



United Nations Capital Development Fund

REQUEST FOR APPLICATION FOR

Provision of Digitization and Credit services to Micro and Small Agribusinesses in the regions of Northern Uganda, Southwestern, Karamoja and West Nile.

240228 - UGA

SUMMARY

The United Nations Capital Development Fund (UNCDF) makes public and private finance work for the poor in the world's 46 least developed countries. With its capital mandate and instruments, UNCDF offers "last mile" finance models that unlock public and private resources, especially at the domestic level, to reduce poverty and support local economic development.

As part of [UNCDF strategy "Leaving no one behind in the digital era"](#), UNCDF is looking for legally established entities in Uganda that can provide digitization and financial services to micro and small agribusinesses in the regions of West Nile, Northern Uganda, Karamoja and Southwestern Uganda.

UNCDF is partnering with the World Food Programme (WFP)-Agriculture Market Support (AMS) programme to deliver on a project funded by the Mastercard Foundation with the ultimate objective of creating job opportunities for 90,500 youth in rural Uganda. WFP AMS will contribute to the Mastercard Foundation Young Africa Works strategy to create decent and fulfilling work and business growth opportunities for the youth, especially young women, and increase financial inclusion through a combination of capacity strengthening strategies in the agricultural sector in Uganda.

Digital tools are already proving their potential to transform businesses and value chains – from improving operational efficiencies for businesses, to opening new markets, and increasing revenues. Further, digital tools produce digital data points, which help financial service providers (FSPs) to understand the health of businesses and their risk profile in a cost-effective way– thus unlocking access to finance.

This project aims to accelerate the digitalization of youth, women and refugee led agribusiness MSEs. Digital tools and solutions will be introduced in the agribusinesses to assist the linkage to markets, quality inputs, produce bulking, extension and advisory services. Ultimately, the usage of digital tools and the ensuing digital data records will then be used to link the businesses to financial institutions to unlock access to financing.

Digitization itself will enable the sprouting of new types of jobs for the youths in the target regions. Particularly, this intervention will include the creation of digital community entrepreneurs (DCEs) - as providers and distributors of digital related products and services at the mid and last mile. UNCDF has been spearheading the DCE model in northern Uganda and West Nile – with good traction in creating new types of jobs for the youths.

As part of the second intervention under the WFP collaboration, UNCDF is looking to provide two grants to two partners with legally established entities in Uganda that have scalable digital solutions that are applicable to agribusiness MSEs. Additionally, these entities should be able to provide, or in partnership with another entity, credit to agribusiness MSEs in the Northern, Southwestern, West Nile and Karamoja regions of Uganda. These entities should be in position to deploy alternative credit scoring methodologies leveraging data to increase access to credit for youth, women and refugee led MSEs, VSLAs and cooperatives.



The final outcome of this intervention is to have 16,000 youth, women, refugees, SHF enterprises and MSEs accessing and using different types of digital services (finance, information, market linkages, inputs, advisory etc.) and 7,000 youth, women and refugee led agribusiness MSEs accessing credit.

The focus areas include:

Area 1: Digitization of Agribusiness MSEs

In this focus area, UNCDF will support the digitization partners to introduce digital tools and solutions to Agribusiness MSEs in the target regions. The digital tools and solutions will be aimed at digitization of the MSE business operations and track records of production, sales, inventory, and payments. This data will then be used to improve business management and provide data that financial service providers can rely on for alternative credit scoring and lending to these MSEs.

Area 2: Leveraging digital tools to increase access to finance for target population.

Under this focus area, UNCDF will support financial service providers to utilize the data collected in area 1 for innovative credit scoring and lending to the targeted MSEs. Partners that exhibit capability and willingness to innovate around their products, processes, and business model for lending to MSEs will be supported with technical assistance and a grant from UNCDF, to develop / refine / improve their MSE loan products with specific focus on women, youth and refugees.

The Project is expected to be implemented until 30th September 2026 and will be undertaken in the West Nile, Northern, Karamoja and Southwestern regions of Uganda.

UNCDF will provide a grant and technical assistance to the successful applicants to adapt their solutions and go to market strategies with a gender lens to the peculiarities of the target participants. Applicants should be in a position to deliver on all the areas of intervention – either independently or as part of a consortium.

