

## ACCESS TO FINANCE RWANDA

### Request for Proposals

For

the Recruitment of a Firm to Design, Test, and Deploy iHuzo Digital Platform

<b>Subject of Procurement:</b>	Recruitment of a Firm to Design, Test, and Deploy iHuzo Digital Platform
<b>Procurement Reference Number:</b>	AFR/RFP-PLATFORM/APRIL/2021
<b>Date of Issue:</b>	26 <sup>th</sup> April 2021

26<sup>th</sup> April 2021

## REQUEST FOR PROPOSALS

**PROCUREMENT REFERENCE NUMBER: AFR/RFP- PLATFORM/APRIL/2021**

**Dear Prospective bidder:**

Access to Finance Rwanda (AFR) is a Rwandan Not for Profit Organization, established in March 2010 by the governments of Rwanda and the United Kingdom (UK) and is currently funded by the Foreign, Commonwealth & Development Office (FCDO) former UK Department for International Development (DFID), MasterCard Foundation, USAID, and Sweden.

AFR's strategic focus is stimulating financial sector development by partnering with financial institutions and other stakeholders to increase access to and use of financial services. We identify and address constraints that prevent the financial market from reaching Rwanda's low-income population, and promote innovations and learning that result in sustainable change in the financial sector. Improving access to financial services for the rural poor and women is a particular focus.

AFR is guided by the making Markets work for the Poor (M4P) approach recognising that efforts to increase financial inclusion have to be market led and profitable for sustainability. AFR supports the Government of Rwanda's development objectives by aligning all its interventions to the national policy frameworks including the Financial Sector Development Programme (FSDP) II, and the National Strategy for Transformation 2017-2024

Proposals should be directly responsive to all items, terms, conditions, specifications, and other documents referred to in this RFP.

- Requests for clarifications to the contract may be submitted until ***Tuesday 4<sup>th</sup> May 2021***
- Interested parties should submit their proposals no later than ***Tuesday 11<sup>th</sup> May 2021***

Responding bidders are advised that this solicitation does not in any way obligate AFR to make a contract award or compensate the responding firms for any costs associated with the preparation and submission of their proposals. Additionally, AFR may award a contract without conducting negotiations; all proposals should be submitted initially using your most favourable terms. AFR reserves the right to award any resultant contract to other than the offeror submitting the lowest price proposal based on technical excellence, schedule superiority or client request.

All communications regarding this RFP should be addressed via email: [procurement02@af.rw](mailto:procurement02@af.rw)

Below is the planned procurement schedule (subject to changes):

Activity	Date
a) Advert issued	Monday 26 <sup>th</sup> April 2021
b) Request for clarifications	Tuesday 4 <sup>th</sup> May 2021
c) Proposal closing date	Tuesday 11 <sup>th</sup> May 2021
d) Evaluation process	Tuesday 18 <sup>th</sup> May 2021
e) Notification to bidders	Tuesday 25 <sup>th</sup> May 2021
f) Contract Signature	Monday 31 <sup>st</sup> May 2021

Cordially,

Jean Bosco Iyacu

**Country Director**

Access to Finance Rwanda

## 1.1 SECTION 1: INSTRUCTIONS TO PROSPECTIVE BIDDERS

Preparation of Proposals: You are requested to submit separate technical and financial proposal, as detailed below. The standard forms in this Request for Proposal may be retyped for completion but the Consultant is responsible for their accurate reproduction. You are advised to carefully read the complete Request for Proposals. An electronic copy (in PDF) of the Request for Proposals shall be considered as the original version.

Technical Proposals: Technical proposals should contain the following documents and information:

1. The Technical Proposal Submission Sheet in this Part;
2. An approach and methodology for performing the services;
3. A detailed work plan, showing the inputs of all key staff and achievement of deliverables;
4. CV's of key staff;
5. A summary of your experience in similar assignments;
6. The documents evidencing your eligibility, as listed below.
7. The consultant's comments or suggestions on the TORs and appreciation of the assignment – the objectives, tasks and deliverables

Financial Proposals: Financial proposals should contain the following documents and information:

1. The Financial Proposal Submission Sheet in this Part;
2. A copy of the breakdown of Lump Sum Price form in this Part for each currency of your proposal, showing all costs for the assignment, broken down into

professional fees, and reimbursable costs. The costs associated with the assignment shall be in US Dollars for foreign firms and Rwandan Francs for local firms.

Validity of Proposals: Proposals must remain valid for 90 calendar days from proposal submission date.

Submission of Proposals: The technical and financial proposals should be submitted separately, both clearly marked with the Procurement Reference Number above, the Consultant's name, AFR and either "Technical Proposal" or "Financial Proposal" as appropriate.

Proposals (both technical and financial) must be submitted electronically to: [procurement02@ afr. rw](mailto:procurement02@ afr. rw) with clear subject line: "**Recruitment of a Firm to Design, Test, and Deploy iHuzo Digital Platform**" and submitted by **Tuesday 11<sup>th</sup> May 2021 at 5:00pm** Central African Time (CAT). *Proposals must be submitted in PDF format and as attachments to the email, any proposal submitted as a link won't be considered.*

#### Language of the tender and mode of communication

The medium of communication shall be in writing. The bid, as well as all correspondence and documents relating to the bid exchanged by the Bidder and AFR, shall be written in English.

#### Amendment to the tender document

At any time prior to the deadline for submission of bids, AFR may amend the tender document by issuing an addendum. Any addendum issued shall be part of the tender document and shall be communicated in writing via the AFR website.

To give prospective Bidders reasonable time in which to take an addendum into account in preparing their bids, AFR may, at its discretion, extend the deadline for the submission of bids; in which case all rights and obligations of AFR and Bidders previously subject to the deadline shall thereafter be subject to the deadline as extended.

#### Late bids

AFR shall not consider any bid that arrives after the deadline for submission of bids. Any bid received by AFR after the deadline for submission of bids shall be declared late, rejected, and returned unopened to the Bidder.

## 1.2 SECTION 2: ELIGIBILITY CRITERIA

Eligibility Criteria: You are required to meet the following criteria to be eligible to participate in the procurement exercise:

1. have the legal capacity to enter into a contract;

2. not be insolvent, in receivership, bankrupt or being wound up or subject to legal proceedings for any of these circumstances;
3. not have had your business activities suspended;
4. have fulfilled your obligations to pay taxes and social security contributions;
5. not to have a conflict of interest in relation to this procurement requirement; and

We require you to submit copies of the following documents as evidence of eligibility attached to your bid and sign the declaration in the Technical Proposal Submission Sheet:

1. Certificate of Incorporation or Trading licence /Certificate of Registration;
2. Evidence of statutory compliance such as a valid tax clearance certificate and social security contributions certificate.
3. Signed copy of code of ethical conduct in business for bidders.

