UNCDF

Unlocking Public and Private Finance for the Poor

EXPRESSION OF INTEREST

Catalytic Loans and Guarantees for Clean Energy, Sustainable Agriculture & Forestry Solutions in the Democratic Republic of the Congo

United Nations Capital Development Fund

Call for EXPRESSION OF INTEREST for

Catalytic Loans and Guarantees for Clean Energy, Sustainable Agriculture & Forestry Solutions in the Democratic Republic of the Congo (DRC)

1. Summary

The United Nations Capital Development Fund (UNCDF) makes public and private finance work for the poor. Unique to the UN system, UNCDF can deploy an investment continuum for its partners and provide not only grants[1] but also additional financing instruments such as loans and guarantees to provide solutions for private sector companies that struggle in accessing finance to grow and unleash the potential for job creation and overall development. 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.

UNCDF, through its partnership with UNDP for the Central African Forestry Initiative's Joint Program for the Sustainable Consumption and Partial Substitution of Wood Energy, currently has 12 investment partners in DRC through its Challenge Fund supporting business models promoting clean cooking solutions. **UNCDF in DRC is now seeking to expand its portfolio of investment partners who are working with technologies or finance for clean energy, sustainable agriculture and forestry solutions that will address energy access and reduce deforestation while promoting income-generating activities in DRC**.

This 'call for expression of interest' serves as a market scan to build the pipeline of potential clean energy, sustainable agriculture and forestry investments for UNCDF in DRC under its current strategy. **It is focused on the additional financing instruments that UNCDF can deploy, e.g. loans and guarantees.** By helping companies grow their businesses, achieve commercial sustainability, strengthen their balance sheets, and build credit history, UNCDF aims to unlock further private capital to companies that serve last mile communities, to scale up what works and to foster local economic development.

With this call for Expression of Interest (EOI), UNCDF is inviting applications from private sector enterprises registered in DRC that can demonstrate the catalytic impact of concessional debt for their working capital or growth needs, with measurable impact on limiting deforestation, including promoting and or financing clean energy access or productive use, sustainable agriculture and forestry solutions. Companies can support sustainable activities near deforestation hotspots or income-generating activities in savanna areas. Entities at various growth stages are welcome to apply. Financial institutions financing clean energy, sustainable agriculture or forestry solutions are also welcome to apply.

[1] As a standard practice, UNCDF engages with partners by providing funding assistance (e.g. grants) through Request for Applications (RfA) modality, which differs from EoI in terms of 1) project-based objectives 2) funding purpose and 3) duration of engagement. The EoI is aimed at scouting prospects and do not imply final selection.

UNCDF has experience supporting companies from startup and early-stage levels on through growth and expansion stage levels, as well as financial institutions. The organization's support is customized to the enterprises' need through a mixture of technical assistance, grants, and increasingly, catalytic loans and guarantees. UNCDF will assess the potential for investment in two categories:

- **Concessional lending and guarantees**, on UNCDF's own balance sheet – debt and guarantee investments in the range between USD 100,000 and USD 1,000,000, available in local currency. Debt is offered on concessional terms including interest rate, tenor and collateral requirements.
- **Semi-commercial lending investments**, through the BUILD fund[2] – debt investments of between USD 250,000 and USD 2,500,000, available in local currency. UNCDF will refer applicants eligible for this type of investment to the BUILD fund.

Priority for this Expression of Interest will be given to applicants eligible for financing available under the BUILD fund (Semi-commercial lending– debt investments of between USD 250,000 and USD 2,500,000, available in local currency). However, UNCDF encourages applicants also interested in the financing instruments on its own balance sheet (Concessional lending and guarantees – debt and guarantee investments in the range between USD 100,000 and USD 1,000,000, available in local currency) to apply to join the pipeline of UNCDF investments, which can be deployed depending on funding availability.

Purpose of funding request could be for capital expenditures, working capital, project finance, expansion or other purpose as long as the request is focused on offering a clean energy, agriculture or forestry product or service, or could it utilize a clean energy, agriculture or forestry product or service to improve operational efficiency, organizational performance, biomass consumption reduction, greenhouse gas emissions reductions, deforestation, agro-processing, and customer outreach.

UNCDF will assess which type of investment, if any, is suitable based on applicants' financial needs and risk/return profile. The quantity and size of investment(s) offered will depend on applicant profiles and available funding. Financing will preferably be issued in local currency, with hard currency considered on a case-by-case basis. Loans will be mixed with tailored TA as needed.

