**UNITED NATIONS CAPITAL DEVELOPMENT FUND (UNCDF)**

**Youth Finance portfolio**

**JSF Programme, The GAMBIA**

**DEVELOPMENT OF A digital solution for young ENTREPRENEURS**

**REQUEST FOR Application**

Deadline for submissions: March 10, 2020 at 17h00 GMT

1. **Description of project**

The youth employment crisis is a global development priority. In much of West Africa including countries like **The Gambia** high youth unemployment, significant proportions of working poor in vulnerable employment, and economic disengagement run the risk of creating disaffection, driving migration, inciting social unrest, and slowing progress towards development goals. There is an urgent need for a sustainable model to build youth resilience, especially for young women, to successfully navigate school-to-work transitions, while adopting a capabilities approach to broaden youth employment opportunities. These approaches need to enhance youth engagement with their local economies and support their access to opportunities within their immediate financial ecosystem.

Financial inclusion has gained attention as a key contributing factor to unlock the potential of vulnerable segments in driving sustainable and inclusive development. Improved financial capability and access to financial services have the potential to integrate youth as drivers of innovative economic growth and job creation in their own communities. However, youth face a complex mix of barriers to economic inclusion such as lack of education programmes that match their needs, the lack of a conducive ecosystem that enable youth to flourish and **negative attitudes from financial service providers (FSPs)**[[1]](#footnote-2). **Young people are usually perceived as a risky segment: they often lack collateral, have no credit history and may not comply with the high requirements that are typically set by FSPs to limit risk, such as proof of business ownership or years of experience. The negative stereotypes about young people are also due to their low level of financial education and are sometimes exacerbated by cultural and social norms.** The lack of high-quality information, information asymmetry between clients and FSPs, and inefficient industry-level coordination are key factors that drive up costs for both clients and FSPs.

Since 2010 UNCDF has been actively working to increase youths’ financial inclusion through piloting different approaches combining financial and non-financial services. To date, through YouthStart (YS), a regional pilot in Sub-Saharan Africa, granted access to savings accounts to over 880,00 young people (of which 47 percent are young women and girls), trained over 1 million youth in financial education; and provided loans to over 282,000 young entrepreneurs (54 percent young women). These young clients have accumulated over US$24 million in savings while the outstanding loan portfolio to young entrepreneurs is US$43 million. Based on the recommendations from the evaluation of YS, UNCDF is now bringing its expertise in youth finance together with digital financial services to other LDC’s and deepening its intervention in the countries of the regional pilot. UNCDF believes that there are ways in which we can use technology as a more efficient delivery channel for non-financial services that can complement the financial services offered to youth. Technology holds indeed some promise to help contribute to innovative and efficient solutions. The spread of connectivity enables youth to connect as never before. Broadband enables youth to seek and receive information to connect with employment opportunities or build a business. Smart technology can also offer lower cost methods of training and education online. The combination of smart technology and connectivity offers an opportunity to bundles the services needed: information, training, remittances, payments, savings and credit.

**Data-driven decision-making** reveals new dimensions of information that could reduce the risk of lending to the youth segment, providing alternatives for those who do not have traditional credit records. It could also help FSPs tap into an innovative mechanism to improve lending decisions, lower collateral requirements and interest rates to potentially overcome the barrier of serving underserved market segments. It is within this context that UNCDF want to test a digital solution for young entrepreneurs to catalyze the adoption of management tools and help them manage their business and be able to report their business information as a way to prove the sustainability of their model and access to finance.

1. **OBJECTIVES OF THE REQUEST FOR APPLICATION (RFA)**

The purpose of this RFA is to select a **qualified technical partner (FinTech, consulting firms, technical providers, non-profit organizations etc.) committed, ready and able to develop a digital solution with a double objective:**

* **To help young entrepreneurs improve their business management by formalizing and tracking their business information.**
* **To enable FSPs to have access to real time information on the financial health of those young entrepreneurs to improve their lending decisions.**

The digital solution could be tested with target beneficiaries of UNCDF sponsored Programmes in The Gambia (JSF Programme) with the objective of giving them a tool to better manage their business funds and eventually access additional financial services for their future endeavours, it will then be scaled up with other target clients. The selected partner will closely work with 3 FSPs in The Gambia: **key targets in terms of final entrepreneurs benefitting from the solution are 12,000.** **Depending on the solution created and project outcomes, there is the possibility to extend the solution to additional countries**.

