**Request for Applications**

**TCMR FINANCIAL INCLUSION CHALLENGE:**

COMMUNICATION AND ACCESS TO FINANCE COMPONENTS

**RFA No.:** 002- 72066018CA00006

**Date of issuance:** December 09, 2022

**Due date for questions:** December 15, 2022

**Release date for response to all questions:** December 18, 2022

**Closing date:** January 6th, 2023

**Question & Application Submission Instructions:** Questions and Applications (including technical proposal and budget) are due by 23:59hrs EST via email to Teddy Mafuta ([tmafuta@pactworld.org](mailto:tmafuta@pactworld.org)) with copies to Emma Willenborg ([ewillenborg@pactworld.org](mailto:ewillenborg@pactworld.org)), Guy Kilumba ([gkilumba@pactworld.org](mailto:gkilumba@pactworld.org)) and Sylvestre Balibanga ([sbalibanga@pactworld.org](mailto:sbalibanga@pactworld.org)). Emailed submissions must contain the subject “TCMR Financial Inclusion Challenge.”

**Estimated award date:** February 1, 2023

# 1. Background

# Pact is an international nonprofit that works in nearly 40 countries building solutions for human development that are evidence-based, data-driven, and owned by the communities we serve. Our vision is thriving, resilient, and engaged communities leading their own development. Founded in 1971, Pact works with partners to build resilience, improve accountability, and strengthen knowledge and skills for sustainable social impact. Our staff have a range of expertise in areas including capacity development, public health, governance and civil society, climate change adaptation and mitigation, energy, women’s economic empowerment, fragile states, artisanal and small-scale mining communities, monitoring and evaluation, microfinance and more.

In 2018, Pact started the USAID-funded Tanganyika Conflict Mitigation and Reconciliation (TCMR) project to [build peace](https://www.pactworld.org/features/their-own-words-building-peace-between-bantu-and-batwa-democratic-republic-congo) between two communities in the DRC that have been at violent odds, the indigenous Batwa and Bantu. We are increasing cooperation and co-existence by strengthening conflict mitigation mechanisms and resolution processes for peacebuilding and improving livelihoods through social cohesion and collaboration. To reduce conflict over resources, Pact and its partners bring communities together to help them restore peace and thus increase agricultural production and access greater market opportunities.

USAID recently awarded Pact new funding to launch the next phase of the TCMR project, which will help advance sustainable development efforts in Tanganyika province and build a resilient future for Tanganyika’s conflict-affected communities.

# 2. Purpose Statement

Pact is pleased to announce the release of this request for applications (RFA) for funding to support Pact’s implementation of the TCMR project. This RFA is issued as a public notice to ensure that all interested, qualified, and eligible **private sector companies** have a fair opportunity to submit applications for funding.

The two main objectives of the **TCMR Financial Inclusion Challenge** are to: (1) facilitate access to financial services for TCMR project participants in rural areas, including but not limited to small business owners and members of savings and lending groups (who take part in income generating activities (IGAs) such as [WORTH](https://www.pactworld.org/WORTH) groups) who have received financial and/or capacity development support from the TCMR project; and (2) facilitate access to internet and telecommunications services for target communities and institutions in rural and vulnerable areas reached by the project, such as schools, hospitals, community centers, mobile money providers (e.g., M-Pesa) and financial service providers.

# 3. Program Description

The TCMR project has implemented economic recovery activities that aim to diversify and increase income for target households. However, TCMR has identified a number of challenges that program participants face in accessing formal financial services, for example to open and utilize bank accounts, to improve savings capacity, and take out small loans to develop entrepreneurial activities. Most program participants live in rural areas where there is an absence of financial institutions. Additional barriers to finance among rural households include low levels of financial literacy, poor physical infrastructure, and a limited number of cash points. Factors including lack of sufficient funds, cost, distance, lack of proper documentation, and lack of trust in financial institutions contribute to low bank account ownership.[[1]](#footnote-2) These factors contribute to financial exclusion of the target households, which limits their capacity to improve their livelihoods and enhance their resilience. In addition, a lack of communication networks leads to poor cellular and internet connectivity which further restricts access to finance, for example through mobile banking, but also limits the implementation of other important TCMR activities including the Early Warning and Rapid Response System (conflict prevention mechanism), Social Behavior Change Communication (SBCC), and capacity development.

