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| **United Nations Capital Development Fund**  **Inclusive Digital Economies**  **Submission form** | Guidelines - Branding and Identity |

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| Applicant’s core operations, business model & revenue generation |
| *[Describe your mission, vision and values.*  *Outline your core operations).*  *Describe your business model and how you are able to generate revenues.*  *Describe the solutions you provide [[MAX ONE PAGE]* |
| Applicant’s Key Operational and financial performance Indicators |
| *[Please first complete the information from the most recent year available, for at least the past two years]*   |  |  |  |  |  | | --- | --- | --- | --- | --- | | **#** | **Main Performance indicators** | **2021** | **2020** | **2019** | | 1.a | # of registered customers |  |  |  | | 1.b | # of female customers |  |  |  | | 2 | Yearly Revenues (US$) |  |  |  | | 3 | EBITDA (US$) |  |  |  | | 4 | Net Income (US$) |  |  |  | | 5 | Equity (‘000 US$) |  |  |  | | 6 | Total Assets (‘000 US$) |  |  |  | | 7 | ROE |  |  |  | | 8 | ROA |  |  |  | | 9 | Current ratio |  |  |  |   In the case of an NGO applicant, kindly provide a suitable performance matrix. |
| Applicant’s Ownership Structure and Management |
| |  |  | | --- | --- | | Names of Ownership or Co-Owners or promoter |  | | Ownership Percentage of each (%) |  | | Board Members/Partners (No.) current year |  | | Board Members name and role |  | | Full-time Employees (No.) current year |  | | Female Employees (%) |  |  |  |  |  | | --- | --- | --- | | **Key Personnel:** | **Legal Representative**  **(Lead Applicant)** | **Project Manager**  **(Lead Applicant)** | | Title: |  |  | | First Name, Last Name: |  |  | | Email: |  |  | | Tel: |  |  | |
| Grants, TAs, concessional loans or other financial instruments received by the applicant in the past three years |
| [Provide an overview of grants, TA, loans and other financial instruments as concessional loans and guarantees. Describe if the loans and guarantees are linked to the project] |
| |  |  |  |  | | --- | --- | --- | --- | | **Donor/Investor** | **Amount (US$)** | **Duration**  **Start and end Month / year** | **Scope / Purpose of the investment** | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |

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| Partnerships / Consortium Members of the Lead Applicant |
| Provide a description and information about the other consortium partner, if any, otherwise leave it blank. *[MAX HALF A PAGE]* |
| |  |  |  |  |  | | --- | --- | --- | --- | --- | | **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**  *[MAX ONE PAGE THIS SECTION IS A SUMMARY OF THE NEXT SECTION, WE RECOMMEND COMPLETING THE OTHER SECTIONS FIRST AND THEN TO COMPLETE THE SNAPSHOT]* | | | | | | |
| **SOLUTION***: Summarize in 1-2 sentences the solution you are proposing* | | | | | | |
| **Solution Development Stage**  *[Outline the name and the development stage of the proposed solution identifying the following stage:*   * *Product is not available: still an idea/concept, or still in development phase* * *Final testing stage, ready to be launched in the next 3 months.* * *Pre-launch. Some modules are available/has MVP* * *Recently launched* * *Already live > 6 months, went through multiple iterations* * *Product has already been in the market for 1-2 years.]* | **Relevance (solution):**  *[Summarize how the solution directly addresses the problem statement listed below and the needs of the identified segments.* | **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? Other customer segments?]* | **Team experience:**  *[Summarize the team composition, size and roles and outline what the team’s relevant experience in the industry is?* | | | **Risk profile:**  *[Summarize if there are any key risks to be considered at solution level; organizational level, country level, industry level]* |
| **Problem Statement:**  *[Summarise the market constraints and the challenges the identified segments face in terms of access, usage, and resilience of the identified services. Summarize any key market constraint]* | | **UNCDF Additionality**  *[Summarize how the proposed solution will contribute to UNCDF/PICAP objective, highlight the impact additionality]* | | | **Gender Strategy**  [Summarize how the proposed solution – both design and implementation – considers the unique needs for women clients] | |
| **Key partners:**  *[Summarize who are the key partners and roles and responsibilities]* | | | | **Go to market strategy:**  *[Summarize the key milestones and timeline to attain the identified KPIs as per workplan]* | | |

# II SECTION II – BRIEF BUSINESS PLAN

## The Proposed Business Idea *[MAX 2 PAGES]*

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| **The problem to solve.**  *Briefly describe the problem or market constraint the project seeks to address* | |
| **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 the main innovation is and how this differs from your current business model]* | |
| **Gender Lens Integration** | *Gender Lens Integration*  *Provide a short summary of how the gender dimension has been considered within the project.*  *Does the project include a 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, smallholder farmers.)*  *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.*  *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 directly addresses the problem statement and the needs of the identified segments. Outline to what extent can the product be adapted to address the problem?*  *How quickly can the product be adapted to address the problem directly? What steps have been taken to validate the market?.]* |

## Measuring Results

# *[The applicant shall be able to provide information about the below indicators providing the attained target in the past for at least 2021.*

# *In addition, the applicant shall be able to provide relevant and sound projections for the same indicators for 2022 and 2023.*

