

### **Amanda Bendor**

Folks are starting to join. I'm going to give it just one or two more minutes and then we'll get started. Thank you everyone for joining and Happy Friday. Alright, feeling the energy shift. So let's go ahead and get started. Thank you all for joining our webinar to discuss the digital square digital financial services RFA. If you wouldn't mind going on mute. We will definitely have time for questions. We're going to give a brief presentation just to talk through the process a little bit more and have a couple of slides to explain our platform and where we are in the notice cycle now or in the RFP cycle now and we'll have a technical discussion and then we can ask questions. If you do have questions throughout the brief presentation, don't hesitate to add them to the chat. But really, it's this is just a brief presentation and then time for discussion and questions. I'm going to pass it over to my colleague Celia to kick us off. So you take it away.

### **Celia Lang**

Alright, so welcome everybody to our webinar on the digital financial services RFA. I'm just going to kick us off here and briefly go through some of the logistics and the timeline for the remainder of the process for this RFA, and then I will pass it over to our colleague Amani M'Bale from USAID to discuss a little more around the technical scope of work, after which will open it up for questions from everyone.

So our current phase of the RFA that we're in right now with the preliminary technical application co creation phase started October 29 and it's going to be running community youth of November. And at the end of this phase where we'll be closing the ability to upload new content onto the OAP. And then following that phase, there's going to be a two week period during which the Community will be invited to comment on the technical applications, the place from the 19th of November through December 5. And then finally, from the sixth of December through the 20th will be our application finalization period. So using feedback from the preliminary technical application comment period you will revise -- and if you can all go ahead and go on mute. That would be great. Thank you so much -- applicants will revise their technical application as well as the budget and budget narrative and submit these to the digital square open application platform. So our final due date for those final applications will be December 20. And after that point applications will be reviewed by the technical evaluation committee. And then finally, we'll be anticipating awarding the scope of work by February of 2020

So, to go into just a little more detail on our current phase and right now. You all are using feedback from the concept note phase to develop your preliminary technical applications and as I mentioned, the deadline for these preliminary technical applications is November 18. We do just want to call out the comment feature is available beginning the day that you post your preliminary technical application. So you can upload your application as early as you wish. Before that November 18 cut off. Which does allow folks to comment on your application and provide suggestions before we move into the next phase. So just do know that you can continue to upload technical application iterations incorporating any of that community feedback on the forum with through that cutoff date on November 18 so we definitely do encourage you to post your preliminary application early and take a peek at any comments that come in so that you have that chance to iterate before the deadline.

Finally, at the conclusion of this step on November 18, as I mentioned, digital square will be closing the ability to upload new content onto the platform. And that's when we will move into the comment period. So why really do we require this preliminary application phase. This is really the community part of our process. And we do this because we want the process to be open and transparent and we really want to ensure well thought out applications for the community to review and comment on prior to the final due date. So this really just gives all applicants, the opportunity to receive suggestions and feedback and iterate and improve upon their applications based on that feedback from the community.

Alright, so just to touch briefly on the requirements for the preliminary technical application and everyone whose concept note was approved and move forward is going to need to expand their concept note to include a high level budget summary including top level figures by work package if applicable. You'll need to include your objectives and activities, the schedule as well as your anticipated deliverables. And I do just want to note there is no template provided for the preliminary technical application, it just must adhere to all the requirements listed in the RFA, and you will find more detail on these requirements listed in the RFA itself.

And then a final note, I do just want to call out. It's really important that you do make sure your meeting all the requirements listed in the RFA for this pulmonary technical application. If you don't include one of the required elements such as the budget summary or deliverables, This will disqualify your application from proceeding into the final stages. So we want to make sure that no great opportunities are missed. For this reason, so if you just make sure you're double checking and getting all those requirements addressed in your application.

A couple quick notes on submission of the preliminary technical application on the platform, you are going to go ahead and upload your preliminary technical application using the edit button on your existing application on the open application process platform. So do, just be sure that you're uploading the application under the supporting documents section on your application. And you can see this red arrow here is showing where you'll upload that file within your application.

Alright, so moving into the comment period that will take place during a two week period from November 19 through the December 5. And again, that's just going to be the period where the community is invited to comment on technical applications. And our intent here is really just to allow you to obtain further feedback so that everyone can refine and strengthen their applications prior to final submission Again, just really with that goal of fostering transparency and community and enabling everybody to collectively improve upon the quality of the application.

