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| **Application for Product Up-scaling Support** |
| Title of Product Up-scaling Support |  |
| Country of implementation |  |

**Notes on completing the application form:**

* When completing the application form, please **stay within the** **given line limits** and follow the questions provided for your guidance. 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 Secretariat 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 Product Up-scaling Support** |

**1.1. General data**

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| --- | --- |
| Team Leader (name, function) |  |
| Duration of Product Up-scaling Support |  |
| Overall cost (see Annex 1) |  |
| SCBF share (see Annex 1) |  |
| FSPcontributions (see Annex 1)  |  |
| Grantee contributions |  |
| Third party contributions (please identify the third party; see Annex 1) |  |
| Further information/comments |  |

**1.2. Short description of the Product Up-scaling Support** (***max. 80 lines*** – covering the 5 questions below)

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| 1.2.1. What is the **substantive aim** and the **summary outreach targets** (consistent with 1.4.1) of the product up-scaling support? |
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| 1.2.2. What are the **key milestones,** their **cut-off dates,** and the **concrete activity areas** of the product up-scaling support process (as illustrated in the Implementation Plan in Annex 1)? |
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| 1.2.3. What **preparatory steps** have been taken to date? |
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| 1.2.4. What **innovations** in ‘pro poor’ financial products and/or product delivery mechanisms are planned?  |
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| 1.2.5. Mention any planned contribution to **financial education** of low-income clients  |
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**1.3. Development relevance** (***max. 25 lines*** – covering the 3 questions below)

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| 1.3.1. Snapshot of **financial inclusion vision** **of the government** (documented by financial sector development blueprints; poverty reduction strategies, socio-economic development plans, etc.) and key strategies. |
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| 1.3.2. Indicate **financial inclusion** **nationwide** and in **operational areas** of Financial Sector Partner(s): e.g. pene­tration rates for specific financial services, financial depth ratio, bank accounts per households, etc. |
|  |
| 1.3.3. Outline the **financial inclusion market share of Financial Sector Partner(s)** and its capacity in up-scaling client-oriented and gender-sensitive financial services (i.e. understanding of client needs, institutional and financial strength, and corporate governance of applying its social mission into practice). |
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**1.4. Expected outcome/results** (***max. 50 lines*** – covering the 6 questions below)

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| 1.4.1. **Indicate increase in outreach of targeted clientele** (as a result of the proposed support) at the end of the project and three years later after project-end, **differentiated by client groups** (i.e. low-income households, smallholders, MSMEs), **gender**, and **location** (rural, urban). Underpin main assumptions for the outreach projections with arguments. |
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| 1.4.2. **What amount of equity/debt investments are expected** to finance the business growth of the Financial Sector Partner(s)? |
|  |
| 1.4.3. Outline **expected strengthened financial inclusion role** of the Financial Sector Partner(s) and what **positive demonstrative effects** it may have on the financial sector concerned or even beyond? |
|  |
| 1.4.4. In what way (e.g. access to formal financial services per se, access to more client-oriented formal financial services, generation of income and jobs, reduction of livelihood risks, etc.) will the **low-income client groups benefit** and **how will you measure it** (e.g. by client satisfaction surveys)? |
|  |
| 1.4.5 What **quality assurance** mechanisms will ensure meeting the expected results? (***max. 10 lines***) |
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| 1.4.6 Please describe what kind of **cost-effective measures** have been taken to make the requested  Product Up-scaling Support as efficient as possible (***max. 10 lines)*** |
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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 partner 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 - 2.3.6, etc.****)*

**2.2.1. General data**

|  |  |
| --- | --- |
| Name of company |  |
| Address, incl. website |  |
| Contact details (name, phone, e-mail) |  |
| Legal status; year of foundation |  |
| Commercial register no. |  |
| 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] |
| 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 (flood, drought, 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 (flood, drought, 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. Short description of the Financial Sector Partner** (***max. 20 lines***)

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| Short profile (ownership, financial services offered) |
|  |
| Vision/mission, business strategy and objectives (incl. targets for reaching low-income clients, smallholders, and micro, small and medium enterprises {MSMEs}) |
|  |
| References, such as rating reports (please attach) |
|  |

**2.2.4. Compliance with Client Protection Standards** (***max. 20 lines***)

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| How does the Financial Institution ensure compliance with the [Client Protection Standards](https://sptf.info/client-protection/the-client-protection-standards-and-the-self-assessment-tool)?  |
| **Appropriate product design and delivery**:**Prevention of over-indebtedness**: **Transparency**: **Responsible pricing**: **Privacy of client data**: **Fair and respectful treatment of clients**:**Privacy of Client Data:****Mechanisms for complaint resolution**:**Governance & HR:** |

**2.2.5. Available social performance measurement data, including information about applied methodology.**

if not available please indicate the results measurement mechanism (***max. 10 lines***)

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**2.2.6. Key constraints to up-scale financial services massively to low-income clients** (***max. 15 lines***)

with regards to regulatory environment, financial sector environment, corporate constraints, etc.

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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**: [*mandatory]*

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| 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 a 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 [Client Protection Standards](https://sptf.info/client-protection/the-client-protection-standards-and-the-self-assessment-tool) *(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)* |