# EOI Questions

## Section 1: General Company and Contact Details

* 1. **Business Entity Identity**: [Please enter the details of the company as registered in the official documents].

|  |  |
| --- | --- |
| Official Name of the business / entity that is applying |  |
| Trade Name [if different from Official Name] |  |
| Address [Must be located In Uganda] |  |
| HQ location (Country where the Head office is located)/if different from the address above. |  |
| Registration Date |  |
| List of countries where the company is present and/or has operations [Outside of Uganda] |  |
| List of districts within the country where the company is present and/or has operations [within Uganda] |  |
| Type of Entity / Legal form [e.g. Limited liability company, Joint Venture, Partnership, etc.] |  |
| Ownership and Shareholding Distribution  |  |
| Company Website |  |

* 1. **Contact Person**

|  |  |
| --- | --- |
| Name (First Name, Middle Name, and Last Name) |  |
| Role or Designation in the Business / Company |  |
| Email Address |  |
| Phone Number  |  |

* 1. **Inclusivity**
1. Is the business owned or led by Women, Youths, and People with disability (PWDs)?

**[ ]  Yes**

**[ ]  No**

**If yes, provide details here. Indicate the name(s) of the owner(s)/leader(s).**

1. **Gender Equity and Social Inclusion (GESI):** Does the business have a Gender Equity and Social Inclusion (GESI) strategy, policy, or plan, and is it actively engaged in initiatives to promote inclusion and equitable opportunities for women, youth, and persons with disabilities (PWDs)?

**[ ]  Yes**

**[ ]  No**

**If yes, please provide/attach to this application, documentary evidence of such policy/plan/strategy and/or explain how the business ensures the achievement of such objectives.**

1. Please complete the information below

|  |  |  |
| --- | --- | --- |
| **Indicators**  | **Employment Type** | **Roles** |
| **Full Time** | **Part Time** | **Managerial** | **Non-Managerial** |
| No. of Women |  |  |  |  |
| No. of Youth/Young People.[[1]](#footnote-1) |  |  |  |  |
| No. of PWDs |  |  |  |  |
| Others  |  |  |  |  |

* 1. **Membership:** Is the business /company a member of a national or international industry association?

**[ ]  Yes**

**[ ]  No**

**If yes, please list them.**

* 1. **Regulatory Compliance and Permissions:**
1. Does the company have **Lending License(s)** issued by relevant national and local authorities?

**[ ]  Yes**

**[ ]  No**

1. Please submit the following documents:
2. Registration documents, including the Certificate of Incorporation and Memorandum and Articles of Association.
3. Lending license(s) issued by the relevant authorities.
4. Valid tax clearance certificate.
5. Proof Compliance with credit reference reporting requirements.
6. Shareholder and stakeholder information by completing the "1. Equity" worksheet in the [Loan Pre-Assessment Template](https://apply.uncdf.org/protected/nr/srKhh/250120_-_UGA_-_Loan_Pre-Assesment_Template.xlsx).
7. Please confirm that the company or business is not involved in corruption, fraud, money laundering, or any other forms of financial or non-financial misconduct by completing and signing the self-certification template. The completed template must include the name and signature of the authorized signatory, date, designation, and stamp (if applicable). Alternatively, it can be completed electronically using platforms such as DocuSign. The [AML Self-Certification template can be found here](https://apply.uncdf.org/protected/nr/4x8tq/250120_-_UGA_-_AML_Self-Certification_Template.docx).

## Section 2: Business Model, Business Idea and Use of Funds

*In this section, UNCDF will be looking for your compliance on the following criteria: (a) Alignment of the proposed solution with the challenge of access to suitable credit for MSMEs in Uganda – specifically young women inclusive MSMEs; (b) Clear articulation of how the solution addresses financing gaps of the programme’s target market and segments.*

**2.1 Business Overview**: Provide a detailed description of your business, including the existing products, services, or solutions you currently offer. Highlight the core purpose and value proposition of your business.

