GSMA Mobile for Development Foundation

("GSMA")

REQUEST FOR PROPOSAL

Unlocking device financing for the underserved in Nigeria

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Section A

Requested Services and Deliverables

1. GSMA Mobile for Development Foundation Overview

The GSMA Mobile for Development Foundation, Inc. ("GSMA") is a U.S. 501(c)(3) charitable organization that seeks to relieve poverty and improve living conditions throughout the world through identifying opportunities for social, economic and environmental impact and to stimulate the development of scalable, life-enhancing mobile services.

GSMA is a wholly owned subsidiary of the GSM Association, which represents the interests of the worldwide mobile communications industry. The GSMA unites nearly 800 of the world's mobile operators, as well as more than 200 companies in the broader mobile ecosystem, including handset makers, software companies, equipment providers, Internet companies, and media and entertainment organisations. The GSMA is focused on innovating, incubating and creating new opportunities for its membership, all with the end goal of driving the growth of the mobile communications industry.

The GSMA Mobile for Development Foundation was created in 2007 to demonstrate the positive social impact of mobile technology. It brings together mobile operators, donors and the international development community. The Foundation was created for the purpose of developing and engaging in projects that utilise mobile communications to support underserved and vulnerable populations.

Within Mobile for Development, the Connected Women programme works with mobile operators and their partners to address the barriers to women accessing and using mobile internet and mobile money services. Connected Women aims to reduce the gender gap in mobile internet and mobile money services and unlock significant commercial opportunities for the mobile industry and socio-economic benefits for women. For more information, please visit: www.gsma.com/connectedwomen

For this project, the successful Respondent will contract with The GSMA Mobile for Development Foundation.

2. Project Overview

Background to the project

Mobile phones have the power to transform lives, empower women economically and improve livelihoods by providing access to life-enhancing information, services, networks and opportunities. Access to mobile technology and related services can have positive impacts on financial inclusion and autonomy, safety, knowledge, business profitability, gender norms and social empowerment of women, all of which can positively contribute to improvements in women's livelihoods and economic resilience.

However, there is a significant gender gap in smartphone ownership in low- and middle-income countries: in Sub-Saharan Africa, women are 22% less likely to own a smartphone than men. While 94% of adult women in Nigeria own a mobile handset, women are consistently more likely than men to own a basic phone without access to mobile internet, and 18% less likely than men to own a smartphone. Research shows that for those women (and men) in Nigeria who are aware of mobile internet but do not use it, the top self-reported barrier preventing them from adopting it is affordability of internet-enabled handsets. Addressing the affordability barrier is likely to disproportionately benefit women and bring them online. However, to achieve this, affordability initiatives must be designed in a gender intentional way.

Improving affordability is not simply a matter of reducing device prices. It is also about providing opportunities for low-income consumers with irregular income flows to pay for a device, including through device financing schemes. For many underserved consumers, particularly women, the challenge is not only the absolute cost of a smartphone, but also the timing and structure of payments, competing household priorities, income volatility, and limited financial autonomy. Even lower-cost smartphones can remain out of reach for many women. Effective smartphone financing offers must be designed and delivered in a way that meet the needs of different consumer segments and address the barriers that prevent uptake. By lowering upfront costs, well-designed schemes may also help overcome some of the financial and social constraints that can limit women's ability to independently purchase a device.

A growing number of providers, including mobile operators and asset financing companies, have introduced smartphone financing offers aimed at expanding access among lower-income populations and enabling migration for customers from 2G to 4G+ services. However, there remains limited evidence on how effectively these offers meet the needs of 2G customers, especially women, the factors that influence their accessibility and uptake, and the role that offer design, complementary services, and communication strategies may play in supporting uptake. Addressing these evidence gaps is critical to ensuring that smartphone financing models can effectively contribute to narrowing digital and gender divides across the region.

Project objectives

This research aims to generate actionable evidence to help device financing providers increase uptake of existing low-cost smartphone financing offers among 2G customers, particularly women, in Nigeria.

Research questions

In this study we aim to answer the following research questions:

1. What are the key barriers preventing women who use 2G phones from accessing and taking up pre-identified existing smartphone financing schemes (the more affordable offers only)? This should consider offer and delivery-related barriers, including eligibility criteria, the process and requirements for applying, the financing offer structure (deposit, loan duration, repayment schedule, frequency and amounts), and distribution channels; as well as individual- and structural-level barriers, such as awareness and understanding of the offers, perceived affordability and value, digital skills and confidence, financial constraints, and broader social norms.
2. What actions could device financing providers take to address these barriers and expand women's uptake of these financing schemes? This should consider potential improvements to the design, positioning and delivery of existing financing offers that could be commercially viable for providers to implement.
3. Which offerings if any, would be most relevant and compelling to bundle with the low-cost smartphone financing offers? This includes, but is not limited to, warrantees, insurance, free repairs, data bundles etc.
4. How do these findings differ for men, across rural/urban locations and diverse contexts in Nigeria?

