

United Nations Capital Development Fund

Request for application for

Financial health and innovations engagement under i3 Program

SUMMARY

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

Hosted by UNCDF, the i3 programme funded by Metlife Foundation, is supporting thought leadership on the subject of financial health and making this global shift towards an outcome focus agenda. Working as a convener, to bring together global, regional and local actors committed to using financial and digital solutions to improve the financial lives of low-income families—helping them climb - and stay - out of poverty in Malaysia and China.

In China, the programme has been working on different interventions addressing the problems related to women micro enterprises, elderly and small holder farmers. Based on the learnings from many of these interventions it was evidently clear that managing expenses at the household or individual level is important for positively influencing financial health.

Over the last 40 years, China has experienced rapid and remarkable economic transformation. GDP has grown by an average of nine percent annually, lifting millions out of poverty. China is now one of the largest economies in the world with a thriving middle class. This significant growth, however, has ushered in substantial demographic changes: an expanding middle class, ageing population, and shifting burden of disease. By placing mounting pressure on the healthcare system, these changes threaten China's long term, sustainable growth because a healthy population is a critical driver of productivity and consumption.

The Chinese government has recognized this challenge. It's Healthy China 2030 blueprint considers public health a pre-condition for future economic and social development and outlines the government's vision to create a sustainable, multi-layered medical security system. With the aim of overcoming persistent financial barriers to healthcare access, UNCDF Financial Health programme is convening partners from the health, technology, startup and financial sectors in China to build knowledge and co-create solutions and partnerships so that people no longer have to choose between catastrophic costs and catastrophic illness.

UNCDF will provide grant combined with mix of technical assistance. Selected applicants will be signing a Performance-Based Agreement (PBA) with UNCDF.

UNCDF's contributions can range from 50,000 to 120,000 USD based on the proposal. UNCDF's contribution can be 100% of the proposal value, in line with the above range. However, applicants are encouraged to contribute towards the project cost.

Applicants may apply independently or in a consortium, provided that the consortium has a pre-established partnership prior to when this request for applications was issued.

Inquiries to this request for applications may be submitted by email to financial.health@uncdf.org with a cc to uncdf.rfa@uncdf.org with subject mentioning:

RFA-Financial Health and Innovations- i3 Program by 8th Aug 2022

All applications must be submitted by 16th Aug at 12.30 hrs (CST) through UNCDF e-investment platform:

https://apply.uncdf.org/prog/financial_health_and_innovations_engagement_under_i3_program

1. INTRODUCTION

Financial inclusion has been a focus of governments, central banks, public and private financial institutions, multilaterals, and non-governmental organizations for over a decade. Significant progress has been achieved but linkages between financial inclusion and definitive improvements in people's lives are still obscure. Continuing with just a focus on financial inclusion is limiting and poses the risk of providing access and usage to financial products and services without addressing the underlying barriers to financial security¹, financial control² and financial freedom³. Financial health is to uncover those barriers and enable financially healthy livelihoods which is key to building economic resilience for communities and countries in a Post-COVID world.

¹ The ability to **meet ongoing commitments, now and in the future, and under adverse circumstances**. This includes a sense of preparedness for the expected (think retirement) and unexpected future (think COVID-19) - or financial resilience

² The feeling of control over one's finances. This includes a sense of self-efficacy and a general attitude to change one's financial life for the better

³ The ability to meet one's financial goals and enjoy life on one's terms. This is a step-up from financial security and includes individual financial goals and things one values.

