



Impact Capital  
for Development



# REQUEST FOR APPLICATIONS

Agri-focused Innovative  
Agency Banking models for  
farmers in Sierra Leone



## United Nations Capital Development Fund REQUEST FOR APPLICATION FOR

### Agri-focused Innovative Agency Banking models for farmers in Sierra Leone

#### 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.

Despite having 14 commercial banks, 17 community banks, 50 microfinance institutions (MFIs), five of them deposit taking, three Mobile Money Operators, and 59 Financial Services Associations (FSA), the total financial inclusion rate in Sierra Leone is only 29 percent, and for women, it is even lower at 25 percent, according to the [2021 edition of the Global Findex report](#). Most financial institutions are concentrated in the capital, Freetown and secondary urban areas like Kenema and Bo, leaving most people in other parts of the country cut off from the financial system. Reasons include the high operating cost for institutions going into the rural and under-served areas of the country. Institutions have also not yet established a business case and sustainability plan for going into remote locations. Agency Banking has been identified as one of the interventions that holds promise to overcome this challenge.

UNCDF received funding from the European Union under the "Salone Access to Finance" programme to promote financial inclusion, access to finance and risk management for agri-businesses in Sierra Leone. UNCDF understands the Agency banking experience in different markets over the years. UNCDF also understands the challenges associated with Agency banking: managing liquidity to serve customers, trust issues with agents, and poor telecommunications infrastructure in remote communities. The intervention will focus on developing financially profitable and sustainable agent networks that are prioritized, precise and customized to increase efficiency and reduce costs. The agency banking models will also be tailored to the local and country context.

Under this RFA, UNCDF is looking for partners to implement projects in the following areas of intervention:

1. Conduct market research within the target group to better understand the financial behavior of the people
2. Deployment of innovative agency banking model to increase access points and facilitate the ease of performing basic banking transactions including deposit, withdrawals, transfers and payments.
3. Design and development of tailor-made products and services based on a human-centered design approach.
4. Conduct financial and digital literacy training tailored to the needs of the target group.

Candidates must apply for all the areas mentioned above.

The project will cover agricultural districts/communities in Sierra Leone.



Selected applicants will be signing a Performance-Based Agreement (PBA<sup>1</sup>) with UNCDF. Please review the PBA template available on the RFA website.

UNCDF's contributions can range from USD 180,000 to USD 200,000 for 24 months and UNCDF will award at least two applications depending on the investment readiness level and outreach potential of the solution proposed.

Selected applicants will be expected to fund at least 30 percent (30%) of the total project cost (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](mailto:uncdf.rfa@uncdf.org) cc [eric.sena.morttey@uncdf.org](mailto:eric.sena.morttey@uncdf.org)

All applications must be submitted by [23:59 (EDT) on [DATE 10,September 2023] through UNCDF e-investment platform: [https://apply.uncdf.org/prog/230808\\_agri-focused\\_innovative\\_agency\\_banking\\_models\\_for\\_farmers\\_in\\_sierra\\_leone/](https://apply.uncdf.org/prog/230808_agri-focused_innovative_agency_banking_models_for_farmers_in_sierra_leone/)

However, please visit UNCDF's Apply platform to check if the deadline has not been extended.

## 1. INTRODUCTION

The use of digital financial services was introduced in Sierra Leone in 2010, however, its large-scale outreach was demonstrated at the height of the Ebola crisis in 2014-2015 to pay Ebola Response Workers (ERWs). UNCDF is focused on creating an inclusive environment for inception and scale up of digital financial services. It has been doing this through support to the Bank of Sierra Leone, digital financial service providers, banks, and other stakeholders in the country to develop the eco-system.

Despite having 14 commercial banks, 17 community banks, 50 microfinance institutions (MFIs), five of them deposit taking, three Mobile Money Operators, and 59 Financial Services Associations (FSA), the total financial inclusion rate in Sierra Leone is only 29 percent, and for women, it is even lower at 25 percent, according to the [2021 edition of the Global Findex report](#). Most financial institutions are concentrated in the capital, Freetown and secondary urban areas like Kenema and Bo, leaving most people in other parts of the country cut off from the financial system. Reasons include the high operating cost for institutions going into the rural and under-served areas of the country. Institutions have also not yet established a business case and sustainability plan for going into remote locations. Agency Banking has been identified as one of the interventions that holds promise to overcome this challenge.

Overall, agency banking networks are a mean of increasing financial inclusion. Agents allow clients to access basic banking services within their catchment areas. Agency banking also reduces the travel costs for populations in more remote areas to carry out transactions. The

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<sup>1</sup> A performance-based grant implies that the disbursement of funds under the grant agreement is contingent on the successful achievement of pre-determined milestones and disbursement conditions. A grant payment will be triggered when the agreed milestones and disbursement conditions are achieved. The grantee will be responsible for adhering to the quarterly reporting requirements of the Programme. This includes quantitative and qualitative reporting against the KPIs for the project. Supporting documentation is required for all results achieved. The grant partner will also have to provide a comprehensive and compliant financial report including 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. Reporting templates will be shared by UNCDF.



agency banking regulations published in January 2020 by the Bank of Sierra Leone provided the regulatory guidelines for banks to roll out agency banking networks.

