UNCDF

**Unlocking Public and Private
Finance for the Poor**

RFA Inclusive Digital Solutions to support migrants and remittances

Thank you for your interest in this RFA.

Amid the COVID-19 crisis, UNCDF is seeking partners to respond to the increased challenges faced by migrants and their families to send and receive remittances. The goal of this initiative is to ensure that migrants and their families are supported, through continued access to affordable and accessible remittance channels. UNCDF will support partners in the development or expansion of digital remittance channels, strengthening digital use-cases, and developing products or services that strengthen the financial resilience of migrants and their families.

This RFA is framed under three main areas of intervention.

ACCESS: Promoting access to and the adoption of digital remittance channels;
USAGE: Strengthening digital use cases for migrant workers and families;
RESILIENCE: Linking remittances with value-added services for migrant workers and families.

Please read carefully the requirements, eligibility conditions and evaluation criteria for this RFA, before submitting your application.

If you have any doubts or queries, please consult the RFA and FAQ document at:
uncdf.live/RemittanceRFA

Good luck,
-UNCDF team

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Eligibility criteria

Before starting the application, please answer these questions to verify you are eligible to apply.

 * 1. Are you the lead applicant* responding to this RfA?

* In the case of a proposal submitted by a single applicant, your organization is the sole entity in the forms, and if the proposal is accepted, the sole beneficiary of the grant and solely responsible for its proper execution.

In the case of a consortium of applicants (consortium partners that must demonstrably have established their partnership prior to when this request for applications was issued), the lead applicant is the coordinator submitting the joint proposal. The lead applicant is also the intermediary for all communication with UNCDF on behalf of itself and all partners, and is responsible for supplying all the documents and information required by UNCDF.

◯ Yes

◯ No

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* 2. Please provide the name of your organization.

* 3. Please provide an email address for official correspondence.

* 4. Is your organization a registered entity with at least one year of operations and audited financial statements for at least one year?

○ Yes

○ No

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5. Is your organization licensed to provide remittance services?

◯ Yes

◯ No

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* 6. What type of license does your organization hold?

[   ]

* 7. Please select the category of your organization.

○ Bank   ○ Payment Service Provider

○ Non-Bank Financial Institution   ○ Mobile Network Operator

○ Cross-border Payment Hub   ○ Technology Service Provider

○ Remittance Service Provider

○ Other (please specify)

[   ]

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Remittance receiving region

* 8. The interventions - irrespective of the sending country - should impact migrants from the following countries: Bangladesh, Ethiopia, Myanmar, Nepal and Senegal. Regional interventions that will facilitate digital solutions for migrants within Central Africa, East Africa and West Africa can also be submitted. Please indicate your target country and/or region.

☐ Bangladesh   ☐ Senegal

☐ Ethiopia   ☐ Central Africa

☐ Myanmar   ☐ East Africa

☐ Nepal   ☐ West Africa

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* 9. Is your organization (and the other members of a consortium) able to contribute at least 30% of project costs (for costs such as technical resources, staff, and operational expenses)?

◯ Yes

◯ No

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* 10. Is your organization the subject of bankruptcy, liquidation, judicial settlement, safeguarding, cessation of activity or any other similar situation resulting from a similar procedure?

◯ Yes

◯ No

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* 11. Is your organization or any of your staff or member of the board of directors included in the United Nations financial sanctions lists, particularly the fight against the financing of terrorism and against attacks on international peace and security?
(*For further information on the United Nations Financial sanctions list, see:*
https://www.un.org/securitycouncil/content/un-sc-consolidated-list

◯ Yes

◯ No

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* 12. Is your organization involved in any of the following activities? Please select any that apply (or read through and then confirm that none applies).

☐ Manufacture, sale or distribution of controversial weapons or their components, including cluster bombs, anti-personnel mines, and biological, chemical 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 Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES)

☐ Gambling, including casino operations, betting, and so on (excluding lotteries with charitable objectives)

☐ Violation of human rights or complicity in human rights violations

☐ Use or toleration of forced or compulsory labour

☐ Use or toleration of child labour

☐ None of these activities

You are not eligible to apply for this RFA

Thanks for answering to the questions about the eligibility requirements.

We regret to inform you that you are not eligible to apply for this RFA. Please kindly review the requirements.