UN system has been spearheading “Leaving No One Behind strategy in the Digital Era”, with the goal to equip millions of people to use innovative services in their daily lives that will empower them and contribute to achieving the Sustainable Development Goals. It is to be done by accelerating the development of services leveraging finance enabled by digital and innovation as well as by providing the right balance of technical expertise and financial support to government, private & non-profit sectors and academia. The desired impact is driving economic empowerment measured by end-clients have improved financial resilience, security and freedom contributing to resilient societies and sustainable and inclusive economic development”

The financial health paradigm therefore builds on and goes beyond the concept of client centrality to achieve impact and strengthen the vision of “Leaving No One Behind Strategy” where the focus remains impact of digital services on improving the lives of people. The programme will advance UNs and the sector’s knowledge and understanding on how digital services and non-digital services can reduce poverty, increases resilience and improves economic opportunities for women, youth, refugees, migrants, elders, disabled, rural population and micro-enterprises, especially in developing countries with focus on least developed countries.

Globally, women and girls face barriers in the enabling environment: their socio-cultural context and in the supply of and in their demand for financial products and services. These issues collectively limit their access, usage and control over these products and services in ways that constrain their economic empowerment. Through the programme and specific interventions, it would work at the intersection of financial health leading to women economic empowerment.

UN through its programme and projects anchored globally with Financial Health portfolio would focus on the end-outcome of improving Financial Health and well-being for the last mile customers. The intention is to create positive impact for people across different segments like women, gig workers and youth, micro-enterprises, farmers, aged, etc. across different occupational and non-occupational classes⁴.

The programme delivers on these through a focus on three aspects: 1) Coalition Building, 2) Implementation, and 3) Investments and Capital. The portfolio will work in close collaboration with key stakeholders from public and private sector to create a shared understanding of financial health, a measurement framework, and complemented by living labs that will focus on a sector/segment or geographical cluster to “test and learn” with solutions and business models aligning to financial health outcomes.

The programme would have a key focus on driving South-South cooperation and provide a platform for cross-market collaboration for driving learnings and partnerships. This programme document details these ambitions in enhancing people's economic empowerment and sustainable and responsible

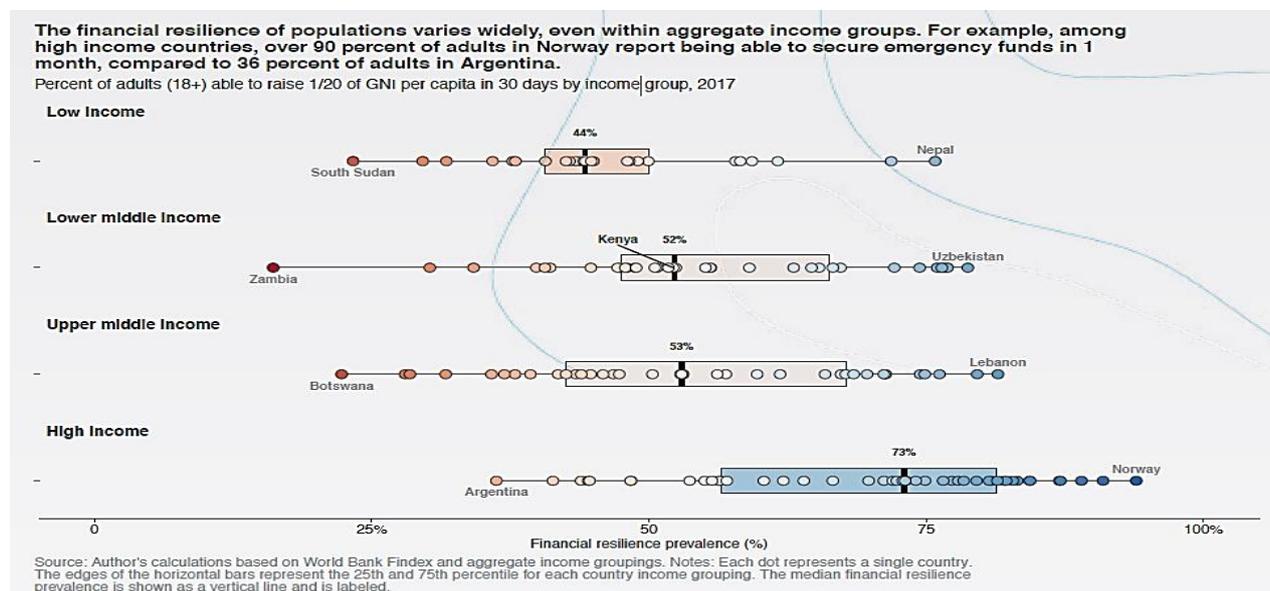
⁴ Based on existing commitments on living lab/in-country platform.

finance through a financial health lens with a view to contributing to the achievement of the Sustainable Development Goals (SDGs).