The **TCMR Financial Inclusion Challenge** aims to reach two target population groups: (1) individuals who have received support from the TCMR project to start or expand income generating activities (e.g., farmers, fisherfolk, small business owners) but who are not yet linked to any formal financial institution; and (2) members of [WORTH](https://www.pactworld.org/WORTH) groups (Pact’s model of community banking) which primarily reaches groups of women and young people, who tend to face higher levels of exclusion from financial services, with community-based savings and lending activities. However, WORTH groups are limited in granting credit to members due to their low savings capacity, and groups require technical assistance related to financial education, governance, fund management and the use of financial resources. By increasing their savings and income earning potential, WORTH groups can become clients of financial institutions, and eventually, individual group members can also open up their own bank accounts.

Building on the support they have already received from the TCMR project, the established IGAs and WORTH groups have expanded their capacity to access formal financial and communication services. Therefore, this RFA aims to facilitate linkages that exists between community members and financial and communication services by establishing partnerships with willing private sector actors in the finance and telecommunications sectors.

In addition, Pact intends to roll out its [myWORTH](https://www.pactworld.org/our-expertise/livelihoods/digital-financial-services) Android application in DRC, which digitizes the financial data of WORTH groups and includes e-learning modules. Pact hopes to integrate digital savings and credit practices into the regular functioning of WORTH groups through myWORTH and/or other online applications developed by local finance institutions. This would significantly reduce the risk of theft and loss and increase the security of members' savings. Therefore, while the Finance and Communication are separate components with different technical specifications, they are closely linked, and implementation will be based on close collaboration between Pact and the selected companies/institutions.

To face the two-pronged challenge of access to financial and communication services, **TCMR is launching a call for expressions of interest for 1-2 companies/institutions (‘Offerors’) that offer Finance and/or Telecommunication services (internet, phone network expansion, mobile money, etc.)** and are willing to partner with Pact to *identify and deliver on innovative ways to make these services more available to target TCMR project participants*. Through this activity, the project aims to support approximately 40 WORTH groups, which represent a total of 1,000 households (25 members per group) from 5 territories in the province of Tanganyika, including Kalemie, Nyunzu, Moba, Manono and Kabalo, as well as 500 individuals who have received IGA support from the TCMR project. Therefore, the total direct reach of this activity is expected to be approximately 1,500 individuals. However, by partnering directly with financial and telecommunications service providers to sustainably lower barriers to access across the TCMR target territories, the activity has the potential to reach a larger group in the medium to long-term including after the grant has ended.

## 3.1. Activity Overview

The **TCMR Financial Inclusion Challenge** will facilitate the expansion of Finance and Communication service offerings for TCMR target groups. The successful Offeror(s) will receive *financial support provided in the form of a result-based grant to be disbursed according to pre-defined progress milestones (to be determined by Pact and the successful Offeror)* and must have proven capabilities related to one of the following two areas:

1. **Access to Finance**: Strengthen the capacity of TCMR target populations and empower them economically and socially to access formal financial services, including for savings and lending. Specific activities might include:
   1. Lower barriers to bank account opening and utilization so that community members can generate more secure savings to meet household needs and build assets to finance income generating activities (IGAs).
   2. Develop the capacity of WORTH group members to develop IGAs with business plans that can contribute positively to the rural development of their respective communities, in a manner that links WORTH group members to formal financial services.
   3. Develop new savings and lending products and/or reduce collateral and other requirements for lending products to increase lending by a group and/or individual basis, so that women and youth entrepreneurs can start or develop micro, small and medium-sized enterprises.
   4. Any other activities that contribute to achieving the objectives of this component.
2. **Communication**: Increase long-term, sustainable access to high quality and low-cost cellular and/or internet service to allow TCMR target populations to access online services, including but not limited to myWORTH, Early Warning and Rapid Response system, social and behavior change communications (SBCC) or other capacity development efforts, in order to improve household and community livelihoods and resilience. Specific activities might include:
   1. Expand internet and/or cellular infrastructure to increase network accessibility for target populations.
   2. Facilitate reliable internet or cellular network access allowing WORTH group members to access Pact’s Android application myWORTH (digital version of WORTH).
   3. Supply internet network kits to enhance network connectivity at sufficient bandwidth debit and low cost; provide terminals such as telephone, modem and other devices at a reasonable price for community members or local institutions.
   4. Strengthen the capacity of community members to access e-business including mobile banking, e-learning, online data transfer and communication through social networks, etc.
   5. Develop approaches to ensure continued availability of cellular and/or internet services to facilitate participant access beyond the grant period of performance.
   6. Any other activities that contribute to achieving the objectives of this component.