- **You need to be the lead applicant.**

- **The lead applicant must be a registered company who is licensed to provide remittance services.**

- **The lead applicant must be a registered entity with at least one year of operations, statutory accounts and at least audited financial statements for at least one year.**

- **The lead applicant (and the consortium) must contribute at least 30% of project costs in cash.**

- **The lead applicant (and or the other members of the consortium) shall not be subject of bankruptcy, liquidation, judicial settlement, safeguarding, cessation of activity.**

- **The lead applicant and any of their staff or member of their board of directors shall not be included in the United Nations financial sanctions lists.**

Please look at our website to see if there are new opportunities available.

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Registering your organization as lead applicant

* 13. Your name and surname

14. Designation

◯ Ms

◯ Mrs

◯ Mr

◯ Dr.

◯ Other (please specify)

* 15. Your e-mail address

* 16. Your phone number

17. Website address for your organization

18. Social media accounts of your organization (please give the web addresses)

Facebook

Instagram

Linkedin

Slack

Twitter

YouTube, Vimeo, etc.

Other

* 19. Your role in the organization

* 20. Are you a representative of your organization with legal responsibility?

○ Yes

○ No

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Registering as a lead applicant

* 21. if No, Provide name and surname of the legal representative of the lead applicant

[ ]

* 22. Email address of the person with legal responsibility in the lead applicant organization

[ ]

* 23. Phone number of the person with legal responsibility in the lead applicant organization

[ ]

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* 24. Year of incorporation of your organization

* 25. Country of incorporation of your organization (or of the lead applicant if that is another organization within your consortium)

* 26. Address of the registered office of your organization

Address

City/Town

ZIP/Postal Code

Country

27. Address of the operational headquarters (if different from the registered office) of your organization

Address

City/Town

ZIP/Postal Code

Country

28. Name any other countries where your organization is also registered (or where the lead applicant is also registered if another organization within your consortium)

* 29. Upload the document certifying incorporation and the legal status of your organization (Only PDF, PNG, JPG, JPEG, and GIF files are supported; max file size 16MB)

[Choose File] [Choose File]   No file chosen

* 30. Briefly describe your organization, highlighting the mission, core business model, main services, who is targeted, and so on (max 700 characters)

* 31. Number of employees in your organization

* 32. Percentage (%) of female employees in your organization

* 33. Briefly describe the profiles and role of the team involved in the project (Max 700 characters)

34. Upload the CVs of the Employees involved in the project; max file size 16MB.
(UNCDF will allow changes to staffing to be updated as appropriate during the process.)

[Choose File] [Choose File]   No file chosen

35. Upload CV
(Only PDF, DOC, DOCX, PNG, JPG, JPEG, and GIF files are supported; max file size 16 MB.)

[Choose File] [Choose File]   No file chosen

36. Upload CV
(Only PDF, DOC, DOCX, PNG, JPG, JPEG, and GIF files are supported; max file size 16 MB.)

[Choose File] [Choose File]   No file chosen

37. Upload CV

(Only PDF, DOC, DOCX, PNG, JPG, JPEG, and GIF files are supported; max file size 16 MB.)

Choose File **Choose File** No file chosen

38. Upload CV

(Only PDF, DOC, DOCX, PNG, JPG, JPEG, and GIF files are supported; max file size 16 MB.)

Choose File **Choose File** No file chosen

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Tell us more about your partners

If you are submitting this application with other partner entities, tell us more about your partners and their roles.

39. What is your status in presenting this project alone or with other entities?

○ My organization is applying alone in response to this RFA

○ My organization is applying alone in response to this RFA, but we are working with other partners

○ My organization is applying with a consortium of partners in response to this RFA

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Partner entities

40. Upload the partnership agreement signed with the other partner entities, if available. Please note that if selected, the lead applicant shall submit a duly signed partnership agreement.

Only PDF, DOC, DOCX, PNG, JPG, JPEG, and GIF files are supported; max file size 16 MB.

[Choose File] [Choose File]   No file chosen

41. Name of partner organization #1

[   ]

42. Legal form of partner organization #1

[   ]

43. What type if entity is partner organization #1?

○ Bank   ○ Payment Service Provider

○ Non-Bank Financial Institution   ○ Mobile Network Operator

○ Cross-border Payment Hub   ○ Technology Service Provider

○ Remittance Service Provider   ○ NGO

○ Other (please specify)

[   ]

44. Country of incorporation of partner organization #1

[   ]

45. Website address of partner organization # 1

[   ]

46. Name of partner organization #2

[   ]

47. Legal form of partner organization #2

[   ]

48. What type of entity is partner organization #2?

- ( ) Bank
- ( ) Non-Bank Financial Institution
- ( ) Cross-border Payment Hub
- ( ) Remittance Service Provider
- ( ) Payment Service Provider
- ( ) Other (please specify)

