Appendix 4

4.1. Aggregate Overview UNCDF Programs

The United Nations Capital Development's financing models work through two different channels: (1) *Financial Inclusion (FIPA)*, which focuses on opportunities for individuals, households, and small businesses to participate in the local economy, and (2) *Local Development Finance (LDFP)*, which focuses on local economic expansion and sustainable development through fiscal decentralization, innovative municipal finance, and structured project finance. Appendix 4 provides an aggregate overview of these two channels' global and regional programs (in addition to which UNCDF also has country-specific programs).

Practice	Program	Start Year	End Year	Budget 2017	Total Expenditure	Program Status	% Implemented	Scope
LDFP	Local Climate-Adaptive Living Facility (LoCAL)	2014	2018	$3,726,490	$3,486,259.78	Open	93.6	Global
LDFP	Local Finance Initiative (LFI)	2014	2017	$2,517,468	$2,303,673.04	Open	91.5	Global
LDFP	Municipal Investment Finance (MIF)	2015	2020	$1,237,778	$138,452.88	Open	11.2	Global
LDFP	Finance for Food (F4F)	2015	2020	$230,000	$159,854.43	Open	69.5	Global
LDFP	Inclusive and Equitable Local Development (IELD)	2015	2020	$763,336	$559,063.28	Open	73.2	Global
LDFP	Local Cross-Border Initiatives (LoBI)	2012	2017	$27,416.41	$27,416.41	Closed	100	Global
LDFP (&FIPA)	Locally Owned Knowledge Inclusive Growth (LoOKING)	2014	2016	$2,129,224.79	$2,129,224.79	Closed	100	Regional
LDFP	Local Transformative and Uplifting Solutions (LoTUS)	2017	2020	Unfunded	Unfunded	Open	0	Regional
FIPA	Mobile Money for the Poor (MM4P)	2011	2016	$13,593,856	$10.272,149.91	Open	75.6	Global
FIPA	Better than Cash Alliance (BTCA)	2012	2018	$6,364,986	$5,915,927.37	Open	92.9	Global
FIPA	MicroLead	2011	2017	$2,769,448	$2,517,259.43	Open	90.9	Global
FIPA	Pacific Financial Inclusion Programme (PFIP)	2014	2018	$5,341,681	$3,885,473.32	Open	72.7	Global
FIPA	Shaping Inclusive Finance Transformations (SHIFT)	2016	2021	$3,349,276	$2,935,570.12	Open	87.6	Regional
FIPA	Making Access Possible (MAP)	2010	2017	$3,064,465	$2,268,313.65	Open	74.0	Global
FIPA	CleanStart	2012	2017	$1,856,532	$1,714,389.85	Open	92.3	Global
FIPA	YouthStart	2010	2014	$624,968	$604,256,52	Closed	96.7	Global

4.2. UNCDF Local Development Finance (LDFP) Programs

LDFP Program	Local Climate-Adaptive Living Facility (LoCAL)
Length of Program	2014-2018 (Open)
The primary purpose of LoCAL	To promote climate change resilient communities and economies by increasing financing for and investment in Climate Change Adaption (CCA) at the local level in least developed countries, thereby contributing to the achievement of the Millennium Development Goals (MDGs), particularly the specific goals of poverty reduction (MDG1) and environmental sustainability (MDG7). The key expected outcome is an increase in local government access to climate finance to implement CCA activities in target countries. Evidence shows that effective adaption to climate change requires a local response that combines understanding of global climate change issues with a locally specific strategy to build resilient communities and economies. Yet, LDCs are not able to provide the climate finance for local governments to be able to contribute effectively to climate change adaption and resilience building. LoCAL provides a performance-based grant mechanism to help LDCs overcome this obstacle.
This purpose will contribute to the following broader programme outputs	(1) To mainstream Climate Change Adaption (CCA) into government's planning and budgeting systems; (2) to increase awareness of and response to climate change at the local level; (3) to increase the amount of CCA finance available to local government and local economy; (4) implement the project effectively, efficiently and transparently implemented in line with UNCDF project management regulations.
Which are aligned with the following SDGs	MDG1, MDG7, SDG1, SDG13
Sector	Climate Change
Private/Public	Private and Public
Budget	$3,726,490
Total Expenditure	$3,486,259.78
Sources of Funding	UNCDF, SIDA, ONE UN, MetLife Foundation, MasterCard Foundation, MasterCard Worldwide, Australian AG Intl Dev, Bill and Melinda Gates, Citi Foundation, European Commission, Government of Belgium
Geographic Coverage	Bangladesh, Benin, Bhutan, Burundi, Cambodia, Ghana, Lao PDR, Mali, Mozambique, Nepal, Niger, Sierra Leone, Solomon Islands, Timor Leste, Tanzania, Uganda

