



UNCDF- MM4P-Sierra Leone BUILDING DFS ECOSYSTEM THROUGH G2P – PILOTS

#	Question	clarification
1.	Draft of Performance Financing Agreement" as mentioned on Page 7 in the RFA is not annexed to RFA	Please find it enclosed in the RfA
2.	UNCDF is seeking applications from a consortium of organizations to design and implement the use cases. The consortium of a network provider (such as an MNO) and a regulated financial intermediary (such as a bank or Other Financial institution (OFI)). The participation of FinTechs and other partners is encouraged." (1) So, will it be required that consortia include BOTH an MNO and a financial services provider? Or is one or the other sufficient? (2)	UNCDF is looking for a consortium that can achieve the objectives and targets established in the RFA, therefore the number of organizations you involve is only a suggestion. Overall, please note that this pilot is looking to leveraging government employee salaries therefore a relationship with financial institutions that pay them will be beneficial, albeit it can come during the design phase.
3.	There are only 2 MNOs in Sierra Leone. If we propose a consortium with an MNO that has already been approached and/or signed to another consortium, can UNCDF issue a statement that can assure the MNOs that their attachment to more than one application is perfectly fine	Yes.
4.	Are we allowed to propose a companion EMV card with the mobile?	All proposals with different ranges of solutions are welcome
5.	Users of mobile phones represent 95%. What is the part of smart phones?	It is below 95%. While we don't have exact data, we understand that smart phones are popular in urban areas. We advise you to conduct some rapid research in the areas suggested for the pilot.
6.	Can we use a cloud based architecture?	Yes, the applicants will have to develop the best solutions that might answer in terms of efficiency and sustainability to the needs of government employees
7.	Can we use a data center outside Sierra Leone?	The company, or otherwise the panel members will assess if under the laws of Sierra Leone this is allowed. The assessment of the location of data centre will depend on the risks and how the risks are addressed.
8.	Lot 1 remittance: In which bank will the customer receive salary? Is it in the bank part of the consortium? Is it in any bank?	The customer receives salary in the banks located in their locations. There are several banks and partnership to be explored. There are usually several pilot locations such as Rokel, SLCB , which also partner with community banks.
9.	Lot 2 one stop merchant payment: Can the merchant be equipped with low cost android mobile device? Are merchants connected to mobile data network? Are SMS services reliable	We don't prescribe any specific requirements for the merchants. Their choice and selection will depend on how they can facilitate solution for the end-users. Every applicant will have to develop the selection requirement of each merchant



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10.	Lot 3 micro-saving: Can the saving interest be calculated on a daily basis and paid at end of month?	The applicant will have to develop the features of a digital saving solution that answer best to the needs of the end users. The design of the saving will have to be tailored to the cashflow and capacity of the target population.
11.	We note the consistent reference to the need for a Consortium to deliver the services. Our understanding of putting a consortium together to deliver the described scope of services requires various parties (Banks, MNOs and FinTech companies) to come together as separate entities with clearly defined roles to deliver a seamless service. We strongly suggest a review of this condition requesting Consortiums as the application requirement, to accept single-entity applications, but with explanations and descriptions of how connectivity and banking aspects of the service delivery will be delivered. The evaluation will be based on evidence of network and banking services arrangements that have been put in place by the applicant, rather than from a consortium.	Yes your understanding is correct: “Our understanding of putting a consortium together to deliver the described scope of services requires various parties (Banks, MNOs and FinTech companies) to come together as separate entities with clearly defined roles to deliver a seamless service.”  Through this RFA, we expect that the individual organizations in the consortium will determine their roles complement each other to deliver.
12.	The foregoing notwithstanding, the core elements of the services required viz (i) remittances; (ii) merchant payments and (iii) micro-savings should understood to be part of a wider portfolio of services to be offered by the applicant in the open market. These financial services have a unique way of pricing. In other words, the services required herein should not be understood to be a ‘closed-loop’ service only for this purpose. Rather, the requirements of this pilot should ‘tap’ into a wider offering of G2P transfers, P2P transfers, merchant payments, micro-savings and other value-added services in the wider DFS Ecosystem. The Pilot is envisaged to trigger growth of a particular segment (Government workers in underserved areas). But the ecosystem being developed should not be restricted only to the scope described therein. Please confirm	Confirmed. The partner institution shall work on the development of the entire DFS ecosystem. The solutions we are proposing are just part a sample of the initiatives that we believe we drive usage of DFS solutions and hence allow to foster the entire DFS ecosystem.
13.	Section 8: Application Requirements of RFA, mentions the following: The application includes a suggested template for submissions in Annex 1: Submission Format. Applications may choose a format for sections 2 to 7 provided all the necessary information is included.	We do apologise for the inconvenience, indeed the wrong file was uploaded. Please click on form and you should find the correct annex.



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	However, there was no Annexure to the RFA we received from the web link provided. Request you to share the Submission format along with draft of performance Financing agreement as requested earlier	