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| --- | --- |
| **United Nations Capital Development Fund** **Inclusive Digital Economies – Technical Proposal** |  |

|  |  |
| --- | --- |
| **Lead Applicant Name** |  |
| **Type of Entity** | Choose an item. |
| **Is the entity an SME?** | Choose an item. |
| **Project Title / Solution Name** |  |
| **Short description of the project**  |  *[Describe in less than 4 lines the scope of the project and type of solution to be funded]* |
| **Country of intervention** |   | **SGD Sector (up to 3):**  | Choose an item.Choose an item.Choose an item. |
| **Budget USD:** | **UNCDF Grant (US$):****UNCDF TA (US$):****Partner contribution (US$):****Other donor contribution for the project (US$):** |
| **Donor & COA** |  |
| **Proposed Start-date**: | Click or tap to enter a date. | **Proposed End-date:**  | Click or tap to enter a date. |
| **Selection Process applied** | Choose an item. | **Supporting documentation link** | *[link to partner folder in SharePoint]* |
| **Market Segments (up to 2)** | Choose an item.Choose an item. | **Workstream** | Choose an item. |
| **Sector** | Choose an item. |  |  |
| **Final total end beneficiaries (A)** | *[provide a* ***definition*** *for example, “active users”; “trained users”…and a* ***number as per KPIs****]]* |
| **Final women end beneficiaries** | *[provide a number as per KPIs]* |
|  **Value for money[[1]](#footnote-2)** | *[Calculation based on the total UNCDF allocated budget divided by the total number of final beneficiaries in (A)]]* |
|  **UNCDF project focal point:** | *[Name Surname and role]* |
|  **UNCDF RM focal point:** | *[Name Surname and role]* |
|  **Partner project focal point:** | *[Name Surname and role]* |

# SECTION I – ABOUT THE LEAD APPLICANT

|  |  |
| --- | --- |
| Year of start of Operations of the Applicant (Globally): |  |
| Other countries where the company operates: |  |
| Applicant Website: |  |
| Social media URL (Facebook / Instagram/Twitter/ LinkedIn |  |

|  |
| --- |
| Applicant’s core operations, business model & revenue generation  |
| **MAXIMUM 2 PAGES***[Describe mission, vision and values of the partner institution.**Outline the core operations of the applicant (SME Bank, Consumer bank, Remittance service Provider, Crowdfunding platform).* *Describe business model and how they are able to generate revenue.* ***Do not describe yet the solution provided****, there is another section to describe the proposed solution, above all if the partner institution is going to develop something new.]* |
| Applicant’s Key Operational and financial performance Indicators |
| *[Please first complete the information from the most recent year available, for at least the past three year]**Please describe the profile of your average customer:*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **#** | **Main Performance indicators** | **Current****Year** | **Year****n-1** | **Year****n-2** |
| 1 | # of registered customers  |  |  |  |
| 1.a | # of registered female customers  |  |  |  |
| 2 | # of active customers  |  |  |  |
| 2.a | # of active female customers  |  |  |  |
| 3 | Yearly Revenues (US$) |  |  |  |
| 4 | EBITDA |  |  |  |
| 5 | Net Income |  |  |  |
| 6 | Equity (000 US$) |  |  |  |
| 7 | Total Assets (000 US$) |  |  |  |
| 8 | ROE |  |  |  |
| 9 | ROA |  |  |  |
| 10 | Current ratio |  |  |  |

 |
| Applicant’s Ownership Structure and Management |
|

|  |  |
| --- | --- |
| Names of Ownership or Co-Owners |  |
| Ownership Percentage of each (%) |  |
| Board Members/Partners (No) current year |  |
| Board Members name and role |  |
| Full-time Employees (No) current year |  |
| Female Employees ( (%) |  |

|  |  |  |
| --- | --- | --- |
| **Key Personnel:** | **Legal Representative****(Lead Applicant)** | **Project Manager****(Lead Applicant)** |
| Title: |  |  |
| First Name, Last Name: |  |  |
| Email: |  |  |
| Tel: |  |  |
| Skype: |  |  |