The learning questions that UNCDF would like to address with this project are:

|  |  |
| --- | --- |
| **Learning Questions** | **KPIs** |
| What is the impact of digital solutions for young entrepreneurs? | Uptake of the digital solution, revenues of the business, uptake of financial services |
| How digital solutions help financial service providers to expand access to financial services while making real-time efficient decisions? | New clients; default rates of targeted clients; loans disbursed, increase in operational efficiency |
| What are the pros and cons of digital solutions for young entrepreneurs? | Evaluations, participant surveys |
| Is there a business case for the FSP to adopt innovative solutions for their lending process? |  |

For this engagement, applicants should include the following considerations in their proposal for the development of the solution:

* Should be able to track business cashflows of the business.
* Should be able to have an e-recording system for the bookkeeping (clients, providers, invoices, etc) to ensure transparency and traceability of business data.
* Should have inventory management functions (inputs, outputs, productivity).
* Should be able to track business and personal expenses of the youth entrepreneurs.
* Should be able to track savings and loans (outstanding, repayments) of the young entrepreneurs.
* Should display real time key figures of profitability and financial health of the business.
* Should be tailored for individual users and also for entrepreneurs organized in groups (e.g. cooperatives)
* Have a strong quality control system to minimize the risks of unreliability self-reported data.
* Have the possibility to integrate a payment system and allow the entrepreneurs to conduct financial transactions (e.g. payments from clients, vendors, FSPs). Please specify the conditions required by the solution proposed to make the integration possible.
* Should enable the FSPs partners to replace paper-based data collection system and to access real time information on profitability and financial health of the business as part of their lending decision.
* Should build the business case for FSPs for this kind of digital solutions to ensure financial sustainability of the action (e.g. access to a large aggregate data base of financial information of potential clients).
* Should be easy to use and should take into consideration low literacy, limited connectivity, digital skills and different local languages of end users.

The selected partner will also be required to explain how the platform will be self-sustaining in the long term. Please feel free to identify local public or private partners that would ensure sustainability of the platform (optional).

1. **PROJECT IMPLEMENTATION AND DELIVERABLES**

Partners are expected to be engaged in the following activities and expected deliverables:

|  |  |
| --- | --- |
| **Main activities** | **Deliverables** |
| **Stage 1: Project scoping and validation of digital plan (to take place in all the countries)**Depending on the approach used, the partner will conduct scoping research to understand the work flows of targeted beneficiaries, possible NGO’s to use the application with their beneficiaries, key loan decision criteria of the FSPs, and the technical requirements to integrate a payment system into the solution and design of the digital solution. Ideally, the selected partner will work to link the FSPs loan application system to the platform which will allow the FSP to make real time decisions.  | * Scoping Report with technical requirements
* Report outlining a detailed work plan and roles and responsibilities of partners
 |
| **Stage 2: Prototype development** The selected partner will be expected to develop or to adapt their existing platform to the needs of women and youth and to the country contexts. The selected partner will be expected to develop 2-3 prototypes for UNCDF and the partners to choose from. The prototypes should propose different approaches and options for the style and design of the application while also looking at the manner in which the contents can be presented. | * Prototype of the platform for review by UNCDF or transition plan if existing platform
* Report on findings and recommendations for final platform development.
 |
| **Stage 3: Testing, adaptation and Iteration** During this stage, the selected partner could first test the platform with at least 200 youth and women from FSPs, NGO’s or youth serving organisations. While UNCDF will facilitate partnerships with some of these organisations, the selected partner should also do some outreach work and could suggest potential partners. At the end of the test, the partner will improve the platform based on the youths’ experience and UNCDF and partners’ feedback. A second launch will be scheduled before the platform is made available across the country.  | * Report highlighting the results of the field test and the changes made to the platform
* Final Platform Design Brief
 |
| **Stage 4: Training models, and training of the partner FSPs (to take place in all the countries)**The selected partner will provide training to UNCDF and its partners so that they are able to use the technology and provide feedback on its set up. This will be followed by training to UNCDF’s partners and master users (if any) to train the youth (i.e. through a community manager, through groups of young leaders, through its own staff etc) on how to use the technology. It is imperative that the selected firm conducts a ‘training of trainers’ to key partners in each country as beneficiaries will be onboarded to respective country programs on a rolling basis. | * Training to UNCDF and its partners, trainers guide of the training, and evaluations from participants
* Training of Trainers on how to use the technology, trainers guide of the training, and evaluations from participants
 |
| **Stage 5: Launch and deployment of the Platform (to take place in all the countries)**In partnership with the FSPs and the NGOs’, the selected partner will ensure the application is being launched and deployed. While the selected partner will be responsible in ensuring youth use the application, they will also be responsible of ensuring the platform will be compatible to reaching up to 20,000 youth by the end of the projects. The selected partner should ensure at least 6 months of technical assistance to FSPs to ensure full mastery of the solution.Ownership of the platform should be clearly articulated in the proposal along with how the selected partner intends its continuity post-UNCDF granting. | * Reporton platform’s deployment per country
* Quarterly reports on key metrics on platform usage
 |
| **Stage 6: Monitoring, quality assurance of the scale up and supporting learning agenda**The selected partner will develop plans to scale up the platform and will monitor results in line with UNCDF’s learning agenda and should include all relevant information (financial flows, uptake of financial service, gains in productivity) that help project partners to answer the learning questions. The selected partner will be expected to outline how the technology will be made available post-UNCDF intervention and outline an exit strategy, cost structure which will enables users to continue using the technology. | * Quarterly reports on key metrics on solution usage segregated by sex, by age, type of business, geography etc.
* Knowledge sharing products (e.g. case study) on the digital solution with lessons learned and recommendations
* Detailed exit strategy
* Business case to maintain and scale up the application for FSPs and NGO’s
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1. **Partner selection process**