How to apply:

- Applications must be submitted online through the UNCDF APPLY platform https://apply.uncdf.org/prog/eoi_catalytic_loans_and_guarantees_for_clean_energy_sustainable_agriculture_forestry_solutions_in_the_democratic_republic_of_the_congo_drc
- Inquiries regarding this EOI must be submitted by email to drc.rfa@uncdf.org with the subject line: EOI for Loans or Guarantees (depending on your request). A*ll correspondence between the applicant and UNCDF must be in English or French.*

Deadline: This is an open-ended call for expression of interest, with re-occurring quarterly deadlines. The first quarterly deadline for this EOI will be **11:59 PM EDT on 25 July 2022**. Complete applications must be

[2] The BUILD fund is designed to attract concessional, semi-commercial and select commercial growth finance to we UNCDF's pipeline of SMEs, financial service providers, and local infrastructure projects, and is one of the few investment funds in the market with a specific focus on LDCs. Through the BUILD Fund, UNCDF and Bamboo Capital Partners are aiming to capitalize the financing gap that affects entrepreneurs in frontier markets, where growth is constrained by a lack of access to follow-on financing. The fund is managed by Bamboo, while UNCDF has an important role in sourcing and vetting investment opportunities for SDG impact and financial viability.

submitted by 25 July 2022 for the first cycle of assessments.

Please note that applying in response to this call for EOI does not ensure funding.

2. Application Requirements

UNCDF invites eligible organizations to submit applications through its online APPLY platform (https://apply.uncdf.org/prog/eoi_catalytic_loans_and_guarantees_for_clean_energy_sustainable_agriculture_forestry_solutions_in_the_democratic_republic_of_the_congo_drc). The online form requires applicants to provide key information on their business, current finances, and desired funding, and to upload three documents: a short pitch deck/business plan executive summary/investment teaser, historical financials or management accounts, and a document certifying incorporation and legal status. The full list of application requirements can be found directly in the APPLY platform and at the end of this document. Shortlisted applicants will be required to submit additional documentation to support and verify their application.

Materials submitted to the platform and any correspondence between the Applicant and UNCDF must be in English or French.

3. Overview of Investment Management Process

The UNCDF investment management process assesses applicants for potential investment according to pre-determined sets of criteria summarized in the table below. Assessments will be based on information submitted by applicants. UNCDF will keep all data confidential, sharing it only with relevant investment or donor partners for the purpose of securing an investment.

Step	Actions
1. Sourcing	- UNCDF launches EOI - Interested firms apply through the APPLY online platform

2. Screening/Pre-Assessment	2.1 Screening
	- Applicant eligibility is determined through assessment of minimum criteria (see Section 4.1 and 4.2)
	- UNCDF evaluation team conducts shortlist screening in accordance with criteria in Section 4.3. The shortlist screening will include consideration of suitable financial instrument(s).
	- UNCDF evaluation team identifies:
	  o A shortlist of candidates eligible for the next stage of evaluation
	  o A shortlist of candidates to be referred to the BUILD fund for the next stage of evaluation *(Steps below relate to mostly to BRIDGE fund investment)*
	
	2.2 Pre-Assessment
	- UNCDF evaluation team contacts shortlisted organizations and requests additional information as needed (e.g., additional financial statements, proposed use of funds) to be evaluated according to the criteria in Section 4.4.

3. Due-Diligence	Due-Diligence - The UNCDF evaluation team conducts financial assessment, due diligence, including credit scoring of highest scoring entities and selects qualifying entities - UNCDF and qualifying entities negotiate term sheet
4. Approval	- UNCDF Impact Investment Committee and/or BUILD Fund Investment Committee approves or rejects qualifying entities - UNCDF notifies approved qualifying entities of approval and both parties negotiate loan and/or guarantee agreement
5. Execution/Disbursement	- Disbursements are made according to disbursement schedule or agreement
6. Implementation & Monitoring	- UNCDF monitors investment against financial and impact indicators as per loan/guarantee agreement
7. Termination & Evaluation	- Investment is closed and evaluated according to financial and impact indicators as per loan/guarantee agreement

4. Eligibility Requirements and Evaluation Criteria

The eligibility requirements presented in Section 4.1 and the exclusion criteria presented in Section 4.2 reflect the minimum criteria for investment. For clean energy, sustainable agriculture and forestry solutions, the technical specifications are detailed below:

Clean Energy Technical Specifications

For this EOI, there is currently prioritization towards clean energy solutions that demonstrably reduce biomass (wood energy) consumption, and this can include energy access and productive use applications in deforestation hotspot zones. In the DRC, wood energy is largely consumed to heat for general daily cooking, grilling, smoking, fish smoking, drying, palm oil production, tea processing, dairy pasteurization, and other agro-processing as well as for boiling water, sterilization, and general transfer of heat for electricity. There are a growing number of technologies that use other fuels and clean energy solutions such as solar PV appliances, biogas, LPG, mini-grid electricity coupled with productive use equipment to substitute for wood energy in the thermal application (please see details below).