Global Patterns of Financial Resilience⁵:

In 2017, among the 144 economies where the Findex survey was implemented, the prevalence of financial resilience ranges from a low of 16 percent of adults (18 years of age and older) in Zambia to a high of 94 percent of adults in Norway (Figure 3). The median financial resilience prevalence in 2017 was 56.2 percent. Half of the economies surveyed had financial resilience prevalence between 45 and 75 percent. An estimated 2.9 billion adults worldwide were financially resilient in 2017. While there is some variation in financial resilience across broad country income groups, the variation within income groups is substantial (Figure 3).

In 2017, median financial resilience prevalence among low-income countries (those with GNI per capita of between USD 260 and 742) was 44 percent compared to 73 percent among high income countries (those with GNI per capita of between USD 11,040 and 104,560). There is essentially no difference in the median financial resilience of lower and upper middle-income countries (which was 52-53 percent in 2017) despite mean GNI per capita being three times higher in upper versus lower middle-income countries.

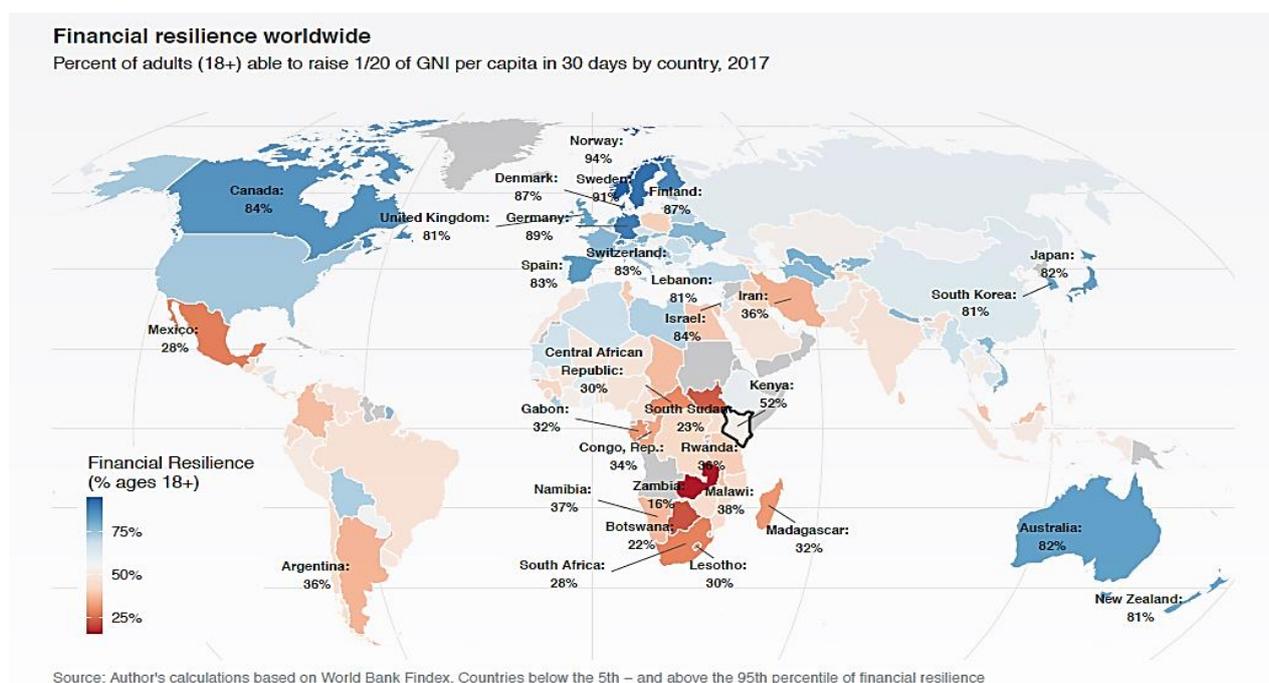


While the geographic distribution of financial resilience closely resembles the distribution of income per capita, there are some notable exceptions that are readily identifiable on the map above, such as Bolivia in South America, Ethiopia in East Africa and Poland in Europe. Among regions, Sub-Saharan Africa (SSA) and Latin America and the Caribbean (LAC) have the lowest median levels of financial resilience

⁵ Drawn from the report titled, the prevalence and drivers of financial resilience among adults: Evidence from the Global Findex: FSD Kenya. 2020. Authored Paul Gubbins

(44 and 47 percent in 2017, respectively) while North America (79 percent) and Europe & Central Asia (70 percent) have the highest median levels of financial resilience.

The fact that LAC and SSA have similar levels of financial resilience despite LAC having nearly four times the mean GNI per capita in 2017 and financial sectors that are almost twice as developed on average, suggests the presence of regional factors (such as institutions, cultural norms, practices or market conditions) that either enhance financial health in SSA, reduce financial health in LAC, or both. There is a specific need to focus on bringing the outcome discussion in the mainstream conversation of least developed countries (LDCs) since most LDCs are in early to middle stage of achieving their financial inclusion goals, by broadening the conversations with them would allow the local stakeholders including government and industry will be more alert towards measuring end-customer outcomes right from beginning, while their ability to do so would depend upon the infrastructure readiness.



