



Digital Frontiers Request for Application (RFA)

RFA No.	2020-09
Issue Date	September 29, 2020
Title	Kirana for Women
Issuing Office & Email	Digital Frontiers c/o DAI DigitalFrontiers@dai.com
Deadline for Receipt of Questions	October 8, 2020 5pm EST, to DigitalFrontiers@dai.com
Deadline for Receipt of Applications	October 20, 2020 5pm EST, to DigitalFrontiers@dai.com
Point of Contact	DigitalFrontiers@dai.com
Anticipated Award Type	Standard Grant

The purpose of this Request for Applications (RFA) is to solicit applications for funding. DAI through the United States Agency for International Development (USAID), is seeking applications from organizations working to improve the gender equality and economic empowerment of women across India for the **Kirana for Women** program. Kirana for Women will support women owned-and-operated retail shops (kiranas) across India to a) increase revenue streams, b) expand financial inclusion and digital payment adoption, and c) empower women's decision-making through business development and digital literacy training. Please refer to the Program Description for a complete statement of goals and expected results.

Kirana for Women is a program launched by USAID and Mastercard under the Women's Global Development and Prosperity (W-GDP) initiative. Implemented through the Digital Frontiers mechanism by DAI, Digital Frontiers works closely with USAID, the private sector, and international and local development organizations to identify successful and sustainable digital approaches and scale their impact globally.

Subject to the availability of funds, Digital Frontiers anticipates awarding approximately one grant to one organization up to a maximum amount of US \$550,000 – \$650,000. The expected duration of DAI support or the period of performance is 21 months.

Applications must be received via email to DigitalFrontiers@dai.com. Any questions concerning this RFA should be submitted in writing to the same email address.

Award will be made to the responsible applicant(s) whose application(s) offers the best value and meets the eligibility requirements.

Issuance of this RFA does not constitute an award commitment on the part of DAI, nor does it commit DAI to pay for costs incurred in the preparation and submission of an application. Further, DAI reserves the right to reject any or all applications received. Applications are submitted at the risk of the applicant. All preparation and submission costs are at the applicant's expense. DAI reserves the right to fund any or none of the applications submitted.

Thank you for your interest in Digital Frontiers activities!

WARNING: Prospective Applicants who have received this document from a source other than the DigitalFrontiers@dai.com email address, should immediately contact DigitalFrontiers@dai.com and provide their name and email address in order that amendments to the RFA or other communications can be sent directly to them. Any prospective Applicant who fails to contact DigitalFrontiers@dai.com assumes complete responsibility in the event that they do not receive communications prior to the closing date. Any amendments to this RFA, questions and answers, or other communications will be issued from DigitalFrontiers@dai.com.

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Section A – Grant Application Instructions

A. Completion and submission of applications

Eligibility Requirements

- Applicants must be registered US or non-US organizations regardless of type (for example: for profit, not-for-profit, civic groups and others)
- For-profit Applicants must be willing to forego profit per 2 CFR 700.13
- The following are not eligible:
 - Government entities
 - Individuals
- Applications must be submitted in English

Responsibility Determination

Digital Frontiers will not enter into a grant agreement with an Applicant prior to ensuring Applicant responsibility. Required documentation includes:

- Evidence of legal documentation or licenses to operate in your country of registration
- Confirmation that products or services used in the performance of the grant are not from a Prohibited Country (explained in Section C)
- Evidence of a Data Universal Numbering System (DUNS) number, CAGE/NCAGE code, and proof of registration with the System for Award Management (SAM) (explained in Annex 5). Evidence of these items are not required to submit an application, but must be provided if selected for a grant award
- Documentation that the Applicant can comply with the award conditions, has a satisfactory record of integrity and business ethics, and has the required financial capacity (explained in Annex 4)

Deadlines

Applications must be received via email to DigitalFrontiers@dai.com by October 20, 2020 at 5pm EST. Please include the RFA number (2020-09) in the subject line of the email.

Requests for clarification or additional information must be submitted in writing via email to DigitalFrontiers@dai.com by October 8, 2020 at 5pm EST. No questions will be answered by phone. Any verbal information received from a DAI or Digital Frontiers employee or other entity shall not be considered as an official response to any question regarding this RFA. Copies of questions and responses will be distributed via email to all prospective bidders who are on record as having received this RFA after the submission date specified in the Synopsis above.

Late Applications

All applications received by the deadline will be reviewed for responsiveness and programmatic merit according to the specifications outlined in these guidelines and the application format. Section C addresses the evaluation procedures for the applications. Applications which are submitted late or are incomplete run the risk of not being considered in the review process.

B. Preparation Instructions – Technical Application

- Technical Applications must include:
 - Narrative technical application (7-10 pages)
 - Monitoring and Evaluation Plan
 - Past performance matrix (Annex 6)
 - Project Workplan
 - CVs of project team members (maximum 3 pages each)

Page Limitation: Applications should be specific, complete, presented concisely and shall not exceed 10 pages (exclusive of annexes).

