**ANNEX 1: SUBMISSION FORMAT**

**Part 1. Declaration letter**

**Part 2. Project Description**

* 1. **BASIC INFORMATION**
  2. **ABOUT THE CORE BUSINESS**
  3. **PROPOSED BUSINESS IDEA**

**Part 1. Declaration letter**

[insert: *Location*]

*[Insert : Date*]

To the attention of the United Nations Capital Development Fund

Mr. Jaspreet Singh, Asia Regional Technical Specialist, Digital Finance and Innovation

Dear Mr. Jaspreet Singh,

With this letter I, [name and surname], in my capacity as legal representative of [legal name of the organization], with [Registration number], legally registered at [address of the company registration] hereby would like to submit our application to the Request for Application ‘Inclusive Innovation for improved access to finance for MSME through digital financial services.’

In so doing, we hereby declare as follows:

1. all the information and statements made in this concept note are true and we accept that any misrepresentation contained in it may lead to our disqualification;
2. we have no outstanding bankruptcy or pending litigation or any legal action that could impair our operation as a going concern
3. we are currently not on the removed or suspended vendor list of the UN or other such lists of other UN agencies, nor are we associated with, any company or individual appearing on the 1267/1989 list of the UN Security Council;
4. we are not involved in any type of manufacture, sale or distribution of controversial weapons or their components, including cluster bombs, anti-personnel mines, biological or chemical weapons or nuclear weapons.
5. we are not involved in any manufacture, sale or distribution of armaments and/or weapons or their components, including military supplies and equipment.
6. we are not involved in the replica weapons marketed to children.
7. we are not involved in the manufacture, sale or distribution of tobacco or tobacco products.
8. we are not involved in the manufacture, sale and distribution of pornography.
9. we are not involved in the manufacture, sale or distribution of substances subject to international bans or phase-outs, and wildlife or products regulated under the CITES
10. we are not involved in gambling including casinos, betting etc. (excluding lotteries with charitable objectives).
11. we are not involved in any violation of human rights or complicity in human rights violations.
12. we do not use or tolerate any type of forced or compulsory labor or any type of child labor.

Additionally, we confirm that we meet the **eligibility criteria** outlined in the main RFA document as follows and have the documents available to confirm our eligibility. We will submit any of these documents to UNCDF upon request.

* Applicant(s) shall be duly incorporated and registered according to the rules of Nepal;
* Applicant(s) should be operating in Nepal for at least 1 year;
* Applicant should have the proposed solution ready and to be launched; products in beta testing or in concept will not be considered
* Applicant(s) should have, directly or indirectly, at least 30,000 end-users in Nepal for any of their digital product(s)/service(s);
* Applicant(s) should have audited financial statements for at least 1 year;

We confirm that if our submission were to be selected, we are ready to share the following information during the due diligence stage. The information required includes:

1. Outline of governance and executive management structure and members
2. Relevant documentary evidence and support on the business model/policy and mandate of our company/entity including among others certificate of registration, audited financial statements, certificate of compliance with the tax authorities and any other documentary evidence that might be requested by UNCDF.
3. Relevant and prompt inputs to the preparation of the full documentation for submission to the Investment Committee, and Technical Assistance Agreement.

Should we be selected as a partner, we commit to endeavor towards successful outcomes of the project upholding the integrity of the proposed idea and desired impact, and at a minimum commit the following:

1. Allocating staff time to assure implementation, oversight, supervision of the project
2. Allocating the required operational costs associated with the implementation of the project
3. Assuring participation to regular progress meeting with UNCDF

Finally, we fully understand and recognize that UNCDF is not bound to accept this application, 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.

Yours sincerely,

Authorized Signature [*In full and initials*]:

Name and Title of Signatory:

Name of Firm:

Contact Details:

*[Please mark this letter with your corporate seal, if available]*

**Part 2. Project Description (Word & Excel)**

# BASIC INFORMATION

|  |  |
| --- | --- |
| Applicant’s legal name |  |
| Type of Entity / Legal Status in Nepal |  |
| Date of start of operations |  |
| Address |  |
| Head office address (if different from above): |  |
| Other countries where the company operates |  |

|  |  |  |
| --- | --- | --- |
| Key Personnel: | Legal Representative | Lead of proposed project |
| Title: |  |  |
| First Name, Last Name: |  |  |
| Email: |  |  |
| Tel: |  |  |

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| Applicant Website and/or Social media URLs |  |

# ABOUT THE CORE BUSINESS

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| What is your core business? (Max 2 pages) |
| What is your mission, vision and values?  What is your capability, and track record?  What are your key services and products? What is your business model?  What are your main revenue drivers?  Which regions do you serve? |
| Who are your current customers? (Max half a page) |
| How many customers/users do you have?  How would you describe your core customer base? Can you segment them by gender, age group, income level? If B2B, what type of businesses are your main customers?  Would any of your customers be in the low-to-moderate income bracket? What percentage could that be? |
| What is your value proposition? (Max half a page) |
| Describe the uniqueness of your value proposition.  What pain points do you solve for your customer?  Why would your customer choose your product over another? |
| What is your track record? |
| # Main indicators Cumulative as of August 2019 or indicate date Cumulative as of Dec 2018 Cumulative as of Dec 2017  1 # of end-user  2 # of customers [define your customer]  3 # of agents, if applicable  4 # of merchants, if applicable  5 # of branches, if applicable  6 Annual Revenues (RM)  7 # of full-time staff |

