

# Tender Package — Request for Proposal (RFP)



## 1. Invitation to Tender

<b>Tender Name:</b> Digitization of Financial Services for Smallholder Farmers in the targeted localities of South Kordofan and Blue Nile States	<b>Tender No:</b> KRT-0098
<b>Location:</b> Kadugli, Aref AlShargi, Dilling and Habilla Localities in South Kordofan state and Damazin, Tadamon and Roseries localities in Blue Nile State	<b>Correspondence Language(s):</b> English
<b>Brief Summary Description of Project:</b> Establish a business relationship with Sudan's banks and/or microfinance institutions and VSLAs serving the agricultural sector to provide digital financial services to smallholder farmers in South Kordofan & Blue Nile States. Thereby, allowing for the education and enablement of smallholder farmers to access and utilize these services to improve their financial wellbeing.	

<b>Tender Package Available from:</b> (10 / March / 2022)	<b>Tender Package Pickup Location:</b> Mercy Corps Europe –Khartoum office, Eltaef Area, off Abdllah Eltayeb with Bador house No 39
<b>Deadline for Offer Submission:</b> (24/ March / 2022; 14:00)	<b>Submit Offers to:</b> Tender Package can be submitted through the following email <a href="mailto:sd-tenders@mercycorps.org">sd-tenders@mercycorps.org</a> . During the submission kindly indicate the tender number which is KRT-0098 Digital Financial Services  Hard copy can be submitted to the following location: Mercy Corps Europe –Khartoum office, Eltaef Area, off Abdllah Eltayeb with Bador house No 39

*Mercy Corps reserves the right to accept or reject any late offers*

<b>Questions and Answers (Q&amp;A)</b>	
If any, Submit Questions in writing to: <a href="mailto:sd-tenders@mercycorps.org">sd-tenders@mercycorps.org</a>	
Last Day for Questions: (14/March/ 2022; Time 1500)	Questions will be answered by: (17/March/ 2022; Time 1500)
Responses to all the questions received from potential bidders will be compiled together and uploaded to the Mercy Corps website <a href="https://www.mercycorps.org/tenders">https://www.mercycorps.org/tenders</a>	

<b>Documentation Checklist</b>	
These documents are contained within this	✓ Invitation to Tender

tender package:	✓	General Conditions for Tender
	✓	Criteria and Submittals
	✓	Price Offer Sheet
	✓	Supplier Information Form
	✓	Scope of Work/Technical Specifications
	✓	Sample Contract

## 2. General Conditions for Tender

Mercy Corps invites proposals for the goods, services and/or works described and summarized in these documents, and in accordance with procedures, conditions and contract terms presented herein. Mercy Corps reserves the right to vary the quantity of work/materials specified in the Tender Package without any changes in unit price or other terms and conditions and to accept or reject any, all, or part of submitted offers.

### 2.1 Mercy Corps' Anti-Bribery and Anti-Corruption Statement

Mercy Corps strictly prohibits:

- *Any form of bribe or kickback in relation to its activities*  
This prohibition includes any *request* from any Mercy Corps employee, consultant or agent for anything of value from any company or individual in exchange for the employee, consultant or agents taking or not taking any action related to the award of a contract or the contract once awarded. It also applies to any *offer* from any company or individual to provide anything of value to any Mercy Corps employee, consultant or agent in exchange for that person taking or not taking any action related to the award of the contract or the contract.
- *Conflicts of interests in the awarding or management of contracts*  
If a company is owned by, whether directly or indirectly, in whole or in part, any Mercy Corps employee or any person who is related to a Mercy Corps employee, the company must ensure that it and the employee disclose the relationship as part of or prior to submitting the offer.
- *The sharing or obtaining of confidential information*  
Mercy Corps prohibits its employees from sharing, and any offerors from obtaining, confidential information related to this solicitation, including information regarding Mercy Corps' price estimates, competing offerors or competing offers, etc. Any information provided to one offeror must be provided to all other offerors.
- *Collusion between/among offerors*  
Mercy Corps requires fair and open competition for this solicitation. No two (or more) companies submitting proposals can be owned or controlled by the same individual(s). Companies submitting offers cannot share prices or other offer information or take any other action intended to pre-determine which company will win the solicitation and what price will be paid.