Narrative technical applications (7-10 pages) must include the following elements:

1. **Project Description:** The applicant must provide a detailed description of the project, specifying its goal, activities and results. Please organize the project description according to the sections presented in Annex 8. The project description should include:
 - a. Applicant's understanding of the underlying challenge
 - b. Applicant's approach to selecting and engaging target groups
 - c. Applicant's approach to building capacity and empowering female kirana owners and operators
 - d. Applicant's approach to linking the activity with the Badi Dukaan credit access program (explained in detail in Section D)
 - e. Estimated number of women who will be engaged in the program and estimated percentage of those women who will be able to achieve the registration and income requirements to qualify for the Badi Dukaan credit program by the end of the program. The registration and income requirements are: the business has formal business documentation, such as Udyog Aadhar, trade license, etc. and demonstrated revenue of approximately 100,000 INR/month
 - f. Applicant's capacity to provide communications inputs as described in the Program Description
2. **Sustainability:** The applicant should describe how the project or its benefits will continue after grant funding ends.
3. **Personnel Plan.** The applicant should include roles and responsibilities for each proposed team member, including how team members will work together to achieve project goals
4. **Organizational Capability:** Each application shall include information that demonstrates the applicant's expertise and ability to meet or exceed the goals of this program.

Annexes to Narrative Technical Application include:

1. **Workplan:** A high-level workplan including anticipated milestones and timeline
2. **CVs:** Applicants should provide curriculum vitae (max 3 pages each) that demonstrate personnel's ability to perform the duties outlined in the Program Description and in accordance with the evaluation factors found herein. DAI will evaluate the CV to determine the individual's knowledge, skills and abilities
3. **Monitoring and Evaluation plan (Results and Benchmarks):** The applicant should define, to the maximum extent possible at the application stage, results and benchmarks for monitoring the performance towards attainment of program objectives. Outcomes may include but are not limited to the following:
 - a. Demonstrated increase in individual business acumen through skill acquisition
 - b. Demonstrated improvement of individual digital financial literacy
 - c. Demonstrated increase in formal business ownership
 - d. Demonstrated profit, revenues, or market share increase in business

- e. Demonstrated increase in access to resources to grow business
 - f. Demonstrated increase in individual financial resilience
 - g. Demonstrated increase in income to improve individual quality of life and economic opportunities
4. **Past Performance Matrix:** (Template in Annex 6). The matrix should include a list of at least three (3) recent similar projects. The information shall include the legal name and address of the donor organization for which services were performed, a description of work performed, the duration of the work and the value of the grant, and a current contact phone number of a responsible and knowledgeable representative of the organization. This information may be used for validation of experience or reference checks.

C. Preparation Instructions – Cost Application

- Cost Applications must include:
 - Projected Grant Budget (Annex 3)
 - Budget Narrative (Annex 3)
 - Completed Financial Capability Questionnaire (Annex 4)
 - NICRA or Audited Financial Statements
 - Registration or Incorporation Documents
 - Personnel, finance, and procurement manuals
1. **Completed Budget.** All budget lines must be clearly linked to specific project activities. See attached Annex 3 for the budget template. Supporting information shall be provided, as necessary, in sufficient detail to allow a complete analysis of each line item cost.
2. **Budget Narrative.** The budget must have an accompanying budget narrative and justification that provides in detail the estimated costs for implementation of activities listed in the technical application narrative. The combination of the cost data and narrative must be sufficient to allow a determination of whether the costs estimated are reasonable. A budget narrative template is included in Annex 3.
3. **Completed Financial Capability Questionnaire**, found in Annex X, which includes:
- a. **NICRA or (if no NICRA) Audited Financial Reports:** Copy of the applicant's most recent financial report, which has been audited by a certified public accountant or other auditor satisfactory to DAI. If no recent audit, a "Balance Sheet" and "Income Statement" for the most current and previous fiscal year.
 - b. **Incorporation Papers or Certificate of Registration and Statute**

Section B. Selection Process

All applications that meet the application requirements will be reviewed by the review panel.

The applications will be evaluated according to the evaluation criteria set forth below. To the extent necessary (if award is not made based on initial applications), negotiations may be conducted with each applicant whose application, after discussion and negotiation, has a reasonable chance of being selected for award. **Award will be made to responsible applicants whose applications offer the best value.**

Awards will be made based on the ranking of applications by the review panel according to the evaluation criteria and scoring system identified below:

Evaluation Criteria	Evaluation Sub-criteria	Maximum Points
Technical Approach	1. Narrative technical application addresses desired outcomes of Program Description and incorporates required elements found above	40 points
Personnel plan and qualifications	1. Personnel plan demonstrates the skills needed to achieve project outcomes 2. CVs of key named personnel indicate qualifications needed to accomplish proposed project	40 points
Past Performance Examples	1. At least 3 past relevant project examples in past performance matrix demonstrating capabilities in line with SOW and qualifications	20 points
Total Points		100 points

Section C. Special Grant Requirements

The applicant shall bear in mind the following special requirements for any grants awarded in response to this RFA:

US Government Registrations

There are mandatory requirements for grantees to obtain the following items/registration before a grant can be awarded. Without registering in the required databases, DAI cannot deem an Applicant to be “responsible” to conduct business with and therefore, DAI will not enter into an agreement with any such organization. The award of a grant resulting from this RFA is contingent upon the winner providing a Data Universal Numbering System (DUNS) number, a Commercial and Government Entity/NATO Commercial and Government Entity) CAGE/NCAGE code, and proof of registration in the System for Award Management (SAM) system.

Applicants must obtain the following before award:

- i. DUNS Number
- ii. Registration with SAM.gov
- iii. CAGE/NCAGE

If needed, instructions for obtaining a DUNS number, SAM registration, or a CAGE/NCAGE will be provided separately.