***Eligibility criteria:***

* Not be in a state of repair or have been the subject of bankruptcy, liquidation, legal settlement, safeguard, cessation of activity or any other similar situation resulting from '' a similar procedure
* Eligible and not in the UN’s Ineligibility list, the UN/PD list, or the 1267/1989 lists
* Have fulfilled the obligations relating to the payment of social security contributions or the obligations relating to the payment of taxes in accordance with the legal provisions in force in the country of incorporation
* At least twelve (12) months in operations in the country of incorporation
* Applicant must have audited financial statements for at least the past three (3) years

**Please make sure your application meets all the criteria for selection and eligibility before submitting** and includes all the documents required:

1. Cover letter in annex 1, providing written confirmation that the organization has reviewed UNCDFs grant agreement template (available upon request) and is ready to sign it without revision to the standard language
2. Application form duly filled in (Annex 2)
3. Supporting documents:
	1. Financial statements for the past three (3) years with a letter from management.
	2. Letter from the Executive Director, President and CEO or Board of Directors of the applicant organization, expressing their commitment to participate in the process.
	3. CV of staff who will be involved in this program
	4. Evaluation report or external evaluation, if available
	5. Article of incorporation
	6. License for operating in the country (if applicable)

***A tentative calendar of the selection process is as follow***

* + - 1. February 21: Launch of the RFA
			2. February 28 deadline to submit questions to youthstart@uncdf.org mentioning the subject of the message "***DIGITAL SOLUTION FOR YOUNG ENTREPRENEURS*** ";
			3. **March 10, 2020 1pm GMT+0: deadline for submission of RFA application to** youthstart@uncdf.org mentioning the subject of the message **"Name of your organization + *DIGITAL SOLUTION FOR YOUNG ENTREPRENEURS”***
			4. March 11-18: Review of the RFA, ensuring that all questions and requests for documents are duly completed; shortlist of candidates.
			5. April 3: final selection of the partners
			6. May 1: signature of a Performance Based Agreement (PBA) with UNCDF

***Agreement Parameters***

Duration: 24 months. Launch of the solution has to be within the first 6 months. Reporting will be until the end of the Agreement.

Agreement size: up to US$ 400,000. Please make sure you identify fixed costs for development, costs you will not be incurring thanks to the fact that you are leveraging previous similar work done, and variable costs per user.