## 3.2. Geographic area

The project will be implemented within the TCMR target region in Tanganyika Province in one or more the five project territories: Kalemie, Manono, Nyunzu, Moba and Kabalo.

|  |  |  |
| --- | --- | --- |
| Territory | Sectors | Number of Villages |
|
| Kalemie | Kasanga Mtoa | 5 |
| Monie (Kalemie) | 5 |
| Maman Kasanga | 5 |
| Nyemba | 5 |
| Tumbwe | 5 |
| Kabalo | Kasinge | 5 |
| Mbuli | 3 |
| Kabula | 5 |
| Manono | Kabanga | 5 |
| Bakongolo (Manono) | 5 |
| Kiluba | 5 |
| Nyunzu | Malemba (Nyunzu) | 5 |
| Muuya (Nyunzu) | 5 |
| Ngombe (Nyunzu) | 5 |
| Lwizi (Nyunzu) | 5 |
| Moba | Kansabala | 5 |
| Kabwela | 5 |
| Manda (Moba) | 5 |
| Total |  | 88 |

## 3.3. Intended impact

Overall, the intended impact is to improve access to finance and the means to use productive communication for WORTH group members. Specifically, the Awardee is expected to contribute to one or more of the following indicators:

1. % of targeted TCMR program participants that are linked to formal banking, in one way or another (mobile solutions or banks).
2. # TCMR project households that access financial services, disaggregated by:
   1. Bank account opening
   2. Bank account utilization
   3. Access to savings
   4. Access to credit
3. # IGAs accessing microcredit products from financial service institutions
4. # of micro and small businesses with increased revenue as a result of micro, small and medium business development assistance or training
5. # of individuals that gain affordable, sustained access to internet and/or cellular network connection
6. # of community-based institutions benefiting from internet and/or cellular network connection

This activity is also expected to contribute to the following TCMR project-level indicators:

1. # of individuals participating in group-based savings, microfinance or lending programs with USG assistance
2. % of WORTH group members with increased income

## 3.5. Expected role of sub-awardee in the program

The expected role of the sub-awardee for the Finance component is to:

* Establish favorable conditions for access to financial services to encourage beneficiary groups to open savings and credit accounts
* Develop a common approach with Pact to make micro-credit available based on the partnership agreement
* Organize meetings/training on financial education, financial management for delivery in a group setting
* Provide micro-credits to select IGAs based on potential for success

The expected role of the sub-awardee for the Communication component is to:

* Offer a digital system or platform that adapts and works with the WORTH approach
* Make communication kits available to support and facilitate transactions between groups and microfinance institutions (MFIs)

# 4. Application Submission

## 4.1. Grantee eligibility

This competition is open to any private entity that is either a non-profit, not-for-profit, or for-profit entity that is not established in the United States. To be minimally eligible for funding, applicants must provide full, accurate, and complete information and comply with the following conditions. Organizations must:

* Be legally registered or otherwise authorized to conduct business in their country or countries of operation.
* Have a UEI[[2]](#footnote-3) number (a nine-digit identification number required for all procurement-related activities). An UEI number is not required for application but will be required for receipt of award.
* Be able to complete implementation within the stated timeframe of January 06, 2023 to June 30, 2023.
* Have previous experience of not less than 3 years working to address and lower barriers to access to finance and communication in the DRC particularly among rural populations. Working in the Tanganyika Province is an asset.
* Justify financial and technical capacity to execute the proposed project,
* Explain their plan to ensure a sustainable operation of systems provided under the proposed project.
* Meet the cost share requirement, specified below in Section 4.2 Funding.

## 4.2. Funding

Pact anticipates these awards will be cost-reimbursable, fixed amount award, or in-kind grants. Grant type will be based on the program description and the results of the partner’s pre-award risk assessment, which Pact will conduct prior to issuance of the award.

Subject to the availability of funds, from the Total budget of $50K, **Pact intends to award one Offeror up to $30,000 for component 1 and one Offeror for up to $30,000 for component 2**. Pact reserve the right to award any or none of the applications submitted.

