# Notice of a Call for Proposals

**FISONG 2021 - Financial inclusion of migrants**

**“Improving the financial inclusion of refugees, displaced persons and intracontinental temporary migrants”**

# Published 6 January 2021

# Notice of a Call for Proposals

As part of its Sectoral Innovation Facility for NGOs (known as FISONG), the French Development Agency (AFD) offers grants to NGOs willing to carry out innovative local projects within a given framework.

AFD recognises that NGOs have special knowledge, a capacity for innovation, connections with local communities and their target groups, as well as advocacy skills, all of which AFD is keen to support. The FISONG is designed to add value to these organisations and exploit existing and potential synergies between them and AFD’s own work and expertise in the form of specific projects. The facility provides funding for innovative development projects led by French and international NGOs in partnership with organisations in the Global South.

With this call for proposals, AFD hopes to identify **innovative programmes aimed at improving the financial inclusion of refugees, displaced persons and intracontinental temporary migrants**. The overall budget for this FISONG will be €2.5 million.

Proposals will be selected based on a Project Outline and an administrative dossier about the NGO that is submitting the application for joint financing. The NGO must submit the complete proposal within four months from publication of the call for proposals i.e. **all documents must reach the AFD no later than midday, Paris time, on Monday 3 May 2021**.

**The complete proposals, project outlines and the administrative file, in electronic form, must be received no later than 12 am, Paris time, on Monday 3 May 2021 at the following address**:

fisong@afd.fr

Documents must be in PDF format and the maximum permitted file size (message and attachments) is 7 MB.

The subject of the email must be: FISONG 2021\_Inclusion financière\_[name of your NGO].

**Any incomplete proposals or proposals received after the deadline will be disqualified.**

**AFD will contact each civil society organisation to confirm receipt of the proposal within two days. It is up to the organisation to check that the file has been received. Claims will only be accepted if the organisation is able to prove that it received confirmation of receipt.**

Requests for further information can be sent to the AFD by no later than January 28th, **by email only**, to fisong@afd.fr. **After this deadline, AFD will not accept any further questions.** It will publish the answers to all questions on its website, no later than February 11th.

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# General scope of the FISONG

The Sectoral Innovation Facility for NGOs, or FISONG, is different from typical funding or joint financing instruments for NGO projects insofar as it endeavours not only to promote innovation but also to encourage sectoral dialogue between AFD and the NGOs, and it comes with a unique mode of operation. Sectoral innovation means the mutual search, by AFD and NGOs, for new ways of working, technical processes, organisational arrangements and partnerships enabling the emergence of new dynamics and allowing AFD and its partners to be a driving force in a particular sector.

Designed as an instrument based on experimentation, a search for creativity, research/development and modelling, the FISONG aims at promoting innovation even in the very definition of what topics should be targeted. The process whereby AFD and NGOs define these targets together through consultations helps optimising the identification of potential for innovation, even before the launch of the calls for proposals.

**Article 1. General terms and conditions**

**1.1.** The Sectoral Innovation Facility for NGOs is designed to fund innovative development projects led by French, international or foreign NGOs involving either (i) an experiment to scale-up existing local innovations, or (ii) work to locate, design and/or improve upon grass-roots innovations whose results can be fed into discussions into sector-based policies, or even influence those policies. The selected projects must fall into one of these two categories. Both conceptual innovations (creation of new techniques, organisational methods, mechanisms of action etc.) and contextual innovations (taking known factors and transposing them to a new context) will be considered.

* **1.2.** The international or French NGO is strongly advised to partner with one or more local NGOs as this counts as one of the criteria to be assessed during the selection process. AFD defines “partner” as a civil society organisation that, in partnership with the NGO running the project, is in charge of identifying, designing and implementing the jointly-financed project in the field. It may have a formal or informal structure. Partnerships with financial institutions (e.g. MFI, bank, fintech), research centres and design offices are also highly recommended.

**1.3.** The purpose of this facility is to finance, through grants, operational projects in the sectors identified as a priority during consultations between AFD and NGOs.