**Evaluation Criteria**

Firms will be evaluated based on the following methodology.

|  |  |
| --- | --- |
| **Part I: Bidder's qualification, capacity and experience** | **Max Points** |
| 1 | Organization's mission and experience aligned to the objectives of the project | 40 |
| 2 | Business model: explanation of value proposition of the candidate (unique value proposition in line with project objectives) | 50 |
| 3 | Vision plans regarding expanding and improving products and services through the project | 30 |
| 4 | Organization’s experience in producing similar solutions | 50 |
| 5 | Organization’s experience in digital financial Inclusion for the most vulnerable segments in particular women and youth | 50 |
| 6 | Organization’s experience in developing data driven decision making tools and/or e-recording platforms | 60 |
| 7 | Organization’s experience in monitoring and collecting digital business data of clients | 60 |
| 8 | Organization experience in developing digital solutions and scaling them up in rural areas in Sub-Saharan Africa | 30 |
| 9 | Key figures of their past performance | 30 |
| **Total Part I** | **400** |
| **Part II: Approach and implementation** |  |
| 1 | Rationale of the Intervention | 50 |
| 2 | Approach to the Results Required | 150 |
| 3 | Activities and Timelines | 100 |
| 4 | Adequacy of the Plan to scale up the strategy proposed | 50 |
| 5 | Adequacy of projections of Key Project Indicators (KPIs) | 50 |
| 6 | Key Project Risks | 50 |
| 7 | Value of the proposal assures the highest quality results to be achieved | 50 |
| **Total Part II** | **500** |
| **Part II: Personnel** |  |
| 1 | Team members: qualification of members of the organisation to be involved in this project | 50 |
| 2 | Staff time allocation: level of effort and time allocated of the staff members mobilized | 50 |
| **Total Part III** | **100** |

**Clarification of Applications**

To assist in the examination, evaluation and comparison of applications, UNCDF may, at its discretion, ask any applicant for a clarification of its proposal.

UNCDF’s request for clarification and the response shall be in writing. Notwithstanding the written communication, no change in the prices or substance of the proposal shall be sought, offered, or permitted, except to provide clarification, and confirm the correction of any arithmetic errors discovered by UNCDF in the evaluation of the Proposals.

Any unsolicited clarification submitted by an applicant in respect to its proposal, which is not a response to a request by UNCDF, shall not be considered during the review and evaluation of the proposals.

**Only complete applications will be considered. Please make sure that ALL annexes are submitted**

**APPENDIX 1: Template for the application**

**[Insert: location]**

**[Insert: Date]**

**To: Maria Perdomo, Youth Finance Global Specialist**

**Dear Madame:**

[

We the undersigned *[insert: name]* as candidates for the **Development of a Digital Solution for Entrepreneurs in The Gambia** project in accordance with your Call for Expressions of Interest dated *[insert: date].* We present our application, which includes the technical proposal.

We hereby declare that:

a) All information and statements made in this application are true and we accept that any misrepresentation contained therein may result in our disqualification; and

b) We have no outstanding bankruptcy or ongoing litigation or any legal action that could adversely affect our business

We confirm that we have read, understood and accept the duties and responsibilities that are requested in this request for Application (RFA), as well as the standard language of UNCDFs performance-based agreements (PBAs), including the public good requirements and knowledge products to be shared. Therefore, if our request is accepted, we will be ready to sign and accept the legal language, without modification, of the UNCDF Grant Agreement (PBA).

We fully understand and acknowledge that UNCDF is not obliged to accept this request, that we will bear all costs associated with its preparation and submission, and that UNCDF will not be responsible for these costs, regardless of the conduct or results evaluation.

We remain at your disposal,

Regards,

Authorized signature [In full and initials]:

Name and title of the signatory:

Company Name:

Contact Details:

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

 **ANNEX  2 : Application Form**

|  |
| --- |
| **SECTION 1: GENERAL INFORMATION ON THE CANDIDATE** |
| Exact Name of the Organization (as it will appear on the agreement): |  |
| Type of Organization (for example, for-profit commercial enterprise, non-profit organization, etc.): |  |
| Year and Country of registration: |  |
| Please name your external auditors  |  |
| Brief description of litigation history (disputes, arbitration, claims, etc.), indicating current status and outcomes, if already resolved |  |
| In case of Joint Venture (JV), legal name of each party |  |
| Are you in the UN Ineligibility List? ☐ YES or ☐ NO |  |
| Attached are copies of original documents of: ☐ Financial statements for the past 3 years duly certified by a public accountant☐Letter from the applicant organization’s executive director, CEO, or board, expressing its commitment to the execution and participation in this process.☐Complete CVs of all the team members involved in the assignment☐ Staff time allocation spreadsheet per activity ☐Evidence of similar platforms produced under similar assignments (this can be links in a website, for example). ☐ Article of incorporation |  |
| Licensing model of the Applicant (if applicable):Please specify the cost structure of the licensing models to access the platform that will be created.  |  |
| Other grants: Outline in this section your organization is receiving technical assistance services from other donors, which are the areas of intervention, if there are opportunity for synergies or risk of overlapping |  |

|  |
| --- |
| **SECTION 2: Experience of the Organization** |
| Business Model Please provide a brief outline of the business model (Max 20 lines] Explain your value proposition (products and services offered, customer segment, strategy) |  |
| Vision plans regarding expanding and improving products and services through this project |  |
| Please describe your organization’s experience in producing similar solutions (include links or demo if possible). Up to three key projects. |  |
| Please describe your organization’s experience in digital financial Inclusion for the most vulnerable segments |  |
| Please describe your organization’s experience in developing data driven decision making tools and/or e-recording platform |  |
| Please describe your organization’s experience in monitoring and collecting digital business data of clients |  |
| Please describe your organization experience in developing digital solutions and scaling them up in rural areas in Sub-Saharan Africa |  |
| Key figures in the past three years of operations [in case it is a start-up, provide current figures and projections]. Explain also if your institution can provide sex and age disaggregated data on platform users.  |

|  |  |  |  |
| --- | --- | --- | --- |
| **Main Performance indicators\***  | **2018** | **2017** | **2016** |
| Net Income, USD |  |  |  |
| # of application users |   |   |   |
| % of female users |  |  |  |
| % of users between 18 and 25 years old |  |  |  |

\*Add as you deem fit for the purpose of the project |

|  |
| --- |
| **SECTION 3: APPROACH AND IMPLEMENTATION (max 3 pages) (if the work or part of it is delegated, please specify the rational, roles and responsibilities)** |
| 3.0 Rationale of the Intervention: Describe the current situation, outline what is the problem, issue or also opportunity that your organization would like to tackle with the approach proposed. Outline what is the scope of this project, what are the long-term and short-term objectives that the partner institution wants to achieve with the current project. |
| 3.1. Approach to the Results Required: Please provide a detailed description of the methodology for how the organisation/firm will achieve project outputs, keeping in mind the appropriateness to local conditions and project environment. **Please make sure you address all the specifies listed under the paragraph “Objective of the RfA”.** |
| 3.2. Activities and Timelines: The Applicant shall submit a Gantt Chart or Project Schedule indicating the detailed sequence of activities that will be undertaken and their corresponding timing, specifying timelines, and time devoted to each activity.

|  |  |  |  |
| --- | --- | --- | --- |
| **Phase/Activity** | **Main Deliverables** | **Responsible Party** | **Planned date** |
| **Phase 1- Activity 1** |  |  |  |
| **Phase 1- Activity 2** |  |  |  |

  |
| 3.3 Plan to scale up the strategy proposed: please provide a tentative plan (“exit strategy”) to ensure sustainability and extend the platform once the grant agreement is over.  |
| 3.4 Key Project Indicators:

|  |  |  |  |
| --- | --- | --- | --- |
| **Main Performance indicators** | **2019** | **2020** | **2021** |
| # of application users |   |   |   |
| % of female users |  |  |  |
| Number of entrepreneurs that benefit from the solution |  |  |  |
| Gains in productivity for FSP partners |  |  |  |
| Number of people trained on the use of the App |  |  |  |
| Number of entrepreneurs that access funds thanks to the use of the solution |  |  |  |