 |
|  Grants, TAs, concessional loans or other financial instruments received by the Applicant in the past three years |
| [Provide an overview of grants, TA, loans and other financial instruments as concessional loans and guarantees. Describe if the loans and guarantees are linked to the project] |
|

|  |  |  |  |
| --- | --- | --- | --- |
| **Donor/Investor** | **Amount (US$)** | **Duration** **Start and end Month / year** | **Scope / Purpose of the investment** |
|  |  |  |  |
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| 5. Partnerships / Consortium Members of the Lead Applicant |
| Provide a description and information about consortium partners, if any, otherwise leave it blank. |
|

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name of Partner / Consortium and type of Entity** | **Country of incorporation and intervention** | **Role and responsibilities in the implementation of the business idea** | **Has this partnership been formalized? What type of agreement is in place?** | **Website** |
|  |  |  |  |  |
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| **Section II: Snapshot of the project**  |
| **Solution:** *describe briefly the solution* |
| **Solution Development Stage**Choose an item. |  **Relevance (solution):***[Summarize how the solution is directly addressing the problem statement listed below and to the needs of the identified segments.**Outline to what extent can the product be adapted to address problem? How quickly can the product be adapted to address problem directly? What steps have been taken to validate the market?.]* | **Sustainability and Scalability:***[Summarize how sustainable is the solution for long-term growth? To what extent can the solution be scaled to: Business' customer base in 1 market? another country? Another customer segments?]*solutions are obvious (who does/who pays); Projected Business calculations shows profitability with growth after UNCDF support; | **Team experience:***[Summarize the team composition, Size and roles and outline and outline what is the team's relevant experience in the industry?* | **Risk profile:***[Summarize if there are any key risks to be considered at solution level; organizational level, country level, regulation, industry level]* |
|  **Problem Statement:** *[Summarise which market constraints and challenges the proposed solution is answering. Analyse the issues that might be solved through the solution that are currently faced by the identified segments in terms of access, usage and resilience.*  | **UNCDF Additionality***[Summarize how UNCDF Investment is additional identifying some of the aspects as per guidance in the additionality section]* | **Gender Lens Integration***Summarise section 2.1.*  |
|  **Key partners:** *[Summarize who are the key partners and role and responsibilities]* | **Key metrics:**

|  |  |
| --- | --- |
| UNCDF Funding |  |
| Partner contribution |  |
| Target Registered Customers |  |
| Target Registered Customers - Female |  |
| % Female |  |
| Target Active Customers |  |
| % Active |  |
| Target Active Customers - Female |  |
| Value for money |  |

 |
| **Go to market strategy:***[Summarize the key milestones and timeline to attain the identified KPIs as per workplan]* |

# SECTION II – BRIEF BUSINESS PLAN

## The Proposed Business Idea

|  |
| --- |
| **The problem to solve.***Briefly describe the problem or market constraint the project seeks to address (1/2 page)* |
| **Briefly describe the proposed business idea and solution***[Describe the solution and business idea of the proposed solution, outline the key features of the solutions, products / Services and value proposition. Outline what are the main innovation and how this differs from your current business model]*  |
| **Gender Lens Integration** | *Gender Lens Integration**Provide a short summary on how the gender dimension has been taken into consideration within the project.**Does the project include collection of sex-disaggregated data? If not, explain why.**Is a gender-smart market analysis conducted? If not, explain why.* *Are constraints and risks faced by marginalized women and/or men identified in terms of access, usage and financial resilience? Please be as specific as possible and describe what groups of men or women (e.g. rural women, young men, women students, women domestic workers, etc.)**Are measures and strategies to redress these constraints in place? If not, explain why.**Does the Project include measures and strategies that ensure women and men can benefit equally from the interventions and planned activities? Please highlight which benefits are expected (e.g. participation, learning, capacity, reviewing, building, designing, decision-making, networking, leadership opportunities, etc.) If not, explain why.* *Is the PD written in gender inclusive language?**Are Programme risks gender inclusive and is described how risks may affect women and men differently and what is done to manage these risks?**Does the Project Team and Steering Committee reflect gender expertise, membership diversity and include leadership of women?**Are KPIs and results/deliverables sex-disaggregated and gender qualified?* |
| **Status of the business idea** | Choose an item.*Give further background on the choice:* |
| **Relevance** | *[Outline how the solution is directly addressing the problem statement and to the needs of the identified segments. Outline to what extent can the product be adapted to address problem?* *How quickly can product be adapted to address problem directly? What steps have been taken to validate the market?.]* |

