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| **United Nations Capital Development Fund**  **Inclusive Digital Economies**  **Submission form** | Guidelines - Branding and Identity |

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| Applicant’s core operations, business model & revenue generation |
| *[Describe mission, vision and values of the partner institution.*  *Outline the core operations of the applicant (SME Bank, Consumer bank, Remittance service Provider, Crowdfunding platform). Describe business model and how they are able to generate revenue.*  *Do not describe yet the solution they provided, there is another section to describe the proposed solution, above all if the partner institution is going to develop something new.] [[MAX ONE PAGE]* |
| Applicant’s Key Operational and financial performance Indicators |
| *[Please first complete the information from the most recent year available, for at least the past three year]*   |  |  |  |  |  | | --- | --- | --- | --- | --- | | **#** | **Main Performance indicators** | **2020** | **2019** | **2018** | | 1 | # of registered customers |  |  |  | | 1.a | # of female customers |  |  |  | | 2 | Yearly Revenues (US$) |  |  |  | | 3 | EBITDA |  |  |  | | 4 | Net Income |  |  |  | | 5 | Equity (000 US$) |  |  |  | | 6 | Total Assets (000 US$) |  |  |  | | 7 | ROE |  |  |  | | 8 | ROA |  |  |  | | 9 | Current ratio |  |  |  | |
| Applicant’s Ownership Structure |
| |  |  | | --- | --- | | Names of Ownership or Co-Owners |  | | Ownership Percentage of each (%) |  | | Board Members/Partners (No) currently |  | | Board Members name, surname and role |  | |
| Grants, TAs, concessional loans or other financial instruments received by the Applicant in the past three years |
| [Provide an overview of grants, TA, loans and other financial instruments as concessional loans and guarantees. Describe if the loans and guarantees are linked to the project] |
| |  |  |  |  | | --- | --- | --- | --- | | **Donor/Investor** | **Amount (US$)** | **Duration**  **Start and end Month / year** | **Scope / Purpose of the investment** | |  |  |  |  | |  |  |  |  | |  |  |  |  | |  |  |  |  | |

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| Partnerships / Consortium Members of the Lead Applicant |
| Provide a description and information about the other consortium partner, if any, otherwise leave it blank. *[MAX HALF A PAGE]* |
| |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Name of Partner / Consortium and type of Entity** | **Country of incorporation and intervention** | **Role and responsibilities in the implementation of the business idea** | **Has this partnership been formalized? What type of agreement is in place?** | **Website** | |  |  |  |  |  | |  |  |  |  |  | |  |  |  |  |  | |

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| **Section II: Snapshot of the project** *[MAX ONE PAGE]* | | | | | | |
| **Solution Development Stage**  *[Outline the name and the development stage of the proposed solution identifying of the following stage:*   * *Product is not available: still an idea/concept, or still in development phase* * *Final testing stage, ready to be launched in next 3 months.* * *Pre-launch. Some modules are available/has MVP* * *Recently launched* * *Already live > 6 months, went through multiple iterations* * *Product has already been in market for 1-2 years.]* | **Relevance (solution):**  *[Summarize how the solution is directly addressing the problem statement listed below and to the needs of the identified segments.* | **Sustainability and Scalability:**  *[Summarize how sustainable is the solution for long-term growth? To what extent can the solution be scaled to: Business' customer base in 1 market? another country? Another customer segments?]* | **Team experience:**  *[Summarize the team composition, Size and roles and outline and outline what is the team's relevant experience in the industry?* | | | **Risk profile:**  *[Summarize if there are any key risks to be considered at solution level; organizational level, country level, industry level]* |
| **Problem Statement:**  *[Summarise the market constraints, the challenges faced by the identified segments in terms of access, usage and resilience of the identified services. Summarize any key market constraint]* | | **UNCDF Additionality**  *[Summarize how UNCDF Investment is additional]* | | | **Gender Strategy** | |
| **Key partners:**  *[Summarize who are the key partners and role and responsibilities]* | | | | **Go to market strategy:**  *[Summarize the key milestones and timeline to attain the identified KPIs as per workplan]* | | |

# SECTION II – BRIEF BUSINESS PLAN

## The Proposed Business Idea

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| **Briefly describe the proposed business idea and solution**  *[Describe the solution and business idea of the proposed solution, outline the key features of the solutions, products / Services and value proposition. Outline what are the main innovation and how this differs from your current business model] [MAX 1 PAGE]* | |
| **Status of the business idea** | *[Briefly describe at which stage is your business idea at:*  *Product is not available: still an idea/concept, or still in development phase*  *Final testing stage, ready to be launched in next 3 months.*  *Pre-launch. Some modules are available/have MVP*  *Recently launched*  *Already live > 6 months, went through multiple iterations*  *-Product has already been in market for 2-3 years*  And give further background on the choice |
| **Relevance** | *[Outline how the solution is directly addressing the problem statement and to the needs of the identified segments. Outline to what extent can the product be adapted to address problem? [MAX HALF A PAGE]* |

## Expected Outcomes

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| *[Provide a brief description of the outcomes at stakeholder, customer and sector level (as per Result chain) as per Theory of Change of the project outlines how the solution and business idea will attain the expected outcomes. [MAX HALF A PAGE]* |

## Measuring Results

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| *The targets of the Key Performance Indicators (KPIs) shall be inncluded in the partner agreement as disbursement conditions of the grant. Changing the KPI or targets after signature require an amendment. KPI targets must be disaggregated by women, at minimum.*  *The partner may report on additional indicators for monitoring. [MAX HALF A PAGE]* |
| |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | **#** | **KPI Description** | **Disaggregation** | **Definition** | **Baseline**  **(start of the project)** | **End of the project (MM YYYY)** | | 1 |  |  |  |  |  | | 2 |  |  |  |  |  | | 3 |  |  |  |  |  | | 4 |  |  |  |  |  | | 5 |  |  |  |  |  |  |  | | --- | | **Assumptions and calculations of targets** | |

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| Additionality of UNCDF Intervention |
| **Why do you need UNCDF support? How UNCDF will support the implementation of the project** |
| *[Starting from DCED definition on Additionality, explain whether the applicant could and would implement the project anyway, or in the same way, without outside support. We have identified some of the potential explanation or conditions that might apply to consider an investment to the private sector “additional”:*   * *Does your organization have sufficient funds to self-finance the project (within a reasonable time frame). This can be supported by a brief analysis of the financial indicator on Section 1.2* * *How UNCDF support will give an incentive to the partner institution to move towards certain geographies, de-risk the investment.* * *Explain if your organization has the knowledge or competencies to design and/or implement a business model in a way that maximizes its economic and development impacts to the identified segments without the support of UNCDF. In this case describe how UNCDF can support the partner institution to implement the proposed business model market-based solutions or shift towards new market and segments (migrants, refugees, women, rural dwellers) because of a perceived negative balance of costs/risks and benefits.* * *Explain if the project is a pilot-test that might trigger a systemic change and positively influence the market.* * *Explain if and how UNCDF Grant conditions expected to have a positive influence on wider business operations of your organization? . [MAX HALF A PAGE]* |

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| Sustainability and Scalability |
| *[Summarize how sustainable is the solution for long-term growth? To what extent can the solution be scaled to: Business' customer base in 1 market? another country? Another customer segments? Can you please outline how this business model will be sustainable beyond project period as in commercially viable.] [MAX HALF A PAGE]* |
| Pricing |
| *[Describe the elements for your price calculations, explain if the proposed pricing of the solution has been tested, it is competitive compared to other competitors ] [MAX HALF A PAGE]* |

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| The Market and Customers of the applicant |
| *[Provide an overview of the market size, describe the identified market segments that will be served by the product/solution, outline their demographics. Explain if a market or secondaryt research was conducted. What were the main findings and if not explain how this will be used for the design of the solution.* *Please explain how you will reach the partner, including what % of the budget this represents and how interlinked it is with financial literacy] [MAX HALF A PAGE]* |

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| Competition |
| *[Explain and describe the key competitors of the partner institution (and their solutions) rate against the competition (and their products)? Outline wow the proposed product or service is different/better than what is currently available in the market? How will the partner institution secure and expand its market position in its target market] [MAX HALF A PAGE]* |
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| |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | **#** | **Name of competitor** | **Details** | **Market share (%)** | **Competitor’s strengths** | **Competitor’s weaknesses** | |  |  |  |  |  |  | |  |  |  |  |  |  | |  |  |  |  |  |  | |  |  |  |  |  |  | |

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| Risk Management & Mitigation |
| *[MAX HALF A PAGE]*   |  |  |  |  |  | | --- | --- | --- | --- | --- | | **#** | **Risk** | **Probability of occurring** | **Impact** | **Management / Mitigation strategy** | |  | *[Describe the risk]* | *Low/ medium/High* | *Low /medium/high* | *[Outline the mitigation strategy]* | |  |  |  |  |  | |  |  |  |  |  | |  |  |  |  |  | |

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| Work Plan & Milestone Activities |
| *[Please use the Excel spreadsheet provided in the Project Workbook to set out a detailed explanation of the project’s activities, sequencing, time frame and outputs/milestones that will be achieved for the duration of the grant]* |
| **Please see annex excel sheet for work plan** |
| *Indicate KM deliverables linked to disbursement conditions* |
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| Project Management Team |
| *[List key personnel / key functions. Agree upon who will be the focal point and project manager at UNCDF and within the partner institution as well as other consortium members.]*  **Project team**  The following **operational** team will be responsible to implement the project activities:   |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | **Organisation** | **Name** | **Function** | **Responsibility in the project** | **Full time/ Part time** | **Details (email)** | | **Partner institution** |  |  |  |  |  | | **Partner institution** |  |  |  |  |  | | **Partner institution** |  |  |  |  |  | | **Partner institution** |  |  |  |  |  |   **Steering committee**  The following **representatives** will provide oversight and guidance:   |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Organisation** | **Name** | **Function** | **Responsibility in the project** | **Details (mail)** | | **Partner institution** |  |  |  |  | | **Partner institution** |  |  |  |  | |
| **Experience/Skills of the proposed Project Manager from the Partner Institution** |