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

REQUEST FOR APPLICATIONS FOR  
Responsible Digital Payments in the Tea Sector of India

Deadline for submission: 26 November 2021 at 23:00 EST

1. PURPOSE OF THE REQUEST FOR APPLICATION

1.1 Summary

The Better Than Cash Alliance will work under the guidance of the Ministry of Commerce and Industry, the Tea Board of India and with strong participation of the industry and ecosystem stakeholders, to undertake an Action Research to inform the inclusive design of the DBT payments which directly impacts digital usage of such payments and benefits of digitization of other transfers.

The Tea Board of India is a state agency of the Government of India established to promote the cultivation, processing, and domestic trade as well as export of tea from India. The Tea Board functions as a statutory body under the Ministry of Commerce and Industry. The Tea Board is constituted of 31 members (including Chairman) drawn from Members of Parliament, tea producers, tea traders, tea brokers, consumers, and representatives of Governments from the principal tea producing states, and trade unions.

More recently, the Tea Board undertook a number of initiatives to benefit small tea growers including:

- Enumeration of small tea growers by the Board offices and ID card with QR code distribution. The ID card with QR code shall be used for buying and selling of green leaf from small tea growers by use of a mobile App. By using this App, small tea growers can record the quality and quantity of leaf for sale to the factories along with the date and time of sale.¹
- A mobile App “Chai Sahyog” has been developed to ensure better communication, transparency of pricing, traceability, training, weather forecasting, and information dissemination. The App also ensures Direct Benefit Transfer of the price of green leaf by factories to small tea growers accounts through QR codes.
- Responsible for all DBT transfers to tea workers.

The purpose of this request for applications (RFA) is to support the digital initiatives of the Government

¹ Press_note_1_pdf7883.pdf (teaboard.gov.in)
of India in line with the priorities for an inclusive digital India identify opportunities to improve digital usage of DBT payments to tea workers which can serve as a catalyst for building the local digital ecosystem through Governments’ leadership. Further, the intervention is to understand how adoption of digital payments can lead to increased participation of the tea workers, engaged both in the tea plantation and the factories, in the growing digital economy. This project will endeavour to identify opportunities to align with the UN Principles for Responsible Digital Payments, prioritizing women’s financial equality.

This assessment will document:

- The payments ecosystem for tea workers, engaged in the plantation and the tea factories, and small tea growers, including the use cases and the associated costs for using digital payments.
- The potential reach and limitations to digital payment adoption by tea workers and small tea growers, including an analysis of available payment channels and payment solutions.
- Analyze digital payments in the tea sector against each of the 9 UN Principles for Responsible Digital Payments, and prioritize actions to maximize responsible outcomes.
- Recommendations for improving access to and timely resolution of payment grievances such as authentication failure and transaction failures with clear identification of the role of the appropriate Government, Ministry, Central Bank and financial service providers.
- The digital literacy and gender digital divide in the tea sector to inform opportunities of uptake of digital solutions in agriculture more broadly, linked to the UN Principles for Responsible Digital Payments.
- Recommendation for improving communications and capability building of tea workers association to become active advocates of responsible digitization of payments
- Recommendations on the role of the Government and the Tea Board in building trust in digital transfers by improving consent and privacy in digital usage
- Recommendations for improving the Cash-In Cash-Out (CICO) infrastructure for Direct Benefit transfers (DBT) and other transfers, aligning closely with the merchant digitization agenda of the Government and the work undertaken by the Alliance. This includes identifying alternative cash out models and access infrastructure (existing and potential) in the vicinity, such as live micro-ATMs in the tea garden premises or the retail stores acting as cash out centres.
- Recommendations for improving Know Your Customer (KYC) for DBT transfer access. Aadhaar penetration is one of the lowest in Assam. Issues such as not updating KYC due to low Aadhar penetration have resulted in non-operability of 30% of the 800,000 bank accounts.

The research project will use learnings from the government success of DBT in the North East Region in India and the key findings of the North East Merchants Digitization Action Research released by MeitY and the Better Than Cash Alliance.

In particular, there are clear linkages between the merchant work by the Government and the Alliance
in the Region that will be critical to build the local digital ecosystem for usage and use cases for tea workers and small growers.

The research will leverage DBT payments and other transfers to Tea Workers, to drive partnerships, use cases and initiatives to build access, adoption and usage of digital payments to improve the lives of tea workers in the broader digital economy.

The assessment and recommendations will be validated through consultation with key stakeholders in tea companies, agribusiness players, government agencies, digital financial services and the tea industry.

1.3 Grant parameters

For this request for applications (RFA), UNCDF invites applications from registered entities with proven experience in conducting primary and secondary data collection including multi-stakeholder interviews, and strong analytical expertise in reviewing information. They need to have experience of facilitating multi-stakeholder workshops and providing action-driven recommendations based on innovative approaches.

Selected applicants will be signing a Performance-Based Agreement (PBA). A template of this can be found in Annex 2. UNCDF will contribute a grant up to USD 80,000 and will award one applicant.

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 between the organization and UNCDF, shall be written in English. Final deliverables shall be provided in English.

