



## RFA Women Enterprise Recovery Fund:

Promoting and Upscaling Digital Solutions for Enhancing Women Enterprise Growth and Resilience

Thank you for your interest in this RFA.

To address the current impacts of COVID-19 on women enterprises, UNCDF under its strategy of 'leaving no one behind in digital era,' in partnership with ESCAP, FMO, the Government of Canada, and VISA, are pleased to announce the launch of a "Women Enterprise Recovery Fund: Promoting and Upscaling Digital Solutions for Enhancing Women Enterprise Growth and Resilience".

The Fund looks to partner with private sector innovators and seeks to support the development and expansion of digital business models and solutions to alleviate financial and other constraints suffered by women enterprises in South and South-East Asia following COVID-19. It will co-fund companies to pilot and scale digital and financial solutions that enhances women enterprise growth and resilience.

This request for applications (RFA) is framed under these potential areas of intervention:

- **AGRITECH:** Enterprise services to digitize last mile procurement and communications (B2B2C)
- **INSURTECH:** Microinsurance for women farmers and enterprises
- **SUPPLY CHAIN FINANCING:** Digital solutions to link MSMEs with distributors/wholesalers
- **DIGITAL TOOLS FOR WOMEN MSME:** Build credit history and encourage development of customized products
- **INVESTABILITY & DIGITAL/FINANCIAL LITERACY:** Solutions to drive informed and higher uptake of financial services

Please read carefully the requirements, eligibility conditions and evaluation criteria for this RFA, before submitting your application.

If you have any doubts or queries, please consult the RFA and frequently asked questions (FAQ) documents at:

[uncdf.live/WERF](https://uncdf.live/WERF) or write us at [rfa.ide.asia@uncdf.org](mailto:rfa.ide.asia@uncdf.org)

Good luck,

-UNCDF and ESCAP team

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**Eligibility criteria**

**Before starting the application, please answer these questions to verify you are eligible to apply.**

\* 1. Are you the lead applicant\* responding to this RfA?

\* In the case of a proposal submitted by a single applicant, your organization is the sole entity in the forms, and if the proposal is accepted, the sole beneficiary of the grant and solely responsible for its proper execution.

In the case of a consortium of applicants (consortium partners that must demonstrably have established their partnership prior to when this request for applications was issued), the lead applicant is the coordinator submitting the joint proposal. The lead applicant is also the intermediary for all communication with UNCDF on behalf of itself and all partners, and is responsible for supplying all the documents and information required by UNCDF.

Yes

No

\* 2. Please provide the name of your organization.

\* 3. Please provide an email address for official correspondence.

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\* 4. Is your organization a registered entity with at least one year of operations and audited financial statements for at least one year?

Yes

No

\* 5. Does your proposed solution have tested a proof of concept that is ready to undergo pilot testing for a duration of 9 to 12 months?

Yes

No

\* 6. If the solution is proposed to be implemented with support from a partner or with multiple partners, have your organization signed an agreement with the partner or received a letter of intent? (If you have no partnership proposal then select NA)

Yes

No

NA

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\* 7. Please select the category of your organization.

Bank	Mobile Network Operators
Non-Bank Financial Institution	Technology Service Provider
MFI	Agricultural Value Chain Companies, Equipment Providers, Input Suppliers/Providers etc.
Mobile Financial Service Provider	FMCG Distributors/Wholesalers
Payment Service Provider	Fintech/Agri-tech/Insurtech
Regulated Peer-to-Peer Lending Provider	Agent Banking Aggregator
Weather index-based crop insurance companies.	Other (Please specify)

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**Target country/ies of intervention**

\* 8 The interventions should impact women micro and small enterprises in the agricultural and FMCG sectors from the following countries: Bangladesh, Cambodia, Indonesia, Myanmar, Nepal and Viet Nam. Please select your targeted country of intervention.

Bangladesh

Nepal

Cambodia

Viet Nam

Indonesia

Myanmar

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\* 9. Is your organization (and the other members of a consortium) able to contribute at least 30% of project costs (for costs such as technical resources, staff, and operational expenses)?

