



Technical Proposal

Consultancy Services for a Learning Partner for the Digital
Platform Economy

Procurement Reference Number: FSDU/SRVC/2023/00077

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Section A: Technical Proposal

1.2.1 Technical Proposal Submission Sheet

Proposal Addressed to:	FSD Uganda
Date of Technical Proposal:	07 April 2023
Procurement Reference Number:	FSDU/SRVC/2023/00077
Subject of Procurement:	Learning Partner for the Digital Platform Economy

I/We offer to provide the services described in the Statement of Requirements, in accordance with the terms and conditions stated in your Request for Proposals referenced above.

I/We confirm that I/we are eligible to participate in procurement and meet the eligibility criteria specified in Part 1: Proposal Procedures of your Request for Proposals.

I/We have signed and undertake to abide by the Code of Ethical Conduct for Bidders and Providers attached during the procurement process and the execution of any resulting contract;

My/Our proposal shall be valid until 30 June 2023 and it shall remain binding upon us and may be accepted at any time before or on that date;

I/We enclose a separately sealed financial proposal.

Technical Proposal Authorised By:

Signature: 

Name: Amolo Ng'weno

Position: CEO

Date: 07 April 2023

Authorised for and on behalf of:

BFA KENYA, LLC.

Company Address:

Riverside Green Suites, Acacia Suite, 2nd Floor,
Riverside Drive, Nairobi, Kenya. Phone: +254 20
440 9842 | www.bfaglobal.com

Part 3: Proposal Checklist

Checklist for Proposal Submissions (to be completed and returned with the technical proposal)		
Name of Bidder: BFA KENYA, LLC.		
Description of requirements	Submission status (Yes/No)	Comments
Eligibility requirements (Consulting firms)	Yes	
Certificate of Incorporation or an equivalent.	Yes	
A copy of the Bidder's current Trading Licence (2023) or equivalent and a copy of the Bidder's Certificate of Registration or an equivalent.	Yes	
Evidence of fulfilment of obligations to pay taxes (Transaction tax clearance certificate) (2023) or equivalent	Yes	
Administrative requirements		
Adherence to the bid validity period of 30 th June 2023	Yes	
Signed Code of Ethical Conduct in Business for Bidders and Providers;	Yes	
Power of attorney registered with the registrar of documents if signed in Uganda or a notarised power of attorney if signed outside Uganda. if this is not available at the time of submitting a bid, a bidder might be requested to submit one if they emerge as the Best evaluated bidder (BEB), else FSD Uganda might enter into a contract with the second BEB; and	No	To submit the notarised power of attorney if BFA Kenya, LLC. emerges the Best evaluated bidder (BEB)
Submission of a password protected financial proposal. (in case of a hard copy)	Yes	
Signed Technical proposal Submission Sheet.	Yes	
Proposal submission requirements		
Technical proposal	Yes	
Financial proposal (Password protected)	Yes	

¹ In case the most recent Tax Certificate is not available, kindly indicate how soon this can be procured. Kindly note: FSD Uganda will need confidence that the winning bidder is compliant with its statutory obligations before entering into a

contract. However, FSD Uganda is under no obligation to wait until the winning bidder has obtained one. The timelines by when the contents of this RFP are expected to be completed is stated in the Terms of Reference section.

Notes		
If for any reason, a requirement has not been provided, kindly provide a reason why it has not been provided.		

Technical Proposal Authorised By:

Signature: 

Name: Amolo Ng'weno

Position: CEO

Date: 07 April 2023

Authorised for and on behalf of:

Company: BFA KENYA, LLC.

Address: Riverside Green Suites, Acacia Suite, 2nd Floor, Riverside
Drive, Nairobi, Kenya. Phone: +254 20 440 9842 |
www.bfaglobal.com

1.2.2 CODE OF ETHICAL CONDUCT IN BUSINESS FOR BIDDERS AND PROVIDERS

1. Ethical Principles

Bidders and providers shall at all times-

- (a) maintain integrity and independence in their professional judgement and conduct;
- (b) comply with both the letter and the spirit of-
 - i. the laws of Uganda; and
 - ii. any contract awarded.
- (c) avoid associations with businesses and organisations which are in conflict with this code.

2. Standards

Bidders and providers shall-

- (a) strive to provide works, services and supplies of high quality and accept full responsibility for all works, services or supplies provided;
- (b) comply with the professional standards of their industry or of any professional body of which they are members.

3. Conflict of Interest

Bidders and providers shall not accept contracts which would constitute a conflict of interest with any prior or current contract with FSD Uganda. Bidders and providers shall disclose to all concerned parties those conflicts of interest that cannot reasonably be avoided or escaped.

4. Confidentiality and Accuracy of Information

- (1) Information given by bidders and providers in the course of procurement processes or the performance of contracts shall be true, fair and not designed to mislead.
- (2) Providers shall respect the confidentiality of information received in the course of performance of a contract and shall not use such information for personal gain.

5. Gifts and Hospitality

Bidders and providers shall not offer gifts or hospitality directly or indirectly, to staff of FSD Uganda that might be viewed by others as having an influence on a government procurement decision.

6. Inducements

- (1) Bidders and providers shall not offer or give anything of value to influence the action of a public official in the procurement process or in contract execution.
- (2) Bidders and providers shall not ask a public official to do anything which is inconsistent with the Act, Regulations, Guidelines or the Code of Ethical Conduct in Business.

7. Fraudulent Practices

Bidders and providers shall not-

- (a) collude with other businesses and organisations with the intention of depriving FSD Uganda of the benefits of free and open competition;
- (b) enter into business arrangements that might prevent the effective operation of fair competition; engage in deceptive financial practices, such as bribery, double billing or other improper financial practices;
- (c) misrepresent facts in order to influence a procurement process or the execution of a contract to the detriment of FSD Uganda; or utter false documents;
- (d) unlawfully obtain information relating to a procurement process in order to influence the process or execution of a contract to the detriment of the FSD Uganda;
- (e) withholding information from the FSD Uganda during contract execution to the detriment of the FSD Uganda .

I, Amolo Ng'weno, agree to comply with the above code of ethical conduct in business.



AUTHORISED SIGNATORY

BFA KENYA, LLC.

NAME OF CONSULTANT

1.2.3 Consultant's References

(Relevant services carried out in the last 5 years that best illustrate experience.

Using the format below, provide information on each assignment for which the Consultant, either individually as a corporate entity or as one of the major companies within an association, was legally contracted.)

Consultant's Name: BFA Global

(Relevant services carried out in the last 5 years that best illustrate experience. Using the format below, provide information on each assignment for which the Consultant, either individually as a corporate entity or as one of the major companies within an association, was legally contracted.)

Assignment name: Financial Diaries With Forcibly Displaced People In Uganda		Country: Uganda
Location within country:		Professional Staff provided by consultant (profiles): Priyanka Kapoor, Anne Gachoka, Carmen Merab, Michelle Hassan, Daryl Collins, Faith Biegon, Veethi Vyas, Mercy Gichangi, Akansha Kasera
Name of client: Financial Sector Deepening Uganda (FSDU)		Number of staff: 09
Address:		Number of Staff-Months; Duration of assignment: 1170.62 / 174 = 6.727 staff months
Start date (Month/Year): August 2019	Completion date (Month/Year): August 2021 (On-going)	Approx. Value of services (in Current US\$): 212,090
Name of Associated Consultants , if any: None		No. of Months of Professional Staff provided by Associated Consultants: None
Name of senior staff (Project Director/Coordinator, Team Leader) involved and functions performed: Michelle Hassan - Project Director		
Narrative description of Project: FSD Uganda and FSD Africa contracted BFA as a technical assistance and learning partner for 3 Financial Service providers in Uganda to pilot financial products and services for refugees.		

Description of actual services provided by your Staff: BFA designed and implemented a Financial Diaries methodology to understand uptake and usage of existing financial services by refugees in several settlements in Uganda with a view to understanding how new services offered by these three partners can improve the lives of refugees. BFA also analyzed the impact of the piloted services by conducting both a baseline and an endline survey. Part of BFA's role was to provide technical assistance in the form of product redesign, business modeling, and UI/UX recommendations to the FSPs to increase usage and impact to the refugees who take up the project. BFA produced a variety of learning documents to communicate insights and learnings to government, ecosystem, and FSP stakeholders.

Assignment name: Financial diaries Covid-19 Impact study		Country: Kenya
Location within country: Nairobi, Vihiga, Eldoret, Makueni and Mombase		Professional Staff provided by consultant (profiles): Amolo Ng'weno, Anne Gachoka, Julie Zollmann, Mercy Gichangi, Carmen Merab
Name of client: Financial Sector Deepening Kenya (FSDK)		Number of staff: 04
Address:		Number of Staff-Months; Duration of assignment: 402.07 / 174 = 2.310 staff months (from April 2020 till Sep 18)
Start date (Month/Year): April 2020	Completion date (Month/Year): November 2020 (on-going)	Approx. Value of services (in Current US\$): 100,538
Name of Associated Consultants, if any: Julie Zollman		No. of Months of Professional Staff provided by Associated Consultants: 128 / 174 = 0.735 (April to Nov 2020)
Name of senior staff (Project Director/Coordinator, Team Leader) involved and functions performed: Julie Zollman - Project Lead		

Narrative description of Project: Impact of COVID 19 of financial diaries respondents. FSD Kenya in partnership with BFA and Digital Divide Data undertook a Financial Diaries study between 2012 and 2013. The Kenya Financial Diaries tracked the cash flows of 298 low-income Kenyan households over a period of one year, with over half a million transactions recorded during this time. By observing people's financial behavior, the study provided a picture of how people deploy financial resources to open opportunities for themselves and to cushion themselves from the blows of shocks. In many households, stories of money problems and money solutions unfolded in great detail, helping us to understand the connections between financial services and poverty in much more detailed ways.

Two years later an updated survey shed light on how respondents' incomes were changing (for better and for worse), and how they managed their microbusinesses

Description of actual services provided by your staff: This time, we checked-in with the same respondents from across the five areas of the country covered in the initial study: Nairobi, Vihiga, Eldoret, Makueni and Mombasa. We will find out how they are managing through the COVID crisis, how they handle the recovery, and ultimately once the crisis is over, they will find long-term resilience.

Assignment name: Financial Inclusion on Business Runways	Country: Ghana, Kenya, & Tanzania
Location within country: Dar, Nairobi, Accra, Kumasi	Professional Staff provided by consultant (profiles): Porteous, David; del Ser, David; Ahern, Brendan; Abigail Steinberg; Jane del Ser; Matt Grasser, Michelle Hassan, Carmen Merab, Shirley Mburu, Jacob Winiecki, Jacob Rosen, Javier Linares, Priyanka Kapoor, John Won, Ash Amin, Malika Anand
Name of client: MasterCard Foundation	Number of staff: 17
Address:	Number of Staff-Months; Duration of assignment: 44,574.31 / 174 = 256.174 staff months

Start date (Month/Year): November 2015	Completion date (Month/Year): January 2020	Approx. Value of services (in Current US\$): 8,741,454
Name of Associated Consultants , if any: None		No. of Months of Professional Staff provided by Associated Consultants: None
Name of senior staff (Project Director/Coordinator, Team Leader) involved and functions performed: David del Ser; David Porteous; Amolo Ng'weno - Project Director		
Narrative description of Project : BFA in partnership with the MasterCard Foundation has designed and managed the Financial Inclusion on Business Runways (FIBR) project		
<p>BFA in partnership with the MasterCard Foundation has designed and managed the Financial Inclusion on Business Runways (FIBR) project. BFA worked with partner businesses in Ghana and Tanzania to demonstrated how smartphones can accelerate and deepen financial inclusion. BFA's core team engaged with each partner to shape a business plan to build or extend on its existing approach to clients so as to result in additional financially inclusive products or services. At differing levels of intensity, the project team then engaged with the partner to design, develop and roll out the product using agile development approached comprised of short product testing cycles focused on learning and ongoing innovation to find solutions that work. FIBR's ultimate aim was to export learnings from successful approaches so that others are better able to design and build approached using smart phones which enable robust financial inclusion on a large scale. The project ran through 2019 and disseminated learnings on an ongoing basis via FIBR's website and blog as well as partner convenings.</p>		

Assignment name : Catalyst Fund	Country: Global (Africa, Asia, LatAm)
Location within country:	Professional Staff provided by consultant (profiles): David del Ser, Maelis Carraro, Kelly Nguyen, Rasima Swarup, Jane del Ser, Akansha Kasera
Name of client: JP Morgan Chase, Bill & Melinda Gates Foundation	Number of staff: 06

Address:		Number of Staff-Months; Duration of assignment: 18348 / 174 = 105.965 staff months (from April 2020 till Sep 18)
Start date (Month/Year): 2016	Completion date (Month/Year): November 2019	Approx. Value of services (in Current US\$): 6M
Name of Associated Consultants , if any: None		No. of Months of Professional Staff provided by Associated Consultants: None
Name of senior staff (Project Director/Coordinator, Team Leader) involved and functions performed: David del Ser - Project Director		
Narrative description of Project: Catalyst Fund is a global accelerator program for early stage inclusive fintech startups that build accessible, appropriate, and affordable solutions to the world's 3 billion underserved. It focused on supporting 20 early stage fintech startups in emerging markets, by providing catalytic grant capital, bespoke and hands-on venture building support and connections to a network of global fintech investors to help companies scale.		

Assignment name: Catalyst Fund Inclusive Jobtech	Country: Kenya
Location within country: Nairobi	Professional Staff provided by consultant (profiles): Amolo Ng'weno, Maelis Carraro, Michelle Hassan, Peter Ndichu, Jayson Rai Nyae, Massimiliano Hassan, Carmen Merab, Mark Tum, Ngetha Mwangi, Anne Gachoka, Kevin Rejko
Name of client: Mercy Corps	Number of staff: 13
Address:	Number of Staff-Months; Duration of assignment: 5120 / 174 = 29.425 staff months (from April 2020 till Sep 18)

Start date (Month/Year): 2022	Completion date (Month/Year): Ongoing	Approx. Value of services (in Current US\$): 1,797,911
Name of Associated Consultants, if any: Dami Fumuyibo, Salma Nkusi		No. of Months of Professional Staff provided by Associated Consultants: 912 / 174 = 5.241
Name of senior staff (Project Director/Coordinator, Team Leader) involved and functions performed: Michelle Hassan - Project Director		
Narrative description of Project: Steered by Mercy Corps and BFA Global, the Jobtech Alliance, an ecosystem-building initiative around inclusive jobtech in Africa. The Jobtech Alliance aims to create an enabling environment for entrepreneurs to build platforms that deliver quality livelihoods, are inclusive, and enable users to engage in decent work. Building on the experience of BFA Global's Catalyst Fund model, the Catalyst Jobtech Accelerator will host two cohorts of four early-stage innovators creating affordable, accessible, and appropriate jobtech solutions that connect young people to jobs over the next 3 years.		

Assignment name: Digitalization of Government Payments		Country: Kenya
Location within country:		Professional Staff provided by consultant (profiles): Ng'weno, Amolo; Mburu, Shirley; Bansal, Rajesh; Amoah, Roland; Gachoka, Anne
Name of client: GSMA Mobile for Development Foundation, Inc		Number of staff: 5
Address:		Number of Staff-Months; Duration of assignment: 402.07 / 174 = 2.310 staff months
Start date (Month/Year): 2017	Completion date (Month/Year):	Approx. Value of services (in Current US\$): 55,100

Name of Associated Consultants , if any: None	No. of Months of Professional Staff provided by Associated Consultants: None
Name of senior staff (Project Director/Coordinator, Team Leader) involved and functions performed: AmoloNg'weno - Project Director	
GSMA has commissioned BFA to conduct a market study to identify success factors, challenges and benefits from the Kenyan government payment digitization process, by conducting both end-user and institutional research. The study focuses on Kenya because the government is a global pioneer in the widespread usage of mobile money to pay for government services. Detailed research findings will be shared with participating Kenyan government departments. The high-level results of the study will also be published globally, for consumption by governments, mobile money providers and policy makers who wish to learn from Kenya's success.	

Assignment name: Digital Commerce and youth unemployment in Africa		Country: Kenya, Nigeria, China, India.
Location within country:		Professional Staff provided by consultant (profiles): Porteous, David; Ng'weno, Amolo; Biegon; Faith, Dong, Coco; Shankar, Prateek; del Ser, Jane, Cenfri(Hennie Bester, Baraka Msulwa), Haroon Borat (UCT), Ariane DeLanoy (UCT), Veethi Vyas
Name of client: MasterCard Foundation		Number of staff: 10
Address:		Number of Staff-Months; Duration of assignment: 1130 / 174 = 6.494 staff months
Start date (Month/Year): 2019	Completion date (Month/Year): 2019	Approx. Value of services (in Current US\$): 246,360

Name of Associated Consultants , if any : None	No. of Months of Professional Staff provided by Associated Consultants: None
Name of senior staff (Project Director/Coordinator, Team Leader) involved and functions performed: Porteous, David - Project Director	
Narrative description of Project: The e-commerce project delivered compelling scenarios that crystallize the issues and the dynamics surrounding digital commerce. It drew on the burgeoning literature about the link between digital commerce and employment as well as dipstick research in Kenya, Nigeria, South Africa, China and India to answer the project's driving question: Which choices by African policy makers will increase the positive effects of digital commerce on employment outcomes, especially for youth, by 2030? BFA conducted this research to inform MasterCard Foundation's future strategy on youth employment.	

Assignment name: Smallholder Farmer & Digital School Feeding programme research		Country: Uganda
Location within country:		Professional Staff provided by consultant (profiles): Anne Gachoka, Dami Famuyibo, Enid Kaabunga, Benjamin Mazzotta, Jacob Winiecki, Nancy Kiarie
Name of client: Confidential		Number of staff: 6
Address:		Number of Staff-Months; Duration of assignment: 904.74/ 174 = 5.199 staff months
Start date (Month/Year): 2021	Completion date (Month/Year): 2022	Approx. Value of services (in Current US\$): 72,500
Name of Associated Consultants , if any: Dami Fumuyibo		No. of Months of Professional Staff provided by Associated Consultants: 12 / 174 = 0.0689
Name of senior staff (Project Director/Coordinator, Team Leader) involved and functions performed: Benjamin Mazzotta - Project Director		

Narrative description of Project: BFA Global mapped the value chains where smallholder farmers sell their produce in the East Africa region. The client required detailed analyses of the timing, location, payment methods, and data collection systems used in the rural value chains stemming from smallholder farmer produce. Using a combination of desk research and in-depth interviews on the ground, BFA Global analyzed the digital readiness of stakeholders across the value chain. BFA Global proposed key operational considerations for digital solutions that will maximize reach, efficiency, traceability, simplicity, and value added.

Assignment name: Evaluation of Farmpass platform in Uganda		Country: Uganda
Location within country:		Professional Staff provided by consultant (profiles): Michelle Hassan, Nancy Kiarie
Name of client: MasterCard Foundation		Number of staff: 2
Address:		Number of Staff-Months; Duration of assignment: 332 / 174 = 1.908 staff months (from April 2020 till Sep 18)
Start date (Month/Year): 2022	Completion date (Month/Year): 2022	Approx. Value of services (in Current US\$): 60,930
Name of Associated Consultants , if any: None		No. of Months of Professional Staff provided by Associated Consultants: None
Name of senior staff (Project Director/Coordinator, Team Leader) involved and functions performed: Michelle Hassan - Project Director		
Narrative description of Project: BFA Global was contracted to evaluate the performance of a digital platform targeted at smallholder farmer cooperatives in Uganda, conducted on-the-ground research with different platform users to understand the challenges experienced, preferred functionalities, and platform gaps and requirements to promote platform usage. We utilized a mixed methods research approach leveraging qualitative research. We used observation and user demonstrations to fully understand the user experience taking into account access to the platform, user profiles, platform relevance for		

everyday use among others and generated insights from the assessment informed the recommendations to client on how to enhance the user experience and promote increased platform usage.

Assignment name: WFP Financial diaries analysis		Country: Uganda
Location within country:		Professional Staff provided by consultant (profiles): Anne Gachoka; Michelle Hassan; Veethi Vyas
Name of client: The World Food Programme		Number of staff: 3
Address:		Number of Staff-Months; Duration of assignment: 110.97 / 174 = 0.637 staff months (from April 2020 till Sep 18)
Start date (Month/Year): 2022	Completion date (Month/Year): Ongoing	Approx. Value of services (in Current US\$): 14,300
Name of Associated Consultants , if any: None		No. of Months of Professional Staff provided by Associated Consultants: None
Name of senior staff (Project Director/Coordinator, Team Leader) involved and functions performed: Michelle Hassan - Project Director		
<p>Narrative description of Project: Uganda is one of the seven countries selected by the BMGF initiative. The Uganda Country Office will be applying the D3 (Design, Digitize, Direct) framework on WFP cash programmes to come up with financial inclusion approaches that can be sources of learning for the Country's programming and that of other countries and partners in streamlining gender programmes for Women Economic Empowerment. While some of the grant activities will be catered for under the CO resources and activities, extra collaboration is needed to support with unique expertise and/or leverage related ongoing activities to ensure efficient and effective grant implementation by minimizing duplication and finding synergies with other actors undertaking related initiatives. In order to design programmes that are relevant to women's needs and bridge existing gaps and barriers for digital financial inclusion and women economic empowerment aimed at refugees and host</p>		

communities, BFA Global task is to carry out an in-depth user journey exercise and demand, supply and national regulatory environment (ecosystem) analyses and thereafter review WFP cash-based transfer programmes in light of findings for women inclusive project design.

Assignment name: Increase uptake and usage of Farmers Digital Solution product		Country: Uganda
Location within country: Pan country		Professional Staff provided by consultant (profiles): Akansha Kasera, Jacob Winiecki, Michelle Hassan, Nancy Kiarie, Mirian Akem Consulting
Name of client: Global philanthropic foundation		Number of staff: 5
Address:		Number of Staff-Months; Duration of assignment: 900 / 174 = 5.172 staff months (from April 2020 till Sep 18)
Start date (Month/Year): 2021	Completion date (Month/Year): 2022	Approx. Value of services (in Current US\$): 60,930
Name of Associated Consultants , if any: Jacob Winiecki, Akem Consulting		No. of Months of Professional Staff provided by Associated Consultants: 180/ 174 = 1.0344
Name of senior staff (Project Director/Coordinator, Team Leader) involved and functions performed: Michelle Hassan - Project Director		
Narrative description of Project: BFA Global was contracted by a payments organization to facilitate the registration and enrollment of farmers onto the Farmers Digital Solution. BFA Global provided a project management role facilitating the registration of Farmer Producer organizations, training field agents and coordinating farmer registration and enrollment activities. As the project manager, BFA Global worked with Farmer Producer associations by incentivizing them to train their field agents on the Farmers Digital Solution platform as well as providing incentives to field agents to drive farmer recruitment and enrollment onto the Farmers Digital platform. The goals for the project included: Increasing the pace of farmer registration on the Farm Pass platform; Drive usage for farmers by agents and Validate the approach of linking large member organizations and incentives as a path to scale up Farm Pass.		

Assignment name: Bangladesh, Ethiopia, & Uganda e-Money Decks		Country: Bangladesh, Ethiopia, Uganda
Location within country:		Professional Staff provided by consultant (profiles): Jeremiah Grossman, Johann Bezuidenhoudt, Stephanie Squires
Name of client: The Bill & Melinda Gates Foundation		Number of staff: 3
Address:		Number of Staff-Months; Duration of assignment: 356 / 174 = 2.045 staff months (from April 2020 till Sep 18)
Start date (Month/Year): 2020	Completion date (Month/Year): 2021	Approx. Value of services (in Current US\$): 103,600
Name of Associated Consultants , if any: None		No. of Months of Professional Staff provided by Associated Consultants: None
Name of senior staff (Project Director/Coordinator, Team Leader) involved and functions performed: Jeremiah Grossman - Project Director		
Narrative description of Project: The Gates Foundation was seeking to engage with financial authorities in Bangladesh, Ethiopia, and Uganda to explore opportunities to strengthen digital financial services (DFS) regulation and supervision. BFA supported the Foundation by researching the DFS regulatory environment in each country, drafting country-specific PowerPoint slide decks for each country, and participating in in-country workshops in up to three of the following countries: Bangladesh, Ethiopia, Indonesia, and Uganda.		