Methodology

The Bidder should submit a research plan, including a detailed description for the proposed research methods and timeline. The methodology should clearly specify the proposed study design and how it will robustly answer the research questions.

The research approach should produce high-quality evidence on the barriers preventing women who currently use 2G phones in Nigeria from accessing and taking up pre-identified existing smartphone financing offers, and identify practical, commercially viable opportunities to increase uptake. The findings should also identify differences among the different demographic groups outlined in the research questions.

The methodology should also include the proposed data sources, approach to any proposed primary data collection, and the roles and responsibilities of each team.

Research location

The research will be conducted with participants in urban and rural areas in different contexts across Nigeria. All results should be identifiable by the selected regions, as well as other key attributes, namely gender.

Audience

The findings will be most immediately useful for selected providers to improve the number of women 2G phone owners adopting their lowest-cost smartphone financing offers. The research will also help other device financing providers in Nigeria to adapt their offerings to better meet the needs of the target segment. The findings should also be relevant for providers offering smartphone financing in other countries. The GSMA Digital Inclusion team will also use these insights to share and inform other work we undertake toward improving handset affordability and adoption.

Considerations for research

This section outlines key organisational and technical considerations for the research that should be addressed in proposals.

Organisational considerations

Private sector experience

- Experience of working in partnership with Telcos or asset financiers is essential. What is your experience of working with such private sector organisations and their customers, on a research project related to their customer-facing services?
- How will you ensure that any commercially sensitive information shared with you for the purpose of this project is kept confidential?

Digital inclusion experience

- Do you have any experience conducting research on digital inclusion interventions?

Co-creation and collaboration

- The research will need to be conducted in a collaborative manner with GSMA while also recognising business priorities and interests of a mobile operator partner. How will you ensure this?

Local expertise

- Experience of conducting research in Nigeria is essential – what relevant previous research have you conducted?
- Do you have team members fluent in the necessary local language(s) or experience with effectively using interpretation services for this type of research?
- What is your experience of successfully managing sub-contractors in Nigeria (if relevant)?
- Who will be your local partner (if relevant)? What is your experience of successfully managing this intended local partner (if relevant)?
- What experience do you have obtaining ethical approvals and any other relevant licenses/permits to conduct research in Nigeria?

Team and project management

- What is your proposed work plan?
- How will you ensure that the timelines are respected?
- What will be the team structure? Who will be involved?
- Are there any issues with the GSMA taking full, unencumbered ownership of all deliverables?
- Are you able to present the deliverables in the format specified in section 3 below?

Technical considerations

Private sector expertise

- The research aims to test and identify solutions that are both commercially sustainable for mobile operator partners and socially beneficial for women. How will you balance these two aims?
- The insights from the research will need to be presented in a manner that is relevant and actionable for handset providers in Nigeria (and other markets). How will you ensure this?

Gender considerations

- This research is aimed at improving access of low-cost internet-enabled phones, especially for women. How will your research design be gender-inclusive?
- How will you ensure that the sample reflects the different demographic profiles of women e.g. considering intersectionality?
- How will you ensure that women in the sample are able to participate fully in the research?
- How will you ensure that the research does no harm?
- How will the research identify gender-specific barriers as part of the research findings?

Local expertise

- How will you ensure appropriate contextualisation and translation of the tools, while maintaining fidelity to the overall methodology?
- How will your research design take into consideration the regional diversity of Nigeria?

Fieldwork and data

- How will you find the balance between the need for a standard approach across customers and the need to adapt questions and approaches to take into account, for example: differences between locations and urban/rural settings?
- What quality assurance mechanisms will you put in place to ensure data quality, integrity and accuracy at the field level, in terms of data collection approaches, researcher protocols, transcripts and documentation?
- How will you pilot/test the data collection tools, and what will your approach be for amendments based on piloting?
- How will you manage the oversight of briefing and training the field work research teams?
- GSMA may like to visit fieldwork. Would you provide local transport and, where needed, interpretation for these visits?
- How will you ensure that any primary data collected for this project will be made available on request for further research with appropriate provision or adjustments made to address any commercial sensitivities and personally identifiable information and transferred to GSMA (anonymised)?
- How will you ensure the research aligns with ethical best practice, including informed consent procedures, ensuring participants' anonymity and confidentiality, and management of unexpected ethical questions that arise during the research?

Managing GSMA reviews and feedback

- The GSMA team and research funders will review and provide feedback on key outputs throughout the project, including the methodology, the research tools, reports and presentations. How will you manage reviews, align on points raised and incorporate feedback?

Use of AI

- In what ways (if any) will you use AI in your delivery of this project? (Including any use during delivery of the research, delivery of day-to-day project management, or any other purpose.)
- If using AI, how will you ensure it is used effectively and responsibly?

Risk management

- What risks do you anticipate in delivering this research and how will you mitigate them?
- How will you manage emerging risks and/or unforeseen events that may arise during implementation?

