

TECHNICAL PROPOSAL

(#_____ Case studies of financial services for platform workers)

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A - Consultant's Organization

[Briefly describe the background and organization of your consulting firm/organization and the sub consultant/s that your consulting firm/organization proposes to engage for this assignment.]

Bankable Frontier Associates, LLC (BFA Global) is a global consulting and research firm with headquarters in Boston, USA and Nairobi, Kenya and offices in Medellin, Colombia and New Delhi, India. We work with the world's leading innovators to help them develop and deploy solutions that can improve the lives of individuals, small businesses, and communities while contributing to more sustainable and equitable economies. To achieve this, we harness data science, economic analysis, financial analysis, artificial intelligence, human-centered design, and lean product development, deploying our multidisciplinary, nimble approach to execute efficient solutions. These solutions, in turn, enable individuals, organizations, and communities to address vulnerabilities and prosper.

BFA has extensive experience managing consulting projects on behalf of CGAP including the 2021's LiFi Platform Worker - Case studies on financial services for platform workers as well as CICO analysis in Colombia (2019), the Competition Paper (2019), [drivers and dynamics of pay-as-you-go](#) home solar systems (Ghana, Cote d'Ivoire, Tanzania and Kenya 2017); and the Competition Issues: East Africa Interoperability project (2019). Major additional clients include the MasterCard Foundation (Catalyst Fund [Inclusive Digital Economy project](#) in Ghana (2020-2022); [FIBR](#) project in Tanzania and Ghana (2015-2020); USAID and the Bill & Melinda Gates Foundation [R2A](#) (Regtech for Regulators Accelerator in Ghana, Mexico, and the Philippines 2019), as well as private banks.

For this project, BFA would bring together our in-country research teams and Catalyst Fund specialists in Mexico, India, Kenya and Singapore to ensure rigorous desk and field research to deliver compelling analysis and insights. BFA's team consists of experts in the financial inclusion field, as well as allied areas of expertise such as data analytics, quantitative and qualitative research. As demonstrated through various projects with CGAP, BFA is experienced at producing actionable and strategy-relevant insights, for example, CGAP's recent [Merchant Payments handbook](#).

BFA has extensive research and experience with platform workers. The list below includes a selection of relevant work.

Platform workers

BFA Global has significant experience in the growing world of digital work and platform workers both at the level of research and insights, and at the level of implementation of projects to expand their access to benefits and services. These projects have ranged from research among workers, to accelerating fintech startups leading the field in serving these workers.

Research projects related to platforms

- In our work for CGAP entitled *LiFi Platform Workers - Case studies on financial services for platform workers*, BFA Global looked at how financial services are integrated into platforms and what makes these services successful (2021)
- The Gates Foundation commissioned BFA Global to understand the opportunity of e-commerce for individual and collective women-owned enterprises in India through linkages to markets, value addition to the production of goods, and improved productivity enabled through digital platforms. (2020 to present)
- In our [Digital Commerce and Youth Employment](#) report, BFA Global described a new category of technology-enabled workers (“iWorkers”) – those whose livelihoods are enabled by digital commerce platforms through which they sell goods and services -- as well as recommendations to benefit them (2018-2019).
- In Ghana, BFA Global tested the potential of the iWorker concept in practice and identified the factors that enable or constrain the growth of this kind of work. [Findings from this project](#), and the previous one, were shared in conferences around the world and in blog posts (2019-2020).
- BFA Global developed compelling scenarios to crystallize the issues and the dynamics surrounding digital commerce. We 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 inform MasterCard Foundation’s future strategy on youth employment (2018-2019).

Projects to serve platform workers

- [Catalyst Fund](#) Inclusive Fintech (ongoing) accelerates early-stage startups that serve low-income customers and Micro and Small Enterprises (MSEs) in five target markets (India, Mexico, Kenya, Nigeria, and South Africa). Portfolio companies include several inclusive fintech startups that aim at providing gig work, including a few that offer domestic services that are supplied principally by women.
- Catalyst Fund Inclusive Digital commerce accelerates startups that serve the digital commerce market in Ghana. Participating MSEs are about 55% women-run.

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- BFA Global designed and implemented a program to accelerate the growth of micro and small enterprises by supporting e-commerce in Rwanda. BFA Global partnered with Access to Finance Rwanda (AFR) to support ICT Chamber in implementing a digital onboarding program to address the market constraints of MSEs in the digital economy and created new or improved livelihoods for work. About 35% of these MSEs are women-run.
 - BFA Global conducted a nano project to understand the value of an intermediate qualification for job seekers and then partnered with Lynk in Kenya, which provides a platform for workers to find jobs, to understand if small loans could increase productivity and/or income for workers, including women who accounted for about 30% of the workers. We were enthusiastic about this project because it linked a potential lender with low-income workers and provided them with the tools to increase their productivity but unfortunately Lynk subsequently failed.

B - Consultant's Experience

[Using the format below, provide information on at least 3 previous consulting assignments similar to the assignment subject of this solicitation for which your consulting firm/organization and the sub consultants for this assignment were engaged either individually as distinct corporate entities or jointly as members of an association or consortium of corporate entities. Please use one box for each assignment and use extra sheets, as necessary.]

Assignment name: LiFi Platform Worker- Case studies on financial services for platform workers	Approx. value of the contract (in current US\$): 46,200
Country: India & Kenya Location within country:	Duration of assignment (months): 3 months
Name of Client: World Bank CGAP	Total No. of staff-months of the assignment: 306 hours/ 174 hours = 1.8 staff months
Contact Person, Title/Designation, Tel. No./Address: Ms Gayatri Vikram Murthy gmurthy@worldbank.org	
Start date (month/year): Apr 2021 Completion date (month/year): Jun 2021	No. of professional staff-months provided by your consulting firm/organization or your sub consultants: 306 hours/ 174 hours = 1.8 staff months
Name of associated Consultants, if any:	Name of senior professional staff of your consulting firm/organization involved and designation and/or functions performed (e.g. Project Director/Coordinator, Team Leader): Amolo Ng'weno, Project Director
Description of Project: BFA worked with Catalyst Fund portfolio companies and other fintech startups to understand how they have partnered with digital work platforms to offer financial services to blue-collar workers (largely ride-hailing drivers).	

Description of actual services provided by your staff within the assignment:
 BFA conducted in-depth interviews with relevant team members at fintech startups and with workers in India and Kenya to understand how financial services are offered and to what benefit/impact. Findings compiled into two case studies - one about credit/wage advance offerings and the other about insurance offerings. The case studies were focused on several fintech-platform partnerships in India and Kenya.

Assignment name: Catalyst Fund 2.0	Approx. value of the contract (in current US\$): 15,625,000
Country: Mexico, India, Kenya, South Africa, Nigeria Location within country: Various	Duration of assignment (months): 36 months
Name of Client: Department for International Development (DFID), JP Morgan Chase Foundation (JPMC)	Total No. of staff-months of the assignment: 4284 hours/ 174 hours = 24.6 staff months(Ongoing project)
Contact Person, Title/Designation Tel. No./Address: Kathryn White (DFID), Miriam Freeman (JPMC)	
Start date (month/year): Sep 2019 Completion date (month/year): Nov 2022	No. of professional staff-months provided by your consulting firm/organization or your sub consultants: 4284 hours/ 174 hours = 24.62 staff months (Ongoing project)
Name of associated Consultants, if any:	Name of senior professional staff of your consulting firm/organization involved and designation and/or functions performed (e.g. Project Director/Coordinator, Team Leader): Maelis Carraro, Project Director
Description of Project: Catalyst Fund 2.0, DFID & JPMC, Mexico, India, Kenya, South Africa, Nigeria - 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. markets, reaching over \$2M customers and raising catalyst over US\$65M in follow-on capital from venture investors.

Description of actual services provided by your staff within the assignment:

Managed by BFA Global, Catalyst Fund was founded in 2016 by JPMorgan Chase & Co and the Bill & Melinda Gates Foundation, and has expanded with the support of the UKaid and JPMorgan Chase & Co. The program is fiscally sponsored by Rockefeller Philanthropy Advisors.

Assignment name: Digital Commerce and Youth Unemployment in Africa (iWorker Phase 1)	Approx. value of the contract (in current US\$): 246,360
Country: China, India, Kenya, Nigeria, South Africa Location within country: Various	Duration of assignment (months): 12 months
Name of Client: Mastercard Foundation	Total No. of staff-months of the assignment: 1,372.25 hours / 174 hours = 7.88 staff months
Contact Person, Title/Designation, Tel. No./Address: Tricia Williams, twilliams@mastercardfdn.org	
Start date (month/year): 2018 Completion date (month/year): 2019	No. of professional staff-months provided by your consulting firm/organization or your sub consultants: 1,372.25 hours / 174 hours = 7.88 staff months
Name of associated Consultants, if any:	Name of senior professional staff of your consulting firm/organization involved and

Jane, Cenfri (Hennie Bester, Baraka Msulwa), Haroon Bhorat (UCT), Ariane DeLanoy (UCT),	designation and/or functions performed (e.g. Project Director/Coordinator, Team Leader): Amolo Ng'weno, Project Lead
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?	
Description of actual services provided by your staff within the assignment: BFA conducted this research to inform MasterCard Foundation's future strategy on youth employment.	

Assignment name: Digital Commerce Phase 2: The iWorker Project	Approx. value of the contract (in current US\$): 249,830
Country: Ghana Location within country: Various	Duration of assignment (months): 12 months
Name of Client: MasterCard Foundation	Total No. of staff-months of the assignment: 1171.50 hours / 174 hours = 6.7 staff months
Contact Person, Title/Designation, Tel. No./Address: Tricia Williams, twilliams@mastercardfdn.org	
Start date (month/year): Feb 2019 Completion date (month/year): Jan 2020	No. of professional staff-months provided by your consulting firm/organization or your sub consultants: 1171.50 hours / 174 hours = 6.7 staff months
Name of associated Consultants, if any:	Name of senior professional staff of your consulting firm/organization involved and

	designation and/or functions performed (e.g. Project Director/Coordinator, Team Leader): David Porteous, Project Director
Description of Project: 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.	
Description of actual services provided by your staff within the assignment: 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, and the previous one, 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 the youth.	

Assignment name: Income-Linked Finance for TVET	Approx. value of the contract (in current US\$): 5,000
Country: Kenya Location within country: Nairobi	Duration of assignment (months): 19 months
Name of Client: FSDK (Kenya) & Mastercard FIBR	Total No. of staff-months of the assignment: 116.50 hours / 174 hours = 0.66 staff months
Contact Person, Title/Designation, Tel. No./Address: Mr. Felistus Mbole, Head Poverty Impact Felistus@fsdkenya.org	
Start date (month/year): May 2018 Completion date (month/year): Dec 2019	No. of professional staff-months provided by your consulting firm/organization or your sub consultants: 116.50 hours / 174 hours = 0.66 staff months
Name of associated Consultants, if any:	Name of senior professional staff of your consulting firm/organization involved and

	<p>designation and/or functions performed (e.g. Project Director/Coordinator, Team Leader):</p> <p>Amolo Ng'weno, Project Lead</p>
<p>Description of Project:</p> <p>The goal of this nano project was to understand the value on the job market of the intermediate qualification, which may be sufficient to justify the intermediate cost of the program. We were enthusiastic about this project because it links a potential lender with low-income workers and provides them with the tools to increase their productivity.</p>	
<p>Description of actual services provided by your staff within the assignment:</p> <p>BFA worked with Lynk Lynk who provided a platform for these workers to find jobs, aiming to pursue a project focused on understanding if small loans given to these workers would increase productivity and/or income for Lynk workers who receive the loans.</p>	

C – Comments and/or Suggestions on the Terms of Reference

[Present and justify here any modifications to the Terms of Reference your consulting firm/organization would like to propose, if there are any, to perform the assignment better and more effectively (e.g. deleting some activity that you find unnecessary, adding others or proposing a different phasing of the activities). Such suggestions should be concise and incorporated in your Proposal.]

D - Description of Approach, Methodology and Work Plan

Technical approach, methodology and work plan are key components of the Technical Proposal. It is suggested that the Technical Proposal be divided into the following three sub sections:

- a) Technical Approach and Methodology,*
- b) Work Plan, and*
- c) Organization and Staffing,*

a) Technical Approach and Methodology. In this sub section you should explain your understanding of the objectives of the assignment, approach to the services, methodology for carrying out the activities and obtaining the expected output, and the degree of detail of such output. You should highlight the problems being addressed and their importance, and explain the technical approach you would adopt to address them. You should also explain the methodologies you propose to adopt and highlight the compatibility of those methodologies with the proposed approach.

b) Work Plan. In this sub section you should propose the main activities of the assignment, their content and duration, phasing and interrelations, milestones (including interim approvals by the Client), and delivery dates of the reports. The proposed work plan should be consistent with the technical approach and methodology, showing understanding of the TOR and ability to translate them into a feasible working plan. A list of the final documents, including reports, drawings, and tables to be delivered as final output, should be included here. The work plan should be consistent with the Terms of Reference

c) Organization and Staffing. In this sub section you should propose the structure and composition of your team. You should list the main disciplines of the assignment, the key expert responsible, and proposed technical and support staff.

As described in the TORs, the rapid evolution of platform work is shaping up differently for men and women workers, with low-income people typically finding work in highly gendered types of employment: men dominate in the transport sector whereas women dominate in home and domestic services. CGAP also has raised a question of whether the types and platforms and financial services that work for women may also be different from those that are successful for men: care work and foreign migrant work seem to have fewer gig platforms than some male-dominated sectors. This research aims to review the experience of 2-3 platforms that have a high share of women workers, to identify how platforms and aggregators may be different for women workers, including the financial services that may facilitate or improve worker livelihoods and vulnerabilities.

A. Technical Approach and Methodology

In commissioning this research, CGAP has identified three primary objectives:

- To produce 2-3 case studies that describe the specificity and uniqueness of digital platforms and aggregators that have a high proportion of women workers and which supplement their offering with financial services.
- To design a typology and framework to understand platforms and digital aggregators that work predominantly with women workers
- To provide recommendations for fintechs, FSPs and funders on how to design and deliver financial services for this subgroup of platform workers.

Similar to the work we conducted in 2021 for CGAP, this short project will start with reviewing the platforms already working with BFA Global, whether in the Catalyst Fund or otherwise, to understand whether they would fit the objectives as possible case study subjects. This would be complemented with a quick review of the literature to identify any other important candidates or situations, and any known research on the subject of women platform workers.