Prohibited Countries: Prohibited countries are countries that the US Government does not do business with, previously referred to as foreign policy restricted countries. The Applicant may not procure goods or services from the Office of Foreign Assets Control (OFAC) comprehensive sanctioned countries: Cuba, Iran, North Korea, Sudan, and Syria. By submitting an application in response to this RFA, the Applicant certifies that proposed equipment will not be procured from vendors located in one the OFAC prohibited countries above, nor will the origin of any of the parts be from a prohibited country.

Prohibition on Contracting for Certain Telecommunications and Video Surveillance Services or Equipment – Applicants warrant that all services and products included in their application are compliant with the restrictions contained in 2 CFR 200.216. Grant funds cannot be used to procure or obtain equipment, services, or systems that use covered telecommunications equipment or services as a substantial or essential component of any system, or as critical technology as part of any system. As described in Public Law 115-232, section 889, covered telecommunications equipment is

telecommunications equipment produced by Huawei Technologies Company or ZTE Corporation (or any subsidiary or affiliate of such entities).

Full text of this restriction may be accessed here: https://www.ecfr.gov/cgi-bin/text-idx?SID=e3052be29eb6a936bcf083bf38cacd7d&mc=true&node=se2.1.200_1216&rqn=div8

Separate Account: A separate account must be established to house all funds provided under the grant, as well as all interest income.

Permitted Uses of Program Income: The Grantee will inform DAI of any program income generated under the grant and agrees to follow USAID's disposition requirements for such program income, which is in accordance with 2 CFR 200 Subpart D. Program income earned under this agreement shall be applied and used in the following descending order:

1. Added to funds committed by USAID and the recipient to the project or program, and used to further eligible project or program objectives;
2. Used to finance the non-Federal share of the project or program; and
3. Deducted from the total project or program allowable cost in determining the net allowable costs on which the federal share of costs is based.

If the terms and conditions of the award do not specify how program income is to be used, then number 2) shall apply automatically. Grantees who are commercial organizations may not apply Option 1) to their program income.

Use of Funds: Funds provided under any grant awarded shall be used exclusively for grant purposes. Diversion of grant funds to other uses will result in cancellation of award and retrieval of funds disbursed to the grant recipient.

Reporting Procedures: A description of reporting requirements will be included in the Grant Agreements.

Project Monitoring: DAI staff will monitor projects in terms of both programmatic and financial aspects. Grant recipients will be expected to facilitate monitoring by making relevant information available to DAI staff.

Restrictions: The Grant Funds provided under the terms of this Agreement shall not be used to finance any of the following:

- Goods or services which are to be used primarily to meet military requirements or to support police or other law enforcement activities,
- Surveillance equipment,
- Equipment, research and/or services related to involuntary sterilization or the performance of abortion as a method of family planning,
- Gambling equipment, supplies for gambling facilities or any hotels, casinos or accommodations in which gambling facilities are or are planned to be located,
- Activities which significantly degrade national parks or similar protected areas or introduce exotic plants or animals into such areas, or
- Establishment or development of any export processing zone or designated area where the labor, environmental, tax, tariff, and/or safety laws of the country in which such activity takes place would not apply.
- Pharmaceuticals,
- Pesticides,
- Logging equipment,
- Luxury goods (including alcoholic beverages and jewelry),

- Establishing or expanding any enterprise that will export raw materials that are likely to be in surplus in world markets at the time such production becomes effective and that are likely to cause substantial injury to U.S. producers,
- Activities which would result in the loss of forest lands due to livestock rearing, road construction or maintenance, colonization of forest lands or construction of dams or other water control structures,
- Activities which are likely to have a significant adverse effect on the environment, including any of the following (to the extent such activities are likely to have a significant adverse impact on the environment):
- Activities which may lead to degrading the quality or renewability of natural resources;
- Activities which may lead to degrading the presence or health of threatened ecosystems or biodiversity;
- Activities which may lead to degrading long-term viability of agricultural or forestry production (including through use of pesticides);
- Activities which may lead to degrading community and social systems, including potable water supply, land administration, community health and well-being or social harmony.
- Activities which are likely to involve the loss of jobs in the United States due to the relocation or expansion outside of the United States of an enterprise located in the United States, or
- Activities which the Grantee is aware are reasonably likely to contribute to the violation of internationally or locally recognized rights of workers,
- Activities to support the production of agricultural commodities for export from Malawi when such commodities would directly compete with exports of similar United States agricultural commodities to third countries and have a significant impact on United States exporters.

Pursuant to 2 CFR 700.13, it is USAID policy not to award profit under assistance instruments such as grant awards. However, all reasonable, allocable, and allowable expenses, both direct and indirect, which are related to the grant program and are in accordance with applicable cost standards (2 CFR 200 Subpart D, OMB Circular A-122 for non-profit organization, OMB Circular A-21 for universities, and the Federal Acquisition Regulation (FAR) Part 31 for-profit organizations), may be paid under the grant.

For non-US organizations, the Standard Provisions for Non-US Nongovernmental Recipients will apply. For US organizations, 2 CFR 200 Subpart D, OMB Circulars (<http://www.whitehouse.gov/omb/circulars/a122/a122.html>), and the Standard Provisions for U.S. Nongovernmental Recipients will apply. Please see Annex 1 for Standard Provisions.

<p>DAI and USAID reserve the right to fund any or none of the applications received</p>
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Signing of Grant Agreements

Upon USAID concurrence of the applicant, a Grant Agreement will be prepared. After DAI and the successful applicant have signed the Grant Agreement, all reporting and contractual obligations will be explained to the grant recipients.

Section D. Program Description

Kirana for Women

Digital Frontiers is a \$74.4 million buy-in mechanism available to USAID Bureaus and Missions from 2017-2022. DAI implements the Digital Frontiers project, which works closely with USAID's Global Development Lab (GDL), the Center for Digital Development (CDD), USAID Missions, the private sector, and international and local development organizations to identify successful and sustainable digital development approaches and scale their impact globally. Under the Women's Global Development and Prosperity (W-GDP) initiative, USAID has partnered with Mastercard to implement Kirana for Women with Digital Frontiers and an India-based partner.

OBJECTIVE

The United States Agency for International Development (USAID) and Mastercard are seeking an organization working to improve the gender equality and economic empowerment of women across India. This new program, **Kirana for Women**, will support women owned-and-operated retail shops (kiranas) across India to a) increase revenue streams, b) expand financial inclusion and digital payment adoption, and c) empower women's decision-making through business development and digital literacy training. This program also seeks to increase credit access for women shop owners through Badi Dukaan, a parallel partnership program between Mastercard, HDFC Bank, and Unilever.

MASTERCARD'S BADI DUKAAN PROGRAM

Mastercard's Badi Dukaan Program seeks to grow the revenue of two million kirana stores by providing access to supplier credit through a Mastercard digital technology solution. Today, kirana shopkeepers face constraints to growth because they do not have reliable access to formal working capital and struggle with the changing dynamics of the Indian marketplace, including but not limited to: increased competition from big box stores and branded retailers, growing proportion of online purchases, changing consumer demands as the Indian middle class expands, and now consumer preference to avoid cash handling as a means to reduce COVID transmission. To remain competitive, kirana shops – the backbone of neighborhoods large and small – need access to affordable, uncollateralized credit to diversify their inventory, keep shelves full, and capture cost savings from bulk purchases.

Together with partners Hindustan Unilever (HUL) and HDFC, Mastercard is leading Badi Dukaan – a pilot with 6,000 neighborhood shops to provide seamless access to digital credit for inventory purchases. Badi Dukaan is an early version of the Mastercard Credit Platform, which will enable fast moving consumer good (FMCG) companies to offer formal credit products to their customers. The benefit of the Mastercard Credit Platform is that the innovative use of FMCG data mitigates banks' hesitancy to make uncollateralized, affordable credit available to small stores. Through participation on the Mastercard Credit Platform, small neighborhood shops will both have the capital to expand their businesses but also establish credit histories, which further unlock access to tailored financial services. Additionally, the Mastercard Center for Inclusive Growth will provide digital and in-person training to kirana owners to position them to optimize the benefits of working capital and mitigate borrowing risk.

KIRANA FOR WOMEN

Today in India, over 90% of Badi Dukaan-eligible kirana shops are owned by men. To proactively address this gender imbalance, Mastercard has partnered with USAID and Digital Frontiers to launch **Kirana for Women**. **Kirana for Women** is a business

development and digital literacy training program supporting women entrepreneurs to formalize and grow business operations, increase knowledge of and use of digital payments, develop credit history through digitized transactions, and strengthen business management skills. This program aims to help women participants to gain access to the Mastercard Credit Platform, providing access to affordable credit and training to further propel their success.

In the coming decade, India will have the largest working-age population in the world, but women's workforce participation has stagnated. The restrictive social barriers and low female participation in the labor force result in forgone economic growth, as cited by the International Monetary Fund. Additionally, women entrepreneurship lags behind men. The Reserve Bank of India noted that less than 6% of all start-ups are created by women-only founders, compared to 55% by men-only founders. India currently boasts 58.5 million registered businesses, of which less than 14 percent are women-owned¹. The retail segment of registered businesses represents 16 million businesses, of which only 9 percent are women-owned, despite the fact that a disproportionate of women manage store operations. Kirana for Women, in coordination with Badi Dukaan, seeks to counteract the gender imbalance and support working women to assume greater positions of leadership and decision-making in family run businesses and to help women-led businesses to succeed.

This RFA seeks an organization to develop and launch a business development and digital literacy training curriculum customized for female kirana shop owners based in northern India, targeting female entrepreneurs operating shops in Varanasi, Lucknow, and Kanpur. This training program seeks to develop retail management skills, improve the uptake of digital financial services, and formalize kirana shop ownership in order to increase eligibility to Mastercard's Badi Dukaan credit access program.

PROGRAM BENEFICIARIES

Women who are the ideal focus of this program include three segments:

Segment 1: Women-owned kiranas with established customer bases and some revenue/profit. These business owners need support to institute business acumen practices (i.e. formal business registration, marketing and customer loyalty, connections to distributors, digital adoption, and improved operational efficiencies). These practices combined with specific support to build women's confidence and voice will lead women-owned kiranas to grow to a stage where they qualify for the credit access program Badi Dukaan

Segment 2: Women-owned kiranas that are very small, informal shops/vendors, such as the shakti model. These entrepreneurs need support to access government credit programs, basic business practices such as inventory management, bookkeeping, and pricing. These practices along with support to encourage women's empowerment will grow these microentrepreneurs

Segment 3: Women-operated kiranas where a woman/women largely manages the day-to-day business operations, even if she is not the official owner of the business. This is an opportunity to build her business management skills and cultivate a strong voice in business decision-making; setting a path for her to gain partial or sole ownership of the kirana and also access to the Badi Dukaan program

Women are the focused beneficiaries of this activity, but Applicants are encouraged to engage other target populations within the kirana business community for their intervention. For example, engaging men, family members, or other community leaders

¹ 6th Economic Census, 2013-14, Ministry of Statistics and Program Implementation, Government of India

may be important if, for example, established social norms are a major barrier to women owning, benefiting from, or making decisions for a kirana.

ANTICIPATED PROGRAM ACTIVITIES

This activity will aim to help build the capacity of women who own or operate kiranas in the following areas:

- Build financial and digital literacy skills on topics such as banking, digital payments, saving, credit, insurance, and more
- Grow business revenue through customer acquisition and retention, product diversification, etc.
- Improve basic business management skills including inventory management, accounting, budget management, formalization of enterprises, etc
- Address cultural and other barriers to women becoming successful kirana entrepreneurs; including outreach to men, family members, and the community
- Partner with and leverage related initiatives and programs, including Mastercard programs, to maximize reach and impact

Mastercard and USAID have developed Kirana for Women as a replicable model to further expand women's economic empowerment throughout India.

Applicants should include a COVID-19 contingency plan that describes how the firm will approach implementation given the context of COVID.

PROGRAM OUTCOMES

This program anticipates that 1,500-3,000 women at different levels of entrepreneurial capacity will complete digital literacy and business development training under the Kirana for Women model, a customized curriculum for women shop owners and operators. The program will target Varanasi, Lucknow, and Kanpur over a 21 month program duration. A minimum percentage of Kirana for Women participants will be expected to have acquired formal business documentation and demonstrated revenue growth of approximately 100,000 INR/month by the end of the program, the pre-qualification threshold for Mastercard's Badi Dukaan credit access program. The awardee will be responsible for a) program execution, b) inputs to communications and marketing materials, and c) program monitoring and reporting, with Digital Frontiers, USAID, and Mastercard providing support on overall program strategy and design, marketing and communications, and coordination with Mastercard partner programs. Finalized program targets will be agreed upon by all participating partners and documented in the program's monitoring and evaluation plan after the grant is awarded.

Applicants must include the below table in their applications detailing anticipated beneficiary outcomes. "Segments" refer to the three categories listed in the above "Program Beneficiaries" section.

	Segment 1	Segment 2	Segment 3
Number of target women engaged			
% of the target women that satisfy Badi Dukaan eligibility requirements by the end of the program			

MONITORING, EVALUATION, AND LEARNING (MEL)

This activity will have a robust MEL plan that establishes baseline data on the target groups and is able to measure progress in terms of outcomes.

Realization of these outcomes will position women-owned kiranans to access the Badi Dukaan credit program. The awardee will ideally maximize the percentage of women participants achieving the business registration and income benchmarks required to qualify for the Badi Dukaan credit program (formal business documentation and demonstrated revenue growth of approximately 100,000 INR/month). A final MEL plan will be developed and approved by all program participants within 30 days of the implementing partner's start date.

COMMUNICATIONS

The grantee may be asked to provide inputs to communications materials that will be produced by USAID and Mastercard for this activity. The communications content and collateral to be produced by USAID and Mastercard may include lessons learned, videos and case studies of successes. Communications inputs requested from the grantee may involve conducting interviews, written stories of women involved in the program, program photos, and other relevant information.

GEOGRAPHIC FOCUS

The location of the kirana owners/operators is focused on Banaras/Varanasi, Lucknow and Kanpur, Uttar Pradesh. The Confederation of All Indian Traders – a partner of Mastercard – is available to provide assistance in awareness raising of the kirana for Women program among shopkeepers in the city.

ILLUSTRATIVE MAJOR PROGRAM MILESTONES

MILESTONES	TIMEFRAME
Deliver workplan	Initial draft expected within 15 days for review, with a final draft due within the first 30 days of grant start date
Deliver MEL plan	Initial draft expected within 15 days for review, with a final draft due within the first 30 days of grant start date
Identify and begin engagement with target groups of women	Formal program implementation to launch no more than 60 days after grant start date
Build capacity of women-owned and operated kiranans	Month 2 – Month 20
Quarterly reports on progress and results	Quarterly Report
Final report and results	Month 21

TIMEFRAME

The period of performance for this work is November 2020 – July 2022.

Annex 1: Mandatory Standard Provisions

Mandatory Standard Provisions for US Nongovernmental Recipients:
<http://www.usaid.gov/policy/ads/300/303maa.pdf>

And/or

Mandatory Standard Provisions for Non-US Nongovernmental Recipients:
<https://www.usaid.gov/ads/policy/300/303mab>

Annex 2: Certifications, Assurances, Other Statements of the Recipient

In accordance with ADS 303.3.8, DAI will require successful grant applicants to submit a signed copy of the following certifications and assurances, as applicable:

- 1. Assurance of Compliance with Laws and Regulations Governing Non-Discrimination in Federally Assisted Programs** *(Note: This certification applies to Non-U.S. organizations if any part of the program will be undertaken in the United States.)*
- 2. Certification Regarding Lobbying** *(This certification applies to grants greater than \$100,000.)*
- 3. Prohibition on Assistance to Drug Traffickers for Covered Countries and Individuals (ADS 206)**
- 4. Certification Regarding Terrorist Financing, Implementing Executive Order 13224**
- 5. Certification Regarding Trafficking in Persons, Implementing Title XVII of the National Defense Authorization Act for Fiscal Year 2013** *(Note: This certification applies if grant for services required to be performed outside of the United States is greater than \$500,000. This certification must be submitted annually to the USAID Agreement Officer during the term of the grant.)*
- 6. Certification of Recipient**

In addition, the following certifications will be included **Part II – Key Individual Certification Narcotics Offenses and Drug Trafficking** *(Note: Only as required per ADS 206 for Key Individuals or Covered Participants in covered countries.)*

Part III – Participant Certification Narcotics Offenses and Drug Trafficking *(Note: Only as required per ADS 206 for Key Individuals or Covered Participants in covered countries.)*

Part IV – Representation by Organization Regarding a Delinquent Tax Liability or a Felony Criminal Conviction

Part V – Other Statements of Recipient

Part VI – Standard Provisions for Solicitations

(Note: Parts V & VI – Are included in the grant file as part of the grant application.)

Annex 3: Sample Budget and Budget Narrative

Digital Frontiers anticipates awarding approximately \$550,000-\$650,000 in support of this activity.

	Name	Rate	Units (month/day/hour)	Cost
I. Salaries and Wages				
Person 1	TBD	\$0.00	0	\$0
Person 2	TBD	\$0.00	0	\$0
Total Salaries and Wages			0	\$0
II. Travel, Transportation and Per Diem				
1. Air Travel				
International Travel		\$0.00	0	\$0
Regional / In-Country Travel		\$0.00	0	\$0
2. Per Diem				
Traveler 1		\$0.00	0	\$0
3. Other Travel Expenses				
Traveler 1		\$0.00	0	\$0
Total Travel, Transportation and Per Diem				\$0
III. Other Direct Costs				
1. Project Management Expenses				
Other (DESCRIBE)		\$0.00	0	\$0
Total Other Direct Costs				\$0
Total Program Expenses				\$0
Indirect Costs on All Costs			0	\$0
Grand Total				\$0

Budget Narrative Template

Salaries and Wages

For our labor cost estimates, we have used daily rates per person as supported by actual salaries and/or prevailing labor rates. If labor is based on commercial rates, please provide a link or evidence of publication of the commercial rates.

Personnel

- Name, Title proposed for a total of XX days at a daily rate of \$XXX.
- Name, Title proposed for a total of XX days at a daily rate of \$XXX.

Travel, Transportation and Per Diem

Economy air fare trips have been budgeted from XXXX to XXXX.

Regional / In-Country Travel

X number of trips have been budgeted for X locations.

Per Diem

Per Diem at \$XXX has been assumed for all travelers to XXX based on XX days per trip.

Miscellaneous Travel Expenses

Miscellaneous Travel expenses of \$XXX per trip have been budgeted based on the number of international trips. This cost per trip is based on XX assumptions.

Other Direct Costs

This category includes basic support costs for the project. Included within this cost category are all costs necessary for the successful operation of this activity.

Indirect Costs on All Costs

All indirect costs must be in accordance with the organization's policies.

Annex 4: Financial Capability Questionnaire

Accounting System and Financial Capability Questionnaire For DAI Grant Recipients

The main purpose of this questionnaire is to understand the systems adopted by your institution for financial oversight and accounting of grant funds, especially those provided through the U.S. Federal Government. The questionnaire will assist DAI program and accounting staff to identify the extent to which your institution's financial systems match the requirements of the U.S. Federal Government. This information will help the program staff work with you and your institution to review any problem areas that may be identified; thereby avoiding any problems or oversights which would be reportable should an audit of the program or institution be required.

The questionnaire should be completed by the financial officer of your institution in collaboration with DAI program staff. This questionnaire is informational only, and will not have any bearing on the agreement to support your institution based on the technical merit of the proposal. Therefore, please answer all questions to the best of your knowledge.

While 2 CFR 200 does not cover awards to non-U.S. recipients, DAI shall rely on the standards established in that regulation in determining whether potential non-U.S. recipients are responsible to manage Federal funds. A determination shall be made on the potential recipient's ability, or potential ability, to comply with the following USAID and federal-wide policies:

- 1) [2 CFR 200 Subpart D](#) (Financial and Program Management);
- 2) [2 CFR 200 Subpart D](#) (Property Standards);
- 3) [2 CFR 200 Subpart D](#) (Procurement Standards); and
- 4) [2 CFR 200 Subpart D](#) (Performance and Financial Monitoring and Reporting).

SECTION A: General Information

Please complete this section which provides general information on your institution.

Name of Institution: _____

Name and Title of Financial Contact Person: _____

Name of Person Filling out Questionnaire: _____

Mailing Address: _____

Street Address (if different) _____

Telephone, Fax, Email (if applicable) _____

Enter the beginning and ending dates of your institution's fiscal year:

From: (Month, Day) _____ To: (Month, Day) _____

SECTION B: Internal Controls

Internal controls are procedures which ensure that: 1) financial transactions are approved by an authorized individual and are consistent with U.S. laws, regulations and your institution's policies; 2) assets are maintained safely and controlled; and 3) accounting records are complete, accurate and maintained on a consistent basis. Please complete the following questions concerning your institution's internal controls.

1. Does your institution maintain a record of how much time employees spend on different projects or activities?

Yes: ☐ No: ☐

2. If yes, how?

3. Are timesheets kept for each paid employee?

Yes: ☐ No: ☐

4. Do you maintain an employment letter or contract which includes the employee's salary?

Yes: ☐ No: ☐

4. Do you maintain inventory records for your institution's equipment?

Yes: ☐ No: ☐ (if no, explain)

5. How often do you check actual inventory against inventory records?

6. Are all financial transactions approved by an appropriate official?

Yes: ☐ No: ☐

7. The person responsible for approving financial transactions is: _____
Title: _____

8. Is the person(s) responsible for approving transactions familiar with U.S. Federal Cost principles as described in OMB Circular A-122?