*NOTE: Failure to submit the above required documents will lead to disqualification from Technical and Financial evaluation*

### 1.3 SECTION 3: EVALUATION OF PROPOSALS

Evaluation of Proposals: The evaluation of Proposals will use the **Quality Cost Based** methodology as detailed below:

1. Preliminary examination to determine eligibility (as defined below) and administrative compliance to this Request for Proposals on a pass/fail basis;
2. Detailed Technical evaluation will contribute 70%;
3. Financial scores will be allocated 30% to determine the best evaluated bid.

Proposals failing any stage will be eliminated and not considered in subsequent stages.

Technical Criteria: Proposals shall be awarded scores out of the maximum number of points as indicated below.

#### Evaluation criteria

Technical criteria	Weighting
<p><b>Relevant Experience:</b> The firm should provide a detailed description of relevant past projects where it has designed, tested and deployed a similar software platform. The description should among other things showcase:</p> <ul style="list-style-type: none"> <li>• knowledge of the methodology referenced in the RFP (e.g., agile, CI/CD etc.).</li> <li>• experience conducting user research and incorporating feedback into prototypes</li> <li>• ability to conduct efficient automation and optimization for smooth running of the software</li> </ul>	<b>25%</b>

<p><b>Qualified team:</b> as demonstrated by information on the qualifications of key staff to be involved in the project.</p> <ul style="list-style-type: none"> <li>a. <b>Two full stack developers</b> with at least 3 years of experience. A bachelor's degree or diploma in Computer Science is preferable, but other relevant majors may be considered. The developers should have a mastery of essential front-end technology (e.g., HTML5, CSS3, JavaScript) and a minimum of one server-side language (e.g., Java, Python, Ruby, .Net). In addition, they should possess knowledge of various DBMS technology; VCS (e.g., Git); 3rd party libraries (e.g. jQuery, LESS, Angular, and React, and web services/API (e.g., REST).</li> <li>b. <b>One User Interface/ User Experience Designers</b> with at least 5 years of work experience. A bachelor's degree or diploma in Computer Science is preferable, but other relevant majors may be considered. The designer must show proficiency in wire framing and prototyping tools (e.g., Adobe XD, Sketch, InVision; UX writing; user testing).</li> <li>c. <b>One Development Manager / Scrum Master</b> with 3-5 years previous relevant experience managing a similar assignment. A bachelor's degree or diploma in Computer Science is preferable, but other relevant majors may be considered. Proficiency in unit testing, acceptance criteria management is necessary. The scrum master must have managed teams before and worked with a product owner/project lead. A scrum certification is desirable.</li> <li>d. <b>One Test engineer and dev-ops team</b> members with 3 years of experience and a bachelor's degree in software engineering, computer science, or a related information technology (ICT) field. Knowledge in modern JavaScript frameworks and runtimes like React, Angular, Node.js and languages that aid front and back end development such as JavaScript, Ruby, PHP is required. Must demonstrate understanding and ability to assess and support the entire DevOps pipeline used to support development, testing, and CI/CD processes.</li> </ul>	<b>25%</b>
<p><b>Topic Responsiveness:</b> how well does the proposal address the key needs illustrated in the RFP? A clear proposed agile approach responding to these terms of reference.</p>	<b>15%</b>
<p><b>Adequate Resourcing:</b> The firm should show that it can devote sufficient resources to complete the work within an established timeframe. A description of current portfolio against the team/firm size will be evaluated.</p>	<b>10%</b>
<p><b>Country Knowledge:</b> Understanding of the Rwanda country context i.e., how national ID works and ability to integrate to it, levels of digital literacy and solutions that can work on low bandwidth environment or adapted to both 4G as well as 3G and below technologies</p>	<b>5%</b>
<p><b>Total Technical</b></p>	<b>80%</b>
<p><b>Total Financial</b></p>	<b>20%</b>
<p><b>Total Score</b></p>	<b>100%</b>

Minimum technical score: The mark required to pass the technical evaluation is 49 out of 70 which is 70% of the Technical Score

Financial Criteria:

Pricing information should not appear in any other section of the proposal other than the financial proposal.

Financial scores shall be determined by awarding a maximum of 30 points to the lowest priced proposal that has passed the minimal technical score and giving all other proposals a score which is proportionate to this.

Total scores: Total scores shall be determined using a weighting of 70% for technical proposals and a weighting of 30% for financial proposals.

4. Currency: Proposals should be priced in **Rwandan Francs** for local firms and **US Dollars** for foreign firms.

Best Evaluated Bid: The best evaluated bid shall be the firm with the highest combined score and shall be recommended for award of contract.

Right to Reject: AFR reserves the right to accept or reject any proposal or to cancel the procurement process and reject all proposals at any time prior to contract signature and issue by AFR, without incurring any liability to Consultants.

AFR reserves the right, at its sole discretion, to reject all proposals received and seek fresh proposals, to negotiate further with one or more of the bidders, to defer the award of a contract or to cancel the competition and make no contract award, if appropriate.

**1.4 SECTION 4: TECHNICAL PROPOSAL SUBMISSION SHEET**

*[Complete this form with all the requested details and submit it as the first page of your technical proposal, with the documents requested above attached. Ensure that your technical proposal is authorised in the signature block below. A signature and authorisation on this form will confirm that the terms and conditions of this RFP prevail over any attachments. If your proposal is not authorised, it may be rejected.]*

Proposal Addressed to:	Access to Finance Rwanda
Date of Technical Proposal:	
Procurement Reference Number:	
Subject of Procurement:	

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

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

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

Our proposal shall be valid until \_\_\_\_\_ [insert date, month and year] and it shall remain binding upon us and may be accepted at any time before or on that date;

I/We enclose a separately sealed financial proposal.

**Technical Proposal Authorised By:**

Signature: \_\_\_\_\_ Name: \_\_\_\_\_

Position: \_\_\_\_\_ Date: \_\_\_\_\_  
(DD/MM/YY)

Authorised for and on behalf of:

Company: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

**CODE OF ETHICAL CONDUCT IN BUSINESS FOR BIDDERS AND PROVIDERS**

**1. Ethical Principles**

Bidders and providers shall at all times-

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

**2. Standards**

Bidders and providers shall-

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

**3. Conflict of Interest**

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



**4. Confidentiality and Accuracy of Information**

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

**5. Gifts and Hospitality**

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

**6. Inducements**

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

**7. Fraudulent Practices**

Bidders and providers shall not-

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

I ..... agree to comply with the above code of ethical conduct in business.

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**AUTHORISED SIGNATORY**

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**NAME OF CONSULTANT**

## 1.5 SECTION 5: FINANCIAL PROPOSAL SUBMISSION SHEET

*[Complete this form with all the requested details and submit it as the first page of your financial proposal, with the documents requested above attached. Ensure that your proposal is authorised in the signature block below. A signature and authorisation on this form will confirm that the terms and conditions of this RFP prevail over any attachments. If your proposal is not authorised, it may be rejected. The total price of the proposal should be expressed in the currency or currencies permitted in the instructions above.]*

Proposal Addressed :	AFR
Date of Financial Proposal:	
Procurement Reference Number:	
Subject of Procurement:	

The total price of our proposal is: \_\_\_\_\_.