**The Offerors will be required to Cost share funding by 1:1.** The Cost share requirement is further specified below in Section 5.3. Cost Application.

Grants to awardees will be disbursed on an agreed schedule to be included in the grant agreement, in line with the component and the project sustainability.

## 4.3. Conflict of interest clause

Applicants must provide disclosure of any past, present, or future relationships with any parties associated with the issuance, review or management of this solicitation and anticipated award. Failure to provide full and open disclosure may result in Pact having to re-evaluate selection of a potential applicant.

## 4.4. Submission method for questions

Submit any questions regarding this RFA electronically to Teddy Mafuta ([tmafuta@pactworld.org](mailto:tmafuta@pactworld.org)) with copies to Emma Willenborg ([ewillenborg@pactworld.org](mailto:ewillenborg@pactworld.org)), Guy Kilumba ([gkilumba@pactworld.org](mailto:gkilumba@pactworld.org)) and Sylvestre Balibanga ([sbalibanga@pactworld.org](mailto:sbalibanga@pactworld.org)).

The email subject line should read “Questions – TCMR Financial Inclusion Challenge Program, Component: Communication or Finance (please specify).”

**The deadline for questions is December 15, 2022, 23.59hrs EST.**

All questions and answers will be shared with all interested applicants by December 18, 2022.

## 4.5. Submission method for final application

All final applications must be submitted electronically to Teddy Mafuta ([tmafuta@pactworld.org](mailto:tmafuta@pactworld.org)) with copies to Emma Willenborg ([ewillenborg@pactworld.org](mailto:ewillenborg@pactworld.org)), Guy Kilumba ([gkilumba@pactworld.org](mailto:gkilumba@pactworld.org)) and Sylvestre Balibanga ([sbalibanga@pactworld.org](mailto:sbalibanga@pactworld.org)).

The email subject line should read “Application – TCMR Financial Inclusion Challenge, Component: Communication or Finance (please specify).” Technical applications and attachments must be submitted in PDF format. Budgets must be submitted in Microsoft Excel format.

**Applications must be submitted by January 06th , 2023 at 23:59hrs EST.**

## 4.6. Late submissions, modifications, and withdrawals of application

At Pact’s discretion, any application received after the exact date and time specified for receipt may be considered ineligible for consideration. Applications may be withdrawn by written notice via email or in person by an organization or the authorized representative.

# 5. Application Format

## 5.1. Overall requirements

Applicants will develop their applications based on their understanding of needs, their prior institutional experience, and their determination of the approaches that would be feasible and successful. In all cases, applicants shall clearly explain the rationale for the proposed approaches chosen. To facilitate the competitive review of the applications, Pact only will consider applications conforming to the following.

* The application narrative should be clear, concise, and properly organized.
* The document should be in 12p Times New Roman font, single spaced, with 1 inch/2.5 cm margins.
* Applications should not exceed 14 pages in length; page maximums for specific parts are provided in sections 5.2 and 5.3.
* Applications should be written in English or French.
* Paper copies of the applications will not be accepted.
* Please note that technical and cost applications should be separate files.

All applications received by the deadline will be reviewed for responsiveness to the specifications outlined in these guidelines and the application format. Applications should take into account the evaluation criteria.

## 5.2. Technical application

Limit of twelve (12) pages, including:

**Sub-Awardee Risk and Responsibility Assessment Cover Page where the applicant has to indicate the pursued component: Finance and/or Communication** (one page)

**I. Technical Approach and Feasibility of Program Design** (five pages)

* The applicant’s technical approach should include:
* A description of the activities to be undertaken for either the Finance or Communication component
* Anticipated results
* The application should discuss the applicant’s approach for engaging with local actors, building partnerships with key stakeholders, and creating linkages with other relevant development activities/programs.

**II. Management and Staffing Plan** (three pages)

* The management and staffing plan should show the roles and responsibilities of key staff who will participate in the program.
* Applicants should provide the CV of the Program Manager, who will have primary responsibility for overseeing the Offeror’s design and execution of expected program activities. The CV must be included in the specified page limit.

**III. Past Performance** (two pages)

* Describe the organization’s previous experience with financial inclusion or communication projects.
* Demonstrate experience in strengthening the capacity of local organizations, local government institutions, research, networks, and initiatives.
* Demonstrate experience in engaging with local communities, in particular women and youth.

