

LETTERHEAD OF THE APPLICANT

Annex 1 RFA

**ANNEX 1: SUBMISSION FORMAT**

Brussels

DATE

To: Carlos Escrivá Gil, Programme Analyst, and MM4P

Dear Sir

We, the undersigned, hereby apply for **[RFA TITLE]** in accordance with your Request for Application dated *[insert: Date]* and our Application. We are hereby submitting our Application, as per the model below.

We hereby declare that:

- a) All the information and statements made in this Application are true and we accept that any misrepresentation contained in it may lead to our disqualification; and
- b) We have no outstanding bankruptcy or pending litigation or any legal action that could impair our operation as a going concern

We confirm that we have read, understood and hereby accept the duties and responsibilities required of us in this RFA, and the standard language of UNCDF's Performance Based Agreements (PBA), including the requirements regarding the public good nature of the outputs to be produced (see Annex 2 for a sample of our legal language in this regard).

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.

We remain,

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]*

LETTERHEAD OF THE APPLICANT

**SECTION 1: GENERAL APPLICANT'S INFORMATION**

1. Applicant's Legal Name:	
2. Type of Organization (e.g. commercial for profit firm, educational, non-profit, etc.):	
3. In case of Joint Venture (JV), legal name of each party:	
4. Actual or intended Country/ies of Registration/Operation:	
5. Year of Registration:	
6. Countries of Operation / No. of staff in each Country / Years of Operation in each Country	
7. Legal Address/es in Country/ies of Registration/Operation	
8. Applicant's Authorized Representative Information <ul style="list-style-type: none"> <li>• Name:</li> <li>• Address:</li> <li>• Telephone/Fax numbers:</li> <li>• Email Address:</li> </ul>	
9. Are you in the UN Ineligibility List? <input type="checkbox"/> YES or <input type="checkbox"/> NO	
10. Attached are copies of original documents of:	<input type="checkbox"/> Financial statements for the past 2 years (in English or French) <input type="checkbox"/> Letter from the applicant organization's executive director, CEO, or board, expressing its commitment to the execution and participation in this process <input type="checkbox"/> Complete resumes of all the team members involved in the assignment <input type="checkbox"/> Staff time allocation spreadsheet per result <input type="checkbox"/> Electronic copies and hyperlinks where available of studies, knowledge products produced under similar assignments and list of dissemination channels

**SECTION 2: SPECIFIC EXPERIENCE FOR THE ASSIGNMENT (max 5 pages)**

Description and value of top five grants or contracts relevant to the scope of this RFA for the past five years. Provide the following information for each of them (maximum 1 page per project up to 5 projects):

Name of project (website if applicable);	Date/ Period of activity	Status or Date Completed	Location	Client/ Funder	Grant/ Contract Value (USD)
Description of the approach/methodology	Types of outputs/deliverables produced	Results of project for client, if known;	Number of people and names of the staff that participated in the assignment	References Contact Details (Name, Phone, Email)	

**SECTION 3: Description of the organization and strategy towards DFS (max 3 pages)**

<p><b>Business Model [ if it is a private entity]</b></p> <p><b>Mandate and Policy [if it is a public entity]</b></p>	<p><i>[If it is a private entity, please provide a brief outline of the business model (Max 20 lines) Explain the value proposition</i></p> <p><i>[When describing the value proposition, explore the various dimensions. ]</i></p> <ol style="list-style-type: none"> <li>1. <i>Product and services offered</i></li> <li>2. <i>Customer segment served/intended to be served</i></li> <li>3. <i>Distribution channels</i></li> <li>4. <i>Financial model and key sources of revenues and expenses (brief description)</i></li> <li>5. <i>Partnership established with other entities]</i></li> </ol> <p><i>[If the partner institution is a public entity, please outline mandate and policy and specific link with the DFS industry</i></p>
<p><b>DFS Vision plans regarding expanding and improving DFS products and services</b></p>	<p>[Outline DFS vision and mission. How the partner institution want to expand and how DFS services is earmarked in their strategy or can support their expansion and quality of services provided]</p>
<p><b>DFS key figures in the past three years of operations [in case it is a start-up, provide current figures and projections. Provide a performance analysis based on this key operational figures]</b></p> <p><b>Explain also if the partner institution can provide gender disaggregated data</b></p>	<p>[In this section, the DFS expert is expected to complete a financial and operational analysis of the partner institution, first completing the table with the relevant ops and financial indicators and then making a brief analysis, by explaining any variation of those indicators. If clients reduce or increase dramatically, if number of active merchants is much lower than registered merchants etc.]</p>