LDFP Program	Local Finance Initiative (LFI)
Length of Program	2014-2017 (Open)
The primary purpose of LFI	To increase the effectiveness of financial resources for local economic development through mobilization of primarily domestic private capital and financial markets in developing countries to enable and promote inclusive and sustainable local development. UNCDF's work on local development finance aims at ensuring that people in all regions and locations benefit from growth. This means dealing with the specific local development challenges of, for example, peri-urban areas and remote rural locations. It means re-investing domestic resources back into local economies and services through, for example, fiscal decentralization on the one hand and the demonstration of innovative forms of private capital mobilization on the other hand. Together this can improve the effectiveness of public and private investments in fostering local economic development. Both these approaches lead to increases in local revenue (through taxes and fees) for local institutions that again can be reinvested in the local economy.

This purpose will contribute to the following broader programme outputs	This purpose will contribute to the following broader programme outputs: (1) Improved capacities of public and private project developers to identify and develop small to medium sized infrastructure projects essential for inclusive local development in a number of target developing countries; and (2) Increased ability and willingness of domestic financial sector to provide financing for small to medium-sized local development infrastructure projects.
Which are aligned with the following SDGs	SDG1
Sector	Multisectoral
Private/Public	Private and Public
Budget	$2,517,468
Total Expenditure	$2,303,673.04
Sources of Funding	UNCDF, ONE UN, SIDA
Geographic Coverage	Bangladesh, Benin, Gambia, Guinea (part of AGREM), Senegal, Tanzania, Uganda

LDFP Program	Municipal Investment Finance (MIF)
Length of Program	2015-2020 (Open)
The primary purpose of MIF	To increase the ability of local governments and other sub-sovereign entities to address key urbanization challenges through access to sustainable sources of capital financing. The Programme will improve resilience and quality of life in LDC cities in Africa and Asia, especially for the poor. Specific objectives include (1) improving access to capital for investment in critical urban infrastructure and services in LDC cities targeted by the program; (2) creating or strengthening financial markets and market intermediaries so that they can facilitate capital access for cities, and (3) establishing policies, standards, and practices that improve the efficiency and effectiveness of the capital financing process in beneficiary countries.
This purpose will contribute to the following broader programme outputs	(1) LGs and other sub-sovereign entities have transformative capital investment plans, demonstrated debt-carrying capacity, and enabling conditions for infrastructure financing; (2) Local fiscal space increased with debt financing transactions closed and repayments initiated; (3) Sustainable development of municipal financing mechanisms to contribute to the partner country realization of SDG11 targets.
Which are aligned with the following SDGs	SDG11
Sector	Municipal Finance
Private/Public	Public
Budget	$1,237,778
Total Expenditure	$138,452.88
Sources of Funding	UNCDF, SIDA, World Bank
Geographic Coverage	Bangladesh, Bhutan, Nepal, Niger, Senegal, Tanzania, Uganda

LDFP Program	Finance for Food (F4F)
Length of Program	2015-2020 (Open)
The primary purpose of F4F	To provide solutions for local food and nutrition security in Africa and Asia through encouraging increased gender-sensitive public, public-private, and community investments to fill missing links in the Local Food System (LFS). The programmatic goal is to ensure more effective food security interventions coordinated and facilitated through Local Government in LDCs with UNCDF support.