We confirm that the rates quoted in our Financial Proposal are fixed and firm for the duration of the validity period and will not be subject to revision or variation.

### Financial Proposal Authorised By:

Signature: \_\_\_\_\_ Name: \_\_\_\_\_

Position: \_\_\_\_\_ Date: \_\_\_\_\_  
(DD/MM/YY)

Authorised for and on behalf of:

Company: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

### Breakdown of Prices

[Complete this form with details of all your costs and submit it as part of your financial proposal. Where your costs are in more than one currency, submit a separate form for each currency. Authorise the rates quoted in the signature block below.]

Procurement Reference Number: \_\_\_\_\_

CURRENCY OF COSTS: \_\_\_\_\_

PROFESSIONAL FEES						
Name and Position of Personnel	Input Quantity	Unit of Input	Rate	Total Price	Total Price (inclusive taxes)	
<b>TOTAL:</b>						

REIMBURSABLE EXPENSES				
Description of Cost	Quantity	Unit of Measure	Unit Price	Total Price
<b>TOTAL:</b>				

LUMPSUM EXPENSES					
Description of Cost	Quantity	Unit of Measure	Unit Price	Total Price	Total Price (Inclusive taxes)
Perdiem to cover meals; (communication, local transport, laundry and any other incidentals)		Days			
<b>TOTAL:</b>					

**TOTAL COST PRICE IN CURRENCY:** \_\_\_\_\_

**Breakdown of total price Authorised By:**

Signature \_\_\_\_\_ Name: \_\_\_\_\_

Position: \_\_\_\_\_ Date: \_\_\_\_\_  
(DD/MM/YY)

Authorised for and on behalf of:

Compay: \_\_\_\_\_

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## TERMS OF REFERENCE

### Terms of reference for the recruitment of a firm to design, test, and deploy iHuzo Digital Platform<sup>1</sup>

#### A. BACKGROUND

**Access to Finance Rwanda (AFR)** is a Rwandan Not for Profit Organization, established in March 2010 by the governments of Rwanda and the United Kingdom (UK) and is currently funded by the Foreign, Commonwealth & Development Office (FCDO) former UK Department for International Development (DFID), MasterCard Foundation, USAID, and Sweden. Guided by the Making Markets Work for the Poor (M4P) approach, AFR's strategic focus is to stimulate financial sector development and address constraints that prevent the financial market from reaching Rwanda's low-income population.

AFR supports the Government of Rwanda's development objectives by aligning all its interventions to the national policy frameworks, including the Financial Sector Development Program (FSDP) II, the Economic Development and Poverty Reduction Strategy (EDPRS), the National Employment Policy, and the National Investment Strategy.

For more details visit: [www. afr. rw](http:// www. afr. rw)

As part of its COVID-19 response initiatives, AFR partnered with Rwanda ICT Chamber through **iHuzo Project** to accelerate the growth of micro and small enterprises by expanding the e-commerce sector in Rwanda.

**The Rwanda ICT Chamber** is a member-based organization representing country-based ICT companies and a member of the broader business community as part of the Rwanda Private Sector Federation (PSF). The Rwanda ICT Chamber represents more than 214 fee-paying member companies and more than 100 non-fee-paying through its innovation and incubation programs. Many of these businesses are at different growth stages: startups, Small and Medium Enterprises (SMEs), and Corporations. The Rwandan ICT Chamber offers to its member companies a wide range of tailored services, including access to markets, advocacy, access to finance, skills development, and many more. For more details visit: [www. ict chamber. rw](http:// www. ict chamber. rw)

#### B. IHUZO PROJECT OVERVIEW

The impact of COVID-19 on the Rwandan economy has been significant. There is an urgent need to connect sellers and buyers through e-commerce since social distancing is hampering the sale of goods and services in person. However, without enough Micro, Small, and Medium Enterprises (MSMEs) on digital platforms, the platforms cannot drive the expected boost to e-commerce, as the market demand is simply not high enough for the supply side to respond. The GoR, development partners, and other stakeholders continue to implement several initiatives to cushion the pandemic's effects and jumpstart the economic recovery process. These initiatives aim to support the recovery of the business hardest hit by COVID-19, including Micro and Small Enterprises (MSEs) and address other urgent needs brought to light by the COVID-19 pandemic.

The pandemic made clear the high-value propositions of digital adoption and digital commerce for society at large, by providing continuity of essential services and goods and by offering contactless, cashless transactions. AFR in collaboration with the ICT Chamber has identified the need for interventions that would speed up digital adoption and support productive livelihoods

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<sup>1</sup> A digital platform that onboards MSE and iWorkers and connects them with e-commerce companies, financial service providers, and other partners.

for young adults through digital commerce amid the response to the global pandemic and part of an existing national ICT growth strategy.

Thus, AFR initiated the project: iHuzo (Accelerating growth of MSEs through expanding the e-commerce sector in Rwanda) with ICT Chamber as on-ground implementing partner and BFA Global offering technical assistance for the project. The overall aim of the intervention is to spur the growth of livelihoods and employment opportunities 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. By educating, driving, and facilitating how MSEs get onto platforms, the demand for onboarding to e-commerce will increase as MSEs experience revenue growth, and which will unlock growth along the value chain including expanding livelihoods iWorkers<sup>2</sup> as MSEs' need for services and workers to help their businesses grow online. By enhancing e-commerce growth, the project also hopes to contribute to solving the challenging issue of jobless growth in the country by creating more work opportunities, especially for the youth in Rwanda.

Specific project objectives include:

- i. Onboarding up to 1,500 non-digital local MSE<sup>3</sup> businesses and 2,000 iWorkers onto e-commerce and digital commerce platforms.
- ii. Establish a network of at least 100 e-commerce specific centers or cafes to support MSEs onboard onto e-commerce and digital commerce platforms to employ youths as iWorkers.
- iii. Increase trust and quality in the marketplace by addressing challenges of matching, reputation management, information that foster iWorker employment generation.
- iv. Enhance public-private dialog between government and the private sector to align priorities and address market gaps.
- v. Create linkages and partnerships with lenders willing to test alternative methods of credit assessment and other development programs promoting the growth of MSEs.

## C. OBJECTIVES

To achieve its project objectives, the project will build iHuzo, a platform that onboards MSEs and iWorkers and links them with e-commerce platforms and other partners (e.g., FSPs and logistics partners). iHuzo is expected to catalyze the market system for e-commerce, attract partners, and create the knowledge and demonstration for e-commerce to be replicated and sustained by other Rwandan companies after this program ends.

AFR and ICT Chamber, thus, seek a firm with local presence, or a consortium that includes a partner with local presence in Rwanda, who can design, develop, test, pilot, and roll-out/deploy a software platform that meets or exceeds the technical requirements identified in the sections D and E below.