**1.4.** Each NGO, whether alone or as part of a consortium (or grouping), may only submit one proposal. If an NGO is involved in several proposals as lead or partner, they will be rejected. For consortia, the role and remuneration of each organisation within that group must be clearly stated for each of the various components of the project.

**1.5.** AFD reserves the right to to decide not to proceed with the call for proposals.

**Article 2. Procedure**

**2.1.** Through the FISONG, AFD will contribute to the running costs of projects designed and defined by NGOs over a three-year period, unless stated otherwise in the terms of reference (Section 4).

**2.2.** AFD’s contribution may not fund more than 90% of the total gross cost of the project. The following items are not eligible for FISONG funding:

* 1. expenses not directly linked to the project,
	2. services provided in the capacity as operators of other AFD-funded projects that are currently in the appraisal or implementation stage,
	3. expenses for which funding was initially granted by another donor,
	4. new funding tranches for a project supported by a previous FISONG.

**2.3.** If a project is selected, the funding will be provided in the following instalments: 30% upon signature of the financing agreement, 60% after submission of a financial audit report and an interim report on the implementation of the first part of the operation, and 10% upon submission of the final audit report and final report.

**2.4.** The NGOs are responsible for all costs related to the preparation of their proposals. AFD will not under any circumstances be deemed responsible for these costs or be required to reimburse them.

**Article 3. Submission of proposals**

Proposals will be selected based on the Project Outline together with an administrative file containing all necessary information about the applicant NGO, both of which must be received within four months from publication of the call for proposals i.e. **all documents must be received by the AFD no later than 12 am, Paris time, on 3 May 2021**. If a proposal is selected, the NGO will then be asked to produce a technical and financial file, including any information about any issues identified during discussions with AFD’s designated Project Team Leader, and submit an administrative file for all partners of the project.

**Article 4. Audit, evaluation, capitalisation**

Any NGO that is awarded a grant must instruct an auditor to oversee the use of the project funds. The choice of auditor will be subject to AFD no objection. This service must be included in the budget and covered by the project funds. AFD recommends that audit costs account for 2% of the requested funding.

The NGO must also budget for an external ex-post evaluation. The funding agreement will state that the evaluators terms of reference and selection process will be subject to AFD’s no objection.

In addition, steps must be taken to capitalise upon the experience and lessons learnt from the various projects funded by each FISONG.

**Article 5. Contract and payment currency**

NGOs must submit their proposals in euros, which will be the currency of the funding agreement.

The budget must be expressed as a total firm and non-revisable global single figure, including all taxes and duties.

**Article 6. Acceptance of the terms of the call for proposals**

By submitting a proposal, NGOs:

- confirm they have read and accepted the terms of the call for proposals, as described in this document;

- confirm they are fully aware of the nature and scope of the proposed work, the local working conditions and all other restrictions involved.

**Article 7. Opening the proposals - Selection committee**

The proposals will be opened and selected in Paris, at the head office of the French Development Agency, by a Selection Committee of at least three people, chaired by the Project team leader in charge of the thematic FISONG. A representative from Coordination SUD will attend the opening of the proposals and the Selection Committee meetings as an observer, to ensure all procedures are observed.

**Article 8. Clarifications on proposals**

In order to help the appraisal, assessment and comparison of the proposals, the Selection Committee may ask the NGOs to provide clarifications on the content of their proposals.

**Article 9. Compliance**

The Committee may reject any proposals from NGOs that clearly do not have the human or financial resources needed to execute a project in the country concerned.