- ( ) Mobile Network Operator
- ( ) Technology Service Provider
- ( ) NGO
- ( ) Other (Please Specify)

[   ]

49. Country of incorporation of partner organization #2

[   ]

50. Website address of partner organization #2

[   ]

51. Name of partner organization #3

[   ]

52. Legal form of partner organization #3

[   ]

53. What type of entity is partner organization #3?

- ( ) Bank
- ( ) Non-Bank Financial Institution
- ( ) Cross-border Payment Hub
- ( ) Remittance Service Provider
- ( ) Other (please specify)

- ( ) Payment Service Provider
- ( ) Mobile Network Operator
- ( ) Technology Service Provider
- ( ) NGO

[   ]

54. Country of incorporation of partner organization #3

55. Website address of partner organization #3

56. Name of partner organization #4

57. Legal nature of partner organization #4

58. What type of entity is partner organization #4?

- ( ) Bank
- ( ) Non-Bank Financial Institution
- ( ) Cross-border Payment Hub
- ( ) Remittance Service Provider
- ( ) Other (please specify)

- ( ) Payment Service Provider
- ( ) Mobile Network Operator
- ( ) Technology Service Provider
- ( ) NGO

59. Country of incorporation of partner organization #4

60. Website address of partner organization #4

* 61. Briefly outline your local, regional and cross-border correspondent partners and their intended role in the project. (max 1,000 characters).

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Tell us more about your solution

* 62. This Request for Applications is looking for solutions that can answer the following three – please select which of these areas of intervention your proposal answers.

☐ Promoting the access to and the adoption of digital remittance channels;

☐ Strengthening digital use-cases for migrant workers and families;

☐ Linking remittances with value-added services for migrant workers and families.

63. Name your solution/project

[   ]

* 64. Upload a slide deck that illustrates the project in a complete way. Include slides against the following headings: (i) Executive Summary, (ii) Problem Statement and Market Need, (iii) Solution, (iv) Milestones and Go-to-Market Strategy, (v) Team, (vi) Deployment of UNCDF Fund, (vii) Business Model and Financial Projections (max 15 slides; only PDF files supported; max file size 16MB.)

Choose File　**Choose File**　No file chosen

* 65. Intended dates and country/region/corridor of implementation (Max 200 characters)

[   ]

* 66. Status of your solution

○ Still an idea/concept, or still in development phase

○ Final testing stage, ready to be launched in next 3 months

○ Already live after at least 6 months, gone through multiple iterations

○ In market for 2-3 years with a customer base of over 30,000

* 67. Provide a description of the project that concisely allows an understanding of the overall objective, main activities, characteristics of the product or service, key elements (max 700 characters)

* 68. Describe the business solution used and provide more details about the status of development (max 1,000 characters)

* 69. How do you aim to reach the market of low-income migrants and their recipient families? Please provide a brief overview of your go-to-market strategy (max 700 characters)

* 70. Provide an overview of your targets by indicating numerical values against the following key performance indicators to be met by July 2021

Number of new registered customers

Number of new female registered customers

Number of active customers (performing at least one transaction in the last 90 days.)

Number of active female customers (performing at least one transaction in the last 90 days.)

Number of migrants and beneficiaries trained (proxy for improved digital skills and financial capabilities.)

Number of female migrants and beneficiaries trained (proxy for improved digital skills and financial capabilities.)

71. Is regulatory approval required to take the project forward?

◯ Yes

◯ No

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Regulatory approvals required

* 72. Has your organization already received regulatory approval?

◯ Yes

◯ No

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Regulatory approval

* 73. What type of regulatory approval is required and which regulatory authority is competent to issue the approval? (max 200 characters)

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UNCDF support for regulatory approval

* 74. What type of regulatory approval is required and which regulatory authority is competent to issue the approval? Please explain when you expect to receive it and the procedures needed to move it forward (max 200 characters)

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More about your solution

* 75. Briefly describe 2 key risks of the project/solution and the mitigation measures you will be implementing (max 500 characters)

* 76. Identify two Sustainable Development Goals (SDGs) addressed by your solution.

The SDGs are a universal set of goals that Member States to the United Nations are expected to use to frame their agendas and political policies and they require cooperation between international organizations, the government, the private sector, and civil society. For example, a solution that connects remittance platforms to health insurance services answers SDG 3 for good health and well-being plus SDG 10 for reduced inequalities (learn more at https://sustainabledevelopment.un.org).