## Measuring Results

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| *The targets of the Key Performance Indicators (KPIs) are included in the partner agreement as disbursement conditions of the grant. Changing the KPI or targets after signature require an amendment. KPI targets must be disaggregated by women, at minimum.**The partner may report on additional indicators for monitoring purposes (no targets). The table below only lists the KPIs. All indicators are included in the measurement plan in the Project Workbook.* *All indicators must be discussed, agreed and validated with the partner institution prior to IC submission.* ***Copy the KPI from the PWB sheet*** |
|  | **KPI Description** | **Disaggr.** | **Definition** | **Estimated Date of Achievement** |
| **#** | [INCLUDE THE RELEVANT QUARTER AND YEAR] | [INCLUDE THE RELEVANT QUARTER AND YEAR] | **End of the project** [INCLUDE THE RELEVANT QUARTER AND YEAR] |
| **1** | nt # ages | Total |  | 50 | 100 | 200 |
| **2** |  | Women |  | 20 |  |  |
| **3** |  |  |  |  |  |  |
| **4** |  |  |  |  |  |  |
| **5** |  |  |  |  |  |  |
| \**The recipient institution shall provide together with the detailed results, the quantitative quarterly reports as well as the documentary evidence of the attained results that might include reports and /or dashboards from the MIS/ERP system, MIS screenshots, MIS excerpts, letter of confirmation from regulator/other parties, or any other evidence of the attained results, as agreed with UNCDF.* |
|

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| **Assumptions and calculations of targets** |

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| Additionality of UNCDF Intervention  |
| **Why does the partner need UNCDF support? How UNCDF will support the applicant?** |
| *[Starting from DCED definition on Additionality, we need to explain whether the applicant could and would implement the project anyway, or in the same way, without outside support. We have identified some of the potential explanation or conditions that might apply to consider an investment to the private sector “additional”** *Explain how UNCDF support can accelerate the deployment of the solution in a shorter time frame in a more effective and efficient way.*
* *How UNCDF support will give an incentive to the partner institution to design and develop the project and how this can positively influence project and programme delivery at UNCDF.*
* *Explain if the partner institution has the knowledge or competencies to design and/or implement a business model in a way that maximizes its economic and development impacts to the identified segments without the support of UNCDF ? In this case describe how UNCDF can support the partner institution to implement the project with a special focus to some of there segments (migrants, refugees, women, rural dwellers) because of a perceived negative balance of costs/risks and benefits.*
* *We can explain if the project is a pilot-test that might trigger a systemic change and positively influence other companies already operating in the market to undertake a similar initiative or similar approach.*
* *Explain if and how UNCDF Grant conditions are expected to have a positive influence on wider business operations of the partner institution ].*