**2.2 Proposed Product/Solution**: If different from your existing offerings, describe the new or modified product, service, or solution for which the requested funds will be utilized. Explain how this proposal complements or expands your current portfolio.

**2.3 Addressing the MSME Financing Gap**: Explain how the products, services, or solutions described in sections 2.1 or 2.2 address the challenge of access to suitable credit for MSMEs in Uganda, with particular emphasis on young women-inclusive MSMEs. Clearly detail how your solution bridges financing gaps in the target market and segments identified under the program.

*As part of this application, please attach your company profile and/or pitch deck. The pitch deck should include the product/solution, target markets, and partnerships, with specific data on engagement with youth, women, and persons with disabilities (PWDs).*

**2.4 Sales and Distribution Methodology**: Provide a comprehensive explanation of how your business plans to sell or distribute its products, services, or solutions to the target market. Clearly outline the distribution channels that will be utilized, such as digital platforms, physical outlets etc. If your business intends to collaborate with partners, specify their names and anticipated roles in the distribution process. Digital channels may include, but are not limited to, advanced tools, systems, and algorithms, Point-of-Sale (POS) systems, accounting and bookkeeping software, e-commerce platforms, digital payment solutions, customer relationship management (CRM) tools, and supply chain management systems.

* *Where applicable, particularly for device financing, please attach/provide a mapping of the physical outlets.*
* *If distribution will be conducted through partnerships, please attach the relevant partnership agreements. Additionally, include Patent Certificates for the technology that will be deployed, if applicable. (In cases where sharing certain documents may breach confidentiality, applicants can disclose the existence of such partnerships without submitting the agreements at this stage.)*

**2.6 Geographical Footprint**: Specify the regions or districts where your company sells and distributes its products, services, or solutions. Clearly identify the areas covered within each region.

## Section 3: Track Record and Competence

*In this section, UNCDF will be looking for your compliance on the following criteria:* (a) **Potential for Impact:** Demonstrated potential to create significant and measurable improvements in access to finance for MSMEs, particularly those owned or led by women and persons with disabilities (PWDs); (b) **Forecasted Outreach:** Projected number of MSMEs to be served during the project period and beyond; (c) **Inclusivity:** Evidence of inclusivity in product design, implementation, and partnerships, ensuring effective outreach to marginalized groups such as youth, women, and PWDs; (d) **Proven Track Record:** Demonstrated experience in MSME financing, digital lending, device financing, and similar interventions; (e ) **Team and Organizational Strength:** Demonstrating expertise in MSME financing, digital lending, and innovation to effectively deliver the proposed solution; (f) **Digital Infrastructure:** Showcasing capabilities in portfolio management and operational efficiency; (g) **Alternative Data and Digital Tools:** Utilizing innovative credit-scoring and lending models built on alternative data and advanced digital technologies.

* 1. **Track record:** By completing the table below, provide specific examples of how your business or company has developed and implemented data-driven digital lending solutions tailored to underserved communities in Uganda or similar markets. UNCDF may request the contact details of the relevant individuals involved to verify this information, if necessary.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Name and Description of the Project (name/intervention/ solution)** | **Funder/investor** | **Amount(s) in USD** | **Target Market /Segment** | **Key Outcomes** | **Region(s)/District(s)/Country****Where the Work was Done** |
|  |  |  |  |  |  |
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|  |  |  |  |  |  |

*Note: The platform will allow 6 entries, but if you exceed this number, there will be an opportunity to upload the remaining entries.*

* 1. **Team Experience**: Provide a brief summary highlighting the competencies and expertise of the key team members. Additionally, **complete and attach the** [**UNCDF CV template**](https://apply.uncdf.org/protected/nr/T7gFm/250120_-_UGA_-_CV_Template.docx) for each key team member to demonstrate their qualifications and relevant experience.
	2. **Key Financial Metrics:** Please submit a summary of the company’s key financial metrics by completing the table below:

|  |  |  |  |
| --- | --- | --- | --- |
| **Metric** | **2022** | **2023** | **2024 (Year to date – Nov 30th, 2024)**  |
| 1. Turnover
 |  |  |  |
| 1. EBITDA
 |  |  |  |
| 1. Net Profit
 |  |  |  |
|  |  |  |  |
| 1. Total Assets
 |  |  |  |  |
|  |  |  |  |
| 1. Total Liabilities
 |  |  |  |  |
|  |  |  |  |
| 1. Equity
 |  |  |  |
| 1. Portfolio Size
 | Total number of active borrowers |  |  |  |
| Value in USD |  |  |  |