2.1 In Scope

- Primary research with adults aged 18+ to answer the research questions listed above in Nigeria.
- Co-creation process with GSMA to agree on the detailed research plans.
- Creation of research tools and sampling plans to address the outlined research questions robustly and reach the intended demographic groups.
- Quality assurance – including regular liaising with field teams to ensure correct and consistent interpretation of the research questions (and ensuring corrections where required) and data quality checks.
- Weekly progress reports with GSMA during fieldwork.
- Analysis of the data, including identification of key findings and themes by research question.
- Identification of key findings and recommendations.
- Presentation of research results to GSMA.

2.2 Out of Scope

- Analysing large customer datasets or provider's internal data.
- Research participants below the age of 18.
- Conducting a nationally representative survey.

3. Detailed Requirements of Services and Deliverables

Deliverables/activities	Timeline
Phase 1: Inception phase	
• Kick off meeting with GSMA • Define granular workplan for project • Finalized methodology • Draft research tools in MS Word in English	Contract signing + ~3 months

Deliverables/activities	Timeline
• Final research tools in MS Word in English • Align on scope with GSMA • Weekly update calls with GSMA • Acquisition of ethical approvals and any other local permits/licenses required to conduct research in Nigeria.	
Phase 2: Fieldwork	
• Weekly update calls with GSMA • Recruitment of participants • Fieldwork end-users and other types of participants, where relevant • Interim key findings presentation to GSMA and Gates Foundation part way through fieldwork to share emerging findings • Supplier to provide logistics for GSMA to attend fieldwork	2-3 months
Phase 3: Analysis, reporting	
• Weekly update calls with GSMA • Full data sets for any quantitative research and/or attributable transcripts for any qualitative research (i.e. anonymized verbatim record of all research interactions with research subjects) in English in MS Word or Excel. • Skeleton report outlining key sections and their purpose in English in MS Word • Bullet outline of report max. 10 pages in English in MS Word (Entire report content in bullet form, excluding appendices, exec summary. Charts can be in rough form.) • First draft of report • Full draft of report approx. 30-40 pages in English in MS Word • Final debrief PowerPoint presentation of key findings to GSMA and Gates Foundation • Photos of consenting participants	2-3 months

We envisage this project's kick-off meeting to be held in January 2027 and the duration to be 7-9 months from then, but it is subject to change and we welcome suggestions and encourage your proposals to include detailed proposed timelines.

4. Proposal Structure

All proposals must be submitted on time, in MS Word or PDF and clearly address the requirements of the project as outlined above. Technical proposals should not exceed 25 A4 pages, excluding CVs, letters of recommendation, and the financial proposal. A separate financial proposal must be submitted in MS Excel, including an itemised quote (see below).

Proposals should be structured according to the following sections. The GSMA will evaluate proposals based on these sections and it is unlikely the GSMA will consider proposals that do not include each of these points:

1. Introduction to the organisation(s) and a summary of suitability for the piece of work.
2. Understanding of the brief – Suppliers should outline their understanding of the requirements and the value they believe the results will have.
3. Approach – Suppliers should outline how they intend to deliver the project as specified above. This should include:
    - How you intend to meet the requirements of this document;
    - Discussion of the considerations for research (above);
    - Suggestions for alternative/supplementary approaches to address the central objectives;
    - An indicative timeline for delivery and demonstration of capacity to meet this; and
    - Any dependencies on GSMA staff.
4. Team and responsibilities – The proposed team should be included with a short bio alongside proposed roles. CVs can be included as an annex and do not contribute to the page limit.
5. Relevant previous experience – Include up to three examples of similar types of projects and two letters of reference
    - Note that reference letters should be for work completed within the past 24 months
6. Risks and mitigation strategies – Each Bidder should specifically address how they would mitigate potential risks and possible mitigation strategies.
7. Itemised quote – Bidders should provide a fully itemised quote. The currency for proposals should be in US Dollars (USD). It should include at a minimum a price for commissioning the project as described in Sections 2 and 3 of this document. All costs should clearly: demonstrate breakdowns in terms of staff time, travel, direct costs and other expenses. This includes level of effort (person-day) by activity; fee rates (per day in USD) by activity; total project costs (USD) without VAT. The total price is to be exclusive of VAT but inclusive of all other taxes, costs, insurances, fees, expenses, liabilities, obligations, risks and financial requirements for the performance of Services and provision of Deliverables.

- Suppliers are also asked to provide costs for any alternative or supplementary approaches suggested in your proposal.
- A budget template can be found in Schedule 4.

5. Proposal Criteria Evaluation Weighting

Criteria	Importance	Weighting
Cost	Proposal's value for money	20%
Quality	Quality of the research approach outlined in the proposal, including degree to which it addresses the outlined research questions and proposal elements	35%
Bidder's capacity to manage the project on time and in budget	Demonstrated experience of digital inclusion research with women or the underserved, selection of experienced high-quality research partner(s) and ability to manage the project on time and in budget	20%
Relevant experience	Bidder's experience in successfully conducting similar research aiming to inform action by the private sector	25%

6. RFP Timeline

The RFP Timeline below is subject to change at GSMA's sole discretion.