 **Article 10. Assessment and ranking of proposals**

The Selection Committee will assess and compare all proposals that meet the requirements. **Proposals will be given a score** out of 110, based on the following criteria[[1]](#footnote-1):

|  |  |  |
| --- | --- | --- |
| Category | Points | Assessment Criteria |
| **Project relevance in terms of innovation and suitability for the local context (20)** |
| Innovative nature | 10 | A brief assessment and, based on that assessment, an explanation of why the project represents an innovation, in terms of both the chosen topic/technique and country. |
| Relevance of the proposed project for the local context | 10 | - Quality of the context analysis- Response to current and future needs- Efficiency and effectiveness of the response to those needs- Acceptability and compatibility with the context- Sustainability/technical and financial reproducibility- Sustainability in terms of whether it can be managed by local players |
| **Managing the innovation process (30)** |
| Innovation process | 10 | Presentation of the innovation stage for which funding is being requested, and how it connects to previous and future stages of the project. Clarity and feasibility of the process |
| Innovation partnerships | 10 | Diversity of the proposed partnerships, measures for consolidating and encouraging uptake of the innovation, with a view to its dissemination, methods for cooperation between partners |
| Evaluation and capitalisation | 10 | Quality of the proposed methods for evaluating the innovations, capitalising upon and sharing lessons  |
| **Local integration of the project (20)** |
| Use of local resources | 10 | Use of local and national knowledge, know-how and skills to further the innovation |
| Coherence/public policies | 10 | Coherence and feasibility of the innovation process in light of the institutional context, public policies and its ability to inspire them  |
| **Resources (40)** |
| Budget | 10 | Are the project’s goals consistent with the intended resources, justification, efficiency and sustainability? |
| Capacity of the NGO | 10 | Ability to conduct an innovation process and sectoral dialogue with AFD, or proposed methods to acquire that ability |
| Method | 10 | General method for implementing the project (including a proposed monitoring and evaluation method suitable for vulnerable contexts, and demonstration of the use of a “do no harm” approach) |
| Gender | 10 | Contribution to reducing gender inequality, eliminating discrimination and violence towards women/girls, or proof of no negative impact.  |

In addition to these factors, the AFD will ensure that there is sufficient geographic diversity between the shortlisted projects. The two or three selected projects will therefore not target the same country. If after the initial evaluation the shortlist includes several projects within the same country, the AFD reserves the right to keep only the projects with the highest score and reject all others. It may then replace the rejected projects with the next highest-scoring projects that target a different geographical area.

**Article 11. Right of rejection**

The AFD reserves the right to reject any proposal or cancel the call for proposals at any point prior to awarding the grants, without incurring any liability towards the NGOs and without having to explain the reasons for the rejection or cancellation.

**Article 12. Validation of technical and financial dossiers**

Once the Selection Committee has selected a project, the Project Team Leader will appraise it within the framework of a sectoral dialogue. The NGO is free to include or reject any suggestions that are made, and the AFD is free to halt its appraisal of the proposal. The following are some of the reasons why AFD may decide not to validate the final proposal:

* refusal to participate in the sectoral consultation with the Project Team Leader, the purpose of which is to improve upon the proposal,
* refusal to explain why changes suggested by the FISONG Project Team Leader have not been incorporated into the proposal,
* discrepancy of more than 10% between the amount requested from the FISONG in the Project Outline and the figure stated in the technical and financial file.

**Article 13. Confidentiality**

**13.1.** Once the proposals have been opened, no information about the appraisal, clarification, assessment or comparison of the proposals or about the recommendations for the award of a grant or grants may be disclosed to the NGOs or to any other person not party to the examination and assessment procedure, until the winning NGOs have been informed of their grant.

**13.2.** Any attempt by an NGO to influence the Committee during its appraisal, assessment and comparison of the proposals will result in that NGO’s proposal being rejected.

**Article 14. Information about the selection and award process**

**14.1.** The NGOs shortlisted by the Selection Committee will be sent an email stating the deadline for submission of the full technical and financial file, which will be used during discussions with the Project Team Leader, together with the administrative files for all of the project’s partners.

**14.2.** Once the technical and financial file has been formally validated and AFD’s internal executive bodies have taken their decision, AFD will inform the NGO by email.

**Article 15. Signing the funding agreement**

The Project Team Leader will send a funding agreement to the NGO that is due to receive the grant, which it must approve and sign.

# Final validation and selection process

The process for granting the funding takes place in two stages:

1) Shortlist based on a Project Outline and an administrative file about the NGO submitting the application.

* + - A Project Partner Information Form (see annex to the Project Outline template) must be completed in full for the main partner or partners.
		- No administrative file or specific document is needed for any other structures (secondary partners, occasional correspondents, stakeholders etc.). However, it is important that the Project Outline describes the roles and contributions of each of these structures throughout the project, and that they are named as “local partners” in the form “Information about the NGO” (see annex 1 to the call for proposals).

2) Validation of a technical and financial file elaborated by each NGO whose proposal has been shortlisted.

**3.1. Proposal selection process**

Proposals will be shortlisted based on a Project Outline and appendices, together with an administrative file about the NGO submitting the application, all written in French. Any reports and files in English will also be accepted, provided the Project Outline is accompanied by a summary in French. Proposals are only deemed complete if they contain both the Project Outline and the administrative file.

The complete proposals must be received no later than 12 am, Paris time, on Monday 3 May 2021 at the following address:

fisong@afd.fr

**Any incomplete proposals (see checklist below) or proposals received after the deadline will be disqualified. AFD will contact the civil society organisation to confirm receipt of the proposal within two days. It is up to the organisation to check that the file has been received. Claims will only be accepted if the organisation is able to prove that it received confirmation of receipt.**

**Detailed list of documents that must be included for the proposal to be valid:**

|  |  |
| --- | --- |
| Document | Done |
| **PROJECT OUTLINE** |
| A single Project Outline, carefully produced using the [enclosed template](#NoteProjet), and submitted in electronic format (PDF) |  |
| Cover note for the Project Outline, signed by a person authorised to apply for joint financing on behalf of the NGO  |  |
| Budget, included in the Project Outline, signed by a person authorised to apply for joint financing on behalf of the NGO |  |
| Completed information form for the applicant, included in the Project Outline |  |
| Completed information form(s) for the project’s partners, included in the Project Outline |  |
| **ADMINISTRATIVE DOSSIER** |
| Administrative dossier about the NGO submitting the application for joint funding, in electronic format |  |
| 1. Certified copy of the articles of association
 |  |
| 1. Copy of the registration with the local authority and copy of the announcement in the Official Gazette [or equivalent in the country where the NGO is based].
 |  |
| 1. Dated list of board members, officers, key managers and their details, including the date of the most recent elections
 |  |
| 1. Organizational chart, dated and signed by the manager;
 |  |
| 1. Minutes of the most recent annual general meeting (AGM), or at least the agenda for the most recent AGM and the main resolutions, together with any document evidencing the commitments made and actions taken and their confirmed links to the charitable sector
 |  |
| 1. Balance sheets and accounts for the past three financial years (with annexes and notes), ratified by the AGM, showing the source (public or private) of all financial resources:
2. all accounting documents (for NGOs with less than €153,000 in public funding)
3. all certified or audited accounting documents (for NGOs with more than €153,000 in public funding)
 |  |
| 1. Provisional budget for the current year, giving a breakdown of all public funding approved by the body in charge of ratifying and approving the NGO’s accounts (stating, if possible, whether the funding is acquired, requested or to be requested).
 |  |
| 1. If applicable, a list of private financial backers that have contributed more than 15% of the NGO’s most recent approved annual budget and the names of their board members.
 |  |

**3.2. PRODUCTION AND FINAL VALIDATION OF PROPOSALS**

As soon as an NGO is notified that its proposal has been shortlisted, it may begin work on its final project, using the template for the technical and financial file supplied by AFD. The NGO will be asked to elaborate on the initial proposal, possibly incorporate any suggestions made during discussions with AFD’s designated Project Team Leader, and submit an administrative file for all partners of the project.

The technical and financial files must be received no later than two months after the Selection Committee informs the NGO of its selection. They must be signed and submitted in duplicate, marked as “original” and “copy” accordingly.