* 1. **Portfolio Size and Performance**: Complete the worksheets titled **"3. Client"** and **"4. Portfolio Risk"** in the [Loan Pre-Assessment Template](https://apply.uncdf.org/protected/nr/srKhh/250120_-_UGA_-_Loan_Pre-Assesment_Template.xlsx). Using the information from these worksheets, provide a thorough summary of your current portfolio. Ensure your overview includes key details such as the size of the portfolio, the distribution of clients, risk levels, and any relevant performance metrics to offer a clear understanding of your portfolio's status and performance.

To support the information above,please provide/attach the following financial documentation:

* Audited financial statements for the fiscal years ending 2022 and 2023.
* Management accounts or interim financial statements for the period ending November 30th 2024 (if available).
* Management letter from the auditors for the most recent audit (if available).

## Section 4: Sustainability

***In this section, UNCDF will be looking for : (a)Scalability:*** *Feasibility of expanding the solution to reach a larger number of MSMEs across diverse regions, including rural areas; (b)* ***Sustainability:*** *Viability of the solution to continue operating beyond the project period through established revenue streams, strategic partnerships, or diversified funding sources; (c)* ***Leverage Financing:*** *Ability to secure additional financing that matches or exceeds the contribution provided by UNCDF; (d)* ***Strategic Integration:*** *Alignment of the solution with the organization’s long-term strategy and demonstrated capacity to attract and utilize additional financing effectively.*

**4.1 Growth Strategy** Outline your business’s growth plan with financing from this EOI and its trajectory post-financing. Provide specific details, supported by financial projections, demonstrating how the funding will enable your business to achieve its goals and sustain long-term growth. Your response should address the following:

* **Growth Plans**: Detail your strategy for scaling operations, improving market reach.
* **Financial Proposal – Cost of Capital and Degree of Concessionality**:
	+ Specify the anticipated maximum Annual Effective Interest Rate (inclusive of all fees) you will offer to MSMEs, ensuring transparency and affordability in your lending practices. This should align with the assumptions in the financial projections.
	+ Indicate the anticipated cost of borrowing (minimum viable borrowing cost from UNCDF) required to maintain financial sustainability. This balance is essential for providing affordable financing to MSMEs while ensuring the long-term operational stability of your business. This should also align with the assumptions in the financial projections.
* **Additional Funding**: indicate the amount of additional funding your business expects to raise or crowd-in based on the financing requested in this EOI. Details can be provided in **section 5.4 “Future financing needs”** below.
* **Where applicable, particularly in the context of device financing:**
	+ Deposit or Down Payment Requirements: Provide an outline of the expected initial deposit or down payment requirements for MSMEs to access device financing, highlighting how these requirements ensure accessibility and affordability for MSMEs.
	+ Collateral Coverage: Specify the minimum and maximum collateral requirements for borrowers, if applicable.

Please attach five-year annualized financial projections and/or pricing models, with clear assumptions explaining deposit or down payment requirements for MSMEs.

## Section 5: Funding

**5.1 Financing Request:**

**a) Amount Requested:** Please indicate the amount requested in USD.

**b) Use of Funds**: Provide a detailed outline of the intended use of the funds mentioned in section “a)” above, including a clear breakdown of the allocation across expense categories. Specify the purpose of the loan and the anticipated benefits, such as impact metrics, increased revenue, or enhanced efficiency. Additionally, include a timeline for fund utilization that aligns with the loan tenor