The answer to shifting beyond inclusion and bridging the impact gap could lie in financial health (FH) which takes the discussion away from outputs to outcomes and from business to customers. Financial health is more comprehensive and as such, a nuanced, complex concept. The lack of a shared understanding of financial health hinders its mass adoption by the public and private sector and stands as a contributing barrier to the achievement of the Sustainable Development Goals.

To build the agenda, UN in partnership with Metlife Foundation started the i3 project which had a focus on shaping thought leadership on the agenda and also test out new innovations in Malaysia and China testing for impact among LMI(Lower and Middle Income).Under this RFA the call is for partners to work

with UNCDF financial health programme on addressing specific issues related to healthcare space that specially can focus on addressing the catastrophic out-of-pocket expense problem for low and moderate income families in China. Specific focus could be given to the elderly population segment in China.

Problem statement: Out-of-pocket (OOP) spending on healthcare costs is one of the greatest threats to the financial security and resilience of people around the world. Despite commitments to universal health coverage, disparities in access, quality, and affordability persist. OECD countries have an average out-of-pocket expenditure rate of 13.76%, while in the least developed countries, 51.76% of healthcare costs are out of pocket.

In Asia, out-of-pocket payments, as percent of total health expenditures, are high with 64.8% in South Asia, 33.5% in low-income East Asia countries, and 26.1% in high income East Asia countries. Every year, one third of all new cases of poverty in Southeast Asia are due to healthcare costs, with medicine being the largest contributor to the financial burden of healthcare. Sixty-five million people living in the WHO South-East Asia Region are in extreme poverty due to healthcare costs, while seventy-five percent of people with cancer in Asia face death or financial catastrophe within one year of diagnosis.