One of the aims of the FISONG is to encourage sectoral dialogue between NGOs and AFD, so the NGO should endeavour to participate in such discussions whilst preparing its final proposal, in order to improve upon the project and maximise its chances of approval. Each NGO (or lead member of an NGO consortium/grouping) should therefore contact the FISONG manager(s) in order to get the details of the Project Team Leader appointed by AFD as their point of contact (this may be the FISONG’s area manager or another sectoral manager). The NGO should then contact this Project Team Leader to arrange one or more meetings to discuss the technical and financial file.

At the end of this process, the Project Team Leader will decide whether the final proposal reflects the Project Outline and has incorporated some of the suggestions made during its discussions with the NGO, and whether to give its approval on the project. If the Project Team Manager and NGO disagree over some of the directions for the project, the NGO will remain free to make its own decisions provided they are consistent with its initial proposal (especially the Project Outline), and that the NGO has clearly explained its reasons for rejecting the suggestions made by the Project Team Leader.

Once the technical and financial files have been approved by the Project Team Leader and NGO (or lead NGO, if a consortium/grouping), they will be submitted to the decision bodies in charge of awarding the grants.

# Terms of reference

1. About the FISONG

Established in 2007, the FISONG creates partnerships between French or international NGOs and AFD, based on the joint financing of innovative projects in a range of sectors relating to development. **The FISONG’s funding is specifically aimed at supporting innovation**, which is what sets it apart from other programmes offered by AFD to NGOs for jointly financing their initiatives or services. This method of funding therefore limits the range of projects eligible for financing to only those which want to explore new ways of doing things.

By “innovation”, AFD means research into new methods of working that give genuine added value to existing technical, methodological and organisational processes and/or partnerships which have the ability to create new dynamics and synergies and be a driving force in a specific sector.

These novel processes may **either experiment with the scaling-up of existing local innovations, or locate, design and/or improve upon grass-roots innovations whose results can be fed into discussions into sector-based policies, or even influence those policies.** The following definitions are used:

* **Conceptual innovations:** creation of new techniques, organisational arrangements, mechanisms of action etc.
* **Contextual innovations:** transplanting existing concepts into a new setting. The context must both be radically new and exist in other situations, in order for the innovation to provide useful lessons for other situations.

The purpose of the FISONG is to:

* Exploit and encourage the innovation and capitalisation skills of NGOs;
* Create synergies between AFD and NGOs, to improve the coordination between public policy and initiatives for non-government cooperation;
* Strengthen partnerships with NGOs in their capacity as channels for providing suitable aid, in situations where public contractors are lacking or insufficient.

Since 2008, 35 calls for proposals have been launched and 93 projects chosen to receive a total of around €63.3 million (an average of €680,000 per project).

To find out more about the FISONG, visit <https://www.afd.fr/en/financing-ngo-projects>.

2. General topic for the FISONG 2021 Call for Proposals

The 2021 FISONG will focus on the financial inclusion of refugees, displaced persons and intracontinental temporary migrants.

2.1. Target population and diversity of contexts

The phrase “refugees, displaced persons and intracontinental temporary migrants” encompasses a broad scope and highly diverse realities. This call for proposals does not restrict the target populations to people who have been forcibly displaced, irrespectively of whether they have refugee status. Their reason for migration could also be political or socio-economic (e.g. displacement due to a rural exodus). The rest of this document will therefore use the general term “migrants” when referring to the target populations. Although this call for proposals is particularly interested in cross-border migration, it also encompasses domestic migration, forced or otherwise.

The contexts in which the projects operate may also be highly diverse. The term migrant populations may cover very different realities depending on the migrants’ origin, their reasons for migrating, the stage that they are at in their migratory journey, their location (urban/rural environment or refugee camps), their status (refugees or migrant workers), and their specific social characteristics (such as their age and gender). All of these factors affect the nature of these populations’ needs and development objectives (access to basic goods and services, increasing of resilience, the development of an economic activity, etc.), and therefore their demand for the financial and non-financial services required to meet them. Depending on the regions targeted, this demand may also be dictated by what is permitted by the local regulations (status and access to civil documentation) and the political environment. Women, who account for around half the refugee and displaced population, may be even more vulnerable than the rest of this population, as they may face specific discrimination or gender-based violence. This is especially true for women who are unaccompanied, pregnant, heads of a family, disabled or elderly. Women do often migrate for the same reasons as men (e.g. to study, work, seek refuge, support their family), but in other cases they migrate to escape gender-based violence (especially “honour” crimes). Finally, both women and men may migrate for reasons linked to their sexual orientation or gender identity. Some forms of migration are particularly influenced by gender, either due to conditions in the country of origin (e.g. 65% of emigrants from the Philippines are women), or due to job opportunities in the country of destination (e.g. Indian, Filipino and Sri Lankan nurses account for the largest populations of female migrants in the international services sector).[[2]](#footnote-2)