Time and Date	Action
23rd October	RFP Issued
2nd November	Cut off time to acknowledge intention to respond (Schedule 3)
6th November	Submit questions to GSMA by this date
20th November	Questions and answers circulated back to all Bidders
27th November	Cut off time and date for Proposal to be received by GSMA
starting 30th November	Estimated GSMA Proposal assessment period
w/c 11th January	Shortlisted Bidder presentations (if required)
w/c 18th January	Estimated date invitation to negotiations extended to one or more Bidders
w/c 1st February	Supplier selection, contracting commences

7. GSMA Contact Details

All correspondence and queries in relation to this RFP must be emailed to connectedwomen@gsma.com

Queries are accepted in written form only by email, and GSMA's responses will be copied to all Bidders, including an anonymous version of the query. No queries will be answered, except in extraordinary circumstances within GSMA's sole discretion, except on the deadlines as provided in the question and answer period described in the Project Timeline.

Schedule 1
GSMA RFP Process and Expectations

1. Definitions

1.1. Request for Proposal ("RFP") means this document, together with its Schedules and any addendums, exhibits, or policies referenced herein.
1.2. GSMA Group means the GSM Association, its Affiliates and GSMA members together with the directors, employees and agents of each of those.
1.3. Bidder means any party that has a) signed an NDA (if required by the GSMA); and b) received this RFP.
1.4. Deliverables means the items, documents, or other tangible products to be provided to GSMA as outlined in this RFP.
1.5. Services means the services outlined in this RFP.
1.6. Service Level Agreements ("SLAs") means the standards for the level of service that Bidder will provide to GSMA under any agreement for the provision of services that may be entered between the parties. The SLAs will be tied to service credits, which will be provided to GSMA should the Services not reach the minimum standard as outlined in the SLAs.
1.7. Proposal means the Bidder's response to the RFP.
1.8. Term means the period required to complete the Services and Deliverables as detailed in this RFP.
1.9. Total Price means the "all-in" cost of Bidder's provision of the Services and Deliverables, and will be deemed to include all expenses (unless otherwise stated). Total Price is exclusive of VAT or sales taxes, but inclusive of all other taxes and fees.

2. Services and Deliverables

2.1. The Services and Deliverables required are as set out in this RFP.
2.2. The Bidder will confirm its Proposal meets all the requirements defined in this RFP. Any variations must be clearly highlighted in the relevant deficient section of the Proposal. Any variation in the Proposal from the requirements stated by GSMA in this RFP are not deemed accepted by GSMA unless specifically highlighted in the Proposal.
2.3. Should the Proposal developed by Bidder be of interest to GSMA, any agreement pursuant to this Proposal shall comprise the contents of the Proposal, subject only to amendments as agreed by the GSMA.
2.4. If the Bidder also wishes to submit an alternative proposal, the Bidder must clearly define the alternative method and commercial terms in a separate proposal. Alternative proposals should be submitted when the Bidder feels there is a superior way to achieve the GSMA's goals under this RFP which do not fit the particular requirements contained herein.

3. Requirements on Bidders

3.1. GSMA hereby invites you to submit a Proposal for the Services and Deliverables as defined in Section 3.15 in accordance with the requirements of this RFP.
3.2. This RFP and the information contained herein are strictly confidential. This RFP is subject to the terms of the NDA signed by both GSMA and Bidder relating to this RFP (if an NDA is required by the GSMA). Any information held in this RFP or associated materials may be used only for the purpose of preparing and submitting a Proposal to GSMA. This RFP remains the property of GSMA. This RFP or any information held in this RFP shall not be duplicated, disclosed or distributed to any third party without the prior written consent of GSMA and, unless otherwise expressly agreed between the parties in writing, all material submitted becomes the property of GSMA. Notwithstanding any provision of the NDA, GSMA shall have no obligation to return any Proposal and related materials received.
3.3. Bidders must not:
  3.3.1. Tell any other party what their Proposal contains or may contain;
  3.3.2. Try to obtain information about any other party's Proposal;
  3.3.3. Make arrangements with another organization about whether or not it should submit a Proposal or about the other organization's Proposal or lack thereof; or
  3.3.4. Offer any inducement of any kind in relation to obtaining this or any other contract with GSMA.
3.4. Accuracy of Data/Bidder responsibilities.
  3.4.1. GSMA has taken reasonable care to ensure the RFP is accurate, but GSMA gives no representation or warranty as to the accuracy or completeness of the information contained in this RFP. The Bidder is responsible for ensuring a complete understanding of all the requirements, conditions, risks and any circumstances relating to the performance of the Services, provision of the Deliverables, and this RFP. The information contained in this RFP may be subject to change without prior notice.