During this initial period, we will also leverage our relationships with platforms with a high share of women workers to initiate conversations about their models, and assess willingness to be featured in case studies. Initial candidates for discussion to approach include:

- **Domestic worker platforms** such as Aliada and Zolvers in Latin America (LATAM) and Eden Life in Nigeria (and now Kenya having bought Lynk). BFA Global has contacts at Zolvers and is currently seeking contacts at the the others. In addition, within BFA's Catalyst Fund are two gig work platforms, Kandua (South Africa) and Ziada (Kenya) each with about 35% women workers.
- **Financial/administrative services but not employment:** Symplifica in Mexico.
- **Migrant labor aggregators** that employ low-income women as domestic labor in higher-income countries: if we do find any migrant labor digital platforms that are serving women, especially if there are financial services associated.
- **E-commerce marketplaces** - we will focus on platforms that include financial services in their offerings to members. The Catalyst Fund Inclusive Digital Commerce (Ghana) has several examples including OZE that provides credit to microenterprises, Shopa and Boost that provide credit to small stores, and KudiGO that provides loans to MSEs via a partner. In addition, BFA has worked with YeboFresh, Vuleka and A2Pay on a pilot for lending to small stores in South Africa. We are also in contact with a few in India such as Powered by People and Swara Vow but are not aware yet of whether financial services (beyond payments) are involved in their offerings.

As discussed with CGAP, these initial interviews serve the purpose of establishing the landscape as well as identifying possible cases for a deeper dive. If we find that some categories are not served (for example migrant labor aggregators) we may propose a case study into the reasons why the services don't exist, rather than into a specific company.

In late May 2022, we will hold a kick-off meeting with CGAP to review these initial findings, and propose a detailed research approach for the briefs. This will include presenting options for case studies, as well as a discussion of whether it would make sense to include any direct conversations with workers. For the purposes of budgeting we have assumed that qualitative interviews will take place with women workers, but this may not be necessary or feasible in which case the budget would be repurposed for additional depth or breadth in the case studies.

Based on this consultation with CGAP, we will choose two or three examples to pursue in more depth that will form the basis of detailed case studies. In proposing options for the case studies and for primary research, we will take care to present options that cover a diversity across countries and approaches.

After the kick-off and in agreement with CGAP, we will embark on the research, seeking interviews, data, and information to construct the case studies. We will plan to speak to between 3-5 people for each case study.

Finally, we will use these research findings and input from interviews to draft the case studies in the form of slide decks. We will also contribute to two blogs, all with input from CGAP.

B. Workplan

Given the short timeframe, we would plan to use the remaining weeks in May to prepare for the kick off and to develop viable proposals for case studies. We would aim to present the research plan by the deadline of June 11.

Key milestones:

- Preliminary research and planning: May 2022
- Kick off meeting: Week of 30 May, 2022 (date TBC)
- Research: early June 2022
- Final deliverable: June 11, 2022

C. Organization and staffing

Amolo Ng'weno, *Project lead*: Amolo is BFA Global's CEO and thought leader in the role of fintech, digital finance policy, and technology's impact on low-income communities in Africa. She is leading several projects relating to women's economic empowerment and women's financial inclusion. Amolo will lead the research and synthesis of findings and the strategic direction of the project and oversee the implementation and development of actionable insights.

Gabriela Zapata, *LATAM lead*. Gabriela is a major contributor to BFA Global's work in LATAM including for BFA's fintech accelerator, the Catalyst Fund. She has a long experience in understanding financial inclusion and the digital economy, including prior work for CGAP. She will lead the stakeholder and customer interviews in LATAM and contribute to the final deliverables.

Akansha Kasera, *Asia lead*. Akansha is a marketing expert supporting BFA's fintech accelerator, the Catalyst Fund. She also has a passion for resolving women's issues. She will lead the stakeholder and customer interviews in Asia and contribute to the final deliverables.

Anne Gachoka, *Africa researcher*; Anne will undertake primary research with workers in Kenya. Anne is a qualitative researcher extraordinaire with past experience understanding different financial products and platforms. She will lead the stakeholder and customer interviews in Africa and contribute to the final deliverables.

Ambika Chopra, *Asia researcher*. Ambika will support the desk review and stakeholder interviews. She is a qualitative and quantitative researcher based in India.

Priyanka Kapoor, *Project Manager*. Based in Singapore, Priyanka will be responsible day-to-day management of the project. She is currently project manager for the Gates Foundation-funded India digital onboarding project for rural women in Bihar. She will participate in the stakeholder and customer interviews in Asia and Africa; and contribute to the final deliverables.

Dami Famuyibo, *Lead Designer*. Dami will design infographics, maps, and other visual assets for the briefs. Dami is adept in all aspects of design, including brand implementation, user experience, interface design, and data visualizations.

ANNEX 1: TEAM COMPOSITION, TASK ASSIGNMENTS & LEVEL OF EFFORT (LOE)

Key Personnel

Name of Staff & Firm associated with ¹	Area of Expertise Relevant to the Assignment	Designation for this Assignment ²	Assigned Tasks or Deliverables	Location ³	Number of Days
Amolo Ng'weno	Amolo will guide the strategic direction of the project and oversee the implementation and development of actionable insights.	Advisor	Lead kick-off plan and final deliverables	Nairobi, Kenya	5
Gabriela Zapata	She will lead the stakeholder and customer interviews in LATAM	LATAM researchers	Desk research and stakeholder interviews, contribute to project deliverables	Bogota, Colombia	7.5
Anne Gachoka	She will lead the stakeholder and customer	Africa researcher	Stakeholder and qualitative interviews with	Nairobi, Kenya	5.5

¹ Indicate if the proposed staff is an employee or agent of your consulting firm/organization or a sub consultant.

² Title or position as described in the TOR or otherwise named in your proposed Organization and Staffing under Section D, sub section (c).

³ Relative to the assignment subject of the Contract, indicate if the staff/consultant local or international.

	interviews in Africa		workers, contribute to project deliverables		
Akansha Kasera	She will lead the stakeholder interviews in Asia	Asia lead	Desk research and stakeholder interviews, contribute to project deliverables	New Delhi, India	3.5
Ambika Chopra	She will lead the customer interviews in Asia	Asia researcher	Desk research and customer interviews, contribute to project deliverables		7
Priyanka Kapoor	Priyanka will ensure that the project meets its timelines and objectives	Project Manager	Monitor project progress from an objective and deliverables perspective	New Delhi, India	8
Dami Famuyibo	Dami will design infographics and briefs for final deliverable	Lead Designer	Design work for briefs and decks	London, England	1

ANNEX 2: CURRICULUM VITAE (CV) OF PROPOSED KEY PERSONNEL

1. **Name of Staff:** Amolo Ng'weno

2. **Proposed Position:** Project Lead

3. **Employer:** BFA Global

4. **Date of Birth:** 24 August 1965 **Nationality:** Kenyan

5. **Education**

School, college and/or University 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

6. **Professional Certification or 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

7. **Other Relevant Training:** 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.

8. **Countries of Work Experience:** Mexico, Philippines, Ghana, Uganda, Kenya, Tanzania, Canada, Burundi, Rwanda, Fiji, South Africa, United States, Bihar, India

9. **Languages**

English: Native

French: Fluent in speaking, writing and listening

Portuguese: Proficient in speaking, writing and listening.

10. **Employment Record:**

Dates (From [Year]: To [Year]:)	Employer	Positions Held
2018 – Present	Bankable Frontier Associates, LLC	CEO
2015 – 2018	Bankable Frontier Associates, LLC	Finance for Life, Practice Area Director, and Africa Regional Director
2011 – 2015	Digital Divide Data Kenya	Managing Director
2006 – 2011	Bill & Melinda Gates Foundation	Deputy Director

2001 – 2007	Biazhara Biz Limited	Co-Founder and Board Director
2004 – 2006	Trust for African Rock Art	Chief Operations Officer
1995 – 2001	Africa Online	Co-founder
1991 – 1995	World Bank	Economist

11. Detailed tasks assigned	12. Work Undertaken that Best Illustrates Capability to Handle the Tasks Assigned
Amolo is the Project Advisor. Amolo will advise the overall program proposal and formation of the 4-year partnership with FSDA.	<p>Name of assignment or project: Catalyst Fund 3.0 Program Design Planning</p> <p>Client: Financial Sector Deepening Africa (FSDA)</p> <p>Location: Global</p> <p>Year: 2021-2022</p> <p>Main project features: Planning period to prepare the scope and terms of a long-term partnership with FSD Africa centered on Catalyst Fund and TECA, and fintech for climate resilience. BFA Global worked for 4 months to define the scope of a 4 year partnership with FSD Africa (3 teams within FSDA - investments, risk and resilience, and digital economy), including getting board approval on a 4-year partnership proposal, designing an equity vehicle for Catalyst Fund, iterating on the fintech for climate resilience investment theses, and catalyzing the investor community in this new focus area. We worked collaboratively with the FSDA and FSDAi teams to substantiate the proposal, and worked closely with investors and other collaborators to refine the investment theses and scope the focus of TECA on Oceans. Got full board approval on a 4-year partnership for £5m over 4 years from FSDA, and got approval on initial screening from FSDAi for a \$10m equity investment into Catalyst Fund.</p> <p>Positions held: Project Advisor</p> <p>Activities performed: BFA Global worked for 4 months to define the scope of a 4 year partnership with FSD Africa (3 teams within FSDA - investments, risk and resilience, and digital economy), including getting board approval on a 4-year partnership proposal, designing an equity vehicle for Catalyst Fund, iterating on the fintech for climate resilience investment theses, and catalyzing the investor community in this new focus area. We worked collaboratively with the FSDA and FSDAi teams to substantiate the proposal, and worked closely with investors and other collaborators to refine the investment theses and scope the focus of TECA on Oceans. Got full board approval on a 4-year partnership for £5m over 4 years from FSDA, and got approval on initial screening</p>

	from FSDAi for a \$10m equity investment into Catalyst Fund.
Amolo Ng'weno, Project Advisor. Amolo Ng'weno will provide context and insights that contextualized the commentary of subject matter experts, and review the findings and recommendations on the basis of her extensive experience in digitizing value chains in the farm and fishery sectors.	<p>Name of assignment or project: Farmer Network extended value chain evaluation, Client: Global Philanthropic Foundation</p> <p>Location: Ethiopia, India, Kenya, Nigeria, Rwanda, Tanzania and Uganda</p> <p>Year: 2021-2022</p> <p>Main project features: 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.</p> <p>Positions held: Project Advisor</p> <p>Activities performed: 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>
Amolo Ng'weno will provide high-level guidance and strategic direction to the project, leading and facilitating the roundtables.	<p>Name of assignment or project: Design Collaborative for Women's Empowerment in Kenya Client: BMGF</p> <p>Location: Kenya</p> <p>Year: 2021-2022</p> <p>Main project features: 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.</p> <p>Positions held: Project Advisor</p> <p>Activities performed: 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</p>

	culminate in a summary deck to inform Gates Foundation strategy.
Amolo Ng'weno is the Project Director. As a leading expert on the social impact of livelihoods programs in agriculture and workforce development.	<p>Name of assignment or project: Livelihood Impact Fund, Advise on the development of the Livelihood Labs Client: Follow Your Dream Inc.</p> <p>Location: Africa Year: 2021-2024</p> <p>Main project features: Follow Your Dream Foundation was seeking support from BFA Global to advise on the development of the Livelihood Labs. BFA Global advised a new donor on their strategy and initial grantmaking relating to livelihoods projects in Africa, focusing on NGOs.</p> <p>Positions held: Project Director</p> <p>Activities performed: BFA will provide strategic oversight and guidance throughout the course of the project. She will liaise with Jeremy Hockenstein of the Livelihood Impact Fund and provide contextual insights into the goals and approach of the Fund.</p>
Amolo Ng'weno is the Project Director. As a leading expert on the social impact of livelihoods programs in agriculture and workforce development, she will provide strategic oversight and guidance throughout the course of the project. She will liaise with Jeremy Hockenstein of the Livelihood Impact Fund and provide contextual insights into the goals and approach of the Fund.	<p>Name of assignment or project: Develop metrics and a dashboard for the social impact of investments of the Livelihood Impact Fund Client: Follow Your Dream Inc.</p> <p>Location: Africa Year: 2022</p> <p>Develop metrics and a dashboard for the social impact of investments of the Livelihood Impact Fund. BFA Global met with executives at the fund and its grantee organizations to assess and expand the fund's theory of change, which ties investments in job training and agriculture to sustained improvements in the earnings of participants. BFA Global will develop empirical strategies to estimate the impact of each grantee program on the earnings of its participants. BFA Global will follow a lean data approach, limiting the expense and effort required to inform sound decisions about each grantee's operations and the fund as a whole. BFA Global will gather harmonize metrics across grantees with a common approach and similar theories of change, which will feed into a single dashboard of impact for each thematic area of the client's portfolio.</p> <p>Positions held: Project Director</p> <p>Activities performed: BFA will provide strategic oversight and guidance throughout the course of the project. BFA will liaise with Jeremy Hockenstein of the Livelihood Impact Fund and provide contextual insights into the goals and approach of the Fund.</p>

<p>Amolo Ng'weno, Project Advisor, Overall project guidance and direction, review of project frameworks, tools and final project outputs and form part of the expert panel to support the development of initiatives and implementation plan to enhance women's financial inclusion.</p>	<p>Name of assignment or project: Women's Financial Inclusion in Ethiopia Client: BMGF Location: Ethiopia Year: 2021-2022 Main project features: BFA Global was contracted by the Gates Foundation on behalf of the financial inclusion secretariat, of the National Bank of Ethiopia, to i) Deeply assess the underlying causes of low financial inclusion among women from various backgrounds; ii) Develop a list of practical initiatives, and iii) Develop a detailed implementation plan. BFA Global is undertaking a review of the financial ecosystem at a Macro, Meso, and Micro layer to determine the supply-side, demand-side, and legal constraints to women's financial inclusion. Findings from this assessment will inform the development of a list of practical initiatives, which BFA will collaboratively develop with the National Bank of Ethiopia and other financial ecosystem stakeholders to enhance women's financial inclusion levels in Ethiopia. Positions held: Project Director Activities performed: BFA will collaboratively develop with the National Bank of Ethiopia and other financial ecosystem stakeholders to enhance women's financial inclusion levels in Ethiopia.</p>
<p>Amolo Ng'weno is the Project Director. She will support the team to ensure the program implementation and deliverable's content and quality meets the AFR's requirements. She will participated in key program events and feedback sessions with the client.</p>	<p>Name of assignment or project: iHuzo - Accelerating growth of MSE through expanding e-commerce in Rwanda Client: Access to Finance Rwanda (AFR) Location: Rwanda Year: 2020-2021 Main project features: 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. Positions held: Project Director Activities performed: 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</p>

