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N°	Activities / Milestones	Specific Tasks	Performance Indicators * (result-based)		By when?	By whom?	# of days	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21		
			process-oriented	output-oriented																	
	Business development support to PFI	Review and share best-practices on Business Development Plan	Recommendations for Business Development Plan submitted and discussed	2 distribution partners contracted: MOUs and/or SLAs signed	07.2020	Expert 1, Expert 3	10	█													
		Provide support to engage targeted distributors: Agribusinesses (in particular cotton and coffee), NGOs, lenders and input suppliers. Including the preparation of any customized forms and materials to collect data	discussed and customize materials and forms to collect data from selected distributors		09.2020	Expert 1, Expert 3	20		█	█	█	█									
	Milestone 1: Distribution Partners Engaged				09.2020					M1											
	System components design	Define the key features of the build	System components are built		07.2020	Expert 3, Expert 4, Expert 5	10	█													
		Build the tracking module automation and integrate it with the policy administration system			07.2020	Expert 3, Expert 4, Expert 5	10		█												
		Develop and automate summary templates for communications			08.2020	Expert 1, Expert 2, Expert 3, Expert 4, Expert 5	10			█											
		Build the notifications module			08.2020	Expert 2, Expert 4	10				█										
		Build access control and payments list management module			09.2020	Expert 2, Expert 4	10					█									
		Build the storage and pricing databases to integrate with the mobile gateway application			09.2020	Expert 2, Expert 5	10				█										
	Milestone 2: System Components Design Completed				09.2020					M2											
	Product customization	Develop the customized Minimum Viable Products (MVP) for all distributors selected, in particular develop cotton and coffee products	MVPs are developed for all the distributors and locations		09.2020	Expert 1, Expert 3, Expert 5	45	█	█	█	█	█	█								
	Milestone 3: Products Design Completed				09.2020					M3											
	Testing of the system and the products developed	Develop all materials for the testing, and conduct the testing with key stakeholders of the products and process templates to collect feedback	Processes and products tested and feedback collected		09.2020	Expert 1, Expert 3	5				█										
	Development of final components	Finalize the products and system components based on the feedback collected	Products and system components ready to launch		09.2020	Expert 1, Expert 2, Expert 3, Expert 4, Expert 5	10				█										
	Milestone 4: Completion of Preparatory Activities to Scale-up				09.2020					M4											
	Finalize Insurance Structure	Support the review with regulator if any significant product improvements	All term-sheets completed, regulatory approval granted, if necessary, and reinsurance treaty signed		10.2020	Expert 1, Expert 3	10					█									
		Produce automated new term-sheets and validate content			10.2020	Expert 1, Expert 3	5						█								
		Support reinsurance treaty contracting process			11.2020	Expert 1, Expert 3	10							█							
	Milestone 5: Finalization of the insurance structure				11.2020					M5											
	Insurance Onboarding	Train staff on the customized solutions and equip them with the package to onboard and service farmers, including activating their users and sharing the mobile app	A total of 4,000 clients reached in the 2020/2021 season		10.2020	Expert 1, Expert 3, Expert 4, Expert 6	10						█								
		Support farmer registration, clean-up datasets and finalize the CRM dataset	3 staff trained		12.2020	Expert 1, Expert 3, Expert 4, Expert 6	15							█							
		Support the contracting with farmers (termsheet distribution)	A total of 10 agents or officers are trained		12.2020	Expert 1, Expert 3, Expert 6	15								█						
		Reconcile payment of insurance premium to insurer			12.2020	Expert 1, Expert 3, Expert 6	15									█					
	Milestone 6: Launch of Ruzhova/Uthango: Onboarding and education to all customers				12.2020					M6											
	Insurance policies servicing	Seasonal monitoring and ongoing communication with agents and officers	Communications sent every week to the insurer and all agents and officers		04.2021	Expert 3, Expert 5	15							█	█	█	█	█	█		
		In case a payout is trigger payout, automatic notification of pay-outs to insurer and farmers and Pay-outs validated and made automatically through agreed platform			04.2021	Expert 3, Expert 4	5														
	End of season evaluation	Field visits to sample locations to collect feedback on processes	Farmer survey results published and all the changes to the products and system components completed		05.2021	Expert 1, Expert 3, Expert 6	20											█			
		Adjustments to product and system components implemented, based on feedback				05.2021	Expert 1, Expert 2, Expert 3, Expert 4, Expert 5, Expert 6	10											█	█	
	Milestone 7: End of season evaluation report and adjustments to product and processes based on feedback				06.2021					M7											
	Reporting					Expert 1, Expert 2, Expert 3, Expert 4, Expert 5	10												█		
							290														

- ongoing activities
- main activities
- milestones
- project reports

(has to correspond with Budget & ToRs)

Expert 1	Expert # I (1)
Expert 2	Expert # II (2)
Expert 3	Expert # III (3)
Expert 4	Expert # IV (4)
Expert 5	Expert # V (5)
	Expert # VI (6)
	Expert # VII (7)
	Expert # VIII (8)

* Performance indicators to be measured at the beginning of the Product Up-scaling Support (i.e. baseline), at each milestone report in line with key milestones, at the conclusion of the PU-Support, and 3-5 years upon completion to track results achieved.

