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

**Notes on completing the application form:**

* When completing the application form, 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 Innovation / Product Up-scaling Support** |

**1.1. General data**

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| Team Leader (name, function, organisation) |  |
| Duration of Product Up-scaling Support |  |
| Budget (see Annex 1): |  |
| * Overall cost |  |
| * SCBF share |  |
| * Financial Sector Partner (FSP) share |  |
| * Technical assistance provider share |  |
| * 3rd party share (identify the 3rd party) |  |
| Further information/comments |  |

**1.2. Description of the Innovation / Product Up-scaling Support**

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| **1.2.1.** **Executive project summary.** Cover the following points: **(1)** Problem statement (contextualise within the target market to situate the problem statement); **(2)** Proposed solution (incl. explanation how the solution addresses the unmet needs of low-income clients, target customer profile and geographical coverage); **(3)** Partnership model (brief description of the partners and an overview of their roles and responsibilies within the partnership model); **(4)** Product (features, pricing and cost to the customer); **(5)** Distribution (where/how is the product marketed/sold, i.e. sales points/distribution channels; **(6)** Competition (Who else in the market is addressing this problem and how is your product/service/distribution channel more innovative than, or complementary to, the existing solutions); **(7)** Outreach by project end (number of new clients acquired by project end – must be consistent with section 1.4.1.) |
| * Problem statement: * Proposed solution: * Partnership model: * Proposed product: * Distribution: * Competition: * Outreach by project end: |
| **1.2.2. (a)** What is the intervention **approach** and **key areas** **that SCBF is asked to fund.**  **(b)** 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.** **(a)** What **preparatory steps** have been taken to date?  **(b)** What **stage** is the project at today? (e.g. proof of concept, pilot, scaling)  **(c)** What are the regulatory requirements and the status/process of **regulatory approval** on the proposed financial product or service? (including broad / realistic timelines) |
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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.** What tools or mechanisms will you use to ensure **gender financial inclusion**? |
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| **1.2.6.** Mention any planned contribution to **financial education** of low-income clients |
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**1.3. Development relevance**

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| **1.3.1.** Demonstrate how your proposed financial product or service **aligns with the financial inclusion vision** of the government. |
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| **1.3.2.** Outline the current **financial inclusion market share of Financial Sector Partner(s)** and its current 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) and expected incremental strength in financial inclusion (including the gender gap) to be gained through this project. |
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**1.4. Expected outcome/results for the financial product/service attributable to the SCBF grant support**

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| **1.4.1. Indicate increase in outreach of targeted clientele** (that can be attributed to the SCBF 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**, **location** (rural, urban) and **youth** (under 35 years). Provide **main assumptions** for the outreach projections and the **baseline figures.** You may wish to include a short table for easy comparison. |
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| **1.4.2.** **Impact/outcome metrics:**  **(a)** Do you have an impact measurement and management system? What will be the metrics for measuring the impact created for the low-income client groups? (e.g. access to formal financial services, access to client oriented formal financial services, generation of income and jobs, reduction of livelihood risks, etc.)  **(b)** How will you measure it? (e.g. client satisfaction surveys) |
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| **1.4.3.** Do you intend to mobilise **private sector investments** in future based on the SCBF grant? How much are you planning to raise and what type of investment (debt, equity, etc.)? |
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| **1.4.4.** What are the expected **positive demonstrative effects** on the market or even beyond (e.g. replication in other countries), if any? |
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| **1.4.5.** **Commercial viability:** What is the break-even point of the proposed financial product or service in  terms of the number of new clients? |
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| **2. Data on Technical Assistance Provider(s) and Financial Sector Partner(s)** |

**2.1. General data on Technical Assistance Provider** *(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 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 |  |
| Legal License  (For Insurance companies only) | ☐ Life ☐ Non-Life |
| Shareholder structure |  |

**2.2.2. Short description of the Financial Sector Partner**

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| Short profile (ownership, financial services offered) |
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| Vision/mission, business strategy and objectives (incl. targets for reaching low-income clients, smallholders, and micro, small and medium enterprises {MSMEs}) |
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| References, such as rating reports or social performance/impact measurement reports (please attach) |
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**2.2.3. Financial data and workforce (last 3 years and/or projections, as available)**

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| --- | --- | --- | --- | --- | --- | --- | --- |
| 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 |  |  |  |  |  |  |  |

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]* | | | | | | | | |
| **Indicate the details ONLY of the "micro / inclusive insurance" business (for the financial institution)** | | | | | | | |
| Target populations (e.g., low-income households, smallholders, MSMEs, etc.) |  | | | | | | |
| Product portfolio (in inclusive insurance) |  | | | | | | |
| Performance | [year -3] | [year -2] | [year -1] | [year 0] | [year 1] | [year 2] | [year 3] |
| 1. # of active policyholders\* |  |  |  |  |  |  |  |
| 1. % of active women policyholders\* |  |  |  |  |  |  |  |
| 1. % of active rural policyholders\* (if available) |  |  |  |  |  |  |  |
| 1. % of active youth (<35 yrs) policyholders\* |  |  |  |  |  |  |  |
| 1. # staff dedicated to inclusive insurance |  |  |  |  |  |  |  |
| *\* For group policies, active principal beneficiaries should be counted* | | | | | | | |

**2.2.4. Compliance with Client Protection Standards**

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| How does the Financial Sector Partner 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. Key constraints/risks to up-scale financial services massively to low-income clients and mitigation measures**

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

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**2.2.6. Necessity/added value of the SCBF grant and any additional comments in support of your**

**application**

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

**Annex 1:** **Implementation Plan & Budget:** 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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| **The application form will not be processed further**  **If the eligibility and selection criteria outlined below are not 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)* |