☐ GOAL 1: No Poverty

☐ GOAL 2: Zero Hunger

☐ GOAL 3: Good Health and Well-being

☐ GOAL 4: Quality Education

☐ GOAL 5: Gender Equality

☐ GOAL 6: Clean Water and Sanitation

☐ GOAL 7: Affordable and Clean Energy

☐ GOAL 8: Decent Work and Economic Growth

☐ GOAL 9: Industry, Innovation and Infrastructure

☐ GOAL 10: Reduced Inequality

☐ GOAL 11: Sustainable Cities and Communities

☐ GOAL 12: Responsible Consumption and Production

☐ GOAL 13: Climate Action

☐ GOAL 14: Life Below Water

☐ GOAL 15: Life on Land

☐ GOAL 16: Peace, Justice and Strong Institutions

☐ GOAL 17: Partnerships to achieve SDGs

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Tell us more about the sustainability of your organization and of your solution

* 77. Number of users/customers registered by your organization in the past 3 years

2019

2018

2017

* 78. Number of female users/customers registered by your organization attained in the past 3 years

2019

2018

2017

* 79. Upload audited financial statements for 2019 or management accounts if the audit is not yet finalized.

(Only PDF, DOC, DOCX, PNG, JPG, JPEG, and GIF files are supported; max 16 mb.)

Choose File | **Choose File** | No file chosen

80. Upload audited financial statements for 2018, if available

(Only PDF, DOC, DOCX, PNG, JPG, JPEG, and GIF files are supported; max 16 mb.)

Choose File | **Choose File** | No file chosen

81. Upload audited financial statements for 2017, if available

(Only PDF, DOC, DOCX, PNG, JPG, JPEG, and GIF files are supported; max 16 mb.)

Choose File | **Choose File** | No file chosen

* 82. Total resources to be allocated for the deployment of the solution (US$)

* 83. UNCDF funds (US$) requested to deploy the solution

* 84. Own funds (US$) allocated to deploy the solution.
Please note: the applicant should contribute a minimum of 30% of the financial budget (costs may include technical infrastructure, resources, and operational expenses)

* 85. Flexible grant resources requested from other funders, if any (US$)

* 86. Describe how you will use the UNCDF grant, outlining draft workplan, key activities and outputs (max 700 characters)

* 87. Please upload the budget for the intervention. You can use the budget template available from the UNCDF website (this is preferred, but if you are supplying your own version, only PDF, DOC and DOCX files are supported; max 16MB)

[Choose File]　[Choose File]　No file chosen

* 88. Would you need any form of technical support. If yes, only one option (or 'other') may be selected

○ **Product Research**: Sharing market research and knowledge to deepen UNCDF partners' understanding of migrants' behaviours, 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 migrants and their families. The efforts may also involve analyzing the transaction data through a migrant lens.

○ **Provisioning**: Providing technical assistance to help design, pilot, deploy, and scale up solutions for impact. UNCDF technical assistance is provided by digital finance and remittance 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 migrant-centered products and services to be piloted and potentially scaled up.

○ Other (please specify)

[   ]

89. Is your organization interested in other funding solutions as long-term loans, local currency loans and/or guarantee schemes?

○ Yes

○ No

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Other funding solutions

* 90. Tell us the type of funding solutions your organization is interested in and briefly outline the purpose of the potential investment (max 300 characters)

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Beyond the COVID-19 crisis

* 91. UNCDF aims to enable and scale inclusive products and services to be piloted that would not normally be funded through commercial financing routes. Would this project take place without the support from UNCDF?

◯ Yes

◯ No

* 92. Explain how your solution can be matched to the country's post-COVID-19 strategy. (max 700 characters)

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How did you find out about this RFA?

* 93. How did you find out about this RFA?

○ Facebook   ○ Newspaper/media

○ LinkedIn   ○ Colleagues/friends

○ Twitter   ○ UNCDF website/newsletter

○ Other (please specify)

[   ]

* 94. I DECLARE THAT
All the information and statements made in this application are true and we accept that any misrepresentation contained in it may lead to the disqualification of our organization.

Our organization does not have an outstanding status such as bankruptcy or any pending litigation or other action that could impair its operation as a going concern.

We fully understand and recognize that UNCDF is not bound to accept this application that we shall bear all costs associated with its preparation and submission, and that UNCDF will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the evaluation.

○ Agree

○ Disagree

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Declaration of conformity

You need to agree with the declaration of conformity. Otherwise, we cannot accept your application

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Thanks!

You have finished with the application! We will revert back to you, by the end of June 2020 as the latest.