Implementation Plan (year 2)

Title: Scale-up weather index insurance in Zimbabwe

Reporting period: [01.07.2021 - 15.06.2022]

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N°	Activities / Milestones	Specific Tasks	Performance Indicators *		By when? [mm.yyyy]	By whom? [expert]	# of days	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	
			process-oriented	output-oriented																
	Roll-out support	Provide ongoing roll-out support, including any further adjustments to product and system components and an end of season		A total of 10,000 clients reached after 2 years; at least 15 new agents or	06.2022	Expert 1, Expert 3, Expert 6	50													
	Milestone 8: Completion of second year roll-out and final																			
	Reporting				06.2022	Expert 1, Expert 3	5													M4

total # of days
(has to correspond with Budget & ToRs)

- ongoing activities
- main activities
- milestones
- project reports

* Performance indicators to be measured at the beginning of the Product Up-scaling Support (i.e. baseline), at each milestone report in line with key milestones, at the conclusion of the PU-Support, and 3-5 years upon completion to track results achieved.

Expert # I (1)	
Expert # II (2)	
Expert # III (3)	
Expert # IV (4)	
Expert # V (5)	
Expert # VI (6)	
Expert # VII (7)	
Expert # VIII (8)	

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Data Entry Form: Please enter all applicable budget data in the tables below (white fields only)

TA Budget proposal all cost in [CHF]

Expert I			
Items of remuneration	Area(s) of TA:	Management, Marketing, Education, quality monitoring and feedback collection	
	Name:		
	Date of Birth:		
	Domicile (city, country):		
	Employment Status:		
	Base rate	# of days	Cost
TA Expert - Settlement Rates per day ¹⁾	216.00	53	11'448.00
Main TA/Training activity area:	Design Mkt collaterals and financial education content for various products in		10
	Develop incentive mechanisms		14
	Oversee Marketing campaigns	18	
	Develop QA monitoring and feedback mechanisms	6	5
Split on-site / off-site days:		24	29
Justification of rate:			
Technical Assistance	11'448.00		

Expert III			
Items of remuneration	Area(s) of TA:	Actuarial work. Risk model research and building, premium and claim model building	
	Name:		
	Date of Birth:		
	Domicile (city, country):		
	Employment Status:		
	Base rate	# of days	Cost
TA Expert - Settlement Rates per day ¹⁾	198.00	54	10'692.00
Main TA/Training activity area:	Text		33
	Validating and approving insurance products with re-insurer		10
	Drafting group insurance policy		5
	Assessment of Claims at end of seasons		6
	Split on-site / off-site days:		
Justification of rate:			
Technical Assistance	10'692.00		

Expert V			
Items of remuneration	Area(s) of TA:		
	Name:		
	Date of Birth:		
	Domicile (city, country):		
	Employment Status:		
	Base rate	# of days	Cost
TA Expert - Settlement Rates per day ¹⁾			
Main TA/Training activity area:			
Split on-site / off-site days:			

Expert II			
Items of remuneration	Area(s) of TA:	Development, testing, adaptation and integration of platforms (online, mobile and offline)	
	Name:		
	Date of Birth:		
	Domicile (city, country):		
	Employment Status:		
	Base rate	# of days	Cost
TA Expert - Settlement Rates per day ¹⁾	216.00	70	15'120.00
Main TA/Training activity area:	Development and adaptation of Mobile Registration and distribution tools	20	25
	Development and adaptation of Policy management tool		12
	Integration management nline systems	13	
	Ongoing reporting		
Split on-site / off-site days:		33	37
Justification of rate:			
Technical Assistance	15'120.00		

Expert IV			
Items of remuneration	Area(s) of TA:	Local operation management and quality control, regulatory body interaction, local marketing support	
	Name:		
	Date of Birth:		
	Domicile (city, country):		
	Employment Status:		
	Base rate	# of days	Cost
TA Expert - Settlement Rates per day ¹⁾	80.00	184.0	14'720.00
Main TA/Training activity area:	Local insurance brokerage application		15
	Regulatory approvals		38
	Local management and Quality control	62	10
	Claim payment supervision	6	6
	Ongoing reporting	47	
	Split on-site / off-site days:		168
Justification of rate:			
Technical Assistance	14'720.00		

Expert VI			
Items of remuneration	Area(s) of TA:		
	Name:		
	Date of Birth:		
	Domicile (city, country):		
	Employment Status:		
	Base rate	# of days	Cost
TA Expert - Settlement Rates per day ¹⁾			
Main TA/Training activity area:			
Split on-site / off-site days:			