Clean energy for biomass consumption reduction can include, but is not limited to, the following private sector requests for a loan or guarantee:

- A private sector company (agro-processors, manufacturers) seeking to receive a loan or guarantee (i.e. for capex) to transition a current wood energy consuming machinery to a more efficient, reduced or non-wood fuel-consuming system for heating, productive uses or energy access. Productive uses may also be defined as income generating activities, but applicants' must have previously been using wood energy in their income generating activities and must be able to demonstrate with quantifiable measures the existing consumption and potential biomass replacement or reduction.

- An energy service provider or private company seeking to develop productive use or income generating activities that will demonstrably replace existing income streams causing deforestation, in current hotspot areas.

- An energy company or private sector company such as a non-energy focused supplier or distributor seeking to receive debt (working capital for inventory, supplies, etc.) in order to improve sales and distribution of energy solutions such as LPG, improved cookstoves, biogas, or solar PV applications that are proven to reduce or substitute wood energy consumption.

- Financial institutions seeking to provide wholesale finance or receive a credit line to lend to private sector companies (particularly MSMEs) or end users for energy applications that reduce wood energy consumption or create jobs that generate income in deforestation hotspots.

- Private sector entities seeking financing to address the sustainable supply of biomass production (charcoal supply) for growing cities, such as sustainable private tree plantations within strategic buffer zones of protected areas.

Productive use activities in the DRC that currently use either a 3 stone fire and biomass wood or charcoal include:

- Palm Oil and Oil Production
- Rice Parboiling
- Milk Pasteurization and Cheese Production
- Fish Smoking, Salting/Curing and Preservation (including cooling)
- Chiquang production
- Coffee Processing and Roasting
- Cocoa Drying and Processing

The energy technologies that could replace or reduce the biomass consumption for the examples above include solar for milling (rice or manioc, etc) but are not exclusively dependent upon solar and may include:

- Manual or electric oil presses
- Gasifiers or LPG (depending on access roads etc) for heating or steaming
- Smokers (improved biomass)
- Dryers and dehydrators
- Mills

Clean Energy for general energy access and productive use applications will be considered and can include:

- Local financial institutions (banks, micro-finance institutions, intermediary funders, financial cooperatives etc.) who can propose innovative energy consumer or MSME financial products and blended finance or direct lending related to support clean energy distributions models and consumer payment schemes.
- Energy companies (LPG distributors and marketers; standalone solar and minigrids; biogas; improved biomass cookstoves) or private sector companies (retailers with a wide outreach such as markets, hardware stores, petrol stations) who can propose innovative business models or energy products to enhance productive use and energy access in general.

Sustainable Agriculture Technical Specifications

For this EOI, UNCDF will consider sustainable agriculture solutions that lead to less land conversion and

increased food security. This includes agriculture solutions that fight against malnutrition while improve income and living conditions for farming communities and households. As a result, these solutions should decouple agriculture production from deforestation in a REDD+ compatible agriculture approach. Possible solutions may include but are not limited to:

- Requests for financing from organizations linking large operators and small producers in order to support a decentralized value chain
- Working capital financing for organizations engaged in responsible agriculture working with smallholder farmers and populations close to the impacted forests, as well as larger scale operation in savanna areas
- Companies with fee-based models for good agriculture practices increasing yield of farmers while protecting the forest (agroforestry and reduction of slash-and-burn)
- Agriculture cooperatives that operate under sustainable forest management
- Agribusiness or financing companies providing access to improved seed and input financing for smallholder farmers with seed and input providers, value chains or other mechanisms for good practices
- In savanna areas, agribusiness companies operating at larger-scale made possible through mechanization, agroforestry and long-term crops, supported by the development of value chains
- In the forest zones, agribusiness organizations that contribute to sedentary cultivation through agroforestry and reduction of slash-and-burn practices and the development of small-scale long-term crop cultivation, which are labor-intensive
- Companies and businesses based in savanna and savanna-forest border regions for the development of economic poles and attractiveness away from the forest. It could include agribusiness companies (large Palm, Rubber, Coffee, Tea and Cacao Plantations) following sustainable forest management or other business sectors contributing to employment and economic attractiveness of the zone.
- Portfolio guarantee with banks, financial institutions or microfinance institutions supporting smallholder farmers to increase yield, mechanization of smallholder farmers and/or SMEs creating jobs and employment in priority areas

These investments in agriculture will be reviewed and analyzed in collaboration with territorial programs PIREDD, to ensure compliance with a global approach of sustainable rural development, in particular related to land use planning (from the provincial level to the terroir level and vice versa) and associated green development plans, so as to avoid contributing to the rebound effect and deforestation.