This purpose will contribute to the following broader programme outputs	(1) Local governments able to assess the Local Food Security Systems and identify priorities and the scope of their intervention; (2) Relevant food security pathways are integrated in the local development planning frameworks, actions are designed and their implementation is adequately monitored; (3) a complete menu of financing mechanisms and investments addressing gaps in local food systems, is piloted and available to local governments and their stakeholders; (4) lessons learned and experiences on local food system development are collected, exchanged and discussed between local food system development stakeholders in LDCs; (5) effective advocacy is taking place to promote the LFS approach within food security communities of practice as well as wider development community.
Which are aligned with the following SDGs	SDG1
Sector	Agriculture
Private/Public	Private and Public
Budget	$230,000
Total Expenditure	$159,854.43
Sources of Funding	UNCDF Core, Luxembourg, UNCDF Parallel, Booster Fund, FBSA, IFAD
Geographic Coverage	Benin, Burundi, Mali, Mozambique, Niger

LDFP Program	Inclusive and Equitable Local Development (IELD)
Length of Program	2015-2020 (Open)
The primary purpose of IELD	Aims at supporting governments and the private sector at the local level to design, plan, implement and sustain local public and private investments, with a particular emphasis on unlocking barriers to women's economic empowerment. The elimination of gender inequalities and the empowerment of women and girls in all aspects of life will make a crucial contribution to the realization of the SDGs, serving as a catalyst to accelerate overall sustainable development.
This purpose will contribute to the following broader programme outputs	(1) Women have greater access to information and have better ability to develop effective partnerships; (2) Barriers eliminated and enabling public and private policy and institutional environment created for women's local economic empowerment; (3) Domestic financing unlocked and increased for gender sensitive local basic services and local economic development focus on unlocking domestic capital for local economic development and target local pipelines of investable projects with a high expected development impact such as job creation, women's economic empowerment and entrepreneurship opportunities. The interventions will focus on either gender-responsive local economic development through capacity building of local and national authorities and/or development of public infrastructure; or on boosting private sector development, entrepreneurship and integration of women into the labor market.
Which are aligned with the following SDGs	SDG1, SDG5, SDG8, SDG9, SDG10
Sector	Multisectoral Women Economic Empowerment
Private/Public	Private and Public
Budget	$763,336
Total Expenditure	$559,063.28
Sources of Funding	Government (TBD), UNCDF, UN Women (TBD), UNDP (TBD), UNCDF Booster Fund (TBD), SIDA, Luxembourg (TBC)
Geographic Coverage	Tanzania, Bangladesh

LDFP Program	Local Cross-Border Initiative (LoBI)
Length of Program	2012-2017 (Closed)
The primary purpose of LoBI	Aims at testing and developing support tools and a financing mechanism for cross-border initiatives. It thereby demonstrates the importance of local investments in cross-border areas as well as the necessity of integrating cross-border concerns into regional, national and local policy-making. LoBI also aims at creating the enabling conditions to-facilitate dialogue between local communities and citizens on both sides of the borders. It does this by investing in projects with a strong cross-border impact which favor social cohesion as well as cross-border local economic development thus contributing towards sustainable development and conflict prevention.
This purpose will contribute to the following broader programme outputs	(1) A regional governance option is negotiated and defined to improve cross-border cooperation; (2) strategies and responsibilities for cross-border cooperation are defined by the national governments of the chosen intervention zones; (3) an institutional and financial mechanism for the financing of local development is defined; (4) a capitalization of the regional negotiation process is carried out, including identification of pilot intervention areas; (5) a financial and institutional mechanism for financing local development is tested in two pilot zones of the UEMOA escape, in particular the process of participatory planning and budgeting with local governments for cross-border commons.
Which are aligned with the following SDGs	SDG1
Sector	Cross-border investments
Private/Public	Public
Budget	$27,416.41
Total Expenditure	$27,416.41
Sources of Funding	Public
Geographic Coverage	Mali, Niger, Burkina Faso, Ivory Coast