Yes

No

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\* 10. Is your organization the subject of bankruptcy, liquidation, judicial settlement, safeguarding, cessation of activity or any other similar situation resulting from a similar procedure?

Yes

No

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\* 11. Is your organization or any of your staff or member of the board of directors included in the United Nations financial sanctions lists, particularly the fight against the financing of terrorism and against attacks on international peace and security?

*(For further information on the United Nations Financial sanctions list, see:*

<https://www.un.org/securitycouncil/content/un-sc-consolidated-list>

Yes

No



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\* 12. Is your organization involved in any of the following activities? Please select any that apply (or read through and then confirm that none applies).

- Manufacture, sale or distribution of controversial weapons or their components, including cluster bombs, anti-personnel mines, and biological, chemical or 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
- None of these activities

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You are not eligible to apply for this RFA

Thanks for answering to the questions about the eligibility requirements.

We regret to inform you that you are not eligible to apply for this RFA. Please kindly review the requirements.

- You need to be the lead applicant.
- The lead applicant must be a registered entity.
- The lead applicant must be a registered entity with at least one year of operations, statutory accounts and at least audited financial statements for at least one year.
- The lead applicant (and the consortium) must contribute at least 30% of project costs in cash.
- The applicant organization category must be within the focused category of this programme.
- The solution needs to be ready to be piloted within a period of 9 to 12 months.
- In case of a partnership proposal there must be an agreement reached between the partners or a letter of intent for partnership to deliver the proposed solution need be managed prior to application.
- The lead applicant (and or the other members of the consortium) shall not be subject of bankruptcy, liquidation, judicial settlement, safeguarding, cessation of activity.
- The lead applicant and any of their staff or member of their board of directors shall not be included in the United Nations financial sanctions lists.

Please visit our website to see if there are new opportunities available.

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**Registering your organization as lead applicant**

\* 13. Your name and surname

14. Designation

Ms

Mrs

Mr

Dr.

Other (please specify)

\* 15. Your e-mail address

\* 16. Your phone number

17. Website address for your organization

18. Social media accounts of your organization (please give the web addresses)

Facebook

Instagram

Linkedin

Slack

Twitter

YouTube, Vimeo, etc.

Other

\* 19. Your role in the organization

\* 20. Are you a representative of your organization with legal responsibility?

Yes

No

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**Registering as a lead applicant**

\* 21. if No, Provide name and surname of the legal representative of the lead applicant

\* 22. Email address of the person with legal responsibility in the lead applicant organization

\* 23. Phone number of the person with legal responsibility in the lead applicant organization

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\* 24. Year of incorporation of your organization

\* 25. Country of incorporation of your organization (or of the lead applicant if that is another organization within your consortium)

\* 26. Address of the registered office of your organization

**Address**

**City/Town**

**ZIP/Postal Code**

**Country**

27. Address of the operational headquarters (if different from the registered office) of your organization

**Address**

**City/Town**

**ZIP/Postal Code**

**Country**

28. Name any other countries where your organization is also registered (or where the lead applicant is also

registered if another organization within your consortium)

\* 29. Upload the document certifying incorporation and the legal status of your organization (Only PDF, PNG, JPG, JPEG, and GIF files are supported; max file size 16MB)

No file chosen

\* 30. Briefly describe your organization, highlighting the mission, core business model, main services, who is targeted, and so on (max 700 characters)

\* When completing this section outline - What is your mission, vision and values? What are your key services and products? What is your business model? What are your main revenue drivers? Which country/ies do you serve? Your track records.

\* 31. Number of employees in your organization

\* 32. Percentage (%) of female employees in your organization

\* 33. Briefly describe the profiles and role of the team involved in the project (Max 700 characters)

\*34. Upload the CVs of the Employees involved in the project; max file size 16MB. \*  
(UNCDF will allow changes to staffing to be updated as appropriate during the process.)