Forest Conservation & Sustainable Forestry Technical Specifications

The forestry sector and protected areas institutions and stakeholders have the capacity and the legal framework to promote, monitor and enforce sustainable management of forests. Investment requests can include but are not limited to:

- Supporting financing needs of community-based forest management (CFCL) and artisanal forest management
- Financing working capital or investment need of the private forestry sector in the area of wood product processing to increase the added value produced in the country and promote job creation
- Support for small and medium-sized artisanal forestry companies explicitly committed to a sustainable exploitation approach, particularly in connection with community forests
- Capital expenditure or working capital need of more commercial forestry exploitation that comply with the forestry code

The examples of solutions provided above in the identified areas of intervention are not exhaustive. The team at UNCDF is open to hearing what potential applicants have in mind outside these examples as long as the scale, commercial viability and impact objectives are aligned and that applicants can demonstrate the examples will replace, substitute, and reduce current wood energy consumption or improve access and usage of clean energy solutions in DRC.

4.1 Eligibility Requirements

Criteria - Eligibility	Source of Verification
Business model	
Applicant must be a private sector entity working with clean energy, sustainable agriculture or forestry in DRC, as described in detail in the section above.	Company pitch slide deck
Applicant must be operating in DRC in one of the following sectors: clean energy; forestry; financial inclusion; agricultural value chains; food processing; or food security;	Company pitch slide deck
Registration and operating licenses	
Applicant must be duly registered in DRC and be operating in DRC	Proof of registration
Applicant must be a for-profit or public-private partnership (no Individuals, non-profits, or public sector entities are eligible)	
Applicant must have fulfilled all the obligations relating to the payment of social security contributions and/or the payment of taxes in accordance with legal provisions	Official national fiscal authority certificate *(to be verified if shortlisted)*
Applicant must comply with relevant standards, regulations, and applicable legislation to which they may be subject to and possess required regulatory approvals, licenses, and certificates for their operations	Certificates and license/s *(to be verified if shortlisted)*
Financial information	
Applicant must have at least 1 year of audited financial statements or be in the process of obtaining audited financials	Audited Financial statement(s) *(to be verified if shortlisted)*
Applicant must not have been involved in financial fraud.	Company testimony *(to be verified if shortlisted)*

Criteria – Pre-Assessment	Source of Verification
Organizational Overview - Organizational and team experience - Mission and vision - Business model	Company pitch slide deck; information submitted to the EOI

Financial Overview -Positive profitability i.e EBITDA Positive and /or Net Profit Positive or Companies should show a clear path to profitability in the next 3 years -For startup/early stage businesses, companies should show positive equity or a clear path to positive equity in the next 4 years, equivalent in local currency -For growth/expansion or later stage businesses: Companies shall have growing and / or recurring revenue streams -Cash-flow – Companies have a positive net cash or companies should show a clear path to becoming net cash positive in the next 4 years -Additional for credit-providing organizations: Operational Self Sufficiency and Non-Performing Loan Ratio (>30 days) of less than 35%	
Impact and Relevance Overview *(Information must be provided, but there are no minimum/maximum thresholds)* - Focus on/relevance to UNCDF key customer segments (women, youth, MSMEs, and/or smallholder farmers, rural populations) - Number of clients (% of women) - Number of employees - Installation capacity for clean energy solutions and/or estimated greenhouse gas emissions reductions - If applicable: biomass consumption reductions (in tonnes) or increased sustainable wood supply - *For credit-providing organizations:* total gross loan portfolio, number of borrowers, total saving deposits, number of savers	

4.2 Evaluation Criteria (Stage 2)

UNCDF will conduct an in-depth evaluation exercise with shortlisted applicants, assessing them against another set of organizational, financial, and impact criteria below. To complete this evaluation, UNCDF will contact interested prospects to collect additional information. This may include meetings with key team members and requests for submission of additional documents.

Criteria – Shortlisting & Full Assessment	Source of Verification
Organizational Information - Compliance with registration, tax, licensing, etc. - Profiles of key management and/or board members - Governance and organizational structure - Operational track record e.g., reputation and experience in the country; prior implementation with UNCDF or UNCDF partners; market testing, if any	- Company pitch deck - Interviews with management - Relevant certificates and licenses - CVs of key management and board members - Organogram