Justification of rate:		
Technical Assistance		
Expert VII		
Items of remuneration	Area(s) of TA:	
	Name:	
	Date of Birth:	
	Domicile (city, country):	
	Employment Status:	
	Base rate	# of days
TA Expert - Settlement Rates per day ¹⁾		
Main TA/Training activity area:		
Split on-site / off-site days:		
Justification of rate:		
Technical Assistance		

Justification of rate:		
Technical Assistance		
Expert VIII		
Items of remuneration	Area(s) of TA:	
	Name:	
	Date of Birth:	
	Domicile (city, country):	
	Employment Status:	
	Base rate	# of days
TA Expert - Settlement Rates per day ¹⁾		
Main TA/Training activity area:		
Split on-site / off-site days:		
Justification of rate:		
Technical Assistance		

Totals (# of days / TA cost)	361	51'980.00
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¹⁾ The daily rates for international consultants shall be in line with SCBFs Financial Regulations (refer to SCBF Policies & Procedures)

Specific expenses of partner financial institution(s)	Short explanation (if applicable)	Cost per unit [CHF]	#	Total Cost
Equipment		8'000	1	8'000
Expenses for training courses / workshops/ travel		1'500	5	7'500
Other		5'000	1	5'000
Marketing and Branding		95'590	1	95'590
				116'090

Local consultancy services e.g. local IT support contracted by partner financial institution(s)	Short explanation (if applicable)	Cost per consultant [CHF]	# of days	Total Cost
HR agency		138	48	6'624
				6'624

Per Diem of SCBF expert(s) to be in line with SCBFs country guidelines	Per Diem [in local currency]	Exchange rate	Per Diem [CHF]	# of days	Total Cost
Expert 1	15'000	0.001713972	25.71	47	1'208
Expert 2	15'000	0.001713972	25.71	33	848
Expert 3	12'000	0.001713972	20.57	16	329
Expert 4	8'000	0.001713972	13.71	225	3'085
Expert 5	5'000	0.001713972	8.57	300	2'571
					8'042

Accommodation of SCBF expert(s) to be in line with SCBFs country guidelines	Effective cost estimate [in local currency]	Exchange rate	Effective cost estimate [CHF]	# of days	Total Cost
Expert 1	22'500	0.001713972	38.56	47	1'813
Expert 2	22'500	0.001713972	38.56	33	1'273
Expert 3	10'000	0.001713972	17.14	16	274
Expert 4	5'000	0.001713972	8.57	225	1'928
Expert 5	5'000	0.001713972	8.57	300	2'571
					7'859

International travel of SCBF expert(s) to be borne by partner financial institution(s)	From [Destination]	To [Destination]	Rate [CHF]	#	Total Cost
Expert 1			900	6	5'400
Expert 2			1'200	6	7'200
					12'600

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Please enter data in sheet "Budget Data Entry Form" first and only then the white fields of this "Budget Overview" form

Budget Overview		[CHF]	[CHF]	[CHF]	[CHF]	[%]
Item		Cost	Requested SCBF Contribution	3rd Party Contribution*	Self-Contribution of PFI*	Total Self- & 3rd Party Contribution
Technical Assistance	Expert I	25'350.00	25'350.00			0%
	Expert II	30'450.00	10'450.00		20'000.00	66%
	Expert III	20'400.00	20'400.00			0%
	Expert IV	52'290.00	40'090.00	12'200.00		23%
	Expert V	18'150.00	16'150.00	2'000.00		11%
	Expert VI	6'000.00	6'000.00			0%
	Expert VII	0.00	0.00			#DIV/0!
	Expert VIII	0.00	0.00			#DIV/0!
Total TA		152'640.00	118'440.00	14'200.00	20'000.00	22%
Specific expenses of partner financial institution(s)		50'000.00	no contribution for these positions available through the SCBF	25'000.00	25'000.00	100%
Local consultancy services (e.g. local IT support) contracted by partner financial institution(s)		0.00			0.00	#DIV/0!
Per Diem of SCBF expert(s) to be borne by partner financial institution(s)		1'367.57		120.00	1'247.57	100%
Accommodation of SCBF expert(s) to be borne by partner financial institution(s)		3'418.92		2'300.00	1'118.92	100%
International travel of SCBF expert(s) to be borne by partner financial institution(s)		5'000.00		1'100.00	3'900.00	100%
Total non-TA		59'786.49		28'520.00	31'266.49	
Total Cost		212'426.49	118'440.00	42'720.00	51'266.49	44.2%

* Please enter self- and/or 3rd party contribution in the white fields.

On average, SCBF expects a self-contribution of at least 20% for overall costs for Product Up-scaling interventions
(refer to SCBF Policies and Procedures)