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| **Application for Financial Education Campaign**  |
| Linked to Product Up-scaling  | # 201X-XX: *title (or product up-scaling carried out directly by SCBF member)* |
| Country of implementation |  |

**Notes on completing the application form:**

* When completing the application form, please **stay within the** **given line limits** and answer the questions below. Only fill out **white** boxes.
* The application form will not be processed further unless the eligibility and selection criteria outlined at the end of this application and on the SCBF website are satisfied.
* Proposals should be submitted in **English**. In exceptional cases, applications can be submitted in French or Spanish - please consult the SCBF Administrator prior to submission.
* All monetary values are to be indicated in **Swiss Francs** and larger financial figures in **CHF ,000**.

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| **1. Proposed Financial Education Campaign** |

**1.1. General data**

|  |  |
| --- | --- |
| Team Leader (name, function) |  |
| Duration of Fin. Education Campaign |  |
| Overall cost (see Annex 1) |  |
| SCBF share (see Annex 1) |  |
| FSP contribution (see Annex 1) |  |
| Grantee contribution (see Annex 1) |  |
| Third party contributions (please identify the third party; see Annex 1) |  |
| Further information/comments |  |

**1.2. Short description of financial education campaign** (***max. 80 lines*** – covering the 5 questions below)

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| 1.2.1. What is the **substantive aim** and the **outreach targets** of the financial education campaign? |
|  |
| 1.2.2. What are the **main components** and their **contents**? (such as generic financial literacy training, specific business skills training (e.g. extension services for farmers), product information, and responsible marketing)  |
|  |
| 1.2.3. What are the **key milestones**, their corresponding **cut-off dates,** and the **concrete activity areas** of the financial education campaign process (as illustrated in the Implementation Plan in Annex 1)? |
|  |
| 1.2.4. What are the **key implementation approaches** (e.g. conduct of village-level financial education workshops by local service providers upon training of local trainers; coaching of field staff of Financial Sector Partner(s) in client training, etc.)? |
|  |
| 1.2.5. What **preparatory steps** have been taken beforehand?  |
|  |

**1.3. Expected outcome/results** (***max. 50 lines*** – please ensure to cover all topics mentioned below)

|  |
| --- |
| 1.3.1. Indicate **increase in outreach of targeted clientele** (as a result of the proposed campaign) at the end of the project **differentiated by gender**, and **location** (rural, urban). Underpin main assumptions for the outreach projections with arguments. |
|  |
| 1.3.2. Outline **expected better use of the new financial products by the low-income clients**, notably female clients, and **how this impacts on their livelihood and income generating capacity**? **How will the latter be measured**? Please note that a **client survey, as a minimum, is a mandatory requirement.** |
|  |
| 1.3.3. What **innovations** **in financial education** will be pioneered by the financial education campaign (e.g. developing new or adapting existing financial education modules and/or distribution channels, etc.)? |
|  |
| 1.3.4. What **quality assurance** mechanisms will ensure to meet the expected results? |
|  |
| 1.3.5. Please describe what kind of **cost-effective measures** have been taken to make the requested  Financial Education Campaign as efficient as possible. |
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| **2. Data on Applicant(s) and Financial Sector Partner(s)** |

**2.1. General data on Applicant** *(****in case of a consortium/working group, the below data must be entered for each applicant by copying the below matrix and indicating the lead agency****)*

|  |  |
| --- | --- |
| Name of company |  |
| Address, incl. website |  |
| Contact details (name, phone, e-mail) |  |
| Legal status |  |
| Endorsement by SCBF member |  |
| Statement of self-interest |  |

**2.2. Financial Sector Partner** *(****if more than one, the below data must be entered for each Financial Sector Partner by copying section 2.2.1 - 2.2.4 below and pasting as 2.3.1 - 2.3.4, etc.****)*

**2.2.1. General data**

|  |  |
| --- | --- |
| Name of company |  |
| Address, incl.website |  |
| Contact details (name, phone, e-mail) |  |
| Legal status; year of foundation |  |
| Type of financial institution |  |
| Involved partners of Financial Sector Partner  |  |
| Shareholder structure |  |

**2.2.2. Financial data and workforce (last 3 years and/or projections, as available)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Monetary value in **CHF,000** | [year -3] | [year -2] | [year -1] | [year 0] | [year +1] | [year +2] | [year +3] |
| Annual profit/loss |  |  |  |  |  |  |  |
| Equity capital  |  |  |  |  |  |  |  |
| Total assets  |  |  |  |  |  |  |  |
| Number of personnel |  |  |  |  |  |  |  |
| Operational self-sufficiency |  |  |  |  |  |  |  |
| Return on assets |  |  |  |  |  |  |  |

Note: Audited accounts might be requested at a later stage.

