

Frequently Asked Questions

Request for Applications

“Inclusive digital solutions to support migrants and remittances”

1. Who can apply under this request for applications (RFA)?

- The applicant must be a **registered** entity (i.e., a bank, microfinance institution, insurance company, money transfer operator, payment service provider, agent banking aggregator, mobile network operator, technology provider, fintech company).
- The lead applicant must be **licensed to provide remittance services**.
- The applicant can be based anywhere in the world, but the interventions – irrespective of the sending country – should impact migrants from the following countries: Bangladesh, Ethiopia, Myanmar, Nepal and Senegal. Regional interventions that will facilitate digital solutions for migrants within Central Africa, East Africa and West Africa can also be submitted.
- Applicants may **apply only once** under this RFA, whether independently or in a consortium.
- **Joint applications** between market players (including from registered entities defined above working with non-governmental organizations) in the target countries are encouraged if the solution proposed will expand delivery networks and promote rural and/or other ‘last mile’ access to remittances and financial services.
- Applications from **consortiums** of organizations must show that the partnership was established prior to this call for applications.
- The applicant must partner with a financial service provider in the recipient country or countries for the delivery of the innovative solution if the digital solution/product requires piloting with a regulated financial institution and requires **regulatory approval** before this piloting.
- The lead applicant and their financial service provider partner must be registered entities with **at least one year of operations**, and must have statutory accounts and audited financial statements for at least one operating year.
- Applicants must have an existing solution having tested a **proof of concept** that is ready to undergo pilot testing for a duration of 6 to 12 months.
- The solution proposed must be **implementable in 2020**, with a project duration of between 9 and 12 months and ending by July 2021.
- Applicants must **contribute at least 30 percent** of the project’s cash costs (costs may include technical infrastructure, resources and operations). Applicants shall not have been the subject of bankruptcy, liquidation, judicial settlement, safeguarding, cessation of activity or any other similar situation resulting from a similar procedure.
- Applicants and any of their staff or member of their board of directors shall not be

included in the **United Nations financial sanctions lists**,¹ particularly in the fight against the financing of terrorism and against attacks on international peace and security.

- Applicants must not be involved in any of the following activities:²
 - Manufacture, sale or distribution of controversial weapons or their components, including cluster bombs, anti-personnel mines, and biological, chemical and nuclear weapons
 - Manufacture, sale or distribution of armaments and/or weapons or their components, including military supplies and equipment
 - Replica weapons marketed to children
 - Manufacture, sale or distribution of tobacco or tobacco products
 - Involvement in the manufacture, sale and distribution of pornography
 - Manufacture, sale or distribution of substances subject to international bans or phase-outs, and wildlife or products regulated under the Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES)
 - Gambling, including casino operations, betting, and so on (excluding lotteries with charitable objectives)
 - Violation of human rights or complicity in human rights violations
 - Use or toleration of forced or compulsory labour
 - Use or toleration of child labour

2. When is the application due?

Applications must be submitted by **8 June 2020**, by 23:59pm New York time.

3. Can I submit multiple applications?

You can submit multiple online applications (using different devices and/or email), as long as they relate to different projects. However, only one proposal per applicant will be selected.

4. Can I modify my application?

Yes, you can 'save' your application if you want to complete it in different stages while using the same device. However, it is not possible to amend your application after using 'submit'. Please prepare all the required answers and documents before submitting.

¹ See: <https://www.un.org/securitycouncil/sanctions/information>.

² See UNDP Policy on Due Diligence and Partnerships with the Private Sector (2013): https://popp.undp.org/_layouts/15/WopiFrame.aspx?sourcedoc=/UNDP_POPP_DOCUMENT_LIBRARY/Public/BERA_Partnerships_UNDP%20private%20sector%20due%20diligence%20policy%202013_FINAL.pdf&action=default

5. How will my application be evaluated?

The first round of application selection will be assessed by a panel of UNCDF and independent experts with extensive knowledge on remittances and digital financial services. The following dimensions will be considered in assessing both the proposal and the company:

- Development stage of the product and service
- Relevance
- Scalability
- Team experience
- Risk profile

For further details, refer to pages 12 and 13 of the RFA document, for '3.2 Evaluation criteria'.

6. Can I apply alone or do I need partners?

Yes, an institution can apply alone, as long as it satisfies the requirements given in answer to question 1 above ('Who can apply under this request for applications?') as drawn from '3.1 Eligibility requirements' in the RFA document.

7. Can I apply in a consortium with other firms or start-ups?

Yes, an entity can apply as part of a consortium or joint venture. Joint applications are encouraged between target-country market players that expand delivery networks and promote digital solutions to support migrants during the COVID-19 crisis and beyond. All partnerships must have been established, however, prior to this call for applications. In addition to consortiums needing to demonstrate that pre-existence, we expect to see clear goals and division of roles in place.

8. When a consortium application has been selected, will the entire consortium sign the performance-based agreement?

If a consortium applies and is selected, only the lead applicant will be signing the performance-based agreement with UNCDF and will be considered accountable by UNCDF and responsible for the other partner members.

9. Are there restrictions on how grant money is used by successful applicants?

Yes, there are specific restrictions as outlined in the relevant sections of the RFA document (see '3.3 Eligible costs' and '3.4 Ineligible costs'). Please read these instructions carefully.

Selected applicants will be signing a performance-based agreement with UNCDF, meaning that no advance payments will be made. Grant payments will be triggered only on the successful achievement of predetermined milestones set out in agreement. These will be reimbursements for funds spent by grantees that are in line with the project implementation plan and those milestones.

10. Can an applicant be from any country? Are there any restrictions on the country of intervention of a successful project?

Applicants can be based anywhere in the world, but the interventions – irrespective of the sending country – should impact migrants from the following countries: Bangladesh, Ethiopia, Myanmar, Nepal and Senegal. Regional interventions that will facilitate digital solutions for migrants within Central Africa, East Africa and West Africa can also be submitted.



Unlocking Public and Private
Finance for the Poor

11. It seems the application is only online and hence the questions cannot be seen beforehand. Since an incomplete question blocks access to the next page, we have no insight if any of these questions could be a deal breaker for us and at which point down the line. Would it be possible to receive a document with all questions of the application.

A PDF version of the online application can be downloaded from UNCDF Website at: <https://www.uncdf.org/article/5660/request-for-applications-inclusive-digital-solutions-to-support-migrants-and-remittances>

Please note that UNCDF will accept only the application submitted through the online platform and the PDF document is only for information purposes.