Assignment name: Refugee Customer Journey Mapping Workshops	Country: Uganda
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Location within country:		Professional Staff provided by consultant (profiles): Amoah, Roland; Hassan, Michelle	
Name of client: Financial Deepening Sector Uganda (FSDU)		Number of staff: 2	
Address:		Number of Staff-Months; Duration of assignment: 57 / 174 = 0.327 staff months (from April 2020 till Sep 18)	
Start date (Month/Year): March 2018	Completion date (Month/Year): May 2018	Approx. Value of services (in Current US\$): 48,128	
Name of Associated Consultants , if any: None		No. of Months of Professional Staff provided by Associated Consultants: None	
Name of senior staff (Project Director/Coordinator, Team Leader) involved and functions performed: Amoah, Roland - Project Director			
Narrative description of Project: BFA designed and conducted 6 workshops with Financial Service Providers (FSPs) in Uganda to understand the customer journey of a refugee with the FSP. The main objectives of the workshops were to begin to expose FSPs to the refugee population, identify refugees' specific needs for financial services and outline opportunities for FSPs in serving this population. BFA used customer mapping exercises during the workshops to draw insights from selected FSPs.			

Assignment name: Profitability 2.0: 'Payments as a Platform' Business Model Innovation for Mobile Money Providers	Country: Global
Location within country:	Professional Staff provided by consultant (profiles): Ashirul Amin, Jorge Hernandez, Matt Grasser, Stephaine Squires, Thea Sokolowski
Name of client: GSMA, Mobile for Development team	Number of staff: 5

Address:		Number of Staff-Months; Duration of assignment: 678 / 174 = 3.896 staff months
Start date (Month/Year): March 2018	Completion date (Month/Year): May 2018	Approx. Value of services (in Current US\$): 48,128
Name of Associated Consultants , if any: Ariadne Plaitakis		No. of Months of Professional Staff provided by Associated Consultants: 56/ 174 = 0.321
Name of senior staff (Project Director/Coordinator, Team Leader) involved and functions performed: Matt Grasser - Project Director		
<p>Narrative description of Project: Lead on the development of a business model and a knowledge product providing guidance to mobile money providers on appraising the future of mobile money profitability. BFA worked with GSMA's Mobile for Development team to develop a report and accompanying pro forma business model, extending GSMA's 2019 Payments as a Platform initiative. We built on the pillars presented previously, providing additional evidence to bolster the existing model, while substantially extending it to focus also on engaging an ecosystem of players around the mobile money provider. We then validated the findings via sessions with a global set of leading providers. The internal report produced by BFA touches on the necessary industry context within which we ground the dynamics of the model, the inputs and assumptions that inform the model, a set of key recommendations for the industry, and resilience measures that should be accounted for in case of exogenous disruption that could affect any of the above. GSMA will incorporate the findings into a public report to be disseminated in early 2021. We anticipate this report to have similar effects as past efforts along these lines. Namely, that the industry can leverage this evidence and modeling as an input into their own innovation efforts, and ultimately grounding the next generation of mobile money services in financial viability.</p>		

Assignment name: Forcibly displaced people and their demand for financial services in Rwanda	Country: Rwanda
Location within country: Kigali, Mahama, Gihembe	Professional Staff provided by consultant (profiles)
Name of client: Financial Sector Deepening Africa (FSDA)	Number of staff: 4
Address:	Number of Staff-Months: Duration of Assignment:

Marion Kimani, Assistant Manager, Regional Strategies, marion@fsdafrica.org		
Start date (Month/Year) May 2017	Completion date (N Month/Year) June 2018	Approx. Value of services (in Current US \$)
Name of Associated consultants, if any: Kim Wilson – Researcher Serge - Researcher		No. of Months of Professional Staff provided by Associated Consultants: \$114,358.90
Name of senior staff (Project Director/Coordinator, Team leader) involved and functions performed: Roland Amoah - Project Director Michelle Hassan - Project Manager Stanley Mutinda - Quantitative Analyst Jerry Grossman - Policy Specialist		
Narrative description of Project: BFA carried out a macro and micro analysis to build a better understanding of the financial needs of displaced populations in Rwanda. The team engaged with financial service providers to better understand the risks and barriers in offering financial services to the displaced people. With the insights from the financial institutions, BFA conducted field work with the FDPs. The field work sought to understand the access to and usage of commercially provided financial services. The team in collaboration with FSDA, UNHCR and AFR developed a communications plan that ensured the results would be disseminated to different financial services providers in the region.		
Description of actual services provided by your staff: Activities undertaken included: <ul style="list-style-type: none"> • Secondary analysis of existing data sources, • Regulatory review, • Interviews with FSPs • Fieldwork interviewing both the FDP population and NGOs in the camps, • Design sprint with 5 FSPs. Deliverables include a business case tool, Report on refugee and their money and a blog post. See report: Refugees and Their Money: Assessing the business case for providing Financial services to Refugees		

Assignment name: Refugees Remittance Assessment in Uganda	Country: 124,644
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Location within country: Kampala, Bidi Bidi Camp and Nakivale settlement area		Professional Staff provided by consultant (profiles)
Name of client: UNCDF		Number of staff: 9
Address: Amil Aneja amil.aneja@uncdf.org		Number of Staff-Months: Duration of Assignment: 7 months
Start date (Month/Year) October 2017	Completion date (N Month/Year) March 2018	Approx. Value of services (in Current US \$) \$124,644
Name of Associated consultants , if any: Kim Wilson-Researcher on refugee financial journey Expert		No. of Months of Professional Staff provided by Associated Consultants: 3 months
Name of senior staff (Project Director/Coordinator, Team leader) involved and functions performed: Amolo Ng'weno- Project Director Shirley Mburu-Project Manager Anne Gachoka -Research Field manager Michelle Hassan-Refugee expert Jeremiah Grossmann-Policy Advisor		
Narrative description of Project: BFA developed and piloted a tool to conduct a country assessment on demand, supply, and regulatory considerations for cost of and access to efficient, reliable, and cheaper regulated remittance channels that could also be used to further link remittances with broader financial services. (informal savings groups, deposit and savings account, payments, credit, insurance, etc.). The tool will be primarily used by UNCDF and UNHCR (internally) to inform the development of UNCDF-UNHCR strategy and approaches.		
Description of actual services provided by your staff: Phase 1: Develop a refugees remittance country assessment tool (beta version). <ul style="list-style-type: none"> Based on our prior work developing toolkits, we created a toolkit that provides guidance, worksheets Provided examples for: <ul style="list-style-type: none"> Desk research on the regulatory regime, existing providers, refugee situation and other relevant issues. Documents/ references for review etc. Phase 2: Implement the assessment in Uganda as a test case <ul style="list-style-type: none"> Desk research to populate the assessment tool and identify stakeholders. The desk research covered publicly available sources of information, as well as datasets from 		

UNHCR and results from recent market sizing research undertaken by BFA for FSD Africa that covered segmentation of refugees based on the income sources

- o Field research to understand customer demand. Focus group interviews were conducted in 2 camps and in 12 Kampala. We started with 6-8 focus groups, and then 10-20 in-depth interviews (IDIs) with key informants who included financial service provider staff, providers of informal remittance services, NGO staff, community leaders or other people who seem important and well informed on the topic of remittances. In total, we interviewed about 100 refugees and 100 people from host communities.
 - o Stakeholder interviews to understand supply and regulatory issues. BFA interviewed institutional stakeholders in Kampala, to understand the available and potential supply of remittance services, including financial service providers and remittance companies. BFA also interviewed refugee support organizations including the government (Office of the Prime Minister) and UNCHR to understand the limitations and opportunities facing refugees in Uganda, as well as the financial regulator regarding remittances and financial services provision.

Phase 3: Populate and refine the assessment tool

- o BFA presented a complete draft of the assessment tool for discussion with UNCDF. This version was complete in terms of the issues addressed (including recommended approaches, investment areas, policy issues, capacity building required, data and research requirements etc.), and included logical and analytical outputs. However, the format was not finalized during this phase. The aim of phase 3 was to have all the components, analyses and relationships.

Phase 4: Finalize the assessment tool

- During this phase, the assessment tool was finalized including the layout, format, infographics etc. as well as instructions and guidelines for using the toolkit

Assignment name: Customer journey and Design Sprint to design financial services to refugees in Uganda		Country: Uganda
Location within country: Kampala, Kyangwali		Professional Staff provided by consultant (profiles)
Name of client: FSD Uganda		Number of staff: 5
Address: Peter Kawumi Plot 7A, John Babiha Avenue, Kololo. P.O. Box 608 Kampala, Uganda		Number of Staff-Months: Duration of Assignment: 3 months
Start date (Month/Year) April 2018	Completion date (N Month/Year) July 2018	Approx. Value of services (in Current US \$) 87,622

Name of Associated consultants, if any:	No. of Months of Professional Staff provided by Associated Consultants:
Name of senior staff (Project Director/Coordinator, Team leader) involved and functions performed: Roland Amoah- Project Director Michelle Hassan- Project Manager John Won- UI/UX/HCD Expert Shirley Mburu- Stanley Mutinda- Analyst	
Narrative description of Project: In April 2018, BFA designed and conducted 6 workshops with Financial service providers (FSPs) to understand what the customer journey of a refugee is with the FSP. The main objective of the workshops was to begin to expose financial service providers to the refugee population, identify specific needs for financial services for refugees and outline opportunities in serving this population. BFA used customer mapping exercises during the workshops to draw insights from the FSPs. This was followed by a design sprint which was conducted in June 2018 where BFA designed and conducted a 4-day design sprint with 6 Financial service providers (FSPs) in Uganda. The aim of the design sprint was to provide opportunity for the FDP community to have their voices heard about what financial products are and are not working. The sprint allowed providers of financial services to learn quickly and rapidly innovate a potential businesses line while using the same opportunity to better understand design process around product innovation.	
Description of actual services provided by your staff: BFA designed and conducted 6 workshops with Financial Service Providers (FSPs) in Uganda to understand the customer journey of a refugee with the FSP. The main objectives of the workshops were to begin to expose FSPs to the refugee population, identify refugees' specific needs for financial services and outline opportunities for FSPs in serving this population. BFA used customer mapping exercises during the workshops to draw insights from selected FSPs.	

Assignment name: DWM Portfolio-Companies Research	Country: Colombia, Panamá, Georgia, Armenia, China, India & Sri Lanka
Location within country:	Professional Staff provided by consultant (profiles): Ashirul Amin, Benjamin Mazzotta, Veethi Vyas, Mercy Gichangi, Sebastian Barrera

Name of client: Developing World Markets (DWM)		Number of staff: 5
Address:		Number of Staff-Months; Duration of assignment: 397.61 / 174 = 2.285 staff months
Start date (Month/Year): March 2018	Completion date (Month/Year): May 2018	Approx. Value of services (in Current US\$): 48,128
Name of Associated Consultants , if any: Priyanka Kapoor		No. of Months of Professional Staff provided by Associated Consultants: 12.50 / 174 = 0.0718
Name of senior staff (Project Director/Coordinator, Team Leader) involved and functions performed: David del Ser - Project Director		
Narrative description of Project: BFA approached DWM to carry out the Portfolio-Companies research in order to understand the situation of the companies as the pandemic evolved. BFA Global carried out one survey to collect data around the economic impact of Covid-19 and the associated economic measures that the Portfolio Companies had taken in order to help DWM identify the measures the Portfolio companies needed to take. The outputs of the project included an insights deck with a comparative analysis across the different MFIs and visualization dashboards for each MFI. At the end of the process, BFA held two webinars with the Portfolio companies, LPs, and other interested stakeholders to share the key learnings.		

Comments and suggestions on the Terms of Reference.

BFA understands and appreciates the collaborative nature of this assignment and hopes to develop a two-way relationship with the implementation partners. The results of the assignment can be maximized only when a seamless coordination with all the key stakeholders is achieved who are willing to learn and readily contribute to the learning process. BFA expects a strong feedback and communication loop among these parties and hopes to receive FSDU's support in bridging any communication or coordination gaps with the implementation partners.

1.2.5 Description of the Methodology for performing the Assignment.

A. Technical Approach and Methodology

Our understanding of your requirements

As per the the 2019 [Uganda Annual Agricultural Survey report](#), Agriculture remains the largest employment sector in Uganda, securing livelihoods for approximately 6.9 million households. Despite being an important source of employment, the share of agriculture in the country's GDP has been on the [decline](#). Particularly small scale producers, including women, indigenous people, family farmers etc, suffer low labour productivity and lower average annual farm income. Farm production is affected by [over reliance on traditional farming practices](#), use of low yielding varieties, small farm size and limited access to finance. [More women](#) than men are employed in agriculture but are largely limited to low productivity activities such as food crop production and unpaid work; a significantly lesser number of women farmers also have tenure rights over the land they cultivate.

A major reason for low agricultural productivity is the lack of [access to agricultural finance](#) needed to invest in farm productivity-enhancing technologies such as high-quality seeds, fertiliser, and irrigation. Smallholder farmers find it difficult to access formal finance due to [low production capacity, no collateral, scanty records, seasonal incomes, and limited or no capacity for scale](#).

To solve these challenges, the Ugandan government is committed to the Agro-Industrialisation Programme that seeks to address key challenges in agricultural production, agro-processing and value addition, as well as [increase ICT penetration](#) and use of ICT services for social and economic development. The Financial Sector Deepening Uganda (FSDU) aims to leverage technology platforms to contribute to this commitment particularly in favour of Uganda's small holder farmers. Digital platforms are capable of creating gains in production, efficiency, information flow, inclusion for marginalised groups, and transparency across all segments in the agricultural value chain thereby contributing to improved outcomes for small-scale producers.

Under its Digital Platform Portfolio, FSDU aims to scale Financial Services through Digital Platforms engaged in digitising Agricultural Value Chains and Trade/Services and Light Manufacturing Supply Chains and utilize the capabilities of these platforms in bringing together various value chain actors that are capable of serving these market segments better and more affordably. The gender neutrality and inclusivity of digital platforms can help reduce barriers for underserved, marginalized groups such as women and support them in accessing relevant economic opportunities required to help them scale and grow.

Under this engagement, BFA Global will assist Financial Sector Deepening Uganda (FSDU) as a learning partner under its digital platform portfolio and collaborate with the digital platform

implementing partners to develop the Theory of Change, test hypotheses, investigate research questions, as well as document high quality, practical, and scalable learning insights from the overall program. We aim to develop a two-way relationship with the implementing partners and hope to receive sufficient collaboration and synergy to be able to successfully exchange learnings with all the relevant ecosystem actors.

BFA Global is particularly well-positioned to undertake this work, given our ongoing and past experiences working with platform economies, including through our [Catalyst Fund](#) inclusive tech accelerator in Ghana (inclusive digital commerce), Kenya, India and Nigeria; our ongoing project with the Gates Foundation on women collective enterprises and digital commerce in India (Women Enterprises Digital Onboarding (WeDO)); and at least five other engagements relating to digital platforms in Kenya, Mexico, Rwanda and South Africa. We have recently launched a playbook designed to help digital platform companies in Africa, entitled *Customer Success at the Last Mile - Digital Onboarding Playbook*.

Lessons learned by BFA Global on digital platforms - Successes and Challenges

1. Platforms help in creating and accessing new, previously untapped markets and generating new employment opportunities.
2. Continuous evolution of customer needs may cause the platforms evolve and adapt to changing trends quickly.
3. It is imperative to have a easy to use, functional and well adopted payment layer to ensure the success for digital platforms working but this may not be an obstacle in Uganda.
4. Sensitivity to the commission rates is an important factor contributing to the success and adoption of digital platforms which could be an issue in Uganda due to the digital industry taxes.
5. Despite their humungous success in some sectors such as Transportation (eg: Uber), platforms have experienced trouble in scaling.
6. Women on digital platforms:
 - a. While platforms are known to be gender agnostic, it is harder for women to onboard and grow on digital platforms given lower digital access, adoption and literacy rates amongst women.
 - b. Women are not only lower adopters of digital platforms but also receive limited benefits when compared to men on the platforms.
 - c. Most women gig-workers remain limited to the pink collar jobs (beauty industry, nursing, secretarial work, upholstery, or child care)

Even though this seems negative at first, the presence of platforms may have improved employment and growth opportunities for women when compared to the non-digital world.

Our technical approach and methodology

Our approach follows 3 logical phases that are summarised in the following diagram. The tasks in each phase are described in more detail below:

- 1. Gathering stakeholders**
- 2. Developing the learning framework**
- 3. Learning and Analysis Loop**

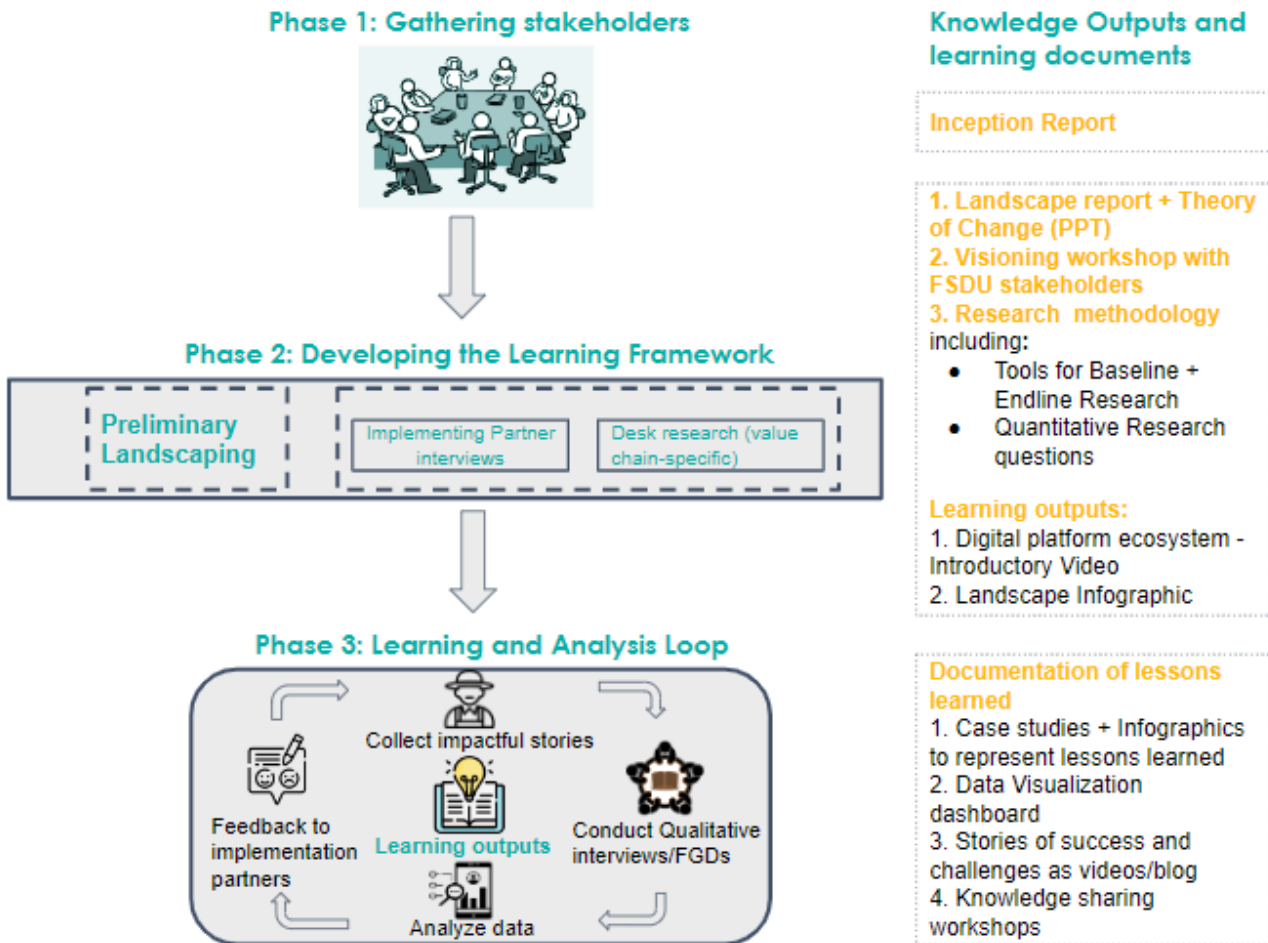


Figure 1: Program approach and methodology

Phase 1: Project kick-off and gathering stakeholders (4 weeks)

Objective: The engagement will begin with the identification of the most important directions to follow in building strong, reliable and sustainable partnerships with relevant actors in Uganda's platform economy. This will be achieved by identifying the highest priority questions for FSDU and the platform economy ecosystem actors by gathering and synthesizing the perspective of a wide variety of stakeholders

Activities: Hold an initial call with FSDU to kick-off the project by reviewing the overall process leading up to the end of the engagement. Establishing a schedule of in-person and online meetings with the key stakeholder group. Preparing and delivering a kickoff presentation for the stakeholder group. Receiving feedback on a list of key indicators, key hypotheses and research questions to be investigated in the literature and list of key informants, which will include core implementation stakeholders such as FSDU colleagues and implementing partners in the digital platform space as well as collateral stakeholders such as Financial Service Providers such as fintechs, banks, mobile money providers and the like.

Outputs: Presenting the inception report to the FSDU project team at the end of week four. The report will summarise the results of the inception tasks including the agreed approach, activities and timelines, confirm the work plan, as well as provide a list of key metrics and key project stakeholders for collaboration in the next phase of the project. The report will also include an initial hypotheses, a sampling frame, data collection methods, as well as tools for data collection and analysis.

Phase 2: Developing the learning framework (12 weeks)

Objective: For the next 12 weeks, we will conduct **preliminary landscaping** including desk research, implementation partner & third party interviews to gather data on key strategic questions and build the evidence base to bring to FSDU key stakeholders. A key aspect of the research will be to gauge the relevance and potential of financial services through digital platforms to drive the deployment of credit, value chain financing schemes and improve digital financial literacy outcomes so as to strengthen the sustainability and resilience of Small Holder Farmers (SHF) and MSMEs. We will draw on the gender experience of our team and FSDU, to ensure that the linkages reflect and prioritise impact on women farmers.

Activities:

A review of the existing literature covering platform economies in Uganda, aimed at understanding the opportunities and challenges of delivering financial services to via a digital platform to SHFs and MSMEs, especially related to improved access to DFS and the impact of financing and financial literacy on increasing the efficiency and productivity of farmers. Given this is a fast-moving field, rigorous academic materials are likely to be scarce and therefore this research will focus more on blogs and online publications, and project reports. This activity would also aim to understand the level of financial inclusion and financial access for smallholder farmers in Uganda and an examination of the methods that have worked or not worked so far in improving their access to financial services, particularly when delivered through digital platforms. The review will also incorporate data from existing nationally-representative surveys (such as Global Findex), where available and needed.

Stakeholder interviews, including implementing platform providers, financial services providers associated with the platforms, and fintechs that are offering services to connect SHFs and MSMEs to financial and platform offerings will be conducted. Generally these would be senior-level officials of the platforms, responsible for strategy, customer acquisition, onboarding or financial services. These in-person as well as remote interviews will largely cover the platforms' journey in bringing financial services to specific market segments, the challenges, opportunities and future prospects in delivering quality, affordable, and inclusive financial services to SHFs and MSME owners at scale.

Once the overarching landscape is understood, a **Value chain-specific desk research** will be conducted to evaluate the critical market functions, service provision, policy environment as well as the challenges and opportunities specific to the value chains these platforms operate in. Analyzing the role of market actors that can catalyze and shape the uptake of financial services and strengthen linkages amongst the target market segments of SHFs and MSMEs will also be captured at this stage.

Outputs: At the end of Phase 2, we will develop a “**learning framework**” for the program that will include:

1. **Landscape report** including insights from the desk research and stakeholder interviews. The report will also include an **infographic** depicting the existing landscape of financial services available to SHFs and MSME owners in Uganda and the various ecosystem actors in the space.
2. The **proposed theory of change**.
3. **Research methodology** including:
 - Tools for Baseline + Endline Research
 - Qualitative Research questions
 - List of indicators to select SHF and or MSME respondents for the research
 - Indicators for project output monitoring and evaluation
4. Produce a **video** depicting the **Digital platform ecosystem** in Uganda

At the end of this phase, we aim to solidify our learning strategy via a “**strategy visioning workshop**” with FSDU, to refine and finalize our learning agenda for the program and determine the main program priorities and intervention areas to improve the effectiveness of digital platforms in delivering targeted financial services for SHFs and MSME owners.