	<p>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>
<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 client.</p>	<p>Name of assignment or project: Hustler Financial Products Client: Shujaaz Inc Location: Kenya Year: 2020 Main project features: The objective of the pilot is to research the performance of a target group of Hustles, categorized as having a high propensity to succeed, with a finance product consisting of a relief grant and a recovery loan. The research will include a comparison group of Hustlas who have not been identified as high propensity, with the objective to understand whether the high propensity Hustles do in fact recover better and faster from situations such as the current COVID-19 crisis. It will also aim to test whether the high propensity to succeed Hustles generate employment for more people and do repay their loans better. The research will combine existing and new knowledge of Hustles' behaviours and conditions to design and offer a new "BounceBack" financial service and a community of support that will enable high-propensity Hustlas to restart as quickly and successfully as possible. Positions held: Project Director Activities performed: BFA Global will provide their expertise in developing the Development of decision engine; Research design, deployment and analysis of surveys and qualitative studies and seeking scale-up capital and relationships with financial institutions.</p>
<p>Amolo Ng'weno, Project Director and Strategy Lead - Amolo provides strategic direction to the project and guidance in the implementation and evaluation to ensure that the efforts aligned with the proposed outcomes of the engagement. She leads the Uganda landscaping work in Phase 1.</p>	<p>Name of assignment or project: Digital onboarding of women producer collectives - Rural livelihoods Client: BMGF Location: India & Uganda Year: 2020 -2021 Main project features: 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. Positions held: Project Director</p>

	<p>Activities performed: 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 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 strategise and pilot tractable interventions for linking and retaining these enterprises on digital marketplaces.</p>
<p>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>	<p>Name of assignment or project: Customer research on M-KOPA smartphone product Client: M Kopa Location: Kenya Year: 2020 Main project features: 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. Positions held: Project Advisor Activities performed: 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>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 client.</p>	<p>Name of assignment or project: Interoperability and Market Structure - Gates A2A & CICO interoperability Location: Kenya; Tanzania; India; China; Jordan & EU Year: 2020-2021 Main project features: On behalf of the Gates Foundation, BFA has launched a global desk research and expert 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</p>

	<p>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 platers.</p> <p>Positions held: Project Advisor</p> <p>Activities performed: FA has launched a global desk research and expert interview effort on interoperability of digital financial services and real-time payments</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>Name of assignment or project: Support proposal development for a women’s economic empowerment program</p> <p>Client: BMGF</p> <p>Location: Global</p> <p>Year: 2020-2021</p> <p>Main project features: 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 platers.</p> <p>Positions held: Project Advisor</p> <p>Activities performed: 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</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</p>	<p>Name of assignment or project: Digital Transformation of Livelihoods in Rwanda</p> <p>Client: Access to Finance Rwanda</p> <p>Location: Rwanda</p> <p>Year: 2020</p> <p>Main project features: Design and implement a program to accelerate the growth of micro and small enterprises</p>

<p>provided advice for the iworker diagnostic and MSEs surveys conducted.</p>	<p>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.</p> <p>Positions held: Project Senior Advisor</p> <p>Activities performed: 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>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>Name of assignment or project: Africa-Kenya Drawdown scenarios exercises</p> <p>Client: FSDA & FSDK</p> <p>Location: Kenya, Uganda and Nigeria</p> <p>Year: 2020</p> <p>Main project features: 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>Positions held: Project Director</p> <p>Activities performed: 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>Name of assignment or project: Financial Diaries Impact of COVID-19 Client: FSDK Location: Kenya Year: 2020 Main project features: 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. Positions held: Project Advisor Activities performed: This time, we 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>Name of assignment or project: Expanding Employment and Opportunity through Digital Centers Client : Digital Data Divide (DDD) Location: Kenya Year: 2020-2021 Main project features: 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</p>

	<p>credit and the funding community will be more likely to grant loans to entrepreneurs and small-business owners.</p> <p>Positions held: Project Advisor</p> <p>Activities performed: 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>
Amolo served as an advisor on the project.	<p>Name of assignment or project: Developed Target Product Profiles (TPP) for digital financial services to direct pro-poor retail payments systems</p> <p>Client: Bill & Melinda Gates Foundation</p> <p>Location: Global</p> <p>Year: 2019-2020</p> <p>Main project features: 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>Positions held: Project Advisor</p> <p>Activities performed: 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 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.</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>Name of assignment or project: MCIG Strivers Report</p> <p>Client: Mastercard Foundation</p> <p>Location: Global</p> <p>Year: 2019</p> <p>Main project features: 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.</p> <p>Positions held: MSE and financial inclusion advisor</p> <p>Activities performed: 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</p>

	<p>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>Name of assignment or project: Validating a “Propensity to Succeed Profile” for young people in Kenya Client: Well Told Story Location: Kenya Year: 2019-2020 Main project features: 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. Positions held: Project Director Activities performed: BFA and Well Told story are now seeking to validate the 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>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 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,</p>	<p>Name of assignment or project: Devising a Roadmap to Financial Health for low-income populations in Mexico Year: 2019 Location: Mexico Client: MetLife Foundation Main project features: 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, BFA generated interest and commitment to understanding, measuring, and improving Financial Health among leading financial inclusion stakeholders and thought leaders. Positions held: Project Director</p>

<p>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 produced 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>Activities performed: As Project Director, Amolo provided strategic oversight and guidance. This three-month project was funded by the MetLife Foundation to create a roadmap for improving the financial health of low-income Mexicans. BFA's role was to generate interest and commitment towards understanding, measuring, and improving financial health among leading financial inclusion stakeholders and thought leaders.</p>
<p>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>Name of assignment or project: Creating an impact research methodology for sustainable mobility enterprises. Year: 2019 Location: Uganda, Kenya, Nigeria Client: Shell Foundation Main project features: 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. Positions held: Senior Project Advisor Activities performed: Amolo was the project advisor, providing overall guidance, and also reviewing the finalized research methodology, contributing to drafting measurements and recommendations, and reviewing the final report.</p>
<p>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</p>	<p>Name of assignment or project: Financial Inclusion on Business Runways Year: 2015 – 2019 Location: Ghana, Tanzania Client: MasterCard Foundation Main project features: 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. Positions held: Senior Project Advisor Activities performed: As Senior Project Advisor, Amolo provided strategic oversight and guidance.</p>

<p>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>In the e-commerce+ 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. In this project, 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, and the previous one, 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</p>	<p>Name of assignment or project: Digital Commerce Phase 2: The iWorker Project Year: 2019 Location: Ghana Client: MasterCard Foundation Main project features: Positions held: Senior advisor Activities performed: As Senior Project Advisor 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>BFA delivered on three key areas of work in order to build consensus across the financial sector deepening (FSD) network on their future country-led programs and operational structure. We facilitated assessment of strategic real-economy and financial sector domain options for the FSD Network toward which their programming with orientate starting in 2020. We also created a framework for evaluating opportunities for shared services functions to drive operational efficiencies across the 11 FSDs. In addition, we led the FSD CEOs through various options for an efficient governance structure and ultimately reached a level of consensus across the</p>	<p>Name of assignment or project: FSD Network Strategy and Shared Services Year: 2018 – 2019 Location: Africa Client: Financial Sector Deepening Africa (FSDA) Main project features: This work focused on both technical and operational options for collaboration, which principally satisfy the Department for International Development (DFID) in the United Kingdom (UK), DFID country offices, country FSDs as well as FSD Africa. Positions held: Project Advisor Activities performed: As Senior Project Advisor and leading expert in financial inclusion, Amolo provided strategic oversight and guidance throughout the course of the project</p>

<p>FSD Network. The project improved the overall effectiveness of the FSD Network in their delivery of programming during the 2021-2026 period.</p>	
<p>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. The profiles were then tested with several FSPs during a design sprint to get the FSPs reactions and to further tailor the profiles to meet the FSPs needs."</p>	<p>Name of assignment or project: Developing a "Propensity to Succeed" profile for hustlers Year: 2018 – 2020 Location: Kenya, Africa Client: Well Told Story Main project features: BFA worked with Well Told Story (WTS) to review data to predict a young person propensity to succeed. Positions held: Project Director Activities performed: Amolo Guided the overall strategy of the project, implementation, evaluation and presentation of the results to the Client.</p>
<p>Lead advisor assisting in the overall strategy and oversight of the ‘Digital National Identification for Financial Inclusion’ project. 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 guided the overall strategy of the project, implementation, evaluation and presentation of the results.</p>	<p>Name of assignment or project: Financial Inclusion Framework strengthening Year: 2018 Location: Philippines Client: Digital National Identification For Financial Inclusion Main project features: BFA Lead advisor assisting in the overall strategy and oversight of the ‘Digital National Identification for Financial Inclusion’ project. 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. Positions held: Project Director Activities performed: Amolo Guided the overall strategy of the project, implementation, evaluation and presentation of the results to the Client.</p>
<p>To achieve this, BFA (i) conducted an “as-is” study of short-listed schemes by the state government; (ii) provided some best practices to re-engineer the</p>	<p>Name of assignment or project: Strengthening Direct Benefit Transfer Cell in Bihar Year: 2018 – 2019 Location: Bihar, India</p>

<p>e-Labharthi platform (an online platform for e-payments of subsidies); (iii) suggested an optimal framework to develop a beneficiary grievance and citizen feedback mechanism; (iv) identified cost-effective solutions to address last-mile delivery challenges; and (v) developed an M&E framework to monitor the progress of schemes to be DBT-ready. Our work with the Government has also helped guide discussions towards potentially developing a social registry for Bihar.</p>	<p>Client: Government of Bihar Main project features: The World Bank contracted BFA to assess the existing framework and architecture of the Government of Bihar's plan to implement a Direct Benefit Transfer (DBT) system in the state by examining the implementation mechanisms and recommending opportunities for operational improvements to enhance efficiencies for the State DBT. As a result, beneficiaries of pensions, subsidies, and other special allowances will be able to receive their entitlements more easily, with lower wait-times and improved mechanisms to interact with and follow the government process. Positions held: Social Benefits Transfers Specialist Activities performed: Amolo helped define the strategy for the project as the Direct Benefit Transfer expert, bringing in an international perspective</p>
<p>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 policymakers 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.</p>	<p>Name of assignment or project: Digital Commerce and Youth Unemployment in Africa (iWorker Phase 1) Year: 2018 Location: Kenya, Nigeria, China, India Client: MasterCard Foundation Main project features: Which choices by African policymakers will increase the positive effects of digital commerce on employment outcomes, especially for youth, by 2030? Positions held: Project Advisor Activities performed: 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</p>
<p>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.</p>	<p>Name of assignment or project: Impact of Digital Payments in Africa: Evidence and Perspectives for CDC Group Year: 2018 Location: Africa Client: CDC Group Main project features: 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. Positions held: Digital Finance Specialist Activities performed: Amolo was a specialist in digital finance in Africa on the Impact of Digital Payments in</p>

<p>The output is informing the firm's decision-making for their financial services portfolio.</p>	<p>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>In particular, BFA facilitated stakeholder interviews, identified a mix of international best practices likely to shape the payments landscape in Kenya, reviewed the payments legal and regulatory framework to identify prospective changes that are likely to create an enabling environment for all players, and developed a conceptual payments infrastructure blueprint to accompany the vision and strategic objectives.</p>	<p>Name of assignment or project: Kenya National Payment Systems Vision and Strategy Year: 2018 Location: Kenya Client: FSDK Main project features: BFA developed the Kenya National Payment Systems 10-year Vision and defined corresponding strategic objectives to be implemented over the next 5 years. This was done in conjunction with FSD Kenya and Central Bank of Kenya. Positions held: Kenya Payments Ecosystem Advisor Activities performed: As the Kenya payments ecosystem advisor, Amolo provided context and direction to the project</p>
	<p>Name of assignment or project: Testing Stronger Value Propositions in Merchants Payments in Ghana Year: 2018 Location: Ghana Client: CGAP Main project features: 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 Positions held: Project Director Activities performed: Amolo was the lead on development of the Synthesis Report.</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 a potentially value-added services that would be a compelling value proposition of mobile payments acceptance for to 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 it the prototype to the mobile operator to develop and pilot. BFA worked with the mobile money</p>	<p>Name of assignment or project: Testing Stronger Value Propositions in Merchants Payments in Ghana Year: 2018 Location: Ghana Client: CGAP Main project features: 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 Positions held: Project Director Activities performed: Amolo was the lead on development of the Synthesis Report.</p>

<p>operator to developed 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. Amolo was the lead on the development of the synthesis report.</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. As project director, Amolo was responsible for the overall strategy of the project, implementation, evaluation and presentation of the results.</p>	<p>Name of assignment or project: UNCDF Market Assessment of Affordable and Accessible Remittance Services for Refugees and Other Displaced Year: 2018 Location: Uganda Client: UNCDF Main project features: 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. Positions held: Project Director Activities performed: Amolo was responsible for the overall strategy of the project, implementation, evaluation and presentation of the results</p>
<p>The study envisioned that this information would help potential providers identify opportunities, leading to greater investment and development of DF+ services. To conduct the assessment, BFA took a three-pronged approach, combining 1) a desk review of the existing literature, 3) secondary analysis of existing data sources, and 3) stakeholder mapping and validation</p>	<p>Name of assignment or project: Market Readiness Assessment Study For DF+ in Uganda Year: 2017 – 2018 Location: Uganda Client: UNCDF Main project features: 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. Positions held: Project Director Activities performed: Amolo was responsible for the overall strategy of the project, implementation, evaluation and presentation of the results</p>

<p>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 come up with insights and led the report writing. As project director, Amolo was responsible for the overall strategy of the project, implementation and evaluation of the results.</p>	<p>Name of assignment or project: M-Akiba Market Assessment Year: 2017 - 2018 Location: Kenya Client: FSDA Main project features: 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 come up with insights and led the report writing Positions held: Project Director Activities performed: Amolo was responsible for the overall strategy of the project, implementation and evaluation of the results.</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) 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 strategy of the project, implementation and evaluation of the results.</p>	<p>Name of assignment or project: Tanzania Interoperability Post-Implementation Review Year: 2017 Location: Tanzania Client: CGAP Main project features: 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) 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 Positions held: Project Director Activities performed: Amolo was responsible for the overall strategy of the project, implementation and evaluation of the results.</p>
<p>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. As project director, Amolo was responsible for the overall strategy of the project, implementation and evaluation of the results.</p>	<p>Name of assignment or project: East Africa Interoperability Year: 2017 Location: Burundi, Kenya, Rwanda, Tanzania, Uganda Client: Market Demand Study Main project features: 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. Positions held: Project Director</p>

	<p>Activities performed: Amolo was responsible for the overall strategy of the project, implementation and evaluation of the results.</p>
<p>As the project director, Amolo is assisting in the overall strategy and oversight of the project. She is also serving as the lead advisor in the qualitative research design, implementation and analysis to 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>Name of assignment or project: Digitalization of Government Payments Year: 2017 Location: Client: GSMA Main project features: assisting in the overall strategy and oversight of the project. She is also serving as the lead advisor in the qualitative research design, implementation and analysis to generate informative insights pertaining to citizens' experiences and perceptions of P2G payments. Positions held: Project Director Activities performed: Amolo took part in interviewing selected government agencies and author related publications.</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. As project director, Amolo was responsible for the overall strategy of the project, implementation, and evaluation of the results.</p>	<p>Name of assignment or project: Analysis of the Potential of a Digital Ecosystem in Refugee Camps Year: 2017 Location: Kenya Client: MasterCard Foundation Main project features: 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. Positions held: Project Director Activities performed: 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.</p>

13. Do you currently or have you ever worked for the World Bank Group including any of the following types of appointments: Regular, term, ETC, ETT, STC, STT, JPA, or JPO? If yes, please provide details, including start/end dates of appointment.