In this context, the program objectives for this intervention are to:

- 1) Test and scale projects that help people pay for and afford the healthcare they need, using digital financial services and a financial inclusion approach,
- 2) Promote cross-sectoral innovation in healthcare access and affordability, and
- 3) Conduct research on best practices and innovations in fintech applications in healthcare in China

2. SCOPE OF WORK

Specifically, we aim to support the following:

1. Build a better understanding of the current issues and gaps in financial health for the LMI population in China in relation to healthcare issues in aging economies. Within this, the partner could choose to work with solutions that directly or indirectly apply to the elderly segment. The partner can also combine different age segments to work on a singular problem statement within healthcare for the aging population. The focus would be to identify opportunities across these areas for UNCDF FH programme to create impact.
2. Uncover key industry stakeholders at the intersection of finance and health, within the aligned scope, to facilitate engagements with the key stakeholders, and to jointly explore pilot project opportunities as a test case.
3. A as a local healthcare expert for UNCDF wherein UNCDF would provide financial and digital

service expertise, to jointly onboard local partners and co-create solutions for delivering impact that reaches at-least 10,000 LMI customers through innovative solution(s)

The institution applying for this RFA should propose the problem statement and how they would work towards addressing them. Keeping in mind the financial health determinants, our aim is to reduce consumer out-of-pocket spending on healthcare and enhance their access to quality healthcare services and improved health financing services.

- In line with this, we seek examination of different touch-points of consumers when they seek health care – a) emergency procedures, b) non-emergency out-patient care that is preventive or curative, and c) long-term care for chronic diseases or palliative care – and examine the financial options available to them in these different cases.
- Scoping of different case studies of service providers on both infrastructure and financing side – such as telemedicine or microinsurance respectively.
- Addressing the overarching problem -how different models will reduce spending or the debt of households on healthcare needs -by way of co-creating solutions with industry partners on ground, with whom new ideas can be build and tested.

2.1 Areas of intervention

For this request for applications (RFA), UNCDF invites applications from registered entities that can offer to create public goods based on the proposed scope as above.

Areas of intervention		Challenges/ Problem Statement and Objectives for solution
1	Addressing challenges related to OOP spending on healthcare is one of the greatest threats to financial health for people in China	<p>Challenges: Out-of-pocket spending on healthcare costs are one of the greatest threats to the financial security of people around the world. Despite commitments to universal health coverage, disparities in access, quality, and affordability persist. OECD countries have an average out-of-pocket expenditure rate of 13.76%, while in the least developed countries, 51.76% of healthcare costs are out of pocket.</p> <p>Objectives: The project will generate knowledge on best</p>

		<p>practices and opportunities at the intersection of finance, health, and technology in China, improve engagement between fintech and healthcare industries, and facilitate multisectoral partnerships that will create financial solutions. The project will test and scale solutions to help people pay for and afford the care they need, using digital financial services and a financial inclusion approach.</p>
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The examples of solutions in the identified areas of intervention are not exhaustive. The team at UNCDF is open to hear what potential applicants have in mind outside these examples as long as your scale, commercial viability and impact objectives are aligned.

2.2 How UNCDF works with partners

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

- **Product Research:** Sharing market research and knowledge to deepen partners' understanding of customers' 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 low-income customers and their families. The efforts may also involve analysing the transaction data from a customer lens.
- **Provisioning:** Providing technical assistance to help design, pilot, deploy, and scale up solutions for impact. Technical assistance is provided by digital finance experts who are experienced in product design, business model development and go-to-market strategies in some of the most challenging markets in Africa and Asia.
- **Partnerships:** Facilitating strategic partnerships with stakeholders – including cross-border payment hubs, mobile network operators, financial institutions, and non-bank financial institutions – to enable partners to reach last-mile customers, and to grow sustainably. UNCDF is uniquely positioned to be a neutral broker of partnerships and has a record of building strong relationships with private and public organizations across Africa, Asia, and Pacific.

- Policy and Advocacy: Convening efforts to support an enabling environment and build policy and advocacy capacity for human-centered products and services to be piloted and potentially scaled.