For this assignment, the firm is expected to employ an agile approach to perform the following activities:

- a. Design and develop iHuzo platform that is responsive and runs in the browser (Google Chrome, Firefox, and Internet Explorer) on common computing devices such as desktops, laptops, smartphones, and tablets for use by AFR and ICT

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<sup>2</sup> BFA Global defines iWorkers as “people whose livelihoods are enabled by digital commerce platforms. Many, including gig-workers, eLancers and e-commerce merchants or sellers, are self-employed, but some are employees of other iWorkers, MSEs, and digital platforms. iWorkers have connectivity to the internet, usually via a smartphone and they are often younger than the workforce in general.

<sup>3</sup> The National Institute of Statistics of Rwanda defines MSEs as businesses employing between 1 and 30 employees. (Micro (1-3 employees), small (4-30 employees)).

Chamber, MSEs/iWorkers, e-commerce companies, financial service providers (FSPs), relevant government entities, and other parties such as logistics partners that may be included later. See table 1 below for a detailed description of users.

- b. Test, pilot, iterate and roll-out the platform to reflect as much user feedback as possible to the satisfaction of AFR and ICT Chamber.
- c. Train AFR and ICT Chamber as well as other stakeholders deemed relevant on all aspects to the technology used to build the software platform.

A usable first iteration (MVP) of the proposed iHuzo platform should be deployed and actively used by all relevant stakeholders within or less than 3 months after the contract enters force. After the release of the MVP, the firm will continue to iterate on the platform under the direction of the Project Manager for a period of at least 6 months. Maintenance (bug fixing and security patching) will be conducted as needed throughout the contract.

The platform design, testing, deployment, milestones, and deliverables will be conducted in agreed upon sprints as determined during the project kickoff process. There is potential for extended maintenance support, to be determined at a later stage by AFR and ICT Chamber.

The firm shall report to the ICT Chamber Program Manager who will coordinate Program Managers from BFA Global and AFR to ensure their input is considered at every sprint.

#### **D. SCOPE OF WORK**

Below is a description of some of the tasks that the firm will be expected to perform under this assignment.

- i. The firm will use an agile methodology to design, develop, test, pilot, iterate, and deploy a digital, secure software platform that allows for onboarding of MSEs/iWorkers and linking them with e-commerce platforms, FSPs and other relevant stakeholders. Table 1 below provides a detailed list of users, their tasks ("jobs"), and the requirements they need to be able to perform their "jobs" on iHuzo.
- ii. The firm shall gather feedback on all prototypes resulting from the design process through user research with selected sample users.
- iii. The firm is expected to incorporate some level of test automation to increase user confidence in the platform.
- iv. The firm must use Continuous Integration/Continuous Delivery (CI/CD) to deploy the code to a User Acceptance Testing (UAT) environment before the sprint ends.
- v. The firm shall work collaboratively with the technical Project Manager and the Program Manager from BFA to effectively design, develop, pilot, iterate, and successfully deploy the iHuzo platform.
- vi. The firm shall provide on-site training (virtual or in person pending COVID-19 regulations) on the use of the software application for the purpose of technical knowledge transfer to AFR and ICT Chamber.
- vii. Once training on the software used and overall working of the platform is completed, the firm and AFR/ICT Chamber will organize day and time for a meeting (virtual or in person) during which the firm will transfer all knowledge necessary about the software, services, security components, etc. to AFR/ICT Chamber.
- viii. The firm shall include a list of any additional software, recommend minimum requirements for the hosting environment, or support local web hosting service providers required for successful deployment to include them in the iHuzo program procurement process. Additionally, the firm shall include diagrams demonstrating how all the software used works.
- ix. The firm shall work closely with AFR and ICT Chamber to determine the collection, storage and manipulation of all the data (e.g., information on MSEs and iWorkers, etc.) that are part of this assignment.

- x. All deliverables provided by the firm under this project must be reviewed, approved and signed off by the Project Manager as being fully accepted by AFR/ICT Chamber. After this process is completed, a milestone payment will be made accordingly. All the deliverables generated as part of this assignment will be under the sole ownership of AFR and ICT Chamber.

**Table 1: Description of Users**

User Group	Number	Jobs to be Done	Requirements
AFR, ICT Chamber	10	<ul style="list-style-type: none"> <li>Coordinate, track, and monitor onboarding of MSEs and iWorkers</li> <li>Vet, approve and manage e-commerce platforms, FSPs, and other stakeholders who may want to join the platform.</li> <li>Gather insights to inform interventions to support MSEs and iWorkers.</li> <li>Offer tutorials on how to use iHuzo.</li> <li>Provide information opportunities available (workshops, events, trainings)</li> <li>Identify potential ways of monetizing iHuzo network.</li> <li>Support MSEs/iworkers and other users with any service-related issues they encounter</li> </ul>	<ul style="list-style-type: none"> <li>All administrative rights</li> <li>Ability to upload materials (videos, photos, text, etc.)</li> <li>Reporting and dashboards to track program progress of MSEs and iWorkers.</li> <li>View analytics, authorize, approve, and remove users, detailed information on users</li> </ul>
MSEs	1,500 <sup>4</sup>	<ul style="list-style-type: none"> <li>Register, create and manage profiles on iHuzo platform.</li> <li>Peruse, connect, and apply to onboard on to the e-commerce platform(s) of their choice.</li> <li>Peruse and connect with iWorkers.</li> <li>Peruse list of FSPs and other partners (logistics) on the platforms and products and services they offer. Express interest in the services.</li> <li>Express interest in support they would like to receive, i.e., training, access to finance, etc.</li> <li>Review and rate e-commerce platforms and iWorkers</li> <li>Request summary metrics based on information provided when onboarding profile information</li> <li>Provide list of tasks, services they need help with</li> <li>Review and rate platforms</li> </ul>	<ul style="list-style-type: none"> <li>Ability to upload forms of identification (e.g., National ID, business registration) and have them verified.</li> <li>Ability to add personal information and (phone number, address (district))</li> <li>Reports and dashboards to track program progress.</li> <li>List of e-commerce platforms</li> <li>List of iWorkers</li> <li>List of FSPs</li> <li>List of MSEs</li> <li>Ability to submit and receive comments, reviews, and ratings</li> </ul>

<sup>4</sup>This is the target for the current phase on the project. The system needs to support a higher number of these users in the future.