Violations of these prohibitions, along with all evidence of such violations, should be reported to:

<http://mercycorps.org/integrityhotline>

Mercy Corps will investigate allegations fully and will take appropriate action. Any company, or individual that participates in any of the above prohibited conduct, will have its actions reported to the appropriate authorities, will be investigated fully, will have its offer rejected and/or contract terminated, and will not be eligible for future contracts with

Mercy Corps. Employees participating in such conduct will have his/her employment terminated.

Violations will also be reported to Mercy Corps' donors, who may also choose to investigate and debar or suspend companies and their owners from receiving any contract that is funded in part by the donor, whether the contract is with Mercy Corps or any other entity.

## 2.2 Tender Basis:

- All offers shall be made in accordance with these instructions, and all documents requested should be furnished, including any required (but not limited to) supplier-specific information, technical specifications, drawings, bill of quantities, and/or delivery schedule. If any requested document is not furnished, a reason should be given for its omission in an exception sheet.
- No respondent should add, omit or change any item, term or condition herein.
- If suppliers have any additional requests and conditions, these shall be stipulated in an exception sheet.
- Each offeror may make one response only.
- Each offer shall be valid for the period of [\[180 days\]](#) from its date of submission.
- All offers should indicate whether they include taxes, compulsory payments, levies and/or duties, including VAT, if applicable.
- Suppliers should ensure that financial offers are devoid of calculation errors. If errors are identified during the evaluation process, the unit price will prevail. If there is ambiguity on the unit price, the Selection Committee may decide to disqualify the offer.
- Any requests for clarifications regarding the project that are not addressed in written documents must be presented to Mercy Corps in writing. The answer to any question raised in writing by any offeror will be issued to that offeror. In some cases Mercy Corps may choose to issue clarifications to all offerors. It is a condition of this tender that no clarification shall be deemed to supersede, contradict, add to or detract from the conditions hereof, unless made in writing as an Addendum to Tender and signed by Mercy Corps or its designated representative.
- This Tender does not obligate Mercy Corps to execute a contract nor does it commit Mercy Corps to pay any costs incurred in the preparation and submission of proposals. Furthermore, Mercy Corps reserves the right to reject any and all proposals, if such action is considered to be in the best interest of Mercy Corps.

## 2.3 Supplier Eligibility

Suppliers may not apply, and will be rejected as ineligible, if they :

- Are not registered companies
- Are bankrupt or in the process of going bankrupt
- Have been convicted of illegal/corrupt activities, and/or unprofessional conduct
- Have been guilty of grave professional misconduct
- Have not fulfilled obligations related to payment of social security and taxes
- Are guilty of serious misinterpretation in supplying information

- Are in violation of the policies outlined in Mercy Corps Anti Bribery or Anti-Corruption Statement
- Supplier (or supplier’s principals) are on any list of sanctioned parties issued by; or are presently excluded or disqualified from participation in this transaction by: the United States Government or United Nations by the United States Government, the United Kingdom, the European Union, the United Nations, other national governments, or public international organizations.

Additional eligibility criteria, if applicable, are stated in section 3.2 of this tender package.

## 2.4 Response Documents

Offerors can either utilize the response documents contained in this tender package to submit their offer or they can submit an offer in their own format as long as it contains all the required documents and information specified by this tender.

## 2.5 Acceptance of Successful Response

Documentation submitted by offerors will be verified by Mercy Corps. The winning offeror will be required to sign a contract for the stated, agreed upon amount.

## 2.6 Certification Regarding Terrorism

It is Mercy Corps’ policy to comply with humanitarian principles and the laws and regulations of the United States, the European Union, the United Nations, the United Kingdom, host nations, and other applicable donors concerning transactions with or support to individuals or entities that have engaged in fraud, waste, abuse, human trafficking, corruption, or terrorist activity. These laws and regulations prohibit Mercy Corps from transacting with or providing support to any individuals or entities that are the subject of government sanctions, donor rules, or laws prohibiting transactions or support to such parties.

## 3. Criteria & Submittals

### 3.1 Contract Terms

Mercy Corps intends to issue a **Fixed Price** contract to one or several company(ies) or organization(s). The successful offeror(s) shall be required to adhere to the statement of work and terms and conditions of the resulting contract. The anticipated contract is incorporated in [Section 6](#) herein. By submitting an offer, offerors certify that they understand and agree to all of the terms and clauses contained in [Section 6](#).

