

Bidders Questions and Answers Form

RFP Reference:	IPA/RFP/FIP/008/2024
Questions Due:	25/07/2024
IPA Response Due:	30/07/2024

Question 1:	There is a request for a company seal / stamp. Australia has not required company seals for several decades and as a result, my company does not have one. Is this a compulsory requirement?
Answer:	That's not compulsory, your signature and date should suffice.
Question 2:	How are “DFS products and services” defined? Is it primarily mobile money / IPS / transaction accounts or does it extend to other financial products and services (insurance etc.)?
Answer:	The definition of DFS products and services includes mobile money and bank-led transactions (such as person to person, person to merchant transactions) and extends to other financial products and services, pricing of which may be influenced by competition and regulatory factors.
Question 3:	In describing recent awards, how should work done in one’s own right and work done as a subcontractor be distinguished? Can both types of work be referenced?
Answer:	Yes. Both types of work can be referenced
Question 4:	The RFP notes that “Experience of conducting research on DFS competition and regulatory landscape in Tanzania or sub-Saharan Africa” will be used as part of the Evaluation Criteria? How will other East African or Great Lakes Region experience be considered?
Answer:	We can consider experience from other East African countries and any other work undertaken globally.
Question 5:	Does the request for a copy of certificates include copies of university degrees? If so, would transcripts or other evidence suffice?
Answer:	Transcripts and other verifiable evidence can be used instead.
Question 6:	What would be included in “other relevant compliance documents”?
Answer:	These should be any other attachments that you deem relevant to this section of the RFP.
Question 7:	Any guidance on “realistic and acceptable” Cost / Price Proposal?
Answer:	The cost should be reasonable and within the market rates.
Question 8:	Is there a preference for an individual senior researcher or for a team of researchers?

Answer:	We do not have a preference. The offeror can submit an application as an individual researcher or work with a team of researchers. However, for contracting purposes, IPA will contract with a single lead researcher only. The responsibility of contracting and payments to other members of team will remain with the party that IPA contracts with
Question 9:	What, if any, expectation is there for in-country presence and if so, can the costs / price proposal include air fares, accommodation and reasonable expenses?
Answer:	We expect some in country presence during the course of the contract. This will be required in order to interact with key stakeholders. The budget can thus include travel costs.
Question 10:	Is there a size or page limit for the RFP response?
Answer:	No
Question 11:	Confidentiality of Past Project Costs: In some of our past client experiences, we have signed Non-Disclosure Agreements (NDAs) regarding project costs. Are we still required to disclose specific costs associated with these projects in our proposal, or can we provide alternative information that demonstrates our capabilities without breaching confidentiality agreements?
Answer:	Yes, you can provide alternative information that demonstrates your capabilities without breaching confidentiality agreements.
Question 12:	Physical Location and Scoring: Does the physical presence of our company within Tanzania have an impact on the scoring process for the RFP approval? We are a global company with extensive experience in relevant fields, but our main office is located outside of Tanzania.
Answer:	No special consideration will be given to companies for their physical presence in or outside Tanzania. However, as defined in the Evaluation Criteria, presence in Tanzania can result in better understanding of the competition and regulatory dynamics in the DFS industry in Tanzania, amongst other aspects. We will only evaluate proposals based on the published evaluation criteria.
Question 13:	IPA Assistance with Licenses: Beyond the information provided in the RFP documents, can IPA offer any assistance regarding the acquisition of relevant licenses or permits necessary to operate in Tanzania?
Answer:	As this will be qualitative research, we do not expect that research permits or other licences will be required. If however, the need arises, IPA will provide the required support.
Question 14:	Geographic Scope of DFS Expertise: The RFP mentions a focus on expertise in Digital Financial Services (DFS). Are we limited to showcasing experience with DFS projects in Tanzania and sub-Saharan Africa, or can we also include people from other global economies with dynamics similar to those of Tanzania.
Answer:	You can include people from other global economies with dynamics similar to Tanzania
Question 15:	Are there any specifications on the team composition and allocation?
Answer:	No.
Question 16:	Does the technical proposal have a page limit? Is there a page limit in terms of the technical proposal?

Answer:	No
Question 17:	Will IPA permit bidders to present material beyond those specified in the RFP as annexes?
Answer:	Feel free to provide additional information in your proposal as long as it does not deviate from the requirements of the RFP.
Question 18:	Will the research team have access to data and possibly consultation with the team leading the field work that is collecting pricing data?
Answer:	The offeror can consult with the team that is collecting pricing data. However we will not be able to provide access to data to the offeror. If analysis of pricing data is required, IPA can facilitate that for the offeror.
Question 19:	The RFP focuses heavily on withdrawal rates. Should we also consider other anti-competitive behaviors, such as excessive pricing for non-MNO actors accessing the USSD platform?
Answer:	Yes, you can consider other anti-competitive behaviors such as excessive pricing for non-MNO actors accessing the USSD platform if the offeror thinks that this consideration is required to a deliver holistic analysis.
Question 20:	Should we assume the study will focus mainly on P2P payments, or will it also include merchant payments?
Answer:	The definition of DFS products and services includes mobile money and bank-led transactions (such as person to person, person to merchant transactions) and extends to other financial products and services, pricing of which may be influenced by competition and regulatory factors
Question 21:	What level of support will IPA provide for the research approval process, and do you know the costs of the research application and general timeframe for approval based on recent experiences?
Answer:	As this will be qualitative research, we do not expect that research permits or other licenses will be required. If, however, the need arises, IPA will provide the required support.
Question 22:	There is a reference to Kenya as a comparator for the high prices of DFS in Tanzania. Are there other benchmarks that IPA has used to determine that costs are "high" in Tanzania?
Answer:	We have compared pricing of DFS across several countries. Please see our Transaction Cost Index report here
Question 23:	Given the engagement IPA has with BoT, will it be possible for them to provide industry data, such as volumes of payment transactions, revenue data, and other aggregated industry information?
Answer:	Yes, payments data can be accessed via the BoT. However, given the challenges of accessing such data, the offeror will need to work closely with IPA to define the exact data requirement. Additionally, the offeror may not be able to see the data themselves, as the data will be housed at the BoT and only accessible to IPA staff. The offeror can work with IPA staff to undertake the required analysis.

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