User Group	Number	Jobs to be Done	Requirements
iWorkers	2,000 <sup>5</sup>	<ul style="list-style-type: none"> <li>Register, create and manage profiles on iHuzo platform.</li> <li>Populate list of tasks and services they can offer.</li> <li>Express interest in support they would like (linkages to FSPs, training, etc.)</li> <li>Peruse profiles of e-commerce platforms and connect them for work opportunities.</li> <li>Peruse profiles of MSEs and connect with them for work opportunities.</li> <li>Peruse profiles of FSPs and understand the products and services they offer</li> </ul>	<ul style="list-style-type: none"> <li>Ability to upload forms of identification (e.g., National ID, business registration) and have them verified.</li> <li>Ability to add personal information and (phone number, address (district))</li> <li>List of iWorkers</li> <li>List of E-commerce platforms</li> <li>List of MSEs</li> <li>List of FSPs</li> </ul>
E-commerce platforms & Digital Services Providers	>=25	<ul style="list-style-type: none"> <li>Register, create and manage profiles on iHuzo platform.</li> <li>Peruse profiles of MSEs and connect with those they would like to onboard onto their platform.</li> <li>Peruse profiles of iWorkers connect with those they would like to onboard onto their platform.</li> <li>Onboard MSEs and iWorkers</li> <li>Support MSEs and iWorkers throughout their time on the platform</li> <li>Connect MSEs and iWorkers with FSPs.</li> <li>Peruse other partners such as logistics partners.</li> <li>Ability to list their corresponding Web or Mobile Applications, Share links to APIs or Request for desired APIs</li> </ul>	<p>Ability to upload forms of identification (business registration) and have them verified.</p> <p>Ability to add personal information and (phone number, address (district))</p> <p>Reports and dashboards to track progress and performance of MSE and iWorkers.</p> <p>List of iWorkers</p> <p>List of E-commerce platforms</p> <p>List of MSEs</p> <p>List of FSPs</p> <p>Embed link to e-commerce websites to guide MSEs and iWorkers to benefits and resources offered.</p>
Financial service providers	≥ 4	<ul style="list-style-type: none"> <li>Register on iHuzo platform.</li> <li>Collect data to inform decisions on products and services to offer MSEs and iWorkers.</li> </ul>	<ul style="list-style-type: none"> <li>Integration with bank, microfinance institution, mobile operator, and other payment processor systems</li> <li>List of iWorkers</li> </ul>

<sup>5</sup> See footnote 1 above



User Group	Number	Jobs to be Done	Requirements
			<ul style="list-style-type: none"> <li>List of E-commerce platforms</li> <li>List of MSEs</li> <li>List of FSPs</li> </ul>
Government	>=4	<ul style="list-style-type: none"> <li>Provide access to necessary data for seamless registration of users.</li> <li>Provide necessary information needed by other users (workshops, training, campaigns etc.)</li> </ul>	<ul style="list-style-type: none"> <li>Integration with relevant public data registries (national ID registry, licensing registry, vehicle registry, Ejo Heza registry, RDB business register, etc.)</li> </ul>

## E. OUTCOMES AND DELIVERABLES

The tasks described in section D above will be undertaken using an agile approach as outlined below. We expect a dedicated development team that does not concurrently work on other client's deliverables.

### Expected Development Methodology

Based on an agile approach, the development of iHuzo will be undertaken in phases called "sprints". The Project Manager shall agree with the firm on the frequency of the check-ins to ensure alignments before and after every sprint. Every sprint will have a deliverable attached to it that the firm must discuss and agree upon with the Project Manager.

To meet the deliverables of the sprint, the firm must deploy the code to a UAT environment when the sprint ends. This must occur 2 or 3 days for two weeks /10 business days before the sprint to allow review and feedback on the product for the following sprint. The Project Manager will work with the firm to find optimizations (e.g., CI/CD, bug fixes, and maintenance to fill the remaining few days while the new feature testing and validation is underway.

### Design

The following are the key functional aspects of iHuzo that should be included in the design:

- A front-end user interface that is responsive and runs in the browser (Google Chrome, Firefox, and Internet Explorer) on common computing devices such as desktops, laptops, smartphones, and tablets. A back-end system that accommodates multiple users with different levels of access simultaneously.
- Tailored front-end interfaces depending on type of user (MSE, iWorker, e-commerce company, FSP, other relevant stakeholders. This will include back-office style management functionality for customer service representatives and system administrators.
- Accessibility in two languages (English, Kinyarwanda).
- Ability to capture, store and use the following information:
  - **MSEs:** Name and ID information of MSE owner, name of business, business registration information if necessary, location coordinates (district), list of

- financial products and services MSE is interested in, list of tasks and services MSE needs help with from iWorkers).
- **iWorkers:** Name and ID information, location coordinates (district) list of financial products and services needed, list of tasks and services they are looking for online, list of skills they possess and years of experience for the same.
  - **E-commerce Platforms:** Name and description (sector), location coordinates (district) list of benefits provided to MSEs and iWorkers; list of tasks and services that iWorkers can take on.
  - **FSPs:** Name and nature of institution (bank, MFI, fintech, etc.), location coordinates (district) list of products and services offered accompanied with eligibility requirements.
- Functionality that allows MSEs and iWorkers to go online, read about iHuzo, assess eligibility requirements, login or sign up, build their profile online, upload supporting documentation, and link with e-commerce platforms and FSPs.
  - Enable clear tracking of the status of on-boarding for all users (whether pending, in progress, or complete), viewable by both the MSE/iWorker, e-commerce platform and AFR and ICT Chamber (with status changes time-stamped for transparency).
  - Each iWorker and MSE user should be able to view an indicator that demonstrates their progress through the iHuzo onboarding and activation funnel. AFR/ICT Chamber should also be able to view the aggregate onboarding and activation funnel data to better understand how they can continually improve the platform.
  - Dashboards with tailored reports, maps for individual users, accessible via secure logins by AFR and ICT Chamber. The firm will work with the Project Manager to establish the highest priority charts and graphs and any supporting functionality that's deemed critical (e.g., filtering, possibly by date range or other factors, different aggregations levels expected, day/week/month, etc.)
  - Additionally, aggregate, and anonymized data can be exported from the system via CSV file or PDF.
  - Data segregation that can be segmented by user groups.
    - Generated reports from collected data exported to chosen datasets in Excel, PDF, or CSV formats.
  - The system architecture should allow for decoupling of the front-end from the back-end through a RESTFUL API design. The frontend can be developed using frameworks such as react native for compatibility with iOS and Android. The back-end can be developed using any language. The objective here is to expose the API of this platform to different stakeholders in the future.

### High-level milestones

The development process should be organized into three phases:

- a. **Minimum Viable Product (MVP):** At the very least, this product should be able to capture all the information entered by the users in one comprehensive server. The user should be able to use the product on a phone and see a customized front interface. Other features and requirements will be agreed upon with the Project Manager.
- b. **Minimum Lovable Product (MLP):** To ensure stickiness and retention, the firm will redo certain features from the MVP based on feedback from the Project Manager and users.

- c. **Official Launch:** Once the product has gained user buy-in, the firm shall add features that promote sustainability (i.e., ways to monetize the product) as agreed upon by the Project Manager.

A formal sign-off process will be expected before the beginning of prototype to ensure alignment on all aspects including, but not limited to features and delivery schedules. The Project Manager will review and determine each milestone meets all the technical requirements.

### User workflows

The main business requirements for the platform are for onboarding MSEs and iWorkers onto a platform for them to connect with e-commerce platforms, FSPs and other partners. The application should support the following users:

- Regular or recurrent users, such as AFR and ICT Chamber staff. These are users who will access all the various interfaces of the platform to review, modify, analyze, and export data from the system as well as provide support for other users.
- Regular or recurrent users, such as MSEs, iWorkers, E-commerce companies, FSPs. These users will be uploading and updating information, viewing, and exporting data on their activity or activity of those segments they are interested in engaging with.

The proposed platform should have major user functions as follows:

- **Remote upload of user information:** Users can enter their personal and identifying information.
- **Multi-user system:** Multiple users can be logged in and using the application at the same time. Data is kept up-to-date and is shared amongst the users who should be able to access it. For example, a manager at AFR can analyze uploaded data while an MSE is uploading information. The platform can also track, with a timestamp, information uploaded, modified, or deleted by any user.
- **Analysis and filtering of database:** Allows data to be filtered based on user, location, onboarding dates, etc.
- **Quality Assurance/ Verification Checks:** Automatically checks the quality/validity of information entered and uploaded by users.

### User research

The firm will work with the Project Manager to pilot the application with a selected sample of users. The piloting phase will include gathering feedback from user interviews, focus groups or any data collection method deemed relevant and feasible. The goal of the pilot is to ensure:

- The software's functioning is as designed and can handle the likely load of users now and in the future.
- Interface and visualizations meet the usability requirements which include but are not limited to font sizes, color contrasts, elements are tagged for screen readers.
- Security, and local data storage requirements are met.

### Testing and validation procedures

The firm will be expected to automate the software testing process to enable frequent and efficient QA process. As part of testing and validation, the Project Manager should be able to test the system in a User Acceptance Testing (UAT) environment.

### **Level of automation expected.**

The firm shall provide automation at no additional cost to AFR/ ICT Chamber to cover. This should include:

- Automated testing of the most critical flows to the application. At a minimum, this would include the sign-up and job matching functionality.
- Continuous Integration / Continuous Delivery to ensure system deployments can take place in a timely fashion.
- Monitoring tools
  - track any errors that occur within the system.
  - Track the utilization of the system to determine when scaling is necessary.
- Vulnerability tracking tools to analyze the system and notify proactively of any security concerns.

### **Level of support expected.**

The firm shall provide support during and after completion at no additional cost to AFR/ ICT Chamber to cover:

- support services on system applications after acceptance of the platform and servers by AFR/ICT Chamber for a period agreed upon by AFR and ICT Chamber.
- online bug reporting and tracking system into which defect/bug reports may be entered by the AFR/ICT Chamber IT staff. AFR/ICT Chamber will permit the firm to have remote access to the system to enable the firm to fix the defects/bugs.
- critical fixes within a timeframe to be agreed upon with the Project Manager.
- telephone and/or email assistance by a qualified representative of the firm as agreed upon.
- online support to designated AFR /ICT Chamber staff who require assistance in responding to internal and external user requests for assistance.
- will fix any security vulnerabilities identified by monitoring tools within the agreed-upon timeframe set at the project kickoff.

The firm will provide maintenance and support services to AFR and ICT Chamber from the effective date until the completion of the contract.

### **Post-launch optimizations**

The Project Manager will work with the firm team to find optimizations (ex: CI/CD), bug fixes, and maintenance to fill the remaining few days while the new feature testing and validation is underway. After official launch, the firm should optimize the software to enable integration with systems at relevant entities, including but not limited to: Public data registries (e.g national ID registry, vehicle registry, Ejo Heza registry, RDB business register, etc.) and banks, microfinance institutions, mobile operators, and other payment processors. The Project Manager will work with the firm to determine other optimizations needed.

### **Training Activities**

Once iHuzo is deployed, the firm shall prepare written software management and business continuity procedures.

The following training activities must be scheduled and coordinated with AFR and ICT Chamber:

- Overview of the platform.

- Hands-on training of relevant staff all the technical and complete functioning of the software used to build and deploy the platform.
- Software management housekeeping routine tasks (scheduled software maintenance, security support activities for servers including patches for server software, troubleshooting).

The firm will participate in the initial staff training and set up a training database environment for the system. The training program(s) will provide staff with a sufficient foundation of knowledge to use the system on a daily operational basis.

The firm shall conduct training sessions in batches over a period of one month. The goal is for the AFR and ICT Chamber staff to fully acquaint them with the operation and maintenance of the system, along with application features and functionality. By the end of the training activities AFR and ICT Chamber staff should feel comfortable using and managing the new system.

### Training Materials

Requirements for the training materials include:

- The firm shall develop training materials, illustrated in English, Kinyarwanda with screen shots of all user interfaces. The training materials must be developed in such a way that AFR and ICT Chamber staff can use for conducting future training.
- The firm must maintain and update all documentation for any system changes they perform during the contract period and any negotiated extensions at no cost to AFR/ICT Chamber.
- The firm must agree that AFR/ICT Chamber shall have the right to copy all documents for internal and external training and distribution.
- The firm must ensure that a detailed User Guide is provided with the platform.

It is expected that within the proposed one-month knowledge transfer will be completed and at least three AFR and ICT Chamber staff will be fully trained so that ICT Chamber can maintain and support the system in partnership with the digital platform provider and local web hosting partner.

## F. REQUIREMENTS

The firm shall provide experienced personnel to carry out the assignment with the following minimum qualifications:

1. **Qualified Team:** as demonstrated by information on the qualifications of key staff to be involved in the project.
  - a. Two (2) full stack developers with at least 3 years of experience. A bachelor's degree or diploma in Computer Science is preferable, but other relevant majors may be considered.
  - b. One (1) User Interface/ User Experience designers with at least 5 years of work experience. A bachelor's degree or diploma in Computer Science is preferable, but other relevant majors may be considered.
  - c. One (1) development Manager / Scrum Master with 3-5 years previous relevant experience managing a similar assignment. A bachelor's degree or diploma in Computer Science is preferable, but other relevant majors may be considered.
  - d. One (1) test engineer and dev-ops team members with 3 years of experience and a bachelor's degree in software engineering, computer science, or a related

information technology (ICT) field. Knowledge in modern JavaScript frameworks and runtimes like React, Angular, Node.js and languages that aid front and back end development such as JavaScript, Ruby, PHP is required.

2. **Adequate Resourcing:** as demonstrated by the ability to devote sufficient resources to complete the work within an established timeframe. We expect a dedicated development team that does not concurrently work on other client's deliverables.
3. **Relevant Experience:** as demonstrated by a list of representative past projects, including examples of prior experience specifically related to the project requirements spelled out in this RFP.
4. **Topic Responsiveness:** the proposal should adequately address the key needs illustrated in the RFP. A clear proposed agile approach responding to these terms of reference.
5. **Country Knowledge:** Understanding of the Rwanda country context i.e., how national ID works and can be integrated with iHuzo in the future, levels of digital literacy and solutions that can work on low bandwidth environment or adapted to both 4G as well as 3G and below technologies.

## G. Duration of assignment

The firm will be required to deliver on this assignment within a period of nine months from May 2021 - December 2021. Any extensions and delays must be discussed and approved in writing by AFR.

## H. FORMAT OF BIDS

Technical and financial proposals should be submitted as per the guidelines described below.

The **technical proposal** should include the following, but it should not exceed 15 pages (excluding annexes):

- Names and CVs of proposed team members including their qualifications and relevant experience in providing the kind of services required and an outline of the team structure.
- A description of the understanding of your role as outlined in these terms of reference and detailed methodology for the assessment.
- A description of how the firm intends to fulfil the services and the proposed timeline.

The **financial proposals** should include the information below.

- Clearly state full daily rate for professional fees per team member in Rwandan francs for local firms and U.S. dollars (\$) for foreign firms.
- The daily rate must be inclusive of all taxes (such as withholding, and value added taxes).
- Other expenses to be incurred while undertaking this assignment including travel, accommodation, and transfers among others.

## I. EVALUATION CRITERIA.

### Proposal evaluation:

The evaluation of the proposals will use the Quality Cost based methodology as detailed below:

1. Preliminary examination to determine eligibility (as defined in the RFP) and administrative compliance to this Request for Proposals on a pass/fail basis.

2. Detailed Technical evaluation will be weighted at 80%.
3. Financial evaluation will be weighted 20% to determine the best evaluated bid.

Proposals failing to meet requirements at any stage will be eliminated and not considered in subsequent stages.

**Technical criteria**

Proposals shall be awarded scores out of the maximum number of points as indicated in below:

**Table 2: Evaluation Criteria**

Technical criteria	Weighting
<p><b>Relevant Experience:</b> The firm should provide a detailed description of relevant past projects where it has designed, tested and deployed a similar software platform. The description should among other things showcase:</p> <ul style="list-style-type: none"> <li>• knowledge of the methodology referenced in the RFP (e.g., agile, CI/CD etc.).</li> <li>• experience conducting user research and incorporating feedback into prototypes</li> <li>• ability to conduct efficient automation and optimization for smooth running of the software</li> </ul>	<b>25%</b>
<p><b>Qualified team:</b> as demonstrated by information on the qualifications of key staff to be involved in the project.</p> <ol style="list-style-type: none"> <li>e. <b>Two full stack developers</b> with at least 3 years of experience. A bachelor's degree or diploma in Computer Science is preferable, but other relevant majors may be considered. The developers should have a mastery of essential front-end technology (e.g., HTML5, CSS3, JavaScript) and a minimum of one server-side language (e.g., Java, Python, Ruby, .Net). In addition, they should possess knowledge of various DBMS technology; VCS (e.g., Git); 3rd party libraries (e.g. jQuery, LESS, Angular, and React, and web services/API (e.g., REST).</li> <li>f. <b>One User Interface/ User Experience Designers</b> with at least 5 years of work experience. A bachelor's degree or diploma in Computer Science is preferable, but other relevant majors may be considered. The designer must show proficiency in wire framing and prototyping tools (e.g., Adobe XD, Sketch, InVision; UX writing; user testing).</li> <li>g. <b>One Development Manager / Scrum Master</b> with 3-5 years previous relevant experience managing a similar assignment. A bachelor's degree or diploma in Computer Science is preferable, but other relevant majors may be considered. Proficiency in unit testing, acceptance criteria management is necessary. The scrum master must have managed teams before and worked with a product</li> </ol>	<b>25%</b>

owner/project lead. A scrum certification is desirable. h. <b>One Test engineer and dev-ops team</b> members with 3 years of experience and a bachelor's degree in software engineering, computer science, or a related information technology (ICT) field. Knowledge in modern JavaScript frameworks and runtimes like React, Angular, Node.js and languages that aid front and back end development such as JavaScript, Ruby, PHP is required. Must demonstrate understanding and ability to assess and support the entire DevOps pipeline used to support development, testing, and CI/CD processes.	
<b>Topic Responsiveness:</b> how well does the proposal address the key needs illustrated in the RFP? A clear proposed agile approach responding to these terms of reference.	<b>15%</b>
<b>Adequate Resourcing:</b> The firm should show that it can devote sufficient resources to complete the work within an established timeframe. A description of current portfolio against the team/firm size will be evaluated.	<b>10%</b>
<b>Country Knowledge:</b> Understanding of the Rwanda country context i.e., how national ID works and ability to integrate to it, levels of digital literacy and solutions that can work on low bandwidth environment or adapted to both 4G as well as 3G and below technologies	<b>5%</b>
<b>Total Technical</b>	<b>80%</b>
<b>Total Financial</b>	<b>20%</b>
<b>Total Score</b>	<b>100%</b>

## J. Other Information

### Technical documentation

The technical documentation of iHuzo network will include approved agile requirements document (ARD which include a project charter defining the overall project, business problem definition, objectives and desirables outcomes, a project concept with a list of features, user stories or use cases for additional context to the features training guides, user manual, and maintenance requirements. The firm will be required to deliver PDF copies of the software guide to the AFR and ICT chamber. The guide will describe the exact process of deploying the system from scratch on the chosen cloud-provider's systems, and in a form that can be used to recover the application in the event of severe technical failure.

The software guide will include, but not be limited to the following:

- Detailed design specifications for iHuzo including the exact software used in designing the platform.
- A user manual that contains all the information on the functioning of the platform for all the key users.



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## **Confidentiality Statement**

The firm will be required to sign a confidentiality agreement with AFR upon contract execution due to the nature of the project and the personal information/data that they will come in contact with on a daily basis.

## **Data Protection**

If any data is made available or accessible to the firm, its employees or agents, the firm will not store, copy, analyze, monitor or otherwise use that data except for the purposes set forth in this RFP and for the benefit of AFR and ICT Chamber.

The firm will comply fully with all applicable laws, regulations, and government and judicial orders relating to personally identifiable information ("PII") and data privacy with respect to any such data that the firm receives or has access to under the contract or in connection with the performance of any services for AFR and ICT Chamber. The firm will otherwise protect PII and will not use, disclose, or transfer across borders such PII except as necessary to perform under the contract or as authorized by the data subject or in accordance with applicable law. To the extent that the firm receives PII related to the performance of the project, the firm will protect the privacy and legal rights of AFR and ICT Chamber personnel, clients and customers.

