



**UNITED NATIONS CAPITAL DEVELOPMENT FUND (UNCDF)  
THE GAMBIA**

**DATA REPORTING AND ANALYTICS PLATFORM**

**Request for Application**

**Deadline to submit the application: 29<sup>th</sup> March 2019, 18:00 (GMT)**

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

**Objective**

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

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

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

**Applications and RFA Calendar**

- Publication date: March 8<sup>th</sup>, 2019
- Deadline to submit the request for clarification: March 15<sup>th</sup>, 2019
- Publication of Questions and Answers Document Q&A: March 22<sup>nd</sup>, 2019
- Final deadline for applications: **March 29<sup>th</sup>, 2019, 18:00 (GMT+0)**

You may send questions to [youthstart@uncdf.org](mailto:youthstart@uncdf.org). A FAQ document will be generated based on enquiries received on or before March 15<sup>th</sup>, 2019. The FAQs will be posted on the UNCDF website shortly thereafter.

Applications should be returned to the UNCDF by email at [youthstart@uncdf.org](mailto:youthstart@uncdf.org) no later than 29<sup>th</sup> March 2019 (GMT+0). Applications must follow the submission format as outlined in Annex 2 of this RfA.

Annex 1 is the Business Requirements Document (BRD)

Annex 2 is the Submission Format

Annex 3 is the sample Performance Based Agreement



## 2. ORGANIZATION CONTEXT AND BACKGROUND INFORMATION

UNCDF makes public and private finance work for the poor in the world's 47 least developed countries (LDCs). With its capital mandate and instruments, UNCDF offers “last mile” finance models that unlock public and private resources, especially at the domestic level, to reduce poverty and support local economic development. This last mile is where available resources for development are scarcest; where market failures are most pronounced; and where benefits from national growth tend to leave people excluded.

UNCDF's financing models work through two channels: savings-led financial inclusion that expands the opportunities for individuals, households, and small businesses to participate in the local economy, providing them with the tools they need to climb out of poverty and manage their financial lives; and by showing how localized investments — through fiscal decentralization, innovative municipal finance, and structured project finance — can drive public and private funding that underpins local economic expansion and sustainable development. UNCDF financing models are applied in thematic areas where addressing barriers to finance at the local level can have a transformational effect for poor and excluded people and communities.

By strengthening how finance works for poor people at the household, small enterprise, and local infrastructure levels, UNCDF contributes to SDG 1 on eradicating poverty with a focus on reaching the last mile and addressing exclusion and inequalities of access. At the same time, UNCDF deploys its capital finance mandate in line with SDG 17 on the means of implementation, to unlock public and private finance for the poor at the local level. By identifying those market segments where innovative financing models can have transformational impact in helping to reach the last mile, UNCDF contributes to several different SDGs and currently to 28 of 169 targets.

### **Jobs, Skills and Finance (JSF) for youth and women programme in The Gambia**

UNCDF is bringing its expertise in promoting green and climate resilient communities and in financial inclusion, in support of job creation, under the “Jobs, skills and finance (JSF) for women and youth in The Gambia 2018 - 2022” programme funded by the 11th European Development Fund. This programme will contribute to stabilizing the economic, social and security situation of the country during the democratic transition by facilitating social inclusion and employment of the youth and women, with a specific emphasis on promoting gender equality and addressing climate change. It will do so through two components :

- Component 1: Job creation for the youth, women and local communities and equal access to employable skills development.
- Component 2 : Improved access to finance

The two components are broken down in different sets of activities:

1. The first set of activities will aim at creating jobs. Local authorities and communities will be supported in the identification of needs in priority sectors and in planning investments accordingly. An emphasis will be placed on making sure investments contribute to climate resilience. Prioritized investments will be delivered through cash for work programmes for youth and women and through procurement to local Small and Medium Sized Enterprises (SMEs) so that jobs are created in the short to medium term. Workers benefitting from employment will be supported in parallel with access to financial



(Component 2) and non-financial services (Component 1, set of activities 2) with a view to broaden their medium to long term economic perspectives.

2. The second set of activities will start with a gender and age-sensitive skills gap analysis in the priority sectors. Based on the assessment, the project will provide support to increase the number, quality and accessibility of vocational training schemes offered to youth and women. The vocational training scheme will directly be informed by the priority needs identified with local authorities and communities (Component 1, set of activities 1) and be developed in conjunction with the Financial Services Providers (FSPs) (Component 2). It will be accompanied by supported on the job training wherever possible. Technical assistance and capacity building for SMEs and Technical Service Providers will also be offered, in complement to Component 2. The international Trade Center will contribute to the implementation of the second set of activities.
3. The third set of activities will facilitate access of Micro, Small and Medium Sized Enterprises (MSMEs) to financial services. The project will place a particular focus on youth and women. The project will use a market systems development approach (micro, meso and macro) and ensure improved Financial Services Providers (FSP) respond to the needs of women, youth and MSMEs.

## OBJECTIVE OF THE CURRENT PROJECT AND RFA

The CBG recognizes that financial services are a critical tool for advancing financial inclusion in the country and is in the process of developing a National Financial Inclusion Strategy to make sure all Gambian, in particular the most vulnerable have access to affordable, accessible and responsible financial services.