- Key Performance Indicators (KPIs) and highlights	
Applicant's Financial Information - Soundness of financial management practices - Credit worthiness - *For start-up/early-stage businesses:* demonstrated revenue generation - *For growth/expansion later stage businesses:* positive net equity **Financial Additionality of UNCDF Investment** - Extent to which applicant could not obtain funding from local or international commercial or semi-commercial capital with similar terms or sums without UNCDF financing	- Company pitch deck - Financial statements (audited and unaudited) - Financial projections
Impact and Relevance - Innovativeness of business model - Relevance to UNCDF key customer segments (women, youth, MSMEs, smallholder farmers, rural populations) - Customer reach (target and actual) disaggregated by sex, age, location - High-level key performance/impact indicators and highlights - Installation capacity for clean energy solutions and/or estimated greenhouse gas emissions reductions - If applicable: biomass consumption reductions (in tonnes) or increased sustainable wood supply - *For credit-providing organizations:* total gross loan portfolio, number of borrowers, total saving deposits, number of savers **Impact Additionality of UNCDF Investment** - Extent to which the applicant could attain faster, larger, or better development impacts with UNCDF funding	- Company pitch deck - Business plan/investment teaser/investment deck - Interviews with management
Use of Funds - Clear explanation of proposed use of funds - Description of the intended impact of the proposed use of funds on the business, market, and key customer segments (e.g., increase in number of clients, improved customer outreach, impact on key customer segments, avoided emissions)	- Company and business model description - Business plan/investment teaser/investment deck

Sustainability and Commercial Viability - Scalability of the business line for the proposed use of funds - Business model's potential for commercialization, including likelihood of profitability and/or break-even - Estimated market size and growth; business model's contribution to market development **Market Additionality of UNCDF Investment** - The extent to which the UNCDF investment would contribute to market additionality and positive market demonstration effects	- Company and business model description - Business plan/investment teaser/investment deck - Interviews with management

5. Expected Results

Successful applicants will be required to agree on a completed list of financial and impact indicators for monitoring of the investment. The impact indicators will be finalized based on the nature of the product or service of the company and be tracked on a continuous basis. In addition to these indicators, qualitative monitoring information is expected for learning and insights.

6. Submission Deadline and Timeline

This is an open-ended call for Expression of Interest with re-occurring quarterly deadlines over 1 year. After each quarterly deadline UNCDF will assess investment applications following the processes described above; eligible/qualifying applications will be considered on an on-going basis depending on funding availability.

16 July 2022	Application window opens
30 July 2022	First application deadline
2 September 2022	Second quarterly application deadline
18 December 2022	Third quarterly application deadline
12 March 2023	Fourth quarterly application deadline

A document answering frequently asked questions will be available on the application website one week after the virtual event and will be updated periodically.

Real-time assistance from UNCDF

Inquiries on this EOI, the online submission form, or requests for support may be submitted by email to DRC.RFA@uncdf.org with the subject line: EOI for Loans or Guarantees (depending on your request). A*ll correspondence between the applicant and UNCDF must be in English or French.*

APPLICATION

This is a guide to aid in application preparation only – applications must be submitted online.

Pre-Screening Form: *You will answer the below questions and click "Mark as Complete" to determine if you are eligible to proceed to the full application. Responses must be provided for all questions.* ***If you pass the pre-screen form****, you will see a new task in the left-hand window titled "Application Form" and you will click this button to complete the application.* ***If you do not pass the pre-screen form****, you will receive an email notification and you will not see a prompt to continue.*	
*Name of Company *Please provide the name of your organization*	
*Email address *Please provide an email address for official correspondence*	
*Is your organization a formally registered entity?	○ Yes ○ No
*Organization type *Please indicate your organization type*	○ For profit ○ Public-private partnership
*Does your organization have minimum 1 year of audited financial statements or is your organization in the process of obtaining audited financials?	○ Yes ○ No
*Does your organization offer a clean energy, agriculture or forestry product or service, or could it utilize a clean energy, agriculture or forestry product or service to improve operational efficiency, organizational performance, biomass consumption reduction, greenhouse gas emissions reductions, deforestation, agro-processing, and customer outreach?	○ Yes ○ No
*Does your organization operate in one of the following sectors: clean energy; forestry; financial inclusion; agricultural value chains; food processing' or food security?	○ Yes ○ No
*Does your company have operations in DRC?	○ Yes ○ No
*Is your organization the subject of bankruptcy/liquidation, judicial settlement, safeguarding, cessation of activity or any other similar situation resulting from a similar procedure?	○ Yes ○ No
*Has your organization fulfilled the obligations relating to the payment of social security contributions or obligations relating to the payment of taxes in accordance with legal provisions?	○ Yes ○ No
*Is your organization compliant with relevant standards, regulations, and applicable legislation to which it may be subject and possess required regulatory approvals, licenses, and certifications for their operations?	○ Yes ○ No ○ In the process of obtaining registration and/or permits
* Are any your organization's staff or members or their board of directors employed by or receive remuneration from UNCDF, UNDP, FONAREDD or CAFI (excluding previous grantees or borrowers)?	○ Yes ○ No