UNCDF's contributions may range from 360,000,000 UGX (USD 100,000) to 540,000,000 UGX (USD150,000) for each applicant. In the proposal, the applicant shall quote its costs for the project's operations and management, including providing full-time resources that would engage with UNCDF in supporting the project implementation. UNCDF's contributions are disbursed in UGX. UNCDF will award the applications depending on the investment readiness level and outreach potential of the solution proposed.

UNCDF will sign a Performance-Based Agreement (PBA) with the winning applicant to implement both areas of intervention specified above.

Applications for this Request for Application (RFA) should be submitted online through UNCDF Apply platform no later than 23h59 EDT of March 19th, 2024. An extension of the deadline, if any, will be communicated on the UNCDF Application platform:

<https://apply.uncdf.org/prog/240228 - uga - provision of digitization and credit services to micro and small agribusinesses in the regions of northern uganda southwestern karamoja and west Nile>

Selected applicants will be expected to fund at least 15% of the total project cost in cash (for costs such technical resources, staff, and operational expenses). Applicants may apply independently or in a consortium, provided that the consortium has a pre-established partnership prior to when this request for applications was issued.



Inquiries to this request for applications may be submitted by email to uncdf.rfa@uncdf.org cc mildred.wengozi.b@uncdf.org. Please use in the subject email **“Provision of Digitization and Credit services to Micro and Small Agribusinesses in the regions of Northern Uganda, Southwestern, Karamoja and West Nile”**.



1. INTRODUCTION

UNCDF is the United Nation's capital investment agency for the 46 world's least developed countries. It creates new opportunities for poor people and their communities by increasing access to microfinance and investment capital. UNCDF focuses on Africa and the poorest countries of Asia and the Pacific, with a special commitment to countries emerging from conflict or crisis. It provides seed capital – grants and loans – and technical support to help microfinance institutions reach more poor households and small businesses, and local governments finance the capital investments – water systems, feeder roads, schools, irrigation schemes – that will improve poor peoples' lives.

UNCDF's Inclusive Digital Economy practice area recognizes that reaching the full potential of digital financial inclusion in support of the Sustainable Development Goals aligns with the vision of promoting digital economies that leave no one behind. The vision of UNCDF is to empower millions of people by 2024 to use services daily that leverage innovation and technology and contribute to the Sustainable Development Goals. UNCDF applies a market system development approach and continuously seeks to address underlying market dysfunctions.

UNCDF's global digital strategy is organized in four workstreams namely 1) Enabling policy and regulation; 2) Open digital payment ecosystem; 3) Inclusive innovation; and 4) Customer empowerment. The current RFA is framed under workstream 2 and 3 which, respectively, aim at developing or improving business models and technologies for delivering services for rural communities, and ensuring that community members have the skills, knowledge and behavior that is needed to access and use digital services.

About the Project

UNCDF is partnering with the World Food Programme (WFP) to implement the Agriculture and Market Support programme (AMS) across 15 districts in Uganda supporting smallholder farmers (SHF), small and micro enterprises (MSEs) majority of whom are young people, women and refugees to participate in, contribute to and benefit from improved agri-food market systems.

This project is funded by the Mastercard Foundation with the ultimate objective of creating job opportunities for 90,500 youth in rural Uganda. The project aims to create decent work and business growth opportunities, to increase financial inclusion through a combination of capacity strengthening strategies in the agricultural sector in Uganda. The intervention seeks to target youth, women, and refugees who belong to farmer groups, apex farmer organizations, MSEs, as well as individuals who aspire to become entrepreneurs in micro and small agri-businesses or associated market systems.

The intervention seeks to equip the target group with knowledge, skills, and startup capital; accelerate the adoption of technology, especially digital solutions; create or increase demand and supply of inputs, outputs, services (e.g., finance), and skilled labor; and provide technical assistance and influence national and subnational institutions to improve the inclusiveness, efficiency, safety, and resilience of agri-food systems.

2. SCOPE OF WORK

This intervention is one of three RFAs launched under the collaboration between **UNCDF** and **WFP-AMS** which' goal is: Youth, women and refugees in agriculture equipped with digital tools and are enabled to access credit for their businesses.

The objectives of this RFA are:

1. Youth, women, refugees, SHF enterprises, and MSEs have increased access to digital services that improve access to credit, marketing, market information, ag-extension, and ag-inputs.
2. Digital services providers (AgriTechs, FinTechs, etc.) have improved business models and services that enhance employment or business opportunities for youth, women, refugees or SHF enterprises and MSEs.
3. Increased access to relevant financial services (especially credit) for youth, women, refugees, and their MSEs.

