

*UNCDF West and Central Africa
Region*



Session - Q&R

**Innovative digital solutions for the resilience
of MSMEs under COVID 19 context in Ghana**



Instructions: please keep your microphone switched off, please ask your questions at any time through the chat.

Agenda



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Finance for the Poor

5 min	Participants' welcome
5 min	Introduction UNCDF West and Central Africa
10 min	Introduction call for proposals
35 min	Q & R
5 min	Acknowledgement (Sabine)

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• About UNCDF Inclusive Digital Economy



Unlocking Public and Private
Finance for the Poor



Our vision is to promote digital economies that leave no one behind.

Our goal is to equip millions of people by 2024 to use innovative digital services in their daily lives that will empower them and contribute to achieving the Sustainable Development Goals.



28

Developing countries



+20

Development partners, including funders



+130

Private sector partners



+20

Technical support agreements with UN agencies



+18m

Clients reached

- **WACA region:** Benin, Burkina Faso, Niger, Senegal, Gambia, Ghana, Guinea and Sierra Leone, Democratic Republic of Congo, Madagascar

Framework to implement

The approach is organized in four workstreams, which constitute the strategy for achieving this goal. The key strategic instruments comprise the tools that UNCDF employs across the workstreams.



We believe that, beyond the uniqueness and timeliness of the UNCDF approach, our success will stem from three key strengths: (1) The strategy is grounded in country-level experience; (2) The approach to deliver digital services is cross-sectoral; and (3) The impact of the strategy is measurable by

Objective of the RFA



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In the COVID-19 context, and times of uncertainty about the duration and extent of confinement measures, UNCDF is looking forward to collaborating with private sector actors in Ghana, leveraging the power of digital technologies (applied to finance or not) to help MSMEs to:

- (i) streamline their existing distribution channels,
- (ii) optimize their stock management,
- (iii) build online and home delivery distribution channels,
- (iv) integrate digital payments, and
- (v) leverage other digital solutions and apps for better efficiency and revenue generation.

Possible Solutions



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Those solutions will allow MSMEs to sustain lower levels of activity during the confinement period and prepare them to better exploit opportunities in the “post-COVID 19 digital economies”.

The non-exhaustive following list of solutions would fit the objective of this RFA:

- Online shops for MSMEs (transition to e-commerce)
- Home delivery pack services for MSMEs
- Digital platform to provide instant credit lines to DFS agents, super agents and merchants
- Home Cash-in/cash-out services
- Pre-sales e-vouchers for MSMEs
- Assistance to MSMEs to transit to e-money acceptance (transition to DFS merchants)
- Income protection mobile insurance for MSMEs
- Salary payments via electronic means

Type of accompaniment provided

UNCDF intends to select 1 to 3 solution providers that can prove their abilities to quickly scale-up their solutions to address a significant number of formal or informal MSMEs, achieve short term results, and document their achievements.

UNCDF will provide a combination of financial aid and technical expertise to the selected solution providers.

The financial aid will be up to 200.000 USD maximum and will be eligible for the following costs:

- Project management cost for a dedicated project Manager within the organization (mandatory)
- Communication/marketing to MSMEs selected for the project (mandatory)
- Additional operational costs to implement the project proposed

The need for technical expertise will be assessed in collaboration with solution providers during the selection process. Technical expertise will then be provided, if needed, on a case-by-case depending on the needs of the projects.

Eligibility Criteria



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- In accordance with the focus area of application, the applicant shall be properly constituted and registered in **Ghana**;
- The applicant must operate in **Ghana** for at least one year;
- The applicants must have at least a minimum viable product (MVP) or a full-fledged product in the market that addresses the problem statement;
- The candidate must have audited financial statements for at least the last year;
- Do not be in state of repair or have been the subject of a bankruptcy, liquidation, a legal settlement, a backup, a cessation of activity or any other similar situation arising a similar procedure;
- Do not be on the UN financial sanctions list, particularly in the fight against the financing of terrorism and against the threats to peace and international security;
- Having fulfilled 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 **Ghana**;

Evaluation of proposals



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Criteria		Maximum Points obtainable
1	The applicant has already customers in underserved segments (e.g. youth, women, migrants and refugees, MSMEs) and demonstrates its ability to quickly penetrate the market in the priority country of the selected focus area.	13
2	Based on the Investment Readiness Level (IRL) scale ³ , validation level achieved of the proposed solution. As the IRL scale presents 9 levels, 3 points per level will be awarded in accordance to the level of development of the solutions.	27
3	Technical and managerial skills of the team involved: evaluated in terms of curriculum training, skills and experience in the sector, team complementarity, knowledge of the identified segments.	10
4	Other resources deployed in the project in terms of financial resources, infrastructure, technology, brand recognition, geographic footprint, etc.	10
5	Contribution to UNCDF Strategy "Leaving No One Behind" and relevancy of the project in reference to the Workstream "Inclusive Innovation"	10
6	Level of innovation of the solution proposed: <ul style="list-style-type: none"> • innovation and originality of the proposal; • ability to respond more efficiently to the needs of the potential customer segment • innovation of the solutions compared to the solutions already in the market or • technologies used with respect to the state of the art and / or context conditions; • ability to identify new business models or to innovate existing ones. 	20
7	Clear evidence that the solution and its business model can be scalable and viable commercially.	10
Total		100

Questions - Answers



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1. What is the maximum amount a candidate can get?
2. Is it possible to bid as a consortium?
3. Can a foreign-registered entity bid on the Call for Proposals?
4. Other questions on the chat



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Thank you!

To find out more,

About UNCDF digital strategy, [click here](#)

About UNCDF's response to COVID-19 , [click here](#)

About UNCDF's ongoing post-COVID initiatives, [click here](#)