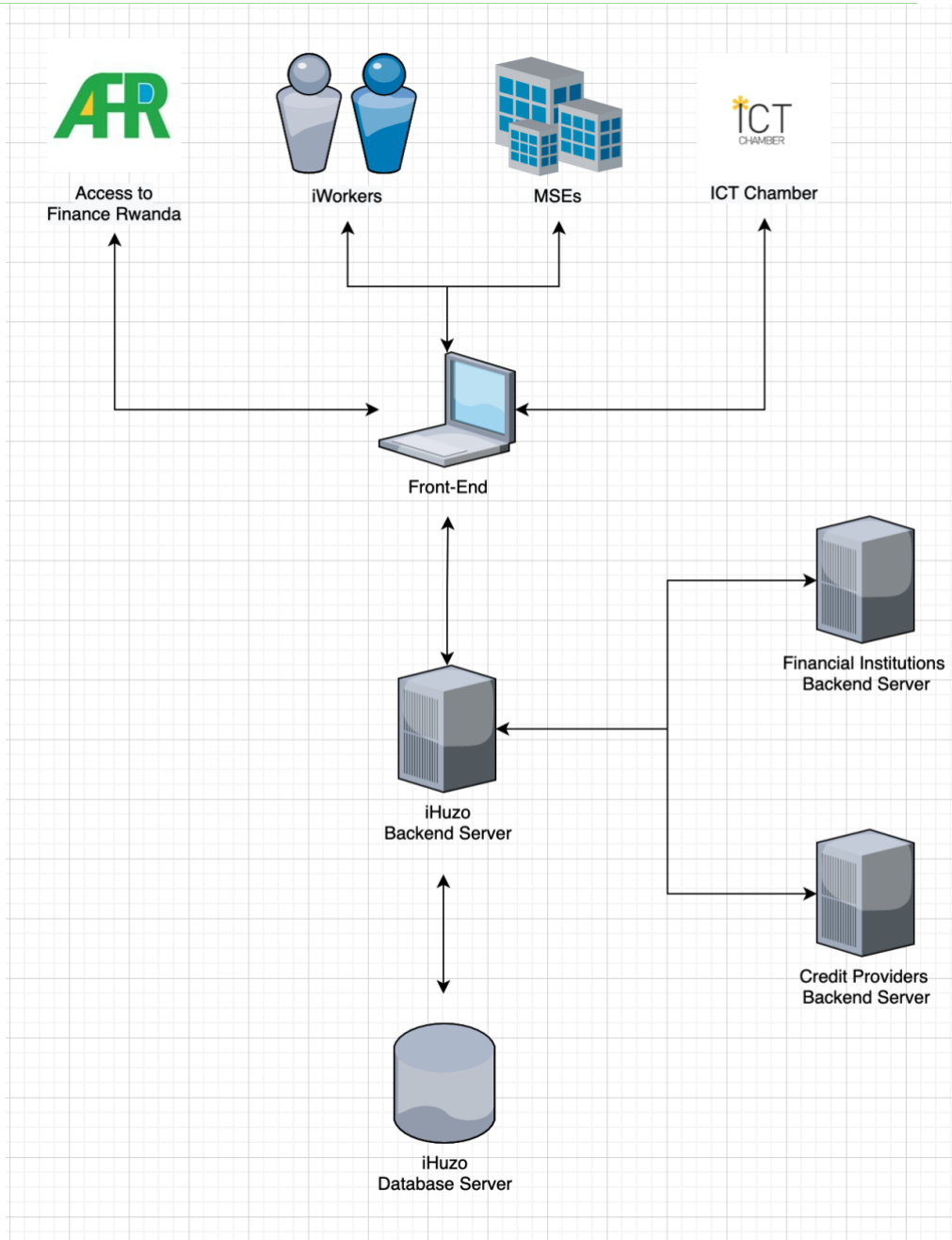
## **Intellectual Property Rights**

To the extent new materials contains pre-existing intellectual property ("Pre-Existing IP") owned by the contractor (including any program code, development tools, technology or know-how owned by the contractor prior to the provision of such services and utilized by the contractor in its business generally), such Pre-Existing IP shall remain the property of the contractor, and the contractor hereby grants to AFR and ICT Chamber worldwide, royalty-free, exclusive, license to use, copy and modify the Pre-Existing IP as part of the Project for a perpetual term. All data stored or generated by use of the contractor's proprietary software licensed under this Project on behalf of AFR is the property of AFR and shall remain the sole and exclusive property of AFR. New intellectual property ("New IP") created under this project period will be owned by AFR or be open sourced / open licensed in agreement with AFR.

## **Annexes**

**The following diagrams are for illustration purpose and are subject to change depending on the agreed ARD.**

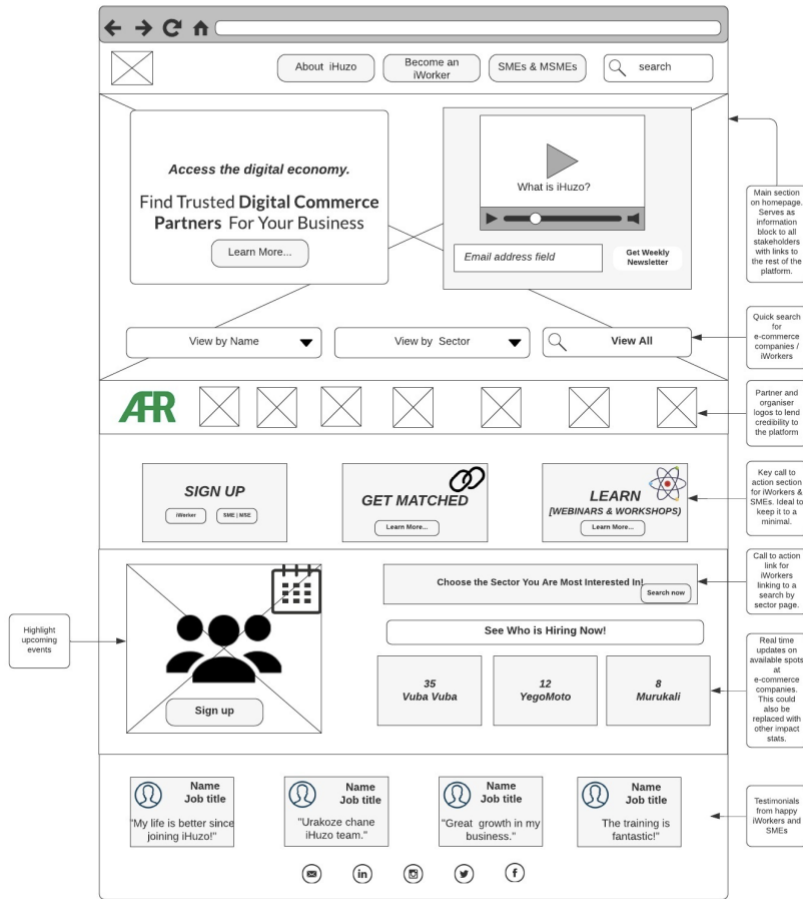
### **Annex 1: Architecture Diagram**



## Annex 2: iHuzo Wireframes

### 2.1 iHuzo Landing Page

i-Huzo Platform - Draft Landing page  
BFA Global | March 9, 2021



## 2.2: How MSEs/iWorkers can link to e-commerce platforms

i-Huzo Platform - Draft Landing page

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