**5.2 Historical & Current Support:** Provide details of the financial and non-financial support received from other organizations over the past two years, by completing the table below:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Type of Support** **(e.g. subsidy, grant, technical****assistance, etc)** | **Amount in USD** | **Purpose or Use of Funds** | **Start and End Dates****(DD/MM/YYYY –****DD/MM/YYYY)** | **Source (from****which institution****or person)** | **Results Achieved** |
|  |  |  |  |  |  |
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 *Note: The platform will allow 6 entries, but if you exceed this number, there will be an opportunity to upload the remaining entries.*

**5.3 Leverage/Debt Details**: Does the business/company have any debt? If yes, provide details by completing the worksheet "2. Debt" in the [Loan Pre-Assessment Template](https://apply.uncdf.org/protected/nr/srKhh/250120_-_UGA_-_Loan_Pre-Assesment_Template.xlsx).

**5.4 Future Financing Needs:** Beyond the financing sought through this EOI, does the business plan to raise additional capital? If so, specify the type of funding being pursued (e.g., debt, equity, quasi-equity), identify potential investors or funding sources, and outline the current status or stage of progress in securing this funding.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Type of Financing/ Support****(e.g. subsidy, grant****etc.) (Expected)** | **Amount in USD (Expected)** | **Purpose or Use of****Funds** | **Source/Potential Investor** | **Stage [e.g. early discussions, advanced discussions, term sheet stage, Partial disbursement etc.]** |
|  |  |  |  |  |
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 *Note: The platform will allow 6 entries, but if you exceed this number, there will be an opportunity to upload the remaining entries.*

## Section 6: Technical Assistance

What type of additional support does the business require to grow? (Choose from listed options and provide details)

**[ ]** Development, deployment and or integration of business applications, algorithms, systems or processes

**[ ]** Product development or adaptation to the target market (Youth, women and PWDs)

**[ ]**  Go to market strategies and/or Operations management

**[ ]** Technical skills building development [identifying talent and developing the necessary internal capacity]

**[ ]**  Improving data capacity, analytics, risk management, reporting and M&E

**[ ]** Strategy (GESI, sales business, partnership building)

**[ ]**  Financial management (financial modelling, bookkeeping)

**[ ]**  Others (Please specify)

Provide a detailed explanation /justification (for additional support) here.

## Section 7: Declaration & Consent

**[ ]** I acknowledge that all information provided is accurate and truthful to the best of my knowledge.

**[ ]** I grant UNCDF permission to use the submitted information for this and other financing opportunities, both current and future.

**[ ]  I hereby confirm that I have completed the entire application and attached the required documents listed below. Kindly select all that apply.**

**[ ]** Registration Documents, including the Certificate of Incorporation and Memorandum and Articles of Association

**[ ]** Valid Lending License(s) issued by relevant authorities

**[ ]** Valid Tax Clearance Certificate

**[ ]** Proof of compliance with credit reference reporting requirements

**[ ]** Company Profile and/or Pitch Deck

**[ ]** Shareholder and Stakeholder Information - completed worksheet "1. Equity" in the Loan Pre-assessment Template

**[ ]** Leverage/Debt Information - completed worksheet "2. Debt" in the Loan Pre-assessment Template

**[ ]** Portfolio Size and Performance - Completed worksheets "3. Client" and "4. Portfolio Risk" in the Loan Pre-assessment Template

**[ ]** Audited financial statements for the fiscal years ending 2022 and 2023

**[ ]** Management accounts or interim financial statements for the period ending November 30, 2024

**[ ]** Management letter from the auditors for the most recent audit (if available)

**[ ]** 5 year annualizedFinancial Projections and Pricing Models

**[ ]** Mapping of Physical Outlets

**[ ]** Key Team Member CVs (using UNCDF’s CV template)

**[ ]** Partnership Documentation/ agreements (if applicable)

**[ ]** Patent Certificates (if applicable)

**[ ]** Completed and Signed AML Self-Certification

**[ ]** Relevant Policy, Plan, or Strategy Documentation (if applicable)

**[ ]** Others

1. *For this EOI, "youth" or "young people" are defined as individuals aged 18 to 35*. [↑](#footnote-ref-1)