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

2.3 Expected results

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

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

Indicators	Disaggregation
No. of LMI customers with access to fintech for health services (including adoption rate)	Total:
No. of industry engagements and also partnerships created as a result of this intervention	Total:

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

3. ELIGIBILITY FOR APPLICATION AND EVALUATION CRITERIA

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

3.1 Eligibility requirements

Entity registration

- The applicant/ lead applicant must be a registered entity with experience working on healthcare space

Country of operation

- The lead applicant can be based anywhere globally/duly registered and having at least two years of operations in China.

Consortiums (when applicable)

- Applicants can apply only once under this RFA, whether independently or in a consortium.
- Joint applications between market players in the target country or countries are encouraged if the solution proposed will expand the advocacy and agenda mainstreaming in multiple geographies.
- Applications from consortiums of organizations must show that the partnership was established prior to this call for applications.

Exclusionary criteria:

- Applicants shall not have been the subject of bankruptcy, liquidation, judicial settlement, safeguarding, cessation of activity or any other similar situation resulting from a similar procedure.
- Applicants and any of their staff or member of their board of directors shall not be included in the United Nations financial sanctions lists,⁵ particularly in the fight against the financing of terrorism and against attacks on international peace and security⁶; and
- Applicants must not be involved in any of the following activities⁷
 - Manufacture, sale or distribution of controversial weapons or their components, including cluster bombs, anti-personnel mines, biological or chemical weapons or nuclear weapons
 - Manufacture, sale or distribution of armaments and/or weapons or their components, including military supplies and equipment

⁶ See: <https://www.un.org/securitycouncil/sanctions/information>

⁷ See UNDP Policy on Due Diligence and Partnerships with the Private Sector (2013): https://popp.undp.org/_layouts/15/WopiFrame.aspx?sourcedoc=/UNDP_POPP_DOCUMENT_LIBRARY/Public/BE_RA_Partnerships_UNDP%20private%20sector%20due%20diligence%20policy%202013_FINAL.pdf&action=default

- Replica weapons marketed to children
 - Manufacture, sale or distribution of tobacco or tobacco products
 - Involvement in the manufacture, sale and distribution of pornography
 - Manufacture, sale or distribution of substances subject to international bans or phase-outs, and wildlife or products regulated under the CITES
 - Gambling including casinos, betting etc. (excluding lotteries with charitable objectives)
 - Violation of human rights or complicity in human rights violations
 - Use or toleration of forced or compulsory labor
 - Use or toleration of child labor
- Applicants shall have fulfilled all the obligations relating to the payment of social security contributions or obligations relating to the payment of taxes in accordance with legal provisions in force in the country of incorporation

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

3.2 Evaluation criteria

The Evaluation Committee will score the applications according to the below evaluation criteria.

Only applications that score at least [70 out of 100] will be considered successful and move to the due-diligence stage.

	Criteria	Max Score
1	<p><u>Organization profile and experience</u></p> <p><i>Score the applicant's profile, track record, reputation, and experience in similar projects and in the country/region, also if the applicant has successfully implemented other projects with multilateral, impact investors, etc.</i></p>	20

2	<p><u>Team</u></p> <p><i>Score if the applicant's proposed team structure and experience is suited for the purpose of the RFA (skills for management, technical know-how, network)</i></p>	20
3	<p><u>Methodology</u></p> <p><i>Score the applicant's proposed methodology and approach: if it is suited for the purpose of the RFA, if the workplan is realistic, that the project strategy covers risk management, quality control, reporting and other project management good practices.</i></p>	20
4	<p><u>Additionality</u></p> <p><i>Score if UNCDF funding to the applicant will create:</i></p> <ul style="list-style-type: none"> - <i>Non-financial value:</i> <i>Value that the private sector is not currently offering, and which will lead to better outcomes e.g. by providing or catalyzing knowledge and expertise, promoting social or environmental standards or fostering good corporate governance...</i> - <i>Impact:</i> <i>Faster, larger or better development impacts than the applicant would be able to achieve working alone.</i> 	20
5	<p><u>Gender perspective</u></p> <p><i>Score if the applicant has foreseen a gender focus in the proposed intervention, to have women both external (users) and internal (staff) benefited equally as men.</i></p>	10
6	<p><u>Result Measurement</u></p> <p><i>Score if the applicant has provided coherent measurement plan and data management plans.</i></p>	10
TOTAL		100