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| --- |
| For Financial Institutions offering ‘pro poor’ **banking** services ***[please delete this table, if not applicable]*** |
| Monetary value in **CHF,000** | [year -3] | [year -2] | [year -1] | [year 0] | [year +1] | [year +2] | [year +3] |
| Outreach savings |  |  |  |  |  |  |  |
| Ø savings balance/saver |  |  |  |  |  |  |  |
| Women depositors (%) |  |  |  |  |  |  |  |
| Rural depositors (%) |  |  |  |  |  |  |  |
| Outreach credit |  |  |  |  |  |  |  |
| Ø outstanding loan/borrower |  |  |  |  |  |  |  |
| Women borrowers (%) |  |  |  |  |  |  |  |
| Rural borrowers (%) |  |  |  |  |  |  |  |
| PAR 30 days |  |  |  |  |  |  |  |
| Outreach other services (e.g. Insurance as agent) |  |  |  |  |  |  |  |

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| --- |
| For Financial Institutions offering ‘pro poor’ **banking** services ***[please delete this table, if not applicable]*** |
| Monetary value in **CHF,000** | [year -3] | [year -2] | [year -1] | [year 0] | [year +1] | [year +2] | [year +3] |
| Total deposits value  |  |  |  |  |  |  |  |
| No. of depositors\* |  |  |  |  |  |  |  |
| Ø savings balance/saver |  |  |  |  |  |  |  |
| Women depositors (%) |  |  |  |  |  |  |  |
| Rural depositors (%) |  |  |  |  |  |  |  |
| Gross loan portfolio  |  |  |  |  |  |  |  |
| No. of active borrowers\* |  |  |  |  |  |  |  |
| Ø outstanding loan/borrower |  |  |  |  |  |  |  |
| Women active borrowers (%) |  |  |  |  |  |  |  |
| Rural active borrowers (%) |  |  |  |  |  |  |  |
| PAR 30 days |  |  |  |  |  |  |  |
| Outreach other services (e.g. Insurance as agent) |  |  |  |  |  |  |  |

*\* the number of individuals who currently have an outstanding loan balance/deposit value with the MFI or are primarily responsible for repaying any portion of the gross loan portfolio.*

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| For Financial Institutions offering ‘pro poor’ **insurance** services ***[please delete this table, if not applicable]*** |
| Legal license: | [ ] Life [ ]  Non-Life |
| **Insurance Product offering: *please respond for all relevant product groups and fill in the below table for each product group by starting with the most important product group in terms of number of clients. Add further tables, if there are more than two relevant product groups.*** |
| **1) Agriculture (crop, livestock)/Catastrophe (flooding, draught, wind, earthquake)/Life (credit/plus, term)/ Endowment/Funeral/Health/Property *[please delete all except the 1st important product group]*** |
| Type | [ ] Mandatory [ ]  Voluntary |
| Functions involved (e.g. underwriting; claims management & settlement; policy administration; sales & marketing, etc.) |  |
| Target population (short description) |  |
| Specify distribution method(s) (e.g. Over-the-Counter; Door-to-Door; Mobile phone; Pre-paid cards; Telemarketing) |  |
| Projections | [year 0] | [year +1] | [year +2] | [year +3] |
| # total targeted low-income clients |  |  |  |  |
| 1. # of premium holders
 |  |  |  |  |
| 1. % of women premium holders
 |  |  |  |  |
| 1. # staff trained
 |  |  |  |  |
|  |
| **2) Agriculture (crop, livestock)/Catastrophe (flooding, draught, wind, earthquake)/Life (credit/plus, term)/****Endowment/Funeral/Health/Property *[please delete all except the 2nd most important product group]*** |
| Type | [ ] Mandatory [ ]  Voluntary |
| Functions involved (e.g. underwriting; claims management & settlement; policy administration; sales & marketing, etc.) |  |
| Target population (short description) |  |
| Specify distribution method(s) (e.g. Over-the-Counter; Door-to-Door; Mobile phone; Pre-paid cards; Telemarketing) |  |
| Projections | [year 0] | [year +1] | [year +2] | [year +3] |
| # total targeted low-income clients |  |  |  |  |
| 1. # of premium holders
 |  |  |  |  |
| 1. % of women premium holders
 |  |  |  |  |
| 1. # staff trained
 |  |  |  |  |