# PROPOSED BUSINESS IDEA [[1]](#footnote-2)

## Overview

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| **Project Title/ Solution Name** |  |
| **Brief description of the project** |  |
| **Stage of business idea** | [What stage is your business idea at: market research, In-market validation, ready for deployment , ready to scale-up] |
| **What type of digital product/service?** | Describe the product - digital wallet; bulk payment; reverse factoring platform etc. |
| **What component of the RFA does your proposal focuses on?** | *Choose which ones and explain why.*   * **Next-generation digital financial products** to digitize payments in the agriculture value chains. These may include bulk payment solutions for transfer of payments from wallet to multiple wallets. The partner should also offer other financial products such as savings, credit or insurance apart from basic payments services to drive adoption and usage of the wallet. The proposed solutions should focus on enhancing agent networks and building rails necessary for providing access to remote and underserved communities, while ensuring the viability and sustainability of these channel * **Digital solutions and finance for agriculture-led** economic growth and improved nutrition across Nepal. The solutions should be designed to facilitate stakeholders agricultural value chains, including smallholders and SMEs enterprises, and seek to impact agricultural outcomes and improved farmer livelihoods. The solutions can span, reverse factoring/ invoice financing or warehouse receipts etc. leveraging digital platform and payments services. * **Process Automation** and digitization of financial cooperatives that may include automated ledgers, core banking solutions or accounting solutions that would transform manual processes at the cooperatives. The objective would be to make cooperatives future ready to accumulate and use client data for offering better services as well as make their operations leaner and more efficient to scale up in future. |
| **What SDG does your project have an impact on?** | [*UN Sustainable Development Goals (SDGs)*](https://www.un.org/sustainabledevelopment/sustainable-development-goals/) |

## The Customer and solution

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| **Target segment:** Please describe who is the target segment- smallholders, micro and small enterprises and in which value chain**.** **(Max one page)** |
| Which segment are you targeting? Give us a rough idea by occupation, gender, income groups, location? Is this a new segment that you are targeting, or are they already your customer base? Why are you targeting this segment(s)? Have you done any research on this segment? What do you know from your on-going engagement with them? Share your findings/insights here.How will your solution address the objectives as stated in RFA? How does the solution work? Describe a typical transaction / customer journey between your solution and the user. |
| What is the total addressable market? What is the total reachable market? (Max half a page) |
| Total addressable market: how big is the largest possible market?Total reachable market: what proportion of that market can you serve? Beyond the initial collaboration with UNCDF. |

## Sales and marketing

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| **What will be your marketing and distribution strategy? (Max one page)** |
| How will you promote and advertise the proposed product?  How will you reach the last mile? Will you go directly or through third party partnerships? Will you differentiate your strategy compared to your core customer base? If so, how? |
| **How much do users have to pay for it, and for what? How will the customers pay for the product/service? (Max one page)** |
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## Partnerships / Consortium Members

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| **Do you have any partners that you are/would like to work closely with in this project? e.g. companies from other industries, NGO, government, etc. (Max one page)** |
| Who will be your partner in this project? What will be their role and responsibilities in the implementation of the business idea?  Has this partnership been formalized? What type of agreement is in place? |

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| Targets Outline the targets that the proposed product/business idea will aim to reach. Explain the logic behind the proposed figures above and the assumptions you made. (Max one page) |
| # Key Performance Indicators  Definition Baseline Mid of the project (add period) End of the project (add period)  1. # of registered end-users  2. # of active users of the solution  3. # of institutional partners (if applicable) |

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| 1. **Financial viability** |
| Provide basic revenue and expenditure cost projections for the proposed project. Please provide assumptions. You can present scenarios. |

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| Project milestones Detail out the project’s activities, sequencing, time frame and milestones that will be achieved for the duration of the grant |
| Project milestones Key activities Timeline  *Milestone 1…. describe phase Quarter XX, 2019 , 2020, 2021*  *Milestone 2….*  *Milestone 3….*  *Milestone 4….*  *Milestone 5….*  Add as needed |

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| **8. Project Management Team** |
| **Project team members** |
| Team Lead: Name, Position, Contacts, Experience/Skills |
| Team Member: Name, Position, Contacts, Experience/Skills |
| Team Member: Name, Position, Contacts, Experience/Skills |
| **Describe how the project will be managed and the involvement of senior management in the implementation. (Max half page)** |
|  |
| **Do you have track record in launching similar initiatives? If so, please describe what it was. (Max half a page)** |
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| What areas do you need UNCDF support on? What areas can UNCDF complement your team’s expertise? (e.g. agent management, customer research, data analysis, impact measurement, etc.)UNCDF can provide advisory services through a dedicated digital financial services expert, and other experts that can add value to the partner’s project team. (Max half a page) |
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**-End-**

1. This section is to describe the proposed idea; not for your core business [↑](#footnote-ref-2)