UNCDF is looking to partner with private sector entities with scalable and sustainable solutions that align with the above objectives. We are therefore looking for legally established entities in Uganda that have scalable digital solutions that are applicable to MSEs in agriculture and ag-related value chains. Additionally, these entities should be able to provide credit to agribusiness MSEs and value chain actors in the Northern, Southwestern, West Nile and Karamoja regions of Uganda. These entities should be in position to deploy alternative credit scoring methodologies leveraging data to increase access to credit for youth, women and refugee led MSEs, VSLAs and cooperatives.

Digital tools/ solutions will be introduced in the agribusinesses to assist in the linkage to markets, quality inputs, produce bulking, extension and advisory services. Ultimately, the usage of digital tools and the ensuing digital data records will then be used to link the businesses to financial institutions to unlock access to financing.

Digitization itself will enable the sprouting of new types of jobs for the youths in the target regions. Particularly, this intervention will include the creation of digital community entrepreneurs (DCEs) - as providers and distributors of digital related products and services at the mid and last mile. UNCDF has been spearheading the DCE model in northern Uganda and West Nile – with good traction in creating new types of jobs for the youths.

A data driven approach should be adopted by the partner to measure and track the number of Youth, women, refugees have increased access to digital tools and solutions to improve their businesses. This approach should include relevant metrics and indicators that allow for easy visibility of progress and impact, facilitating effective monitoring and evaluation.

The outcomes for this project are;

- Number of participants (business owners) / businesses that are using digital tools to access finance, information, market linkages, inputs, and Agro-advisory services

Number of participants that have accessed credit using alternative credit scoring methodologies from digital data points and the value of the loans disbursed.

2.1 Areas of Intervention

Areas of intervention	Challenges/ Problem Statement and Objectives for solution
Area 1: Digitization of MSEs and ag-related value chains	<p>Challenge</p> <p>Most MSEs, including those in agribusiness, remain informal and thus lack business records, credit history, collateral, working capital gaps, and poor governance and management among others. Many agri-businesses' MSEs in Uganda operate in rural areas and are faced with limited access to digital infrastructure, limited knowledge, and skills in using digital technologies and inadequate financial resources to invest in digitalization.</p> <p>Solution</p> <p>Digital tools and solutions will be introduced to the MSE agribusiness and in the key ag-value chains of the target regions of Northern, Southwestern, West Nile and Karamoja - to assist in the strengthening of these businesses and the value chains.</p> <p>Objective for the solution</p> <ul style="list-style-type: none"> ▪ To facilitate forward, horizontal, and backward linkages to inputs suppliers, wholesalers, peer businesses etc. ▪ To modernize agriculture - making it more attractive to the youth -with digitally enabled services like extension and advisory services, market linkages, information services, input sales, produce bulking and trading, etc. ▪ To promote deeper adoption of digital solutions by value chain actors thus creating richer data. ▪ The usage of digital tools and the ensuing digital data records will then be used to link the businesses to financial institutions to unlock access to financing.
Area 2: Leveraging digital tools to increase access to finance for target population.	<p>Challenge:</p> <p>MSEs and specifically those targeted under this project - SHF enterprises and MSEs by youth, women, refugees – are particularly excluded and underserved by traditional formal financial service providers. This is aggravated by the following challenges/ gaps on the demand and supply side:</p> <ul style="list-style-type: none"> ▪ Information gap – lack of knowledge of FSP funding requirements on the demand side and lack of information on MSEs to do proper risk assessment on the supply side. ▪ Collateral gap – lack of sufficient collateral on the demand side and stringent collateral requirements on the supply side. ▪ Skills gap – lack of financial management skills on the demand side and lack of skills to develop tailor made products for MSEs on the supply side. ▪ Product gap – specialized product requirements on the demand side and products not adapted to MSE business cycles on the supply side. <p>Solution:</p> <p>The solution should entail the utilization of data streams from data tool usage to design algorithms that translate data to credit scores, provide technical assistance to the MSEs to better utilize the digital solutions and develop innovative financial products to address the MSE finance needs.</p> <p>Objective for the solution:</p> <p>This solution is aimed at improving access to relevant financial services (especially credit) for youth, women, refugees and their MSEs</p>

Applicants should be in a position to deliver on both areas 1 & 2 of intervention – either independently or as part of a consortium. UNCDF will provide a grant and technical assistance to the successful applicant to adapt their solution and go-to market strategies with a gender lens to adapt to the peculiarities of the target participants.