**IV. Monitoring and Evaluation Plan** (one page)

* Describe how the project will collect data and ensure data quality of the relevant indicators from Section 3.5 of this RFA.
* The applicant may propose additional indicators and targets including as relevant to their own internal reporting.

## 5.3. Cost application

Limit of two (2) pages. Please use the templates in attachment 2 and 3 for a detailed and summary budget and cost share plan. The summary budget should include all costs anticipated within the following line items:

* **Salaries/fringe benefits:** all costs associated with employees working under the proposed project, including the level of effort expected from each salaried employee and the costs of fringe benefits
* **Travel and per diem:** travel, lodging, and per diem for staff need to implement the project
* **Equipment rental:** equipment that must be rented (i.e., vehicles) to enable program implementation
* **Equipment cost including installation cost and business plan**
* **Workshops/training/events:** workshops, development of information materials, studies, information dissemination, etc.; other direct costs associated with implementing activities under the project
* **Operating/administrative costs:** rent, communications, electricity, telephone, audit, and office supplies; TCMR will not fund office start-up costs or proposal development costs.
* **Cost Share or Matching:** Grantees will be required to contribute resources from their own, private or local sources for the implementation of this project. Cost sharing refers to the resources a recipient contributes to the total cost of an agreement. Cost-sharing may be cash or in-kind contributions but, by definition, may not include USG funds or USG-funded in-kind contributions. Cost-sharing must be used for the accomplishment of program objectives and must consist of allowable costs under the applicable USG cost principles (see 2 CFR 200.306 for more). The proposed cost share must be included in the budget. The cost share is required to be at least equal to the total estimated amount.

# 6. Evaluation of Applications

## 6.1. Review process

The **TCMR Financial Inclusion Challenge** will establish a technical review committee that includes representatives from PACT-HQ and Pact field office, and external staff. All technical reviewers will be subjected to a screening process to eliminate any conflict of interest. Evaluation will be based on the criteria set forth in sections 6.2, 6.3, and 6.4. The process will be completed within 60 business days of the application closing date. The review panel, using the criteria detailed below, will rate applications and make funding recommendations to the program’s grants management unit.

Pact reserves the right to make any number of awards or none at all. Pact is not responsible for any costs associated with the development of applications.

To facilitate the review of applications, Offerors must organize the narrative sections of their applications with the same headings and in the same order as the selection criteria.

## 6.2. Evaluation criteria for the application

In evaluating the applications, Pact will examine overall merit and feasibility, as well as the specific criteria relevant to each component, as elaborated in the table below. Applicants should note that these criteria both serve as the standard against which all applicants will be evaluated and serve to identify the significant matters that applicants should address in their applications. Pact will instruct the technical review committee to evaluate all applications according to the criteria as established and weighted in the following table.

## The scale of intended impact will be a key determinant in selecting an awardee for the TCMR Financial Inclusion Challenge. Offerors will be evaluated based on their ability to maximize impact through cost share, partnerships, and efficiency.

| **Evaluation Criteria** | **Points** |
| --- | --- |
| **I. Technical Approach and Feasibility of Program Design**  The review team considers a strong technical design to be one that is informed by local circumstances and needs. It should demonstrate coordination with other efforts or ongoing processes, including the efforts of other livelihoods and/or access to finance programs. Proposals are expected to be in line with the technical guidance outlined in sections above. | 30 |
| **II. Management and Staffing Plan**  The review team will evaluate the extent to which the management and staffing plans demonstrate the applicant’s ability to effectively implement proposed activities responsive to this RFA. Reviewers will assess whether the organization has proposed sufficient level of effort and whether the qualifications of the Program Manager are sufficient to achieve stated results and their strategy to ensure sustainable operation of the proposed project. | 20 |
| **III. Past Performance and Geographic Presence**  Reviewers will evaluate whether the organization has managed successful projects of similar size and scope in the geographic areas specified. The Offeror should note in which of the TCMR territories they are currently active, and what types of services or interventions are provided in these areas. The Offeror should also indicate their past experience in collaborating with NGOs on similar types of programs. | 20 |
| **IV. Monitoring and Evaluation Plan**  Reviewers will assess how the applicant intends to collect data, ensure data quality, and measure progress using the relevant indicators in section 3.5 and any additional custom indicators proposed by the applicant. Reviewers also will assess the feasibility of proposed indicator targets and consider the extent to which the application includes a plan to use the data for reflection and learning. | 10 |
| **V. Cost Evaluation**  The cost application will be evaluated for reasonableness, allocability, allowability, cost effectiveness, realism, and financial feasibility. This will include the proposed 1:1 cost share and how it will be achieved.  Pact reserves the right to determine the resulting level of funding for the grants being selected for this RFA, regardless of what the applicant specifies in the cost application. | 20 |
| **Total** | **100** |