Yes: ☐ No: ☐

9. Does your institution use a payment voucher system or some other procedure for the documentation of approval by an appropriate official?

Yes: ☐ No: ☐

10. Does your institution require supporting documentation (such as original receipts) prior to payment for expenditures?

Yes: ☐ No: ☐

11. Does your institution require that such documentation be maintained over a period of time?

Yes: ☐ No: ☐

If yes, how long are such records kept? _____

12. Are different individuals within your institution responsible for approving, disbursing, and accounting of transactions?

Yes: ☐ No: ☐

13. Are the functions of checking the accuracy of your accounts and the daily recording of accounting data performed by different individuals?

Yes: ☐ No: ☐

14. Who would be responsible for financial reports?

SECTION C: Fund Control and Accounting Systems

Fund Control essentially means that access to bank accounts and/or other cash assets is limited to authorized individuals. Bank balances should be reconciled periodically to the accounting records. If cash cannot be maintained in a bank, it is very important to have strict controls over its maintenance and disbursement.

An Accounting System accurately records all financial transactions, and ensures that these transactions are supported by documentation. Some institutions may have computerized accounting systems while others use a manual system to record each transaction in a ledger. In all cases, the expenditure of funds provided by the USAID-funded program must be properly authorized, used for the intended purpose, and recorded in an organized and consistent manner.

1. Does your institution maintain separate accounting of funds for different projects by:

Separate bank accounts: ☐

A fund accounting system: ☐

2. Will any cash from the grant funds be maintained outside a bank (in petty cash funds, etc.)?

Yes: ☐ No: ☐

If yes, please explain the amount of funds to be maintained, the purpose and person responsible for safeguarding these funds.

4. If your institution doesn't have a bank account, how do you ensure that cash is maintained safely?

5. Does your institution have written accounting policies and procedures?

Yes: ☐ No: ☐

6. How do you allocate costs that are “shared” by different funding sources, such as rent, utilities, etc.?

7. Are your financial reports prepared on a:

Cash basis: ☐ Accrual basis: ☐

8. Is your institution's accounting system capable of recording transactions, including date, amount, and description?

Yes: ☐ No: ☐

9. Is your institution's accounting system capable of separating the receipts and payments of the grant from the receipts and payments of your institution's other activities?

Yes: ☐ No: ☐

10. Is your institution's accounting system capable of accumulating individual grant transactions according to budget categories in the approved budget?

Yes: ☐ No: ☐

10. Is your institution's accounting system designed to detect errors in a timely manner?

Yes: ☐ No: ☐

11. How will your institution make sure that budget categories and/or overall budget limits for the grant will not be exceeded?

12. Are reconciliations between bank statements and accounting records performed monthly and reviewed by an appropriate individual?

Yes: ☐ No: ☐

13. Briefly describe your institution's system for filing and keeping supporting documentation.

SECTION D: Audit

The grant provisions require recipients to adhere to USAID regulations, including requirements to maintain records for a minimum of three years to make accounting records available for review by appropriate representatives of USAID or DAI, and, in some cases, may require an audit to be performed of your accounting records. Please provide the following information on prior audits of your institution.

1. Is someone in your institution familiar with U.S. government regulations concerning costs which can be charged to U.S. grants (OMB Circular A-122 "Cost Principles for Nonprofit Institutions" and OMB Circular A-110 "Uniform Administrative Requirements for Grants and Agreements with Institutions of Higher Education, Hospitals and Other Non-Profit Institutions")?

Yes: ☐ No: ☐

2. Do you anticipate that your institution will have other sources of U.S. government funds during the period of this grant agreement?

Yes: ☐ No: ☐

3. Have external accountants ever performed an audit of your institution's financial statements?

Yes: ☐ No: ☐

If yes, please provide a copy of your most recent report.

4. Does your institution have regular audits?

Yes: ☐ No: ☐

If yes, who performs the audit and how frequently is it performed?

5. If you do not have a current audit of your financial statements, please provide this office with a copy of the following financial statements, if available:

- a. A "Balance Sheet" for the most current and previous year; and
- b. An "Income Statement" for the most current and previous year.

6. Are there any circumstances that would prevent your institution from obtaining an audit?

Yes: ☐ No: ☐

If yes, please provide details:

CHECKLIST AND SIGNATURE PAGE

DAI requests that your institution submit a number of documents along with this completed questionnaire. Complete this page to ensure that all requested information has been included.

Complete the checklist:

- ☐ Copy of your organization's most recent audit is attached.
- ☐ If no recent audit, a "Balance Sheet" "Income Statement" for the most current and previous fiscal year.
- ☐ All questions have been fully answered.
- ☐ An authorized individual has signed and dated this page.

Optional:

- ☐ Incorporation Papers or Certificate of Registration and Statute is attached.
- ☐ Information describing your institution is attached.
- ☐ Organizational chart, if available is attached (if applicable).

The Financial Capability Questionnaire must be signed and dated by an authorized person who has either completed or reviewed the form.