2.2 How UNCDF works with partners

UNCDF takes a tailored approach to engagement with partners, working with each throughout to identify business and customer needs, and helping to design, pilot and scale up the solution along the way. Some examples of the ways in which UNCDF works with partners include:

- **Product Research:** Sharing market research and knowledge to deepen partners' understanding of customers' behaviors, needs, constraints and aspirations. This also includes providing transaction data analysis and training to the business teams.
- **Product design:** Providing human-centered design expertise to better understand the customer journey - physical and financial – for better product design and use-case development tailored to the needs of low-income customers and their families. The efforts may also involve analyzing the transaction data from a customer lens.
- **Provisioning:** Providing technical assistance to help design, pilot, deploy, and scale up solutions for impact. Technical assistance is provided by digital finance experts who are experienced in product design, business model development and go-to-market strategies in some of the most challenging markets in Africa and Asia.
- **Partnerships:** Facilitating strategic partnerships with stakeholders – including cross-border payment hubs, mobile network operators, financial institutions, and non-bank financial institutions – to enable partners to reach last-mile customers, and to grow sustainably. UNCDF is uniquely positioned to be a neutral broker of partnerships and has a record of building strong relationships with private and public organizations across Africa, Asia, and the Pacific.
- **Policy and Advocacy:** Convening efforts to support an enabling environment and build policy and advocacy capacity for human-centered products and services to be piloted and potentially scaled.

In the RFA, applicants may identify and suggest areas where the technical support from UNCDF and its network of expertise is sought.

2.3 Expected Results

All applications must include targets on the indicators in the table below. The targets must be disaggregated for the selected target groups. Applicants who are not able to report on one or multiple indicators or provide disaggregated data should include a note with the reason.

The targets will be considered in the evaluation of the applications. During the negotiation process of the performance-based agreement, selected applicants and UNCDF shall develop a monitoring framework. This may include additional indicators and targets, tailored to the scope of the proposed solution, activities and expected results.

No.	Indicator	Disaggregation	Target
1.	Number of participants (business owners) / businesses that are using digital tools to access finance, information, market linkages, inputs, and Agro-advisory services	Refugees, Youth, Women	16,000
2.	Number of participants that have received loans from the partner FSPs	Refugees, Youth, Women	7,000

Please note that during the negotiations process of the Performance based-Agreement, applicants shall be required to integrate the monitoring framework with additional KPIs.

3. ELIGIBILITY FOR APPLICATION AND EVALUATION CRITERIA

Only applications that meet the eligibility requirements and minimum criteria for the submission will be scored.

3.1 Eligibility requirements

Entity registration

- The applicant must be a registered entity duly incorporated and registered according to the rules of Uganda with a lending license. (e.g. a bank, a microfinance institution, fintech...)
- Applicant (s) should have audited financial statements for at least the last 2 years.

Consortiums (When applicable)

- Applicants can apply only once under this RFA, whether independently or in a consortium.
- Joint applications between market players are acceptable if the solution proposed will expand delivery networks and promote rural and/or other last-mile access to inclusive finance solutions for the targeted beneficiaries.
- Applications from consortiums of organizations must show that the partnership was established prior to this call for applications.

Relevant operation licenses (when applicable)

- The applicant must be certified to provide and develop innovative and scalable credit products in Uganda.
- **Country of operation** be duly registered to operate in Uganda and having at least 2 years of operations in at least 2 of the regions of Northern, Southwestern, Karamoja and West Nile.

Solutions to be supported

Applicants must have an existing and go-to market solution and a tested proof of concept that is ready to undergo pilot testing for 6 to 12 months in Uganda.

- The applicant /lead applicant shall be ready to deploy the solutions in Southwestern, Northern, West Nile and Karamoja regions of Uganda.

Project funding

- Applicants must contribute at least 15 per cent of the project cash costs.