\*Add any relevant indicator to make your proposal stronger |
| 3.5 Key Project Risks

|  |  |  |  |
| --- | --- | --- | --- |
| **Description of risk** | **Likelihood** | **Impact** | **Mitigation measure** |
|   | High probability | Negligible |   |
|   |   | Marginal |   |
|   |   | Critical |   |
|   | High probability | Catastrophic |   |
|   | Medium probability | Critical |   |
|   | Low Probability |   |   |

 |
| **SECTION 4: PERSONNEL (max 3 pages)** |
| 4.1 Team Members: Briefly describe the qualifications of members of your institution who will be involved in this project (for example, financial services promoter for youth, director of market research or new products, etc.)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Organization** | **Name** | **Function** | **Responsibility in the project** | **Full/part time** | **Contacts** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |

 |
| 4.2 Staff Time Allocation: Briefly provide the level of effort and time allocation of the staff members mobilized.

|  |
| --- |
| **Project team** |
| **Name** | **Function** | **Responsibility in the project** | **Full time/ Part time** | **Contact details (email/tel)** |

 |
| 4.3 Qualifications of Key Personnel. Provide CVs for key personnel (team leader, management and general staff) that will be provided to support the implementation of this project. CVs must demonstrate qualifications in areas relevant to the outputs to be produced. CVs must not exceed 5 pages and should follow the format below:

|  |  |
| --- | --- |
| **Name:** |  |
| **Position for this Contract:** |  |
| **Nationality:**  |  |
| **Contact information:** |  |
| **Countries of Work Experience:** |  |
| **Language Skills:** |  |
| **Educational and other Qualifications:** |  |
| **Summary of Experience:** *Highlight experience in the region and on similar projects.* |
| Relevant Experience (From most recent): |
| **Period: From – To** | **Name of activity/ Project/ funding organisation, if applicable:** | **Job Title and Activities undertaken/Description of actual role performed:** |
| *e.g. June 2019-January 2020* |  |  |
| *Etc.* |  |  |
| *Etc.*  |  |  |
| **Referencesno.1 (minimum of 3):** | *Name**Designation**Organization**Contact Information – Address; Phone; Email; etc.* |
| **Reference no.2** | *Name**Designation**Organization**Contact Information – Address; Phone; Email; etc.* |
| **Reference no.3** | *Name**Designation**Organization**Contact Information – Address; Phone; Email; etc.* |
| **Declaration:**I confirm my intention to serve in the stated position and present availability to serve for the term of the proposed grant agreement. I also understand that any wilful misstatement described above may lead to my disqualification, before or during my engagement.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Signature of the Nominated Team Leader/Member Date Signed |
|  |

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**SECTION 5: BUDGET & DISBURSEMENT CONDITIONS**

[The partner institution is asked to provide a detailed budget with a breakdown by cost and/or activity/phase and components. Budgets should be also provided in excel to verify the correctness of all formulas. Please make sure you specify fixed costs for the development of the solution and the variable costs (e.g. by user) to access the platform.

**Budget per item**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Cost component/ Phase** | **Unit/consultant** | **Unit price (USD)** | **Quantity/day** | **Total (USD)** |
|   |   |   |   |   |
|   |   |   |   |   |
|  |  |  |  |  |
|   |   |   |   |   |
|  Total |   |   |   |   |

**Budget by deliverable**

| **# of tranches** | **% of total loan/grant** | **Amount US$** | **Estimated date of Execution** | **Disbursement conditions for payment execution** |
| --- | --- | --- | --- | --- |
|   |   |   |   | Stage 0: Signature of the PBA |
|   |   |   |   | Stage 1: Scoping and digital plan |
|   |   |   |   | Stage 2 |
|   |   |   |   |  Stage 3 |
|   |   |   |   | Stage 4 |
|  |  |  |  | Stage 5 |
|  |  |  |  | Stage 6 |
|  |  |  |  | End of the Programme and realization of knowledge product to answer UNCDF learning agenda (optional) |
| **Total Budget** |   |   |   |

**SECTION 6: FINANCIAL CONTRIBUTION OF THE PARTNER INSTITUTION**

The costs that the partner institution will take in charge in addition to mobilizing dedicated human resources:

| **Cost category** | **Detail of partner’s contribution** |
| --- | --- |
| International travel |   |
| Domestic transportation |   |
| Workshop |   |
| Training material |   |
| In-kind |  |
| Other |   |

1. A financial service provider can be a microfinance institution, a credit union, a commercial bank, a mobile money operator, a FinTech to name a few. [↑](#footnote-ref-2)