*[Starting from DCED definition on Additionality, explain whether the applicant could and would implement the project anyway, or in the same way, without outside support. We have identified some of the potential explanation or conditions that might apply to consider an investment to the private sector “additional”:** *The partner institution is an early-stage institution and has insufficient funds to self-finance the project (within a reasonable time frame). This can be supported by a brief analysis of the financial indicator on Section 1.2*
* *Explain how UNCDF support can accelerate access and usage of the solution targeting specific market segments (women, MSMEs, migrants, refugees, smallholder farmers, Youth).*
* *Or how UNCDF support will give an incentive to the partner institution to move towards certain geographies, de-risk the investment and allowing other partner institutions to come on board and fund the initiative for roll-out or expansion.*
* *Explain if the partner institution has the knowledge or competencies to design and/or implement a business model in a way that maximizes its economic and development impacts to the identified segments without the support of UNCDF. In this case describe how UNCDF can support the partner institution to implement the proposed business model market-based solutions or shift towards new market and segments (migrants, refugees, women, rural dwellers) because of a perceived negative balance of costs/risks and benefits.*
* *Explain if the project is a pilot-test that might trigger a systemic change and positively influence other companies already operating in the market to undertake a similar initiative or similar approach.*
* *Explain if and how UNCDF Grant conditions expected to have a positive influence on wider business operations of the partner institution? ].*
 |

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| Sustainability and Scalability |
| *[Summarize how sustainable is the solution for long-term growth, how this business model will be sustainable beyond project period as in commercially viable? To what extent can the solution be scaled to: Business' customer base in one market? Another country? Another customer segment?]**Provide an overview of the business model, assumptions that can demonstrate the capacity of the institution to reach a long term growth*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| *#* | *Main Performance indicators* | *Projections**Year**n+1* | *Projections**Year**n+2* | *Projections**Year**n+3* |
| *1* | *# of registered customers*  |  |  |  |
| *1.a* | *# of registered female customers*  |  |  |  |
| *2* | *# of active customers*  |  |  |  |
| *2.a* | *# of active female customers*  |  |  |  |
| *3* | *Yearly Revenues (US$)* |  |  |  |
| *4* | *EBITDA* |  |  |  |
| *5* | *Net Income* |  |  |  |

 |
|  Pricing |
| *[Describe the elements for your price calculations, explain if the proposed pricing of the solution has been tested, it is competitive compared to other competitors ]* |

|  |
| --- |
| The Market and Customers of the applicant |
| *[Provide an overview of the market size, describe the identified market segments that will be served by the product/solution, outline their demographics. Explain if a market research was conducted or if there’s secondary market research information available. What were the main findings and if not explain how this will be used for the design of the solution.]*  |

|  |
| --- |
| Competition |
| *[Explain and describe the key competitors of the partner institution (and their solutions) rate against the competition (and their products)? Outline wow the proposed product or service is different/better than what is currently available in the market? How will the partner institution secure and expand its market position in its target market .]* |
|  |
|

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **#** | **Name of competitor** | **Details** | **Market share (%)** | **Competitor’s strengths** | **Competitor’s weaknesses** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
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| Risk Management & Mitigation |
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|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **#** | **Risk** | **Probability of occurring** | **Impact** | **Management / Mitigation strategy** |
|  | *[Describe the risk]* | *Low/ medium/High* | *Low /medium/high* | *[Outline the mitigation strategy]* |
|  |  |  |  |  |
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| Work Plan & Milestone Activities |
| *[Please use the Excel spreadsheet provided in the Project Workbook to set out a detailed explanation of the project’s activities, sequencing, time frame and outputs/milestones that will be achieved for the duration of the grant]* |
| **Please see annex excel sheet for work plan** |