Exclusionary criteria

- Applicants shall not have been the subject of bankruptcy, liquidation, judicial settlement, safeguarding, cessation of activity or any other similar situation resulting from a similar procedure.
- Applicants and any of their staff or member of their board of directors shall not be included in the United Nations financial sanctions lists,5 particularly in the fight against the financing of terrorism and against attacks on international peace and

security¹; and

- Applicants must not be involved in any of the following activities
 - Manufacture, sale or distribution of controversial weapons or their components, including cluster bombs, anti-personnel mines, biological or chemical weapons or nuclear weapons
 - Manufacture, sale, or distribution of armaments and/or weapons or their components, including military supplies and equipment
 - Replica weapons marketed to children
 - Manufacture, sale or distribution of tobacco or tobacco products
 - Involvement in the manufacture, sale and distribution of pornography
 - Manufacture, sale, or distribution of substances subject to international bans or phase-outs, and wildlife or products regulated under the CITES
 - Gambling including casinos, betting etc. (excluding lotteries with charitable objectives)
 - Violation of human rights or complicity in human rights violations
 - Use or toleration of forced or compulsory labor
 - Use or toleration of child labor
- Applicants shall have fulfilled all the obligations relating to the payment of social security contributions or obligations relating to the payment of taxes in accordance with legal provisions in force in the country of incorporation

UNCDF will conduct due diligence on selected applicants. Applicants must have documents ready for confirmation that they meet the eligibility criteria including certificate of compliance with the tax authorities and any other documentary evidence that might be requested by UNCDF besides the application form.

¹ See: <https://www.un.org/securitycouncil/sanctions/information>

3.2 Evaluation criteria

The Evaluation Committee will score the applications according to the evaluation criteria below. Only applications that score at least 70 out of 100 will be considered successful and move to the due-diligence stage.

	<u>Criteria</u>	<u>Max Score</u>
1	<u>Organization profile and experience</u> Score the applicant's profile, track record, reputation, experience in similar projects (deployment and development of digital tools and access to credit solutions that are applicable to youth, women and refugee agribusinesses and value chains.) in the country/region, also if the applicant has successfully implemented other projects with UNCDF.	15
2	<u>Team</u> Score if the applicant's proposed team structure and experience is suited for the purpose of the RFA (deployment and development of digital tools and access to credit solutions that are applicable to youth, women and refugee agribusinesses and value chains) gender -responsive integration, skills for management, technical knowledge, on the field footprint, monitoring, and result measurement capacities)	15
3	<u>Methodology</u> Score the applicant's proposed methodology and approach: If it is suited for the purpose of the RFA, If the workplan is realistic, that the project strategy covers risk management, quality control, reporting and other project management good practices.	20
4	<u>Additionality</u> Score if UNCDF funding to the applicant will create faster, larger, or better development impacts in terms of development of sustainable businesses, creation of jobs for youth, women, and refugees	15
5	<u>Sustainability and business plan</u> Score if the applicant's proposal has a sustainable plan that could support linkages for trained beneficiaries to adopt digital tools and solutions in their business operations and to access finance, market linkages, inputs, and Agro advisory services	20
6	<u>Result Measurement</u> Score if the applicant has provided coherent measurement plan and data management plans.	15
	<u>TOTAL</u>	<u>100</u>

3.3 Eligible costs

The criteria for eligible expenditure determine whether a cost qualifies for funding under UNCDF rules and procedures.

The general criteria for eligibility of costs under UNCDF funding include the following.

- Eligible costs must be incurred by the applicant during the project (after the signature of the Performance-based Agreement and up to the end of the Grant period).
- Eligible costs should be indicated in the estimated overall budget of the action attached to the Performance-based Agreement.
- Costs must be identifiable and verifiable, in particular being recorded in the accounting records of the applicant and determined according to the applicable accounting standards of the country where the lead applicant is established.
- Costs must comply with the requirements of applicable tax and social legislation.
- Costs must be reasonable, justified and comply with the principle of sound financial management, in particular regarding economy and efficiency.
- Consultancy costs – under studies, technical assistance and other advisory services under the programme carried out by international and national consultants – are eligible as follows. Professional and consultancy services are services rendered by people with a special skill, and who are not officers or employees of the organization applying for the grant. Consulting services must be justified, with information provided on their expertise, primary organizational affiliation, normal daily fee, and number of days of expected
- service. Consultants' travel costs, including for subsistence, are to be shown as travel expenditure. The applicant may be required to justify the daily fee.
- Workshop costs are eligible for the workshop venue, food and beverages, and publication material.
- Training expenditure (financial education, digital education, soft skills) for the project's final beneficiaries is eligible. If applicable, this will include all related expenditure, such as the cost of the venue, participant travel, and so on. Training for the employees of the institution applying for the grant is also eligible as long as it has been demonstrated that it will link directly to the project output.
- Investment costs directly attributable to the project, relating to research and innovation, are allowable.