LDFP (& FIPA) Program	Locally Owned Knowledge Inclusive Growth (LoOKING)
Length of Program	2014-2016
The primary purpose of LoOKING	The main objective of this joint programme is to continue and expand on the success of PFIP's financial inclusion work in PNG, while also establishing a UNCDF Local Development presence in the country. Despite promising recent development through PFIP, 85.6% of the total population of PNG remains unbanked, and some regions are even higher, such as the Highlands at 91.9%. PNG presents enormous opportunities for the development of a financially inclusive sector: increased government awareness and commitment to financial inclusion can mainstream efforts into national development needs. The challenge now is not only to provide new flows of overseas development assistance (ODA), but also to unlock existing resources of domestic capital within the country to ensure that these funds are available at the local level for local development and to increase resilience to shocks. To this end, LoOKING leads the application of seed capital and technical assistance to develop innovative solutions that leverage or mobilize, allocate and invest resource flows to the local level. Key factors are the demonstration effect of the innovation and the additional fund flows unleashed for local development. This requires strengthening the capacity of existing public and private institutions and the procedures they use as well as providing the seed capital itself.
This purpose will contribute to the following broader programme outputs	FIPA: (1) Partial funding for the full-time Country Technical Advisor, (2) Funding for a Full-Time National Technical Specialist; (3) A National Financial Inclusion Data Measurement Project; (4) Cash-lite Action Research; LD: (1) Implementation of the LoOKING diagnostic leading to a roadmap for local institutional and economic development; (2) With government, test, and pilot a local development initiative based

	on strategy in the roadmap; (3) Partial funding for the full-time Country Technical Advisor, (4) Funding for a Full-Time National Technical Specialist.
Which are aligned with the following SDGs	Not specified.
Sector	Financial Inclusion and Local Development Finance
Private/Public	Public
Budget	$2,129,224.79
Total Expenditure	$2,129,224.79
Sources of Funding	DFAT
Geographic Coverage	Papa New Guinea

LDFP Program	Local Transformative and Uplifting Solutions (LoTUS)
Length of Program	2017-2020 (Planned)
The primary purpose of LoTUS	To contribute to the broad aims of the ASEAN Economic Community (AEC) with pilot focus being placed towards the lagging economies of; (i) Cambodia, (ii) Lao PDR and (iii) Myanmar (CLM) with specific institutional linkages with Thailand (CLM-T). LoTUS responds to the specific development needs of local government territories located in cross-border areas within or in proximity to the ASEAN and GMS economic corridors. The CLM "last mile" border communities, which often involve lagging parts of national economies can be strategically developed via attracting public and private investments to finance local productive infrastructure development. These border area municipalities can serve as "gateways" for inclusive and sustainable local economic development acting as the external linkages with wider regional production networks and global value chains. The LoTUS programme will act as a neutral and knowledgeable pro-growth financing facility that is nuanced to support the development of the border territories within the CLM countries in a manner that balances political and financial advantages apparent in the Mekong subregion. Through synergies and technical linkages with other programmes LoTUS will be instrumental in supporting aspects of gender and youth inclusion into local formal economies. The programme draws upon decades of UNCDF engagement with the CLM country group and introduce proven global knowledge and technical products that unlock domestic and sub-regional finance, enhance institutional competencies and facilitate partnerships to mobilize, allocate and manage the cross-border investments.
This purpose will contribute to the following broader programme outputs	(1) Sub-regional and national policy support; (2) Facilitation of South-South and triangular investments; (3) Targeted human capital development, and (4) an inter-platform sub-regional cross-border policy hub. These combined outcomes will act as implementation complementary components to the Master Plan for ASEAN Connectivity (MPAC 2025) and the GMS Regional Investment Framework (GMS RIF).
Which are aligned with the following SDGs	SDG1, SDG8, SDG9, SDG10, SDG11, SDG13, SDG17
Sector	Multisectoral
Private/Public	Private and Public
Budget	Unfunded
Total Expenditure	Unfunded
Sources of Funding	Unfunded
Geographic Coverage	Cambodia, Lao PDR, Myanmar

4.3. UNCDF Financial Inclusion (FIPA) Programs

FIPA Program	Mobile Money for the Poor (MM4P)
Length of Program	2011-2016 (Open)
The primary purpose of MM4P	To improve the financial security and opportunities of low-income households by the increasing number of low-income households, micro and small enterprises in LDCs that have on-going access to quality, affordable financial services, and particularly savings. The outcome by the end of the programme (2017) will be four million additional individuals and/or small and microenterprises in the LDCs have access to one or more appropriate financial services through branchless banking by the end of 2017, including 1.2 million that were previously unbanked and 1.4. million with a second generation service.
This purpose will contribute to the following broader programme outputs	(1) Create scalable and replicable mobile money projects that deliver appropriate financial services to low-income people, small and microenterprises, including women and those in rural and remote areas; (2) Create and share market and client research to enable policy-makers, providers, and others to build appropriate products and delivery mechanisms; (3) Support and empower relevant policy-makers, donors, and other stakeholders to make decisions and take coordinated action and allocate resources to enable partners to achieve their targets.
Which are aligned with the following MDGs	MDG1 (the eradication of poverty and extreme hunger) and MDG3 (which promotes gender equality and the empowerment of women).
Sector	Fintech/Microfinance
Private/Public	Private and Public
Budget	$13,593,856
Total Expenditure	$10.272,149.91
Sources of Funding	Mastercard Foundation, UNCDF, AusAID, USAID, Bill and Melinda Gates Foundation, Government of Belgium
Geographic Coverage	Rwanda, Angola, Liberia, Senegal, Bangladesh, Gambia, Maldives, Zambia, Benin, Nepal, Bhutan, Lesotho, Vanuatu, Togo, Malawi, Sudan, Niger, Yemen, Mozambique, Cambodia, Tanzania, Mali, Mauritania, Madagascar, Solomon Islands

FIPA Program	The Better than Cash Alliance (BTCA)
Length of Program	2012-2018 (Open)
The primary purpose of BTCA	To catalyze a global transition from cash to digital payments, in a way that is more cost-effective, efficient, and transparent than current cash-based approaches, while advancing financial inclusion and empowering women. As a result, a substantial increase in the number and/or value of payments made digitally by members will have taken place and been accelerated.
This purpose will contribute to the following broader programme outputs	(1) Millions of low-income and poor people, many that were previously unbanked, have digital payment accounts that will responsibly provide access to other financial services; (2) People reap the benefits of digital payments which translate into inclusive growth and poverty reduction; (3) Benefits of digital payments are realized (increased transparency, reduced costs and inefficiencies, greater financial inclusion and women's economic empowerment — translating into inclusive growth; (4) Digital payment solutions are sustainable for payers (financially, logistically, politically, etc.).
Which are aligned with the following SDGs	SDG1, SDG5, SDG8, SDG16, SDG17
Sector	Microfinance/Fintech
Private/Public	Private
Budget	$6,364,986
Total Expenditure	$5,915,927.37

Sources of Funding	VISA Inc., Bill and Melinda Gates Foundation, USAID, CITI Foundation, MasterCard Foundation, Omidyar Network
Geographic Coverage	Mexico, Dominican Republic, Colombia, Peru, Senegal, Sierra Leone, Liberia, Ghana, Benin, Ethiopia, Kenya, Rwanda, Malawi, Afghanistan, Pakistan, India, Nepal, Bangladesh, Vietnam, Philippines, Papa New Guinea

FIPA Program	MicroLead
Length of Program	2011-2017 (Open)
The primary purpose of MicroLead	To contribute to the development of strong inclusive financial sectors and the achievement of the Sustainable Development Goals (SDGs), particularly by the specific goal of poverty reduction in half by 2015, by supporting the expansion of microfinance market leaders in underserved countries. The outcome by the end of the programme (2017) will be increased sustainable access to appropriate demand-driven responsible financial and non-financial products and services, with a focus on savings mobilization, to more than 450,000 low income people, at least half of whom are women and at least half of whom reside in rural areas.
This purpose will contribute to the following broader programme outputs	(1) Sustainable Financial Service Providers (FSPs) providing access to demand-driven, responsibly delivered, savings-focused financial aid and non-financial products and services to low income people in underserved areas; (2) Knowledge generated and disseminated among FSPs, Technical Service Providers (TSPs), policy-makers, donors and other stakeholders related to savings mobilization, Greenfield operations and technical assistance provision, and (3) an efficiently-managed and evaluated programme with top talent and expertise meeting or exceeding all targets.
Which are aligned with the following SDGs	SDG1, SDG5, SDG8, SDG10, SDG17
Sector	Fintech/Microfinance
Private/Public	Private and Public
Budget	$2,769,448
Total Expenditure	$2,517,259.43
Sources of Funding	Government, UN, MasterCard Foundation
Geographic Coverage	Benin, Burkina Faso, Burundi, Cameroon, Ghana, Liberia, Malawi, Myanmar, Rwanda, Tanzania, Uganda

FIPA Program	Pacific Financial Inclusion Programme (PFIP)
Length of Program	2014-2018 (Open)
The primary purpose of PFIP	To achieve greater financial inclusion among one of the least banked regions in the world by allowing 500,000 additional individuals and/or small and microenterprises in the PICs to gain access to one or more appropriate financial services by the end of 2013. The programme achieved.
This purpose will contribute to the following broader programme outputs	(1) Support and empower policy-makers, donors and other stakeholders to make decisions, take coordinated action and allocate resources to promote financial inclusion; (2) Support scalable, replicable and sustainable projects that deliver appropriate financial services to low-income people, small and microenterprises, including women and those in rural and remote areas; (3) create and share knowledge so that industry has access to local market intelligence and information on global best practices; (4) build financial competencies and embed financial literacy in regional and national development strategies with replicable approaches that enable households to improve financial security and build economic opportunities.
Which are aligned with the following SDGs	SDG1, SDG2, SDG5, SDG7, SDG8, SDG10, SDG13, SDG17
Sector	Microfinance

Private/Public	Public
Budget	$4,630,913.00
Total Expenditure	$4,984,502.81
Sources of Funding	UNCDF, UNDP, DFAT, European Commission
Geographic Coverage	Papa New Guinea, Federated States of Micronesia, Solomon Islands, Vanuatu, Nauru, Marshall Islands, Kiribati, Tuvalu, Samoa, Fiji, Tonga, Niue, Tokelau, Cook Islands

FIPA Program	Shaping Inclusive Financial Transformations (SHIFT)
Length of Program	2016-2021 (Open)
The primary purpose of SHIFT	To Improve livelihoods and reduced poverty among low income-people, especially amongst women in the South Asian Association for Regional Cooperation (SAARC) countries by 2021. At least one million low income people, 65% of whom are women, and 30,000 small and growing businesses should achieve access and use of financial services to secure opportunities for employment, enterprise development, and increased sustainable consumption.
This purpose will contribute to the following broader programme outputs	(1) Data and analysis: produced, consolidated and analyzed data on supply, demand and regulatory constraints affecting low income consumers, especially women, and real economy businesses in SAARC to strengthen the evidence base for decision-making; (2) Capacity Development: provided capacity building activities on financial products, business models and needs of low income consumers, especially women, and small and growing businesses for regulators, policy-makers, financial service providers (FSPs) and businesses higher up in the real economy value chain in SAARC; (3) Policy and Advocacy: supported regulators and policy-makers to develop holistic and inclusive regulatory frameworks, policies and strategies through multi-stakeholder consultative processes, encouraging financial services providers and businesses to target and better serve low-income consumers, especially women, and small and growing businesses in SAARC; (4) Innovation Incentives: provided incentives for financial service providers and businesses to develop, pilot and validate financial products and business models to meet the needs of low-income consumers, especially women, and small and growing businesses in SAARC.
Which are aligned with the following SDGs	SDG1, SDG5, SDG8, SDG10, SDG17
Sector	Multisectoral
Private/Public	Private and Public
Budget	$3,349,276
Total Expenditure	$2,935,570.12
Sources of Funding	Bill and Melinda Gates Foundation, UNCDF, Australian AG Intl Dev
Geographic Coverage	Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan, Sri Lanka

FIPA Program	Making Access Possible (MAP)
Length of Program	2010-2017 (Open)
The primary purpose of MAP	To increase access to financial services by low-income households and micro-entrepreneurs, where an additional 408,000 people should have access to financial services by the end of 2017, with a minimum of 300,000 active users. Achievement of MDGs generally and improving opportunities for current and future generations is critically dependent on significantly increasing people's access to finance. Increasing access and thereby improving opportunities for the majority and not the few will require a sector-based approach to transform the ability of financial markets to respond to demands for financial services for those denied access.

This purpose will contribute to the following broader programme outputs	(1) Enable policy-makers to improve the policy and regulatory environment in line with operational realities of financial service providers nationally and accepted good practice internationally; (2) Develop the financial sector infrastructure to make it more capable of meeting the needs of financial service providers; (3) Make financial service providers more responsive to the financial service needs of poor households and micro-entrepreneurs.
Which are aligned with the following SDGs	SDG1, SDG8, SDG9, SDG10, SDG17
Sector	Microfinance
Private/Public	Private and Public
Budget	$3,064,465
Total Expenditure	$2,268,313.65
Sources of Funding	UNCDF Core, UNCDF MicroLead, UNDP Core, DFAT, Parallel Funding (MicroLead, MM4P), SIDA, United Nations System Development Program, UNDP TOGO, Government of Luxembourg
Geographic Coverage	Botswana, Congo DR, Lao PDR, Lesotho, Malawi, Mozambique, Myanmar, Nepal, Thailand

FIPA Program	**CleanStart**
Length of Program	2012-2017 (Open)
The primary purpose of CleanStart	To improve energy access and contribute to the reduction of carbon emissions. This is done by assisting poor households and micro-entrepreneurs to obtain access to sustainable low-cost, clean energy supplies through microfinance. It is envisioned that CleanStart will create a replicable business model for wider scale up across other developing countries by adopting an integrated approach. By the end of the programme, more than 2.5 million people (low-income households and micro-entrepreneurs) should have increased sustainable access to clean and affordable energy through microfinance.
This purpose will contribute to the following broader programme outputs	(1) Finance for Clean Energy to strengthen capabilities of 18 MFIs in 6 countries to provide microfinance for clean energy to low-income households and micro-entrepreneurs; (2) Technical Assistance for Clean Energy to remove barriers to the successful deployment of those technologies and services for which the selected MFIs will provide microfinance; (3) Global Knowledge and Learning to enhance understanding and awareness globally of the potential for microfinance to scale up access to clean energy and make available the tools and knowledge to scale up access to clean energy beyond the project; (4) Advocacy and Partnerships to create an enabling policy and business environment to expand microfinance for clean energy.
Which are aligned with the following MDGs	MDG1 (the eradication of poverty and extreme hunger); MDG2 (universal primary education), MDG3 (gender equality and the empowerment of women); MDG4 (reduced child mortality) MDG5 (improved maternal health); MDG6 (combating HIV/AIDS/Malaria and other diseases); and MDG7 (ensure environmental sustainability).
Sector	Microfinance/Energy
Private/Public	Private
Budget	$1,856,532
Total Expenditure	$1,714,389.85
Sources of Funding	UNCDF, SIDA, Norad, Austria, Government of Liechtenstein
Geographic Coverage	Cameroon, Ethiopia, Myanmar, Nepal, Tanzania, Uganda

FIPA Program	YouthStart
Length of Program	2010-2014 (Closed)
The primary purpose of YouthStart	To support the building of youth inclusive financial sectors in LDCs in sub-Saharan Africa. The outcome will be to increase sustainable access by appropriate demand-driven financial and non-financial products and services, to more than 200,000 poor and low-income youth (age 12-24) in LDCs in sub-Saharan Africa.
This purpose will contribute to the following broader programme outputs	(1) To expand low-income youth access to financial and non-financial services by supporting financial service providers (FSPs) and their partner Youth Serving Organizations (YSOs) to conduct youth inclusive market research, develop and deliver comprehensive services to the youth; (2) To build institutional capacity of FSPs, YSOs, policy-makers, donors, and other stakeholders (including UNCDF's internal capacity) to provide comprehensive youth service; and (3) to expand access to and mobilize knowledge related to youth financial services, by acting as a convener and facilitator among stakeholder (e.g. governments, national and regional microfinance institutions, banking and industry experts, regulators).
Which are aligned with the following SDGs	SDG1, SDG5, SDG8, SDG10, SDG17
Sector	Microfinance
Private/Public	Private
Budget	$624,968
Total Expenditure	$604,256,52
Sources of Funding	MasterCard Foundation, SIDA, Government of Luxembourg
Geographic Coverage	Burkina Faso, DRC, Ethiopia, Liberia, Malawi, Mali, Mozambique, Niger, Rwanda, Senegal, Sierra Leone, Tanzania, Togo, Uganda