|  |
| --- |
| Budget Summary |
| **Estimated date of execution** | **% of total grant** | **Amount in USD** | **Disbursement conditions** |
| [INCLUDE THE RELEVANT QUARTER AND YEAR] |   |  | * Certification of Milestone completion duly completed and signed [Annex 6]
* [OUTPUT XX]
* [OUTPUT XX]
* [OUTPUT XX]
* [INCLUDE THE RELEVANT QUARTER AND YEAR] targets achieved and validated by UNCDF as stated in the Article 3.2 below
* Targets achieved for the corresponding period as stated in Article 3.2. Data submitted and validated by UNCDF.1
* Quarterly progress reports for the relevant period submitted and validated by UNCDF.
* Any relevant monitoring and evaluation reports and performance data as listed in Article 3.3 submitted to, and validated, by UNCDF
 |
| [INCLUDE THE RELEVANT QUARTER AND YEAR]  |   |  | * Certification of Milestone completion duly completed and signed [Annex 6]
* [OUTPUT XX]
* [OUTPUT XX]
* [OUTPUT XX]
* Targets achieved for the corresponding period as stated in Article 3.2. Data submitted and validated by UNCDF.[[2]](#footnote-3)
* Quarterly progress reports for the relevant period submitted and validated by UNCDF.
* Any relevant monitoring and evaluation reports and performance data as listed in Article 3.3 submitted to, and validated, by UNCDF
 |
| [INCLUDE THE RELEVANT QUARTER AND YEAR] |   |  | * Certification of Milestone completion duly completed and signed [Annex 6]
* [OUTPUT XX]
* [OUTPUT XX]
* [OUTPUT XX]
* Targets achieved for the corresponding period as stated in Article 3.2. Data submitted and validated by UNCDF.1
* Quarterly progress reports for the relevant period submitted and validated by UNCDF.
* Any relevant monitoring and evaluation reports and performance data as listed in Article 3.3 submitted to, and validated, by UNCDF
* [INCLUDE THE RELEVANT QUARTER AND YEAR] targets achieved and validated by UNCDF as stated in the Article 3.2 below
* Project Closing report
* [Evaluation, if any]
 |
|  TOTAL  |   |
| ***\*all disbursements in countries local currency.*** |
| *UNCDF project champion should submit an updated version of the project budget as per Project Workbook Tab8.*

|  |  |  |
| --- | --- | --- |
| **SUMMARY** | **Amount in USD** | **% of total Budget** |
| **UNCDF Grant** |  |  |
| **UNCDF TA** |  |  |
| **Partner contribution cash** |  |  |
| **Partner contribution in kind** |  |  |
| **Other donor contribution** |  |  |
| **Total Project Budget**  |  |  |

**Budget disbursement schedule***[The below table will be integral part of the Financing Agreement. The below conditions shall be negotiated with The Partner Institution. The disbursement conditions shall be linked to the identified milestones and KPI outlined in section 2.3 and workplan. Please including also KM deliverables if needed* |

|  |
| --- |
|  Project Management Team |
| *[List key personnel / key functions. Agree upon who will be the focal point and project manager at UNCDF and within the partner institution as well as other consortium members.]***Project team**The following **operational** team will be responsible to implement the project activities:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Organisation** | **Name** | **Function** | **Responsibility in the project** | **Full time/ Part time** | **Details (email)** |
| **Partner institution** |  |  |  |  |  |
| **Partner institution** |  |  |  |  |  |
| **Partner institution** |  |  |  |  |  |
| **Partner institution** |  |  |  |  |  |
| **UNCDF** |  |  |  |  |  |

**Steering committee**The following **representatives** will provide oversight and guidance:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Organisation** | **Name** | **Function** | **Responsibility in the project** | **Details (mail)** |
| **Partner institution** |  |  |  |  |
| **Partner institution** |  |  |  |  |
| **Partner institution** |  |  |  |  |
| **Partner institution** |  |  |  |  |
| **UNCDF** |  |  |  |  |

 |
| **Experience/Skills of the proposed Project Manager from the Partner Institution** |

## List of Annexes

1. Annex 1– Project Workbook
1. Calculation based on the total UNCDF allocated budget divided by the total number of of final beneficiaries [↑](#footnote-ref-2)
2. The recipient institution shall provide together with the quarterly quantitative reports, the documentary evidence of the attained results that might include reports and /or dashboards from the MIS/ERP system, MIS screenshots, MIS excerpts, letter of confirmation from regulator/other parties, or any other evidence of the attained results, as agreed with UNCDF. [↑](#footnote-ref-3)