3.4 Ineligible costs

The following costs are ineligible and not accepted:

- Returns on capital and dividends paid by a beneficiary;
- Debt and debt service charges;
- Provisions for losses or debts;
- Interest owed;
- Costs declared by the applicant in the framework of another action receiving a grant financed from another donor;
- Indirect costs, also called overheads.

4. AGREEMENT PARAMETERS

Applicants shall give evidence that their solutions are aligned to the following parameters.

4.1 Applicants

Eligible candidates can apply alone or as lead applicant in a consortium of firms, as long as they comply with the eligibility requirements set forth in section 3.1 in case of a consortium of entities applying to the RFA, the lead applicant shall comply with the eligibility requirements. The lead applicant will be responsible of:

- Submitting the application form on behalf of the consortium.
- Ensuring that each partner is fully aware of the composition of the partnership and of the contents of the Application Form.
- Signing the Performance-based Agreement with UNCDF.
- Fulfilling all obligations set out in the Performance-based Agreement.
- Ensuring the allocation and the fulfilment of the funds amongst the partner in the consortium in compliance with the Performance-based Agreement.
- Ensuring the allocation and the fulfilment of the tasks amongst the partner in the consortium in compliance with the Performance-based Agreement.

4.2 Target segment

The project will target Smallholder Farmer Enterprises and MSEs by youth, women and refugees in Northern, Southwestern, Karamoja and West Nile regions of Uganda.

4.3 Geographical scope

The solutions proposed shall focus on Northern, Southwestern, Karamoja and West Nile regions of Uganda.

4.4 Project duration

The overall duration of UNCDF support for the successful applicant will be up to end of September 2026.

4.5 Language

The deliverables and any correspondence between the applicant organization and UNCDF must be in English.

4.6 Budget

UNCDF contributions may range from 360,000,000UGX (USD 100,000) to 540,000,000UGX (USD 150,000).

Applications will need to describe how applicants will deploy the Grant and if any technical assistance or mentorship services are being sought. Additional technical assistance services will be provided by UNCDF through a separate budget line.

5. APPLICATION REQUIREMENTS AND PROCESS

5.1 Structure of the application

- The applicant must submit a complete application form online
- Please be sure to have prepared the following documents
- Certificate of incorporation
- Lending licence
- Audited financial statement for the last 2 years
- Latest management accounts
- Official document confirming that the candidate is in order related to tax and social security payments
- Technical submission form (using UNCDF's template)
- Budget and workplan (using UNCDF's template)
- CV form (using UNCDF's template)

All submissions must be completed in English.

Only applications that follow the Submission Formats and include all the necessary documentation will be considered.

5.2 Application deadline

Applications for this Request for Application (RFA) should be submitted online through UNCDF Apply platform no later than 23h59 EDT of March 19th, 2024. An extension of the deadline, if any, will be communicated on the UNCDF Application platform.

<https://apply.uncdf.org/prog/240228 - uga - provision of digitization and credit services to micro and small agribusinesses in the regions of northern uganda southwestern karamoja and west Nile>

Selection process:

1. Eligibility screening – eligibility will be assessed according to the eligibility requirements as set forth in section 3.1.
2. Evaluation of eligible applications based on the evaluation criteria set out in section 3.2.
3. Due diligence – due diligence on the applications and their applicants will be conducted on applications that receive the minimum qualifying score (70/100).
4. Notification of applications – all applicants will be notified of the status of their applications.
5. Pre-Grant negotiation and Performance-based Agreement – the selected applicant will finalize the scope of the grant and finalize budgets, indicators, targets, and a work plan. Disbursements of the Grant will be released on the achievement of agreed milestones.
6. Approval of the selected applicant /application The application will be presented to UNCDF Impact and Investment Committee (IDIC) to review and give the final approval of the grant. Any further due diligence requirements, risk analysis, or milestone recommendations from the Investment Committee will be followed in later steps.
7. Notifications – The successful applicant (GFM) will be notified of the status of their applications after final approval from IDIC



5.3 Timeline

28 February 2024	Application windows open
15 March 2024	Deadline for questions
18 March 2024	FAQ documents published
19 March 2024	Deadline for submission

5.4 Real-time assistance from UNCDF

For requests and queries, send an email to uncdf.rfa@uncdf.org, cc mildred.wengozi.b@uncdf.org in the subject please put “Provision of Digitization and Credit services to Micro and Small Agribusinesses”