### 3.2 Specific Eligibility Criteria

Eligibility criteria must be met and the corresponding supporting documents listed below under “Tender Submittals” **must** be submitted with offers. Offerors who do not submit these documents may be **disqualified** from any further technical or financial evaluation.

Eligibility Criteria:

- The offeror must be legally registered company providing digital financial services
- The offeror must have a minimum of 2 years with experience operating in Africa
- The offeror must have a functioning website and be able to demo their proposed service solution through a web-based Platform (Teams, Skype, etc.)

- Experience in deploying and implementing digital financial services for smallholder farmers located in remote rural areas
- List of prior and/or current projects to illustrate capabilities.
- Willing to contribute to the cost of establishing digital financial services to areas targeted by the SAFE program.
- Must show willingness to promote services to women
- Will pass all Mercy Corps' due diligence efforts and have a good reputation in the region

Other: Mercy Corps will also consider other factors such as:

- Institutions with demonstrated specific efforts, tools and capacity to serve women clients.
- Demonstration of creativity and technology in improving access and reducing operational costs in rural areas (digital training, produce aggregation and mobile payment platforms).

### 3.3 Tender Submittals

Documents and required information listed in tender submittals are necessary in order to support the eligibility criteria and to conduct technical evaluations of received offers (and due diligence). While absence of these documents and/or information does not denote mandatory disqualification of suppliers, the lack of these items has the potential to severely and negatively impact the technical evaluation of an offer.

#### Documents supporting the Eligibility Criteria:

- Legal Business Registration (Include but not limited to Company Establishment Certificate and Agreement including ownership list)
- Latest Tax Registration Certificate.
- Willingness and genuine interest in operating in Sudan beyond the life of the immediate project.
- Documents supporting the company's financial health. The company should be willing and able to meet part of the cost of implementing the activities since it is aimed at improving their business as well.
- The company will pass all Mercy Corps' due diligence efforts and is of good repute in the region.

#### Other: Mercy Corps will also consider other factors such as:

- Institutions which have demonstrated specific efforts, tools and capacity to serve women clients are desired.
- Demonstrate creativity and technology in improving access and reducing operational costs in rural areas.
- Offer other complimentary services that are appropriate to this clientele to allow for future scaling up of services, such as crop insurance, expanded credit products, enhanced mobile banking services to aid smallholder farmers in improving their financial wellbeing.

#### Documents to conduct the Technical Evaluation and additional Due Diligence:

- Company Profile highlighting the website, products and services that align with this objective of this tender
- A proposal explaining the approach of the company and how they expect to implement each activity mentioned in and to meet the objective of the SOW. The company can include additional activities which it deems necessary for fulfilling the objective
- A clear work plan outlining the timeframe for different activities and the correlations between them
- List of similar projects implemented that target smallholder farmers with innovative services, and note any specific efforts targeting females.
- Minimum 2 references from previous projects, including contact information
- Key personnel CVs, 2 page maximum per person

- Any additional documentation demonstrating ability to engage and increase female participation of smallholder farmers would be considered an asset.

## Price Offer:

The Price offer is used to determine which offer represents the best value and serves as a basis of negotiation before award of a contract. As a Fixed-Price contract, the price of the contract to be awarded will be an all-inclusive fixed price basis, either in the form of a total fixed price or a per-unit/deliverable fixed price. No profit, fees, taxes, or additional costs can be added after contract signing. Offerors must show unit prices, quantities, and total price, and contribution from expected parties as seen below. All items must be clearly labeled and included in the total offered price. The price offer should be broken down in a detailed budget form which has been provided.

Offerors must include VAT and customs duties in their offer where applicable.

## 3.4 Currency

Offers should be submitted in: [SDG](#) or USD if the offeror has a USD account

Payments will be made in: [SDG](#) or USD if the offeror has a USD account

## 3.5 Tender Evaluation (Trade-Off Selection Method)

Based on the above submittals, a Mercy Corps Tender Committee will conduct a tender evaluation process. Mercy Corps reserves the right to accept or reject any or all proposals, and to accept the offer(s) deemed to be in the best interest of Mercy Corps. MC will not be responsible for or pay for any expenses or losses which may be incurred by any Offeror in the preparation of their tender.

