



Unlocking Public and Private
Finance for the Poor

**United Nations Capital Development Fund
REQUEST FOR APPLICATION FOR**

TRANSITIONING LOCAL MICRO AND SMALL ENTERPRISES TO AN AGGREGATOR E-COMMERCE PLATFORM IN FIJI, PALAU, PAPUA NEW GUINEA SOLOMON ISLANDS, TONGA, AND VANUATU AS A COVID-19 ECONOMIC RESPONSE STRATEGY

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.

The United Nations Capital Development Fund (UNCDF) and the United Nations Development Programme (UNDP) are looking to work with legally established aggregator e-commerce platform operators that can support local entrepreneurs and microenterprises in Fiji, Palau, Papua New Guinea, Solomon Islands, Tonga, and Vanuatu to migrate their business online. Applications can be for one or multiple of the listed countries. This initiative is part of UNCDF and UNDP's socio-economic response to the COVID-19 pandemic in the region. Successful applicant/s for the respective country is expected to sustainably expand the e-commerce platform and continue the operations as a commercially viable venture beyond the life of the partnership.

Candidates can apply independently or in a consortium. Please verify the eligibility conditions on Section 3.1 of this Request for Application (RFA).

E-commerce platforms must be operational in the target countries i.e., Fiji, Palau, Papua New Guinea, Solomon Islands, Tonga and/or Vanuatu

UNCDF will provide successful applicant/s for the respective country:

- Performance-based grant up to 60,000 USD to implement the project;
- Technical assistance and potential opportunities for market collaboration.

Selected applicants will be signing a Performance-Based Agreement¹ (PBA) to the selected applicants who will be technically responsive to this Request for Application. UNCDF's contributions can range up to 60,000 USD per country per applicant and UNCDF will award to one (1) or exceptionally more than one (1) applicant per country, who scores the highest in accordance with the Evaluation Criteria as set forth in section 3.2.

¹ A performance-based grant implies that grant amounts that are contingent on the successful achievement of pre-determined milestones. Achieving a milestone will therefore trigger a grant payment. Grant payments will be reimbursements for funds spent by the grantees, according to the project implementation plan and pre-agreed milestones. The Grantee will be responsible of providing a comprehensive and compliant financial report reporting all the financial transactions relating to grant. The Grantee will need to keep supporting documents related to these transactions to justify all actual costs incurred.



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applications depending on the investment readiness level and outreach potential of the solution proposed.

Selected applicants are encouraged to share part of the total project cost in cash (for costs such technical resources, staff, and operational expenses). 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 uncdf.rfa@uncdf.org and cc ajay.jagannath@uncdf.org

All applications must be submitted by 23.59 hours EDT time zone on 25 AUGUST 2021 through the UNCDF e-investment platform:

https://apply.uncdf.org/prog/transitioning_local_micro_and_small_enterprises_to_an_aggregator_e-commerce_platform_in_fiji_palau_solomon_islands_tonga_and_vanuatu_as_a_covid-19_economic_response_strategy



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1. INTRODUCTION

The Joint UN Socio-Economic Impact Assessment (SEIA) has found that in the post-COVID context, it will be of paramount importance to focus on stimulating the economy and employment and supporting enterprises, jobs, and incomes. Widespread unemployment and loss of income due to mass redundancies and reduced hours, closure of businesses, particularly women and youth-owned micro-enterprises, and lack of social security have been observed across the region.

The SEIA findings indicate that the informal sector will be a key driver for economic recovery for Pacific Small Island Developing States (PSIDS). For those in the creative industry, effects have been widespread due to a highly impacted tourism sector, not likely to resume to its 2019 levels before 2022, in the most optimistic scenario.

Meanwhile, the same SEIA has indicated the return of urban dwellers, particularly those who have access to traditional/solidarity economy, to rural areas. This trend has increased agricultural activities, which has, in turn, contributed to increased resilience of vulnerable populations during the pandemic, offering a diversified livelihood strategy and meaningful coping strategy, as well as the region's gradual reduction in dependency on imported products. However, this newly created part of the informal sector has reportedly faced difficulty in selling their produce, reflecting a skills-gap and a change in market structure, in addition to a possible reduction in overall demand for fresh produce.

Therefore, there is a need to provide local entrepreneurs that are unable to trade or are limited in trading through traditional means with an alternative online solution for doing business that is practical and viable with adequate training and support.

PROBLEM STATEMENT

The Covid-19 pandemic has propelled rapid adoption of social distancing as a protective measure, with some countries implementing lockdowns to further limit close contact of people and suppression of crowds. The on-going COVID19 crisis has had a strong negative impact on the local economy. Market vendors, SMEs, as well as vulnerable groups of populations (elderly, youth, women, and people with disabilities) have acutely felt the impact of COVID-19 due to contraction in customers, supply chain complications, loss of livelihoods, disruptions of food supplies, increasing expenses, and other factors. The disruptions and possible future lockdowns represent a significant risk for food security in Fiji, Palau, Papua New Guinea, Solomon Islands, Tonga and Vanuatu where markets are the cornerstone of food security and pose risk to social cohesion and stability.

Market vendors in these countries are predominantly women (70-90%), and are often the sole income earner, or a significant contributor to a family's income. Fiji, Palau, Papua New Guinea, Solomon Islands, Tonga and Vanuatu will face enormous pressure in ensuring that food supplies continue to reach towns and urban areas, with the economic impact of COVID-19 placing enormous strain on family incomes. It is therefore critical to keep supply chains and markets open and food production and other goods secured during the COVID-19 period and beyond.

The COVID-19 has shown the need for these countries to adopt and adapt to the digital economy for key sectors such as agriculture, health, education, and for day-to-day livelihoods, business operations. It is therefore paramount that for periods during and after COVID-19, UNCDF and UNDP supports the establishment of an inclusive digital marketplace, accompanied with



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supportive distribution models that maintain supply chains for food, other locally produced goods and services providing a livelihood mainly to the informal sector.

The initiative will also allow retail supply chains and market vendors to view available supplies from farmers, domestic commodity suppliers and other local goods and service suppliers backed up with collection and payment mechanisms developed, thereby maintaining a steady supply of food and other local goods.

Further, it also paves the way for an alternate mode for migrants from Fiji, Palau, Papua New Guinea, Solomon Islands, Tonga and Vanuatu to support friends and family back at home through online purchases whilst supporting the local economy.

UNCDF and UNDP

The United Nations Capital Development Fund (UNCDF) makes public and private finance work for the poor in the world's 46 least developed countries. UNCDF is implementing the "Leaving No One Behind in the Digital Era" strategy to equip people in Fiji, Palau, Papua New Guinea, Solomon Islands, Tonga, and Vanuatu to use innovative digital services in their daily lives that will empower them and contribute to achieving the Sustainable Development Goals. The United Nations Development Programme (UNDP) is the technical lead in the UN's socio-economic recovery, alongside the health response, led by WHO, and the Global Humanitarian Response Plan. UNDP will help countries to respond to COVID-19 as part of its mission to eradicate poverty, reduce inequalities and build resilience to crises and shocks.

2. SCOPE OF WORK

2.1 Areas of intervention

The scope of this work involves working with new or existing aggregator e-commerce platforms to facilitate and onboard local enterprises that are struggling to undertake business physically in Fiji, Palau, Papua New Guinea, Solomon Islands, Tonga, and Vanuatu. The targeted local businesses must go live on the platform before 31 March 2022.

For this RFA, UNCDF invites applications from registered and operating entities to design, develop and manage a new e-commerce platform or expand and manage an existing e-commerce platform to host local micro and small enterprises in Fiji, Palau, Papua New Guinea, Solomon Islands, Tonga, and Vanuatu especially from the agriculture industry, arts and crafts industry, creative industry, fashion and design industry, local cosmetics, and health care products, food and catering industry, and the entertainment industry.

The e-commerce platform and execution should include the following components/considerations:

- Include a mobile based platform (mobile app) to host the micro and small enterprises detailed above which can run on mobile devices such as smartphones and tablet computers.
- Develop a sustainable operational model that can be scaled up over the years, which should include the criteria, cost structure for onboarding local micro and small enterprises, and registration of retail and wholesale customers on to the e-commerce platform. The framework



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to include cost structure for transactions, and ongoing maintenance fees, etc. as applicable. It is important that costs for onboarding and using the platform is affordable for low income earning entrepreneurs.

- Develop and implement detailed plan consisting of marketing, communications, promotional, and outreach strategy that will raise awareness of the aggregate e-commerce platform, attract local entrepreneurs, and retail/wholesale customers to get registered on the platform.
- Include a practical and realistic integrated payment system for local/overseas buyers and local sellers.
- Implement an appropriate and effective end to end delivery system capable of locally delivering small packages to retail consumers or consignments to wholesale customers.
- Include well defined policies and procedures applicable for the return of damaged goods, refunds, and customer complaint handling.
- Commit on the maximum number of locally owned micro and small enterprises that can be trained and onboarded to the e-commerce platform prior to completion of this project based on the budget being proposed.
- Provide quarterly management analytics and statistics on the performance of the e-commerce platform for a period of 24 months to measure impact and sustainability as mentioned in Section 2.3 of this RFA. Ability to provide disaggregated data will be an added advantage.

2.2 Areas of intervention

For this request for applications (RFA), UNCDF invites applications from registered entities that can offer innovative and scalable solutions addressing one or more of the following challenges through the areas of intervention.

Areas of intervention		Challenges/ Problem Statement and Objectives for solution
1	To design, develop and manage a new e-commerce platform or expand and manage an existing e-commerce platform to host local micro and small enterprises in Fiji, Palau, Papua New Guinea, Solomon Islands, Tonga, and Vanuatu	<p><i>Challenges:</i> Micro and small enterprises are faced with significant challenges, due to COVID-19 protective measures, to sell their goods and services through traditional means impacting their livelihood.</p> <p><i>Objectives:</i></p> <ol style="list-style-type: none"> 1. Create an alternate platform for vendors to sell their goods and services to overcome the challenges faced in the traditional means due to COVID-19 and also to broaden the reach of the target customers locally and possibly expand to include export market in the future. 2. Provide customers a platform to purchase local goods from the convenience of their homes especially when faced with lockdown restrictions. 3. Create an alternate mode for migrants from Fiji, Palau,



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		Papua New Guinea, Solomon Islands, Tonga and Vanuatu to support friends and family back at home through online purchases whilst supporting the local economy.
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The examples of solutions in the identified areas of intervention are not exhaustive. The team at UNCDF is excited to hear what potential applicants have in mind outside these examples as long as your scale, commercial viability and impact objectives are aligned.

2.3 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-centred 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-centred 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.

2.4 Expected results

According to the projects and solutions presented, candidates must include in the proposal a complete list of results, outcome indicators and targets for monitoring achievement of different results. Below is a non-exhaustive list of key performance indicators (KPIs) for the projects. Other indicators would be finalized based on the



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nature of the project and tracked to ensure its success.

Deliverables would be derived from key project milestones to be agreed mutually between UNCDF and the selected applicant in accordance with the identified milestones, outcomes, and targets of the KPIs, during the due-diligence and negotiation phase.

For illustration, milestones can include market research conducted, and go-to-market strategy finalized.

In the application form, candidates will have to provide set of reliable and attainable targets for each of the following indicators.

Indicators	Disaggregation
Number of capacity building activities for vendors (Includes events, trainings, workshops, and exposure visits)	Total: District:
Number of participants of capacity building activities for vendors. (including training, workshop, dialogue, conferences etc.)	Total: % Women: % Men:
Number of vendors registered on to the platform	Total: % by sector (agriculture, arts, food retail etc.) % by gender
Number of vendors active in the platform (Active to be defined and agreed)	Total: % by sector (agriculture, arts, food retail etc.) % by gender
Number of transactions conducted by value and volume from the vendors onboarded through the project.	Total: % by sector (agriculture, arts, food retail etc.) % by gender

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.
- The applicant/ lead applicant must have audited financial statements for at least one operating year; if audited financial statements are not available at the time of application, the applicant must provide latest management accounts.

Country of operation

- The applicant can be based anywhere globally and duly registered and having at least one year of operations.

Consortiums (when applicable)

- Applicants may 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 delivery networks and promote rural and/or other last-mile access to usage of digital services.
- Applications from consortiums of organizations must show that the partnership was established prior to this call for applications.
- The lead applicant and their partner must be registered entities with at least one year of operations and must have statutory accounts and audited financial statements for at least one operating year. If audited financial statements are not available at the time of application, the applicant must provide latest management accounts at the due diligence stage and provide UNCDF with audited financial statements during the partnership.

Project funding

- Selected applicants are encouraged to share part of the total project cost in cash (for costs such technical resources, staff, and operational expenses).



Exclusionary criteria:

- Application shall use UNCDF submission formats and submit a complete application, otherwise will be excluded.
- 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 security²; and
- Applicants must not be involved in any of the following activities³
- 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
- 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.

² See: <https://www.un.org/securitycouncil/sanctions/information>

³ 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



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.

1. Technical Evaluation

Evaluation Criteria		MAX Score
RELEVANCE To what extent does the e-commerce platform and the operating model address the SDGs/ Problem Statement/ market needs directly and clearly define the user journey? Has the applicant demonstrated good understanding and proven experience in working with the target population segments?		25
METHODOLOGY Has the applicant outlined a clear methodology and approach? The applicant explains in detail how the entity will be able to reach the end-users and attain the foreseen target? Are the proposed targets, backed by a sound logic (e.g., current user base, applicant's ability to deliver, partnerships)?		15
ENTITY & TEAM EXPERIENCE - 20 What is the team composition? Size and roles? Relevant experience in the industry? - human resources, financial, infrastructure, technology, brand recognition, geographical footprint.		20
INNOVATION The extent to which the solution proposed is innovative. Is the solution considering target country's current payment, digital and technology infrastructure, and user behavior? How effective is the payment solution in meeting the requirements of the target customers and vendors?		20
Evaluation Criteria - Financial		
1	Financial offer/cost to complete the project (includes value for money in terms of financial costs vs number of businesses on-boarded)	15



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2	Applicant is co- contributing resources towards the project cost	5
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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 of 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.



AGREEMENT PARAMETERS

Potential 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:

- i. submitting the application form on behalf of the consortium
- ii. ensuring that each partner is fully aware of the composition of the partnership and of the contents of the Application Form;
- iii. signing the Performance-based Agreement with UNCDF⁴;
- iv. fulfilling all obligations set out in the Performance-based Agreement;
- v. ensuring the allocation and the fulfilment of the funds amongst the partner in the consortium in compliance with the Performance-based Agreement;
- vi. 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 e-commerce platform in the respective country i.e., Fiji, Palau, Papua New Guinea, Solomon Islands, Tonga, and Vanuatu are to host local micro and small enterprises in especially from the agriculture industry, arts and crafts industry, creative industry, fashion and design industry, local cosmetics, and health care products, food and catering industry, and the entertainment industry.

4.3 E-commerce ownership and use

The E-commerce platform will be owned and managed by the selected partner in the respective country both in the case of development of a new and expansion of an existing e-commerce platform.

4.4 Geographical scope

E-commerce platforms must be operational in the target countries i.e., Fiji, Palau, Papua New Guinea, Solomon Islands, Tonga and/or Vanuatu.

4.5 Project duration

The project is expected to have 6 months duration. Final assessment report will have to be submitted no later 30 April 2022.

⁴ Include a link with the agreement template where applicant can download the template



4.6 Language

The deliverables and any correspondence between the applicant organization and UNCDF must be in English.

4.7 Budget

UNCDF will provide a grant to the selected applicants which are technically compliant in accordance with the Evaluation Criteria as set forth in section 3.2. UNCDF contributions will be maximum of 60,000USD per country per applicant.

Specific projects will be financed based on business needs. 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.

APPLICATION REQUIREMENTS AND PROCESS

5.1 Structure of the application

- The applicant must submit a complete application form online
- Please prepare the following documents that will need to be submitted through the UNCDF e-investment platform:
 - Certificate of incorporation
 - Audited financial statements or latest management accounts
 - Technical proposal
 - Budget and workplan
 - CV form
 - Optional: A deck that visually outlines what the project and/or product is (15 slides maximum and as a PDF). The deck shall include the following headed sections: (i) Executive summary, (ii) Problem statement and market need; (iii) Solution, (iv) Milestones and go-to-market strategy, (v) Team (vi) Deployment of UNCDF funding, (vii) Business model and financial projections;

All submissions must be completed in English.

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



5.2 Application deadline

All applications must be submitted by 23.59 EDT time on 25 AUGUST 2021.

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 will be 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 – applications selected 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 Investment Committee.



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5.4 Timeline

28 JUL 2021	Application window opens
1-17 AUG 2021	Deadline for questions
09 AUG 2021	FAQ document published
25 AUG 2021	Deadline for submission

5.5 Real-time assistance from UNCDF

For requests and queries, send an email to ajay.jagannath@uncdf.org cc uncdf.rfa@uncdf.org

A document answering frequently asked questions will be continually updated on this RFA website.