Yes. Worked as Economist from 1991 - 1995

Certification

I certify that (1) to the best of my knowledge and belief, this CV correctly describes me, my qualifications, and my experience; (2) that I am available for the assignment for which I am proposed; and (3) that I am proposed only by one Offeror and under one proposal.

I understand that any wilful misstatement or misrepresentation herein may lead to my disqualification or removal from the selected team undertaking the assignment.

Date: 9 May 2022



Amolo Ng'weno

[Signature of staff member or authorized representative of the staff]

9 May 2022

1. **Name of Staff:** Gabriella Zapata
2. **Proposed Position:** LATAM Lead
3. **Employer:** Consulting Associate, BFA Global
4. **Date of Birth:** 2 December 1965 **Nationality:** Mexican
5. **Education**

<u>School, college and/or University Attended</u>	<u>Degree/certificate or other specialized education obtained</u>	<u>Date Obtained</u>
The American University, Washington DC, USA	Bachelor of Arts in Russian and USSR Area Studies (Magna Cum Laude)	2007
Cornel University, Ithaca, NY, USA	Master of Professional Studies in International Agriculture and Rural Development	1993
University of London, School of Oriental and African Studies & University College, London, England	Master Program in African Studies	1990

6. Professional Certification or Membership in Professional Associations:
Mentor, Village Capital & Accion Venture Labs · February – April 2015 · Mentoring a cohort of 10 fintech startups in Mexico during accelerator workshops.

Deputy Counselor, “A” Series, representing the Minister of Agriculture • October 2003 – December 2009

Board of Directors, National Savings & Financial Services Bank (BANSEFI), Ministry of Finance, Mexico

Deputy Representative of the Ministry of Agriculture • October 2002 – December 2009

Technical Committee, Rural Women’s Microfinance Trust Fund (FOMMUR), Ministry of Economics, Mexico

Vice-President • March – September 1997 and July 1999 – January 2001

Administrative Board, Construyamos, IAP, Mexico

7. Other Relevant Training:

8. Countries of Work Experience: India

9. Languages:

Spanish	Native
English	Fluent
French	Advanced
German	Beginner
Italian	Beginner
Swahili	Beginner
Swedish	Beginner
Russian	Beginner
Mandarin	Beginner
Chinese	Beginner
Portuguese	Intermediate

10. Employment Record:

Dates (From [Year]: To [Year]:)	Employer	Positions Held
2015 - present	BFA Global	Strategic Marketing Lead
2019 - present	CGAP	Financial Inclusion Consultant, Mexico In-Country Rep
2016 - present	United Nations Secretary-General's Special Advocate for Inclusive Finance for Development	Senior Policy Consultant
2014 – present	MetLife Foundation, Financial Health	Strategic Consultant
2012-2019	CGAP	Financial Inclusion Consultant

11. Detailed Tasks Assigned	12. Work Undertaken that Best Illustrates Capability to Handle the Tasks Assigned
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<p>Gabriela Zapata is the Quantitative Research Lead on the Strive Mexico Research on MSE Growth project. She will conduct the listening tour with the relevant stakeholders through in-depth interviews. She will distil insights into the most pressing challenges faced by Mexican MSEs.</p>	<p>Name of assignment or project: Strive Mexico Research on MSE Growth Client: Mastercard Center for Inclusive Growth (MCIG) Location: Mexico Year: 2022 Main project features: BFA Global will carry out a landscape analysis of Mexican MSEs as a foundation to inform the design of a comprehensive program for MSEs digitalization and resilience in Mexico called Strives. Positions held: Quantitative Research Lead Activities performed: BFA Global will analyze the most comprehensive surveys and census about SMEs in Mexico and conduct a listening tour with relevant stakeholders to depict a landscape of the biggest challenges for growth and building resilience among SMEs. BFA Global will conduct a desk research analysis and a series of in-depth interviews with relevant stakeholders in the SMEs growth ecosystem in Mexico. BFA Global's detailed analysis will reveal clearer pictures of the main challenges that SMEs are facing for growth and building resilience. This, in turn, informs the design of a Strives program that intends to reach several thousands of SMEs in the coming years. BFA Global will author a slide deck and a public-facing report to document the challenges and opportunities for SMEs growth and resilience.</p>
<p>Gabriela Zapata, a renowned Mexican financial inclusion expert and advisor to the MetLife Foundation along with many other Mexican financial inclusion entities. Gabriela will lead the Enrich and Expand workstream. In this workstream, she will command the activities across the team, take the lessons from the two other workstreams, and refine and share them with a wider audience of stakeholders in Mexico and beyond.</p>	<p>Name of assignment or project: FinnSalud 2.0 Operationalizing Financial Health for low-income Client: Metlife Foundation Location: Mexico Year: 2019-2023 Main project features: 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 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</p>

	<p>to come, while the communities themselves attempt to reignite their local economies.</p> <p>Positions held: Financial Inclusion Expert and Stakeholder Relationship Manager</p> <p>Activities performed: FinnSalud is a 3.5-year project supported by MetLife Foundation, fiscally sponsored by RPA and managed by BFA Global in Mexico.</p>
<p>Gabriela as the Mexico Financial Inclusion Expert and Stakeholder Relationship Manager on the Roadmap to Financial Health project leveraged her strong network in Mexico, she played an integral role in liaising with key stakeholders and cooperatives for roundtable discussions and workshops. She will also support research activities by providing Mexico-specific insights.</p>	<p>Name of assignment or project: Devising a Roadmap to Financial Health for low-income populations</p> <p>Client: MetLife Foundation</p> <p>Location: Mexico</p> <p>Year: 2019</p> <p>Main project features: BFA is 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, BFA will generate interest and commitment to understanding, measuring, and improving Financial Health among leading financial inclusion stakeholders and thought leaders. To this end, BFA will organize 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 will also work closely with two leading Mexican cooperatives to define the role that cooperatives can play in financial health and to assess the limitations they face. As part of the engagement, BFA will generate financial health profiles for the cooperatives' low-income customers, and define a business and technology strategy for improving their financial health and for furthering organizational resilience and sustainability. Finally, BFA will report 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>Positions held: Financial Inclusion Expert and Stakeholder Relationship Manager</p>
<p>Support with the venture building work with Catalyst Fund company Mujer Financiera</p>	<p>Name of assignment or project: Catalyst Fund 2.0,</p> <p>Client: Department for International Development (DFID), JP Morgan Chase Foundation (JPMC)</p> <p>Location: Mexico, India, Kenya, South Africa & Nigeria</p> <p>Year: 2019-2022</p> <p>Main project features: 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</p>

	<p>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> <p>Position held: Venture builder</p> <p>Activities performed: Managed by BFA Global, Catalyst Fund was founded in 2016 by JPMorgan Chase & Co and the Bill & Melinda Gates Foundation, and has expanded with the support of UKaid and JPMorgan Chase & Co. The program is fiscally sponsored by Rockefeller Philanthropy Advisors.</p>
Strategic and programmatic advisor to OPTIX project (Optimizing Performance Through Improved Cross(X)-sell), with a focus on Mexico.	<p>Name of assignment or project: Optimizing Performance Through Improved Cross(X)-sell</p> <p>Client: OPTIX</p> <p>Location: Bangladesh, Colombia, Mexico & Vietnam</p> <p>Year: 2015-2019</p> <p>Main project features: As technical advisor and project manager of the three-year, \$8.6 million strategy project funded by MetLife Foundation through a grant to Rockefeller Philanthropy Advisors, BFA is collaborating with four financial institutions in four markets to build and strengthen a suite of quality financial offerings for their low-income clients. Positions held: Strategic and programmatic advisor</p> <p>Activities performed: BFA designed the project with the goal of these four institutions being well-equipped with the analytical tools, technical know-how, and a set of ongoing peer relationships to better serve their clients through targeted products and delivery channels to optimize the institutions' performance and broaden the portfolios of the poor. In addition to managing the relationships with the institutions, BFA is advising on data analysis, business case development and client research and on the implementation of cross-sell strategies with the four institutions.</p>
Updates on Mexico's financial markets; contact development with relevant actors; management of, counsel and/or support to local research initiatives; speaker in regional conferences.	<p>Name of assignment or project: Smallholder Financial Diaries</p> <p>Client: World Bank CGAP</p> <p>Location: Mozambique, Pakistan, Tanzania</p> <p>Year: 2016</p> <p>Main project features: The Consultative Group to Assist the Poor (CGAP) contracted BFA to implement the year-long Financial Diaries with Smallholder Families to elucidate the financial lives of smallholder households and build the evidence base on this important client group. The study, conducted between June 2014 and July 2015, captured the financial and in-kind transactions of 270 households in impoverished northern Mozambique, the fertile</p>

	<p>farmlands of western Tanzania, and the Punjab province, the bread-basket of Pakistan.</p> <p>Positions held: Mexico researcher lead</p> <p>Activities performed: BFA's research provided a deep view of how smallholders are affected by the agricultural cycle and manage their money in response to its ebbs and flows, as well as point to ways that FSPs might better meet smallholders' needs.</p>
	<p>Consultant, Centre for Financial Inclusion (CFI) (March 2015 – To Date)</p> <p>Mexico lead researcher of Financial Capabilities Innovation Project, identifying and assessing financial capability initiatives to determine effectiveness and potential for scale · 10 February 2015 & 11 November 2014 · Moderator of two VIP roundtables in Colombia and New York focusing on the research and findings of CFI's and Help-Age's issue paper on Aging & Financial Inclusion.</p>
	<p>Associate, Bankable Frontier Associates (March 2015 – To Date)</p> <p>Strategic and programmatic advisor to OPTIX project (Optimizing Performance Through Improved Cross(X)-sell), with a focus on Mexico.</p>
	<p>MasterCard WorldWide on How the Bottom of the Pyramid Pays (2015)</p> <p>Analyzed primary financial diaries data from Mexico, South Africa, and India, along with secondary data from Kenya, to understand payment patterns of the bottom of the pyramid households and created profiles illustrating their forms of payment and associated pain points. Insights from these profiles helped the product development team understand how low-income households make payments.</p>
	<p>Project Manager, Aplied Product Innovation Initiative, GCAP, Mexico (February 2012 – March 2013)</p> <p>In collaboration with BBVA Bancomer and IDEO.org, developed innovative financial products for the bottom of the pyramid with a human-centered design approach, ensuring that the process delivered realistic and appealing concepts ready for input into Bancomer's product implementation pipeline. Continuous documentation of learnings and follow-up of product launch preparation with BBVA Bancomer (project video: http://www.cgap.org/photos-videos/bancarización-bringing-savings-product-market).</p>
	<p>Senior Program Officer, Financial Services for the Poor, Bill & Melinda Gates Foundation, USA (January 2010 – December 2011)</p> <p>Managed a USD\$18 m portfolio of 5 grants and contracts focusing on financial inclusion of the poor who live on less than USD\$2 a day through savings-led approaches in 10 countries in Latin America, Africa & Asia. Provided advice and guidance to grantees to ensure achievement of shared objectives. Actively cultivated</p>

	relationships with grantees and other actors in the financial inclusion sphere including banks, government agencies, cooperatives and academic institutions. Oversight-lead of large-scale multi-donor intervention in Ethiopia to deliver social payments electronically, requiring consulting contracts' management, numerous in-country visits and high-level government engagement. Provided internal advice on Mexico's G20 role in the financial inclusion space.
	<p>Director of Promotion of Financial Organizations, Ministry of Agriculture (SAGARPA) Mexico (March 2001 – December 2009)</p> <p>Designed, launched and managed the Rural Microfinance Technical Assistance Project (PATMIR) with a budget of USD\$83 m over 7 years and a USD\$43 m World Bank credit line, which successfully promoted savings-based financial inclusion of over 600,000 people in highly marginalized rural areas of Mexico through TA to consolidate and expand 60% of supervised credit unions. Managed 4 large contracts with international firms, contracts with local consulting firms, and a team of 7. Participated in forums and academic and government committees focusing on public policy design, program development and operation, as well as regulatory issues related to financial inclusion.</p>
	<p>Rural MicroFinances Consultant, The World bank, Mexico (August 2000 – February 2001)</p> <p>Supported the Ministry of Agriculture to define, design, implement and monitor the Community Savings Funds' (CSFs) national strategy in marginal rural areas. Prepared and conducted training workshops and designed a model "kit" and video set to allow CSFs to be operated by their members, offering savings and credit services · May – June 2000 · Survey to determine training and technical assistance needs of non-bank financial institutions in marginal rural areas of Oaxaca State and the Huasteca Region, providing the basis for CSF strategy design and PATMIR's Phase I.</p>

13. Do you currently or have you ever worked for the World Bank Group including any of the following types of appointments: Regular, term, ETC, ETT, STC, STT, JPA, or JPO? If yes, please provide details, including start/end dates of appointment.

No.

Certification

I certify that (1) to the best of my knowledge and belief, this CV correctly describes me, my qualifications, and my experience; (2) that I am available for the assignment for which I am proposed; and (3) that I am proposed only by one Offeror and under one proposal.

I understand that any wilful misstatement or misrepresentation herein may lead to my disqualification or removal from the selected team undertaking the assignment.

Date: 9 May 2022



Amolo Ng'weno

[Signature of staff member or authorized representative of the staff]

9 May 2022

1. **Name of Staff:** Akansha Kasera

2. **Proposed Position:** Asia Lead

3. **Employer:** BFA Global

4. **Date of Birth:** 11 January 1994 Nationality: Indian

5. **Education**

<u>School, college and/or University Attended</u>	<u>Degree/certificate or other specialized education obtained</u>	<u>Date Obtained</u>
Jesus and Mary College, Delhi University	Bachelor of Arts, English and Literature with Minors in Psychology	2005

6. **Professional Certification or Membership in Professional Associations:**

7. **Other Relevant Training:**

8. **Countries of Work Experience:** India

9. **Languages:** English Native, Hindi Native

10. **Employment Record:**

Dates (From [Year]: To [Year]:)	Employer	Positions Held
2017 - present	BFA Global	Strategic Marketing Lead
2016 – 2017	Smile Foundation	Marketing Communication Officer

2016	Smile Foundation	Senior Executive, Resource Mobilization
2015 – 2016	Zomato	Associate, Product + Neutrality
2014	InterGlobe Enterprises	Summer Marketing Associate
2011-2014	Freelance, London, England	Graphic Designer

11. Detailed Tasks Assigned	12. Work Undertaken that Best Illustrates Capability to Handle the Tasks Assigned
Akansha is leading the strategic marketing on the project and helping the team with expert brainstorming workshops to discover new and innovative ideas to advance women's economic empowerment through powerful storytelling and engaging sessions.	<p>Name of assignment or project: Design Collaborative for Women's Empowerment in Kenya Client: BMGF</p> <p>Location: Kenya</p> <p>Year: 2021-2022</p> <p>Main project features: 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.</p> <p>Positions held: Lead strategic marketing</p> <p>Activities performed: 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.</p>
Akansha Kasera, Marketing and communications lead, Akansha led the review of Farmers Digital Solution marketing materials that are used by the Farmer Organizations in farmer recruitment activities. She led the redesign of marketing materials to enhance the communication of the value proposition of the Farmers Digital Solution platform among FPOs and their members.	<p>Name of assignment or project: Increase uptake and usage of Farmers Digital Solution product</p> <p>Client: Global Philanthropic Foundation</p> <p>Location: Uganda</p> <p>Year: 2021-2022</p> <p>Main project features: 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.</p> <p>Positions held: Marketing and communications lead</p> <p>Activities performed: 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>As a marketing expert, Akansha is advising these women-owned collectives on ways to digitally onboard and market their products. She is working with the team on the pilot rollout to ultimately, improve online sales for these collectives and generate brand awareness. As well, Akansha is working on collating project insights for wider dissemination to understand what success looks like for small businesses and how other women-owned businesses emulate that success.</p>	<p>Name of assignment or project: Digital onboarding of women producer collectives - Rural livelihoods Client: Bill & Melinda Gates Foundation Location: India, Uganda Year: 2020-2021 Main project features: 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. Positions held: Marketing Expert Activities performed: 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 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>
<p>Akansha is leading the digital marketing and digital tools workstream to enable our partner with their digital transformation initiative. This includes upskilling and training the team on digital marketing best practices, setting up digital campaigns, prototyping a chatbot to serve as a customer service tool, as well as, measurement of other analytics and reporting metrics.</p>	<p>Name of assignment or project: Financial Health Innovations in Vietnam (VietFHI) Client: Rockefeller Philanthropy Advisors, Inc. (RPA) Location: Vietnam Year: 2020 Main project features: 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. Positions held: leading the digital marketing Activities performed: FA 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</p>

	ALL clients and services, and g) create one-stop-shop real-time visualization tool for all products.
<p>Akansha works as a marketing and communications specialist for the project and advises the companies that are part of the project on how to better optimize customer journey and build communication touchpoints that would improve customer satisfaction and retention.</p>	<p>Name of assignment or project: JPMC South Africa Digital Spazas Client: JPMC Location: South Africa Year: 2020 - 2021 Main project features: The Program will test innovative solutions that can improve the financial health and resilience of informal grocery and essentials good retailers known as ‘spaza shops’ in South Africa townships. The outbreak of the COVID-19 pandemic has severely affected informal micro and small enterprises in townships, the majority of which are informal retailers supplying essential products. Their lack of digital tools and financial services has made them vulnerable to the pandemic and hampered their recovery. Positions held: Lead Designer Activities performed: Informal micro and small enterprises (MSE) are crucial to fostering inclusive growth in South Africa’s townships post COVID-19 as they account to 40% of economic activity in townships. To strengthen the resilience and financial health of informal MSEs (spaza shops specifically), BFA is supporting 3 growth-stage fintech innovators with grants and bespoke technical assistance to develop relevant digital solutions that can help spaza shops in South Africa's informal settlements to increase sales, operational efficiency and livelihood opportunities. To achieve this, BFA will support three fintech innovators in developing partnership with other players in the retail value chain to run innovation pilots focusing on digital stock management, digital payments 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>
<p>Akansha is the Marketing & Communications Manager at Catalyst Fund Inclusive Digital Commerce. She advises portfolio companies on growth hacking and digital marketing strategies to enable them to grow exponentially. Additionally, she also contributes to the project’s learning agenda and is also responsible for the project’s</p>	<p>Name of assignment or project: Catalyst Fund Inclusive Digital Commerce Accelerator Client: Mastercard Foundation Location: Ghana Year: 2020-2022 Main project features: 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</p>

<p>own marketing initiatives, paid campaigns, SEO, and social media.</p>	<p>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.</p> <p>Positions held: Marketing & Communications Manager</p> <p>Activities performed: 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.</p>
<p>Akansha is the Marketing & Communications Manager at Catalyst Fund. She advises portfolio companies on their marketing strategies and help them grow at scale. Akansha also advises them on their SEO roadmap, brand and product positioning and contributes to Catalyst Fund's learning agenda in building awareness around inclusive fintech. She is also responsible for Catalyst Fund's own marketing initiatives, paid campaigns, SEO, and social media. As part of external learning, Akansha also serves as the co-lead for ANDE's Gender Inclusion Learning Lab.</p>	<p>Name of assignment or project: Catalyst Fund 2.0, Client: FCDO & JPMC Location: Mexico, India, Kenya, South Africa & Nigeria Year: 2019- 2022 Main project features: 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> <p>Positions held: Marketing & Communications Manager</p> <p>Activities performed: Managed by BFA Global, Catalyst Fund was founded in 2016 by JPMorgan Chase & Co and the Bill & Melinda Gates Foundation, and has expanded with the support of the UK aid and JPMorgan Chase & Co. The program is fiscally sponsored by Rockefeller Philanthropy Advisors.</p>

<p>Akansha works as part of the Communications team for the project and supports ongoing project needs, new publications, newsletters, and other project content.</p>	<p>Name of assignment or project: FinnSalud 2.0 Operationalizing Financial Health for low-income Client: Metlife Foundation Location: Mexico Year: 2019-2023 Main project features: 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 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. Positions held: Communications Activities performed: FinnSalud is a 3.5-year project supported by MetLife Foundation, fiscally sponsored by RPA and managed by BFA Global in Mexico.</p>
<p>Akansha served as the Marketing and Learning Lead for the project. She was responsible for leading the program’s marketing initiatives, spearheading dissemination efforts and sectoral events. She was also responsible for working with all startup project engagement leads to gather insights from our work and distill insights based on those learnings for the wider fintech community.</p>	<p>Name of assignment or project: Catalyst Fund 1.0 Client: JP Morgan Chase and the Bill & Melinda Gates Foundation Location: Global Year: 2016-2019 Main project features: 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. The program supported 20 startups across 13 markets, touching a wide range of products and sectors. Positions held: Communications Manager Activities performed: BFA managed the program.</p>

<p>Akansha was the Marketing Lead for the OPTIX project. She was responsible for producing the final set of deliverables including videos inspired by customer stories and a fully digital report collating the lessons gleaned through the entirety of the project. The project's duration was four years and while it saw several Project Managers, Akansha also served as the final Project Manager before the project wrapped up.</p>	<p>Name of assignment or project: Optimizing Performance Through Improved Cross(X)-sell Client: OPTIX Location: Bangladesh, Colombia, Mexico & Vietnam Year: 2015-2019 Main project features: As technical advisor and project manager of the three-year, \$8.6 million strategy project funded by MetLife Foundation through a grant to Rockefeller Philanthropy Advisors, BFA is collaborating with four financial institutions in four markets to build and strengthen a suite of quality financial offerings for their low-income clients. BFA designed the project with the goal of these four institutions being well-equipped with the analytical tools, technical know-how, and a set of ongoing peer relationships to better serve their clients through targeted products and delivery channels to optimize the institutions' performance and broaden the portfolios of the poor. In addition to managing the relationships with the institutions, BFA is advising on data analysis, business case development and client research and on the implementation of cross-sell strategies with the four institutions. Positions held: Marketing Lead Activities performed: Akansha supported the project team working with four financial institutions to implement 'pathways' to future-proof and improve the financial health of low-income customers from a communications and marketing perspective.</p>
<p>Akansha was the Marketing Strategy Advisor for the project. She helped the team think through competition strategy and helped them work on a roadmap to reach relevant stakeholder audiences. She also provided direction to the project's social media campaigns and insights deliverables.</p>	<p>Name of assignment or project: RegTech for Regulators Accelerators (R2A) Client: Bill & Melinda Gates Foundation and USAID Location: Global Year: 2018-2019 Main project features: The RegTech for Regulators Accelerator ("R2A") was launched in October 2016 by three core funders - USAID, Gates Foundation and Omidyar Network - which together contributed \$2.5m. The project was managed by BFA. R2A 1.0 comes to a successful close on 30 September 2018. The first phase has met its targets and, most importantly, has proven market demand both from financial authorities for R2A type solutions (financial authorities from 29 countries have expressed demand for support from R2A so far. The next phase styled as a R2A 2.0 and the Omidyar Network has funded this phase of contracted R2A to: (1) Investigate and propose feasible legal options to ON for the incorporation of the new legal entity, assessing alternative legal and business models. (2) Implement the feasible option by creating the legal entity which BFA would serve under an initial management contract while longer-term funding and staffing are secured. (3) In parallel, pursue, close and implement co-funded projects with client financial authorities which test and prove the viability, while beefing-up the pipeline. Positions held: Marketing Strategy Advisor</p>

	<p>Activities performed: BFA managed this entire Phase 2 and implemented a legal and operation model for the spin-off of R2A. Validated the assumption that financial authorities and stakeholders such as the World Bank are willing to pay for the services, by effectively contracting four co-funded projects. BFA build the R2A brand, and kept the momentum to develop a strong pipeline for 3.0, also explored additional delivery models (e.g., working with a cohort of vendors to identify solutions that they are ready to offer and then pitching the projects to interested financial authorities).</p>
<p>Akansha was the Communication and Design Specialist for this project and helped the team design an interactive final presentation deck for our client. The deck had several technical ideas that needed to be delivered to a wide range of stakeholders and Akansha helped break those down to make them clean and simple to understand.</p>	<p>Name of assignment or project: DFS and Taxation Client: Bill & Melinda Gates Foundation Location: Global Year: 2019 Main project features: Established an evidence base on digital financial services and taxation and managed a DFS taxation working group. Positions held: Communication and Design Specialist Activities performed: On behalf of the Gates Foundation, BFA developed several deliverables and managed a Working Group on DFS taxation to assess how governments could leverage DFS systems to boost tax revenues without dissuading citizens from adopting DFS. Outputs included a DFS taxation dashboard, reading list, slide deck, DFS taxation expert database, DFS taxation timeline, and research agenda.</p>

13. Do you currently or have you ever worked for the World Bank Group including any of the following types of appointments: Regular, term, ETC, ETT, STC, STT, JPA, or JPO? If yes, please provide details, including start/end dates of appointment.

No.

Certification

I certify that (1) to the best of my knowledge and belief, this CV correctly describes me, my qualifications, and my experience; (2) that I am available for the assignment for which I am proposed; and (3) that I am proposed only by one Offeror and under one proposal.

I understand that any wilful misstatement or misrepresentation herein may lead to my disqualification or removal from the selected team undertaking the assignment.

Date: 9 May 2022



Amolo Ng'weno

[Signature of staff member or authorized representative of the staff]

9 May 2022

1. **Name of Staff:** Anne Gachoka

2. **Proposed Position:** Africa Researcher

3. **Employer:** BFA Global

4. **Date of Birth:** Sept. 10, 1984

Nationality: Kenyan

5. **Education**

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

6. Professional Certification or Membership in Professional Associations:

7. Other Relevant Training:

8. **Countries of Work Experience:** Kenya, East Africa, Uganda, Ghana, Tanzania, South Africa.

9. **Languages:** Swahili Proficient in Writing, Speaking and Listening, English: Native

10. **Employment Record:**

Dates (From [Year]: To [Year]:)	Employer	Positions Held
2015 – Present	Bankable Frontier Associates, LLC	Qualitative Researcher

11. Detailed Tasks Assigned	12. Work Undertaken that Best Illustrates Capability to Handle the Tasks Assigned
Anne Gachoka, Researcher, Anne will conduct field research with women to understand their opportunities for economic empowerment.	<p>Name of assignment or project: Design Collaborative for Women's Empowerment in Kenya Client: BMGF</p> <p>Location: Kenya</p> <p>Year: 2021-2022</p> <p>Main project features: 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.</p> <p>Positions held: Project Advisor</p>

	<p>Activities performed: 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.</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>Name of assignment or project: Small Holder Farmer Research Programme Client: Global Philanthropic Foundation Location: Uganda Year: 2021 Main project features: 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. Positions held: Qualitative researcher Activities performed: BFA Global mapped the value chains where smallholder farmers sell their produce in the East Africa region.</p>
<p>Anne Gachoka, Project Manager. Anne leads the preparation of the interview/discussion guides; conducts stakeholders, partners, synthesized data and drafted the reports.</p>	<p>Name of assignment or project: WFP Financial diaries analysis Client: The World Food Programme Location: Uganda Year: 2021-2022 Main project features: 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. Positions held: Project Manager</p>

	<p>Activities performed: 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>Name of assignment or project: Home Grown School Feeding Research Programme Client: Global Philanthropic Foundation Location: Rwanda Year: 2021 Main project features: 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. Positions held: Researcher Activities performed: 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>
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>Name of assignment or project: PayGo Energy B2B Product Strategy Client: PayGo Energy Inc. Country: Kenya, Philippines, DRC Year: 2021 Main project features: 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 Positions held: Qualitative & Quantitative Researcher</p>

	<p>Activities performed: 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 large scale (100K units) order of the metering + software service.</p>
<p>She 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>	<p>Name of assignment or project: Sokowatch customer survey Client: Sokowatch Inc. Country: Kenya, Uganda, Rwanda & Tanzania Year: 2021 Main project features: 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. Positions held: Researcher Activities performed: 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>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>	<p>Name of assignment or project: AI-Enabled Consumer Complaints Management Client: Proto Africa Location: Ghana, Zambia & Rwanda Year: 2021-2022 Main project features: 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. BFA will conduct mixed-methods research & design (HCD on supply- and demand-side),</p>

	<p>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>Positions held: Impact assessment specialist.</p> <p>Activities performed: 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.</p>
<p>Anne Gachoka, Qualitative Specialist - Anne is responsible for guiding the stakeholder interviews and qualitative assessments with the women producer groups both in Uganda and in India.</p>	<p>Name of assignment or project: Digital onboarding of women producer collectives - Rural livelihoods</p> <p>Client: Bill & Melinda Gates Foundation</p> <p>Location: India, Uganda</p> <p>Year: 2020-2021</p> <p>Main project features: 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.</p> <p>Positions held: Impact assessment specialist</p> <p>Activities performed: 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 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</p>

	interventions for linking and retaining these enterprises on digital marketplaces.
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>Name of assignment or project: JPMC South Africa Digital Spazas</p> <p>Client: JPMC</p> <p>Location: South Africa</p> <p>Year: 2020 - 2021</p> <p>Main project features: The Program will test innovative solutions that can improve the financial health and resilience of informal grocery and essentials good retailers known as ‘spaza shops’ in South Africa townships. The outbreak of the COVID-19 pandemic has severely affected informal micro and small enterprises in townships, the majority of which are informal retailers supplying essential products. Their lack of digital tools and financial services has made them vulnerable to the pandemic and hampered their recovery.</p> <p>Positions held: Qualitative & Quantitative Researcher</p> <p>Activities performed: Informal micro and small enterprises (MSE) are crucial to fostering inclusive growth in South Africa’s townships post COVID-19 as they account to 40% of economic activity in townships. To strengthen the resilience and financial health of informal MSEs (spaza shops specifically), BFA is supporting 3 growth-stage fintech innovators with grants and bespoke technical assistance to develop relevant digital solutions that can help spaza shops in South Africa's informal settlements to increase sales, operational efficiency and livelihood opportunities. To achieve this, BFA will support three fintech innovators in developing partnership with other players in the retail value chain to run innovation pilots focusing on digital stock management, digital payments 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>
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.M-KOPA contracted BFA Global to undertake market research to	<p>Name of assignment or project: Customer research on M-KOPA smartphone product</p> <p>Client: M Kopa</p> <p>Location: Kenya</p> <p>Year: 2020</p> <p>Main project features: M-KOPA contracted BFA Global to undertake market research to understand the impact</p>

<p>understand the impact (Financial and non-financial) to customers on their recently launched smartphone product into the Kenyan market.</p>	<p>(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> <p>Positions held: Qualitative Researcher</p> <p>Activities performed: 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>
<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 expertises to contribute to the venture acceleration projects with companies for user research workstreams.</p>	<p>Name of assignment or project: Catalyst Fund Inclusive Digital Commerce Accelerator</p> <p>Client: Mastercard Foundation</p> <p>Location: Ghana</p> <p>Year: 2020-2022</p> <p>Main project features: 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</p>

	<p>and/or other interventions for Mastercard Foundation and other ecosystem stakeholders.</p> <p>Positions held: User Research Specialist</p> <p>Activities performed: 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.</p>
<p>Anne Gachoka is the Researcher for the Youth Employment Digital Center project, she is responsible for supporting the project, 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>Name of assignment or project: Expanding Employment and Opportunity through Digital Centers in Kenya</p> <p>Client: Digital Data Divide</p> <p>Location: Kenya</p> <p>Year: 2020-2021</p> <p>Main project features: 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.</p> <p>Positions held: Researcher</p> <p>Activities performed: DDD and BFA is tackling the problem of youth unemployment in Kenya through investing in underserved youth's skills and professional development.</p>
<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, participate in data synthesis and analysis, contribute in blog writing, drafting of the slide deck summary, presentations, and the final report.</p>	<p>Name of assignment or project: Financial Diaries Impact of COVID-19</p> <p>Client: FSD Kenya</p> <p>Location: Kenya</p> <p>Year: 2020</p> <p>Main project features: Impact of COVID 19 of financial diaries respondents. (2020) 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</p>

	<p>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.</p> <p>Positions held: Qualitative Lead</p> <p>Activities performed: 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>Anne supports and lead on qualitative research methodology and design</p>	<p>Name of assignment or project: Catalyst Fund 2.0</p> <p>Client: Department for International Development (DFID), JP Morgan Chase Foundation (JPMC)</p> <p>Location: Mexico, India, Kenya, South Africa & Nigeria</p> <p>Year: 2019-2022</p> <p>Main project features: 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>Positions held: Qualitative Lead</p> <p>Activities performed: Managed by BFA Global, Catalyst Fund was founded in 2016 by JPMorgan Chase & Co and the Bill & Melinda Gates Foundation, and has expanded with the support of the UK aid and JPMorgan Chase & Co. The program is fiscally sponsored by Rockefeller Philanthropy Advisors.</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>Name of assignment or project: Creating an impact research methodology for sustainable mobility enterprises</p> <p>Year: 2019</p> <p>Location: Kenya, Nigeria, Uganda</p> <p>Client: Shell Foundation</p> <p>Main project features: 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</p> <p>Positions held: Background Researcher</p> <p>Activities performed: Anne supported background research, led to the development of research tools, and conducted stakeholders, partners, and customer interviews</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>Name of assignment or project: Research and Learning Partner for Financial Diaries Study and Product pilot for refugees in Uganda</p> <p>Year: 2019</p> <p>Location: Uganda</p> <p>Client: Shell Foundation</p> <p>Main project features: 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</p> <p>Positions held: Project Manager</p> <p>Activities performed: 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>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>Name of assignment or project: Designed and performed an evaluation of Opportunity International's DFI strategy to improve their digital financial inclusion programs in Ghana and Uganda</p> <p>Year: 2019</p> <p>Location: Ghana, Uganda</p>

	<p>Client : Opportunity International</p> <p>Main project features: 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.</p> <p>Positions held: Lead Field Researcher</p> <p>Activities performed: This macro evaluation 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 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>Name of assignment or project: Developed Target Product Profiles (TPP) for digital financial services to direct pro-poor retail payments systems globally.</p> <p>Year: 2019</p> <p>Location: Global</p> <p>Client: The Bill & Melinda Gates Foundation</p> <p>Main project features: 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.</p> <p>Positions held: Researcher</p> <p>Activities performed: Conducting the research for the TPP's customer adoption factors in each of the four in-country engagements.</p>
<p>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</p>	<p>Name of assignment or project: FIBR - OZE</p> <p>Year: 2018</p> <p>Location: Ghana</p>

<p>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>Client: MasterCard Foundation</p> <p>Main project features: 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>Positions held: Leader Researcher</p> <p>Activities performed: Lead researcher in conducting qualitative interviews with small merchants in Ghana who were using Oze platforms</p>
<p>Lead researcher in conducting qualitative interviews. The main objective of this research is to understand how merchants -By merchants, we mean Micro, Small & 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. Right now, the demand for digital services is increasing, yet the value propositions and incentives for merchants to plug into a large digital network are not yet fully aligned. This research will help 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>	<p>Name of assignment or project: FIBR - Superplataforms</p> <p>Year: 2018</p> <p>Location: Tanzania</p> <p>Client: MasterCard Foundation</p> <p>Main project features: The main objective of this research is to understand how merchants -By merchants, we mean Micro, Small & 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.</p> <p>Positions held: Lead Researcher</p> <p>Activities performed: Lead Research</p>
<p>Anne was part of the team that conducted qualitative interviews with the merchants that were using Sarafu App. The goal of the research was to understand which other financial products align with merchant's needs. We were to learn enough so that we could properly scope a Phase 1 project that would be valuable to Sarafu as well as to FIBR's learning agenda. Given FIBR's focus on the growth of micro, small and medium merchants and Sarafu's goals of successfully onboarding small and medium retailers to its payment platform,</p>	<p>Name of assignment or project: FIBR - Sarafu</p> <p>Year: 2018</p> <p>Location: Tanzania</p> <p>Client: MasterCard Foundation</p> <p>Main project features: The goal of the research was to understand which other financial products align with merchant's needs. We were to learn enough so that we could properly scope a Phase 1 project that would be valuable to Sarafu as well as to FIBR's learning agenda</p> <p>Positions held: Lead Researcher</p> <p>Activities performed: Lead Research</p>

<p>some high-level ideas for a Phase 1 project include: 1) increasing retention and activity of retail customers, 2) improving the UI/UX of the payment app for onboarding of micro and small merchants, 3) exploring the feasibility of offering working capital or in-kind credit using transactional or other data sources</p>	
<p>Lead researcher in testing out prototypes and conducting qualitative interviews with the PesaPoint agents. I was part of the team that created prototypes of the app, incorporate Hover's functionality in them, and then test these prototypes with PesaPoint agents. Feedback from the agents about what they like and don't like about the new designs helped us understand how to improve their user experience.</p>	<p>Name of assignment or project: Catalyst Year: 2018 Location: Kenya Client: Rockefeller Philanthropy Advisors Main project features: Positions held: created prototypes of the app, incorporate Hover's functionality in them, and then test these prototypes with PesaPoint agents. Activities performed: Lead researcher in testing out prototypes and conducting qualitative interviews with the PesaPoint agents</p>
<p>Lead researcher in conducting qualitative research with fishers in the Abalobi community to better understand their financial lives, habits, current preferences and usage of financial products. This research would then inform a value prop and MVP development workshop to sketch out the full solution and then pilot it.</p>	<p>Name of assignment or project: Catalyst - ABALOB Year: 2018 Location: South Africa Client: Rockefeller Philanthropy Advisors Main project features: This research would then inform a value prop and MVP development workshop to sketch out the full solution and then pilot it. Positions held: Lead Researcher Activities performed: Lead researcher in conducting qualitative research with fishers in the Abalobi community to better understand their financial lives, habits, current preferences and usage of financial products.</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. As the consumer insights researcher leading qualitative fieldwork, Ann planned, supervised and</p>	<p>Name of assignment or project: UNCDF Market Assessment of Affordable and Accessible Remittance Services for Refugees and other Forcibly Displaced Year: 2018 Location: Uganda Client: UNCDF</p>

<p>implemented the field, analyzed results to generate findings and also formed part of the team that prepared the project report.</p>	<p>Main project features: 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>Positions held: Costumer Insights Researcher</p> <p>Activities performed: As the consumer insights researcher leading qualitative fieldwork, Ann planned, supervised and implemented the field, analyzed results to generate findings and also formed part of the team that prepared the project report.</p>
<p>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. As the field manager, Ann 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.</p>	<p>Name of assignment or project: East Africa Regional Interoperability</p> <p>Year: 2017</p> <p>Location: East Africa</p> <p>Client: MDS</p> <p>Main project features: 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> <p>Positions held: Field Manager</p> <p>Activities performed: As the field manager, Ann 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.</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. As the research lead, Anne was responsible</p>	<p>Name of assignment or project: Analysis of the potential of a digital ecosystem in refugee camps in Kenya -Kakuma, and Kalobeyei</p> <p>Year: 2017</p> <p>Location: Kenya, Kakuma and Kalobeyei</p> <p>Client: MasterCard Worldwide</p> <p>Main project features: 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.</p>

for conducting fieldwork and supervising the field team.	<p>Positions held: Lead Research</p> <p>Activities performed: As the research lead, Anne was responsible for conducting fieldwork and supervising the field team.</p>
Project manager. She is involved in planning for the field visit, recruiting research assistant, conducting the household interviews and dissemination for the Pay-as-you-go: Drivers and Dynamics, Project in which is working with CGAP in this research project 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 is 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>Name of assignment or project: Pay-as-you-go: Drivers and Dynamics</p> <p>Year: 2016 - 2017</p> <p>Location:</p> <p>Client: CGAP</p> <p>Main project features: research project 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.</p> <p>Positions held: Project Manager</p> <p>Activities performed: She is involved in planning for the field visit, recruiting research assistant, conducting the household interviews and dissemination for the Pay-as-you-go: Drivers and Dynamics, Project</p>

13. Do you currently or have you ever worked for the World Bank Group including any of the following types of appointments: Regular, term, ETC, ETT, STC, STT, JPA, or JPO? If yes, please provide details, including start/end dates of appointment.

No

Certification

I certify that (1) to the best of my knowledge and belief, this CV correctly describes me, my qualifications, and my experience; (2) that I am available for the assignment for which I am proposed; and (3) that I am proposed only by one Offeror and under one proposal.

I understand that any wilful misstatement or misrepresentation herein may lead to my disqualification or removal from the selected team undertaking the assignment.

Date: 9 May 2022



Amolo Ng'weno

[Signature of staff member or authorized representative of the staff]

9 May 2022

1. Name of Staff: Ambika Chopra

2. Proposed Position: Asia researcher

3, Employer: BFA Global

4, Date of Birth: 3 December 1992

Nationality: Indian

5. Education

School, college and/or University Attended	Degree/certificate or other specialized education obtained	Date Obtained
Tata Institute of Social Sciences, Mumbai	M.Phil. Inclusive Development and Social Policy	2019
MITx on edX	MicroMasters	2018
Hansraj College, University of Delhi	MA, English Literature	2016
University of Delhi	B.A. (Hons) English Literature	2014

6. Professional Certification or Membership in Professional Associations:

Mitrakshar English literary society: President · Jul 2013 - May 2014

Mitrakshar Literary Society: General Secretary · Jul 2012 - Jul 2013

7. Other Relevant Training:

Modeling and Analysis: SPSS, STATA, R, Dedoose, Atlas.Ti, N Vivo

Software & Tools: MS Office, Latex

Research Methodologies: RCT, Qualitative and Quantitative

Field Skills: Remote Data Collection, Management, Implementation, and Training

8. Countries of Work Experience: India

9. Languages:

English: Full professional proficiency

Hindi: Full professional proficiency

Chinese: Elementary proficiency

10. Employment Record:

From [Year]: To [Year]:	Employer	Positions Held
2022-Present	BFA Global	Social Science Researcher
2019-2022	Abdul Latif Jameel Poverty Action Lab (J-PAL) logo	Senior Research Associate
2019	Abdul Latif Jameel Poverty Action Lab, Delhi	Qualitative Research Consultant
2018-2019	Abdul Latif Jameel Poverty Action Lab, Delhi	Research Fellow
2016-2017	inc42, Delhi	Research Writer

11. Detailed tasks assigned	12. Work Undertaken that Best Illustrates Capability to Handle the Tasks Assigned
Abdul Latif Jameel Poverty Action Lab, Delhi Senior Research Associate	<p>In my role as a Senior associate, I have shaped and executed end-to-end implementation of multiple projects in sectors across intersection of gender and public health.</p> <ul style="list-style-type: none"> Assisted in designing the implementation plan of a multi-intervention information RCT in partnership with the Rajasthan government. Led diverse teams to oversee field and financial planning for data collection and manage overall execution adherence to quality protocols. Co-authored a research paper on effects of missing routine healthcare during the pandemic with Prof. Pascaline Dupas and Dr. Radhika Jain. Liaised and developed relationships at multiple levels in the state government to effectively carry out implementation plan of the projects and disseminating findings tailored to specific audiences.
Abdul Latif Jameel Poverty Action Lab, Delhi Qualitative Research Consultant	<p>As a consultant on JPal's "Measuring Women's Agency" project, I worked within a team conducting a study that attempts to define and measure the decision making power of women in rural Haryana. The goal of this project is to create a validated measure driven by a Machine Learning Algorithm that can be adapted to varying global contexts.</p> <ul style="list-style-type: none"> Shaped methodology and a field guide by targeting five areas of women's agency in a rural Indian context - fertility, finances, healthcare, child's education, and mobility. Conducted and analyzed 100+ interviews in various communities in rural Haryana - to find patterns between

	<p>mobility, caste, structural constraints, and overall agency of the woman.</p> <ul style="list-style-type: none"> • Underwent extensive and interactive training in qualitative research methods that enable the identification of behaviours and patterns associated with agency of thought, movement, and action.
<p>Abdul Latif Jameel Poverty Action Lab, Delhi Research Fellow</p>	<p>The J-PAL/CLEAR South Asia Research for Impact Fellowship aims to equip young development researchers with the theoretical knowledge and practical skills to design and implement randomized evaluations (RCT) for assessing the effectiveness of social policies and programs.</p> <ul style="list-style-type: none"> • Completed MITx Micromasters's Designing and Running Randomized Evaluations course • Worked on measurement theory, selection of appropriate indicators, designing reliable and valid survey instruments, piloting and refining a survey, and developing field protocols.
<p>inc42, Delhi Research Writer</p>	<p>Inc42 provides in-depth analysis on the emerging digital economies of South East Asia. As a Research Writer, I worked within a team to conduct market research and develop research articles to simplify the modalities of the start-up ecosystem.</p> <ul style="list-style-type: none"> • Developed detailed research reports and articles on Indian and Indonesian digital economies. • Led the publication's Indonesian wing by conducting research interviews, compiling reports, and market-wise analysis stories. • Created informative presentations, press kits, newsletters, and related marketing materials
	<p>The Dalit Child and the World:Center at the Margins Apr 2016</p> <p>A research paper analyzing the crucial presence of Dalit child in Hindi Dalit Literature. The paper studies the dalit child both as a character and a trope, where by applying memory between the temporality of hurting and healing, it becomes a motif to write the oppressed back to the center. Mohandas Naimishraya's Apne Apne Pinjare was used as a primary text for the same.</p>
	<p>Ontological analysis of Srimadbhagvadgita Nov 2015</p> <p>Prepared a research paper analyzing Arjuna's argument in Srimadbhagvadgita under the lens of Kantian and utilitarian theories as a part of the curriculum in November 2015. The term paper is an original piece of research writing that included a comparative analysis and observation of Kantian aesthetics and Jeremy Bentham's utilitarian ideas of work and ideology. It also deals with</p>

	the differences in approaches of western and eastern philosophers on the issue and concludes by theorising the concepts of predestination and free will in his case.
	Marxism and Caste, an Utopian Reality? Apr 2015 Prepared a research paper on Marxist understanding of Caste System in India as a part of the curriculum in April 2015. The paper included a comparative study of pre-functionary systems of divisions and negotiated the juxtaposition of caste and class in a nexus determined by forces beyond the binary of base and superstructures.
	Racism in Modern America Nov 2014 Prepared a term paper on the theory of 'Engaged Literature' by Jean Paul Sartre, in context with the motifs and representations of racism in modern America by studying Harper Lee's To Kill a Mockingbird. The paper dealt with the realities and data of race in modern America.

13. Do you currently or have you ever worked for the World Bank Group including any of the following types of appointments: Regular, term, ETC, ETT, STC, STT, JPA, or JPO? If yes, please provide details, including start/end dates of appointment.

No

Certification

I certify that (1) to the best of my knowledge and belief, this CV correctly describes me, my qualifications, and my experience; (2) that I am available for the assignment for which I am proposed; and (3) that I am proposed only by one Offeror and under one proposal.

I understand that any wilful misstatement or misrepresentation herein may lead to my disqualification or removal from the selected team undertaking the assignment.

Date: 9 May 2022



Amolo Ng'weno

[Signature of staff member or authorized representative of the staff]

9 May 2022

1. Name of Staff: Priyanka Kapoor

2. Proposed Position: Project Manager

3, Employer: BFA Global

4, Date of Birth: 09 June 1987 **Nationality:** Indian

5. Education

School, college and/or University Attended	Degree/certificate or other specialized education obtained	Date Obtained
Great Lakes, Gurgaon, India	Post Graduate Program in Business Analytics	2016
Graphic Era University, Dehradun, India	Bachelor of Technology, Information Technology	2009

6. Professional Certification or Membership in Professional Associations:

- ISTQB Foundation Level Software Testing Certification
- Certificate in Digital Money by the Digital Frontiers Institute (DFI) and the Fletcher School, Tufts University

7. Other Relevant Training: Software Testing; Quality Assurance; Data Analysis; Project Management; Defect Management; Integration Testing

8. Countries of Work Experience: Ghana, Kenya, Tanzania, Bangladesh, Colombia, Mexico, Vietnam India, Philippines, Sri Lanka, Colombia, Panamá, Georgia, Armenia, China; Jordan & EU

9. Languages:

English: Proficient in Speaking, Reading and Writing

Hindi: Native

Punjabi: Native

10. Employment Record:

From [Year]: To [Year]:	Employer	Positions Held
2017 – Present	BFA Global	Associate
2012-2017	Dell Services (2012-2017)	Senior Test Data Analyst- EDW- ETL
2009-2012	Infosys Ltd.	Business and QA analyst

11. Detailed Tasks Assigned	12. Work Undertaken that Best Illustrates Capability to Handle the Tasks Assigned
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<p>Priyanka Kapoor, Project Manager and Landscaping Lead - Priyanka is responsible for the overall project planning and implementation, client management, and ensuring the delivery of quality outputs. Priyanka leads the global literature review and the landscaping work in India.</p>	<p>Name of assignment or project: Digital onboarding of women producer collectives - Rural livelihoods, Client: BMGF Location: India & Uganda Year: 2020 -2021 Main project features: 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. Positions held: Project Manager Activities performed: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 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 strategise and pilot tractable interventions for linking and retaining these enterprises on digital marketplaces.</p>
<p>Priyanka Kapoor leverages her extensive experience in the India payments space to lead the India research and prepare the respective case study.</p>	<p>Name of assignment or project: Interoperability and Market Structure - Gates A2A & CICO interoperability Client: BMGF Location: Kenya; Tanzania; India; China; Jordan & EU Year: 2020-2021 Main project features: On behalf of the Gates Foundation, BFA has launched a global desk research and expert 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 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. Positions held: Activities performed: Priyanka Kapoor leverages her extensive experience in the India payments space to lead the India research and prepare the respective case study.</p>
<p>Priyanka will participate in developing the public visualizations via dashboards,</p>	<p>Name of assignment or project: Developing World Markets (DWM) Portfolio-Companies Research Client: DWM</p>

<p>as well as supporting the design of the survey instrument</p>	<p>Location: Colombia, Panamá, Georgia, Armenia, China, India & Sri Lanka Year: 2020 Main project features: BFA approached DWM to carry out the Portfolio-Companies research in order to understand the situation the companies are in as the pandemic evolves. BFA Global will carry out three waves to survey the economic impact of Covid-19 and the associated economic measures the Portfolio Companies have taken in order to help DWM identify the measures the Portfolio companies need to take. Positions held: Activities performed: BFA will hold onboarding webinars for the Portfolio companies, MFI Webinar and External Webinar with LPs and others as well as share a visualization with MFI's.</p>
<p>Priyanka Kapoor - Project Manager, Supporting the preparation of the procurement plan, and the preparation of the tendering documents.</p>	<p>Name of assignment or project: R2A 2.0 - Supporting BIS, Rockefeller Philanthropy Advisors Client: R2A Location: Global Year: 2020 Main project features: BFA Global through R2A will support the G20 TechSprint Initiative that the BIS Innovation Hub is launching jointly with the Saudi G20 Presidency, with the support of the Monetary Authority of Singapore (MAS), and the Singapore API Exchange (APIX). As a part of this initiative, global innovators are invited to participate in a hackathon-style competition to develop technological solutions to address regulatory compliance (RegTech) and supervisory (SupTech) challenges, including responses against Covid-19. The selected applicants will be invited to develop solution prototypes on the cloud-based APIX platform and present their prototypes in a virtual TechSprint Touchpoint workshop. R2A will support the TechSprint Initiative by providing in-kind support throughout the process of selection of the applicants to the TechSprint and during the TechSprint Touchpoint workshop. Positions held: Project Manager Activities performed: BFA Global through R2A will support the G20 TechSprint Initiative that the BIS Innovation Hub is launching jointly with the Saudi G20 Presidency, with the support of the Monetary Authority of Singapore (MAS), and the Singapore API Exchange (APIX). As a part of this initiative, global innovators are invited to participate in a hackathon-style competition to develop technological solutions to address regulatory compliance (RegTech) and supervisory (SupTech) challenges, including responses against Covid-19. The selected applicants will be invited to develop solution prototypes on the cloud-based APIX platform and present their prototypes in a virtual TechSprint Touchpoint workshop.</p>
<p>Priyanka Kapoor is the creator</p>	<p>Name of assignment or project: Financial Health Innovations in</p>

<p>of the institution-wide dashboard, which provides a bird's eye view of the performance of the loan and savings portfolio, as well as customer health of CEP's clients.</p>	<p>Vietnam (VietFHI) Client: Rockefeller Philanthropy Advisors, Inc. (RPA) Location: Vietnam Year: 2020 Main project features: 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. Positions held: Activities performed: FA 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>
<p>As an enterprise business intelligence implementor, Priyanka used dynamic visualization skills like d3.js and vega visualization grammar to transform data collected over spreadsheets into a dynamic, interactive interface.</p>	<p>Name of assignment or project: Developed Target Product Profiles (TPP) for digital financial services to direct pro-poor retail payments systems globally Client: BMGF Location: Global Year: 2019-2020 Main project features: 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 as the regulators, funders, investors, and implementors who enable these services in specific markets. Positions held: Visualization Specialist Activities performed: 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.</p>

<p>As a Project manager she supported the preparation of the procurement plan, and the preparation of the tendering documents.</p>	<p>Name of assignment or project: National ID Project Specialist, Philippines Client: Asian Development Bank Location: Philippines Year: 2019 Main project features: Asian Development Bank (ADB) is providing assistance to the Inter-Agency Council headed by the National Economic Development Authority (NEDA) and the Philippine Statistics Authority (PSA) in relation to the procurement of the National ID System (PhilSys) in the Philippines. Asian Development Bank contracted BFA experts as the Project Technical Specialist and the Project NIDS specialist to directly support ADB's Transaction Advisory Services (TAS) team of the Office of Public-Private Partnership (OPPP) for the Project during its service period. Positions held: Project Manager Activities performed: Asian Development Bank contracted BFA experts as the Project Technical Specialist and the Project NIDS specialist to directly support ADB's Transaction Advisory Services (TAS) team of the Office of Public-Private Partnership (OPPP) for the Project during its service period.</p>
<p>As the Project Manager for BFA, Priyanka is coordinating with the Strategy and Operational teams on various project activities will manage the interface between government schemes and the financial and technology service providers and is monitoring and developing client deliverables. Priyanka will also support the development of the standard operating procedures for beneficiary list digitization and provide technical guidance to support the identification seeding (using Aadhaar) and bank account mapping of the beneficiaries.</p>	<p>Name of assignment or project: Strengthening Direct Benefit Transfer (DBT) Cell in Bihar Client: World Bank Group Location: India Year: 2018-2019 Main project features: The World Bank had 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 utilize the digital ID (Aadhaar) in devising solutions 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 (an online platform for e-payment of subsidy under Direct Benefit Transfer (DBT)) and developing a Monitoring and Evaluation framework to monitor the progress of schemes to be DBT-ready. Positions held: Project Lead Activities performed: The assignment included suggesting operational improvements on the capabilities of the DBT Cell, providing best practices to re-engineer the e-Labharthi platform (an online platform for e-payment of subsidy under Direct Benefit Transfer (DBT)) and developing a Monitoring and Evaluation framework to monitor the progress of schemes to be DBT-ready.</p>
<p>As the Project Manager and the lead author of the project report, Priyanka managed and coordinated the BFA team and</p>	<p>Name of assignment or project: Financial Inclusion Framework Strengthening Client: Digital National Identification for Financial Inclusion - Location: Philippines</p>

<p>sub-contractors in the implementation of the project, conducted stakeholder interviews, carried out the assessment on the technology readiness of the financial institutions, provided feedback on interim data analysis, synthesized findings and prepared client deliverables.</p>	<p>Year: 2018 Main project features: 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 of how the proposed system can enhance access to financial services. Positions held: Project Manager Activities performed: BFA conducted an assessment and developed a proposal for the implementation of a Digital National Identification system</p>
<p>Was on the BFA team that published a paper entitled “Key knowledge gaps in financial inclusion of women entrepreneurs” on key research gaps in women’s financial inclusion and presented the results at a stakeholder workshop in Nairobi on behalf of the International Development Research Centre (IDRC).</p>	<p>Name of assignment or project: Identifying the knowledge gap on financial inclusion for women entrepreneurs and smallholder farmers Client: IDRC Location: Kenya Year: 2017 Main project features: Was on the BFA team that published a paper entitled “Key knowledge gaps in financial inclusion of women entrepreneurs” on key research gaps in women’s financial inclusion and presented the results at a stakeholder workshop in Nairobi on behalf of the International Development Research Centre (IDRC). Drawing upon a re-analysis of Financial Diaries around the world and secondary data sources using a gender lens, BFA identified the financial needs of women entrepreneurs across different types of businesses and how those needs are currently being met by financial service providers. BFA further paired these findings with a literature review of provider best practices for targeting low-income consumers and conducted a gap assessment to determine future areas of research. Positions held: Analyst Activities performed: BFA further paired these findings with a literature review of provider best practices for targeting low-income consumers and conducted a gap assessment to determine future areas of research.</p>
<p>Part of the BFA team which conducted the desk research while coordinating and interviewing external stakeholders for reviewing and documenting the DFS landscape in India on behalf of the IFC.</p>	<p>Name of assignment or project: Reviewing and Documenting the DFS landscape in India to support PAYG solar Client: IFC Location: India Year: 2017 Main project features: Part of the BFA team which conducted the desk research while coordinating and interviewing external stakeholders for reviewing and documenting the DFS landscape in India on behalf of the IFC. Met with and interviewed key actors in Pay-go energy, Financial Services, and other Digital Financial Service Providers in India to understand whether the Indian digital financial services (DFS) market is sufficiently extensive to allow</p>

	<p>the use of PAYG models for payment. The research also explored the potential opportunities for providers of quality-assured solar products to leverage PAYG solutions in India.</p> <p>Positions held: Analyst</p> <p>Activities performed: BFA team which conducted the desk research while coordinating and interviewing external stakeholders for reviewing and documenting the DFS landscape in India on behalf of the IFC.</p>
<p>BFA provided support for the project in the areas of Project design , Project strategy , Planning and project management, Technical and administrative advice and guidance to NIDA, Oversee the delivery of project deliverables as per project plan, Development of a Mid to Long Term plan for leveraging ID to serve for Financial Inclusion.</p>	<p>Name of assignment or project: Project management Lead for Implementation of the Tanzania National ID Project (NIDA)</p> <p>Client: NIDA</p> <p>Location: Tanzania</p> <p>Year: 2016</p> <p>Main project features: The Government of Tanzania had decided to issue biometric-based National ID to all adult Tanzanians and legal residents by the year 2017 through the National Identification Authority (NIDA). As ID is a critical enabler for Access to Finance, provision of ID to every adult is one of the stated objectives of the Financial Inclusion Framework (2014-16) in Tanzania. Financial Sector Deepening Trust, Tanzania (FSDT) had contracted Bankable Frontier Associates (BFA), to help in the rollout of National ID. BFA provided support for the project in the areas of Project design , Project strategy , Planning and project management, Technical and administrative advice and guidance to NIDA, Oversee the delivery of project deliverables as per project plan, Development of a Mid to Long Term plan for leveraging ID to serve for Financial Inclusion.</p> <p>Positions held:</p> <p>Activities performed: BFA provided support for the project in the areas of Project design , Project strategy , Planning and project management, Technical and administrative advice and guidance to NIDA, Oversee the delivery of project deliverables as per project plan, Development of a Mid to Long Term plan for leveraging ID to serve for Financial Inclusion.</p>
	<p>Name of assignment or project: Financial Inclusion on Business Runways (FIBR)</p> <p>Client: Mastercard foundation</p> <p>Location: Ghana, Kenya, & Tanzania</p> <p>Year: 2015</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</p>

	<p>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>Positions held: Project Manager</p> <p>Activities performed: 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.</p>
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13. Do you currently or have you ever worked for the World Bank Group including any of the following types of appointments: Regular, term, ETC, ETT, STC, STT, JPA, or JPO? If yes, please provide details, including start/end dates of appointment.

No.

Certification

I certify that (1) to the best of my knowledge and belief, this CV correctly describes me, my qualifications, and my experience; (2) that I am available for the assignment for which I am proposed; and (3) that I am proposed only by one Offeror and under one proposal.

I understand that any wilful misstatement or misrepresentation herein may lead to my disqualification or removal from the selected team undertaking the assignment.

Date: 9 May 2022



Amolo Ng'weno

[Signature of staff member or authorized representative of the staff]

9 May 2022

- 1. Name of Staff:** Dami Famuyibo
- 2. Proposed Position:** Lead Designer
- 3. Employer:** Consulting Associates, BFA Global

4. **Date of Birth:** 08 April 1990 **Nationality:** British-Nigerian

5. **Education**

<u>School, college and/or University Attended</u>	<u>Degree/certificate or other specialized education obtained</u>	<u>Date Obtained</u>
University of Brighton, UK	B.Sc. in Product Design with Professional Experience	2013
Barking & Dagenham College, Uk	BTEC National Diploma in 3-Dimensional Design. Awarded: (DDD) Distinctions	2009
Eastbrook Comprehensive High School, London, England	BA	2006

6. **Professional Certification or Membership in Professional Associations:**

7. **Other Relevant Training:**

8. **Countries of Work Experience:** England, UK

9. **Languages:**
 English: Fluent in Speaking, Writing and Reading

10. **Employment Record:**

Dates (From [Year]: To [Year]:)	Employer	Positions Held
2020 – Current	BFA Global	Lead Visual Designer
2019 – 2020	Meltwater, EMEA. London, England	Lead Designer
2014 – 2017	ABA Market Research, St Albans, England	Graphics Designer
2014	FDM Group, London, England	Trainee (PMO) Project Management Office.
2011-2014	Freelance, London, England	Graphic Designer

11. Detailed Tasks Assigned	12. Work Undertaken that Best Illustrates Capability to Handle the Tasks Assigned
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<p>Dami supported the design of the final deliverable to the client.</p>	<p>Name of assignment or project: Small Holder Farmer Research Programme Client: Global Philanthropic Foundation Location: Uganda Year: 2021 Main project features: 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. Positions held: Design lead Activities performed: BFA Global mapped the value chains where smallholder farmers sell their produce in the East Africa region.</p>
<p>Dami supported the design of the final project report.</p>	<p>Name of assignment or project: Home Grown School Feeding Research Programme Client: Global Philanthropic Foundation Location: Rwanda Year: 2021 Main project features: 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. Positions held: Design Lead Activities performed: 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>Dami is a Creative Designer adept in all aspects of design, including brand implementation, user experience and interface design. He led and design the prototype design phase of the project.</p>	<p>Name of assignment or project: PayGo Energy B2B Product Strategy Client: PayGo Energy Inc. Country: Kenya, Philippines, DRC Year: 2021 Main project features: 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</p>

	<p>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</p> <p>Positions held: Design Lead</p> <p>Activities performed: 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 large scale (100K units) order of the metering + software service.</p>
<p>Dami Famuyibo, Designer, Dami will support the design of the final deliverable and web interactives.</p>	<p>Name of assignment or project: Digital Finance for Climate Resilience</p> <p>Client: Rockefeller Philanthropy Advisors</p> <p>Location: Global</p> <p>Year: 2021-2022</p> <p>Main project features: Create and deliver knowledge products to catalyze an innovation ecosystem for Digital Finance for Climate Resilience, and accelerate digital finance for climate resilience startups via the Catalyst Fund. BFA will collaboratively create and produce a set of deliverables aimed at catalyzing an innovation ecosystem for digital finance for climate resilience:</p> <ul style="list-style-type: none"> - A roadmap for stakeholders - A solution mapping, with investment briefs - A set of terms & definitions - A user insights publication - Champion startup briefs <p>Positions held: Design Lead</p> <p>Activities performed: BFA will also accelerate startups via the Catalyst Fund and produce blogs and learnings/insights for each startup. BFA will amplify and promote our findings via events throughout the year and at COP26. Through desk research, consultations, user research, and internal workshopping BFA will develop the knowledge products listed in the lead-up to COP26. We will accelerate 3 climate startups prior to COP26, and more as a part of K10. We will participate in, and lead, events prior to and as a part of COP26.</p>
<p>Dami Famuyibo will act as a venture builder for the project on visual design. He is adept in visual design including UI/UX with experience in Africa, the US, and Europe.</p>	<p>Name of assignment or project: AT Impact Fund 2.0</p> <p>Client: Global Disability Innovation Hub CIC</p> <p>Location: Global</p> <p>Year: 2020-2022</p> <p>Main project features: 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 programme, led</p>

	<p>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>Positions held: Design Lead</p>
<p>Dami Famuyibo, Graphic Designer. He provided graphic design services on the draft and final slide deck.</p>	<p>Name of assignment or project: Sokowatch customer survey Client: Sokowatch Inc. Country: Kenya, Uganda, Rwanda & Tanzania Year: 2021 Main project features: 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. Positions held: Design Lead Activities performed: 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>Dami is a communications lead for this project. He will support both the project's dissemination activities and communication needs of the project to create solutions that are practical and aesthetically pleasing.</p>	<p>Name of assignment or project: AI-Enabled Consumer Complaints Management Client: Proto Africa Location: Ghana, Zambia & Rwanda Year: 2021-2022 Main project features: 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. 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</p>

	<p>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>Positions held: Design Lead</p> <p>Activities performed: 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.</p>
<p>Dami, as a creative designer adept in all aspects of design, including brand implementation, user experience and interface design, Dami will support both the project's dissemination activities and the startups involved in the venture building activities to create solutions that are practical and aesthetically pleasing.</p>	<p>Name of assignment or project: JPMC South Africa Digital Spazas</p> <p>Client: JPMC</p> <p>Location: South Africa</p> <p>Year: 2020 - 2021</p> <p>Main project features: The Program will test innovative solutions that can improve the financial health and resilience of informal grocery and essentials good retailers known as 'spaza shops' in South Africa townships. The outbreak of the COVID-19 pandemic has severely affected informal micro and small enterprises in townships, the majority of which are informal retailers supplying essential products. Their lack of digital tools and financial services has made them vulnerable to the pandemic and hampered their recovery.</p> <p>Positions held: Lead Designer</p> <p>Activities performed: Informal micro and small enterprises (MSE) are crucial to fostering inclusive growth in South Africa's townships post COVID-19 as they account to 40% of economic activity in townships. To strengthen the resilience and financial health of informal MSEs (spaza shops specifically), BFA is supporting 3 growth-stage fintech innovators with grants and bespoke technical assistance to develop relevant digital solutions that can help spaza shops in South Africa's informal settlements to increase sales, operational efficiency and livelihood opportunities. To achieve this, BFA will support three fintech innovators in developing partnership with other players in the retail value chain to run innovation pilots focusing on digital stock management, digital payments 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)</p>

	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.
Dami leads all visual design 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 is adept in visual design including UI/UX with experience in Africa, the US and Europe.	<p>Name of assignment or project: Catalyst Fund Inclusive Digital Commerce Accelerator</p> <p>Client: Mastercard Foundation</p> <p>Location: Ghana</p> <p>Year: 2019-2022</p> <p>Main project features: 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.</p> <p>Positions held: Lead Visual Design</p> <p>Activities performed: 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.</p>
Dami Famuyibo was the lead designer for the project. He is adept in visual design including UI/UX with experience in Africa, the US and Europe.	<p>Name of assignment or project: Cambridge Alternative Finance Collaboration Network (CAFCN) Tech Sprints</p> <p>Client: CCAF</p> <p>Location: Kenya, Nigeria, South Africa & Egypt</p> <p>Year: 2020-2022</p> <p>Main project features: 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</p>

	<p>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.</p> <p>Positions held: Lead Designer</p> <p>Activities performed: 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>
<p>Dami Famuyibo is the lead designer for the project. He is adept in visual design including UI/UX with experience in Africa, the US and Europe.</p>	<p>Name of assignment or project: AT Impact Fund,</p> <p>Client: Department For International Development (DFID)</p> <p>Location: Africa</p> <p>Year: 2020</p> <p>Main project features: 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 programme, led by the Global Disability Innovation (GDI) Hub. Catalyst Fund/BFA's role in the project was to advise the AT Impact Fund on their startup acceleration program. Catalyst Fund/BFA supported the AT Impact Fund to; validate their investment process and advise on the ideal structure to deliver venture support to AT startups, landscape AT and non-AT investment pipeline to pre-select 10-15 AT startups for a second round of investments across Africa , review the three AT startups that have been identified and support in taking them to IC (review investment proposals) and determine the needs of each startup via 1:1 pre-scale workshop that will inform the support given to each company and the milestones to include in each grant agreement.</p> <p>Positions held: Design Lead</p> <p>Activities performed: AT Impact Fund on their startup acceleration program. Catalyst Fund/BFA supported the AT Impact Fund to; validate their investment process and advise on the ideal structure to deliver venture support to AT startups, landscape AT and non-AT</p>

	investment pipeline to pre-select 10-15 AT startups for a second round of investments across Africa , review the three AT startups
Dami leads all visual design at BFA Global's Catalyst Fund for inclusive fintech startups in emerging markets. He is adept in visual design including UI/UX with experience in Africa, the US and Europe.	<p>Name of assignment or project: Catalyst Fund 2.0, Client: Department for International Development (DFID), JP Morgan Chase Foundation (JPMC) Location: Mexico, India, Kenya, South Africa & Nigeria Year: 2019-2022 Main project features: 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. Positions held: Design Lead Activities performed: Managed by BFA Global, Catalyst Fund was founded in 2016 by JPMorgan Chase & Co and the Bill & Melinda Gates Foundation, and has expanded with the support of the UK aid and JPMorgan Chase & Co. The program is fiscally sponsored by Rockefeller Philanthropy Advisors.</p>
	<p>Name of the assignment: BFA Global & Catalyst fund brand refresh Year: 2019 Dami helped develop a unified and consistent brand identity that reflects the relationship between BFA Global, Catalyst Fund and all other BFA anchor projects. In addition to the logo, He created a complete library of iconography and accompanying assets, that is presented in a full brand guideline PDF document.</p>

13. Do you currently or have you ever worked for the World Bank Group including any of the following types of appointments: Regular, term, ETC, ETT, STC, STT, JPA, or JPO? If yes, please provide details, including start/end dates of appointment.

NO

Certification

I certify that (1) to the best of my knowledge and belief, this CV correctly describes me, my qualifications, and my experience; (2) that I am available for the assignment for which I am proposed; and (3) that I am proposed only by one Offeror and under one proposal.

I understand that any wilful misstatement or misrepresentation herein may lead to my disqualification or removal from the selected team undertaking the assignment.

Date: 9 May 2022



[Signature of staff member or authorized representative of the staff]

9 May 2022

- Preliminary research and planning: May 2022
- Kick off meeting: Week of 30 May, 2022 (date TBC)
- Research: early June 2022
- Final deliverable: June 11, 2022