No file chosen

\*35. Upload CV \*

(Only PDF, DOC, DOCX, PNG, JPG, JPEG, and GIF files are supported; max file size 16 MB.)

No file chosen

36. Upload CV

(Only PDF, DOC, DOCX, PNG, JPG, JPEG, and GIF files are supported; max file size 16 MB.)

No file chosen

37. Upload CV

(Only PDF, DOC, DOCX, PNG, JPG, JPEG, and GIF files are supported; max file size 16 MB.)

Choose File

Choose File

No file chosen

\*38. Upload audited financial statements for 2018 and/or 2019 (Only PDF, DOC, DOCX, PNG, JPG, JPEG, and GIF files are supported; max 16 mb.)

Choose File

Choose File



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Tell us more about your partners

**If you are submitting this application with other partner entities, tell us more about your partners and their roles.**

39. What is your status in presenting this project alone or with other entities?

- My organization is applying alone in response to this RFA
- My organization is applying alone in response to this RFA, but we are working with other partners
- My organization is applying with a consortium of partners in response to this RFA

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**Partner entities**

\*40. Upload the partnership agreement signed with the other partner entities, if available. Please note that if selected, the lead applicant shall submit a duly signed partnership agreement. If agreement is not available, please share the letter of intent from both parties.

Only PDF, DOC, DOCX, PNG, JPG, JPEG, and GIF files are supported; max file size 16 MB.

No file chosen

41 Name of partner organization #1

42. What type of entity is partner organization #1?

<input type="checkbox"/>	Bank	<input type="checkbox"/>	Mobile Network Operators
<input type="checkbox"/>	Non-Bank Financial Institution	<input type="checkbox"/>	Technology Service Provider
<input type="checkbox"/>	MFI	<input type="checkbox"/>	Agricultural Value Chain Companies, Equipment Providers, Input Suppliers/Providers etc.
<input type="checkbox"/>	Mobile Financial Service Provider	<input type="checkbox"/>	FMCG Distributors/Wholesalers
<input type="checkbox"/>	Payment Service Provider	<input type="checkbox"/>	Fintech/Agri-tech/Insurtech
<input type="checkbox"/>	Regulated Peer-to-Peer Lending Provider	<input type="checkbox"/>	Agent Banking Aggregator
<input type="checkbox"/>	Weather index-based crop insurance companies.	<input type="checkbox"/>	<u>Other (Please specify)</u>

43. Country of incorporation of partner organization #1

44. Website address of partner organization # 1

45. Name of partner organization #2

46. What type of entity is partner organization #2?

Bank	Mobile Network Operators
Non-Bank Financial Institution	Technology Service Provider
MFI	Agricultural Value Chain Companies, Equipment Providers, Input Suppliers/Providers etc.
Mobile Financial Service Provider	FMCG Distributors/Wholesalers
Payment Service Provider	Fintech/Agri-tech/Insurtech
Regulated Peer-to-Peer Lending Provider	Agent Banking Aggregator
Weather index-based crop insurance companies.	Other (Please specify)

47. Country of incorporation of partner organization #2

48. Website address of partner organization #2

49. Briefly outline your partners and their intended role in the project. (max 1,000 characters).

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**Tell us more about your solution**

\*50. This Request for Applications is looking for solutions that can answer the following 5 areas of intervention – please select which of these areas of intervention your proposal answers.

Area of intervention 1: AGRITECH - Enterprise services to digitize last mile procurement and communications (B2B2C).

Area of intervention 2: INSURTECH: Microinsurance for women farmers and enterprises

Area of intervention 3: SUPPLY CHAIN FINANCING - Digital solutions to link MSMEs with distributors/wholesalers.

Area of intervention 4: DIGITAL TOOLS FOR WOMEN MSME - Build credit history and encourage development of customized products.

Area of intervention 5: INVESTABILITY & DIGITAL/FINANCIAL LITERACY: Solutions to drive informed and higher uptake of financial services.