3.4.2. The Bidder is solely responsible for becoming familiar with the RFP requirements and conditions that might affect the cost or performance of any Services or provision of the Deliverables. Failure to do so is solely at the Bidder's risk, and no relief will be given by GSMA for errors or omissions in the Bidder's Proposal, nor for changing circumstances.

3.4.3. The Bidder must pay special attention to the RFP Timeline, as any failure to meet the deadlines contained therein may result in the rejection or the down-scoring of the Proposal, in GSMA's sole discretion. GSMA reserves the right to amend or end the RFP process at any time without incurring any liability/penalty to the Bidder.

3.5. Completeness of Proposal

3.5.1. The Bidder is required to submit answers to all the RFP Questions detailed in this RFP. Proposals will be down-scored for failure to answer any question fully.

3.5.2. The Bidder is required to clearly state if they do not wish to respond to a specific question, and explain such refusal.

3.6. Cancellation or Amendment

3.6.1. GSMA reserves the right to cancel the RFP at any time, either in part or whole, at the sole discretion of GSMA. In such cases, GSMA will not be liable for any costs incurred by the Bidder in this RFP process.

3.6.2. GSMA reserves the right to amend the RFP by issuing such notice to all Bidders which may: (i) extend or reduce the RFP Timeline; (ii) extend or reduce any timeline for Services and Deliverables; or (iii) amend the scope of the Services and Deliverables.

3.6.3. Nothing in this RFP constitutes an offer capable of acceptance by the Bidder.

3.7. Validity

3.7.1. The Proposal shall remain valid for three (3) months from the closing date for receipt of the Proposal.

3.8. Acceptance

3.8.1. GSMA reserves the right to accept a Proposal in whole or part, and acceptance shall not be deemed made until a Schedule, containing the agreement of the parties with relation to the Services and/or Deliverables (subject to the GSMA Standard Terms and Conditions, as agreed in the Master Services Agreement ["MSA"]) has been fully executed by GSMA for the Services and/or Deliverables covered by this RFP.

3.8.2. GSMA is under no obligation to accept the lowest priced Proposal, and reserves the right to reject any Proposal for any reason, in GSMA's sole discretion.

3.8.3. Any decision as to the successful Proposal is a matter solely for GSMA based on whatever criteria GSMA deems relevant.

3.9. Post-Proposal Negotiations

3.9.1. GSMA may, at its option, conduct post-tender negotiations with one or more Bidders.

3.9.2. GSMA may invite Bidders to present the Proposal, answer any outstanding questions and conduct any post-Proposal negotiations.

3.10. Bidder Costs

3.10.1. All costs incurred by the Bidder in connection with this RFP, including but not limited to costs for preparation, transmittal, or presentation of any Proposal or other material submitted in relation to this RFP are entirely the responsibility of the Bidder and shall not be chargeable in any manner to GSMA irrespective of the Bidder's success or failure in the tender process.

3.11. Proposal Contents

3.11.1. The Bidder is required to submit a Proposal in accordance with the requirements of Section 3.15 of this RFP, including a Total Price and a schedule of standard itemized rates, which are relevant to the work requested.

3.11.2. All variations from and failures to meet the requirements stated in this RFP must be identified explicitly as described in Section 2.2.

3.12. Language

3.12.1. All Proposals must be in English.

3.13. Submission Guidelines

3.13.1. Bidders must submit their Proposal to the GSMA Contact by email no later than the date and time specified in the Proposal Timeline.

3.13.2. The Bidder's emailed Proposal should not exceed 10 mb in size unless otherwise agreed in writing by GSMA and in such cases, supporting documentation will be submitted as a supporting email and titled as such.

3.13.3. If, following submission of the Proposal, the information contained therein changes, Bidders must advise the GSMA Contact immediately.

3.14. Terms and Conditions

3.14.1. The terms and conditions governing any award of business are the GSMA Standard Terms and Conditions, as attached to this RFP as the MSA (the "T&Cs"). The T&Cs form the exclusive basis for the performance of Services and provision of Deliverables.

3.14.2. By submitting a Proposal, the Bidder acknowledges and agrees that:

3.14.2.1. At GSMA's option and through negotiation, Bidder will be invited to enter into a Schedule A, governed by the T&Cs, without any additions, omissions, or amendments (other than any proposed amendments to the T&Cs made by a Bidder in its Proposal that GSMA deem acceptable); and

3.14.2.2. Bidder will be bound by any requirements in this RFP, obligations of its Proposal, and the T&Cs.

3.15. Structure of Bidder's Proposal

3.15.1. Bidder's Proposal shall contain:

3.15.1.1. A completed Schedule 3 to this RFP (Bidder's Information);

3.15.1.2. The Bidder's Proposal for the performance of Services and/or provision of Deliverables, including responses to all questions presented for the Bidder in this RFP (including all requested items in Schedule 2);

3.15.1.3. The Total Price, including price breakdown and itemization per the template included in Schedule 4;

3.15.1.4. A copy of the Declaration contained in Schedule 6, signed by the Bidder, containing the representations and warranties made by Bidder with relation to this RFP process which form part of the foundation of the relationship.