**2.2.3. Synopsis of linked SCBF** (***or member’s direct***) **product up-scaling support to Financial Sector Partner** (***max. 15 lines***)

|  |
| --- |
| **Aim** and **outreach targets** of linked SCBF (or member’s direct) product up-scaling support |
|  Aim: Outreach targets: |
| **Key milestones** of linked SCBF(or member’s direct) product up-scaling support **with cut-off dates** |
| 1. by *[dd/mm/yy]:*
2. by *[dd/mm/yy]:*
3. by *[dd/mm/yy]:*
4. by *[dd/mm/yy]:*
5. by *[dd/mm/yy]:*
 |

**2.2.4. Key characteristics of existing & targeted clients of Financial Sector Partner** (***max. 15 lines*** – covering the 2 questions)

|  |
| --- |
| What are the **key socio-economic characteristics** of the existing and targeted clients? |
|  |
| What is the **level of financial education** of the existing and targeted clients? |
|  |

**2.2.5. Key demand constraints to up-scale financial services massively to low-income clients in terms of their understanding of (new) financial products concerned** (***max. 10 lines***)

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**2.3. Any additional comments (optional)** (***max. 10 lines***)

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**Annexes (Applications will not be considered without enclosing the following 2 annexes)**:

**Annex 1:** **Implementation Plan & Budget & TOR (Terms of Reference)**: Please submit the Excel file together with this application form. To download the template, [click here](http://scbf.ch/templates/). Fill in only the white fields of the Excel sheet, and remember to include days of consultants spent on-site and off-site.

**Annex 2:** **CVs** of all consultants proposed in Annex I (Submit one separate Word or PDF file)

**I hereby affirm that all information provided in this application is complete and correct:**

**Name/title**: **Date**:  *[dd/mm/yyyy]*

**Organisation:** **Signature**:

|  |
| --- |
| Please be aware the application form will not be processed further unless the eligibility and selection criteria outlined below are satisfied |

|  |
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| **SCBF** [**Eligibility**](http://scbf.ch/application/eligibility-criteria-for-financial-institutions/) **&** [**Selection**](http://scbf.ch/application/selection-criteria-for-capacity-building-projects/) **Criteria** |
|[ ]  One of the [eligible countries](http://scbf.ch/application/eligible-countries-under-the-scbf/) for SCBF funding *(mandatory when funded through SDC funds)* |
|[ ]  Meaningful self-contribution of at least 20%*(lower rates may apply for state organizations and immature institutions as well as for FEW and FSW – project committee decides case by case on minimum self-contribution)* |
|[ ]  Involvement of senior management *(mandatory)* |
|[ ]  Financial and institutional self-sufficiency is reached or on a clear path towards it *(if applicable)* |
|[ ]  Proven social mission in serving low-income clients, notably women, preferably in rural areas *(mandatory)* |
|[ ]  Compliance with responsible finance practices ([Smart Campaign](http://www.smartcampaign.org/about/smart-microfinance-and-the-client-protection-principles)) *(mandatory)* |
|[ ]  Social Performance Measurement System or Rating available *(desirable)* |
|[ ]  Sufficient potential to reach at least 4,000 new clients (low-income households, smallholders and MSMEs) *(mandatory)* |
|[ ]  Innovative financial services/insurance services and service delivery mechanisms with reduced transaction costs for clients and the institution *(desirable)* |
|[ ]  Training of staff of financial institutions *(desirable)* |
|[ ]  Mobilisation and development of local/regional competences through hiring of local consultants and by having international consultants spending at least 60% of their expert days in-country *(desirable)* |
|[ ]  Contribution to industry building and knowledge sharing *(desirable)* |
|[ ]  Focus on rather small TA teams and favouring medium-term specialists *(desirable)* |