UNCDF understands the Agency banking experience in different markets over the years. UNCDF also understands the challenges associated with Agency banking: managing liquidity to serve customers, trust issues with agents, and poor telecommunications infrastructure in remote communities. The intervention will focus on developing financially profitable and sustainable agent networks that are prioritized, precise and customized to increase efficiency and reduce costs. The agency banking models will also be tailored to the local and country context.

UNCDF is in the process of implementing the funded Salon Access to Finance programme in Sierra Leone funded by the EU with the overall objective of contributing to sustainable and inclusive economic development and job creation in the agricultural sector. As part of the EU funded Jobs and Growth programme, “Salone Access to Finance” will promote financial inclusion, access to finance and risk management for agri-businesses. Under the “Digital” pillar-3 of the programme, Agency banking is one of the activities to improve access in rural areas to Digital Financial Services (DFS) for payment, deposits, and banking. This project will be to increase distribution and access to financial services and this action will fund at least two financial services providers to design agency banking strategies and other digital products and roll out small pilots in selected areas of the country more so those with few access points.

This RFA will engage institutional partners to deploy innovative agency banking solutions in selected agricultural communities to increase the distribution and access to financial services. Activities will include, market research, platform deployment, product development and financial and digital literacy. The market research will be to understand the financial behavior of the target group, mostly farmers. The intervention will also focus on developing new products or enhancing already existing products tailored to the needs of the target group using a human centered design approach and based on the market research conducted. Financial and digital literacy will also be an activity under the project.

## **2. SCOPE OF WORK**

This RFA will engage institutional partners to deploy innovative agency banking solutions in selected agricultural communities to increase the distribution and access to financial services with focus on women, youth, farmers and persons living with disability. Activities will include market research, platform deployment, product development and financial and digital literacy. Market research will be to understand the financial behavior of the target group, mostly farmers and women. The intervention will also focus on deployment of agency banking platform and developing new products or enhancing already existing products tailored to the needs of the target group using a human centered design approach and based on findings from the market research conducted. Financial and digital literacy will also be an activity under the project. Activities within the project will be focused on engagement with Village Savings and Loans Associations (VSLA's) and cooperatives in the Agricultural value chain, mostly women. Women groups mostly in the rural areas Sierra Leone are usually very organized and focused with very good governance structures in place. The project will collect gender disaggregated data on access, usage and quality. All the intervention areas of the project will focus on women; from market research, platform usage, product design and financial and digital literacy.

## 2.1 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 four areas of intervention.

|    | <b>Areas of intervention</b>   | <b>Challenges/ Problem Statement and Objectives for solution</b>  |
|----|--|---|
| 1  | <p><b>Deployment of Innovative Agency banking solution.</b></p> <p>Increased access points for basic banking transactions, including deposit, withdrawal, transfers and payments for goods and services.</p> | <p><i>Challenges:</i> Limited access points for banking and other financial transactions.</p> <p><i>Objectives:</i></p> <ul style="list-style-type: none"> <li>• <i>Banking agents are recruited and trained in the target communities.</i></li> <li>• <i>Banking agents' points become a one stop shop for transactions including deposit, withdrawal, transfers and payments for goods and services.</i></li> </ul> |
| 2  | <p><b>Market Research</b></p> <p>Increased information and understanding of the financial behavior of the target group.</p>  | <p><i>Challenges:</i> There is limited information and understanding of the financial behavior of the target group mainly farmers, youth and women.</p> <p><i>Objectives: Conduct market research to understand the financial behavior of the target group.</i></p>   |
| 3  | <p><b>Product Design/Enhancement</b></p> <p>Tailor made products suited to the needs of the target group</p>   | <p><i>Challenges:</i> Lack of tailor-made products suited to the target group mainly farmers, youth and women.</p> <p><i>Objectives:</i></p> <ul style="list-style-type: none"> <li>• <i>Develop new products based on findings from the market research.</i></li> <li>• <i>Enhance already existing products to suit the target group.</i></li> </ul>  |
| 4. | <p><b>Financial and digital literacy</b></p> <p>Increased customer understanding of financial products and services.</p>   | <p><i>Challenges</i><br/>Low level of financial and digital literacy suited to the target group mainly farmers, youth and women.</p> <p><i>Objectives:</i><br/><i>Develop financial and digital literacy modules based on the financial behavior of the people and based on the products and services.</i></p>  |

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-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.