Schedule 2
GSMA Policies and Additional Considerations

1. Corporate and Social Responsibility ("CSR")

1.1. GSMA continuously commits to the preservation of the environment and achieving carbon neutral certification for our global events under PAS 2060, an internationally recognised standard. To achieve this certification, GSMA's carbon neutral consultants will implement data collection and carbon footprint calculation. Should Bidder's Proposal be successful, Bidder will be contacted by GSMA consultants to provide all necessary data related to participation in any event on which Bidder may be working.

1.2. GSMA takes its environmental impact seriously and has made a series of policy commitments to address the issue. Please outline the measures that Bidder's company has taken, or can take, in order to minimize the environmental impact of Bidder's proposed solution.

1.2.1. In what way should GSMA deem Bidder's Proposal environmentally preferable?

1.2.2. Please attach a copy of the formal CSR policy for Bidder's company.

2. Insurance

2.1. Bidder shall procure and maintain for the duration of the contract insurance against claims for injuries, damages, or other types of losses that may arise from or in connection with the performance of the work hereunder by the Bidder, its agents, representatives, or employees. The cost of such insurance shall be borne by Bidder.

2.2. Bidder shall provide to the GSMA, at time of tender, original certificates and amendatory endorsements or copies of the applicable policy language effecting coverage required by this clause. Bidder's cover note will be presented on the insurance broker's headed paper detailing all the insurance held, the term of each insurance, level of cover, and any exclusions.

2.3. Bidder's insurance coverage shall be the primary insurance coverage for all claims related to this contract. GSMA and its affiliates, officers, officials, employees, and volunteers are to be covered as additional insureds. Each insurance policy required above shall state that coverage shall not be cancelled, except with notice to GSMA. GSMA reserves the right to modify these requirements, including limits, based on the nature of the risk, prior experience, insurer, coverage, or other special circumstances.

2.4. If Bidder's current insurance coverage is insufficient to meet GSMA's standards, Bidder agrees to procure such insurance as GSMA requires prior to execution of any MSA.

3. Code of Conduct

3.1. Bidder shall comply with the GSMA code of conduct as laid out in Schedule 5.

4. Conflict of Interest Policy

4.1. A conflict of interest is a set of circumstances that creates a risk that an individual's ability to apply judgment or act in one role is, or could be, impaired or influenced by a secondary interest. It can occur in any situation where an individual or organization can exploit a professional or official role for personal or other benefit. Conflicts can exist if the circumstances create a risk that decisions may be influenced, regardless of whether the individual actually benefits. The perception of competing interests, impaired judgment or undue influence can also be a conflict of interest.

4.2. Examples of conflicts of interest situations such as:

4.2.1. When a supplier has a direct or indirect financial relationship with a GSMA employee, customer or competitor; or

4.2.2. When a supplier has a non-financial or personal relationship with a GSMA employee, customer or competitor.

4.3. Conflicts of interest can be actual, perceived, or potential. GSMA treats these categories equally.

4.4. Disclosure of conflicts of interest is a continuing obligation, requiring an updated disclosure should a conflict of interest begin, end, or circumstances change in any material way.

4.5. The disclosures required in Schedule 3, Bidder's Information, will form the basis for GSMA's internal analysis as to the acceptability of the conflict of interest and how it may be managed. Should any information contained therein prove to be inaccurate, GSMA reserves the right to terminate the contract immediately with no penalty, notwithstanding any other term in the MSA to the contrary.

5. Data Security

5.1. GSMA requires that Bidder hold and process all data/information (personal or not) in line with the regulatory requirements in GSMA's primary business locations (United States and/or United Kingdom, as applicable) and ensure that any data transfer is authorized and conducted in a secure manner. Bidder should describe whether data will be collected, processed, or transferred, and how Bidder will comply with GSMA's data security standards, as well as with all relevant regulations.

5.2. Any information systems that hold information are required to be controlled in line with good information system security and operation measures and protected against information and service loss (physical and logical). Bidder should describe its information security and operation measures, including measures to protect against loss.

5.3. Bidder agrees it will agree to and comply with the GSMA Data Protection Addendum, attached to the MSA as Exhibit 1.

6. Regulation

6.1. Bidder should state whether the industry with which it is engaging is regulated, and if regulated describe how. Bidder should demonstrate how Bidder's company meets this regulation.

6.2. Bidder should describe any future regulation that may affect the Services and Deliverables requested in this RFP, and demonstrate how Bidder will meet this regulation.

7. Business Continuity and Disaster Management

7.1. GSMA requires organizations with which it transacts to take reasonable measures to protect the operation of their business in the event of a business interruption event (both physical and logical). Bidder should attach a copy of Bidder's company's business continuity policy and disaster management plan.