Phase 3: Learning and Analysis Loop (20 months)

Objective: With this phase we will finally embark upon an on-going ‘**Learning out loud**’ journey aimed at documenting the key learnings, gathering stories of success and challenges, implementing studies and analyses involving key stakeholders, as well as providing guidance on how the lessons learned can be implemented through dissemination and diffusion of evidence around what works, for whom, and under what circumstances to both FSDU and the key implementing partners.

This phase will require an on-going collaboration, coordination, learning, and commitment from all implementing partners so that information gathering is seamless and the program results can be maximized.

Iterative activities: The activities described below will be conducted iteratively to capture and analyze lessons learned, share learnings/feedback with key stakeholders, evaluate and improve the learning process, and doing the activity again until key lessons guiding strong and sustainable partnerships in the platform economy are developed with a focus on delivering profitable, affordable, and inclusive financial services to SHFs and MSME owners.

1. Quantitative and Qualitative data gathering and analysis

Given that the platforms are rapidly changing and the market is small and volatile, instead of conducting two fixed baseline and endline surveys we instead propose to do an iterative series of focus groups and small scale surveys along with relying on data collected by the platforms.

- **Platform data.** In order to generate insights about financial services at scale in a quick and cost-effective manner, we will conduct an analysis of platforms’ existing data on registration,

retention, usage, sales volume, and uptake of financial services. BFA will conduct correlation analysis to understand patterns of behavior of the target market segment and determine the cause of dropouts and the most common retention anchors. We expect that the platforms will be willing to share this data with us at an aggregated level, although there may be some limitations on what data platforms are able to generate, given the records they are currently creating for their own operations.

- **Qualitative research.** Qualitative interviews will not only allow us to gain a greater depth of insight into the biggest pain points of SHFs and MSME-owners but also deep dive into the most compelling value propositions. The research will be conducted in two formats:
 - **Focus group discussions** with individual farmer/farmer groups plus MSME owners that are either currently using the services provided by the key platforms or have used them in the past (churned).
 - **In-depth interviews** with both SHFs and MSME owners as well as salespeople and support personnel in digital platforms. The interviews will also cover target audiences that have never used financial services provided by digital platforms to understand the barriers and opportunities for platforms to leverage this unserved market segment.

BFA will collaborate with [Akem Consulting](#) to conduct all the field research in Uganda. AKEM Consulting Ltd is a research and knowledge management support consultancy based in Kampala, Uganda, and boasts of a very talented team of project managers, data scientists and field agents that have spent over twenty (20) years in providing evaluative research and project management. BFA Global and Akem consulting have successfully delivered on several projects together.

2. Collect stories

- **Case studies.** BFA will conduct detailed analysis of 10-15 SHFs and MSME owners to produce illustrative case studies profiling distinct financial lives of this vulnerable target population . Case study research will require detailed conversations and data collection from participating respondents to characterize the trajectory and drivers of financial services uptake over time, as well as inflection points on the path to retention (or abandonment). We will select 3-5 respondents across each of the 3 value chains(Agricultural Value Chains and Trade/Services and Light Manufacturing Supply Chains) mentioned in the ToR and will aim to include both individuals and farmer groups in the sample, of which at least half will be females.
- **Raw pictures/videos** will be captured throughout our on-the-ground research to create compelling videos of lessons learned, success stories and stories of challenges and opportunities.

3. Feedback to implementation partners

At the end of each learning iteration, the evidence collected will be used to draw evaluate and draw conclusions regarding the questions related to the overall performance of the key platforms and other implementation agencies, the effectiveness of service delivery, or factors that relate to variability in effectiveness of the services offered. This feedback along with appropriate guidance on how these financial products/ services can be tweaked to improve its usage and uptake will be provided to the platform businesses and other relevant stakeholders at the end of each iteration cycle.

Learning outputs:

At the end of Phase 3, all the lessons learned, stories of success and challenges and stories of change will be documented and shared through engaging learning materials, including but not limited to:

1. [Case studies + Infographics](#) to represent lessons learned with insightful recommendations for scale up and replication
2. [Data Visualization dashboards](#)
3. Stories of success and challenges as [videos/blogs](#)
4. [Knowledge sharing workshops](#) with FSDU and key implementation partners

Ongoing activities:

Technical assistance (TA)

We believe the inclusion of additional expert TA will be a valuable aspect to the project. This will support the platforms in documenting and generating stories of impact. BFA has allowed for a TA fund of at least 20 days of relevant BFA staff time for the activity.

Sharing Quarterly reports

Regular project updates will be shared with FSDU throughout the project through a bi-monthly call (conducted once in two months) and a quarterly update report. The report will include updates on the progress of the project, updates on the project goals/targets, milestones achieved or shifts in agreed the work plan. Any shift in the project priorities to help achieve improved project outcomes or any iterative course correction adopted to overcome unknown project constraints will also be reported in the bi-monthly project team calls and documented in the quarterly reports to shared with the FSDU team.

B. Work Plan

Phase	Month 1	Month 2 to Month 4	Month 5 to Month 22	Month 22 to Month 24
1. Project kick-off and gathering stakeholders				
2. Developing the learning framework				
2.1 Literature Review				
2.2 Stakeholder				

interviews				
3. Learning and Analysis				
3.1 Data collection				
3.2 Data analysis				
3.3 Gathering stories of impact				
3.4 Sharing feedback with implementation partners				
Finalizing knowledge outputs				

Key deliverables/outputs:

Phase 1: Project kick-off and gathering stakeholders Inception report

1. Inception Report

Phase 2: Developing the learning framework

1. Landscape report
2. Theory of change
3. Research methodology, including:
 - o Tools for Baseline + Endline Research
 - o Qualitative Research questions
 - o List of indicators to select SHF and or MSME respondents for the research
 - o Indicators for project output monitoring and evaluation
4. Video depicting the Digital platform ecosystem in Uganda

Phase 3: Learning and Analysis Loop

1. Case studies + Infographics to represent lessons learned with insightful recommendations for scale up and replication
2. Data Visualization dashboards
3. Stories of success and challenges as videos/blogs
4. Knowledge sharing workshops with FSDU and key implementation partners

Other deliverables:

1. Quarterly update report.

C. Organisation and staffing

Our team brings together highly experienced consultants with directly relevant, Uganda-specific skills covering specialization on insights gathering, financial institutions,, financial inclusion, digital financial services, gender, research and data analysis. CVs of team members are attached. Key experience and skills are summarised below.

Key Experts	Role	Key experience
Amolo Ng'weno	BFA CEO & Project Director	Amolo is a leading expert in inclusive finance and the digital economy with over 30 years of experience in development policy, technology, financial services, and entrepreneurship. As CEO, she is leading BFA's growth beyond inclusive finance to include a broader array of digital and tech solutions for vulnerable people. She also leads a wide range of projects including BFA's pioneering efforts into digital work, superplatforms, and iWorkers. Amolo was the Project Director for EFINA's COVID scenarios project focused on developing three different scenario worlds (bounce back, limp back, and fall back) to guide EFINA's COVID recovery strategy.
Michelle Hassan	Project Advisor	<p>Michelle is the Kenya Country Manager and a Principal Consultant at BFA Global, focusing on financial services addressing development areas such as health, agriculture, energy and education. She has over 10 years of experience working in the financial inclusion space. She has worked alongside development finance institutions, banks and startups to understand the low-income consumers and develop products to support them. Michelle also leads the refugee finance work at BFA Global. Over the last 5 years Michelle has been involved in conducting studies for the forcibly displaced people in Kenya, Rwanda and Uganda. Michelle is also the country lead for Catalyst Fund which supports startups across Latin America, Africa, and Asia to create innovative, affordable and relevant financial solutions for underserved populations, designing tailored venture building projects that meet startups' needs.</p> <p>Before joining BFA, Michelle worked for DDD and was involved with a wide range of financial inclusion projects while there including the implementation of the Kenya Financial Diaries as well as the Tanzania Financial Diaries.</p>

		<p>Additionally, Michelle was involved with a range of research projects that seek to understand the financial lives of Kenyans, particularly through her work around Kenyan savings groups and through the Financial Landscapes study.</p>
Wairimu Gitahi	Insights Lead	<p>Wairimu is a senior multi-media producer and development communications expert. Over the past 19 years of working as a media and communications specialist and journalist, Wairimu has successfully filed numerous stories on digital innovations for development, climate change, food crises, refugees, gender, politics, water, health, and other crucial global issues. She has led in developing, planning, and implementing communication strategies for high-profile international organisations such as the UNCDF, BBC, Public Radio International (PRI), UNICEF and OXFAM – UK.</p> <p>Before joining BFA Global, Wairimu worked as a freelance multimedia journalist and multimedia content producer for the British Broadcasting Corporation (BBC).</p>
Benjamin Mazzotta	Lead Data Scientist	<p>Benjamin Mazzotta, PhD is a Senior Social Science Researcher at BFA Global. He leads research into financial health across multiple geographies, including Africa, Latin America, and Asia. He has also served on the working group for financial health at the office of the United Nations special advocate for inclusive financial development (O/UNSGSA), where he co-authored a technical note on measurement with the chair of the working group. Ben leads quantitative and multi-methods research for BFA as a senior technical specialist. Selected topics include the impact of the COVID-19 pandemic on financial resilience; portfolio analysis and strategy for private equity; user research in rural value chains; and a target product profile (TPP) for inclusive finance.</p> <p>Previously, he worked as an independent consultant for impact evaluation and joined two early-stage social ventures. His research interests include food security, disaster risk management, rural value chains, export promotion, interfaith peace building, and financial inclusion. Trained as a political scientist, he also holds certificates in data science and complex systems. He is a CEME Senior Fellow at Tufts University and a Fellow of the United States-Japan Leadership Program (USJLP).</p>

Anne Gachoka	Lead Qualitative Researcher	<p>Anne is a qualitative researcher extraordinaire who has been field leader for several prior projects understanding microenterprises' use of platforms. Anne has an in-depth understanding of using a variety of approaches and methods in designing and integrating research protocols, overseeing the implementation of the research and deriving actionable insights from the research.</p> <p>Previously, she was a Research Field Manager at Digital Divide Data where some of her responsibilities included defining expected results and using performance indicators and other processes/systems to monitor and track project completion, ensuring that research protocols were followed, and supervising field teams. She was the first staff member to join Kenya Financial Diaries project and is deeply steeped in the stories and histories of the respondents. Anne has ten years' experience in social and market research working in several other local research firms.</p> <p>Anne served as the Project Manager for BFA's project - <i>Research and Learning Partner for Financial Diaries Study and Product pilot for refugees in Uganda</i>, funded by FSD Uganda and FSD Africa. Anne coordinated the project stakeholders' timelines and budgets, attended meetings with FSD Uganda, FSD Africa, and the 3 FSPs. She also led the preparation of the interview/discussion guides, conducted stakeholders, partners, and community representatives interviews, as well as synthesized data and drafted the reports.</p>
Carmen Merab	Insights Specialist	<p>Carmen is a communications specialist at BFA Global. She helps to communicate BFA's work to external audiences and provides strategic support for BFA's communications initiatives, events and projects. Her areas of expertise include marketing communications, social media management, content and email marketing and event management. Prior to joining BFA, she worked as a consultant for the Aga Khan Development Network (AKDN) and Pepper Concepts, a design and advertising agency.</p> <p>Carmen was the Communications expert for BFA's project - <i>Research and Learning Partner for Financial Diaries Study and Product pilot for refugees in Uganda</i>, funded by FSD Uganda and FSD Africa. She was responsible for social media strategy and promotion, and was part of the communication and coordination team between BFA and FSD Uganda and FSD Africa during the project process.</p>

Precious Manyara	Project Manager	<p>Precious is a Project Manager at BFA Global. She supports project management activities such as investment approval processes, startup screening, tracking overall portfolio performance, and assisting with communications and the dissemination of findings.</p> <p>Prior to joining BFA Global, she worked with Standard Chartered and Absa Bank, analyzing client uptake of their digital channels while championing for Environmental, Social, and Governance frameworks through various sustainability initiatives. She also worked with Chui Ventures as an Investment Analyst. She holds a Bachelor of Commerce in Accounting from the University of Nairobi.</p>
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1.2.6 Team Composition and Task Assignments.

1. Technical Staff		
Name	Position	Task(s)
Amolo Ng'weno	Project Director	<ul style="list-style-type: none"> • Provide guidance and advise as the project progresses. • Final reviewer of all field tools, findings, insights and reports.
Michelle Hassan	Project Advisor	<ul style="list-style-type: none"> • Provide guidance to the team and helps establish the learning framework • Attend meetings/workshops with FSD Uganda • Develop the theory of change • Offer feedback to the FSP Partners • Review deliverables to ensure quality
Wairimu Gitahi	Insights Lead	<ul style="list-style-type: none"> • Finalize the landscaping report • Organize and lead workshops with FSD Uganda • Develop the learning agenda • Synthesize insights for dissemination • Develop and finalize the final learning materials • Offer feedback to the FSP Partners

Benjamin Mazzota	Lead Data Scientist	<ul style="list-style-type: none"> • Develop the research methodology • Identify indicators to select SHF and or MSME respondents for the research • Conduct preliminary and ongoing data analysis and cleaning • Generate key data insights and prepare data visualization dashboards
Anne Gachoka	Lead Qualitative Researcher	<ul style="list-style-type: none"> • Prepare the Interview guides • Conduct key stakeholders, partners and community representative interviews • Manage the field operations • Data synthesis • Responsible for offsite data oversight
Carmen Merab	Insights Specialist	<ul style="list-style-type: none"> • Conducting the desk research • Support in preparing the communications and learning strategy • Lead the case studies and impact stories on the field • Support and lead the knowledge sharing workshops with FSD Uganda • Support the creation of videos/blogs and other learning materials • Supporting with the graphic designing efforts
Precious Manyara	Project Manager	<ul style="list-style-type: none"> • Overall project management • Coordinate project stakeholders, timelines and budgets • Ensure timely delivery of project outputs, managing the resource planning and the overall work plan

1.2.7 Curriculum Vitae for Proposed Professional/technical Staff

Position Title and No.	Project Director
Name of Expert:	Amolo Ng'weno
Date of Birth:	24 August 1965
Country of Citizenship/Residence	Kenyan US Permanent Resident

Education: {List college/university or other specialized education, giving names of educational

School, college University and/or Attended	Degree/certificate or other specialized education obtained	Year Obtained
Princeton University	Master of Public Administration, Economics, and Public Policy	1991
Harvard University	Bachelor of Arts, Psychology and Social Relations	1987

Employment record relevant to the assignment: {Starting with present position, list in reverse order. Please provide dates, name of employing organization, titles of positions held, types of activities performed and location of the assignment, and contact information of previous clients and employing organization(s) who can be contacted for references. Past employment that is not relevant to the assignment does not need to be included.}

Period	Employing organization and your title/position. Contact information for references	Country	Summary of activities performed relevant to the Assignment
2018 – Present	BFA Global, LLC.	Kenya	CEO

		<p>For reference contact address:</p> <p>BFA Kenya LLC, Riverside Green Suites, Acacia Suite, 2nd Floor, Riverside Drive, Nairobi, Kenya</p>	<p>Amolo is CEO of BFA Global. She is based in Nairobi but runs the company worldwide. Her recent areas of interest include the changing nature of work in developing countries with the growth of the digital economy; harnessing technology to provide micro-entrepreneurs with the financial and technical tools for growth; and how data analysis techniques can improve regulators' interactions with customers, including for resolving disputes.</p>
2015 – 2018	<p>Bankable Frontier Associates, LLC</p> <p>For reference contact address:</p> <p>BFA Kenya LLC, Riverside Green Suites, Acacia Suite, 2nd Floor, Riverside Drive, Nairobi, Kenya</p>	Kenya	<p>Finance for Life, Practice Area Director, and Africa Regional Director</p> <p>Consultant with extensive experience in public and philanthropic sectors, leading BFA's Finance for Life practice area that covers finance for agriculture, enterprise, health, education and household growth. Well regarded in innovation and entrepreneurship fields.</p>

2011 2015	– Digital Divide Data Kenya For reference contact address:	Kenya, Tanzania & South Africa	Managing Director Digital Divide Data is a social enterprise that delivers high quality business process outsourcing services to corporate, academic and government clients in Kenya and around the world. We have a social mission to hire young people from disadvantaged families; while they work for DDD they receive support for their tertiary education, putting them on a path out of poverty and a career track in formal employment. www.digitaldividedata.co.ke . DDD employed over 450 people in Kenya and Tanzania, with a representative office in South Africa. Clients included Ancestry.com; major US universities; corporate clients in Hong Kong, China and Australia; the Kenya National Library, the Kenya National Bureau of Statistics, the Capital Markets Authority (Kenya) and others. In addition to business process outsourcing, DDD Kenya also delivered social science research implementation for universities, research institutes and policy makers. Key partners include Georgetown University's gui2de center
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			and the Financial Sector Deepening Trust (Kenya) for which we implemented the Kenya Financial Diaries along with BFA.
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2006 – 2011	<p>Bill & Melinda Gates Foundation</p> <p>For reference contact address:</p>	Seattle, USA.	<p>Deputy Director</p> <p>The Bill & Melinda Gates Foundation is the world's largest private foundation. At the Gates Foundation Amolo was responsible for a program of experimentation to improve the scale, range and impact of the financial services, especially savings services, available to the poor in developing countries. She was also responsible for strategy and programs related to technology to bring high-value financial services to the poor worldwide and in particular, a portfolio of 30 projects relating to mobile money transfer and mobile banking, including sub-grants to M-pesa (Kenya and Tanzania), Tameer Bank/Telenor (Pakistan) and Oi Paggo (Brazil), as well as a prize program in Haiti with USAID. She managed a major partnership with CGAP (a donor consortium housed at the World Bank) to support the development and expansion of branchless banking (banking through agents) in a dozen countries and also sat on the steering committee of the International Labor Organization's microinsurance innovation facility and on the steering committee for the GSM Association's mobile money for the unbanked fund. With a team of 4 program officers, She was responsible for developing a pipeline of over \$100m in grants and loans to banks, cell phone companies and financial intermediaries aimed at serving the unbanked.</p>
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2001 2007	–	Biazhara Biz Limited For reference contact address:	Kenya	Co-Founder and Board Director Biashara.biz, an online and mail order shopping company selling Kenyan and African clothes, foods, jewellery, music, books and gifts since 2001. In 2005, Biashara.biz was the e-business category winner for Africa, receiving a special mention in the World Summit Awards of the World Summit on the Information Society in Tunisia. In 2003, it was the first
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				prize winner in the Kenya Bureau of Standards Quality Awards, small organization service category. Following my departure to the US, the company closed.
2004 2006	–	Trust for African Rock Art For reference contact address:	Kenya	Chief Operations Officer This non-profit organization is dedicated to conserving ancient rock art throughout Africa. As COO, Amolo was particularly responsible for a project to create a digital archive of over 12,000 photographs of African rock art. In addition, she organized internationally-travelling museum exhibitions (which have visited 12 African countries) and conferences. My work was instrumental in the creation of two new museums in Kenya – the Suba Museum (under construction) and the Kakapel Monument (opened 2006), both with a rock art theme.

1995 2001	– Africa Online For reference contact address:	Kenya and Cote d'Ivoire	Co-Founder Africa Online is the first and still the largest pan-African internet service provider. Amolo was founding managing director of its operations in Kenya and Cote d'Ivoire, where it was the first commercial internet provider in both countries. Africa Online is now the largest ISP in Africa outside of South Africa; with operations in 8 African countries (Kenya, Uganda, Tanzania, Swaziland, Zimbabwe, Namibia, Ghana and Cote d'Ivoire) and partnerships in 5 others. In Kenya Africa Online is also a shareholder in UUNET (Kenya), a broadband and corporate internet provider. In 2007, Africa Online was bought by Telkom South Africa. While at Africa Online she established our operations in Kenya and Cote d'Ivoire at a time when the entire Internet industry was new. She therefore had to introduce the sector to the market, obtain Government licenses (she was always proud of our reputation for never offering bribes – and we were successfully awarded licenses), bring on board initial
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			and major corporate clients, hire and supervise a full complement of staff, and ensure that our technical operation was functioning 24/7. As Managing Director, she had full P&L responsibility for these country operations, and was able to pass them on to subsequent management having met our revenue, subscriber and profitability targets. As Africa Online matured in these two countries, Amolo moved to the Business Development function where she was responsible for the establishment of new operations in Tanzania and Zimbabwe, including negotiating to buy local operators. In 1998 she left operational management of Africa Online and moved to then holding company TelCorp, which was absorbed into the eventual Telkom South Africa acquisition through a series of mergers.
1991 – 1995	World Bank For reference contact address:	Washington DC, USA.	Economist At the World Bank, she was responsible for appraising and supervising social sector projects in Francophone Africa and Angola totalling over \$100 million, as well as for writing and contributing to economic and social sector studies which appeared under the World Bank name. Amolo joined the World Bank in its selective Young Professional Program, during which I worked on macroeconomic policy in Jamaica and health sector policy in Pakistan.

Membership in Professional Associations:

- Member of the Institute of Economic Affairs of Kenya
- Associate member of the Kenya Institute of Management
- Member of the World Economic Forum Global Leaders for Tomorrow

2002-2004 Publications:

- Several publications on pioneering mobile money service, M-PESA, with Ignacio Mas, 2010-2012
- Several publications on savings groups in Kenya, for the Financial Sector Deepening Trust, 2011-2012
- The Rock Art and other attractions of Suba District, with Fleur Ng'weno, Jack Obonyo and David Coulson, Trust for African Rock Art, 2005
- Occasional commentary on Kenyan politics for The Financial Mail of South Africa, 2002, 2013.
- Author: Jamaica: Economic Issues for Environmental Management, and Federal Islamic Republic of the Comoros: Poverty and Growth in a Traditional Small Island Society, World Bank Sector Studies published under the World Bank name, 1994.