So after this, then everyone will have the chance to make final edits to their applications during the application finalization phase. So you use that feedback from the comment period to revise your technical application as well as develop a detailed budget and budget narrative and submit these two to the digital square open application process platform. Do, just be aware of the budget and budget narratives are not shared publicly on the platform. There's a specific place to upload those within your application and those will be private, only seen by digital square and the reviewers - commenters will see the high level summary budget, the one that you're including in your technical application. So that will be publicly available. And then a final note, just that there are templates for the detailed budget and the budget narrative that are linked in the RFA, so do please just find those for your use on your final application submission. And that's all for me. I'm going to hand it over now to Amani M'Bale to chat a little bit more about the research focus and scope of work.

### **Amani M'Bale**

Sorry about that. Okay, perfect. So hi everybody and thanks so much for joining us today. I want to simply reiterate and and open perhaps a discussion on just the areas of research. So this research comes a lot of it comes from the work that I have done on digital financial services in the health sector, but I wanted to reiterate that the goal of this research is to really advance our thinking and design around universal health coverage and how financial protection contributes to that. And so when we are thinking about this research, we are looking at UFC and we're looking at the indicators that advantage. See, obviously financial protection is one of the key drivers of that.

But there are other components to advance UFC that look at health system strengthening. So I wanted to reiterate that this research, not only looks at Spanish speaking, and so this research looks to two and I underscore year financial protection and the support that end to end support improved that health systems performance. So how is the health systems performance improved by the

presence of digital financial services. This is very, very important. And I'd like to underscore that for all applicants and congratulations on those of you who have advanced

The areas of research, our financial production obviously demand and utilization. So how does the presence of DFS in a digitized health, environment promote and help them and for health and utilization of health services. How does the health system performance enhance or how is it enhanced because of digital financial services, mind you, there are different users of the FS there's obviously. The user that is trying to be financially protected, that is to say the end user, but they're also users within the health system right so, health facility can also be digitized health facility can also use digital payments to enhance its performance and what implementation considerations should we, USAID, but in many other donors and implementing partners should we keep in mind, given what the research is going to tell us what the landscape is going to tell us, and potentially what the country case studies are going to tell us.

And so these are the phases of the research, we're going to have a global landscaping. So we're looking at both the technical and the academic literature on the areas of research that I mentioned. And this is not going to be specific to any country in particular, although we are happy to, to learn from developed environments. We are happy to learn from developing environments, but it's a basically a global landscaping is what is the literature telling us about this. What we already know what has already been defined for us and then we really want to drill down on case studies and this is a space where we really do want to focus on a developing context or an emerging contacts to, you know, in my dream of dreams provide some primary research on operational realities and archetypes of providers. And when I say archetypes of providers here. I'm going to talk about private sector, what we're seeing. For the most part, but not always, is there is a lot. There's a heavy private sector. Engagement in the diffusion of digital financial services. That doesn't mean it we're discounting the public sector, but generally speaking financial services are offered and designed and managed by private sector entities other different architects of these providers that we need to be aware of the NGO type of providers versus the pure private sector providers or the hybrid of both etc. And what does that tell us about implementation and so on and so forth. So just wanted to, to highlight the different phases of our research endeavor here with you.

And so we have going, we're going to have a research coordination body, the technical advisory group is comprised of technical experts. Experts from USAID, but other donors will be involved as well as development stakeholders who we would like to accompany us on this research and effort. And then we're going to have the implementation, the research implementation group itself. So the global research will most likely be led by us at implementing partner and the country research will be led by the digital square our favorites. If you now the lines are not, I would say this is not a black and white. This does not mean that the that the country research or the digital square recipient cannot do global, and it does not mean that some of the implementing the work that the implementing partner that USAID has already retained will not bleed into the country. But what we want is we want focused attention on these two areas and we are going to work collaboratively. With the digital square recipients and the USAID implementing partner so that we're putting together a product that makes sense. So the way it looks, here, and it is going to essentially be that way is that we are having these two bodies work together, but we want to see a lot of collaboration and coordination between the two. We would like, given that the global research is going to probably start before the RFA is awarded this is going to accelerate our progress and it's going to start to give clues to what are we going to look for the country context. So I wanted to highlight that for you all, and I'm very much looking forward to this research initiative moving forward.

