contract Value for the past 3 years</li> <li>▪ Audited or Unaudited Financial Statement for 3 years. For reliable information and confirmation on financial soundness either audit report / bank statement / credit facility may be considered</li> </ul>



### Form C: Joint Venture/Consortium/Association Information Form

Name of Bidder	[Insert Name of Bidder]	Date	
RFP Reference			

To be completed and returned with your proposal of the proposal is submitted as a joint venture/consortium/Association

No	Name of Partner and contact information (address, telephone numbers, fax numbers, e-mail address)	Proposed proportion of responsibilities (in %) and type of services to be performed
1	[Complete]	[Complete]
2	[Complete]	[Complete]
3	[Complete]	[Complete]

<b>Name of leading partner</b> (with authority to bind the JV, Consortium, Association during the RFP process and, in the event a Contract is awarded, during contract execution)	[Complete]
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We have attached a copy of the below document signed by every partner, which details the likely legal structure of and the confirmation of joint and severable liability of the members of the said joint venture:

Letter of intent to form a joint venture    OR     JV/Consortium/Association agreement

We hereby confirm that if the contract is awarded, all parties of the Joint Venture/Consortium/Association shall be jointly and severally liable to AfricaNenda for the fulfilment of the provisions of the Contract.

Name of partner: \_\_\_\_\_ Name of partner: \_\_\_\_\_

Signature: \_\_\_\_\_ Signature: \_\_\_\_\_

Date: \_\_\_\_\_ Date: \_\_\_\_\_

## Form D: Format of Technical Proposal

Name of Bidder	[Insert Name of Bidder]	Date	
RFP Reference			

Bidders must provide a separate technical and financial proposal for each lot they wish to apply to.

### Applicable Lot

<input type="checkbox"/> Lot 001. Capacity Building. <input type="checkbox"/> Lot 002. Pre – Project Support. <input type="checkbox"/> Lot 003. Scheme Rules Design. <input type="checkbox"/> Lot 004. Price Modelling & Product Design
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Regional presence Africa:

Bidders must provide indication of their capacity to operate in multiple African Regions for each lot they wish to apply to:

<input type="checkbox"/> East Africa <input type="checkbox"/> West Africa <input type="checkbox"/> Central Africa <input type="checkbox"/> North Africa <input type="checkbox"/> South Africa
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The Bidder's proposal should be organized to follow this format of Technical Proposal. Where the bidder is presented with a requirement or asked to use a specific approach, the bidder must not only state its acceptance, but also describe how it intends to comply with the requirements. Where a descriptive response is requested, failure to provide the same will be viewed as non-responsive.

### **SECTION 1: Bidder's qualification, capacity, and expertise**

- 1.1 Brief description of the organization, including the year and country of incorporation, and types of activities undertaken.
- 1.2 General organizational capability which is likely to affect implementation: management structure, financial stability and project financing capacity, project management controls, extent to which any work would be subcontracted (if so, provide details).
- 1.3 Relevance of specialized knowledge and experience on similar engagements.
- 1.4 Quality assurance procedures and risk mitigation measures.
- 1.6 Project references related to the areas of expertise of the lot.
- 1.7 Experience of operating in the various regions in which AfricaNenda operates.
- 1.8 Knowledge generation capabilities: including: Research, Payments platform design and capacity building expertise, training experience).

## **SECTION 2: Proposed Methodology, Approach, and Implementation Plan**

This section should demonstrate the bidder’s responsiveness to the TOR by identifying the specific components proposed, addressing the requirements, providing a detailed description of the essential performance characteristics proposed and demonstrating how the proposed approach and methodology meets or exceeds the requirements. All important aspects should be addressed in sufficient detail and different components of the project should be adequately weighted relative to one another.

- 2.1 A detailed description of the approach and methodology for how the Bidder will achieve the Terms of Reference of the project, keeping in mind the appropriateness to local conditions and project environment. Details how the different service elements shall be organized, controlled and delivered.
- 2.2 The methodology shall also include details of the Bidder’s internal technical and quality Assurance review mechanisms.
- 2.3 Explain whether any work would be subcontracted, to whom, how much percentage of the work, the rationale for such, and the roles of the proposed sub-contractors and how everyone will function as a team.
- 2.4 Description of available performance monitoring and evaluation mechanisms and tools; how they shall be adopted and used for a specific requirement.
- 2.5 Demonstrate how you plan to integrate sustainability measures in the execution of the contract.
- 2.6 Demonstrate Expertise in Digital Finance. Advisory expertise in working with the key customer segments (Youth, women and MSMEs), Advisory experience in digital services thematic for the finance, payments, and digital finance.