*Is your organization or any of your staff or member of the board of directors included in the United Nations financial sanctions lists, particularly the fight against the financing of terrorism and against attacks on international peace and security? *For further information on the United Nations financial sanctions lists, see: https://www.un.org/securitycouncil/content/un-sc-consolidated-list*	○ Yes ○ No
*Is your organization involved in any of the following activities? Please select any that apply (or read through them and confirm that none apply)	○ None of the activities listed below ○ Production or trade in any product or activity deemed illegal under host country laws or regulations, or international conventions and agreements, or subject to international bans. ○ Production or trade in weapons and munitions ○ Production or trade in alcoholic beverages (excluding beer and wine) ○ Production or trade in tobacco ○ Gambling, casinos, or equivalent enterprises ○ Production or trade in radioactive materials ○ Production or trade in unbonded asbestos fibres ○ Drift net fishing in the marine environment using nets in excess of 2.5km in length ○ Production or activities involving harmful or exploitative forms of forced labour or harmful child labour ○ Commercial logging operations for use in primary tropical moist forest ○ Production or trade in wood or other forestry products other than from sustainably managed forests ○ Production, trade, storage, or transport of hazardous chemicals. Hazardous chemicals include gasoline, kerosene, and other petroleum products (but excluding liquefied petroleum gas and other gases used to super clean household cooking solutions). ○ Production or activities that impinge on the lands owned, or claimed under adjudication, by indigenous peoples, without full documented consent of such peoples

Main Form: *An asterisk (*) indicates a required field. Please note that leaving optional fields blank will not hurt your application.*	
Organizational information	
*Contact person	
Please provide name and surname of the contact person of your organization	
*Email address *Provide email of contact person*	
*Phone number of contact person	
Website of your organization	
Social media accounts of your organization *Please give web addresses*	○ Facebook ○ LinkedIn ○ Twitter ○ Slack ○ Instagram ○ YouTube / Vimeo ○ Other
*Stage of business	○ Start-up ○ Early-stage ○ Growth phase ○ Mature
*Year of registration	
*Address of the registered office of your organization	
*Please **upload** the certificate of incorporation/certificate of registration of your organization (only PDF, PNG, JPEG, and GIF files supported. Max file size is 16 MB)	
Address of operational headquarters (if different from the registered office of your organization)	
Name any other countries where the organization is also registered.	
List of provinces in DRC where you are currently working: List of provinces in DRC where you plan to work with regards to this loan or guarantee application:	

*Please **upload** a short company pitch deck, business plan executive summary, or investment teaser including: - Description of your organization and team; - Mission statement; - Vision statement; - Core values; - Core business model; - Main services and/or products and revenue drivers; - Other products and/or services you offer, if any; - Country/ies you serve; - Target customer(s); - Performance track record (# of sales; performance of previous systems, etc) - Description of how your organization will offer a clean energy, agriculture or forestry product or service, or how it could utilize a clean energy, agriculture or forestry product or service to improve operational efficiency, organizational performance, biomass consumption reduction, greenhouse gas emissions reductions, deforestation, agro-processing, and customer outreach. PPT, PPTX, PDF, PNG, JPG, and GIF files are supported. Max file size 16MB.	
*Number of employees in your organization	
*Percentage of female employees in your organization	
	○ SDG 1 – No poverty ○ SDG 2 – Zero hunger ○ SDG 3 – Good health and well-being ○ SDG 4 – Quality education ○ SDG 5 – Gender equality ○ SDG 6 – Clean water and sanitation ○ SDG 7 – Affordable and clean energy ○ SDG 8 – Decent work and economic growth ○ SDG 9 – Industry, innovation, infrastructure ○ SDG 10 – Reduced inequalities ○ SDG 11 – Sustainable cities and communities ○ SDG 12 – Responsible consumption and production ○ SDG 13 – Climate action ○ SDG 14 – Life below water ○ SDG 15 – Life on land ○ SDG 16 – Peace, justice, and strong institutions ○ SDG 17 – Partnerships for the goals