2.2. Challenges for the financial inclusion of migrants

**Financial inclusion** means a situation where individuals and companies have access to and the ability to use a broad range of appropriate financial services provided in a responsible and sustainable manner by official financial institutions. This may involve a range of institutions, both public and private, charitable or otherwise; such as banks, microfinance institutions (MFIs), insurers, fintechs and mobile phone operators. Financial inclusion is recognised by the UNDP as an enabler of at least seven sustainable development goals (SDG 1, 3, 4, 5, 8, 9 and 10). In addition, the specific target population, namely migrants, echoes SDG13 (action to combat climate change and its impacts) and SDG16 (promotion of peaceful and inclusive societies).[[3]](#footnote-3) In recent years, the specific challenge of how to improve the financial inclusion of migrants and displaced persons has risen up the political agenda of international organisations - for example it is now a concern clearly expressed by the UN*[[4]](#footnote-4)* - and there are numerous articles on the topic[[5]](#footnote-5). The financial inclusion of migrants requires express commitment from stakeholders at all levels, from governments and financial regulators to public and private service providers, including development agencies and humanitarian organisations.

**Financial services can offer essential tools for people who have left their home.** For example:

* Sending/receiving money, including transfers of humanitarian funds to meet urgent needs;
* Payment services and instruments allowing people to access to basic goods and services;
* Savings, formal or informal, which are positively correlated to greater resilience when faced with a negative income shock;
* Access to credit which can, if the conditions are met, allow migrants to improve their access to the local job market or develop a business idea: acquire new skills, or the payment of one-off travelling or administrative costs;
* Insurance, whether for life, health, property, money sent to relatives etc., is a risk management tool.

The demand for financial services among migrants is high, and the nature of the required services differs little from the financial services offered by official financial institutions to the rest of the population. Nevertheless, supply is low, which usually forces migrants, like other vulnerable populations, to resort to informal financial arrangements.

**There are various obstacles to the financial inclusion of migrants and displaced persons.** One of the factors is the under-development of the financial sector in the region of origin and/or country of destination[[6]](#footnote-6). In many cases, financial services providers are unfamiliar with this market segment (lack of information about the means of subsistence for migrants, the average length of stay in the host country, their risk profile etc.) and do not therefore view it as a viable market. On the contrary, an increasing number of studies show that migrants can be solvent, with repayment rates as high as non-migrants. In addition to this scant offering, migrants may be subject to political or institutional restrictions (access to ID documents, ability to enter the local job market or own land or other assets) which, depending on the nature of the restrictions, may completely block their access to the formal financial system or limit their access to certain financial products and services, leaving them unable to meet all their goals of financial and economic inclusion. On their side, migrants may lack knowledge about how the financial services work in the host region and how to access them. Language barriers can create yet another obstacle to obtaining information about and understanding financial services. Migrants may also find it hard to communicate and demonstrate an appropriate credit track record. Women may also come across specific obstacles and difficulties in addition to those faced by both the two sexes combined (low literacy rates, prejudices etc.).

**As regards changes in the number of international migrants (whatever their status) and migration journeys, how to ensure their financial inclusion and, more generally, their socio-economic integration** in the host country is becoming **more and more of an issue** for developing countries. On the one hand, the number of displaced persons, refugees and economic migrants is rising steadily, whilst at the same time their length of stay in the host communities is getting longer. On the other hand, the vast majority of international migrants stays within the same region. For example, 89% of international migrants in Sub-Saharan Africa come from the same region where they are living. This figure is 83% for East and South-East Asia, and 73% for South America and the Caribbean[[7]](#footnote-7).