### **SECTION 2A: Bidder’s Comments and Suggestions on the Terms of Reference**

Provide comments and suggestions on the Terms of Reference, or additional services that will be rendered beyond the requirements of the TOR, if any.

## **SECTION 3: Management Structure and Key Personnel**

3.1 Describe the overall management approach toward planning and implementing the project. Include an organization chart for the management of the project describing the relationship of key positions and designations. Provide a spreadsheet to show the activities of each personnel and the time allocated for his/her involvement.

3.2 Provide CVs for key personnel that will be provided to support the implementation of this project using the format below. CVs should demonstrate qualifications in areas relevant to the Scope of Services.

### **Core team**

<b>No</b>		<b>First Name</b>	<b>Last Name</b>
1	Team Leader		
2	Specialist		
3	[Insert Other Members]		
4	[Insert Other Members]		

## Format for CV of Proposed Key Personnel

Name of Personnel	[Insert]
Position for this assignment	[Insert]
Nationality	[Insert]
Language proficiency	[Insert]
Education/Qualifications	[Summarize college/university and other specialized education of personnel member, giving names of schools, dates attended, and degrees/qualifications obtained.]
	[Insert]
Professional certifications	<ul style="list-style-type: none"> <li>▪ Name of institution: [Insert]</li> <li>▪ Date of certification: [Insert]</li> </ul>
Employment Record/Experience	[List all positions held by personnel (starting with present position, list in reverse order), giving dates, names of employing organization, title of position held and location of employment. For experience in last five years, detail the type of activities performed, degree of responsibilities, location of assignments and any other information or professional experience considered pertinent for this assignment.]
	[Insert]
References	[Provide names, addresses, phone number and email contact information for two (2) references]
	Reference 1: [Insert]
	Reference 2: [Insert]

I, the undersigned, certify that to the best of my knowledge and belief, these data correctly describe my qualifications, my experiences, and other relevant information about myself.

\_\_\_\_\_  
Signature of Personnel Date

\_\_\_\_\_  
(Day/Month/Year)

## Form G: Financial Proposal Form

Name of Bidder	[Insert Name of Bidder]	Date	
RFP Reference			

Bidders must provide a separate technical and financial proposal for each lot they wish to apply to.

### Applicable Lot

<input type="checkbox"/> Lot 001. Capacity Building. <input type="checkbox"/> Lot 002. Pre – Project Support. <input type="checkbox"/> Lot 003. Scheme Rules Design. <input type="checkbox"/> Lot 004. Price Modelling & Product Design
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The Bidder is required to prepare the Financial Proposal following the below format and submit it in an envelope separate from the Technical Proposal as indicated in the Instruction to Bidders. Any Financial information provided in the Technical Proposal shall lead to Bidder's disqualification.

The Financial Proposal should align with the requirements in the Terms of Reference and the Bidder's Technical Proposal.

Breakdown of costs for the core team proposed:

No	Title			
1	Team Leader			
2	Specialist			
3	[Insert Other Members]			

The financial proposal will set ceiling prices for fees. This all-inclusive Daily Rate must include all expenses to be incurred by the respective team member in their daily work schedule when not travelling. This will include but not limited to his/her professional fees, incidental expenses, communication, stationery etc.

### Financial proposal for the sample Terms of Reference

The proposer should read the terms of reference (TOR) and provide a sample price proposal for completing these terms of reference.

Consultancy Fee				
Expert Level	Name(s) of the Consultant(s) at this level	Daily fee \$	Days	Total USD
Junior Specialist				
Senior Specialist				
Total consultancy fee USD				

## Application Procedure

<b>Application Submission</b>	<p>Interested individuals can submit the following documents/information to demonstrate their qualifications via email to <a href="mailto:info@africanenda.org">info@africanenda.org</a>.</p> <ul style="list-style-type: none"> <li>• Detailed and up to date CV; and</li> <li>• Financial offer/rate sheet</li> </ul>
<b>Evaluation &amp; Contracting Process</b>	<p>Applicants will be notified for interview on an as-needed basis, and those selected to be included on the Roster of Experts will receive a formal offer letter for an initial period of one (1) year. Please refer to TOR instructions above</p>
<b>Payments</b>	<p>Payments will be made to the consultant based on the number of days worked or on a lump sum based on the deliverables required as agreed upon. Payments will be based on timesheets and invoices approved by the supervisor.</p>
<b>Travel</b>	<p>National or international business travel may be anticipated in which case it will be included under the assignment contract and agreed with supervisor. AfricaNenda will pay separately travel expenses of approved travel (economy airfare and terminal expenses which include hotel and food expenses) according to agreed-upon rates.</p>