All right. So at this point we can go ahead and open the floor up to discussion and questions and feel free to unmute yourself one at a time to ask questions or put those questions in the chat and we will we'll go from there.

**Q:** Hi. So, so thank you for the additional information and for doing this Q&A call. I think this is extremely helpful. I wanted to check in will you be amending the RFA to to provide those additional details and clarity, I, I think that seems like a bit of new information that there'll be these two coordinating groups doing the global research versus the country case studies and just so that we can see a little bit more about how you see that working together, and in terms of a deliverable. Are you then seeing the country that are you seeing the digital square recipient providing very specifically the country case study and not working on the global review, or are they is one feeding into the other. Any additional details, you could provide or share?

**A:** (Amanda) I'll jump in first and then I'll let Amani chime in afterwards. So we're not going to amend the RFA the RFA was, I think pretty open and saying that we were hoping to have the country case studies as part of the process. So we're just clarifying through email, our email that we sent out to the folks who concept note advanced as well as see this webinar that we would like the priority to be on these country case studies. I wouldn't put too much of a focus on the coordination with the other folks who are doing the global work that is indeed going to be important, but you're not, the Respondents are not going to be required to know all of the details that will be something that we facilitate and USA facilitates to ensure that coordination and collaboration. Amani would you want to add anything? (**Amani**) I think that's perfectly said, um, and I would say that, yeah, we will we will be working as a whole team. And this is our effort to make sure that we have enough breadth and depth of information and evidence gathering, room to make sure that our global landscaping is robust. It will ultimately, I believe that the DFS, the digital square recipient, will contribute to the thinking behind the kind of the overall global landscaping, but what they will be ultimately responsible for and pushing for and pushing forward and leading will be the country case studies. But it isn't your responsibility to worry about that right now. I think that in order to situate yourself as a potential recipient of the digital square RFA, you're going to probably need to do some of that in house. Anyway, in order to design your frameworks or your determine your archetype. So I wouldn't DISCOUNT IT COMPLETELY but you might not have to spend as much time on it as the other implementing partner will who is less likely to work on the country analysis.

**Q:** Hi, I had two questions. One is on the budget. So I know in the prior calls on the RFA, there was discussion about trying to crowd in additional funding. So should we treat the \$170,000 as a cap for the high level budget. And then the second question is between the next phase and the November 18 and the December 20, is there a review stage with a gate, like we had for the first phase where people are told to go ahead and prepare the full application or will all applicants be moved to that second stage. Thank you.

**A:** Hi, great questions. Let me first. Go back to your question about the budget, if you have ideas for activities that go a little bit beyond \$170,000 I think it's fine, we really recommend budgeting work packages. I put a note in the chat earlier - Investors really like to see activities broken out and budgeted broken out because they like to maybe invest in this from this partner and in this from this consortium and kind of mix it up so, I don't think you necessarily have to like stick to exactly \$170,000 but I wouldn't go too terribly above. We're still trying to find additional funds to co invest in this work. I think we have a little bit of positive energy about potentially getting additional funds. So hopefully that answers that question about that. It's not a strict \$170,000.

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The second question about the review process. Yes, so for this next phase, you have to get everything that's in that application requirement posted and then we'll have that comment period if there's anything missing, as my colleague said, applicants won't advance to the full. You know, the

final, final piece. So don't forget to put all the pieces in and address all of the requirements and the application we have that comment period, So that folks have time to provide feedback on applications before. In the past, we just noticed folks would post their applications on the last day. So there will be a review on our end to make sure everything is met. Um, but do you consider that, you know, like a nearly final draft and there is definitely time to tweak anything, and to take this comments that you get and make updates to your application, but don't leave anything out because we wouldn't want you to be disqualified.

**Q:** There is a question in the chat about the \$170,000 cap

**A:** I think I'm understanding the \$170 is for everything. So just going back to that recommendation about work packages, so hopefully that is clear.

**Q:** Please provide more detail on what is required for the high level budget and what you mean by top level figures by work package.

**A:** Thank you, the high level budget in the technical application, this provides people with an idea of what you're anticipating the work will cost and the actual full and final budget that you submit privately through that application platform that only digital square can see is a more detailed budget with line item cost broken out in a narrative explaining how those resources aligned with this budget you've developed.

**Q:** Should we assume USAID standard rates?

**A:** Yes. If you have USAID NICRA I would just use USAID overhead and NICRA rates that you have. If you have NICRA, please use that for your indirect costs. If you do not have a NICRA, please do direct charge your expenses.