Evaluations will be conducted as described in the following subsections:

### 3.5.1 Scoring Evaluation

#### *Trade-Off Method*

Mercy Corps Tender Committee will conduct a technical evaluation which will grade technical criteria on a weighted basis (each criteria is given a percentage, all together equaling 100%). Offeror's proposals should consist of all required technical submittals so a Mercy Corps committee can thoroughly evaluate the technical criteria listed herein and assign points based on the strength of a technical submission.

Award criteria shall be based on the proposal's overall "**value for money**" (quality, cost, delivery time, etc.) while taking into consideration donor and internal requirements and regulations. Each individual criteria has been assigned a weighting prior to the release of this tender based on its importance to Mercy Corps in this process.

Offeror(s) with the best score will be accepted as the winning offeror(s), assuming the price is deemed fair and reasonable and subject to the additional due diligence in [section 3.5.2](#).

When performing the Scoring Evaluation, the Mercy Corps tender committee will assign points for each criterion based on the following scale:

Point	Rationale
0	Not acceptable; has not met any part of the specified criteria
1-4	Has met only some minimum requirements and may not be acceptable
5	Acceptable
6-9	Acceptable; has met all requirements and exceeds some
10	Acceptable; has exceeded all requirements

Evaluation Criteria	Weight (%)	Possible Points (1 to 10)	Weighted Score
	(A)	(B)	(A*B)
Corporate website (This a technology-based project therefore company's technology prowess should be evident from their website.)		5	
Company Profile		5	
Service demonstration of product/service offering (Teams, Skype, etc.)		15	
Must be engaged in providing digital financial services to farmers in Africa for a minimum of 2 years with proven ability to deploy services in remote rural areas		20	
Company experience: Evidence of any previous work carried out for other donor-funded and/or international organizations, Demonstrated experience through references from previous work projects		15	
Willing to contribute to the cost of providing digital financial services to areas to the targeted localities		10	
Demonstrated willingness to employ additional strategies to promote women's access to the service.		10	
Price/Cost		10	
Ability to deliver within stated time frame		10	
<b>TOTAL POSSIBLE SCORE:</b>	<b>100%</b>		

### 3.5.2 Additional Due Diligence

Upon completion of both the technical and financial evaluations Mercy Corps may choose to engage in additional due diligence processes with a particular supplier or supplier(s). The purpose of these processes is to ensure that Mercy

Corps engages with reputable, ethical, responsible Suppliers with solid financials and the ability to fulfill the contract. Additional due diligence may take the form of the following processes (though it is not limited to):

- Enhanced Reference Checks
- Other appropriate documented method giving Mercy Corps increased confidence in the supplier's ability to perform

## 4. Offer Form

**Offerors must submit their own independent offer including at least (but not limited to):**

- All documents requested in the "Eligibility Criteria" section of this Tender Package
- All documents requested in the "Tender Submittals" section of this Tender Package
- All information listed in the "Documents Comprising the Proposal" section below

**All offers must be duly signed (including position and full name of the signer) and stamped, with the date of completion.**

### *Documents Comprising the Proposal*

The following information must be included in the offer of any potential offeror:

- Cover Letter** explaining interest to be a contracted vendor or supplier, and the details of the Proposal. The content of the cover letter shall include the following information:
  - A detailed specification of the offered goods, services and/or works (Proposal)
  - Warranty (if necessary and appropriate)
  - Delivery time
  - Price validity date (for this purpose and as stated on the advertisement, quote given shall remain unchanged for 180 working days)
- A Price Offer detailing the unit price only, using the **Price Offer Sheet** template provided in [section 7](#)
- Completed and signed Mercy Corps **Supplier Information Form** (template provided in [section 7](#))
- Other important documents offeror feels need to be attached to support their proposal

The original proposal shall be signed by the offeror or a person or persons duly authorized to bind the offeror to the contract. Financial offer pages of the proposal shall be initialed by the person or persons signing the proposal and stamped with the company seal.

Any interlineations, erasures, or overwriting shall be valid only if they are initialed by the person or persons signing the proposal.

## 5. Scope of Work/Technical Specifications

### 5.1

#### Scope of Work for Call for Proposal

#### PROVISION OF DIGITAL FINANCIAL SERVICES TO SMALLHOLDER FARMERS IN SOUTH KORDOFAN AND BLUE NILE STATES, SUDAN

**Lot 1: Pilot and Scale up digital savings mechanisms for saving groups**

**Lot 2: Digitize bank financial services in banks and MFIs to better serve small holder farmers.**

**Companies can apply for one or both lots depending on their capacity and experience**

**SOW Objective:** Establish a business relationship with Sudan's banks and/or microfinance institutions and VSLAs serving the agricultural sector to provide digital financial services to smallholder farmers in South Kordofan State. Thereby, allowing for the education and enablement of smallholder farmers to access and utilize these services to improve their financial wellbeing.

**Key Activities:** Enter into an agreement with the selected bank and/or microfinance institution and VSLAs to implement and then provide digital financial services in the Arabic language to smallholder farmers in South Kordofan state. It is envisioned this would be via an application available on mobile devices (phones and tablets) and likely deployed by the use of agents in field offices.

This includes but is not limited to the following services. It should be noted that these basic services are necessary before the expansion of other complimentary services such as e-vouchers or agricultural crop insurance for example, can be implemented and adopted:

1. Remote opening of savings accounts through digitally enabled systems. Done where the farmers live, eliminating the need for them to travel to the physical location of the bank or microfinance institute.
2. Remote loan (credit) applications on mobile devices: Tailored to smallholder farmers, easy to access, easy to understand and quick to complete. No complicated long forms.
3. Digitisation of record-keeping in VSLAs to ensure the process of record-keeping is quicker, simpler and more accurate, and can be used to facilitate linkages to formal financial institutions
4. Service solutions training; specifically how to use the mobile applications.
5. Financial literacy training and on how digital services benefit smallholder farmers to build trust and adoption on use of new service solutions.
  - a. Reduced travel time, reduced time for VSLAs to manually enter and maintain paper records.
  - b. Improved security and reduced vulnerability by not storing cash in their homes.

**Targeted localities in South Kordofan State:** Kadugli, Aref AISHargi, Dilling and Habilla Localities.

Mercy Corps is seeking to contract a minimum one, preferably two digital financial services providers with an existing mobile application that has demonstrable success in the agricultural sector with smallholder farmers and particularly with female smallholder farmers. While the ultimate aim of this partnership is to provide access to digital financial services to smallholder farmers in South Kordofan state, it is acknowledged that these services to our knowledge do not presently exist in Sudan. Therefore, the successful RFP respondents must, through an agreement reached directly by them with the selected bank or microfinance institution and the VSLAs, bring about the creation and implementation of the needed services.

Mercy Corps is aware that the digital financial services providers have differing business models and thus, this SOW serves as a guide of services required for this call for proposal. **It is understood that certain digital financial service providers may have solutions only applicable to banks or microfinance institutes while others may focus on VSLAs.** Mercy Corps will assess the appropriateness of the customized activities to achieving the program targeted goal against proposals that will apply for this purpose.

The applicants should be prepared to contribute at least 30% of the proposal budget; the higher the contribution, the higher the chance of selection.

## 6. Background:

Mercy Corps, in partnership with the Adventist Development and Relief Agency (ADRA), is implementing a SIDA-funded program called 'Strengthening Agricultural Markets and Food Security (SAFE) in South Kordofan and Blue Nile states.

Mercy Corps is a leading global organization powered by the belief that a better world is possible. In disaster, in hardship, in more than 40 countries around the world, we partner to put bold solutions into action — helping people triumph over adversity and build stronger communities from within. Now, and for the future.

ADRA is the global humanitarian organization of the Seventh-day Adventist Church. Through an international network, ADRA delivers relief and development assistance to individuals in more than 130 countries—regardless of their ethnicity, political affiliation, or religious association. By partnering with communities, organizations, and governments, ADRA is able to improve the quality of life of millions through 9 impact areas.

## 7. Purpose / Project Description:

The SAFE program's overall goal is to reduce vulnerability and increase income and food security of smallholder farmers in South Kordofan State.

This program is being implemented through an approach which seeks to improve the way financial institutions and financial services providers serving the agricultural sector operate and engage with smallholder farmers. Smallholder farmers (and in particular women smallholder farmers) have been disadvantaged and often excluded by the formal financial sector. Though, not necessarily intentional, ease of access to financial products and services has been an impediment to smallholder farmers, limiting their ability to improve their financial wellbeing. Providing digital financial services to smallholder farmers has proven success in other African countries by removing access barriers, bettering financial literacy, cultivating gender and social inclusion, and increasing income and food security.

Digital financial services once established have the ability to scale both in terms of geographic reach and complimentary services. In doing so, supporting and facilitating the long-term development of the agricultural market systems which will bring more benefit to all parties involved in the system.

The program will seek service contracts with matching contributions from the digital financial services provider/s (those establishing the services with banks and/or microfinance institutions and VSLAs).

Specifically, the program aims to achieve the following objectives:

**Objective 1:** Find and secure an agreement with a minimum of one bank or microfinance institution willing to offer digital financial services in South Kordofan state and Blue Nile State to smallholder farmers.

**Objective 2:** Implement a digital financial services application, making it available for download on mobile devices.

**Objective 3:** Work with selected financial institution/s to identify field agents to be trained who can act as project champions and points of service in the four (4) localities named in South Kordofan and three (3) localities in Blue Nile States.

**Objective 4:** Mobilize field agents to educate male and female smallholder farmers on the benefits of the application.

**Objective 5:** Between 4,000-6,000 male and female smallholder farmers and 300 savings groups accessing digital financial services, and continuing to do so once the support from SAFE finishes.

## 8. Project Awareness Items

The vast majority of smallholder farmers in South Kordofan and Blue Nile state have mobile phones, at least one per household. However, many of these devices are basic and older technology. The digital financial services application must be able to function on older devices. Smartphones due to cost are not widely possessed by this target group.

The literacy level (ability to read and write) varies between smallholder farmers and within this group, between male and female smallholder farmers. It is important that digital financial services be available widely and not exclude individuals based on their literacy level.

## 9. Proposed activities to be taken into consideration by the digital financial services applicants during its performance

## 1. Pilot and Scale up digital savings mechanisms for saving groups

**Note:** *This activity can be implemented by any digital service provider which specializes in digitalisation of manual processes employed by savings groups such as VSLAs. The objective is to promote a safe, effective and efficient informal financial services for people using savings groups*

- 1.1 Select 5 willing VSLAs in each of the two states to pilot the digital solution
- 1.2 Document existing record-keeping practices being used and replicate them in the digital solution.
- 1.3 Identify and train the solution champion from within the pilot community. (May be the current leader of the VSLA who records all the transactions)
- 1.4 Train and educate the VSLA community champion and participants on the solution
- 1.5 Equip solution champions with the tools needed to have the solution be operational
- 1.6 Support the solution with regular visits (at least once in two weeks)
- 1.7 Provide Mercy Corps with access to the data at group and individual level through an MIS / portal
- 1.8 Monitor and provide reporting on the progress and impact (e.g.time saved/hours, record keeping, level of savings, ease of reporting, testimonials)
- 1.9 Conduct the pilot study with 5 VSLAs in each state. Document lessons learned and challenges encountered particularly around VSLA adoption and use, and impact on existing processes and group dynamics.
- 1.10 Upon successful completion of the pilot and approval by Mercy Corps, replicate success by introducing to other 290 VSLAs or other types of savings groups
- 1.11 Promote success by radio interviews, announcements community recognition platforms
- 1.12 Create digital audio-based financial literacy in the VSLA access portal to improve farmers knowledge on financial literacy topics such as personal and family financial management, savings, loans, investments, insurance, planning for lean times, making payments and financial services providers and existing services

## 2. Digitize bank financial services in banks and MFIs to better serve small holder farmers.

**Note:** *This activity can be implemented by any digital service provider which specializes in digitalisation of manual processes employed by banks and MFIs. The objective is to promote ease and effectiveness of processes for rural areas*

- 2.1 Identify 1 bank or microfinance institution in South Kordofan state to pilot the digital solution aimed at improving access for smallholder farmers
- 2.2 Document existing paper and manual practices being used by banks and MFIs and migrate them to the digital solution. (Mockup input forms- such as account opening, loans application, loans appraisal etc.;, digital flow of information, etc.,)
- 2.3 Pilot the digital solution with up to 100 farmers to test the digital account opening and loan application service.

2.4 Document lessons learned and challenges encountered and make changes to the solution as required

2.5 Scale up the solution to work with up to 2 banks and 2 microfinance institutions, including the training of about 80 service point agents /product sales agents/product facilitators to provide the service to farmers..

2.6 Equip these agents with the tools needed to have the solution be operational in rural areas

2.7 Support the financial institutions to ensure that farmers have to access their savings accounts and can manage their loan disbursements and repayments

2.8 Promote success by radio interviews, announcements community recognition platforms

2.9 Support the solution with monthly visits to each regular visits

2.10 Monitor, adjust the digital solutions to make the solution more friendly and provide reporting on the progress and impact (e.g.time saved/hours, record keeping, level of savings, ease of reporting, testimonials)

2.11 Document lessons learned and challenges encountered

### 3. **Expected Outputs from the proposal**

- 1) Basic digital financial products and services established and implemented within saving groups in Blue Nile and South Kordofan States
  - 1.1. Digitized processes in saving groups piloted in 5 saving groups
  - 1.2. Five (5) digital solution champions trained and supported to promote digital solutions among savings groups in rural areas.
  - 1.3. Thirty (30) support sessions provided to saving groups implementing digital solutions
  - 1.4. Two (2) radio talk shows and 60 radio adverts run on radio to promote digital products among saving groups
  - 1.5. Appropriate digital financial literacy content create and hosted in the VSLA digital portal
  - 1.6 Report and graphics detailing progress over project period
  
- 2) Increased uptake of financial services from banks and MFIs among smallholder farmers
  - 2.1 Manual forms and processes digitized to ease access and use by rural communities in up to 2 banks and MFIs
  - 2.2 Up to 80 digital financial service agents active in provision of digital financial services in rural areas
  - 2.3 Two (2) radio talk shows and 60 radio adverts run on radio to promote digital products among saving groups
  - 2.4. Report and graphics detailing progress over project period

## 6. Sample Contract

This is the anticipated contract. However, if required, additional terms and conditions may be added by Mercy Corps in

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the final contract.

[Insert Sample Contract]

## 7. Attachments to the Tender Package

Attachment 1 -Supplier Information Form template

Attachment 2 -Price Offer Sheet template

Description	Unit	Quantity	Unit cost	Total cost
<b>1. Pilot and Scale up digital savings mechanisms for saving groups</b>				
1.1 Select 5 willing VSLAs in each of the two states to pilot the digital solution	Villages	5		
1.2 Document existing savings and loan manual practices being used and migrate them to the digital solution	Trips	10		
1.3 Identify and train the solution champion from within the pilot community	Champions	5		
1.4 Train and educate the VSLA community champion and participants on the solution	2 Hr trainings	5		
1.5 Equip them with the tools needed to have the solution be operational	Set of tools	5		
1.6 Support the solution with regular visits (at least once in two weeks)	Support visits	15		
1.7 Replicate success by introducing to other 290 VSLAs or other types of savings groups	Groups	290		
1.8 Promote success by 2 radio interviews, 60 announcements community recognition platforms	Adverts	60		

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1.9 Create digital audio-based financial literacy in the VSLA access portal to improve farmers knowledge on financial literacy topic	curricula r	1		
<i>Other additional activities which the company deems critical for success of this intervention can be included below</i>				
<b>2. Digitize bank financial services in banks and MFIs to better serve small holder farmers.</b>				
2.1 Identify up to 2 banks and 2 microfinance institutions in each of the two states to pilot the digital solutions aimed at improving access for smallholder farmers		4		
2.2 Document existing paper and manual practices being used by banks and MFIs and migrate them to the digital solution.	banks	4		
2.3 Work with the banks and MFIs to train a total of about 80 service point agents /product sales agents/product facilitators	Agents	80		
2.4 Equip about 80 agents with the tools needed to have the solution be operational in rural areas	Digital set	80		
2.5 Promote success by 2 radio interviews, 60 announcements community recognition platforms	adverts	60		
2.6 Support the solution with monthly visits to each regular visits	round trips	80		
<i>Other additional activities which the company deems critical for success of this intervention can be included below</i>				

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<b>Grand Total</b>				