\* 51. Name your solution/project

\* 52. Upload a slide deck that illustrates the project in a complete way. Include slides against the following headings: (i) Executive Summary, (ii) Problem Statement and Market Need, (iii) Solution, (iv) Milestones and Go-to-Market Strategy, (v) Team, (vi) Deployment of UNCDF Fund, (vii) Business Model and Financial Projections (max 15 slides; only PDF files supported; max file size 16MB.)

Choose File

Choose File

\* 53. Intended dates and country of implementation (Max 200 characters)

\* 54. Status of your solution

- Still an idea/concept, or still in development phase
- Final testing stage, ready to be launched in next 3 months
- Already live after at least 6 months, gone through multiple iterations

Other [Please specify]

55. Provide a link to the demo or to the website of your solution if available

56. Intended dates and country of implementation with brief timeline for major milestones (Max 200 characters)

\* 57. Provide a description of the project that concisely allows an understanding of the overall objective, main activities, characteristics of the product or service, key elements (max 700 characters)

\* 58. Describe the business solution used and provide more details about the status of development (max 1,000 characters)

\* 59. How do you aim to reach the market of women micro and small enterprises in the agricultural and FMCG sectors? Please provide a brief overview of your go-to-market strategy (max 700 characters)

\* 60. Provide an overview of your targets by indicating numerical values against the following key performance indicators to be met by June 2022

Indicators	Dec. 2020	Jun. 2022
Number of MSMEs registered in the digital solution		
Number of women-led or women owned MSMEs registered in the digital solution		
Number of MSMEs actively using the digital solution (performing at least one transaction in the last 90 days.)		
Number of women-led or women owned MSMEs actively using the digital solution (performing at least one transaction in the last 90 days.)		
Number of MSMEs received training on the digital solution (proxy for improved digital skills and financial capabilities.)		
Number of women-led or women owned MSMEs trained on the digital solution (proxy for improved digital skills and financial capabilities.)		
Number of MSMEs received loan financing through the digital solution		
Number of women-led or women owned MSMEs received loan financing through the digital solution		

\*61. Is regulatory approval required to take the project forward?

Yes

No



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**Regulatory approvals required**

\* 62. Has your organization already received regulatory approval?

Yes

No

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**Regulatory approval**

\* 63. What type of regulatory approval is required, and which regulatory authority is competent to issue the approval? (max 200 characters)

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**UNCDF support for regulatory approval**

\* 64. What type of regulatory approval is required and which regulatory authority is competent to issue the approval? Please explain when you expect to receive it and the procedures needed to move it forward (max 200 characters)

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**More about your solution**

\* 65. Briefly describe 3 key risks of the project/solution and the mitigation measures you will be implementing (max 500 characters)

\* 66. Identify two Sustainable Development Goals (SDGs) addressed by your solution.

The SDGs are a universal set of goals that Member States to the United Nations are expected to use to frame their agendas and political policies and they require cooperation between international organizations, the government, the private sector, and civil society. For example, a solution that connects digital payments and credit platforms to women farmers addresses SDG 2 on Zero Hunger and SDG 5 on Gender Equality (learn more at <https://sustainabledevelopment.un.org>).

- |  |  |
|--|--|
| <input type="checkbox"/> GOAL 1: No Poverty                              | <input type="checkbox"/> GOAL 10: Reduced Inequality                     |
| <input type="checkbox"/> GOAL 2: Zero Hunger                             | <input type="checkbox"/> GOAL 11: Sustainable Cities and Communities     |
| <input type="checkbox"/> GOAL 3: Good Health and Well-being              | <input type="checkbox"/> GOAL 12: Responsible Consumption and Production |
| <input type="checkbox"/> GOAL 4: Quality Education                       | <input type="checkbox"/> GOAL 13: Climate Action                         |
| <input type="checkbox"/> GOAL 5: Gender Equality                         | <input type="checkbox"/> GOAL 14: Life Below Water                       |
| <input type="checkbox"/> GOAL 6: Clean Water and Sanitation              | <input type="checkbox"/> GOAL 15: Life on Land                           |
| <input type="checkbox"/> GOAL 7: Affordable and Clean Energy             | <input type="checkbox"/> GOAL 16: Peace, Justice and Strong Institutions |
| <input type="checkbox"/> GOAL 8: Decent Work and Economic Growth         | <input type="checkbox"/> GOAL 17: Partnerships to achieve SDGs           |
| <input type="checkbox"/> GOAL 9: Industry, Innovation and Infrastructure |  |

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Tell us more about the sustainability of your organization and of your solution

\* 67. Number of users/customers registered by your organization in the past 1 years.