UNCDF will also assess the value for money of the submissions using the following formula:

Amount of grant requested (A)

Advocacy Influence (B)

Value for money A / B

3.3 Eligible costs

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

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

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

are allowable.

3.4 Ineligible costs

The following costs are ineligible and not accepted:

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

4. AGREEMENT PARAMETERS

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

4.1 Applicants

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

comply with the eligibility requirements. The lead applicant will be responsible of:

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

4.2 Target segment

The target segment for this engagement is the LMI population in China. Solutions are sought which have a direct or indirect application for the elderly segment.

4.3 Geographical scope

China

4.4 Project duration

Projects are expected to have a 6-7 month period. Activities are expected to be terminated no later than 12/22. Final and assessment report will have to be submitted no later than 01/23

4.5 Language

The deliverables and any correspondence between the applicant organization and UNCDF must be in English. Local dissemination work will be in Chinese and English.

4.6 Budget

UNCDF will provide a grant to the selected applicants in accordance to the Evaluation Criteria as set forth in section 3.2.

UNCDF contributions may range from 50,000 USD to 120000 USD for 6-7 month cycle. Specific projects will be financed based on business needs. UNCDF can contribute up to 100% on the proposed budget, in line with the above range. However, applicants are encouraged to contribute towards the project.

Depending on the maturity of the solutions and the success of the pilot, UNCDF would be able to continue its support for the mobilization of investment capital (loan and guarantee) and further technical assistance.

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

5. APPLICATION REQUIREMENTS AND PROCESS

5.1 Structure of the application

- The applicant must submit a complete application form online
- Please be sure to have prepared the following documents
 - Certificate of incorporation
 - Past 2 years audited financial statements
 - Technical Proposal (using UNCDF's template)
 - Budget and workplan (using UNCDF's template)
 - CV form (using UNCDF's template)

All submissions must be completed in English.

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

5.2 Application deadline

All applications must be submitted by **12.30 hours (CST) on 16th Aug 2022**

5.3 Selection process

- Step 1: Eligibility screening – eligibility will be assessed according to the eligibility requirements as set forth in section 3.1.
- Step 2: Evaluation of eligible applications based on the evaluation criteria set out in section 3.2.
- Step 3: Due diligence – due diligence on the applications and their applicants will be conducted on applications that receive the minimum qualifying score (70/100).
- Step 4: Notification of applications – all applicants will be notified of the status of their applications.
- Step 5: Pre-Grant negotiation and Performance-based Agreement – the selected applicants will finalise the scope of the grant and finalise budgets, indicators and targets, workplan and disbursements of the Grant that will be released on achievement of each milestone.

- Step 6: Approval of the selected applications by the Investment Committee will be reviewed, discussed, and approved by the Investment Committee. Any further due diligence requirements, risk analysis or milestone recommendations from the Investment Committee will be followed in later steps.
- Step 7: Notification of applications - all applicants will be notified of the status of their applications after final approval from UNCDF Board / Investment Committee.

5.4 Timeline

21 st July 2022	Application window opens
5 th Aug 2022	Deadline for questions
13 th Aug 2022	Deadline for application submission

5.5 Real-time assistance from UNCDF

For requests and queries, send an email to financial.health@uncdf.org with a cc uncdf.rfa@uncdf.org by 21st July 2022. A document answering frequently asked questions will be continually updated at <https://www.uncdf.org/article/7864/financial-health-and-innovations-engagement-under-i3-program>