Approved by:

Print Name

Signature

Title _____

Date _____

Annex 5: Instructions for Obtaining CAGE/NCAGE Code, SAM Registration, and DUNS Number

CAGE/NCAGE Code

The Commercial and Government Entity (CAGE) Code was established by the US. The NATO Codification System developed the NATO Commercial and Government Entity (NCAGE) Code. When a business/organization is assigned a CAGE/NCAGE, they are in fact the same type/structure of code but identifies which nation or if the NATO Support Agency assigned the CAGE/NCAGE. You must have a CAGE/NCAGE code and a DUNS number before registering in SAM.

- o Link to the CAGE/NCAGE Code request:
<https://eportal.nspa.nato.int/AC135Public/scage/CageList.aspx>
- o Link to CAGE/NCAGE code request instructions:
<https://eportal.nspa.nato.int/AC135Public/Docs/US%20Instructions%20for%20N SPA%20NCAGE.pdf>

System for Award Management (SAM) Registration

You must have an active registration with www.SAM.gov to do business with the Federal Government. To register in SAM, at a minimum, you will need the following information:

- o U.S. Registrants:
 - 1) Your DUNS Number, Legal Business Name, and Physical Address from your Dun & Bradstreet (D&B) record
 - 2) Your Taxpayer Identification Number (TIN) and Taxpayer Name associated with your TIN; Review your tax documents from the IRS (such as a 1099 or W-2 form) to find your Taxpayer Name
 - 3) Your bank's routing number, your bank account number, and your bank account type, i.e. checking or savings, to set up Electronic Funds Transfer (EFT)
- o International Registrants:
 - 1) Your NATO Commercial and Government Entity (NCAGE) Code
 - 2) Your DUNS Number, Legal Business Name, and Physical Address from your D&B record; Make sure your DUNS information and NCAGE information match
- o Follow this link to create a SAM.gov user account and register your organization:
https://www.sam.gov/portal/SAM/?navigationalstate=JBPNS_r00ABXdcACJqYXZheC5mYWNlcy5wb3J0bGV0YnJpZGdlLlNUQVRFX0IEAAAAAQApdmldzo5ZTNkNDA3MS1YzZiLTRjZigtYmQ2Ny03Mjg3Y2EyZiJhMzIAB19fRU9GX18*&portal:componentId=1fccbe43-ae5a-4f24-ae71-312126928af8&interactionstate=JBPNS_r00ABXcwABBfanNmQnJpZGdlVmlld0lkAAAAAQAPL2pzZi9iYW5uZXluanNwAAdfX0VPRI9f&portal:type=action##11

Data Universal Numbering System (DUNS)

The Data Universal Numbering System is a system developed and regulated by Dun & Bradstreet (D&B) that assigns a unique numeric identifier, referred to as a "DUNS number" to a single business entity. It is a common standard world-wide and users include the U.S. Government, European Commission and the United Nations. The DUNS number will be used to better identify related organizations that are receiving U.S. federal funding, and to provide consistent name and address data for electronic application systems.

Log on to the D&B (Dun & Bradstreet) DUNS registration website to begin the process of obtaining a DUNS number free of charge: <http://fedgov.dnb.com/webform/index.jsp>

Please note there is a bar on the left for Frequently Asked Questions as well as emails and telephone numbers for persons at Dun & Bradstreet for you to contact if you have any questions or difficulties completing the application on-line. DAI is not authorized to complete the application on your organization's behalf; the required data must be entered by an authorized official of your organization.

Annex 6: Past Performance Matrix

Include projects that best illustrate your work experience relevant to this RFA, sorted by decreasing order of completion date.

Projects should have been undertaken in the past three years. Projects undertaken in the past six years may be taken into consideration at the discretion of the evaluation committee.

#	Project Title	Description of Activities	Reference(s) Name, email and/or phone	Client Name and Address	Cost in US\$	Start-End Dates	Problem(s) Encountered and Resolutions
1							
2							
3							
4							
5							

Annex 7: Application Checklist

Before submitting your application, please check to make sure the following are included:

- ☐ Narrative Technical Application (7-10 pages)
- ☐ Workplan
- ☐ Monitoring and Evaluation Plan
- ☐ CVs for named personnel (max 3 pages each)
- ☐ Past Performance Matrix (Annex 6)
- ☐ Budget (Annex 3)
- ☐ Budget Narrative (Annex 3)
- ☐ Completed Financial Capability Questionnaire (Annex 4)
- ☐ NICRA or Audited Financial Reports: Copy of the applicant's most recent financial report, which has been audited by a certified public accountant or other auditor satisfactory to DAI. If no recent audit, a "Balance Sheet" and "Income Statement" for the most current and previous fiscal year.)
- ☐ Incorporation Papers or Certificate of Registration and Statute
- ☐ Personnel, finance, and procurement manuals

Annex 8: Project Description Sections

1. Title of proposed project

2. Brief statement of purpose

(Please provide a brief statement of what your project aims to accomplish.)
3. Project Background Summary

(Please provide a summary of your project and any necessary background information; the summary should clearly address what your project will accomplish, in addition to why and how it will be implemented.)
4. Project goals and objectives

 - a) What are the projects desired goals and how will they be achieved?
 - b) What are the specific expected results that your project will bring about?
5. Technical Approach/Description of Activities

 - a) What is your approach to addressing the underlying challenge/problem?
 - b) What are the specific activities that you will undertake?
6. Expected Outcomes

(Please indicate specific quantifiable outcomes as a result of the activities proposed.)
7. Management and Reporting

 - a) How will the proposed activities and communication be managed amongst the team?