1.4 Grant and application details:

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2 A performance-based grant implies that grant amounts that are contingent on the successful achievement of pre-determined milestones. Achieving a milestone will therefore trigger a grant payment. Grant payments will be reimbursements for funds spent by the grantees, according to the project implementation plan and pre-agreed milestones.
<table>
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All applications must be submitted by **26 November 2021 at 23:00 Eastern Standard Time (GMT -5)** on UNCDF online platform: [https://apply.uncdf.org/prog/btca_rfa](https://apply.uncdf.org/prog/btca_rfa) responsible digital

Guidance on how to apply to the Grant is annexed to the RFA.

### 1.2 Consultation

For requests and queries, send an email to [thomas.kurian@uncdf.org](mailto:thomas.kurian@uncdf.org), cc uncdf.rfa@uncdf.org. The deadline to submit questions is 25 November 2021.

A document answering frequently asked questions will be continually updated at [include link of the RFA on UNCDF website]

For further details on this RFA as well as on the required eligibility criteria, please revert to UNCDF website ([indicate the link on the UNCDF website once the RFA and the documents are uploaded by communication team]).

## 2. ORGANIZATION CONTEXT AND BACKGROUND INFORMATION

### 2.1 Organizational Context

**UNCDF and the Better Than Cash Alliance (the ‘Alliance’):**

The United Nations Capital Development Fund (UNCDF) makes public and private finance work for the poor in the world’s 46 least developed countries. With its capital mandate and instruments, UNCDF offers “last mile” finance models that unlock public and private resources, especially at the domestic level, to reduce poverty and support local economic development.

Hosted by UNCDF, the [Better Than Cash Alliance](https://www.betterthancash.org)'s (the ‘Alliance’) mission is to catalyze a global movement from cash to digital payments to help achieve the [Sustainable Development Goals](https://www.un.org/sustainabledevelopment). Specific benefits include efficiency, transparency, women’s economic participation and financial inclusion, helping build economies that are digital and inclusive.
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 among the 1.7 billion people 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 people with low incomes, 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 Alliance Secretariat works with its 77 members to navigate their digitization journeys, by:

- Providing advisory services based on member priorities
- Sharing action-oriented research and fostering peer learning
- Conducting advocacy at national, regional, and global level

From a corporate perspective, payments completed in the value chain of businesses represent some of the most significant payment flows of national economies. As highlighted in the Alliance’s recent report on “The Future of Supply Chains: Why Companies are Digitizing Payments,” companies in different business sectors have benefited from digital payments in their supply chains and play an important role in building an inclusive digital payments ecosystem. As part of catalyzing 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: Business-to-Business (B2B), Business-to-People (B2P), and People-to-Business (P2B).

**Tea Board of India:** Tea is one of the industries, which by an Act of Parliament comes under the control of the Union Government. The genesis of the Tea Board of India dates back to 1903 when the Indian Tea Cess Bill was passed. The Bill provided for levying a cess on tea exports - the proceeds of which were to be used for the promotion of Indian tea both within and outside India. The present Tea Board set up under section 4 of the Tea Act 1953 was constituted on 1st April 1954. The present Tea Board is functioning as a statutory body of the Central Government under the Ministry of Commerce. The Tea Board of India promotes the cultivation, processing, domestic trade and export of tea from India. The Board is constituted of 31 members (including Chairman) drawn from Members of Parliament, tea producers, tea
traders, tea brokers, consumers, and representatives of Governments from the principal tea producing states, and trade unions. The Board is reconstituted every three years.

2.2 Background Information

India is the 2nd largest producer of tea in the world and accounts for the highest tea consumption globally. The tea sector contributes 0.6% of India’s GDP with a market size of INR 800 billion (~ USD 10 billion). Around 80% of the total tea produced in India is consumed by the domestic population. In India tea is cultivated in 15 states of which Assam, Tamil Nadu and Kerala are among the major tea growing states. Assam contributes 52 % of the total tea production in India.

The research project partners are the Tea Board of India and the Ministry of Commerce and Industry. Recently, the Tea Board undertook several initiatives to benefit small tea growers including:

- Enumeration of small tea growers by the Board offices and ID card with QR code distribution. The ID card with QR code shall be used for buying and selling of green leaf from small tea growers by use of a mobile App. By using this App, small tea growers can record the quality and quantity of leaf for sale to the factories along with the date and time of sale.

- A mobile App “Chai Sahyog” has been developed to ensure better communication, transparency of pricing, traceability, training, weather forecasting, and information dissemination. The App also ensures Direct Benefit Transfer of the price of green leaf by factories to small tea growers accounts through QR codes.

- Responsible for all DBT transfers to tea workers.

Despite some positive digitization initiatives by the government in this sector, including a mandate for big tea companies to digitize wages, and announcing in the budget earlier this year that Rs. 1000 crore DBT payments will be made for 800,000 Tea Workers, with a focus on women and their children, a number of challenges remain including:

- Inconvenience and limited options for workers to use digital money.
- Poor liquidity at ATMs for workers to cash out.
- Disconnect between digital infrastructure and demand for digital finance.
- Need for improved KYC.
- Adverse impact of Covid-19 like pandemic on their resilience and economic opportunities.

3 65th Annual Report 2018-19
4 Press_note_1_pdf7883.pdf (teaboard.gov.in)
In line with the priorities for an inclusive digital India and to improve the lives of Tea Workers in the States, the Alliance, under the guidance of the Ministry of Commerce, the Tea Board of India and with strong participation of the industry and ecosystem stakeholders, will undertake an Action Research. The research will deep-dive into three states: Assam, Tamil Nadu and Kerala, to inform the inclusive design of DBT payments which directly impacts digital usage of such payments and benefits of digitization of other transfers.

- At the core of the Action Research will be the UN Principles for Responsible Digital Payments and Achieving Financial Equality for Women principles.

2.3 Expected Outputs

1. Objectives & expected outcomes

The expected outputs are:

i. Action Research to define opportunities to promote responsible digital payments in the tea industry that benefits tea workers, small growers, and plantation owners, local economy and Government of India's leadership.

ii. Key informant interviews, including the tea workers, small tea growers, tea estate management, Tea Workers’ associations, state government leaders, financial service providers.

iii. Report outlining opportunities to promote responsible digital payments in the tea industry in order to benefit tea workers and small growers as well as the local economy.

iv. Recommendations for improving KYC for DBT transfer access.

v. Recommendations for building trust in digital transfers by improving consent and privacy in digital usage.

vi. Recommendations for improving access to and timely resolution of payment grievances, such as authentication failures and transaction failures. Action-driven recommendations and next steps for key stakeholders to promote a responsible digital payment network (improving cash out infrastructure, KYC, building trust in digital transfers, grievance procedures, building the capacity of key stakeholders, and considering the needs of female workers for the tea sector in India).

5 All initiatives should address Gender, as well as the UN Principles for Responsible Digital Payments to the extent possible.
vii. Recommendations for improving communication and capability building of Tea Workers’ associations to become active advocates of responsible digitization of benefit and wage payments

viii. Sharing of lessons learned to promote scale in other tea growing regions of India as well as internationally, in coordination with Government and private sector stakeholder such as Unilever Hindustan. Lessons should be drawn from other private sector initiatives in the tea sector such as the BTCA project with the Ethical Tea Partnership in Rwanda.

**Expected key responsibilities and specific deliverables**

There should be an explicit focus on gender throughout the research, including the collection and use of sex disaggregated data and information to inform gender appropriate solutions.

1. **Research strategy, workplan, and structure (including governance):** A detailed strategy demonstrating how the project will be executed through phases, taking into consideration the needs of The Tea Board of India, tea workers, small tea growers, tea estate management, tea companies such as FMCGs, Tea Workers’ associations, State government, financial service providers. Additionally, a detailed project plan should be included, along with a proposal for how the work will be structured. This should also include a review of existing information identifying what has been done to date and any challenges in digital payments along the tea value chain.

   - The research is focused exclusively on digital payments and will look at Tea Board’s DBT schemes with a focus on opportunities for responsible digitization of payments to tea workers, including usage, adoption, and use cases to improve digital services for them.
   - The research will be in line with Government of India’s goals and therefore the intention of the research is to add value to the Government.
   - Through a Steering Committee consisting of Ministry and Tea Board, the research will be guided by the Government and Tea Board and therefore all research outputs will be discussed together and agreed and approved by the Tea Board.

**Specific deliverables:**

- Kick off meeting to clarify and address queries on the research methodology and governance.
- Inception report, (PowerPoint presentation, 30 slides maximum) including:
  - Research questions, approach, methodology, workplan
  - Desk review of existing resources, and ongoing research on welfare payments, wage payments, digital literacy/financial initiatives and use cases and initiatives
to build access, adoption and usage of digital payments in the broader economy, with a focus on the tea sector in the State of Assam, Tamil Nadu and Kerala. This should build on learnings from the government success of Digitizing Direct Benefits Transfer in the North East Region

- Stakeholder mapping
- Guiding questions for each stakeholder group

2. **Key Informant Interviews**: Capture the opportunities, limitations and preferences for digital financial services across stakeholders in the tea sector - including gender specific perceptions and interventions where appropriate. An analysis of stakeholder interviews should identify high potential digital payment use cases and initiatives to build access and adoption. The work will also need to include some analysis of existing financial products and services that might be of most interest to drive adoption by tea workers. Stakeholders will include, but are not limited to, the following:

   i. Tea workers (engaged as farm workers and in the tea factories)
   ii. Small retailers local to the tea plantations
   iii. Tea estate management
   iv. Tea companies such as FMCGs
   v. Tea Workers' associations
   vi. Financial service providers
   vii. Ministry of commerce and Industry

**Specific deliverables:**
- Final data collection tools and framework incorporating a gender lens and a sampling structure.
- Summary notes and conclusions from stakeholder interviews
- Analysis of the opportunities by stakeholder including a breakdown of findings relating to women in the tea sector, visual tools, practical examples and quotes, and digital payment use cases, as well as any financial products and services most likely to drive adoption by tea workers (PowerPoint presentation, 40 slides maximum).
- Presentation of initial findings to The Tea Board of India and Steering Committee members.

3. **Digital payment cost assessment**: Data analysis of existing digital payment channels and potential payment solutions to improve the lives of tea workers. This should focus on the cost and volume of G2P transactions (including DBT payments) as well as ecosystem opportunities for onward digital transactions by tea farmers and small merchants.
4. **Final report with action-based recommendations for scaling responsible digital payments in the Indian tea sector:**

The research should culminate in a report combining the findings and analysis of the background research together with the stakeholder interview analysis. From this analysis, opportunities and action-driven recommendations for enhancing and scaling responsible digital payments for the Indian tea sector will be defined for specific stakeholders. These recommendations should be streamlined with the national digitization and agriculture strategies. As part of the process, stakeholders should be consulted on the draft recommendations to ensure ownership and commitment to implementing them. The consultant will be required to present the main findings and recommendations at a dissemination event.

**Specific deliverables:**

- Draft report documenting methodology, assessment findings and preliminary action-driven recommendations to be presented to key stakeholders through an in-person or remote event (PowerPoint, 40 pages max)
- Final report incorporating feedback (PowerPoint, 40 pages maximum). The report should also include at least two short case studies/examples and anecdotal evidence to bring the report to life.
- Consultation with the key stakeholders to ensure ownership of the recommendations.
- Support with presentation of findings to key stakeholders at an event to be organised by the Better Than Cash Alliance.

The recipient institution is expected to work on all deliverables with The Tea Board and the Better Than Cash Alliance, until final completion is agreed upon.

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3. **ELIGIBILITY FOR APPLICATION AND EVALUATION CRITERIA**

Only applications that meet the eligibility requirements and minimum criteria for the submission will be scored.

### 3.1 Eligibility Requirements

**Entity registration**

- The applicant/lead applicant must be a registered entity e.g. commercial for-profit consulting firms, non-profit organizations, social enterprises.

**Relevant operation licenses**

- The lead applicant must be licensed to conduct research in India
Country of operation

- The applicant can be based anywhere and must have at least one year of operations.

Consortiums (where applicable)

- Applicants may apply only once under this RFA, whether independently or in a consortium.
- Joint applications between market players in the target country are encouraged if the solution proposed will expand the quality and impact of the deliverables.
- Applications from consortiums of organizations must show that the partnership was established prior to this call for applications.
- The lead applicant must be a registered entity with at least one year of operations and must have statutory accounts and audited financial statements for at least one operating year.

Grant agreement

- Written confirmation (Annex 1) that the organization has reviewed the UNCDF Grant Agreement template and is prepared to sign it by 1st week of December 2021 without revision to the standard language

Application

- Submission of a complete application.

3.2 Exclusionary criteria:

- Applicants shall not have been the subject of bankruptcy, liquidation, judicial settlement, safeguarding, cessation of activity or any other similar situation resulting from a similar procedure.
- Applicants and any of their staff or member of their board of directors shall not be included in the United Nations financial sanctions lists, particularly in the fight against the financing of terrorism and against attacks on international peace and security; and
- Applicants must not be involved in any of the following activities:
  - Manufacture, sale or distribution of controversial weapons or their components, including cluster bombs, anti-personnel mines, biological or chemical weapons or nuclear weapons
  - Manufacture, sale or distribution of armaments and/or weapons or their components, including military supplies and equipment
  - Replica weapons marketed to children
  - Manufacture, sale or distribution of tobacco or tobacco products
  - Involvement in the manufacture, sale and distribution of pornography
  - Manufacture, sale or distribution of substances subject to international bans or phase-outs, and wildlife or products regulated under the CITES
  - Gambling including casinos, betting etc. (excluding lotteries with charitable objectives)
  - Violation of human rights or complicity in human rights violations
  - Use or toleration of forced or compulsory labor
Use or toleration of child labor

• Applicants shall have fulfilled all the obligations relating to the payment of social security contributions or obligations relating to the payment of taxes in accordance with legal provisions in force in the country of incorporation.
• Applicant shall use the submission form requested complying with the characters and page requirements requested.

The Alliance will conduct due diligence on selected applicants. Applicants must have documents ready for confirmation that they meet the eligibility criteria including certificate of compliance with the tax authorities and any other documentary evidence that might be requested by UNCDF besides the application form.

### 3.3 Evaluation Criteria

- Proven experience in designing, managing, and delivering research-based analysis and drafting recommendations for different stakeholders in digital financial services across value chains, with strong preference for the tea value chain and experience in India.
- Demonstrated excellence of research, analytical, and field implementation capacities
- Experience of working with the Government of India at local and national level
- Successful completion of full project lifecycle assignments comprising analysis, design, implementation, and evaluation, by working closely with a diverse set of stakeholders
- Evidence of high quality in documenting, packaging, and disseminating technical knowledge in English to a wide range of audiences (both political and technical)
- Human resources are available to complete the activities to a high standard
- Preference will be given to Indian firms and those with team members based in India (or working through a local partner) to ensure regular communication and engagement with key stakeholders
- Knowledge of the Indian financial and payments ecosystem in general, especially related to product design and delivery of digital financial services
- Knowledge of financial habits, behaviors, and challenges faced by low-income populations and occasional plantation workers to access financial services, especially women.
- Excellence in technical writing and fluency in spoken English
- Experience of working with external donors and managing multi-stakeholder partnerships.
- Response to the Scope of Work in Section 2.

The Evaluation Committee will score the applications according to the below evaluation criteria. Only applications that score at least 70 out of 100 will be considered successful and move to the due-diligence stage.
3.4 Eligible costs

The criteria for eligible expenditure determine whether a cost qualifies for funding under UNCDF rules and procedures.

The general criteria for eligibility of costs under UNCDF funding include the following.

- Eligible costs must be incurred by the applicant during the project (after the signature of the Performance-based Agreement and up to the end of the Grant period).
- Eligible costs should be indicated in the estimated overall budget of the action attached to the Performance-based Agreement.
- Costs must be identifiable and verifiable, in particular being recorded in the accounting records of the applicant and determined according to the applicable accounting standards of the country where the lead applicant is established.
- Costs must comply with the requirements of applicable tax and social legislation.
- Costs must be reasonable, justified and comply with the principle of sound financial management, in particular regarding economy and efficiency.
- Consultancy costs – under studies, technical assistance and other advisory services under the programme carried out by international and national consultants – are eligible as follows. Professional and consultancy services are services rendered by people with a special skill, and who are not officers or employees of the organization applying for the grant. Consulting services must be justified, with information provided on their expertise, primary organizational affiliation, normal daily fee, and number of days of expected service. Consultants’ travel costs, including for subsistence, are to be shown as travel expenditure. The applicant may be required to justify the daily fee.
- Workshop costs are eligible, for the workshop venue, food and beverages, and publication material.
- Training expenditure (financial education, digital education, soft skills) for the project’s final beneficiaries is eligible. If applicable, this will include all related expenditure, such as the cost of the venue, participant travel, and so on. Training for the employees of the institution applying for the grant is also eligible as long as it has been demonstrated that it will link directly to the project output.
- Investment costs directly attributable to the project, relating to research and innovation, are allowable.

3.5 Ineligible costs
The following costs are ineligible and not accepted:

- Returns on capital and dividends paid by a beneficiary.
- Debt and debt service charges.
- Provisions for losses or debts.
- Interest owed.
- Costs declared by the applicant in the framework of another action receiving a grant financed from another donor.
- Indirect costs, also called overheads.

### 3.6 Agreement Parameters

Potential applicants shall give evidence that their solutions are aligned to the following parameters.

### 3.7 Applicants

Eligible candidates can apply alone or as lead applicant in a consortium of firms, as long as they comply with the eligibility requirements set forth in section 3.1 in case of a consortium of entities applying to the RFA, the lead applicant shall comply with the eligibility requirements. The lead applicant will be responsible for:

1. submitting the application form on behalf of the consortium
2. ensuring that each partner is fully aware of the composition of the partnership and of the contents of the Application Form;
3. signing the Performance-based Agreement with UNCDF;
4. fulfilling all obligations set out in the Performance-based Agreement;
5. ensuring the allocation and the fulfilment of the funds amongst the partner in the consortium in compliance with the Performance-based Agreement;
6. ensuring the allocation and the fulfilment of the tasks amongst the partner in the consortium in compliance with the Performance-based Agreement

### 4. Target segment

The assignment will identify opportunities to promote inclusive growth, boost productivity, and promote responsible digital payments in the tea industry that benefits tea workers, small growers, and plantation owners, local economy and Government of India’s leadership. This will require engagement with a number of stakeholders including but not limited to:

- The Tea Board of India
- Tea workers in the selected states (Assam, Tamil Nadu and Kerala).
- Small Tea Growers in the selected states and
• Tea factory owners in the selected states
• Tea buyers and retailers
• Financial service providers and FinTech companies
• Relevant Government ministries and agencies in India

5. Geographical scope
The focus of the research will be the tea sector in Assam, Tamil Nadu and Kerala. However, this is not limited, and it is expected that the findings and recommendations draw on experience from other sectors and countries with similar characteristics.

6. Duration
The technical partner is expected to sign a performance-based financing (grant) agreement with UNCDF starting on 6 December 2021 (see Annex 2 for a sample of our legal language in this regard). Expected date of full completion is 30 June 2022.

7. 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 between the organization and UNCDF, shall be written in English. Final deliverables shall be provided in English.

8. Budget
A grant of up to USD80,000 is available for this project. Applicants should provide budgets indicating how they would allocate costs to produce high-quality expected results with their technical approach. Applications containing budgets over USD80,000 will not be considered. There are no constraints on working with third parties.

9. Outputs and deliverables
Some of the outputs and deliverables produced during the course of this project (i.e., research findings and lessons learned) will be considered a public good. Thus, they will be placed in the public domain so that they can be freely and widely used by other parties.

9. APPLICATION REQUIREMENTS AND PROCESS

9.1 Structure of the application
All applications must be submitted by 26 November 2021 at 23:00 Eastern Standard Time (GMT -5) on UNCDF online platform:

https://apply.uncdf.org/prog/btca_rfa_responsible_digital_payments_in_the_tea_sector_of_india

The application should follow the template provided in Annex 1: Submission Format.

In addition to the 'Submission Format' the applicant may supplement the submission with:

1. Signed copy of the declaration which can be found in the Submission Format -First page.
2. A deck that visually outlines what the project is (15 slides maximum and as a PDF).
3. Audited financial statements for at least one year for the applicant;
4. Certificate of incorporation of the applicant;
5. Any other attachment as requested in the application (including CVs of the employees involved in the project in PDF form, budget for the intervention in spreadsheet form).

All submissions must be completed in English.

Only applications that follow the Submission Format and include all the necessary documentation will be considered.

9.2 Application deadline
All applications must be submitted by 26 November 2021 at 23:00 Eastern Standard Time (GMT -5).

9.3 Selection process
- Step 1: Screening Eligibility Criteria: All applications will be screened based on the criteria as set forth in section 3.1
- Step 2: Evaluation process: successful applications as a result of step 1 will be scored as set forth in section 3.3
- Step 3: Notification of applications – all applicants will be notified of the status of their applications upon the completion of the selection process.

9.4 Timeline
- It is anticipated that negotiations and grant signing will commence within three weeks of application submission. The overall duration of the project should not exceed six months. It is expected that during the first 10 days after contract signing, there will be one presentation of the outline of the methodology to be discussed and validated with the Alliance prior to the completion
of the inception report.

- The expected date for full completion of deliverables is 30 June 2022.
ANNEX 1: SUBMISSION FORMAT

[insert: Location]
[insert: Date]

To: Ruth Goodwin-Groen, Managing Director, Better Than Cash Alliance

Dear Madam,

We, the undersigned, hereby apply for Responsible Digital Payments in the Tea Sector of 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, 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 6 December 2021.

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]
# ANNEX I: TECHNICAL PROPOSAL (30 pages maximum of Application)

## SECTION 1: APPLICANT INFORMATION

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<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Applicant’s Legal Name:</td>
</tr>
<tr>
<td>2.</td>
<td>Type of Organization (e.g. commercial for-profit firm, educational, non-profit, etc.):</td>
</tr>
<tr>
<td>3.</td>
<td>In case of Joint Venture (JV), legal name of each party:</td>
</tr>
<tr>
<td>4.</td>
<td>Actual or intended Country/ies of Registration/Operation:</td>
</tr>
<tr>
<td>5.</td>
<td>Year of Registration:</td>
</tr>
<tr>
<td>6.</td>
<td>Countries of Operation</td>
</tr>
<tr>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>9.</td>
<td>Legal Address/es in Country/ies of Registration/Operation:</td>
</tr>
<tr>
<td>10.</td>
<td>Value and Description of most relevant three (3) Grants or Contracts for the past five (5) years:</td>
</tr>
</tbody>
</table>

   Name of the project:  
   Client/Funder (if applicable):  
   Grant/Contract value:  
   Types of results produced/activities undertaken:  
   References, contact details:  

   Name of the project:  
   Client/Funder (if applicable):  
   Grant/Contract value:  
   Types of results produced/activities undertaken:  
   References, contact details:  

   Name of the project:  
   Client/Funder (if applicable):  
   Grant/Contract value:  
   Types of results produced/activities undertaken:  
   References, contact details:  

11. Applicant’s Authorized Representative Information

<table>
<thead>
<tr>
<th>Name:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address:</td>
</tr>
<tr>
<td>Telephone/Fax numbers:</td>
</tr>
<tr>
<td>Email address:</td>
</tr>
</tbody>
</table>

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

13. Attached are copies of original documents of:

- ☐ Financial statements for the past two years
- ☐ Letter from the applicant organization’s Executive Director, CEO, or Board, expressing its commitment to the execution of 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 and knowledge products produced under similar assignments and a list of dissemination channels
- ☐ Proposed budget allocation.
### SECTION 2: SPECIFIC EXPERIENCE FOR THE ASSIGNMENT

14. Please describe your organization’s experience in producing similar projects/studies, especially for private sector companies (business analysis, cost benefit, etc.). For each one, make sure you describe the following (maximum half a page per project):

- Name of the project:
- Client/Funder and contact details (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, metrics/indicators, etc.):
- Time it took you to complete the assignment:
- Number of people and names of the staff who participated in the assignment:
- Knowledge product production and dissemination strategy of the assignment:

15. Please describe your organization’s experience in analyzing the unbanked population’s financial services needs and digital financial services product design to identify suitable solutions and develop practical recommendations to be implemented for the adoption of digital financial services (maximum 1 page). Please include examples from the agriculture sector where appropriate.

16. Please describe your organization’s experience in designing, managing, and delivering multi-stakeholder programs, including business analysis for private sector companies and/or recommendations for public and private partnerships (maximum 1 page).

17. Please describe your organization’s experience in access to financial services in India, including previous projects and contacts on digital financial solutions, and your strategy to ensure the presence of one team member in the selected states throughout the project (maximum 1 page).

18. Please describe your organization’s experience of knowledge product production, packaging, and dissemination (maximum 1 page).
### SECTION 3: APPROACH AND IMPLEMENTATION PLAN (10 pages maximum)

19. **Approach to the Results Required**
   Please provide a detailed description of the approach/methodology including sample size for how the organization/firm will achieve project outputs and deliverables, keeping in mind the appropriateness to local conditions and project environment. In particular, it should describe approach/methodology to complete the survey of smallholder farmers and occasional plantation workers, as well as business stakeholders. Please include any proposed changes to the scope of work in 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, what 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 the achievement, timely completion, or quality of expected results. Describe measures that will be put in place to mitigate these risks.

24. **Reporting and Monitoring**
   Please provide a brief description of the reporting mechanisms proposed for this project to UNCDF and its 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

<table>
<thead>
<tr>
<th>26. Management Structure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Describe the overall management approach towards planning and implementing this result. Include an organization chart for the management of the project, describing the relationship of key positions and designations.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>27. Staff Time Allocation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provide a spreadsheet to show the activities of each staff member and the time allocated for their involvement. (Note: <em>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 the grant will be considered as a result of any substitution.</em>)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>28. Qualifications of key personnel</th>
</tr>
</thead>
<tbody>
<tr>
<td>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 most relevant to the results to be produced. CVs must be no longer than 2 pages per person. Please include the details and declaration within the CV as per Annex 2.</td>
</tr>
</tbody>
</table>
ANNEX II. CV TEMPLATE FOR KEY PERSONNEL

<table>
<thead>
<tr>
<th>Name:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Position for this Contract:</td>
<td></td>
</tr>
<tr>
<td>Nationality:</td>
<td></td>
</tr>
<tr>
<td>Contact Information:</td>
<td></td>
</tr>
<tr>
<td>Countries of Work Experience:</td>
<td></td>
</tr>
<tr>
<td>Language Skills relevant to the project:</td>
<td></td>
</tr>
<tr>
<td>Educational and other Qualifications:</td>
<td></td>
</tr>
</tbody>
</table>

**Summary of Experience:** Highlight experience in the region and on similar projects.

**Relevant Experience (From most recent):**

<table>
<thead>
<tr>
<th>Period: From – To</th>
<th>Name of Activity/Project/ Funding Organization, if applicable:</th>
<th>Job Title and Activities undertaken/Description of actual role performed:</th>
</tr>
</thead>
<tbody>
<tr>
<td>e.g. June 2014–January 2015</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Etc.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Etc.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Reference no. 1**

<table>
<thead>
<tr>
<th>(minimum of 3):</th>
<th>Name</th>
<th>Designation</th>
<th>Organization</th>
<th>Contact Information – Address; Phone; Email; etc.</th>
</tr>
</thead>
</table>

**Reference no.2**

<table>
<thead>
<tr>
<th></th>
<th>Name</th>
<th>Designation</th>
<th>Organization</th>
<th>Contact Information – Address; Phone; Email; etc.</th>
</tr>
</thead>
</table>

**Declaration:**

I confirm my intention to serve in the stated position and present availability to serve for the term of the proposed grant agreement. I also understand that any wilful misstatement described above may lead to my disqualification, before or during my engagement.

___________________________________________                      _____________________
Signature of the Nominated Team Leader/Member                      Date Signed
## Annex III. BUDGET ALLOCATION TEMPLATE

### Cost Breakdown per deliverable

<table>
<thead>
<tr>
<th>SN</th>
<th>Deliverables [List them as referred to in the RFA. The following list is an example and not restrictive.]</th>
<th>Percentage of Total Price (Weight for payment)</th>
<th>Price (Lump Sum, All Inclusive)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>&lt;Please complete&gt;</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>5</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>&lt;Please complete&gt;</td>
<td></td>
<td>Total USD ......</td>
</tr>
</tbody>
</table>

### 29. Summary of costs

#### Level of effort

<table>
<thead>
<tr>
<th></th>
<th># Days</th>
<th>Cost</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Team member #1</td>
<td>.. days</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Team member #2</td>
<td>.. days</td>
<td></td>
<td></td>
</tr>
<tr>
<td>......</td>
<td>.. days</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Sub-Total LOE USD ...

#### Travel/mission/other budget

<table>
<thead>
<tr>
<th></th>
<th>Cost</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Travel/mission #1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Travel/mission #2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other (describe)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Sub-Total Travel USD ...
ANNEX IV: SAMPLE PERFORMANCE-BASED FINANCING AGREEMENT

Between
THE UNITED NATIONS CAPITAL DEVELOPMENT FUND (UNCDF)

and

Recipient Institution

SAMPLE PERFORMANCE-BASED FINANCING AGREEMENT
between UNCDF and RECIPIENT INSTITUTION

The Performance-Based Agreement (hereinafter referred to as the “Agreement”) made between the United Nations 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 XXX that aims to complete an initial wave of research, analysis, mapping, recommendations, and knowledge-sharing to track and understand the XXXXXXX in the country of XXXXX. This wave of assessment is 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 this agreement.

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

<table>
<thead>
<tr>
<th>Activity</th>
<th>Deliverables</th>
<th>Start Date</th>
<th>End Date</th>
<th>Support Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>1A: xxxx</td>
<td>• xxxxx</td>
<td>XX/XX/XXXX</td>
<td>XX/XX/XXXX</td>
<td>• xxxxx</td>
</tr>
<tr>
<td></td>
<td>• xxxxx</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• xxxxx</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• xxxxx</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• xxx*</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

"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 to 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.

<table>
<thead>
<tr>
<th>Payment/Likely Date</th>
<th>Amount (in USD)</th>
<th>Key Results/Milestones to be Achieved</th>
<th>Disbursement Conditions</th>
</tr>
</thead>
<tbody>
<tr>
<td>XX/XX/XXXX</td>
<td>XXXX</td>
<td>XX% upon signature of grant agreement</td>
<td></td>
</tr>
</tbody>
</table>
### Table 1: Payment/Likely Date and Amount (in USD)

<table>
<thead>
<tr>
<th>Payment/Likely Date</th>
<th>Amount (in USD)</th>
<th>Key Results/Milestones to be Achieved</th>
<th>Disbursement Conditions</th>
</tr>
</thead>
<tbody>
<tr>
<td>XX/XX/XXXX</td>
<td>XXXX</td>
<td>XX% upon completion of the following:</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>1. XXXX</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>2. XXXX</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>3. XXXXXX</td>
<td></td>
</tr>
<tr>
<td>XX/XX/XXXX</td>
<td>XXXX</td>
<td>XX% upon completion of XXXX</td>
<td></td>
</tr>
<tr>
<td>XX/XX/XXXX</td>
<td>XXXX</td>
<td>xx% upon completion of XXXX</td>
<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td>XXXX</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2.2. Disbursement Conditions shall include meeting reporting requirements.

### Table 2: Mechanism, Timing/Due Date, Scope, and Responsibility

<table>
<thead>
<tr>
<th>Mechanism</th>
<th>Timing/Due Date</th>
<th>Scope</th>
<th>Responsibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>XXXXXXX</td>
<td>XXX</td>
<td>XXXX</td>
<td>XXXX</td>
</tr>
<tr>
<td>XXXXXXX</td>
<td>XXXX</td>
<td>XXXXXXX</td>
<td>XXXXX</td>
</tr>
<tr>
<td>XXXXXXX</td>
<td>XXXX</td>
<td>XXXXXXX</td>
<td>XXXXX</td>
</tr>
</tbody>
</table>

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

### 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 the 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 for 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) US 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:** XXXXXX
- **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 (60) 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
   - For the RECIPIENT INSTITUTION: XXXXXXX

6. Copyright, Patents, and Other Proprietary Rights

6.1. UNCDF is the custodian of copyright, patents, and other proprietary rights. Except as is otherwise expressly provided in writing in the Agreement, 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 RECEPIENT INSTITUTION has developed for 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 RECEPIENT INSTITUTION acknowledges and agrees that such products, documents, and other materials constitute works made for UNCDF. In line with its public good nature, UNCDF will place all the deliverables for publication specified in the public domain so that they can and should be freely and widely used by other parties, and the RECEPIENT 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 RECEPIENT INSTITUTION: (i) that pre-existed the performance by the RECEPIENT INSTITUTION of its obligations under the Agreement; or (ii) that the RECEPIENT INSTITUTION may develop or acquire, or may have developed or acquired, independently of the performance of its obligations under the Agreement, UNCDF does not and shall not claim any ownership interest thereto, and the RECEPIENT INSTITUTION grants to 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 UNCDF, the RECEPIENT INSTITUTION shall take all necessary steps, execute all necessary documents, and generally assist in securing such proprietary rights and transferring or licensing them to 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 RECEPIENT INSTITUTION under the Agreement shall be the property of UNCDF, shall be made available for use or inspection by 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 the Name, Emblem, or Official Seal of UNCDF or the United Nations

7.1. The RECEPIENT INSTITUTION shall not advertise or otherwise make public the fact that it is a RECEPIENT INSTITUTION with UNCDF without the express written consent of UNCDF, nor shall the RECEPIENT 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 RECEPIENT 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 RECEPIENT 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 RECEPIENT 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 the RECEPIENT INSTITUTION, including specific members of the RECEPIENT INSTITUTION’s consortium, shall be acknowledged in each publication.

8. Confidential Nature of Documents and Information
Information and data that are considered proprietary by either party and that are delivered or disclosed by one party ("Discloser") to the other party ("Receiver") during the course of performance of the Agreement, and that are 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 it shall 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 as 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 UNCDF, UNDP, and UN Volunteers, as associated funds 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 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. UNCDF may disclose information to the extent as required pursuant to the Charter of the United Nations, 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 two years from termination.


9.1. This Agreement and the Annexes attached hereto shall form the entire Agreement between the 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 the RECIPIENT INSTITUTION does not produce the required results in agreed timeframes and to level of quality acceptable, UNCDF may serve notice of its intent to terminate this Agreement, 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 the RECIPIENT INSTITUTION after allowing for settling all obligations incurred up to the date of termination. Also, in the event that funds are in fact due to the RECIPIENT INSTITUTION for activities it has undertaken 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 (30) days of the request for arbitration either Party has not appointed an arbitrator, or if within fifteen (15) 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 of 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: ____________________________
Title: ____________________________
Date: ____________________________

On behalf of the RECIPIENT INSTITUTION:
Name: ____________________________
Title: ____________________________
Date: ____________________________

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