# *After the indicator table, the applicant should be able to justify and explain the main drivers of growth and expansion in a sound and reasonable way. [MAX HALF A PAGE]*

| **No.** | **Indicator** | **Definition/Calculation** | **2020** | **2021** | **2022\*** | **2023\*** |
| --- | --- | --- | --- | --- | --- | --- |
| 1 | Yearly Revenues earned from deploying the proposed solution (US$) | The indicator refers to the revenues deriving from the sales of the proposed solution. It can differ from the total revenues of the applicant if the applicant has multiple lines of services |  |  |  |  |
| 2 | Net income earned from deploying the proposed solution (US$) | The indicator refers to the net income deriving from the sales of the proposed solution. It can differ from the net income of the applicant if the applicant has multiple lines of services |  |  |  |  |
| 3 | Client acquisition cost (US$) | The indicator refers to how much the entity spends to acquire new customers for the proposed digital solution. CAC can include the total cost of sales and marketing efforts, as well as property or equipment needed to convince a customer to buy a product or service. |  |  |  |  |
| 4.A | Number of registered customers to the proposed solution | The indicator includes all new customers onboarded to the proposed solution by the applicant. |  |  |  |  |
| 4.B | Number of registered female customers to the proposed solution | The indicator includes all new female customers onboarded to the proposed solution by the applicant. |  |  |  |  |
| 5.A | Number of active customers of the proposed solution | The indicator refers to all new customers onboarded by the applicant that have performed at least one transaction in the past 90 days. |  |  |  |  |
| 5.B | Number of active female customers of the proposed solution | The indicator refers to all new female customers onboarded by the applicant that have performed at least one transaction in the past 90 days. |  |  |  |  |
| 6.A | Total invested funds earmarked to design and deploy the proposed solution (US$) | The indicator includes all the funds invested by the applicant to design and deploy the proposed digital solution, disaggregated by the source of funding |  |  |  |  |
| 6.B | Own invested funds earmarked to design and deploy the proposed solution (US$) | The indicator includes the own funds invested by the applicant to design and deploy the proposed digital solution, |  |  |  |  |
| 6.C | Invested funds from donors and/or investors earmarked to design and deploy the proposed solution (US$) | The indicator includes the funds provided by external donor/investors invested by the applicant to design and deploy the proposed digital solution, |  |  |  |  |
| 7.A | Grant funds received from external donors earmarked to design and deploy the proposed solution, (US$) | The indicator includes all the grant funds received by the applicant from donors and investors earmarked to design and deploy the proposed digital solution |  |  |  |  |
| 7.B | Loans received by the applicant earmarked to design and deploy the proposed solution (US$) | The indicator includes all the loans received by the applicant from donors and investors earmarked to design and deploy the proposed digital solution |  |  |  |  |
| 7.C | Guarantees received the applicant earmarked to design and deploy the proposed solution, (US$) | The indicator includes all the guarantee funds received by the applicant from donors and investors earmarked to design and deploy the proposed digital solution |  |  |  |  |

Note – Please put not ‘n/a’ for an indicator that does not apply to your organisation.

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| *Assumptions and calculations of targets* |

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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 and assumptions that can demonstrate the capacity of the institution to reach a long-term growth.*  *[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]*  *[MAX ONE PAGE]* |

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| Additionality of UNCDF Intervention |
| **Why do you need UNCDF support? How UNCDF will support the implementation of the project** |
| *[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 explanations or conditions that might apply to consider an investment to the private sector “additional”:*   * *Does your organization have sufficient funds to self-finance the project (within a reasonable time frame). This can be supported by a brief analysis of the financial indicator in Section 1.2* * *How UNCDF support will incentivize the partner institution to move towards certain geographies and de-risk the investment.* * *Explain if your organization 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 the market.* * *Explain if and how UNCDF Grant conditions expected to positively influence the wider business operations of your organization. [MAX HALF A PAGE]* |

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| 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 or secondary**t research was conducted. What were the main findings, and if not explain how this will be used to design the solution?**Please explain how you will reach the partner, including what % of the budget this represents and how interlinked it is with financial literacy] [MAX HALF A PAGE]* |

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| Competition |
| *[Explain and describe the key competitors of the partner institution (and their solutions) rate against the competition (and their products)? Outline how 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] [MAX HALF A PAGE]* |
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| |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | **#** | **Name of competitor** | **Details** | **Market share (%)** | **Competitor’s strengths** | **Competitor’s weaknesses** | |  |  |  |  |  |  | |  |  |  |  |  |  | |  |  |  |  |  |  | |  |  |  |  |  |  | |

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| Risk Management & Mitigation |
| *[MAX HALF A PAGE]*   |  |  |  |  |  | | --- | --- | --- | --- | --- | | **#** | **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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| 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 for implementing the project activities:   |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | **Organisation** | **Name** | **Function** | **Responsibility in the project** | **Full time/ Part time** | **Details (email)** | | **Partner institution** |  |  |  |  |  | | **Partner institution** |  |  |  |  |  | | **Partner institution** |  |  |  |  |  | | **Partner institution** |  |  |  |  |  |   **Steering committee**  The following **representatives** will provide oversight and guidance:   |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Organisation** | **Name** | **Function** | **Responsibility in the project** | **Details (mail)** | | **Partner institution** |  |  |  |  | | **Partner institution** |  |  |  |  | |
| **Experience/Skills of the proposed Project Manager from the Partner Institution** |