8. Service Level Agreements

8.1. "**Service Standard**" means in relation to the performance of any of the Services and provision of any Deliverables, Bidder and its third party bidders, contractors, agents and sub-licensees shall carry out those Services and provide those Deliverables:

8.1.1. in a good, safe and professional manner and in a manner free from dishonesty and corruption and in accordance with the US Foreign Corrupt Practices Act, UK Bribery Act and any applicable anti-bribery or anti-corruption legislation;

8.1.2. without material deviation from the best practice of a reasonable and prudent company and with adherence to relevant standards;

8.1.3. in accordance with all relevant provisions of the service agreement, and any rules, codes, policies, procedures and standards notified to the Bidder, as revised from time to time during the Term in accordance with the service agreement;

8.1.4. in co-operation with GSMA, its agents, sub-licensees and Bidders especially, but without limitation, in relation to the provision of information reasonably requested by GSMA;

8.1.5. in a manner which is not detrimental to the public image and reputation of GSMA or any of its Affiliates; and

8.1.6. in a manner not less professional than the manner in which the Bidder would perform similar services for its other customers.

8.2. Bidder should provide suggested service level agreements ("SLAs") to dictate acceptable response times for provision of the Services and Deliverables. The proposal of SLAs should include suggested service credits available should the service level fall below the standards set in the SLAs.

Schedule 3
Bidder's Information

1. Company Information

Company Name	
Company Registration Number (if any)	
Address of Registered Office	
Street	
Town/County	
Country	
Post Code	
Web Site	
VAT registration No if applicable	
Financial Year-End	

2. Director Details

Please list the names of Bidder's company's directors (use an extra sheet if necessary). If not a limited company, list members of the Management Board, Partners, Associates, etc. who are responsible for the activities of the company or organization.

Company's directors	
List members of the Management Board	
Partners	
Associates	
Other	

3. Company Profile—Financial Data

Please enclose copies of Bidder's audited company accounts (such as the directors' report, auditors' report, balance sheet, profit and loss account, cost of sales accounts and full notes) for the past three accounting years (or for your full period of trading if less than twelve months).

If Bidder cannot provide the information requested above, please describe why and give the best alternative financial information available, such as a certified statement of turnover for the last year, signed by an independent auditor or bank manager.

	FY 1	**FY 2**	**FY 3**
Total Turnover			
Number of Full Time Employees			
Products/Services sold			
Services Provided			
Net Income			

4. Current Activity with GSMA

Does Bidder's company (or any branch or affiliate thereof) currently provide any products or services to GSMA?

q Yes q No

If yes, please provide the following information for the products and services currently supplied to GSMA.

Project Name	Business Group and Contact	Description of Product or Services Provided	Total Project Cost

5. Insurance

Confirm the types and levels of insurance held. Please refer to the insurance policies contained in Schedule 2.

Insurance Type	Cover Currently Held
Public liability (third party) insurance	
Professional indemnity insurance	
Errors and Omissions insurance	
Workers compensation insurance [US only]	
Commercial liability insurance	
Commercial automobile liability insurance	
Other information	

Have any claims been made (or are any forthcoming) against Bidder's company's employer's liability insurance, public liability insurance, or professional indemnity insurance within the last three (3) years? If yes, please provide details.

6. Conflict of Interest Questionnaire

6.1. Please provide Bidder's instrument of ownership or beneficial interest, including a description of Bidder's corporate form, and any other information which may be relevant to GSMA's full understanding of this subject.

6.2. Ownership Share

Name	Address	Percent Ownership

6.3. Distributive Income

Name	Address	Percent Ownership

6.4. Does Bidder use a lobbyist or agent? If so, please disclose.

6.5. Disclosure must be made of any gifts or entertainment provided to GSMA employees in the past twelve (12) months.

6.6. Please provide details of current or previous employment of Bidder's personnel and ownership, (including self, spouse, and immediate family members) with ties to GSMA employees.

Schedule 4
Total Price

1. **Fees and Charges**
   1.1. Bidder should provide all relevant detail on how the Services and Deliverables are to be charged.
   1.2. Bidder should provide a breakdown of the charges: per item, per hour, as may be applicable.
   1.3. For the avoidance of doubt, GSMA's payment terms are contained in the MSA, and are sixty days from receipt of an undisputed invoice, which should be raised following acceptance of Services and/or Deliverables.
   1.4. Detail of how the Bidder requests payments to be made (examples: single lump sum, monthly, quarterly, phased payments). Please note, GSMA does not make advance payments prior to completion of the Services and Deliverables unless the payment requested is specifically traceable to purchase of items required to perform the Services or provide the Deliverables, which would otherwise be a loss for the Bidder.
   1.5. All rates and prices are in US Dollars.
   1.6. Total Price
      1.6.1. Based on the requirements of this RFP, Bidder should place the fee breakdown for the Services and Deliverables contained herein in the Pricing Table below.