## 6.3. Supporting documentation for Pre-Award Assessment/site visits

After the application evaluation process, any selected firm will be required to complete a Financial Pre-Award Assessment in order for Pact to determine if the organization has the capacity to perform successfully under the terms and conditions of the proposed grant. As part of the Pre-Award Assessment process, Applicants may be asked to submit additional documentation to illustrate that the organization has the capability to implement the grant. Site visits may be conducted by Pact staff to evaluate the organization in these areas.

# 7. Terms and Conditions

## 7.1. Standard provisions

The Standard Provisions for Non-U.S. Non-Governmental Organizations as applicable will apply to these grants. Applicants can find the provisions at <https://www.usaid.gov/sites/default/files/documents/1868/303mab.pdf>. Printed versions of these provisions are available upon request.

## 7.2. Permission for use and disclosure

By submitting an application under this RFA, the applicant consents to the disclosure of the documents submitted by the applicant to the reviewers involved in the selection process. Please note that all reviewers are bound by non-disclosure agreements.

## 7.3. Disclaimers

* Pact may cancel the solicitation and not award any funds.
* Pact may reject any or all applications received.
* Issuance of solicitation does not constitute award commitment by Pact.
* Pact reserves the right to disqualify any application based on applicant’s failure to follow solicitation instructions.
* Pact will not compensate applicants for their response to the solicitation.
* Pact reserves the right to issue an award based on initial evaluation of applications without further discussion.
* Pact may choose to award only part of the activities in the solicitation or to issue multiple awards based on the solicitation activities.
* Pact reserves the right to waive minor application deficiencies that can be corrected prior to award determination to promote competition.
* Pact may contact applicants to confirm contact person, address, and that the application was submitted for this solicitation.
* Pact may contact listed past performance references without notice to the applicant. Pact also reserves the right to contact other past performance information sources that the applicant did not list in the application.
* By submitting an application, the applicants confirm they understand the terms and conditions.

# 8. Attachments

The following documents are considered part of this RFA:

1. Sub-awardee Risk and Responsibility Assessment cover page
2. Budget template
3. Cost share plan template.

1. <https://www.elibrary.imf.org/view/journals/002/2022/211/article-A002-en.xml?rskey=fjtbht&result=10> [↑](#footnote-ref-2)
2. You can obtain a DUNS/UEI number by applying at [https://www.registrarcorp.com](https://www.bing.com/aclick?ld=e8uj7fug7hakQIDLAi9nERTzVUCUx2jFUHxpt1g-mzWZSWHe1nGwkHZEwv9rY3FFs6vQ9WcBfJW5qJJIcvwWv3s1S-mIEspX1SlMTRxoAoNX6miHWF9wgqovrtf1iHD-LuVENGuWftTCqpjZLtwkW3xM-G3j1ukUxGhStO6zRlE9OLvp7FGnooQirQkz9ppf8VBp-_Sw&u=aHR0cHMlM2ElMmYlMmZ3d3cucmVnaXN0cmFyY29ycC5jb20lMmZmZGEtZm9vZCUyZnVmaSUyZiUzZnV0bV9zb3VyY2UlM2RiaW5nJTI2dXRtX21lZGl1bSUzZGNwYyUyNnV0bV90ZXJtJTNkZHVucyUyNTIwbnVtYmVyJTI1MjBmZGElMjZ1dG1fY29udGVudCUzZDEyMjU5NTU2ODAxMjE1NTMlMjZ1dG1fY2FtcGFpZ24lM2QzODY1MjE1NDAlMjZtYXRjaHR5cGUlM2RwJTI2ZGV2aWNlJTNkYyUyNm1zY2xraWQlM2Q0MGE1YjYwMTc2MDYxZWVhZTk4ZWQ0NGI4MjNjOTdiZA&rlid=40a5b60176061eeae98ed44b823c97bd&ntb=1) [↑](#footnote-ref-3)