## 2.3 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 | Current | Target |
|------------|----------------|---------|--------|
|------------|----------------|---------|--------|



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|  |                                       |  |  |
|--|---------------------------------------|--|--|
|  |                                       |  |  |
| Number of agents recruited and trained                                     | Total:<br>Women:<br>Youth<br>Farmers: |  |  |
| Number of new products developed   | N/A                                   |  |  |
| Number of registered customers   | Total:<br>Women:<br>Youth<br>Farmers: |  |  |
| Number of active customers (within 90 days)                                | Total:<br>Women:<br>Youth<br>Farmers: |  |  |
| Number of beneficiaries trained in Financial literacy and digital literacy | Total:<br>Women:<br>Youth<br>Farmers: |  |  |
| Beneficiaries satisfaction with the trainings received                     | Total:<br>Women:<br>Youth<br>Farmers: |  |  |

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 commercial bank with the license to operate agency banking.
- 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.

##### Relevant operation licenses (when applicable)

- The lead applicant must be licensed to provide agency banking services.

### Country of operation

- The lead applicant must be operating in Sierra Leone for at least three years and have financial statements for at least one year.

### 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 delivery networks and promote rural and/or other last-mile access to transaction platforms, tailor-made financial products and services, and financial and digital literacy
- Applications from consortiums of organizations must show that the partnership was established prior to this call for applications.
- The lead applicant and their financial service provider partner must be registered entities with at least three years of operations, and must have statutory accounts and audited financial statements for at least one operating year.

### Project funding

- Applicants must contribute at least 30 percent of the project's costs (costs may include technical infrastructure, resources, and operations).

### 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,<sup>5</sup> particularly in the fight against the financing of terrorism and against attacks on international peace and security<sup>2</sup>; and
- Applicants must not be involved in any of the following activities<sup>3</sup>
  - 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

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

<sup>3</sup> 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](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)



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- 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 | <b><u>Organization profile and experience</u></b><br><i>Score the applicant's profile, track record, reputation, experience in similar projects and in the country/region, also if the applicant has successfully implemented other projects with UNCDF.</i>   | 15        |
| 2 | <b><u>Team</u></b><br><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, on the field foot print, monitoring and RM capacities...)</i>  | 15        |
| 3 | <b><u>Methodology</u></b><br><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>   | 15        |
| 4 | <b><u>Additionality</u></b><br><i>Score if UNCDF funding to the applicant will create:</i> <ul style="list-style-type: none"> <li>- <b>Financially additionality:</b> <i>If the applicant cannot obtain funding from local or international private capital markets with similar terms or quantities without official support.</i></li> <li>- <b>Non-financial value:</b> <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></li> <li>- <b>Impact:</b> <i>Faster, larger or better development impacts than the applicant would be able to achieve working alone.</i></li> </ul> | 20        |
| 5 | <b><u>Gender perspective</u></b><br><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 than men.</i>   | 10        |

|              |   |            |
|--------------|---|------------|
| 6            | <b>Sustainability and business plan</b><br><i>Score if the applicant's proposal has a sustainable financial perspective and business plan that could generate an investment pipeline for UNCDF.</i> | 15         |
| 7            | <b>Result Measurement</b><br><i>Score if the applicant has provided coherent measurement plan and data management plans.</i>  | 10         |
| <b>TOTAL</b> |   | <b>100</b> |

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

Amount of grant requested (A)

Number of total beneficiaries (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 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

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

Applicants should focus on workplan in the context agency banking in Sierra Leone with an extended emphasis on the agriculture sector.

## 4.3 Geographical scope

The selected applicant will work with projects in selected agricultural districts of Sierra Leone.

## 4.4 Project duration

Projects are expected to have a 24 months duration. Activities are expected to be terminated no later than end of December 2025. Final and assessment report will have to be submitted no later than end of December 2025

## 4.5 Language

The deliverables and any correspondence between the applicant organization and UNCDF must be in 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 180,000 USD to 200,000 USD

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 be sure to have prepared the following documents
  - Certificate of incorporation
  - Latest audited financial statements
  - Latest management accounts
    - Official document confirming that the candidate is in order related to tax and social security payments
  - Technical submission form (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 23:59 EDT TIME of 10/09/23 at this link on Apply: [https://apply.uncdf.org/prog/230808\\_agri-focused\\_innovative\\_agency\\_banking\\_models\\_for\\_farmers\\_in\\_sierra\\_leone/](https://apply.uncdf.org/prog/230808_agri-focused_innovative_agency_banking_models_for_farmers_in_sierra_leone/)

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 .

### 5.3 Timeline

|            |   |
|------------|---|
| 07 08 2023 | Application window opens  |
| 21 08 2023 | Deadline for questions  |
| 22 08 2023 | FAQ document published Virtual Meeting<br><a href="https://undp.zoom.us/j/83506186015?pwd=NFdoaEtUZHA3TnZ5MVIKU4vbWJxdz09">https://undp.zoom.us/j/83506186015?pwd=NFdoaEtUZHA3TnZ5MVIKU4vbWJxdz09</a> |
| 10 09 2023 | Deadline for submission   |

### 5.4 Real-time assistance from UNCDF

For requests and queries, send an email to [uncdf.rfa@uncdf.org](mailto:uncdf.rfa@uncdf.org) cc [eric.sena.morttey@uncdf.org](mailto:eric.sena.morttey@uncdf.org)