Item	Unit Price	Units	Total Price
		Total Price	

2. **Inclusions**
   2.1. The Bidder's Total Price is inclusive of all costs, insurances, fees, costs, expenses, liabilities, obligations, risks, and all financial requirements for the performance of Services and provision of Deliverables.
   2.2. Any charge not stated in this Proposal, which extends above to the Total Price, is not permitted.
   2.3. Total Price is exclusive of VAT but inclusive of all other taxes.

3. **Itemized base rate schedules**

Item	Unit Price	Bulk Pricing

Schedule 5
Code of Conduct

Purpose
The GSMA Supplier Code of Conduct ("the GSMA Code") reflects our intent to minimise the social, environmental and ethical impact of our supply chain and to ensure that we and our suppliers act in a responsible manner.

Scope
This GSMA Code applies to all suppliers and contractors in any capacity including agency workers, seconded workers, volunteers, agents, contractors, external consultants, third-party representatives and business partners who provide goods or services, to or on behalf of GSMA. We require suppliers notify any sub-suppliers that are used on behalf of the GSMA of their responsibility to implement the GSMA Code.

Principles
GSMA expects all suppliers to adhere to the following principles and will cease trading with suppliers showing persistent disregard for important elements of environmental, social and ethical performance.

GSMA seeks to ensure that the working conditions at suppliers of the products and services we purchase meet the standards of the International Labour Organisation (ILO) and the Universal Declaration of Human Rights (UDHR)

Social Compliance
1. **Child Labour:** Organisations should ensure the effective long-term elimination of child labour, in a manner consistent with the interests of the children concerned.
2. **Forced Labour:** There should be no forced, bonded (including debt bonded), involuntary labour, trafficked labour and workers should be able to leave after giving reasonable notice.
3. **Health, Safety and Hygiene:** All employees should expect to work in an environment that is both safe and healthy. Adequate steps should be taken to prevent accidents occurring in the normal course of work including the provision of suitable health and safety training.
4. **Discipline:** Physical abuse or discipline, the threat of physical abuse, sexual or other harassment and verbal abuse or other forms of intimidation is not acceptable. Disciplinary and grievance procedures shall be clearly documented and communicated to all employees.
5. **Freedom of Association and Employee Representation**: Organisations should adhere to all local laws regarding trade union representation and the formation of employee representation groups
6. **Working Hours**: working hours should not be excessive and shall comply with relevant national laws.
7. **Equality of Treatment:** Organisations will seek to avoid any form of unlawful discrimination in all aspects of employment including, but not limited to, the following protected characteristics or any others that may be covered by local legislation: age; caste or tribe; disability; gender / sex; gender reassignment; marriage and civil partnership; pregnancy and maternity; race; religion or belief; sexual orientation; military status.
8. **Remuneration:** Wages and benefits afforded to workers should meet national standards. Workers should be provided with clear written information on their pay and conditions. Excessive deductions on wages should not be permitted as a disciplinary measure.
9. **Employment terms**: All workers should be provided with simple, written contracts which must detail the terms and conditions of their employment. Contracts should be clearly understandable to each worker. Work performed should be on the basis of recognised employment law and practice.
10. **Right to work**: It is expected that supplier's hiring practices will accurately verify a worker
11. **Community impact:** Organisations are encouraged to support the communities in which they operate through appropriate community initiatives.

It is understood that organisations must comply with national and other applicable laws and regulations and where there is conflict between these and the GSMA Code then the highest standards linked with such laws and regulations shall be applied.

Environment
We seek to ensure that appropriate attention is paid to environmental issues when GSMA purchase products and services. In all cases suppliers should be able to demonstrate environmental policies and management systems sufficient to ensure continuous improvement in environmental performance and be in accordance with local and internationally recognised environmental standards.

Business Practices
Suppliers shall comply with applicable local laws and regulations concerning bribery, corruption, fraud and unethical business practices.

Schedule 6
Declaration

Bidder understands that giving false, incomplete, misleading or inadequate information that materially affects or could materially affect the decision-making process, could result in Bidder's exclusion from the list of approved RFP invitees, or subsequent termination of the contract in the event of it being awarded to Bidder.

Bidder certifies that the information supplied is accurate to the best of Bidder's knowledge and that Bidder accepts the conditions and undertakings set out in this Declaration and the RFP.

Bidder declares that the Proposal is made without collusion, knowledge, comparison of data or arrangement with any other company, firm or person applying to participate in the process for this RFP and is in all respects fair and without collusion and fraud.

Bidder acknowledges and agrees that:

(a) At GSMA's request, it will negotiate in good faith and within the required timeframes, any additional documents required in relation to this RFP, in particular the MSA, including commercial terms;
(b) The Services and Deliverables as described in the MSA will be governed by the GSMA Standard Terms and Conditions without any additions, omissions, or amendments (other than any proposed amendments to the GSMA Standard Terms and Conditions made by a Bidder in its Proposal that GSMA deem acceptable); and
(c) The MSA will not contain any less favourable terms than those set out in Bidder's Proposal.

Company Name:
Address:
Email:
Tel No:
Name: Position:

Signature: Date: