

Questions and answers :

1. Can I work elsewhere in the world on this project? Or do I have to work only in Switzerland?
 - In principle yes, if agreed to travel to Switzerland once a week
 - We may request bidder to come to the IB once or twice a week, please see point 4.5
2. would you please advise if individuals not possessing a legal entity can participate in the RFP?
 - Yes, individuals are welcomed
3. could you please confirm the in-scope locations? Is it limited to Pakistan, outside Pakistan, or both? Furthermore, is the scope of work mentioned in the TOR applicable to Pakistan as well?
 - The scope is global and not linked to one country. We are interested in covering all UPU regions with pilots in certain countries to be identified during the work.
4. We are based in the UK, as such, if required to work from Berne, we would incur travel and subsistence costs that must be included in the pricing proposal. Section 4.5 does not give us a clear idea of how likely it would be for the vendor to be required in Berne. How would UPU want us to price our services - e.g. do we propose 2 options for pricing for remote-only services and hybrid services?
 - Proposal should include all costs vendor envisage for the delivery of the work
5. Is there an expectation for working in different time zones (outside of the Swiss time zone)?
 - If on-the ground intervention in the country will be required
6. Would UPU prefer for us to propose a specific scope for support of each project and maximum effort, or is UPU more interested in a call-off support model?
 - Please come up with a proposal
7. What is the scope for this project? How many MSMEs will the Vendor be supporting?
 - To be defined during the project and subject to the market selected
8. As far as we understand we need to provide a technical proposal. Is it correct that this consists of a brief write-up (maximum 1,000 words) of our firm's proposed approach and methodology, alongside CVs, diplomas, and motivation letters for the 3 individual consultants? If so, is the motivation letter focused on the individual experience and the write-up on our company proposed approach and methodology? Or is an individual approach and methodology required from each consultant needed? Is there any specific structure required for the motivation letters or maximum length?
 - Our RFP didn't mention the exact number of consultants to be used for this project. The letter should come either from an individual consultant or company being generally responsible for the project (in your particular case, if consultants are representing your company and agreement between UPU and your company to be signed)
9. We would like to review the "Post-Fintech Partnerships for Financial Inclusion for Women" and "Trade-Post" studies to better align our proposal with the latest insights. Could you guide us on how to access these publications? The link provided in the tender document leads to the UPU's publication page, but we are unable to locate these specific studies.
 - Study is being finalized. Not yet available to the public
10. Do we understand it correctly that the tender asks for 1 FTE? Is it also possible to split the workload among 2 people? If so, can they be of different seniority levels?
 - Please submit your proposal
11. Is it possible to suggest different prices for different consultants?
 - Yes, UPU will decide on the total price proposed and quality of the proposal

12. Are electronic signatures sufficient?
 - Yes
13. The Call for tenders' title is "Project management services for innovative postal solutions for advancing financial inclusion and e-commerce for women-led MSMEs". From the Universal Postal Union's perspective, how would you rank the following keywords for the success of the project : "project management services", "innovative postal solution" and "financial inclusion / gender"?
 - All 3 are important and there are other categories – please submit your proposal
14. How do you define Innovation at the Universal Postal Union?
 - Please submit your proposal as per the tender guidelines and your proposal on the required advancing financial inclusion and eCommerce for women.
15. What are the biggest organizational challenges that you expect/hope to be addressed by an external partner?
 - Please refer to the tender guidelines and submit your proposal
16. How open are you to new innovative approaches to reach the described goals?
 - Please submit your proposals
17. The Call for tenders does not clearly state who is in charge of the "study on posts–fintech partnerships to overcome gender inequality in postal financial services". Has the study been published already, is it available?
 - Study is in progress of being finalized and not published as of yet.
18. The evaluation method is not fully clear. What are the deciding criteria : those listed in 2.17 or those listed in 4.2.1 and 4.2.2?
 - 2.17 is the evaluation criteria and 4.2.1 & 4.2.2 are competence requirements.
19. Regarding past projects/ references, how recent those must be?
 - Please submit your references all experiences are well regarded
20. For past projects of a similar magnitude, what was the consultants' time investment, in person-days (or workdays)?
 - Please refer to tender requirements & submit your proposal based on your understanding of the project requirements.
21. Can you share which countries this strategic plan cover? If you could also share where the beneficiaries are based in, that would be highly appreciated. This will help us to have a better understanding of the local context of our beneficiaries.
 - Project is global with countries to be identified together with the successful bidder
22. The TOR states to have an estimate duration of one year. However, if we were to write our approach and methodology to your project, it would be great if you could share with me an indicative number of working days, followed by a maximum budget for us have a clearer idea of your expectations of our services.
 - Full year engagement
23. Could you please clarify whether these deliverables are expected to be generic, applicable across various postal networks, or if they need to be specifically targeted at particular postal networks chosen for piloting after careful consideration and analysis?
 - Both, consultant will need to come up with general recommendations which then can be tailored to the particular needs of the market/post

24. Could you please clarify if there is a preference for specific countries where these pilot projects should be conducted? Additionally, how many countries are expected to be selected for piloting, and what is the anticipated duration of each pilot project?
 - To be decided after the selection process
25. Could you clarify whether the vendor is expected to embed project resources at each selected postal operator during the pilot preparation and implementation phases? Additionally, is on-site travel to the countries where the pilots will be implemented anticipated for a project team that is primarily operating remotely?
 - Please submit your proposal
26. Could you please clarify if there is a preferred country or region for the base locations of the other two consultants? Additionally, would it be acceptable to propose a placeholder budget for deploying on-ground resources (project team members) in selected countries to support pilot readiness and implementation?
 - Up to the consultancy to decide, please submit your proposal
27. Could you please clarify who the project partners engaged with UPU for this assignment are? Additionally, are these project partners also providing any implementation support for this project?
 - Could be other UN agencies and institutions on the ground. As well as potential funders of the implementation in the country.
28. Is the vendor expected to carry out in-country market research with the potential targeted segments as part of the project deliverables?
 - Certain assessment is meant to be done
29. Could you please clarify who will be the target audience for the dissemination of these findings? Will these dissemination events be conducted in-person or online? Additionally, will the UPU lead the overall logistics related to organizing these events? We understand that UPU has organized countries under five different regions—will these dissemination events be conducted with a regional focus?
 - Yes, UPU will be of a help. Please submit your proposal and concept of organizing the dissemination of the findings
30. Is the vendor expected to develop pitch decks and other collateral for knowledge dissemination events, webinars, as well as ideathons? Additionally, could you please clarify if UPU will be deploying its own marketing and communication team to lead the development and packaging of the various materials required for such events? If not, we would like to propose a dedicated line item in our project budget corresponding to the packaging, designing, and copy editing of these collateral materials.
 - Yes, UPU will be of a help. Please submit your proposal and concept of organizing the dissemination of the findings
31. Could you please provide more information on the types of internal and external stakeholders involved in this project?
 - UPU, governments, DOs, collaborating institutions
32. Could you please clarify the expected frequency of these webinars? Is the vendor expected to develop presentation decks for the dissemination of trade project findings? Additionally, if the events are expected to be in-person, could you clarify the frequency and any requirements regarding the vendor's availability at the premises so that we can budget accordingly?
 - Please submit your proposal

33. Could you please clarify who will be responsible for organizing the ideathons? Additionally, what is the expected number of ideathons to be organized, and is there a preference for possible locations where these ideathons should take place?
 - Please submit your proposal
34. Is the bidder required to explain the technical approach for delivering the project scope and deliverables? If so, could you kindly confirm if the 1000-word limit (section 4.3) also includes sections such as “comments to the ToR,” project management, and quality assurance protocols as part of the methodology? Additionally, could you clarify the requirements for the “letter of motivation” and confirm whether it is also included in the 1000-word limit?
 - Methodology is not included in the 1000 words limit, feel free to explain it in full
35. Is there a preferred team size or structure that the UPU recommends for the project? It seems from the tender that you are looking for one profile solely to cover for the mandate. Can that be amended to a setup composed with a supervisor (20-40%) and a consultant (50-80%) to maximize efficiency and effectiveness?
 - Please submit your proposal as you see most appropriate.
36. Are there specific technologies, tools, or platforms that need to be used during the project?
 - Will be shared with the winning vendor at a later stage.
37. Are there any mandatory guidelines or frameworks we need to adhere to in the project management approach?
 - All points are listed in the RTF.
38. Are there any known risks associated with the project that the UPU anticipates? How should these be addressed in the proposal?
 - The question is not clear.
39. How should the budget be allocated across different phases of the project (planning, implementation, testing)?
 - Please submit your proposal as per the RFT guidelines.
40. Will the project be funded solely by the UPU, or are there co-funding opportunities with other partners?
 - UPU will be responsible for all payments.
41. Project phases: the project objectives quoted in section 2.5 indicate that the findings may only be implemented in a pilot. Are there subsequent phases we should consider highlighting in our offer i.e. our ability to implement these findings?
 - The focus will be on the immediate defined objectives and will be evaluated based on the project progress success.
42. Is there an expectation for post-project support or maintenance? If so, what form will this take?
 - The question is not clear.
43. Could you provide the study results from the "Post-Fintech Partnerships for Financial Inclusion for Women" and "Trade-Post" reports prior to the submission deadline?
 - The study is in progress at this time and not published as of yet.
44. What sectors or topics within Women-led MSMEs are prioritized (e.g., e-commerce, financial inclusion, digital transformation)?
 - Please propose as part of your proposal.

45. Could you provide a breakdown of the project expected phases and key deliverables, between strategy, planning, communication /dissemination, coaching, execution, monitoring, and evaluation?
 - Please refer to the RFT guidelines and will be discussed with finalist vendor as part of contract development.
46. Given the varying levels of development across countries and continents, should we consider developing differentiated action plans based on the level of development? Additionally, is a simple distinction between developed and developing countries sufficient, or should a more nuanced approach be considered?
 - Please propose as part of your proposal
47. Who are the primary stakeholders, and what level of interaction is expected with local postal authorities, women-led MSMEs, and other partners?
 - Please share as part of your proposal.
48. What are the expectations for the collaboration with local postal agencies, NGOs, fintech companies or financial services providers? Are there any existing partnerships that we should build on, or are we expected to initiate new ones?
 - There are synergies and please update as part of your proposal.
 -
49. How will success be measured at various stages (e.g., during implementation, at completion)?
 - Please refer to the RFT guidelines and will be discussed with finalist vendor as part of contract development
50. What are the key success indicators or KPIs for this project?
 - Please refer to the RFT guidelines and will be discussed with finalist vendor as part of contract development
51. Are there other similar initiatives promoting the use of financial and postal solutions to communities ? If yes could you briefly summarize them up, indicate what were key success factors, key risks, and other points of attention?
 - Please share as part of your proposal.
52. Have there been any previous or ongoing projects similar to that one? If so, can you share lessons learned or areas for improvement?
 - On going study in progress and not published as of yet as previously mentioned.
53. Would the payments be made on a monthly basis?
 - The payment schedule will be agreed to as part of the final contract with the selected vendor.
 -
54. In addition to the monthly reports, would there be any other supporting documents that would be required for the payments to be processed?
 - All supporting invoice documentation will be discussed and agreed to as part of the contract with the selected vendor.
55. Am I required to also include potential travel costs in the monthly fees?
 - Please include all costs proposed to be incurred as part of your proposal as may be possible.
56. If an individual consultant is unable to relocate to Switzerland, can the services be offered remotely from the consultant's country of residence?
 - As per the RFT criteria preferences will be given to consultants that may be able to meet the defined work plan proposed guidelines.

57. **Countries in Scope:** Could you please confirm which countries are included within the scope of this project?

- It is a global project. Pilot countries to be identified together with the selected bidder. Please submit your proposal.

58. **Previous Project Participants:**

- Will individuals from the previous projects led in Brazil be part of this project?
 - Question is unclear
- Will individuals from the previous projects led by the Postal Union of the Americas, Spain, and Portugal (PUASP) be involved?
 - Question is unclear

59. **Identified Solutions:**

- Which solutions have already been identified to improve access to finance?
 - Please use the literature available and submit your proposal.
- Which solutions have been identified for enhancing access to credit?
 - Please use the literature available and submit your proposal.
- What solutions are identified for facilitating trade?
 - Please use the literature available and submit your proposal.

60. **User and Stakeholder Identification:**

- Please use the literature available and submit your proposal.
- Have potential users of the identified solutions been determined?
- Are there Communication Managers identified for this project to support the communication efforts?
- Have Delivery Organizations (DOs) and Micro, Small, and Medium Enterprises (MSMEs) already been identified?
- Are Post-Fintech entities identified for participation?

61. **Project Team and Resources:**

- Please use the literature available and submit your proposal.
- What is the size of the project team?
- Could you specify the resources available for this project?
- What is the allocated budget for the project?
- Who is the designated Budget Owner?