Language Skills (indicate only languages in which you can work): English, French, Portuguese, Spanish, Swahili

Adequacy for the Assignment:

Detailed Tasks Assigned on Consultant's Team of Experts:	Reference to Prior Work/Assignments that Best Illustrates Capability to Handle the Assigned Tasks
Amolo is the project advisor, she will provide overall guidance, and also review the finalized research methodology, contributing to drafting measurements and recommendations, and reviewing the drafted slide deck summary. M-KOPA contracted BFA Global to undertake market research to understand the impact (Financial and non-financial) to customers on their recently launched smartphone product into the Kenyan market.	<p>Customer research on M-KOPA smartphone product, M Kopa - Kenya (2020)</p> <p>M-KOPA contracted BFA Global to undertake market research to understand the impact (Financial and non-financial) to customers on their recently launched smartphone product into the Kenyan market. M-KOPA has four objectives of finding out: (i) The level of satisfaction with the current offering? for the customers who have purchased the smartphone? (ii) Do they use the smartphone to make money and if so, what are the returns? if they displace other expenses to pay for the phone, what are these and do they think it is worth? (iii) Where could M-KOPA expand its product offering? (iv) Do customers understand the M-KOPA product and how do they feel about the terms and conditions?</p>
Amolo Ng'weno serves as the overall project advisor. She supports the team to ensure the deliverable's content and quality meet the Foundation's requirements. She will also participate in key feedback sessions with the	<p>Interoperability and Market Structure - Gates A2A & CICO interoperability - Kenya; Tanzania; India; China; Jordan & EU (2020-2021)</p> <p>On behalf of the Gates Foundation, BFA has launched a global desk research and expert</p>

<p>client.</p>	<p>interview effort on interoperability of digital financial services and real-time payments to address three questions: (i) To what degree does competition through account-to-account (A2A) and cash-in/cash-out (CICO) interoperability benefit the poor by increasing financial inclusion and enhanced service offerings?; (ii) What have been the most effective levers to transition a market to A2A or CICO interoperability, what are the optimal design features of these interventions, and at what stage in a market's evolution should these measures be introduced?; (iii) What can the DFS</p>
	<p>community learn from the interoperability journeys of analog industries, such as PayGo and Credit card interoperability? Results from this research effort will be disseminated widely across various platforms targeting regulators and payments industry players.</p>

<p>Amolo Ng'weno serves as the overall project advisor. She supports the team to ensure the deliverable's content and quality meet the Foundation's requirements. She'll also participate in key feedback sessions with the client.</p>	<p>Support proposal development for a women's economic empowerment program, BMGF, Global (2020-2021)</p> <p>On behalf of the Gates Foundation, BFA has launched a global desk research and expert interview effort on DFS interoperability to address three questions: (i) To what degree does competition through account-to-account (A2A) and cash-in/cash-out (CICO) interoperability benefit the poor by increasing financial inclusion and enhanced service offerings?; (ii) What have been the most effective levers to transition a market to A2A or CICO interoperability, what are the optimal design features of these interventions, and at what stage in a market's evolution should these measures be introduced?; (iii) What can the DFS community learn from the interoperability journeys of analog industries, such as PayGo and Credit card interoperability?. Results from this research effort will be disseminated widely across various platforms targeting regulators and payments industry players.</p>
<p>Amolo Ng'weno was the Senior advisor in the area of livelihoods and MSEs to the Digital transformation of livelihoods research study. As the senior advisor, she provided strategic insights and guidance throughout the course of the project. She provided advice for the iworker diagnostic and MSEs surveys conducted.</p>	<p>Digital Transformation of Livelihoods in Rwanda, Access to Finance Rwanda (2020)</p> <p>Design and implement a program to accelerate the growth of micro and small enterprises through expanding e-commerce in Rwanda. BFA partnered with AFR to support the ICT Chamber to implement a digital onboarding program that addressed the market constraints of MSEs to the digital economy and created new or improved livelihoods for work. BFA delivered the program under the following four pillars: digital onboarding, an e-commerce network, platforms venture acceleration and MSE credit pilot. With BFA's approach, the program catalyzed the market system, attracted partners, and created the knowledge and demonstration for e-commerce to be replicated and sustained by other Rwandan companies after the program</p>

	<p>ended. The program onboarded 7,000 MSEs and created 10,000 livelihood pathways for iWorkers. BFA authored four blogs, three case studies and a program final report capturing program learnings, takeaways, models for the sector to replicate and pathways to scale.</p>
<p>Amolo was the Project Director for the FSDA & FSDK drawdown scenarios project. Amolo's role was to lead the dialogue with the FSD Network, help determine the driving question and develop one of the three scenarios (Fall back, Limp back and Bounce back) alongside other team members.</p>	<p>Africa-Kenya Drawdown scenarios exercises, FSDA & FSDK - Kenya, Uganda and Nigeria (2020)</p> <p>The FSD Network and BFA ran three-week sprints in there countries – Kenya, Uganda and Nigeria to develop three different scenario worlds (bounce back, limp back and fall back) for different working sectors and for Cuspers (informal working sector) in Kenya to to see how long their recovery will take from Covid-19 as the broader GDP recovers.</p> <p>To achieve this objective, 1) BFA, FSDA & FSDK and external economists worked together to answer the driving question and selected three different personas for this exercise, 2) Spilt up the core team into three different groups to develop decks on how these different personas will recover from Covid-19 and possible idea's FSDA & FSDK can implement, 3) gather learnings and insights together with stimulus and health measures the country has taken to compile a comprehensive deck for FSDA & FSDK.</p>

<p>Amolo is the project advisor, providing overall guidance, and also reviewing the finalized research methodology, contributing to drafting measurements and recommendations, and reviewing the blogs, slide decks, and the final report.</p>	<p>Financial Diaries Impact of COVID-19, FSDK - Kenya (2020)</p> <p>FSD Kenya in partnership with BFA and Digital Divide Data undertook a Financial Diaries study between 2012 and 2013. The Kenya Financial Diaries tracked the cash flows of 298 low-income Kenyan households over a period of one year, with over half a million transactions recorded during this time. By observing people's financial behavior, the study provided a picture of how people deploy financial resources to open opportunities for themselves and to cushion themselves from the blows of shocks. In many households, stories of money problems and money solutions unfolded in great detail, helping us to understand the connections between financial services and poverty in much more detailed ways. Two years later an updated</p>
	<p>survey shed light on how respondents' incomes were changing (for better and for worse), and how they managed their microbusinesses. This time, we will check-in with the same respondents from across the five areas of the country covered in the initial study: Nairobi, Vihiga, Eldoret, Makueni, and Mombasa. We will find out how they are managing through the COVID crisis, how they handle the recovery, and ultimately once the crisis is over, how they will find long-term resilience.</p>

<p>Amolo Ng'weno is the Project Advisor for the Youth Employment Digital Center, she will support the project in creating financial solutions for low income groups, and developing the financing model for franchising that will help understand the economics of digital center set-up and operations.</p>	<p>Expanding Employment and Opportunity through Digital Centers in Kenya (2020-2021) DDD and BFA aim to create a social franchise system of digital centers throughout Kenya, staffed with trained youth as digital translators. By making capital and training available to entrepreneurs and small-business owners, they will be able to start up their own digital centers to provide much-needed internet access to urban areas outside of Nairobi. Communities will be able to access the internet for employment, education, and e-government services, among others. Underserved youth will be trained in IT and soft skills and employed at the digital center to assist customers and manage its services. Beyond these immediate beneficiaries, we hope that as the centers build up their credit and the funding community will be more likely to grant loans to entrepreneurs and small-business owners. Through democratizing entrepreneurs' access to capital and communities' access to the internet, DDD and BFA is tackling the problem of youth unemployment in Kenya through investing in underserved youth's skills and professional development.</p>
<p>Amolo served as an advisor on the project.</p>	<p>Developed Target Product Profiles (TPP) for digital financial services to direct pro-poor retail payments systems globally (2019-2020) BFA worked with the Bill & Melinda Gates Foundation (BMGF) to research, define, and test potential for a TPP (target product profile) for inclusive financial products. TPP has been used for targeting financial services in the healthcare sector and this project applies the method to financial inclusion. The purpose of the TPP is to</p>

	<p>outline a set of criteria that characterizes basic, entry-level financial services that can help transition a poor person from being excluded from formal financial services to being included. The TPP can be used by financial service providers as well the regulators, funders, investors, and implementers who enable these services in specific markets in order to distinguish products that are designed for inclusion.</p>
<p>Amolo Ng'weno acted as MSE and financial inclusion advisor to the project by providing strategic direction to the engagement and final report and helped manage relationships with the client as this was the first time working with the Mastercard Center.</p>	<p>MCIG Strivers Report, Mastercard (2019)</p> <p>BFA conducted the research and developed a report, "Strivers: The Micro and Small Enterprises Behind Inclusive Growth" for the Center with two objectives: to formalize the definition of "Strivers" based on evidence and explore implications for the Center's programmatic agenda. BFA provided the analysis and framework to characterize the traits of potential and propensity that lead to MSE growth, demonstrate how Strivers contribute to inclusive growth through job creation, define the traits to identify who Strivers are around the world, review efforts and solutions to date in support of Strivers -- especially that of Center-funded programs, lay out the challenges and evidence gaps, and provide recommendations to support Strivers as they engage in the digital economy.</p>

<p>As the project director, Amolo was responsible for the overall strategy of the project, implementation and evaluation of the results.</p>	<p>Validating a “Propensity to Succeed Profile” for young people in Kenya, Well Told Story - Kenya (2019-2020)</p> <p>Well Told Story in partnership with BFA, conducted a study in late 2018 that utilized a combination of existing Well Told Story data, SMS surveys, field analysis and the deployment of machine learning algorithms to create a first iteration of a propensity-to-succeed profile. The project demonstrated the effectiveness of the profile in clustering and identifying high-potential hustla's within the Well Told Story user base, suggesting that WTS's existing and growing trove of data could become a proxy credit profile to enable young people to approach finance providers and for finance providers to serve more young people. BFA and Well Told story are now seeking to validate the</p>
	<p>identification of young hustla's propensity to succeed by revisiting the study participants 8 months later. The aim of this validation exercise would be to confirm whether high-propensity hustlas are correctly identified and start to get an idea of the magnitude and nature of the differences between them and other Shujaaz members. This is a next step on a long journey to refine the index and provide supporting tools to help high-propensity young entrepreneurs reach their potential.</p>

<p>Amolo was the project advisor, provided overall guidance, and also reviewed the finalized research methodology, contributed to drafting measurements and recommendations, and reviewed the final report.</p>	<p>Creating an impact research methodology for sustainable mobility enterprises (2019)</p> <p>Shell Foundation (SF) contracted BFA to undertake a study to better understand and document the range of impacts that sustainable mobility enterprises have on society and the environment, with the objective of both creating an impact research methodology that can be replicated across the portfolio, as well as generating interest in the sector in the impact investing community. This study focused on two mobility enterprises in SF's portfolio, SafeBoda (Uganda and Kenya) and Max (Nigeria), each of which manages a ride-hailing and asset-finance business focused on motorcycle taxis in urban areas.</p>
<p>As Project Director and leading expert in financial inclusion, Amolo provided strategic oversight and guidance throughout the course of the project. She liaised with Evelyn Stark from the MetLife Foundation on a biweekly basis to provide progress updates .</p>	<p>Devising a Roadmap to Financial Health for low-income populations in Mexico (2019)</p> <p>BFA was the Program Manager for a three-month project funded by the MetLife Foundation through a grant to Rockefeller Philanthropic Advisors. Under the overarching aim of creating a roadmap for improving the financial health of low-income Mexicans, BFAI generated interest and commitment to understanding, measuring, and improving Financial Health among leading financial inclusion stakeholders and thought leaders. BFA organized a series of roundtables with policymakers (e.g., CNBV, Ministry of Finance, Council on Financial Inclusion), industry experts, and other stakeholders to discuss challenges and emerging opportunities in financial health in Mexico, with a particular focus on cooperatives. BFA also worked closely with two leading Mexican cooperatives to define the role that</p>

	<p>cooperatives can play in financial health and to assess the limitations they face. As part of the engagement, BFA generated financial health profiles for the cooperatives' low-income customers, and defined a business and technology strategy for improving their financial health and for furthering organizational resilience and sustainability. Finally, BFA reported back to the cooperatives as well as non-cooperative consumers in another roundtable with key stakeholders, as well as produce a suite of communication materials, including a podcast, videos, and blogs, to shed light on cooperatives and their role in contributing to the positive financial health of low-income consumers.</p>
<p>In her role as senior advisor, Amolo provided advice for the country's diagnostic research and led the in-country mission in Ghana.</p>	<p>Digital Commerce Phase 2: The iWorker Project. MasterCard foundation, Ghana (2019)</p> <p>In the e-commerce plus project, BFA established a link between digital commerce and employment. We identified a new category of technology-enabled workers ("iWorkers") and crafted actionable policy recommendations to address this new group. More specifically, iWorkers are working-age people who are digitally connected through smartphones, and can leverage their connectivity to provide livelihoods for themselves and those who work for them. BFA tested the potential of the iWorker concept in Ghana and identified the factors which enable or constrain the growth of this kind of work. Findings from this project were shared in conferences around the world and in blog posts. This work will also support Mastercard's strategy of harnessing technology to create good work for youth.</p>

As Project Advisor, Amolo led country-level dipstick research in Kenya and Nigeria, drafted scenarios to be tested at a workshop in Cape Town and co-authored a white paper detailing findings and recommendations.	Digital Commerce and Youth Unemployment in Africa for MasterCard Foundation (2018) The e-commerce+ project delivered compelling scenarios that crystallize the issues and the dynamics surrounding digital commerce. It drew on the burgeoning literature about the link between digital commerce and employment as well as dipstick research in Kenya, Nigeria, South Africa, China and India to answer the project's driving question: Which choices by African policy makers will increase the positive effects of digital
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	commerce on employment outcomes, especially for youth, by 2030? BFA conducted this research to inform the Mastercard Foundation's future strategy on youth employment.
Amolo helped define the strategy for the project as the Direct Benefit Transfer expert, bringing in an international perspective.	Strengthening Direct Benefit Transfer Cell in Bihar, India (2018-2019) The World Bank contracted BFA to advise the Government of Bihar on the implementation of a DBT system in the state by assessing the extant implementation mechanisms and recommending opportunities for improvements for the State DBT. The assignment included suggesting operational improvements on the capabilities of the DBT Cell, providing best practices to re-engineer the e-Labharthi platform (online platform for e-payment of subsidy under Direct Benefit Transfer (DBT)) and developing a Monitoring and Evaluation framework to monitor progress of schemes to be DBT-ready.

<p>Amolo was a specialist in digital finance in Africa on the Impact of Digital Payments in Africa project. Amolo provided the expert opinion on if digital financial services are best viewed as a gateway to other formal financial services or a permanent feature of the financial sector landscape.</p>	<p>Impact of Digital Payments in Africa: Evidence and Perspectives for CDC Group, Africa (2018) BFA created a database and wrote a briefing note summarizing existing evidence with respect to the impact of digital financial services (DFS) — particularly mobile phone-based services — on formal financial inclusion. Key issues considered included: (i) the extent to which adoption of DFS catalyzes access to formal financial services; (ii) the advantages and disadvantages of DFS compared to other formal and informal options; (iii) the cost structure of DFS, including assessments of how costs are distributed and whether DFS are driving down costs for individual customers' access to financial services; and (iv) whether DFS are best viewed as a gateway to other formal financial services or a permanent feature of the financial sector landscape. The output is informing the firm's decision-making for their financial services portfolio.</p>
<p>As the project Director, Amolo was responsible for the overall strategy of the project, implementation and evaluation of the results.</p>	<p>Developing a “Propensity to Succeed Profile” for young people in Kenya, Well Told Story - Kenya (2018-2019) BFA worked with Well Told Story (WTS) to review data to predict a young person propensity to succeed. BFA explored the data for trends and</p>
	<p>patterns for indicators that could be associated with success. BFA then followed-up with a validation exercise to confirm the buckets of profiles and associated indicators. In the end, a “propensity to succeed profile” was developed that WTS and its partners could use to develop financial products for the young person.</p>

<p>As the Kenya payments ecosystem advisor, Amolo provided context and direction to the project.</p>	<p>Kenya National Payment Systems Vision and Strategy, Kenya (2018-2019)</p> <p>BFA worked with the Central Bank of Kenya and Financial Sector Deepening Kenya to develop the Kenya National Payment Systems Vision for the next 10 years, and defined corresponding strategic objectives to be implemented over the next 5 years. BFA was responsible for thought leadership, facilitating stakeholder interviews, identifying a mix of international best practice likely to shape the payments landscape in Kenya, reviewing the payments legal and regulatory framework to identify prospective changes that are likely create an enabling environment for all players, and developing a conceptual payments infrastructure blueprint to accompany the vision and strategic objectives.</p>
<p>Acted as Lead Advisor, Amolo guided the overall strategy of the project, oversight, implementation, evaluation, and presentation of the results.</p>	<p>Financial Inclusion Framework Strengthening, Philippines (2018)</p> <p>BFA conducted an assessment and developed a proposal for the implementation of a Digital National Identification system and how it can accelerate financial inclusion in the Philippines. The analysis included a study of the existing system being used to identify individuals, a detailed description of the proposed system and an explanation on how the proposed system can enhance access to financial services.</p>
<p>Amolo was the lead on the development of the synthesis report.</p>	<p>Testing Stronger Value Propositions in Merchants Payments in Ghana (2018)</p> <p>BFA worked with CGAP and a mobile money operator in Ghana to design incentives value-added services and loyalty programs that could drive the uptake and usage of merchant payments. BFA conducted qualitative research among merchants and their customers to identify and validate features of potentially value-added services that would be a compelling value proposition of mobile payments</p>

	<p>acceptance for merchants. Based on the findings, BFA designed a prototype and tested the principal features including user interface and process flow, among other things, and delivered the prototype to the mobile operator to develop and pilot. BFA worked with the mobile money operator to develop a business case to determine the potential profitability of the selected approaches value-added service. During the pilot phase, BFA was responsible for monitoring and evaluation and gathered insights to determine the impact of the piloted strategies' value-added service product on merchant payments. and BFA also developed a handbook that synthesized key insights of the pilot and other experiences on merchant payments globally, including insights from the pilot in Ghana.</p>
<p>As project director, Amolo was responsible for the overall strategy of the project, implementation, evaluation and presentation of the results.</p>	<p>Market Assessment of Affordable and Accessible Remittance Services for Refugees and others Forcibly Displaced, Uganda (2018) BFA developed and piloted a tool to conduct a country assessment on demand, supply, and regulatory considerations for cost of and access to efficient, reliable, and cheaper regulated remittance channels that could also be used to further link remittances with broader financial services.</p>
<p>As project Director, Amolo was responsible for the overall strategy of the project, implementation and evaluation of the results.</p>	<p>M-Akiba Market Assessment, Kenya (2017-2018) BFA designed and coordinated a study in Kenya to understand why the uptake of M-akiba was low. The main objective of the study was to provide insight and understanding on how the M-Akiba bond was issued and how it was perceived by investors. BFA led a consortium of 3 companies in which BFA provided the analytical framework as well as came up with insights and led the report writing.</p>

As project Director, Amolo was responsible for the overall strategy of the project, implementation and evaluation of the results.	<p>Tanzania Interoperability Post-Implementation Review, Tanzania (2017)</p> <p>BFA designed and coordinated a study assessing the value proposition of domestic P2P interoperability on consumers in Tanzania. The objective of the study was to identify and quantify the value (as well as any potential costs)</p>
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	of interoperability to consumers in Tanzania – including how financial inclusion is affected by the scheme. BFA used a combination of telephone interviews, in-depth interviews and focus groups and covered users of mobile money.
As project Director, Amolo was responsible for the overall project strategy, implementation, and evaluation of the results.	<p>Market readiness assessment study for DF+ in Uganda Study - UNCDF, Uganda (2017)</p> <p>BFA was commissioned to study market readiness for Digital Finance Plus (DF+) in Uganda, based on a framework developed by CGAP and McKinsey. The aim of the study was to provide information on the market conditions and opportunities for DF+ in Uganda in education, health, energy, agriculture, water and sanitation, and youth employment. It is envisioned that this information would help potential providers identify opportunities, leading to greater investment and development of DF+ services.</p>
Amolo served as the Technical Advisor for the Save-as- you-go project. She with the support of the BFA team conducted in-depth qualitative research in Kenya to explore if PAYGo solar providers could offer savings accounts, term deposits, insurance, or transfer services, for their low income customer base.	<p>Save-as- you-go: Deposit Taking for Solar Finance Companies, Kenya (2017)</p> <p>World Bank contracted BFA Global to conduct in depth qualitative research in Kenya to explore if PAYGo solar providers could offer savings accounts, term deposits, insurance, or transfer services, for their low income customer base. The BFA team developed a comprehensive understanding of the scope, size, and locale of demand for a more relevant savings product offered by PAYGo solar firms and delivered insights on the possible design of such a product, specifically around what value PAYGo firms could provide. The team also provided intermediate strategies for a PAYGo firm to</p>

	move towards deposit-taking institutions.
Lead Author, Editor and Presenter of a paper entitled "Demand-side review of financial inclusion for women in entrepreneurship and smallholder agriculture" and presented the results at a stakeholder workshop in Nairobi, Kenya on behalf of the International Development Research Centre (IDRC).	Identifying the knowledge gap on financial inclusion for women entrepreneurs and smallholder farmers for International Development Resource Centre, Nairobi (2017) Lead Author, Editor and Presenter of a paper entitled "Demand-side review of financial inclusion for women in entrepreneurship and smallholder agriculture" and presented the results at a stakeholder workshop in Nairobi, Kenya on behalf of the International

	Development Research Centre (IDRC). This paper drew upon re-analysis of Financial Diaries and secondary analysis of national datasets (principally in Africa) using a gender lens, BFA identified financial needs of women entrepreneurs in micro, small, and medium businesses (MSME) and smallholder agriculture and how these needs are currently being met by financial service providers. BFA further paired these findings with a literature review and stakeholder interviews to better understand demand-side barriers to women's financial inclusion and suggest future areas of research.
As project director, Amolo was responsible for the overall strategy of the project, implementation and evaluation of the results.	East Africa Regional Interoperability – Market Demand Study, Burundi, Kenya, Rwanda, Tanzania, Uganda (2017) BFA designed and coordinated a study across East Africa to understand whether demand exists for the use of digital financial services (DFS) in cross-border payment, the size of the demand, the needs and wants of users engaging in these transactions, and the price elasticity for relevant services.

<p>Project Director and the donor, cooperative sector and MFI sector engagement lead. Amolo's key role was to understand the existing DFS landscape and DFS priorities of AFR donors, the cooperative sector and the MFI sector</p>	<p>Development of the Digital Finance Strategy for Access to Finance Rwanda (2017)</p> <p>Project Director and the donor, cooperative sector and MFI sector engagement lead. Amolo's key role was to understand the existing DFS landscape and DFS priorities of AFR donors, the cooperative sector and the MFI sector so as to:</p> <p>(i) map out potential market development interventions that can address identified market constraints and accelerate the development of DFS in Rwanda, (ii) recommend stakeholder engagement and coordination that can support a comprehensive market development process. Ultimately, Amolo developed an implementation systematic work plan with milestones, timelines and indicative budget for the strategy together with the rest of the BFA team.</p>
<p>As the project director, Amolo assisted in the overall strategy and oversight of the project. She also served as the lead advisor in the qualitative research design, implementation and analysis to generate informative insights.</p>	<p>Digitization of Gov't Payments, GSMA Mobile for Development Foundation, Inc (2017)</p> <p>As the project director, Amolo assisted in the overall strategy and oversight of the project. She also served as the lead advisor in the qualitative research design, implementation and analysis to</p>
	<p>generate informative insights pertaining to citizens' experiences and perceptions of P2G payments. Together with the other BFA team, she is taking part in interviewing selected government agencies and author related publications.</p>

<p>As project director, Amolo was responsible for the overall strategy of the project, implementation, and evaluation of the results.</p>	<p>Analysis of the potential of a digital ecosystem in refugee camps in Kenya -Kakuma, and, MasterCard Worldwide (2017)</p> <p>BFA worked with Mastercard Advisors to assess the potential for a digital ecosystem in Kakuma and Kalobeyei. The assessment was to identify and understand different economies that are operating in and around camps. BFA used a combination of focus group discussions and in-depth interviews to explore main sources and uses of money. The research was intended to generate a methodology that Mastercard could use when thinking about ecosystems in refugee camps.</p>
	<p>Business and Product Development Advisory Support to Selected Enterprises Developing Early Stage Financial Solutions Aimed at Improving the Quality of Life for Low-Income People, Kenya (2017)</p> <p>Part of a team that provided business and product development support to four enterprises providing financial innovation that creates and scales solutions linked to the real economy in the Kenyan market. The support included: IT architecture design; business structures and delivery channels refinement; financing strategies; demand-side research to determine product features and customer segmentation; business data analytics to understand customer behaviour and inform customer segmentation all of which were aimed at ensuring successful execution of their functions.</p>
<p>Amolo served as the Project Director and lead expert in customer value measurement and impact pathways determination for the project.</p>	<p>Financial Services Associations: Assessing the Impact and Opportunities for Enhancing Poor Households' Livelihoods Survey, Kenya (2017)</p> <p>BFA assessed the value proposition of Financial services associations (FSAs) for lower-income Kenyans, and identified the barriers and opportunities for improving this.</p>

<p>Acted as Technical Advisor Amolo assisted in reviewing the draft deck and report for CGAP to take a deep look at the payment dynamics of PAYGo solar to better understand how families are financing these purchases,</p>	<p>Pay-as-you-go: Drivers and Dynamics (2016)</p> <p>Acted as Technical Advisor Amolo assisted in reviewing the draft deck and report for CGAP to take a deep look at the payment dynamics of PAYGo solar to better understand how families are financing these purchases, how flexibility works in the context of this asset finance offering, and what lessons can be applied within and beyond the solar financing world to help more low income families acquire meaningful assets. Our aim in this work was to produce an intermediate analytical deck on the findings and a CGAP focus note highlighting the findings for applicability to both the PAYGo solar community and the wider financial services sector worldwide.</p>
	<p>Building regulatory capacity on digital financial services (DFS) regulation and the use of data for financial inclusion and effective supervision, Kenya and Fiji (2016)</p> <p>Presented on Finance for Life at a three-day advanced DFS regulation and supervision training attended by over 30 Alliance for Financial Inclusion (AFI) members.</p>
<p>Project director of the Mercy Corps Agrifin Accelerate project.</p>	<p>Monitoring and Evaluation of Mercy Corps Agrifin Accelerate Program Year 1 projects (2016)</p> <p>Mercy Corps Agrifin Accelerate (AFA) supports the expansion and active usage of digital financial services (DFS) to one million farmers in Kenya, Tanzania and Zambia over 6 years. They do it by growing ecosystems of diverse financial service providers potentially in partnership with non-financial information and tech service providers. BFA was contracted to evaluate the various projects AFA has had in Kenya after the first year of implementation including the interaction with the various Fintech companies, review their women and youth framework and desk research of what is currently happening in Zambia.</p>

Leader of the technical team from BFA supporting the fund implementing institutions (KPMG)	FSDA Financial Frontier Challenge Fund (2016) Leader of the technical team from BFA supporting the fund implementing institutions (KPMG) to develop an appropriate structure, criteria and funding mechanism for the fund
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	which is to launch in late 2016. Will be involved in an advisory capacity in the fund's selection of awardees across sub-Saharan Africa.
As project director, Amolo was responsible for the overall strategy of the project, implementation, and evaluation of the results. Amolo was a co-presenter of the results to Yellowwoods and Harambee staff.	<p>Using Financial Diaries to understand the financial lives of low-income Young South Africans in the Harambee program, Yellowwoods (2015-2016)</p> <p>BFA enhanced the understanding of the financial lives of young people as they entered the labor force by capturing the cash flows of 58 individuals over a 6 months period in South Africa. The respondents were recruited from the Harambee Programme which is a social institution of Yellowwoods. At the end of research, the data generated information on which types of financial tools young people use, what they spend most of their money on especially as they enter the job market and how the social responsibilities change as they enter the labor market.</p>
Amolo was responsible for the implementation of the Kenya Financial Diaries and the CGPA Tanzania smallholder diaries as a subcontractor	<p>Financial Diaries Implementation and Dissemination (2012-2016)</p> <p>Amolo was responsible for the implementation of the Kenya Financial Diaries and the CGPA Tanzania smallholder diaries as a subcontractor to BFA with her prior organization (DDD). Since joining BFA she has been involved in the dissemination, policy discussion and project development that have ensued from this research. Activities covered Kenya, Tanzania and Mozambique.</p>

Project Director	Transaction Register for Local Income Clients (2016) Project director of FSDK-funded project to use client research to inform product development and corporate strategy for a transaction register aimed at making asset purchases more secure for low-income clients.
Project Director	MasterCard Worldwide Mapping and Concept Testing (2016) Project director of a project to better understand financial ecosystems as well as do product testing of a payment product in Kenya, Tanzania and Mexico. The product aimed at moving low-income customers, shopping outlets and

	their value chains to electronic transactions.
Project Director	Assessment of Options for Digital Financial Services in BOMA Graduation Program (2016) Project director of a Gates Foundation-funded project to consider options for low-literacy women in a graduation program run by the NGO BOMA in northern Kenya.
Project Director	Experimental System To Encourage Social Network Contributions for Education (2016) Project-director for an FSDK-funded project to encourage the social network to accelerate the timing and potentially increase the amount of contributions for school fees in Kenya.

Expert's contact information:

angweno@bfaglobal.com

Phone +254 722522717

Certification:

I, the undersigned, certify that to the best of my knowledge and belief, this CV correctly describes myself, my qualifications, and my experience, and I am available to undertake the

assignment in case of an award. I understand that any misstatement or misrepresentation described herein may lead to my disqualification or dismissal by the Client, and/or sanctions by the Bank.

Date 07 April 2023

Name of Expert: Amolo Ng'weno
Date 07 April 2023

Signature 

Name of authorized representative of the Consultant: Amolo Ng'weno
(the same who signs the Proposal)

Date 07 April 2023

Signature 

Position Title and No.	Project Advisor
Name of Expert:	Michelle Hassan
Date of Birth:	06 October 1983
Country of Citizenship/Residence	Kenyan

Education: {List college/university or other specialized education, giving names of educational

School, college University Attended	and/or Degree/certificate or other specialized education obtained	Year Obtained
Harvard Kennedy School	Rethinking Financial Inclusion Course	2017
University of Nairobi, Kenya	Master of Public Health, Biostatistics and Epidemiology	2013
Kenyatta University, Kenya	Bachelor of Science, Food, Nutrition and Dietetics	2007

Employment record relevant to the assignment: {Starting with present position, list in reverse order. Please provide dates, name of employing organization, titles of positions held, types of activities performed and location of the assignment, and contact information of previous clients and employing organization(s) who can be contacted for references. Past employment that is not relevant to the assignment does not need to be included.}

Period	Employing organization and your title/position. Contact information for references	Country	Summary of activities performed relevant to the Assignment
2015 – Present	BFA Global, LLC.	Kenya	Principle Consultant

	For reference contact address: BFA Kenya LLC, Riverside Green Suites, Acacia Suite, 2nd Floor, Riverside Drive, Nairobi, Kenya		Michelle is a Principal Consultant, focusing on financial services addressing development areas such as health, agriculture, energy and education. Over the last 5 years Michelle has been involved in conducting studies for the forcibly displaced people in Kenya, Rwanda and Uganda. Before joining BFA, Michelle worked for DDD and was involved with a wide range of financial inclusion projects while there including the implementation of the Kenya Financial Diaries as well as the Tanzania Financial Diaries.
2012 – 2015	Digital Divide Data For reference contact address: BFA Kenya LLC, Riverside Green Suites, Acacia Suite, 2nd Floor, Riverside Drive, Nairobi, Kenya	Kenya	Research Director Headed the research department at the company and managed at least 15 full-time staff as well as over 30 part-time staff. In charge of the department customer management. Wrote proposals for projects in the department. Researched for clients under various fields including, Financial Inclusion, Sanitation, Digital Financial Services and Education sectors. Maintained a fruitful working relationship with the partner organizations. Kept the team motivated to reduce staff turnover.

2010 2011	–	Independent Consultant For reference contact address:	Kenya	Independent Consultant Worked as a researcher for various consultants under the financial inclusion sector. Worked with savings groups and the financial landscapes for the University of the bath. Conducted qualitative interviews with savings groups under CARE Kenya to evaluate their programs.
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2010 2011	–	Financial Sector Deepening Trust For reference contact address:	Kenya	Data Analyst Designed a research questionnaire in conjunction with Project Manager and Research director. Analyzed data using SPSS and kept track of targets versus achieved of the Decentralized Financial Services project which dealt with savings groups across Kenya. The main of the project was to monitor and evaluate the various methodologies the project had in delivering knowledge within savings groups..
2007 2010	–	I Choose Life Africa For reference contact address:	Kenya	Project Office Monitoring and evaluation of the HIV projects in universities in Kenya. Conducted baselines projects and end-line surveys for projects to understand the effectiveness of the projects.

Language Skills (indicate only languages in which you can work): English, Swahili

Adequacy for the Assignment:

Detailed Tasks Assigned on Consultant's Team of Experts:	Reference to Prior Work/Assignments that Best Illustrates Capability to Handle the Assigned Tasks
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<p>Michelle Hassan provided the high-level narrative and research objectives. She interpreted the client's goals and requirements for our research and deepened BFA's relationship with individual counterparts at the client's firm. She her own networks to solicit interviews with subject matter experts and conducted the interviews with support from the team.</p>	<p>Farmer Network extended value chain evaluation, Global Philanthropic Foundation - Ethiopia, India, Kenya, Nigeria, Rwanda, Tanzania and Uganda (2021-2022)</p> <p>Create user personas for a digital solution serving farm and fishery value chains in seven countries. BFA Global will prepare value chain maps and user personas that will illustrate transactions, pain points, and digital readiness. These user personas are required by product managers for the existing digital solution as they expand to new sectors and new geographies. The value chains will study rice, cotton, coffee, tea, cocoa, dairy, and fish. The geographies are India, Nigeria, Ethiopia, Kenya, Rwanda, Tanzania, and Uganda. BFA Global will synthesize academic, industry, and policy literature into a succinct description of the value chains, highlighting how farmer producer organizations and licensed processors of farm products form a critical set of adopters for digital transactions in farm and fishery value chains. Through interviews with subject matter experts, BFA Global will identify the major constraints facing value chain actors, the drivers of adoption for digital solutions, and ways that digital solutions can deepen trust and expand access to markets, finance, and inputs. The client will BFA's stakeholder personas to inform their product roadmap and adapt the existing solution to new markets and new stakeholders.</p>
<p>Michelle led field work in Kenya to understand opportunities for women's economic empowerment.</p>	<p>Design Collaborative for Women's Empowerment in Kenya, BMGF - Kenya (2021-2022)</p> <p>Contributing to Gates strategy for women's economic empowerment. Contribute to a strategy for new opportunities for women's economic empowerment leveraging a group of expert contributors. BFA will conduct desk and field research to identify four timely topics on women's economic empowerment in Kenya. The team will author a white paper on each topic and convene a group of experts</p>

	<p>to opine on the topic. The project will also culminate in a summary deck to inform Gates Foundation strategy. BFA will conduct desk research as well as fieldwork to understand the existing thinking on opportunities for women's economic empowerment. BFA convene expert thinkers on the topics to add to the research findings to develop new ideas on women's economic empowerment in Kenya. BFA will author a background paper, four white papers, and a summary deck.</p>
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<p>Michelle Hassan, Project Lead, provided overall project oversight, guidance, and supervision. She reviewed reports and ensure quality control for the project</p>	<p>Women in leadership in financial services, Global Philanthropic Foundation - Bangladesh, India & Nigeria (2021)</p> <p>BFA Global was contracted by a global philanthropic foundation to conduct research on the role of Women in Leadership positions in organizations within the financial services sector in Bangladesh, India, and Nigeria. BFA Global defined the level of under-representation of women in leadership positions within the organizational hierarchies in the focus countries and established the key drivers for this under-representation. The outcome of the study was a description of the nature of the representation of women in leadership positions in the financial inclusion space and the implication of women in leadership positions on financial inclusion outcomes of women and girls. BFA Global developed a framework to analyze the status of representation in the leadership of female leaders and analyze the implication of female leadership in different social-cultural contexts, positions, roles, and influence on the financial inclusion of women and girls. BFA Global conducted global and country-specific desk research to identify trends in the representation of women in leadership positions within organizations in the financial inclusion space. Also, BFA Global conducted stakeholder consultations with female and male representatives from these institutions in each of the focus</p>
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	<p>countries to establish the implication of different governance systems, cultural and social contexts on the roles, level of influence, decision-making capabilities, and nature of the representation of women in leadership. The study defined the current context and future pipeline for women in leadership positions in organizations within the financial inclusion space and established opportunities to enhance this for better financial inclusion outcomes for women and girls.</p>
<p>Michelle Hassan provided guidance to the team and attended meetings with WFP. She reviewed both the desk research and assisted in formulation interview guides, and also offered feedback on the on the findings. She participated in data analysis, report drafting, reviewing all deliverables to ensure quality.</p>	<p>WFP Financial diaries analysis he World Food Programme - Uganda (2021-2022)</p> <p>Uganda is one of the seven countries selected by the BMGF initiative. The Uganda Country Office will be applying the D3 (Design, Digitize, Direct) framework on WFP cash programmes to come up with financial inclusion approaches that can be sources of learning for the Country's programming and that of other countries and partners in streamlining gender programmes for Women Economic Empowerment. While some of the grant activities will be catered for under the CO resources and activities, extra collaboration is needed to support with unique expertise and/or leverage related ongoing activities to ensure efficient and effective grant implementation by minimizing duplication and finding synergies with other actors undertaking related initiatives. In order to design programmes that are relevant to women's needs and bridge existing gaps and barriers for digital financial inclusion and women economic empowerment aimed at refugees and host communities, BFA Global task is to carry out an in-depth user journey exercise and demand, supply and national regulatory environment (ecosystem) analyses and thereafter review WFP cash-based transfer programmes in light of findings for women inclusive project design.</p>

<p>Michelle Hassan, Project Lead, Michelle Hassan provided overall project oversight and guidance to support the achievement of project objectives. She streamlined the execution of project activities to ensure project timelines were achieved. She served as the quality control for all outputs and deliverables for the project.</p>	<p>Farmer Network extended value chain evaluation, Global Philanthropic Foundation - Uganda (2021-2022)</p> <p>BFA Global was contracted by a payments organization to facilitate the registration and enrollment of farmers onto the Farmers Digital Solution. BFA Global provided a project management role facilitating the registration of Farmer Producer organizations, training field agents and coordinating farmer registration and enrollment activities. As the project manager, BFA Global worked with Farmer Producer associations by incentivizing them to train their field agents on the Farmers Digital Solution platform as well as providing incentives to field agents to drive farmer recruitment and enrollment onto the Farmers Digital platform. The goals for the project included: Increasing the pace of farmer registration on the Farm Pass platform; Drive usage for farmers by agents and Validate the approach of linking large member organizations and incentives as a path to scale up Farm Pass.</p>
<p>Michelle Hassan provided guidance to the team and attended weekly meetings with the SokoWatch team. She reviewed all the research tools in use. She participated in data analysis, slide deck drafting, and final presentation to the client. She reviewed all deliverables to ensure quality.</p>	<p>Sokowatch customer survey, Sokowatch Inc. - Kenya, Uganda, Rwanda & Tanzania (2021)</p> <p>Sokowatch approached BFA Global global to conduct survey research on their behalf in each of the four countries of operation (Kenya, Tanzania, Uganda, and Rwanda) to obtain insights on customer acquisition and customer churn to increase retention, grow the average order value per customer, and diversifying the product mix. BFA Global conducted qualitative survey research in the four cities of the countries of interest. BFA Global sourced the data from primary sources only. BFA Global specifically used the following qualitative research methods to collect data: Observation: & Face-to-face interviews The data were analyzed together with the observation and the notes from the face-to-face interviews. The findings were shared with Sokowatch as a presentation.</p>

<p>Michelle Hassan was a project lead for the project. She played the same project lead role as Bethany and had additional duties on ecosystem development - this included supporting strategy and vision for the AT ecosystem in Africa, as well as supporting sourcing and relationship management of partners and investors for the fund's Circle of Partners and Circle of Investors. Representing the fund at local ecosystem development events, and through written pieces or interviews where necessary. Michelle also worked as a venture builder on the project for user research.</p>	<p>AT Impact Fund 2.0, Global Disability Innovation Hub CIC - Global (2020-2022)</p> <p>The AT Impact Fund, which is currently in the design phase of development, aims to improve access to Assistive Technology (AT) solutions in the Global South. The Fund was conceived out of the Department for International Development (DFID)-funded AT2030 consortium program, led by the Global Disability Innovation (GDI) Hub. Catalyst Fund/BFA's role in the project was to act as the venture partner to the AT Impact Fund - providing venture building support to startups that came through their program, along with ecosystem building support and some strategic guidance on the operations of the fund.</p>
<p>Michelle was the project lead, served as the overall project manager, including designing the research methodology, supported execution of interviews, participated in background research, leading data synthesis and analysis, and drafting of the slide deck summary presentations.</p>	<p>Customer research on M-KOPA smartphone product, M Kopa - Kenya (2020)</p> <p>M-KOPA contracted BFA Global to undertake market research to understand the impact (Financial and non-financial) to customers on their recently launched smartphone product into the Kenyan market. M-KOPA has four objectives of finding out: (i) The level of satisfaction with the current offering? for the customers who have purchased the smartphone? (ii) Do they use the smartphone to make money and if so, what are the returns? if they displace other expenses to pay for the phone, what are these and do they think it is worth? (iii) Where could M-KOPA expand its product offering? (iv) Do customers understand the M-KOPA product and how do they feel about the terms and conditions?</p>

Michelle was the user insight specialist for BFA Global's Catalyst Fund Ghana, an accelerator program supporting e-commerce startups with grant capital, hands-on venture-building support and connections to investors. She led with the Stanbic partnership, upfront market research, qualitative interviews, user research workshop, digital onboarding module, user research for companies.

Catalyst Fund Inclusive Digital Commerce Accelerator, Mastercard Foundation - Ghana (2020-2022)

Informal micro and small enterprises (MSEs), that are largely run by youths and women in Ghana, have been severely affected by the COVID-19 crisis. The most informal and paper-based MSEs were hit the hardest, as lack of access to digital tools has prevented them from taking advantage of the digital economy, which has been more resilient during the pandemic. In Ghana, the crisis has led to reduced economic activity, trade and employment opportunities. Therefore, Catalyst Fund and Mastercard Foundation partnered to accelerate inclusive digital commerce companies, support the growth and resilience of MSEs in a post- COVID-19 world and create a more inclusive e-commerce ecosystem for all Ghanaians. The program focused on four main components: (i) Research to identify gaps and conceptualize opportunities in the digital commerce ecosystem for MSEs in Ghana and assess the impact of COVID19 on MSEs (ii) Bespoke venture acceleration, inclusive of capital and bespoke support, to enable companies in the digital commerce value chain to scale and better reach/serve informal MSEs (iii) Digital commerce ecosystem acceleration via value chain linkages, connecting digital commerce companies to capital providers (i.e., financial institution partners) that can offer financing to MSEs and to investors that can fuel their growth (iv) An actionable learning agenda and dissemination of lessons learned, to inform partnerships and/or other interventions for Mastercard Foundation and other ecosystem stakeholders.

Michelle Hassan was the Kenya Country Manager for this project. As a leading expert in fintech, her role was to engage with Kenyan stakeholders, hold a workshop with a reference group and provide content for the regulatory techsprints for fintech innovation.

**Cambridge Alternative Finance
Collaboration Network (CAFCN) Tech Sprints
- Kenya, Nigeria, South Africa & Egypt
(2020-2021)**

The Cambridge Alternative Finance Collaboration Network (CAFCN) and Catalyst Fund/BFA Global teamed up to develop a light scenario exercise, two techSprints and a symposium to bring regulators and fintech innovators together to discuss and prototype how to enable financial innovation and remove regulatory barriers for fintech innovators in Kenya, Nigeria, South Africa and Egypt, in the aftermath of the COVID19 pandemic. The project was carried out as follows; Catalyst Fund/BFA Global built out a light scenario exercise that helped inform problem statements that regulators will be confronted with post-crisis for four markets to help guide responses to the COVID-19 pandemic in the recovery phase. This was followed by two cross-regional TechSprints (pairing countries together in two groups) that served as a future-looking practical exercise for regulators and startups to reflect on what the state of digital financial services should look like post COVID19, the role of fintech innovation through and after the crisis, and how regulators can develop the appropriate frameworks to support innovation and digitization while protecting consumers' wellbeing. After the TechSprints, findings from the process were shared with other regulatory bodies in other countries via a webinar. As well, regulators and fintech innovators gathered at a Global Symposium that included regulators, fintech companies, investors and other stakeholders from across the key CCAF Collaboration Network regions to present the best solutions arising from the TechSprints.

<p>Michelle Hassan was the Investment Manager for Kenya. Michelle worked alongside the Portfolio Engagement Manager to provide venture building support to 3 AT startups. She also reviewed and evaluated applications based on selection criteria for the next cycle and helped select a short list of 10-15 pipeline opportunities for the next due diligence cycle.</p>	<p>AT Impact Fund, Department For International Development (DFID) - Africa (2020)</p> <p>Shell Foundation (SF) contracted BFA to undertake a study to better understand and document the range of impacts that sustainable mobility enterprises have on society and the environment, with the objective of both creating an impact research methodology that can be replicated across the portfolio, as well as generating interest in the sector in the impact investing community. This study focused on two mobility enterprises in SF's portfolio, SafeBoda (Uganda and Kenya) and Max (Nigeria), each of which manages a ride-hailing and asset-finance business focused on motorcycle taxis in urban areas.</p>
<p>Michelle Hassan was the MSE and Qualitative Research Advisor to the Digital Transformation of Livelihoods Research. She advised on the quantitative research methodology for MSE respondents and reviewed the online and in-person survey instruments.</p>	<p>Digital Transformation of Livelihoods in Rwanda - Access to Finance Rwanda (2020)</p> <p>BFA Global conducted the research to answer questions on platform market systems and inform AFR's prioritization of intervention areas that leverage digital commerce platforms to improve youth's and women's livelihoods in Rwanda. The digital economy and its accompanying social and economic transformation present new opportunities for the informal sector that has usually been associated with low wages, low productivity, few or no protections and exclusion, to become a source of decent and more productive work. The research used the BFA Global iWorker Country Diagnostic tool to evaluate the extent to which the current environment in Rwanda enabled iWorkers to emerge and develop, based on quantitative surveys and qualitative interviews with a range of stakeholders from government, the private sector, and the research sector. The quantitative research employed a mixed method approach including sampling from an online survey market research platform (CINT) and in-person interviews. The online survey approach was designed by BFA Global as a rapid online dipstick survey in response to COVID-19 social distancing requirements. However, the team resorted to</p>

	<p>in-person interviews due to a number of constraints including difficulties in getting iWorkers using an online survey marketplace (CINT). We obtained 14 surveys in May from CINT and 81 survey results through in-person questionnaires. The qualitative research relied on semi-structured interviews with ecosystem experts and MSEs/iWorkers. We used the iWorkers diagnostic framework to frame the conversation and solicit interviewees' perspectives on the trends and drivers of change that will affect the market system of MSEs/iWorkers on digital commerce platforms and allow for iWork to emerge as an employment pathway. iWorkers and MSEs reported benefits from joining e-commerce platforms including access to formal credit through transaction reports/history generated on platforms, increased market penetration, improvement in brand awareness, among others. However, transacting online came with its own challenges that prevented small merchants from growing and receiving the benefits and efficiencies of a digital presence. In general, the biggest constraints on the emergence of productive iWork in Rwanda are not the barriers created by government policy or the legal environment; rather, it is the high cost for adopting digital payments and lack of clarity on a career path/benefits to catalyze and sustain the interest of iWorkers. The report highlighted opportunities for AFR to use its position in the market to convene the ecosystem facilitators, including government agencies, the private sector, and international organizations and broker partnerships to unlock the potential for digital platforms to provide livelihoods to the growing number of people (and especially young people) in Rwanda and consider the forces at play that will influence how digital commerce may evolve. These include the need to embed digital financial services to enable MSEs and iWorkers, build partnerships and influence policy.</p>
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<p>Michelle was the Project Lead for the Youth Employment Digital Center, she was responsible for the project implementation, financing and business planning to see the project create financial solutions for low income groups and develop the financing model for franchising that will help understand the economics of digital center set-up and operations.</p>	<p>Expanding Employment and Opportunity through Digital Centers in Kenya, Digital Data Divide - Kenya (2020-2021)</p> <p>DDD and BFA aim to create a social franchise system of digital centers throughout Kenya, staffed with trained youth as digital translators. By making capital and training available to entrepreneurs and small-business owners, they will be able to start up their own digital centers to provide much-needed internet access to urban areas outside of Nairobi. Communities will be able to access the internet for employment, education, and e-government services, among others. Underserved youth will be trained in IT and soft skills and employed at the digital center to assist customers and manage its services. Beyond these immediate beneficiaries, we hope that as the centers build up their credit and the funding community will be more likely to grant loans to entrepreneurs and small-business owners. Through democratizing entrepreneurs' access to capital and communities' access to the internet, DDD and BFA is tackling the problem of youth unemployment in Kenya through investing in underserved youth's skills and professional development.</p>
<p>As the project lead, Michelle was responsible for the project planning and coordination, client management and delivery of cohesive and quality deliverables. She was also responsible for training on the financial diaries methodology</p>	<p>China Financial Diaries, China Academy of Financial Inclusion - China (2019-2020)</p> <p>To better understand the financial services needs of households and small businesses in rural, lower income areas, the World Bank Group in partnership with CAFI and BFA undertook a 6 month Financial Diaries research, with the ultimate goal of informing improved product design for this underserved population in China. Better financial solutions will equip low income households and enterprises with the ability to cope with other aspects of life. Improved ability to smooth consumption, for example, could ease the current practice of having to trade off food, healthcare, and school costs. The</p>

	<p>unexpected impact of the COVID lockdown in the middle of the study made for a natural opportunity to understand rural and low-income households under a situation of financial duress and to see how they were impacted. In the project, BFA provided strategic leadership to the design and implementation of the field work and offered ongoing support to CAFI and will offer insights during the analysis.</p>
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<p>Michelle was the Kenyan Country Manager for BFA Global's Catalyst Fund, a global accelerator program supporting early-stage startups inclusive fintech startups with grant capital, hands-on venture building support and connections to investors. Michelle leads operations in Kenya, fostering partnerships with investors and corporates as well as provides her expertise to provide customer-centric insights to our portfolio of companies.</p>	<p>Catalyst Fund 2.0, FCDO & JPMC - Mexico, India, Kenya, South Africa & Nigeria (2019-2022)</p> <p>Catalyst Fund is an accelerator for inclusive fintech startups in emerging markets building affordable, accessible, and appropriate solutions for underserved communities. Catalyst Fund aims to accelerate startups to product-market fit and accelerate the local innovation ecosystems around them. It provides startups with catalytic grant capital, bespoke venture building support, and access to a curated network of investors, corporate innovators, and ecosystem facilitators to enable their scale. BFA also manages the program's learning agenda to synthesize and disseminate key learnings and share good practices with the inclusive tech sector. To date, Catalyst Fund has accelerated 31 ventures across 14 emerging markets, reaching over \$2M customers and raising over US\$65M in follow-on capital from venture investors.</p>
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<p>Michelle was the Project Director. She provided guidance to the team and attended meetings with FSD Uganda and FSD Africa. She reviewed both the desk research and the interview guides, and also offered feedback on the FSP partners. She participated in data analysis, report drafting, reviewing all deliverables to ensure quality.</p>	<p>Research and Learning Partner for Financial Diaries Study and Product pilot for refugees in Uganda (2019-2021)</p> <p>FSD Uganda and FSD Africa contracted BFA as a technical assistance and learning partner for 3 Financial Service providers in Uganda to pilot financial products and services for refugees. BFA designed and implemented a Financial Diaries methodology to understand uptake and usage of existing financial services by refugees in several settlements in Uganda with a view to understanding how new services offered by these three partners can improve the lives of refugees. BFA also analyzed the impact of the piloted services by conducting both a baseline and an end-line survey. Part of BFA's task was to also provide technical assistance in the form of product redesign, business modeling, and UI/UX recommendations to the FSPs to increase usage and impact. BFA produced a variety of learning documents to communicate insights and learnings to the government, ecosystem, and FSP stakeholders.</p>
<p>Michelle served as the qualitative analysis lead and project manager. She was responsible for the in-field validation of the profiles as well as coordinated the BFA team in the implementation of the project.</p>	<p>Validating a “Propensity to Succeed Profile” for young people in Kenya, Well Told Story - Kenya (2019-2020)</p> <p>BFA worked with Well Told Story (WTS) to review data to predict a young person propensity to succeed. BFA explored the data for trends and patterns for indicators that could be associated with success. BFA then followed-up with a validation exercise to confirm the buckets of profiles and associated indicators. In the end, a “propensity to succeed profile” was developed that WTS and its partners could use to develop financial products for the young person.</p>

<p>As the project manager and survey design specialist, Michelle was responsible for sampling and questionnaire design as well as execution of the survey.</p>	<p>Data Analytics & Impact Measurement Zambia, United Nations Capital Development Fund Mobile Money for the Poor- Zambia (2018)</p> <p>BFA worked with UNCDF Mobile Money for the poor (MM4P) to measure the impact of Digital Financial Services (DFS) on customer lives in Zambia using an alternative cost-effective and time efficient method. The aim of the project was mainly to answer questions on the benefits customers derive from the use of digital financial services and how it impacts their lives as well as how DFS contributes to the achievement of the sustainable development goals. BFA undertook the data extraction and analysis of MTN Zambia mobile money data to map the customer accounts to use cases; designed and executed a survey based on the impact measurement framework and analyzed the data. BFA leveraged on the "explainer tool" co-developed with PFIP to provide MTN with results of the impact measurement exercise for both internal use and with their stakeholders.</p>
<p>As a project manager, Michelle was responsible for preparing and conducting the mapping exercise with the FSPs.</p>	<p>Refugee Customer Journey Mapping Workshop, Financial Sector Deepening Uganda (FSDU) - Uganda (2018)</p> <p>BFA conducted an assessment and developed a proposal for the implementation of a Digital National Identification system and how it can accelerate financial inclusion in the Philippines. The analysis included a study of the existing system being used to identify individuals, a detailed description of the proposed system and an explanation on how the proposed system can enhance access to financial services.</p>

<p>As Project Manager, Michelle managed and coordinated the BFA team and sub-contractors in the implementation of the project. She also led the merchant research piece.</p>	<p>Testing Stronger Value Propositions in Merchants Payments in Ghana (2018)</p> <p>BFA worked with CGAP and a mobile money operator in Ghana to design incentives value-added services and loyalty programs that could drive the uptake and usage of merchant payments. BFA conducted qualitative research among merchants and their customers to identify and validate features of potentially value-added services that would be a compelling value proposition of mobile payment acceptance for merchants. Based on the findings, BFA designed a prototype and tested the principal features including user interface and process flow, among other things, and delivered the prototype to the mobile operator to develop and pilot. BFA worked with the mobile money operator to develop a business case to determine the potential profitability of the selected approaches value-added service. During the pilot phase, BFA was responsible for monitoring and evaluation and gathered insights to determine the impact of the piloted strategies' value-added service product on merchant payments. and BFA also developed a handbook that synthesized key insights of the pilot and other experiences on merchant payments globally, including insights from the pilot in Ghana.</p>
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<p>As an expert on refugees and field research implementation, Michelle provided guidance in planning the study, generating findings and insights as well as preparation of the deliverables.</p>	<p>UNCDF Market Assessment of Affordable and Accessible Remittance Services for Refugees and other Forcibly Displaced - Uganda (2018)</p> <p>BFA developed and piloted a tool to conduct a country assessment on demand, supply, and regulatory considerations for cost of and access to efficient, reliable, and cheaper regulated remittance channels that could also be used to further link remittances with broader financial services.</p>
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Michelle managed and coordinated the consortium in the implementation of the project.	M-Akiba Market Assessment, Kenya (2017-2018) BFA designed and coordinated a study in Kenya to understand why the uptake of M-akiba was low. The main objective of the study was to provide insight and understanding on how the M-Akiba bond was issued and how it was perceived by investors. BFA led a consortium of 3 companies in which BFA provided the analytical framework as well as came up with insights and led the report writing.
As the field manager, Michelle supervised the sub-contracted data collection firm in the field to ensure the data collection process flowed smoothly and that the data collected was of high quality.	Tanzania Interoperability Post-Implementation Review, Tanzania (2017) BFA designed and coordinated a study assessing the value proposition of domestic P2P interoperability on consumers in Tanzania. The objective of the study was to identify and quantify the value (as well as any potential costs)

	their value chains to electronic transactions.
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Expert's contact information: mhassan@bfaglobal.com

Certification:

I, the undersigned, certify that to the best of my knowledge and belief, this CV correctly describes myself, my qualifications, and my experience, and I am available to undertake the assignment in case of an award. I understand that any misstatement or misrepresentation described herein may lead to my disqualification or dismissal by the Client, and/or sanctions by the Bank.

Name of Expert: Michelle Hassan
Date 07 April 2023

Signature



Name of authorized representative of the Consultant:

Amolo Ng'weno

(the same who signs the Proposal)

Date 07 April 2023

Signature



Position Title and No.	Lead Data Scientist
Name of Expert:	Benjamin Mazzotta
Date of Birth:	12 November 1975
Country of Citizenship/Residence	US

Education: {List college/university or other specialized education, giving names of educational

School, college University Attended	and/or Degree/certificate or other specialized education obtained	Year Obtained
Economics, Tufts University Medford, MA	PhD, International Political Economy and Development	2011
Tufts University Medford, MA	MALD, International Political Economy and Development Economics; Certificate of International Development,	2005
Kenyatta University, Kenya	Santa Fe Institute Santa Fe, NM	2007
Yale University, New Haven, CT	BA, Political Science and Theater Studies,	1998

Employment record relevant to the assignment: {Starting with present position, list in reverse order. Please provide dates, name of employing organization, titles of positions held, types of activities performed and location of the assignment, and contact information of previous clients and employing organization(s) who can be contacted for references. Past employment that is not relevant to the assignment does not need to be included.}

Period	Employing organization and your title/position. Contact information for references	Country	Summary of activities performed relevant to the Assignment
2019 – Present	BFA Global, LLC.	US	Senior Social Scientist

	For reference contact address:		Benjamin Mazzotta, PhD is a Senior Social Science Researcher at BFA Global. He leads research into financial health across multiple geographies, including Africa, Latin America, and Asia. He has also served on the working group for financial health at the office of the United Nations special advocate for inclusive financial development (O/UNSGSA), where he co-authored a technical note on measurement with the chair of the working group. Ben leads quantitative and multi-methods research for BFA as a senior technical specialist. Selected topics include the impact of the COVID-19 pandemic on financial resilience; portfolio analysis and strategy for private equity; user research in rural value chains; and a target product profile (TPP) for inclusive finance.
2018 2019	– Beta4Dev For reference contact address:	US	Managing Member Consulting services in monitoring, evaluation, and learning for nonprofits and social enterprise. Beta4Dev developed a highly reproducible strategy for reporting social impact, using metrics of choice for social investors.
2018	Positivo For reference contact address:	US	Co-Founder Designed and executed a comprehensive strategy for recruiting, vetting, managing, and reporting on partner organizations. Articulated the impact framework for nonprofits and social ventures.

2016 – 2018	ImpactMatters For reference contact address:	US	<p>Research Director</p> <p>Incubated at Innovations for Poverty Action (IPA) in New Haven, ImpactMatters provides unique impact audits to measure the cost effectiveness of nonprofit programs. As Research Director, Ben led impact audit teams; briefed monitoring and evaluation specialists on the evaluation methodology and key findings; and presented findings of impact audits and written recommendations for senior management of nonprofit auditees. Developed the methodology behind the impact audit in consultation with founders, board, and executive director. Auditees included Village Enterprise, Development Media International, D-Rev, and others.</p>
2016	Merrimack College For reference contact address:	US	<p>Adjunct Lecturer</p> <p>International Politics</p>
2015	International Development Group	US	<p>Team Leader, Impact Evaluation of USAID Senegal project, "Yaajeende"</p> <p>Team leader and first author of the midterm impact evaluation of a USAID Feed The Future program in Senegal. Commissioned by the Bureau of Food Security (USAID/BFS) for Learning, Evaluation and Assessment Partnership (LEAP II). Conducted a survey of 2,700 households in rural Senegal, concerning farm livelihoods, nutrition, and child anthropometry. Supported qualitative research included key informant interviews and focus group discussions. Topics of the survey included child nutritional status, maternal nutritional status, agriculture and livestock income, agriculture practices, household consumption expenditures, nutritional behaviors, and water, sanitation and hygiene.</p>

2011-2015	Tufts University	US	<p>Postdoctoral Research Fellow, Institute for Business in the Global Context</p> <p>Managed an interdisciplinary research project on financial inclusion in the digital economy, entitled The Cost of Cash. IBGC is the business institute at the Fletcher School of Law and Diplomacy. International research teams comprised faculty, students, collaborating institutes, and field staff. Multiple stakeholders included benefactors, central banks, finance ministries, policy institutes, collaborating faculty, case study partners, experts, and executives. Designed, researched and wrote three country reports, working papers, and a global benchmarking study. Presented research findings at central bank, academic, and payments industry conferences. Fielded market research surveys in three countries. Edited a working paper series on digital payments.</p>
2003-2011	Self-Employed	US	<p>Consultant</p> <p>Tufts University Medford; Director, Fletcher Graduate Writing Program, Teaching Assistant & Research Assistant (2003-2011)</p> <p>Institute for Global Maritime Studies (2007-2008): Fellow</p> <p>Institute of Reading Development; Teacher (2002-2003)</p> <p>Peace Corps (US Government), Environmental Education Extension Agent (2000-2002)</p>

- HONORS

- Fellow, U.S.-Japan Leadership Program, U.S.-Japan Foundation
- Board Member, Institute for Global Maritime Studies

- CEME Fellow, Institute for Business in the Global Context, Tufts University Presidential Award, Tisch College of Citizenship and Public Service, Tufts University
- SOFTWARE
 - R, Stata, Python, Excel, SurveyBe, SurveyCTO, FocusVision Decipher. Selected libraries include bokeh, gbm, ggplot2, keras, plotly, randomforest, scikit-learn, shiny, tensorflow, and tidyverse.
- DATA SCIENCE
 - Dual certificates in Data Science with R and Python software from DataCamp. Selected topics include machine learning, artificial intelligence, applied finance, scalable data processing, and data visualization.

Language Skills (indicate only languages in which you can work): English, French, Wolof, Italian

Adequacy for the Assignment:

Detailed Tasks Assigned on Consultant's Team of Experts:	Reference to Prior Work/Assignments that Best Illustrates Capability to Handle the Assigned Tasks
<p>Benjamin Mazzotta was the Project Lead. He oversaw the development of the payment use case, meaning a detailed map of the offices and workflows that were required to complete payments to frontline healthcare workers in vaccine campaigns. He recruited consultants and studied participants in each country studied. He supervised the development of the payment use case map and related financial models. He convened the committee that collaborates on scenarios for scale and sister programs in the focus countries and elsewhere.</p>	<p>Payments for Vaccine Campaigns, BMGF - Burkina Faso, Ethiopia, Kenya, Nigeria & United States (2021-2022)</p> <p>BFA Global will set out to calculate the true cost of cash versus digital payments to health workers who are engaged in health campaigns. Additionally, It will also identify the biggest drivers of cost for cash and digital payments, and model how such costs may scale with expansion of vaccine programs, replication of such programs, or extending support to existing programs. BFA Global will document the specific workflows used to pay frontline healthcare workers for nonroutine immunizations. We will build financial models of those processes that will analyze the fully-loaded cost of using cash and digital payments for the wages, per diem, and incentive payments that are due to those workers. The models will provide average total cost of payments, inclusive of allocated overhead costs, accounting and finance operations, and customer service. The cost/benefit analysis treated cash and digital payments on an equivalent service level, whereby cash payments were supported with additional services to provide the</p>

	<p>transparency, speed, and verification that is expected of digital payments. BFA Global will apply the learnings of our financial models to the most important nonroutine immunization campaigns in Sub-Saharan Africa.</p>
<p>Ben Mazzotta led this research project and managed the team of analysts on a day-to-day basis. He was responsible for research design and review every deliverable presented to the client. He liaised with the client's team on behalf of BFA.</p>	<p>Farmer Network extended value chain evaluation, Global Philanthropic Foundation - Ethiopia, India, Kenya, Nigeria, Rwanda, Tanzania and Uganda (2021-2022)</p> <p>Create user personas for a digital solution serving farm and fishery value chains in seven countries. BFA Global will prepare value chain maps and user personas that will illustrate transactions, pain points, and digital readiness. These user personas are required by product managers for the existing digital solution as they expand to new sectors and new geographies. The value chains will study rice, cotton, coffee, tea, cocoa, dairy, and fish. The geographies are India, Nigeria, Ethiopia, Kenya, Rwanda, Tanzania, and Uganda. BFA Global will synthesize academic, industry, and policy literature into a succinct description of the value chains, highlighting how farmer producer organizations and licensed processors of farm products form a critical set of adopters for digital transactions in farm and fishery value chains. Through interviews with subject matter experts, BFA Global will identify the major constraints facing value chain actors, the drivers of adoption for digital solutions, and ways that digital solutions can deepen trust and expand access to markets, finance, and inputs. The client will BFA's stakeholder personas to inform their product roadmap and adapt the existing solution to new markets and new stakeholders.</p>

<p>Benjamin developed the scope of the research project, and provided strategic oversight and guidance for the project. He managed the relationship with client and key partners. He designed and led the research and facilitated collaboration with the client's and partner's teams. He contributed to the value chain analysis, provided insights and recommendations, and edited the final report.</p>	<p>Small Holder Farmer Research Programme, Global Philanthropic Foundation - Uganda (2021)</p> <p>BFA Global mapped the value chains where smallholder farmers sell their produce in the East Africa region. The client required detailed analyses of the timing, location, payment methods, and data collection systems used in the rural value chains stemming from smallholder farmer produce. Using a combination of desk research and in-depth interviews on the ground, BFA Global analyzed the digital readiness of stakeholders across the value chain. BFA Global proposed key operational considerations for digital solutions that will maximize reach, efficiency, traceability, simplicity, and value added.</p>
<p>Benjamin led the project and managed the relationships with the client and World Food Program. He designed the research, oversaw implementation, and facilitated collaboration with research teams from the client and World Food Program. He contributed to the value chain analysis, provided insights and recommendations, and edited the final report.</p>	<p>Home Grown School Feeding Research Programme, Global Philanthropic Foundation - Rwanda (2021)</p> <p>At a time of national scale-up in Rwanda, expanding from fewer than 100,000 to more than 3 million participating school children, a global philanthropic foundation hired BFA Global to study interactions between national program offices, local schools, and the value chains that produce food locally in Rwanda. BFA Global documented existing digital solutions along the value chain and the requirements of participating schools as concerned tenders, food purchasing, meal preparation, attendance, and programmatic reporting. BFA Global proposed key operational considerations for the digital solutions that will simplify transactions, improve efficiency, expand access to school feedings, and enhance transparency.</p>

<p>Benjamin is a Senior social scientist and Measurement Specialist. He led in the development of research tools, supports customer interviews. He also led with data synthesis and analysis, drafting slide deck summaries.</p>	<p>Customer research on M-KOPA smartphone product, M Kopa - Kenya (2020)</p> <p>M-KOPA contracted BFA Global to undertake market research to understand the impact (Financial and non-financial) to customers on their recently launched smartphone product into the Kenyan market. M-KOPA has four objectives of finding out: (i) The level of satisfaction with the current offering? for the customers who have purchased the smartphone? (ii) Do they use the smartphone to make money and if so, what are the returns? If they displace other expenses to pay for the phone, what are these and do they think it is worth? (iii) Where could M-KOPA expand its product offering? (iv) Do customers understand the M-KOPA product and how do they feel about the terms and conditions?</p>
<p>Ben was a senior data scientist for BFA Global's Catalyst Fund Ghana, an accelerator program supporting e-commerce startups with grant capital, hands-on venture building support and connections to investors. He worked on impact measurement for our portfolio companies. Ben partnered with the Catalyst Fund team to help design surveys into the impact of leading fintech companies, particularly as concerns financial health and resilience in the wake of the Covid-19 pandemic.</p>	<p>Catalyst Fund Inclusive Digital Commerce Accelerator, Mastercard Foundation - Ghana (2020-2022)</p> <p>Informal micro and small enterprises (MSEs), that are largely run by youths and women in Ghana, have been severely affected by the COVID-19 crisis. The most informal and paper-based MSEs were hit the hardest, as lack of access to digital tools has prevented them from taking advantage of the digital economy, which has been more resilient during the pandemic. In Ghana, the crisis has led to reduced economic activity, trade and employment opportunities. Therefore, Catalyst Fund and Mastercard Foundation partnered to accelerate inclusive digital commerce companies, support the growth and resilience of MSEs in a post- COVID-19 world and create a more inclusive e-commerce ecosystem for all Ghanaians. The program focused on four main components: (i) Research to identify gaps and conceptualize opportunities in the digital commerce ecosystem for MSEs in Ghana and assess the impact of COVID19 on MSEs</p>

	<p>(ii) Bespoke venture acceleration, inclusive of capital and bespoke support, to enable companies in the digital commerce value chain to scale and better reach/serve informal MSEs (iii) Digital commerce ecosystem acceleration via value chain linkages, connecting digital commerce companies to capital providers (i.e., financial institution partners) that can offer financing to MSEs and to investors that can fuel their growth (iv) An actionable learning agenda and dissemination of lessons learned, to inform partnerships and/or other interventions for Mastercard Foundation and other ecosystem stakeholders.</p>
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<p>Benjamin Mazzotta acted as the Technical Lead in charge of designing the survey instrument, designing and overseeing the data collection process, and then analyzing the datasets to provide custom insights for MFI partners.</p>	<p>Developing World Markets (DWM) Portfolio-Companies Research, Colombia, Panamá, Georgia, Armenia, China, India & Sri Lanka (2020)</p> <p>BFA approached DWM to carry out the Portfolio-Companies research in order to understand the situation of the companies as the pandemic evolved. BFA Global carried out one survey to collect data around the economic impact of Covid-19 and the associated economic measures that the Portfolio Companies had taken in order to help DWM identify the measures the Portfolio companies needed to take. The outputs of the project included an insights deck with a comparative analysis across the different MFIs, and visualization dashboards for each MFI. At the end of the process, BFA held two webinars with the Portfolio companies, LPs, and other interested stakeholders to share the key learnings.</p>
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<p>Mazzotta designed a global survey to understand the impact of COVID-19 on small businesses around the world. He led a consultative internal process to engage practice areas in inclusive fintech, innovation, and digital livelihoods. The outcome of that process was a global questionnaire translated into several languages and deployed via online panel respondents into multiple countries, of which one was Zambia. Zambia is a geography with significant last-mile challenges in digital access and a profound digital divide, which required adaptation of the sampling procedure.</p>	<p>Extending Global Survey to Zambia- FSD Zambia, Zambia (2020)</p> <p>FSD Zambia approached BFA to understand the situation on the ground as the pandemic evolved, particularly as it pertains to the Micro & Small Enterprises (MSEs). BFA Global executed 3 waves of surveys to understand the economic impact of Covid-19 in the life of micro-entrepreneurs and the effects of the economic measures taken by the government. We surveyed over 750 micro-enterprises through a recruiting panel and analyzed the resulting data.</p>
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<p>Ben led the study of financial health for FinnSalud. He led the development of an original questionnaire to measure financial health in Mexico for the members of financial cooperatives, a rural population with low and volatile incomes. The questionnaire was calibrated against standard measures of financial access, self-reported financial behavior, and administrative data including deposit transactions. Ben supported the design of a digital app that embedded the new metric for financial health, and which also provided users with tailored recommendations to improve their own financial health. Ben engages in scientific and technical dialogue related to financial health and measurement with the public sector, private sector, nongovernmental organizations, and international organizations.</p>	<p>FinnSalud 2.0 Operationalizing Financial Health for low-income, Metlife Foundation - Mexico (2019-2023)</p> <p>FinnSalud is a 3.5-year project supported by MetLife Foundation, fiscally sponsored by RPA and managed by BFA Global in Mexico. The project aims to develop a measuring standard and tool for socially-driven financial institutions to align consumer financial health with provider ROI better. The project makes the business case for adopting the financial health framework at the institutional level, through demonstration projects that explore the benefits and challenges of adopting the financial health framework. The ultimate objective is to understand better what it takes for an institution to adopt the framework on-the-ground, and improve the quality and impact of the financial inclusion enabled by providers themselves. Shortly after our initial program launch, the world changed as COVID-19 became a pandemic, and the program temporarily shifted. After supporting our local partners through a temporary response mode program for ~4 months, the program is slowly getting back in course, and as a result, we are developing</p>
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	<p>an updated strategy that addresses the new financial health challenges brought about by this global pandemic. The new focus of the program will be in the "Resilience" dimension of the low-income clients of these institutions, and the digitization of their business services, clients, and operations, which will become critical components in the years to come, while the communities themselves attempt to reignite their local economies.</p>
<p>As a senior social science researcher, Ben was responsible for the design of quantitative research. He produced a rigorous and relevant sampling methodology and statistical inference for each of three countries. The factor analysis methodology that Ben proposed and implemented for TPP was a first among BFA Global's recent statistical analyses, and it advanced research objectives by refining and validating the proposed TPP framework on the basis of objective, quantitative data. He used customer survey data to link to the proposed traits of a target product profile, implemented as latent factors in a structural equation model, and estimated financial institutions performance on the basis of the fitted model.</p>	<p>Developed Target Product Profiles (TPP) for digital financial services to direct pro-poor retail payments systems globally (2019-2020)</p> <p>BFA worked with the Bill & Melinda Gates Foundation (BMGF) to research, define, and test potential for a TPP, previously used successfully in the healthcare sector, for financial services. The financial services TPP would serve as a tool for facilitating conversation among regulators, financial service providers, and other interested stakeholders such as donors to tailor solutions that meet set minimum and optimal criteria informed by customer needs and market context while balancing the cost to the financial service provider and affordability to the user. BFA combined background research and stakeholder interviews to design an initial model, which we then tested and validated through demand-side research in three countries and analysis of data from two FSPs to interrogate business models and customer transaction patterns. Within those exercises, BFA employed factor analysis, choice modeling, proprietary algorithms developed through years of work to provide a sound backing for the criteria proposed by the framework.</p>

<p>Ben was a technical advisor at BFA Global's Catalyst Fund for inclusive fintech startups in emerging markets. He worked on impact measurement for our portfolio companies. Mazzotta partnered with the Catalyst Fund team to help design surveys into the impact of leading fintech companies, particularly as concerns financial health and resilience in the wake of the Covid-19 pandemic.</p>	<p>Catalyst Fund 2.0, Department for International Development(DFID), JP Morgan Chase Foundation(JPMC) - Mexico, India, Kenya, South Africa & Nigeria (2019-2022)</p> <p>Catalyst Fund is an accelerator for inclusive fintech startups in emerging markets building affordable, accessible, and appropriate solutions for underserved communities. Catalyst Fund aims to accelerate startups to product-market fit and accelerate the local innovation ecosystems around them. It provides startups with catalytic grant capital, bespoke venture building support, and access to a curated network of investors, corporate innovators, and ecosystem facilitators to enable their scale. BFA also manages the program's learning agenda to synthesize and disseminate key learnings and share good practices with the inclusive tech sector. To date, Catalyst Fund has accelerated 31 ventures across 14 emerging markets, reaching over \$2M customers and raising over US\$65M in follow-on capital from venture investors.</p>
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<p>Ben supervises CEP's implementation of a study designed by BFA Global to assess financial health and resilience in the wake of the Covid-19 crisis. Trained and supervised BFA Global personnel, as well as collaborating with the CEP supervisory staff for the survey of their customers' financial health.</p>	<p>Financial Health Innovations in Vietnam (VietFHI), Rockefeller Philanthropy Advisors, Inc (2020)</p> <p>BFA Global is managing the Financial Health Innovations in Vietnam (VietFHI) project that aims to support Capital Aid Fund for Employment of the Poor (CEP) to become the premier digital microfinance institution (MFI) in Vietnam, with an integrated financial health (FH) framework and capacity to serve digitally savvy clients. To achieve this objective, BFA Global is working toward the following objectives: a) identify and serve new client segment of "digital laborers," b) serve clients with digital-first products and services, c) create 2 new products or services for digital clients, d) onboard new CEP clients using financial health as part of the process, e) open term deposit accounts by 7,500 additional customers (3x of current levels), f) facilitate adoption of FH framework by CEP for ALL clients and services, and g) create one-stop-shop real-time visualization tool for all products.</p>
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Expert's contact information: bmazzotta@bfaglobal.com

Certification:

I, the undersigned, certify that to the best of my knowledge and belief, this CV correctly describes myself, my qualifications, and my experience, and I am available to undertake the assignment in case of an award. I understand that any misstatement or misrepresentation described herein may lead to my disqualification or dismissal by the Client, and/or sanctions by the Bank.

Name of Expert: Benjamin Mazzota
Date 07 April 2023

Signature

Name of authorized representative of the Consultant:

Amolo Ng'weno

(the same who signs the Proposal)

Date 07 April 2023

Signature



Position Title and No.	Lead Quantitative Researcher
Name of Expert:	Anne Gachoka
Date of Birth:	10 September 1984
Country of Citizenship/Residence	Kenyan

Education: {List college/university or other specialized education, giving names of educational

School, college University Attended	and/or Degree/certificate or other specialized education obtained	Year Obtained
Makerere University	Bachelor of Information Technology	2009
Tracom College	Computer Certificate	2005

Employment record relevant to the assignment: {Starting with present position, list in reverse order. Please provide dates, name of employing organization, titles of positions held, types of activities performed and location of the assignment, and contact information of previous clients and employing organization(s) who can be contacted for references. Past employment that is not relevant to the assignment does not need to be included.}

Period	Employing organization and your title/position. Contact information for references	Country	Summary of activities performed relevant to the Assignment
2015 – Present	BFA Global, LLC.	Kenya	Qualitative Researcher

	For reference contact address:		<p>Anne is a Qualitative Researcher at BFA Global. Anne has an in-depth understanding of using a variety of approaches and methods in designing and integrating research protocols, overseeing the implementation of the research and deriving actionable insights from the research. Previously, she was a Research Field Manager at Digital Divide Data where some of her responsibilities included defining expected results and using performance indicators and other processes/systems to monitor and track project completion, ensuring that research protocols were followed, and supervising field teams. She was the first staff member to join Kenya Financial Diaries project and is deeply steeped in the stories and histories of the respondents. Anne has ten years' experience in social and market research working in several other local research firms.</p>
2014 – 2015	<p>Digital Divide Data Ltd</p> <p>For reference contact address:</p>	Kenya	<p>Field Manager</p> <p>Trained and supervised field teams. Defined expected results and used performance indicators and other processes / systems to monitor and track projects completion within timeframe and budget targets.</p>
2012–2014	<p>Kenya Financial Diaries - Digital Divide Data Ltd</p> <p>For reference contact address:</p>	Kenya	<p>Field Supervisor</p> <p>Managed all fieldwork logistics and supervised the work of field staff. Conducted data validation visits and data checks to ensure that all data collection was completed with the highest standards of professionalism, accuracy, and integrity</p>

2010 2012	– Different Surveys - IPSOS Synovate. For reference contact address:	US	Field supervisor Supervised research facilitation in the field. Reviewed and refined research tools. Managed field work funds and resources
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Publications:

- A call for customer communication to catch up with technology
- Honestly the new frontier in formal financial services
- Is there anything financial service providers can learn from mobile gambling
- What do people get out of gambling
- Escaping darkness understanding the consumer value paygo solar

Language Skills (indicate only languages in which you can work): English, Swahilli

Adequacy for the Assignment:

Detailed Tasks Assigned on Consultant's Team of Experts:	Reference to Prior Work/Assignments that Best Illustrates Capability to Handle the Assigned Tasks
Anne conducted field research with women to understand their opportunities for economic empowerment.	<p>Design Collaborative for Women's Empowerment in Kenya, BMGF - Kenya (2021-2022)</p> <p>Contributing to Gates strategy for women's economic empowerment. Contribute to a strategy for new opportunities for women's economic empowerment leveraging a group of expert contributors. BFA will conduct desk and field research to identify four timely topics on women's economic empowerment in Kenya. The team will author a white paper on each topic and convene a group of experts to opine on the topic. The project will also culminate in a summary deck to inform Gates Foundation strategy. BFA will conduct desk research as well as fieldwork to</p>

	<p>understand the existing thinking on opportunities for women's economic empowerment. BFA convene expert thinkers on the topics to add to the research findings to develop new ideas on women's economic empowerment in Kenya. BFA will author a background paper, four white papers, and a summary deck.</p>
<p>Anne Gachoka, Qualitative researcher: Anne supported the implementation of the research activities and the analysis of data, and the development of the final deliverables.</p>	<p>Small Holder Farmer Research Programme, Global Philanthropic Foundation - Uganda (2021)</p> <p>BFA Global mapped the value chains where smallholder farmers sell their produce in the East Africa region. The client required detailed analyses of the timing, location, payment methods, and data collection systems used in the rural value chains stemming from smallholder farmer produce. Using a combination of desk research and in-depth interviews on the ground, BFA Global analyzed the digital readiness of stakeholders across the value chain. BFA Global proposed key operational considerations for digital solutions that will maximize reach, efficiency, traceability, simplicity, and value added.</p>

Anne Gachoka, Project Manager. Anne leads the preparation of the interview/discussion guides; conduct stakeholders, partners, synthesized data and drafted the reports.

WFP Financial diaries analysis the World Food Programme - Uganda (2021-2022)

Uganda is one of the seven countries selected by the BMGF initiative. The Uganda Country Office will be applying the D3 (Design, Digitize, Direct) framework on WFP cash programmes to come up with financial inclusion approaches that can be sources of learning for the Country's programming and that of other countries and partners in streamlining gender programmes for Women Economic Empowerment. While some of the grant activities will be catered for under the CO resources and activities, extra collaboration is needed to support with unique expertise and/or leverage related ongoing activities to ensure efficient and effective grant implementation by minimizing duplication and finding synergies with other actors undertaking related initiatives. In order to design programmes that are relevant to women's needs and bridge existing gaps and barriers for digital financial inclusion and women economic empowerment aimed at refugees and host communities, BFA Global task is to carry out an in-depth user journey exercise and demand, supply and national regulatory environment (ecosystem) analyses and thereafter review WFP cash-based transfer programmes in light of findings for women inclusive project design.

<p>Anne supported the implementation of the research activities and the analysis of data, and the development of the final deliverable</p>	<p>Home Grown School Feeding Research Programme, Global Philanthropic Foundation - Rwanda (2021)</p> <p>At a time of national scale-up in Rwanda, expanding from fewer than 100,000 to more than 3 million participating school children, a global philanthropic foundation hired BFA Global to study interactions between national program offices, local schools, and the value chains that produce food locally in Rwanda. BFA Global documented existing digital solutions along the value chain and the requirements of participating schools as concerned tenders, food purchasing, meal preparation, attendance, and programmatic reporting. BFA Global proposed key operational considerations for the digital solutions that will simplify transactions, improve efficiency, expand access to school feedings, and enhance transparency.</p>
<p>Anne has six years' experience in social and market research in emerging markets and lends her extensive experience towards the partner and customer research phase of the project, extracting insights that served as the foundation of the project.</p>	<p>PayGo Energy B2B Product Strategy, PayGo Energy Inc. - Kenya, Philippines, DRC (2021)</p> <p>Advise PayGo Energy on customer value proposition and product strategy for a business model pivot to a B2B approach. BFA worked with the PayGo product and sales teams to research, define, and finalize value propositions, pricing, and product strategy for their switch to a B2B platform, and to reduce their hardware costs by about 5x. BFA conducted research with end-users and B2B partners, developed and tested B2B personas and empathy maps, designed and evaluated value proposition options, and designed an experimentation plan the company can follow to de-risk the new business model. With insights from BFA's research and product strategy recommendations, PayGo Energy has been able to finalize a new meter hardware product offering that can be profitable at scale, and key value propositions for target B2B profiles. The company has also secured a</p>

	large scale (100K units) order of the metering + software service.
Anne prepared the interview guides and trained the field team, coordinated with the project led client liaison, supported the fieldwork team by proactively ensuring all the field activities are being conducted seamlessly, participated in data synthesized, drafted the slide deck and participate in the final deliverable presentation.	<p>Sokowatch customer survey, Sokowatch Inc. - Kenya, Uganda, Rwanda & Tanzania (2021)</p> <p>Sokowatch approached BFA Global global to conduct survey research on their behalf in each of the four countries of operation (Kenya, Tanzania, Uganda, and Rwanda) to obtain insights on customer acquisition and customer churn to increase retention, grow the average order value per customer, and diversifying the product mix. BFA Global conducted qualitative survey research in the four cities of the countries of interest. BFA Global sourced the data from primary sources only. BFA Global specifically used the following qualitative research methods to collect data: Observation: & Face-to-face interviews The data were analyzed together with the observation and the notes from the face-to-face interviews. The findings were shared with Sokowatch as a presentation.</p>

Anne Gachoka, Impact assessment specialist. Anne plays a leading role in executing the demand-side work in coordination with the Impact Assessment Manager during the design, training, piloting, and execution of the demand-side components. She will plan and actively coordinate surveys and interviews with our partners in our key markets in Rwanda, Ghana, and Zambia.	<p>AI-Enabled Consumer Complaints Management, Proto Africa - Ghana, Zambia & Rwanda (2021-2022)</p> <p>In conjunction with Proto Africa, BFA will provide advisory and technical assistance for the development of an AI-enabled consumer complaints management system for central banks in Ghana, Zambia, and Rwanda. BFA, in collaboration with the implementation partner, will work with financial supervisory authorities in three countries to explore service gaps and constraints in existing consumer complaints management processes. BFA will also support the identification of opportunities to enhance the efficiency and effectiveness of customer complaints management structures for the participating financial supervision authorities.</p>
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	<p>BFA will conduct mixed-methods research & design (HCD on supply- and demand-side), undertake KPI Baseline Analysis, KPI, Results Analysis, and develop an Impact Report. BFA will support the implementation of effective consumer complaints management systems that will enhance the efficiency and effectiveness in the process of resolution of consumer complaints addressed to the Central banks. The detailed findings of the supply and demand-side research will inform the adaptation of the AI-enabled consumer management system to address the needs of low income segments, with a particular focus on the needs and circumstances of women and other underserved market segments. Through the consumer complaints management system, onboarded financial service providers will observe a marked improvement in the process of resolution of consumer complaints and high levels of service satisfaction. BFA will author blogs and knowledge dissemination materials on the opportunities to develop effective and efficient consumer complaints management systems for Central banks.</p>
<p>Anne was responsible for guiding the stakeholder interviews and qualitative assessments with the women producer groups both in Uganda and in India.</p>	<p>Digital onboarding of women producer collectives - Rural livelihoods, Bill & Melinda Gates Foundation - India, Uganda (2020-2021)</p> <p>The Gates Foundation commissioned BFA Global to understand the opportunity of e-commerce for individual and collective women-owned enterprises through linkages to markets, value addition to the production of goods, and improved productivity enabled through digital platforms. In the first stage (Phase 1), this project aimed to understand which categories of women producers in Uganda and India, and specifically which industries may best lend themselves to the benefits of digital platforms, and therefore serve as a motor of</p>

	<p>growth for these enterprises. In the second stage (Phase 2 and 3), we honed in on women collective enterprises promoted by State Rural Livelihood Missions (SRLMs) in two focus states in India to strategize and pilot tractable interventions for linking and retaining these enterprises on digital marketplaces.</p>
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<p>As a seasoned qualitative and quantitative researcher, Anne will manage research efforts aimed at identifying user needs and problems to inform the product improvement process; as well as data collection efforts related to M&E.</p>	<p>JPMC South Africa Digital Spazas, JPMorgan Chase South Africa - South Africa (2020-2022)</p> <p>To strengthen the resilience and financial health of informal MSEs (spaza shops specifically), BFA is supporting 3 growth-stage innovators with grants and bespoke technical assistance to develop relevant digital solutions that can help spaza shops in South Africa's informal settlements to access working capital to purchase stock; increase operational efficiency; ultimately improving their livelihood opportunities and long-term resilience. To achieve this, BFA will support the three innovators in developing partnerships with other players in the retail value chain, and running innovation pilots focusing on digital stock management and access to appropriate financial solutions. These solutions will help informal MSEs to (a) access working capital to purchase stock, (b) digitize business operations and payments to reduce operating costs and develop a data trail, and (c) connect with e-commerce platforms. BFA will hold a virtual convening to share lessons among tech partners and publish three blogs to disseminate insights from the pilots.</p>
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Anne Gachoka will bring her in-depth expertise in designing and integrating research protocols and conduct qualitative interviews with iHuzo users to understand usage, challenges and opportunities to improve. She will also support activities related to MSEs and iWorkers mapping and categorization based on their digital journey.

iHuzo - Accelerating growth of MSE through expanding e-commerce in Rwanda, Access to Finance Rwanda (AFR) (2020-2021)

iHuzo - Accelerating growth of MSE through expanding e-commerce in Rwanda. BFA will work with Access to Finance Rwanda (AFR) and ICT Chamber to stimulate the growth of livelihoods and employment opportunities in Rwanda through e-commerce, to address the barriers and promote an enabling market system for e-commerce with onboarding MSEs into the digital economy at the core. BFA in partnership with AFR and ICT Chamber will address the market constraints of MSEs to the digital economy and create new or improve livelihoods for works through three pillars, including digital onboarding MSEs, ecosystem acceleration and knowledge creation and demonstration for e-commerce to be replicated and sustained by other Rwandan companies after the program ends. With BFA support, the program will onboard 1,500 local businesses across target MSEs segments of e-commerce readiness and improve or create livelihoods for 2,000 young women and men iWorkers directly through digital onboarding, spurred e-commerce system that engendered wider, more inclusive adoption and drive more investment and actors crowding into the market system. BFA will publish 3 blogs and 1 final report capturing learnings, takeaways, models for sectors to replicate and pathways to scale.

<p>Anne is the qualitative researcher, she will support background research, participate in the development of research tools, she will train and support the call center team, She will also assist with data synthesis and analysis, drafting slide deck summary.</p>	<p>Customer research on M-KOPA smartphone product, M Kopa - Kenya (2020)</p> <p>M-KOPA contracted BFA Global to undertake market research to understand the impact (Financial and non-financial) to customers on their recently launched smartphone product into the Kenyan market. M-KOPA has four objectives of finding out: (i) The level of satisfaction with the current offering? for the customers who have purchased the smartphone? (ii) Do they use smartphones to make money and if so, what are the returns? if they displace other expenses to pay for the phone, what are these and do they think it is worth? (iii) Where could M-KOPA expand its product offering? (iv) Do customers understand the M-KOPA product and how do they feel about the terms and conditions?</p>
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<p>Anne is the User Research Specialist for BFA Global's Catalyst Fund Ghana, an accelerator program supporting e-commerce startups with grant capital, hands-on venture-building support and connections to investors. She used her expertise to contribute to the venture acceleration projects with companies for user research workstreams.</p>	<p>Catalyst Fund Inclusive Digital Commerce Accelerator, Mastercard Foundation - Ghana (2020-2022)</p> <p>Informal micro and small enterprises (MSEs), that are largely run by youths and women in Ghana, have been severely affected by the COVID-19 crisis. The most informal and paper-based MSEs were hit the hardest, as lack of access to digital tools has prevented them from taking advantage of the digital economy, which has been more resilient during the pandemic. In Ghana, the crisis has led to reduced economic activity, trade and employment opportunities. Therefore, Catalyst Fund and Mastercard Foundation partnered to accelerate inclusive digital commerce companies, support the growth and resilience of MSEs in a post- COVID-19 world and create a more inclusive e-commerce ecosystem for all Ghanaians. The program focused on four main</p>
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	<p>components: (i) Research to identify gaps and conceptualize opportunities in the digital commerce ecosystem for MSEs in Ghana and assess the impact of COVID19 on MSEs (ii) Bespoke venture acceleration, inclusive of capital and bespoke support, to enable companies in the digital commerce value chain to scale and better reach/serve informal MSEs (iii) Digital commerce ecosystem acceleration via value chain linkages, connecting digital commerce companies to capital providers (i.e., financial institution partners) that can offer financing to MSEs and to investors that can fuel their growth (iv) An actionable learning agenda and dissemination of lessons learned, to inform partnerships and/or other interventions for Mastercard Foundation and other ecosystem stakeholders.</p>
<p>Anne Gachoka was the Researcher for the Youth Employment Digital Center project, she was responsible for supporting the project to create financial solutions for low income groups and develop the financing model for franchising that will help understand the economics of digital center set-up and operations.</p>	<p>Expanding Employment and Opportunity through Digital Centers in Kenya, Digital Data Divide - Kenya (2020-2021)</p> <p>DDD and BFA aim to create a social franchise system of digital centers throughout Kenya, staffed with trained youth as digital translators. By making capital and training available to entrepreneurs and small-business owners, they will be able to start up their own digital centers to provide much-needed internet access to urban areas outside of Nairobi. Communities will be able to access the internet for employment, education, and e-government services, among others. Underserved youth will be trained in IT and soft skills and employed at the digital center to assist customers and manage its services. Beyond these immediate beneficiaries, we hope that as the centers build up their credit and the funding community will be more likely to grant loans to entrepreneurs and small-business owners. Through democratizing entrepreneurs' access to capital and communities' access to the internet, DDD and BFA is tackling the problem of youth unemployment in Kenya through investing in underserved youth's skills</p>

	and professional development.
<p>Anne supported the development of research tools, led in the execution of interviews with respondents, supported and provided guidance to the team that will be conducting interviews, participated in data synthesis and analysis, contributed in blog writing, drafting of the slide deck summary, presentations, and the final report.</p>	<p>Financial diaries COVID-19 impact study - FSD Kenya (2020-2021)</p> <p>FSD Kenya in partnership with BFA and Digital Divide Data undertook a Financial Diaries study between 2012 and 2013. The Kenya Financial Diaries tracked the cash flows of 298 low-income Kenyan households over a period of one year, with over half a million transactions recorded during this time. By observing people's financial behavior, the study provided a picture of how people deploy financial resources to open opportunities for themselves and to cushion themselves from the blows of shocks. In many households, stories of money problems and money solutions unfold in great detail, helping us to understand the connections between financial services and poverty in much more detailed ways. Two years later an updated survey sheds light on how respondents' incomes were changing (for better and for worse), and how they managed their micro-businesses. This time, we checked in with the same respondents from across the five areas of the country covered in the initial study: Nairobi, Vihiga, Eldoret, Makueni, and Mombasa. We found out how they are managing through the COVID crisis, how they handled the recovery, and six months into the crisis, how some of them were starting to recover.</p>

<p>Anne supported and led on qualitative research methodology and design</p>	<p>Catalyst Fund 2.0, Department for International Development (DFID), JP Morgan Chase Foundation (JPMC) - Mexico, India, Kenya, South Africa & Nigeria (2019-2022)</p> <p>Catalyst Fund is an accelerator for inclusive fintech startups in emerging markets building affordable, accessible, and appropriate solutions for underserved communities. Catalyst Fund aims to accelerate startups to product-market fit and accelerate the local innovation ecosystems around them. It provides startups with catalytic grant capital, bespoke venture building support, and access to a curated network of investors, corporate innovators, and ecosystem facilitators to enable their scale. BFA also manages the program's learning agenda to synthesize and disseminate key learnings and share good practices with the inclusive tech sector. To date, Catalyst Fund has accelerated 31 ventures across 14 emerging markets, reaching over \$2M customers and raising catalyst over US\$65M in follow-on capital from venture investors.</p>
<p>Anne supported background research, led to the development of research tools, and conducted stakeholders, partners, and customer interviews in Kenya, Nigeria, and Uganda. She also assisted with data synthesis and analysis, drafting slide deck summaries, and collaborating with the rest of the team to put together a report with the project findings.</p>	<p>Creating an impact research methodology for sustainable mobility enterprises (2019)</p> <p>Shell Foundation (SF) contracted BFA to undertake a study to better understand and document the range of impacts that sustainable mobility enterprises have on society and the environment, with the objective of both creating an impact research methodology that can be replicated across the portfolio, as well as generating interest in the sector in the impact investing community. This study focused on two mobility enterprises in SF's portfolio, SafeBoda (Uganda and Kenya) and Max (Nigeria), each of which manages a ride-hailing and asset-finance business focused on motorcycle taxis in urban areas.</p>

<p>Anne served as the Project Manager, where she coordinated the project stakeholders' timelines and budgets, attended meetings with FSD Uganda, FSD Africa, and the 3 FSPs. She also led the preparation of the interview/discussion guides, conducted stakeholders, partners, and community representatives interviews, as well as synthesized data and drafted the reports.</p>	<p>Research and Learning Partner for Financial Diaries Study and Product pilot for refugees in Uganda (2019)</p> <p>FSD Uganda and FSD Africa contracted BFA as a technical assistance and learning partner as for 3 Financial Service providers in Uganda to pilot financial products and services for refugees. BFA designed and implemented a Financial Diaries methodology to understand uptake and usage of existing financial services by refugees in several settlements in Uganda with a view to understanding how new services offered by these three partners can improve the lives of refugees. BFA also analyzed the impact of the piloted services by conducting both a baseline and an endline survey. Part of BFA's task was to also provide technical assistance in the form of product redesign, business modeling, and UI/UX recommendations to the FSPs to increase usage and impact. BFA produced a variety of learning documents to communicate insights and learnings to government, ecosystem, and FSP stakeholders.</p>
<p>Anne led the field work in Ghana and Uganda, including conducting deep dives into OI's current DFS strategy, creating targeted interview guides, and interviewing OI staff and implementing partners.</p>	<p>DFS Strategy Evaluation, Opportunity International (2019)</p> <p>BFA conducted a macro evaluation of the DFI strategy based on a comparison to industry best practices and a synthesis of BFA's expertise from prior work in both countries. This was coupled with a micro evaluation where we conducted qualitative interviews with OI and their partners to evaluate progress achieved to date, extrapolate lessons learned, and synthesize insights in order to improve OI's overall digital financial inclusion program. The micro evaluation was conducted in the field in both Uganda and Ghana to directly collect information on their savings mobilization, IVR, mobile banking education, digitally-based loan application, and women-friendly agent banking. BFA then developed and delivered</p>

	<p>a workshop to OI UK on how the overall strategy can be strengthened, how each of the five components of the strategy can be improved, and the major lessons learned.</p>
<p>Anne has long been a megaphone for the individuals and communities we have served through BFA, and will continue to shine in that role here in TPP. Among other feats, she can take a dozen conversations, turn them into transcriptions, and extract relevant insights with the blink of an eye. She puts the human in human-centered design (even if it's sometimes disguised as "framework validation" hehe), and will be showing off these skills, conducting the research for the TPP's customer adoption factors in each of the four in-country engagements.</p>	<p>Developed Target Product Profiles (TPP) for digital financial services to direct pro-poor retail payments systems globally (2019)</p> <p>BFA worked with the Bill & Melinda Gates Foundation (BMGF) to research, define, and test potential for a TPP, previously used successfully in the healthcare sector, for financial services. The TPP outlines a set of criteria for various basic entry level financial services that effectively help a poor person transition from being excluded from formal services to being financially included. The TPP is useful for providers of financial products to poor people as well the regulators, funders, investors, and implementors who enable these services in specific markets.</p>
<p>Anne Gachoka led the field work in Ghana and Uganda, including conducting deep dives into OI's current DFS strategy, creating targeted interview guides, and interviewing OI staff and implementing partners.</p>	<p>Designed and performed an evaluation of Opportunity International's DFI strategy to improve their digital financial inclusion programs in Ghana and Uganda (2019)</p> <p>BFA conducted a macro evaluation of the DFI strategy based on a comparison to industry best practices and a synthesis of BFA's expertise from prior work in both countries. This was coupled with a micro evaluation where we conducted qualitative interviews with OI and their partners to evaluate progress achieved to date, extrapolate lessons learned, and synthesize insights in order to improve OI's overall digital financial inclusion program. The micro evaluation was conducted in the field in both Uganda and Ghana to directly collect information on their savings mobilization, IVR, mobile banking education, digitally-based loan application, and women-friendly agent banking. BFA then developed and delivered a workshop to OI UK on how the overall</p>

	strategy can be strengthened, how each of the five components of the strategy can be improved, and the major lessons learned.
<p>Anne served as the lead researcher in conducting qualitative interviews with small merchants in Ghana who were using Oze platforms. Ozé is a Ghanaian software company that provides a digital financial management tool for small businesses (77% of their users are youth). Their customers use it to collect transaction data at the point of sale, OZE aggregates the data across all users, and analyzes it and pushes back context-specific recommendations, dashboards, and financial statements. The goal of the nano was understanding the demand and supply side of a potential linkage model of Ozé user base with Financial Institutions.</p>	<p>Financial Inclusion on Business Runways (FIBR) (2015-2020)</p> <p>BFA in partnership with the Mastercard Foundation designed and managed the Financial Inclusion on Business Runways (FIBR) project. BFA worked with partner businesses in Ghana and Tanzania to demonstrate how smartphones can accelerate and deepen financial inclusion. BFA's core team engaged with each partner to shape a business plan to build or extend on its existing approach to clients so as to result in additional financially inclusive products or services. At differing levels of intensity, the project team engaged with the partners to design, develop and roll out the product using agile development approaches comprised of short product testing cycles focused on learning and ongoing innovation to find solutions that work. FIBR's ultimate aim was to export learnings from successful approaches so that others are better able to design and build approaches using smart phones which enable robust financial inclusion on a large scale. After five years the project concluded in December of 2019 but will continue to disseminate learnings on an ongoing basis via FIBR's website and blog as well as partner convenings.</p>

<p>Anne served as the Lead Researcher on this project.</p>	<p>Superplatforms - Tanzania (2018)</p> <p>BFA conducted this research in order to better understand how merchants — Micro, Small, and Medium Enterprises (MSMEs) such as small retail shops and retail merchants who may or may not have a physical point of sale — use various platforms in their business. This research helped BFA understand the pain points and risk these digital platforms may alleviate for merchants, as well as the opportunities and other sources of value that merchants may obtain from using these digital platforms.</p>
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Expert's contact information: agachoka@bfaglobal.com

Certification:

I, the undersigned, certify that to the best of my knowledge and belief, this CV correctly describes myself, my qualifications, and my experience, and I am available to undertake the assignment in case of an award. I understand that any misstatement or misrepresentation described herein may lead to my disqualification or dismissal by the Client, and/or sanctions by the Bank.

Name of Expert: Anne Gachoka
Date 07 April 2023


Signature

Name of authorized representative of the Consultant:
(the same who signs the Proposal)

Amolo Ng'weno

Date 07 April 2023


Signature

Position Title and No.	Insights Specialist
Name of Expert:	Carmen Merab
Date of Birth:	23 April 1986
Country of Citizenship/Residence	Kenyan

Education: {List college/university or other specialized education, giving names of educational

School, college University Attended	and/or Degree/certificate or other specialized education obtained	Year Obtained
Brandeis University	MA Sustainable International Development	2011
University of Southern Maine and University of Botswana	BA: Social and Behavioral Sciences	2008

Employment record relevant to the assignment: {Starting with present position, list in reverse order. Please provide dates, name of employing organization, titles of positions held, types of activities performed and location of the assignment, and contact information of previous clients and employing organization(s) who can be contacted for references. Past employment that is not relevant to the assignment does not need to be included.}

Period	Employing organization and your title/position. Contact information for references	Country	Summary of activities performed relevant to the Assignment
2016 – Present	BFA Global, LLC.	Kenya	Communication Manager

	For reference contact address:		Carmen is a communications specialist at BFA Global. She helps to communicate BFA's work to external audiences and provides strategic support for BFA's communications initiatives, events and projects. Her areas of expertise include marketing communications, social media management, content and email marketing and event management.
2013 - 2014	Aga Khan Development Network, Nairobi, Kenya For reference contact address:	Kenya	Consultant Identified NGOs and commercial nurseries selling tree seedlings and determined species and amounts. Developed excel database of tree nurseries in Kenya. Developed a brief on water, forestry and hydrological impact.
2013	Access Afya, Nairobi, Kenya For reference contact address:	Kenya	Monitoring and Evaluation Developed and conducted a needs assessment survey. Developed a monitoring and evaluation template for social impact and metrics to measure impact. Conducted an organizational impact assessment.

2012	Zege Technologies, Nairobi, Kenya For reference contact address:	Kenya	Consultant Proposal development on social impact assessments for the organization's innovations. Conducted extensive research on the impact of mobile money technology on social issues. Developed content for the organization's mobile health app.
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2012	Habari Consulting and Vision 2030 Delivery Secretariat, Nairobi, Kenya	Kenya	Consultant Monitored and documented Vision 2030 projects' progress. Created and developed content for Vision 2030 web presence.
2010-2011	Prince Sadrudin Aga Khan Fund for Environment (PSAFKE), Nairobi	Kenya	Development Associate Provided support to Aga Khan Foundation on donor reporting requirements for projects. Provided support for the finalization of Serena Safari Lodges impact assessments and the development of communication messages for Tourist Promotion Services. Designed and conducted an environmental education survey of environmental education efforts in AKDN East Africa. Assisted with grant development, proposal writing activities and project funding rationale.

Publications:

- A call for customer communication to catch up with technology
- Honestly the new frontier in formal financial services
- Is there anything financial service providers can learn from mobile gambling
- What do people get out of gambling
- Escaping darkness understanding the consumer value paygo solar

Language Skills (indicate only languages in which you can work): English, Swahili

Adequacy for the Assignment:

<p>Detailed Tasks Assigned on Consultant's Team of Experts:</p>	<p>Reference to Prior Work/Assignments that Best Illustrates Capability to Handle the Assigned Tasks</p>
<p>Carmen Merab was the Communications expert. She was responsible for overseeing the development of insights and final report preparation, and was part of the communication and coordination team between BFA Global and AFR during the project process.</p>	<p>Digital Transformation of Livelihoods in Rwanda, Access to Finance Rwanda (2020)</p> <p>Design and implement a program to accelerate the growth of micro and small enterprises through expanding e-commerce in Rwanda. BFA partnered with AFR to support the ICT Chamber to implement a digital onboarding program that addressed the market constraints of MSEs to the digital economy and created new or improved livelihoods for work. BFA delivered the program under the following four pillars: digital onboarding, an e-commerce network, platforms venture acceleration and MSE credit pilot. With BFA's approach, the program catalyzed the market system, attracted partners, and created the knowledge and demonstration for e-commerce to be replicated and sustained by other Rwandan companies after the program ended. The program onboarded 7,000 MSEs and created 10,000 livelihood pathways for iWorkers. BFA authored four blogs, three case studies and a program final report capturing program learnings, takeaways, models for the sector to replicate and pathways to scale.</p>

<p>Carmen Merab led our communications activities, chiefly the publication of blog posts and the organization of the Insights webinar.</p>	<p>Extending Global Survey to Zambia, FSDZ, Zambia (2020)</p> <p>FSD Zambia approached BFA to understand the situation on the ground as the pandemic evolved, particularly as it pertains to the Micro & Small Enterprises (MSEs). BFA Global executed 3 waves of surveys to understand the economic impact of Covid-19 in the life of micro-entrepreneurs and the effects of the economic measures taken by the government. We surveyed over 750 micro-enterprises through a recruited panel and analyzed the resulting data.</p>
<p>Carmen was the Communications expert. She was responsible for social media strategy and promotion, and was part of the communication and coordination team between BFA and FSD Uganda and FSD Africa during the project process.</p>	<p>Research and Learning Partner for Financial Diaries Study and Product pilot for refugees in Uganda (2019-2020)</p> <p>FSD Uganda and FSD Africa contracted BFA as a technical assistance and learning partner for 3 Financial Service providers in Uganda to pilot financial products and services for refugees. BFA designed and implemented a Financial Diaries methodology to understand uptake and usage of existing financial services by refugees in several settlements in Uganda with a view to understanding how new services offered by these three partners can improve the lives of refugees. BFA also analyzed the impact of the piloted services by conducting both a baseline and an endline survey. Part of BFA's task was to also provide technical assistance in the form of product redesign, business modeling, and UI/UX recommendations to the FSPs to increase usage and impact. BFA produced a variety of learning documents to communicate insights and learnings to government, ecosystem, and FSP stakeholders.</p>

<p>Carmen helped plan the Nairobi launch. She also provides support for ongoing events.</p>	<p>Catalyst Fund 2.0, FCDO & JPMC - Mexico, India, Kenya, South Africa & Nigeria (2019-2022)</p> <p>Catalyst Fund is an accelerator for inclusive fintech startups in emerging markets building affordable, accessible, and appropriate solutions for underserved communities. Catalyst Fund aims to accelerate startups to product-market fit and accelerate the local innovation ecosystems around them. It provides startups with catalytic grant capital, bespoke venture building support, and access to a curated network of investors, corporate innovators, and ecosystem facilitators to enable their scale. BFA also manages the program's learning agenda to synthesize and disseminate key learnings and sharing good practices with the inclusive tech sector. To date, Catalyst Fund has accelerated 31 ventures across 14 emerging markets, reaching over \$2M customers and raising catalyst over US\$65M in follow-on capital from venture investors.</p>
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<p>Carmen organized and managed the logistics for the stakeholder workshop in Ghana and the dissemination of the diagnostic report.</p>	<p>Digital Commerce Phase 2: The iWorker Project. MasterCard foundation, Ghana (2019)</p> <p>In the e-commerce plus project, BFA established a link between digital commerce and employment. We identified a new category of technology-enabled workers ("iWorkers") and crafted actionable policy recommendations to address this new group. More specifically, iWorkers are working-age people who are digitally connected through smartphones, and can leverage their connectivity to provide livelihoods for themselves and those who work for them. BFA tested the potential of the iWorker concept in Ghana and identified the factors which enable or constrain the growth of this kind of work. Findings from this project were shared in conferences around the world and in blog posts. This work will also support Mastercard's strategy of harnessing</p>
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	technology to create good work for youth.
Carmen was responsible for creating the digital marketing content, updating the project website, planning learning events and the dissemination of project content.	<p>Financial Inclusion on Business Runways (FIBR). (2016 - 2019)</p> <p>BFA in partnership with the MasterCard Foundation has designed and is managing the Financial Inclusion on Business Runways (FIBR) project. BFA is working with partner businesses in Ghana and Tanzania to demonstrate how smartphones can accelerate and deepen financial inclusion. BFA's core team is engaging with each partner to shape a business plan to build or extend on its existing approach to clients so as to result in additional financially inclusive products or services. At differing levels of intensity, the project team will then engage with the partner to design, develop and roll out the product using agile development approaches comprised of short product testing cycles focused on learning and ongoing innovation to find solutions that work. FIBR's ultimate aim is to export learnings from successful approaches so that others are better able to design and build approaches using smart phones which enable robust financial inclusion on a large scale. The project will run through 2019 but will disseminate learnings on an ongoing basis via FIBR's website and blog as well as partner convenings.</p>

<p>Assistant project manager of a multi-year action research fund to address the funding gap faced by early stage startups in the inclusive fintech space. Working with an Investors Committee of leading impact investors Accion Venture Lab, Gray Ghost Ventures, Omidyar Network and Quona Capital. The Catalyst Fund seeks to (i) accelerate the venture capital industry's understanding of and willingness to invest in digital financial services (DFS) (ii) provide additional traction for startups; (iii) capture and disseminate learnings.</p>	<p>Catalyst Fund 1.0, JP Morgan Chase and the Bill & Melinda Gates Foundation (2016-2019)</p> <p>Catalyst Fund is a global accelerator program for early stage inclusive fintech startups that build accessible, appropriate, and affordable solutions to the world's 3 billion underserved. The initial \$5.8 million facility was funded by the Bill & Melinda Gates Foundation and JP Morgan Chase & Co. It focused on supporting 20 early stage fintech startups in emerging markets, by providing catalytic grant capital, bespoke and hands-on venture building support and connections to a network of global fintech investors to help companies scale.</p>
<p>Carmen was supporting was communication manager</p>	<p>Savings at the Frontier, Ghana, Zambia & Tanzania (2016)</p> <p>Analysed market specific data (macro and sector specific) of Ghana, Zambia and Tanzania in search for opportunities involving FSPs. BFA worked in collaboration with MasterCard Foundation, OPM and Microsave to select and support high-potential FSPs in Ghana, Zambia and Tanzania to implement new business models to deliver financial services to individuals who only have access to informal ones.</p>

Expert's contact information: cmerab@bfa-global.com

Certification:

I, the undersigned, certify that to the best of my knowledge and belief, this CV correctly describes myself, my qualifications, and my experience, and I am available to undertake the assignment in case of an award. I understand that any misstatement or misrepresentation described herein may lead to my disqualification or dismissal by the Client, and/or sanctions by

the Bank.

Name of Expert: Carmen Merab
Date 07 April 2023

Signature



Name of authorized representative of the Consultant:
(the same who signs the Proposal)

Amolo Ng'weno

Date 07 April 2023

Signature



Position Title and No.	Insights Lead
Name of Expert:	Wairimu Evelyn Gitahi
Date of Birth:	28 November 1978
Country of Citizenship/Residence	Kenya

Education: {List college/university or other specialized education, giving names of educational

School, college University Attended	and/or Degree/certificate or other specialized education obtained	Year Obtained
Harvard Kennedy School, Cambridge, MA, USA	Masters of Public Administration in International Development	2010
University of Chicago, Chicago, Illinois	Bachelor of Arts, Public Policy Studies & South Asian Studies	2005

Employment record relevant to the assignment: {Starting with present position, list in reverse order. Please provide dates, name of employing organization, titles of positions held, types of activities performed and location of the assignment, and contact information of previous clients and employing organization(s) who can be contacted for references. Past employment that is not relevant to the assignment does not need to be included.}

Period	Employing organization and your title/position. Contact information for references	Country	Summary of activities performed relevant to the Assignment
2023 - Present	BFA, LLC	Kenya	Insights and Impact Manager
2021 – 2022 Present	United Nations Capital Development Fund	US	Gender Global Communications and Knowledge Analyst

	For reference contact address:		Production of multi-media content (including research) with a focus on digital financial inclusion, Initiator and producer of Digital@TheLastMile Podcast . Pitching stories to the media, maintaining media relations, and in some cases acting as a spokesperson. Writing and implementing communications strategies. Organizing events and campaigns
2004 - present	British Broadcasting Corporation (BBC) World Service For reference contact address:	India	Senior Multimedia content producer for BBC SEMA Kenya political show Led in developing and planning program production in line with the communication strategy of the organization. Copywriting: ensured that presenter scripts were accurate and precise and that they adhered to BBC's editorial guidelines. In charge of scripting and coordinating in-depth research for episodes. Responsible for editing the program in three media formats: Text/writing, TV, and Radio.
2012-2020 14	British Broadcasting Corporation (BBC) - Media Action For reference contact address:	India	Consultant Evaluated relevance, efficacy, and efficiency of UN Women's Gender Responsive Budgeting program.

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2016 - Present	Public Radio International (PRI) For reference contact address:	India	Freelance Journalist Filing stories for the global affairs program called The World. Working in three formats: Text/writing, photography, and radio. Handling script writing for stories and significant editing and voice-over work. Doing one on one interviews with program presenters.
2010-2011	The Coca-Cola Company Washington DC and Atlanta, United States	US	Manager, International Public Affairs Monitored and documented Vision 2030 projects' progress. Created and developed content for Vision 2030 web presence.

Language Skills (indicate only languages in which you can work): English, Hindi, Spanish

Adequacy for the Assignment:

Detailed Tasks Assigned on Consultant's Team of Experts:	Reference to Prior Work/Assignments that Best Illustrates Capability to Handle the Assigned Tasks
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<p>Production of multi-media content (including research) with a focus on digital financial inclusion Initiator and producer of Digital@TheLastMile Podcast Pitching stories to the media, maintaining media relations, and in some cases acting as a spokesperson Writing and implementing communications strategies. Organizing events and campaigns</p>	<p>United Nations Capital Development Fund</p> <p>Gender Global Communications and Knowledge Analyst</p>
<p>Senior Multimedia content producer for BBC SEMA Kenya political show</p>	<p>British Broadcasting Corporation (BBC) World Service</p> <p>Led in developing and planning program production in line with the communication strategy of the organization. Copywriting: ensured that presenter scripts were accurate and precise and that they adhered to BBC's editorial guidelines. In charge of scripting and coordinating in-depth research for episodes. Responsible for editing the program in three media formats: Text/writing, TV, and Radio.</p>

Expert's contact information: wgitahi@bfaglobal.com

Certification:

I, the undersigned, certify that to the best of my knowledge and belief, this CV correctly describes myself, my qualifications, and my experience, and I am available to undertake the assignment in case of an award. I understand that any misstatement or misrepresentation described herein may lead to my disqualification or dismissal by the Client, and/or sanctions by the Bank.

Name of Expert: Wairimu Evelyn Gitahi
Date 07 April 2023

Signature

Name of authorized representative of the Consultant:
(the same who signs the Proposal)

Amolo Ng'weno

Date 07 April 2023

Signature



Position Title and No.	Project Assistant
Name of Expert:	Precious Manyara
Date of Birth:	17 March 1999
Country of Citizenship/Residence	Kenya

Education: {List college/university or other specialized education, giving names of educational

School, college University Attended	and/or	Degree/certificate or other specialized education obtained	Year Obtained
University of Nairobi		Bachelor of Commerce, Accounting	2023
Kapropita Girls High School		Kenya Certificate of Secondary Education	2016

Employment record relevant to the assignment:

Period	Employing organization and your title/position. Contact information for references	Country	Summary of activities performed relevant to the Assignment
2022 – Present	BFA Global, LLC.	Kenya	Project Manager

	For reference contact address:		Precious is a Project Manager at BFA Global. She supports project management activities such as investment approval processes, startup screening, tracking overall portfolio performance, and assisting with communications and the dissemination of findings.
2022	Standard Chartered Bank For reference contact address:	Kenya	Global EMEA Summer Intern Analyse data on client utilization of our digital channels. Forecast portfolios for the relationship managers. Champion for ESG by working on various sustainability projects
2022	Chui Ventures For reference contact address:	Kenya	Investment Analyst Conduct due diligence on potential investment companies, Prepare investment memo, Set up internal processes
2019	Barclays Bank		Customer care Executive Achieved a successful win-back campaign with the help of my manager. Contributed towards minimizing average customer waiting time as part of the company's long-term goal Explained new company products to customers through knowledge gained from other department heads

Precious Oversees the activities of the project from time spent, and budget utilization	Technical assistant to Jobtech BFA Global was contracted to extend technical assistance to support jobtech startups in sprints designed by Mercy Corps' Venture Building managers in partnership with the startups themselves. The assistance varies based on the particular needs of each sprint and includes: product, sales and marketing, operations, strategy, data science, and other specialist skills.
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Precious Oversaw the activities of the project from time spent, and budget utilization	Catalyst fund Inclusive Jobtech Steered by Mercy Corps and BFA Global, the Jobtech Alliance, an ecosystem-building initiative around inclusive jobtech in Africa. The Jobtech Alliance aims to create an enabling environment for entrepreneurs to build platforms that deliver quality livelihoods, are inclusive, and enable users to engage in decent work. Building on the experience of BFA Global's Catalyst Fund model, the Catalyst Jobtech Accelerator will host two cohorts of four early-stage innovators creating affordable, accessible, and appropriate jobtech solutions that connect young people to jobs over the next 3 years.
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Expert's contact information: pmanyara@bfaglobal.com

Certification:

I, the undersigned, certify that to the best of my knowledge and belief, this CV correctly describes myself, my qualifications, and my experience, and I am available to undertake the assignment in case of an award. I understand that any misstatement or misrepresentation described herein may lead to my disqualification or dismissal by the Client, and/or sanctions by the Bank.

Name of Expert: Precious Manyara
Date 07 April 2023

Signature

Name of authorized representative of the Consultant:

Amolo Ng'weno

(the same who signs the Proposal)

Date 07 April 2023

Signature



1.2.8 Estimated Time Schedule for Professional Staff. Activity (Work) Schedule.

Estimated Time Schedule for the Team

Name	Position	Task(s)	Years		No. of days
			1	2	
Amolo Ng'weno	Project Director	<ul style="list-style-type: none"> • Provide guidance and advise as the project progresses. • Final reviewer of all field tools, findings, insights and reports. 	X	X	5
Michelle Hassan	Project Advisor	<ul style="list-style-type: none"> • Provide guidance to the team and helps establish the learning framework • Attend meetings/workshops with FSD Uganda • Develop the theory of change • Offer feedback to the FSP Partners • Review deliverables to ensure quality 	X	X	10
Wairimu Gitahi	Insights Lead	<ul style="list-style-type: none"> • Finalize the landscaping report • Organize and lead workshops with FSD Uganda • Develop the learning agenda • Synthesize insights for dissemination • Develop and finalize the final learning materials • Offer feedback to the FSP Partners 	X	X	25

Benjamin Mazzota	Lead Data Scientist	<ul style="list-style-type: none"> • Develop the research methodology • Identify indicators to select SHF and or MSME respondents for the research • Conduct preliminary and ongoing data analysis and cleaning • Generate key data insights and prepare data visualization dashboards 	X	X	6
Anne Gachoka	Lead Qualitative Researcher	<ul style="list-style-type: none"> • Prepare the Interview guides • Conduct key stakeholders, partners and community representative interviews • Manage the field operations • Data synthesis • Responsible for offsite data oversight 	X	X	20
Carmen Merab	Insights Specialist	<ul style="list-style-type: none"> • Conducting the desk research • Support in preparing the communications and learning strategy • Lead the case studies and impact stories on the field • Support and lead the knowledge sharing workshops with FSD Uganda • Support the creation of videos/blogs and other learning materials • Supporting with the graphic designing efforts 	X	X	30
Precious Manyara	Project Manager	<ul style="list-style-type: none"> • Overall project management • Coordinate project stakeholders, timelines and budgets • Ensure timely delivery of project outputs, managing the resource planning and the overall work plan • Reviewing and synthesizing all project deliverables 	X	X	30

Full-time: 0

Part-time: 7

Signature:
(Authorised Representative)

A handwritten signature in black ink, appearing to read 'Amolo Ng'weno', enclosed within a thin black rectangular border.

Full Name: Amolo Ng'weno

Consultant: BFA KENYA, LLC.