**Q:** there was also a question in there about will digital square or the review committee be providing comments or suggestions on the draft technical during the review period.

**A:** So when these applications, these preliminary applications, are submitted and we go into that review phase, that's when we push folks to go in and review them and we push as hard as we can to get folks to review. So we can assume yes and hope yes that everyone will get that feedback. I also do want to say during this period. It could be that you know we had quite a number of concepts advance and folks could still be talking and forming a consortium, which is absolutely fine. And so if any concept note is not going to advance to the application because you're not going to move through and post an application because you're joining a consortium, please do let us know. That way, we're just in the loop.

**Q:** I've got a quick question more on the technical side looking at the role of digital financial services, and are you looking at it purely from previous examples, or like a case studies that have already occurred or can also look at gaps and opportunities for future services.

**A:** Thank you for that question. We are looking for, I am less interested in what has happened in the past, given that a lot of that has been documented at the same time. This is a very nascent space. So not much has been documented. If there are new models that are coming out or new innovations or new uses of technology to advance financial inclusion that seem promising we'd be very interested in learning about those

These are excellent questions. Everyone you have anything that you still think you need clarification on please do let us know. Kind of quiet today, which I'm going to take that everyone's feeling informed and good about this process.

**Q:** Can you confirm that a number seven additional annex attachments, which are not mentioned in the technical section will be submitted with the full budget in December – the past performance information sheets letters of commitment and resumes. I just wanted to confirm that, that it's not

mentioned under the items that we said are the required elements of the technical. I just wanted to confirm that's not being considered part of what's needed next week.

**A:** No, those should be submitted with the final full proposal, not the preliminary technical application.

**Q:** Can you please clarify when digital square will provide feedback on the full application - isn't before November 18 or during the later period. So any feedback that will be provided will be during that feedback phase.

**A:** If you're, if you're referring to feedback on if the application has all of the i's dotted and T's crossed to continue on, we'll do that as soon as possible after this preliminary technical application phase closes. So I would imagine within that first week. But in terms of any sort of technical feedback on that is, again, we'll do our best and it will all be during that comment phase on the platform itself. We will not be emailing anyone feedback, we will only be using the platform.

**Q:** Will multiple awardees be expected to collaborate through the research implementation group, whether or not they submitted their proposals as a consortia?

**A:** So we do anticipate, you know, whoever is awarded this work will be required to collaborate together, and it could just be informing and sharing what you're doing or being on joint calls. There absolutely will be collaboration with that research implementation group, so I think that can be expected in the implementation period. So it doesn't matter if you're part of the console or not, we want folks collaborating.

**Q:** post November 19 does the community comment period refer to digital square's review?

**A:** No I the comment period after November 19 is for everyone. So for the entire community ecosystem. Partners, investors, the technical review committee inclusive of digital square to comment and provide feedback on applications. The goal of this is if there still any part of an application that's not clear, or that someone's like, this is a good idea. Could you expand on this more, or even providing feedback. This is not, you know, this is not going the right direction. And the reason we have this is so you get that feedback and you're able to tweak your application accordingly. So that is not just USAID and digital square, but that is everyone, the platform will be open for commenting to the world.

**Q:** To follow up on my previous question on collaboration. Does that mean that proposals can hone in on certain pieces of the overall research scope when they have comparative advantage of the understanding that it would complement multiple other grantees rather than stand alone.

**A:** Yes, I think that's fine. So if you want to just address one piece, that's absolutely fine. If that's where you feel you have the best advantage of winning. If it's not part of the consortium. If you're doing standalone and you want to go that approach. That's fine. We do like consortiums, but understand if that's the way you want to go. So that's fine.

**Q:** Are you, will you be looking at something that might be more more culturally focus than globally focused? When it comes to digital financial services, so a situation that in Latin America might be totally different than Africa, for example.

**A:** Yes, we're so we're looking for country case studies and that honing in on that country focus on to kind of less of a focus on the global and more focus on the country case studies.

Alright, feeling the energy shift again. Well, thank you all for joining today. These have been excellent questions. And we'll make sure to post the recording for this webinar and the Q&A transcript on our Wiki. So in case any of your colleagues weren't able to join you can direct them there. Stay tuned to Twitter and the platform for updates and good luck with your applications. Thank you all, and have a wonderful weekend.