2019/2020

\* 68. Number of female users/customers registered by your organization attained in the past 1 years.

2019/2020

\* 69. Total resources to be allocated for the deployment of the solution (US\$)

\* 70. UNCDF funds (US\$) requested to deploy the solution

\* 71. Own funds (US\$) allocated to deploy the solution.

*Please note: the applicant should contribute a minimum of 30% of the financial budget (costs may include technical infrastructure, resources, and operational expenses)*

\* 72. Flexible grant resources requested from other funders, if any (US\$)

\* 73. Describe how you will use the UNCDF grant, outlining draft workplan, key activities and outputs (max 700 characters)

\* 74. Please upload the budget for the intervention. You can use the budget template available from the UNCDF website (this is preferred, but if you are supplying your own version, only PDF, DOC and DOCX files are supported; max 16MB)

Choose File

Choose File

\* 75. Would you need any form of technical support? If yes, only one option (or 'other') may be selected

- Product Research:** Sharing market research and knowledge to deepen UNCDF partners' understanding of women micro and small entrepreneurs' behaviors, needs, constraints and aspirations. This also includes providing transaction data analysis and training to the business teams.
- Product design:** Providing human-centered design expertise to better understand the customer journey – physical and financial – for better product design and use-case development tailored to the needs of women MSMEs. The efforts may also involve analyzing the transaction data through a gender lens.
- Provisioning:** Providing technical assistance to help design, pilot, deploy, and scale up solutions for impact. UNCDF technical assistance is provided by digital finance experts who are experienced in product design, business model development and go-to-market strategies in some of the most challenging markets in Asia.
- Partnerships:** Facilitating strategic partnerships with stakeholders – including cross-border payment hubs, mobile network operators, financial institutions, and non-bank financial institutions – to enable partners to reach last-mile customers, and to grow sustainably. UNCDF is uniquely positioned to be a neutral broker of partnerships and has a record of building strong relationships with private and public organizations across Asia and the Pacific.
- Policy and Advocacy:** Convening efforts to support an enabling environment and build policy and advocacy capacity for gender-sensitive products and services to be piloted and potentially scaled up.
- Other (please specify)

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76. Is your organization interested in other funding solutions as long-term loans, local currency loans and/or guarantee schemes?

Yes

No



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**Other funding solutions**

77. Tell us the type of other funding solutions your organization is interested in and briefly outline the purpose of the potential investment (max 300 characters)

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**Beyond the COVID-19 crisis**

\* 78. UNCDF aims to enable and scale inclusive products and services to be piloted that would not normally be funded through commercial financing routes. Would this project take place without the support from UNCDF?

Yes

No

\* 79. Explain how your solution can be matched to the country's post-COVID-19 strategy. (max 700 characters)

How did you find out about this RFA?

\* 80. How did you find out about this RFA?

Facebook

Newspaper/media

LinkedIn

Colleagues/friends

Twitter

UNCDF website/newsletter

Other (please specify)

\* 81. I DECLARE THAT

All the information and statements made in this application are true and we accept that any misrepresentation contained in it may lead to the disqualification of our organization.

Our organization does not have an outstanding status such as bankruptcy or any pending litigation or other action that could impair its operation as a going concern.

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.

Agree

Disagree

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Declaration of conformity

**You need to agree with the declaration of conformity. Otherwise, we cannot accept your application**

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Thanks!

**You have finished with the application! We will revert to you latest by end April 2021.**