on its clients. *If not a specific budget shall be included to support them*

[The list of indicators below is indicative according to the type of institution. We expect to better develop and work on a list of performance indicators that the DFS expert can explain and analyse]. Please note that the indicators in this section refer to the partner institution and not to the project objectives which should be outlined in section2.

# Main Performance indicators	
1	# of customers
1 b	# of female customers
2	# of payees
3	average # of transactions managed on a monthly basis
4	average Amount of transactions managed on a monthly basis (Local Currency)
5	Revenues (Local Currency)
6	EBITDA
7	Net Profit
8	ROE
9	ROA
10	Monthly recurring revenue
11	Average Revenue Per User (ARPU)

Main Indicators for Bank/ FI/ MFI

# Main Performance indicators	
1	# of clients
1 b	# of female clients
2	# mobile money Registered customer accounts
3	Gross Outstanding Portfolio (US\$)
4	Portfolio Growth
5	Net income

LETTERHEAD OF THE APPLICANT

	6	ROE		
	7	ROA		
	8	OSS		
	9	PAR30+resch or PAR90+resch		
	10	Write-off ratio		
	11	# Registered active agent outlets		
Main indicators for MNOs				
<b># Main Performance indicators</b>				
	1	# of mobile money registered customer accounts		
	1b	# of mobile money registered customer accounts (female)		
	2	# of mobile money active customer accounts - 30 days		
	2b	# of mobile money active customer accounts - 30 days (female)		
	3	# of unregistered customers who have been transacted at the counter (OTC) during the month		
	4	Average balance held across registered customer accounts		
	5	# of registered merchants		
	6	# of active merchants		
	7	# of Registered agent outlets (not including bank branches)		
	8	# of Active agent outlets (not including bank branches)		
	9	# of Bulk disbursements including voucher transactions		
	10	Percentage of total company revenues coming from mobile money		
	11	Market share %		
Main indicators for private bulk payers				
<b># Main Performance indicators</b>				
	1	# of customers		

LETTERHEAD OF THE APPLICANT

	2	# of payees		
	4	Yearly Revenues (Local Currency)		
	5	EBITDA		
	6	Net Income		
	7	ROE		
	8	ROA		
		1.		

**SECTION 4: APPROACH AND IMPLEMENTATION PLAN (max 8 pages)**

<b>Objective and purpose</b>	<i>[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? In accordance with paragraph 1.2, which outlines the rationale of the intervention, explain the objective of the project and the outcomes that might be attained with the current intervention. We do appreciate if you integrate with quantifiable results]</i>					
<b>Project KPIs</b>	<i>[KPI should be able to measure the success of the project in line with the general objective and specific objective and able to measure the performance of the institution]</i>					
	<b>#</b>	<b>KPI Description</b>	<b>Disaggregation</b>	<b>Definition</b>	<b>Baseline</b>	<b>End of the project</b>
	1					
	2					
	3					
	4					
	5					
<b>Parties and partnerships involved</b>	<i>[Outline the actors who will be involved in the project besides the partner institution such as banks, whom else will be involved as key stakeholders of the project. Other donors co-funding a similar intervention, an application developer, a research institute, a TSP provider, banks MNOs etc.]</i>					
<b>Major Challenges and risk:</b>	<i>[Identify a preliminary list of issues which might affect the success of the project: [policy and regulation, availability of MNOs, pricing, technology, connectivity, infrastructure. Outline what are the main challenges and risks of the project. Take a look first at the external factors such economic background and potential shocks, political context (elections, refugee crisis), (on DFS, agency banking, KYC, interest caps), financial environment including devaluation risks, interest cuts, competition, risks of hostile takeover, limited market demand, risk of governance and management shifts,]</i>					