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

CBG has requested support from UNCDF The Gambia to deploy a **Data Reporting and Analytics Platform** (hereinafter “the Platform”) that will automate the reporting processes and aid effective supervision and oversight of the FSPs in the Gambia. Through the platform CBG aims to;

- Automate the collection, aggregation and analysis of data
- Provide data and analytics for policy formulation towards enhancing financial inclusion in The Gambia
- Provide aggregated market data for FSPs and other key stakeholders on a regular basis
- Identify underserved geographies and population segments (in particular youth and women)
- Enhance monitoring and evaluation of the sector through data analytics
- Enable FSPs to monitor their performance and craft effective strategies

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

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



### 3. SCOPE OF THE WORK

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

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

- The platform is envisaged to have an internal utility at CBG and should also provide an external interface;
- Capability to run analytics, driven mainly by i) data collected from CBG reporting from all forms of financial institutions providing Financial Services including Digital Financial Services (DFS), ii) data collected from other different sources around mobile networks, poverty levels, and population;
- Interface to the financial and non-financial institutions licensed by CBG to submit data-set online related to mandatory reporting and related to financial channel;
- A link needs to be established through the CBG website to provide data access and login access;
- Capability to validate data entries and flag data outliers that might indicate data entry errors;
- Mapping of existing digital financial services infrastructure across The Gambia by district and province.;
- The data set should as far as possible be clustered at the Wards level which is the lowest structure in administrative hierarchy;
- The tool will be set-up as a platform with public interface supported with key control measures to ensure data confidentiality;
- The tool should be open for future changes and integrations based on need

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

### 4. EXPECTED ACTIVITIES AND WORKING PLAN

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

#	A. Activities	B. Deliverables	C. Responsible party
	Phase 0: Initial Review & Planning	<ul style="list-style-type: none"> <li>• Draft Project Work plan</li> </ul>	Platform Vendors with support from CBG and UNCDF
	Phase 1: Project Set-Up	<ul style="list-style-type: none"> <li>• Vision of Perfect workshop for alignment of stakeholder expectations</li> <li>• Project governance &amp; monitoring mechanisms setup</li> <li>• Finalized Project Work plan</li> </ul>	Platform Vendors with support from CBG and UNCDF



Phase 2: Requirements Gathering & Analysis	<ul style="list-style-type: none"> <li>• Software Requirement Specification document detailing business requirements for CBG platform</li> </ul>	Platform Vendors with support from CBG
Phase 3: Design, Development & Implementation	<ul style="list-style-type: none"> <li>• Software Design Document</li> <li>• Library, executables and User Manuals and additional software documentation</li> </ul>	Platform Vendors with support from CBG
Phase 4: Testing & Integration	<ul style="list-style-type: none"> <li>• Packaging and integration of all platform units/modules</li> <li>• Performance, functionality &amp; System Integration Testing signed-off</li> </ul>	Platform Vendors with support from CBG
Phase 5: Evaluation & Iterations	<ul style="list-style-type: none"> <li>• UAT sign-off by CBG</li> <li>• Iterations on the system based on pilot and user evaluation feedback</li> </ul>	Platform Vendors and CBG
Phase 6: Release & Deployment	<ul style="list-style-type: none"> <li>• Release of packaged software</li> <li>• Finalization of platform documentation/manuals</li> <li>• Pilot sign-off by CBG</li> <li>• Platform roll-out</li> <li>• Trainings completed</li> </ul>	Platform Vendors and CBG
Phase 7: Maintenance & Support	<ul style="list-style-type: none"> <li>• CBG capacity built to run and manage the platform</li> <li>• On-going maintenance, bug-fixing and in-country support to CBG and other stakeholders</li> </ul>	Platform Vendors and CBG

## 5. FORESEEN BUDGET

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

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

Please note:

- One-Time costs should include all setup costs related to deploying, configuring and migrating data as per UNCDF & CBG's requirements. Yearly recurring costs should include all ongoing costs, including maintenance and licenses



- It is anticipated the one-time costs and yearly recurring costs for the first 4 years will be borne by UNCDF. It is anticipated costs after the fourth year (2023 and onwards) will be covered by CBG.
- UNCDF will sign a Performance Based Agreement until 2022. It is expected that the CBG and the grantee will sign a separate agreement after year 4.

## 6. PARAMETERS OF THE AGREEMENT

### Outputs and deliverables

The written outputs and deliverables of the work are considered a public good unless otherwise agreed. Thus, all the outputs and deliverables will be placed in the public domain with the intent that they can and should be freely and widely used by other parties.

### Agreement

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

### Language

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

**Public good: The outputs produced will have the consideration of a public good.** In line with the public good nature of the grant, UNCDF may place all the deliverables specified in the public domain with the intent that they can and should be freely and widely used by other parties and the RECIPIENT INSTITUTION shall not be excluded from the ability to use such deliverables on the same basis as other external parties. The RECIPIENT INSTITUTION sign and accept the legal language in Annex 3, without modification, of the UNCDF grant agreement (performance based). UNCDF also has the right to assign custody of this public good to a public authority as appropriate.

## 7. ELIGIBILITY REQUIREMENTS AND EVALUATION CRITERIA

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



f) Must have full documented support from the management and governing body for the proposed project, as evidence by a letter of support from senior management

The evaluation will follow the combined scoring method:

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

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

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



### **Financial Proposal (400 points)**

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

**Total 1,000 points.**

## **8. APPLICATION REQUIREMENTS**

### **Structure of the Application**

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

### **Technical proposal:**

The technical proposal shall be structured as follows:

- methodology and approach to achieve the objectives of the project
- Detailed work plan with timeline of major activities
- Overview of past examples of similar projects, including references
- Proposed team (with CVs in Annex) 2

### **Financial proposal:**

Budget quotation for the entire project, with detailed line items

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

### **Submission of the Application**

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