Is your business led or co-led by women? A business that is led or co-led by women is one in which there is female representation in management with senior level, strategic decision-making abilities.	○ Yes ○ No
Does your organization have a clear strategy or objective to better the economic empowerment, financial inclusion, or energy access of women, youth, MSMEs, smallholder farmers, and/or migrants?	○ Yes ○ No ○ Not sure
How does your organization consider that it is contributing to reduction of deforestation or sustainable management of forest resources in DRC?	*Fill in.*
Financial information Financial information can be presented in USD or a chosen local currency, but **<u>the currency used must be consistent throughout all answers in the survey.</u>** Please indicate your chosen reporting currency. Please note that while you are not required to answer all financial questions, providing as much information as possible will improve UNCDF's ability to assess suitability for potential investment.	
*Which category best describes your business?	○ Clean energy, agriculture or forestry product or service provider ○ Financial service provider, financial institution, or non-bank financial institution ○ Small or Medium Enterprise (SME) that can leverage clean energy to improve efficiency, organizational performance, biomass consumption reduction, and customer outreach ○ Other (please specify)
*Sector of business activity *Please select the sector that best corresponds to your business activities (select all that apply)*	○ Financial inclusion and digital innovation ○ Agriculture value chain, food processing, food security & nutrition ○ Green economy & clean energy ○ Education ○ Health ○ Transport & logistics ○ Telecommunications, infrastructure, and last-mile connectivity ○ Tourism ○ E-commerce ○ Blue economy ○ Other (please specify)
	Additional response options will appear depending on your business category

Sales/Revenue – FY 2022 (Year to Date) *Sales/revenue is net grants & donations. The value must be an entire number without commas and decimal points.* Sales/Revenue – FY 2021 (Annualized) Sales/Revenue – FY 2020 (Annualized) Sales/Revenue – FY 2019 (Annualized)
EBITDA – FY 2022 (Year to Date) *EBITDA is earnings before interest, tax, depreciation, and amortization. The value must be an entire number without commas and decimal points.* EBITDA – FY 2021 (Annualized) EBITDA – FY 2020 (Annualized) EBITDA – FY 2019 (Annualized)
Net Profit/Loss – FY 2022 (Year to Date) *The value must be an entire number without commas and decimal points.* Net Profit/Loss – FY 2021 (Annualized) Net Profit/Loss – FY 2020 (Annualized) Net Profit/Loss – FY 2019 (Annualized)
Number of total customers – FY 2022 (Year to Date) *The value must be an entire number without commas and decimal points.* Number of total customers – FY 2021 (Annualized) Number of total customers – FY 2020 (Annualized) Number of total customers – FY 2019 (Annualized)
Share of female customers in percentage (if available) – FY 2022 (Year to Date) *The value must be a number with a decimal point if proportion share, for example 3.5% not 3,5%* Share of female customers in percentage – FY 2021 (Annualized) Share of female customers in percentage – FY 2020 (Annualized) Share of female customers in percentage – FY 2019 (Annualized)
Total assets value – FY 2022 (Year to Date) *Organization's total assets on balance sheet. The value must be an entire number without commas or decimal points.* Total assets value – FY 2021 Total assets value – FY 2020 Total assets value – FY 2019
Total equity value – FY 2022 (Year to Date) *Organization's total equity on balance sheet. The value must be an entire number without commas or decimal points*

Total equity value – FY 2021 Total equity value – FY 2020 Total equity value – FY 2019	
*Has your organization reached break-even	○ Yes ○ No
If yes, in which year did your organization break even?	
What is your current equity structure? *Please list all your current equity shareholders holding more than 10% share in your organization (largest equity shareholders and percentage shares). The outstanding shareholders can be categorized as 'Other' for outstanding percentage shares*	
*Please upload the historical audited accounts and /or management accounts for the period including 2019-2022 (include 2022 if available).	
***Are you a credit-providing organization?**	○ Yes ○ No
Total gross loan portfolio – FY 2022 (Year to Date) *Total gross loan portfolio is principal for all outstanding loans – written off loans. The value must be an entire number without commas or decimal points.* Total gross loan portfolio – FY 2021 (Annualized) Total gross loan portfolio – FY 2020 (Annualized) Total gross loan portfolio – FY 2019 (Annualized)	
Number of borrowers – FY 2022 (Year to Date) Number of borrowers – FY 2021 (Annualized) Number of borrowers – FY 2020 (Annualized) Number of borrowers – FY 2019 (Annualized)	
Total saving deposits – FY 2022 (Year to Date) Total saving deposits – FY 2021 (Annualized) Total saving deposits – FY 2020 (Annualized) Total saving deposits – FY 2019 (Annualized)	
Number of savers – FY 2022 (Year to Date) Number of savers – FY 2021 (Annualized) Number of savers – FY 2020 (Annualized) Number of savers – FY 2019 (Annualized)	
Portfolio at Risk – 30 Days – FY 2022 (Year to Date) *Total loans Portfolio at Risk / Total gross loan portfolio. The value must be a number with a decimal point if proportion share, for example 3.5% not 3,5%* Portfolio at Risk – 30 Days – FY 2021 (Annualized) Portfolio at Risk – 30 Days – FY 2020 (Annualized) Portfolio at Risk – 30 Days – FY 2019 (Annualized)	
Operational Self-Sufficiency Ratio – FY 2022 (Year to Date) *Total operating income / operating expenses + financial expenses + net loan loss provision expenses. The value must be a number with a decimal point if proportion share, for example 3.5% not 3,5%*	