LETTERHEAD OF THE APPLICANT

	Description of risk	Likelihood	Impact	Mitigation measure

**Workplan**

Phase	Activity	Main Deliverables	Responsible Party	Planned date

**SECTION 5: PERSONNEL (max 2 pages, excluding the Annexes)**

**Management Structure**

Describe the overall management approach toward planning and implementing this result. Include an organization chart for the management of the project describing the relationship, roles and responsibilities of key positions and designations.

**Staff Time Allocation**

Provide a spreadsheet to show the activities of each staff member and the time allocated for his/her involvement. Please describe any travel/missions/field visits planned for this assignment indicating team member participation and duration.

*(Note: Substitution of key personnel will once the grant has been awarded will be subject to the written approval of UNCDF. No increase in grant will be considered as a result of any substitution.)*

**Qualifications of Key Personnel (include the CVs in Annexes)**

Provide the CVs for key personnel (Team Leader, Managerial, Technical experts in Annex ) that will be provided to support the implementation of this project. CVs should demonstrate qualifications in areas relevant to the results to be produced. In addition to the CVs, please submit a summary for each person in the following format:

LETTERHEAD OF THE APPLICANT

Name:		
Position for this Contract:		
Nationality:		
Contact information:		
Countries of Work Experience:		
Language Skills:		
Educational and other Qualifications:		
Summary of Experience: <i>Highlight experience in the region and on similar projects.</i>		
<b>Relevant Experience (From most recent):</b>		
<b>Period: From – To</b>	<b>Name of Organization/Project/Activity, if applicable:</b>	<b>Job Title and Activities undertaken/Description of actual role performed:</b>
<i>e.g. June 2015-January 2016</i>		
<i>Etc.</i>		
<i>Etc.</i>		
<b>References no.1 (minimum of 3):</b>	<i>Name</i> <i>Designation</i> <i>Organization</i> <i>Contact Information – Address; Phone; Email; etc.</i>	
<b>Reference no.2</b>	<i>Name</i> <i>Designation</i> <i>Organization</i> <i>Contact Information – Address; Phone; Email; etc.</i>	
<b>Reference no.3</b>	<i>Name</i> <i>Designation</i> <i>Organization</i> <i>Contact Information – Address; Phone; Email; etc.</i>	

LETTERHEAD OF THE APPLICANT

**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

**SECTION 6: PROPOSED BUDGET ALLOCATION (max 3 pages, preferable Excel document)**

Please provide budget allocation in the following suggested or similar format:

[The partner institution is asked to provide a detailed budget with a breakdown by cost and/or activity/phase and components. The DFS expert will review and discuss the and budget should encompass all proposed activities Taxes, duties and levies should be included in the budget. Budgets should be only in excel to verify the correctness of all formulas and not on word.]

Cost component/ Phase	Unit	Unit price (USD)	Quantity/day	Total (USD)	Amount funded by MM4P	Amount Funded by the partner institution
Total						

[In the case of a grant the budget needs to include the disbursement tranches. The disbursement tranches should be linked to the attainment of the KPIsand the main deliverables mentioned in section 3 and].

# of tranches	% of total loan/grant	Amount US\$	Estimated date of Execution	Disbursement conditions for payment execution

LETTERHEAD OF THE APPLICANT

# of tranches	% of total loan/grant	Amount US\$	Estimated date of Execution	Disbursement conditions for payment execution
Total Budget				