Operational Self-Sufficiency Ratio – FY 2021 (Annualized) Operational Self-Sufficiency Ratio – FY 2020 (Annualized) Operational Self-Sufficiency Ratio – FY 2019 (Annualized)	
*Is your organization in compliance with non-involvement standards of financial fraud, including anti-money laundering, and prudential regulations and guidelines including corporate governance measures and risk management procedures?	○ Yes ○ No
*Regardless of the amount, has your organization received any financial or technical assistance or are you in the process of negotiating financial or technical assistance from a third party? This includes debt and equity investments	○ Yes ○ No
Please elaborate on the financial or technical support, including details on name of organization providing the support, contract value in USD, the nature of the support (financial support e.g. debt, equity, other (specify) or technical assistance)	
Funding requirements	
Debt/loan amount required *The value must be an entire number without commas or decimal points.*	
Additional (please fill in all that are applicable) - Customers - Estimated biomass consumption reduction - Estimated installed capacity - Estimated greenhouse gas emissions reduction (debt/loan) *The number of expected additional impact on the above areas your organization can reach with requested debt/loan funding. The value must be an entire number without commas or decimal points.*	
Guarantee(s) required *The value must be an entire number without commas or decimal points.*	
Additional customers (guarantee) *The number of expected additional customers your organization can reach with requested guarantee funding. The value must be an entire number without commas or decimal points.*	
Co-financing (if applicable) Provide an overview of grants, TA, loans and other financial instruments such as concessional loans and guarantees that may be linked to the proposed investment request to UNCDF	
UNCDF will utilize the above /submitted information to assess potential investments to deploy loans and guarantees from its own balance sheet. In addition, the submitted information may be referred to our partner funds for debt and equity investment. If you require equity through UNCDF's partner funds, please answer the questions below.	
Equity required. *The value must be an entire number without commas or decimal points.*	
Additional customers (equity) *The number of expected additional customers your organization can reach with requested equity funding. The value must be an entire number without commas or decimal points.*	

Desired funding tenor	○ 1-2 years ○ 2-4 years ○ 4-6 years ○ >6 years
Technical support. In addition to required funds, do you need any form of technical support?	○ **Product research:** Sharing market research and knowledge to deepen UNCDF partners' understanding of women and/or MSME behaviors, needs, constraints, and aspirations as related to clean energy solution uptake. This also includes providing transaction data analysis and training to business teams. o **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 women and/or MSMEs. These efforts may involve analyzing transaction data with a gender lens. o **Provisioning:** Providing technical assistance to help design, pilot, deploy, and scale clean energy solutions for impact. UNCDF technical assistance is provided by clean energy and energy finance experts who are experienced in product design, business model development, and go-to-market strategies in some of the world's most challenging markets. o **Partnerships:** Facilitating strategic partnerships with stakeholders – including energy service providers, 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 the countries where we work. o **Policy and Advocacy**: Convening efforts to support an enabling environment and build policy and advocacy capacity for gender-sensitive products and services to be piloted and potentially scaled up. o **Financial Management**: Support in setting up accounts and relevant systems o **Monitoring for deforestation, climate change and clean energy calculations:** Support in understanding product or service impact on climate change, such as greenhouse gas emissions reductions, etc. and tools for monitoring and evaluation, including baseline data collection o Other: please specify

Other comments. Please add any relevant comments to support your application (e.g. impacts of Covid-19 on your business and future plans)	
How did you find out about this call for Expression of Interest?	○ Facebook ○ LinkedIn ○ Twitter ○ Newspaper/media ○ Colleagues/friends ○ UNCDF website/newsletter ○ Other, please specify

I DECLARE THAT All the information and statements made in this form is true and accept that any misrepresentation contained in it may lead to the disqualification of our organization. Our organization does not have an outstanding status such as bankruptcy or any pending litigation or other action that could impair its operation as a going concern.	○ Agree ○ Disagree (your entry will not be submitted)
We fully understand and recognize that UNCDF is not bound to accept this application and that we shall bear all costs associated with its preparation and submission, and that UNCDF will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the evaluation	
To finish this form, please click the below button titled "Mark as Complete." This will complete the entry form for you to preview and ensure correctness/completeness. If you would like to edit this form once complete, please click "..." in the upper right corner of this form, followed by "edit". Once you are satisfied with this form, you must click **"Submit"** on the left side. **Upon submission, you will no longer be able to edit this entry.**	