2.3. Overview: Different approaches for promoting the financial inclusion of migrants

2.3.1 The role of NGOs and partner-based approaches

Local and international NGOs (specialising in humanitarian issues, development or human rights) have expertise specific to this segment of the population, which is often overlooked by private financial institutions, and experience of working in fragile situations. Innovative initiatives for the financial inclusion of this population segment usually involve one or more partnerships with other parties who have complementary roles.

Civil society organisations (CSOs) in charge of a project may recruit help from other stakeholders such as:

* Other local CSOs (who may also be project leaders), professional associations, well-established training institutions familiar with the local socio-economic fabric;
* Human rights NGOs who can, for example, facilitate the obtention or recognition of certain documents;
* The private sector (financial service providers) for which financial inclusion forms the core of its business for designing and/or implementing technical solutions (infrastructures, interoperability, digitisation), adapting the proposed services, developing points of sale etc.;
* Communication or collaboration with public authorities to ease political and regulatory restrictions.

2.3.2. Reducing the perceived risks

One of the obstacles to the financial inclusion of migrants is the mistaken perceptions of some financial institutions. They may believe that these populations are unbankable and unreliable because of their nomadic status. Migrants are not all the same, so financial institutions need to understand the specific nature of each individual situation and their socio-economic characteristics in order to address this market. One of the challenges therefore is collecting data, broken down by gender, for example about what the migrants need, their location, value chain and commercial opportunities assessment, which may be unavailable or insufficient. In some areas, market studies have prompted financial institutions to invest in the refugee market by demonstrating that they do in fact constitute a viable commercial segment. This particular field of activity, conducted in close collaboration with the financial institutions concerned, is still under developed.

2.3.3. Developing financial infrastructures and diversify product ranges

The challenges relating to financial infrastructure are wide-ranging, such as how to extend point of sale networks for financial services; or from a more technical standpoint, how to develop payment infrastructures, digital portfolios and interoperability, how to identify clients and secure their data[[8]](#footnote-8).In addition, financial institutions may modify the eligibility conditions for their financial services to suit the particular nature of migrant populations (prices, amount of collateral required etc.) and, in some cases, develop a range of custom products, in particular aimed at female migrants, who have to deal with specific issues. As-yet very isolated initiatives have been set up to offer venture capital products to migrant populations, especially via crowdfunding platforms[[9]](#footnote-9). However, due to the lack of assessment and work on how to capitalise upon all of these initiatives, it is still very hard to draw any lessons from them.

2.3.4. Ensuring financial education and customer protection

Financial education, promoting specific solutions and, above all, ensuring their take-up among the target population are key issues, as is how to protect customers and their data. Migrants may have a poorer understanding of the local financial system, which exposes them to even greater risks in terms of consumer protection. Displaced people and refugees may in particular be especially worried by data protection. Improving the financial knowledge and skills of migrants can help increase their trust in formal financial services (provided the financial institutions treat these customers fairly and transparently).

2.3.5. Encouraging economic participation among migrants

Trying to improve the financial inclusion of migrants by focusing solely on the range of financial products available can be futile if there are still obstacles posed by the local context. Sometimes it is a question of the migrants being insufficiently integrated into the host region’s economy, undermining their ability to generate income and become bankable. The issue of integrating them into the local economy is therefore closely linked to that of financial inclusion. Some NGOs therefore promote the financial inclusion of migrants using indirect measures, such as offering non-financial services including mechanisms to support entrepreneurs, professional and language training, or setting up special recruitment channels in collaboration with local professional associations. Once again, women need special gender-based consideration in all of these actions.

2.3.6 Facilitating transfers of funds

Transfers of funds are a major factor of household resilience and never cease to be important[[10]](#footnote-10). The ability to send and receive funds easily and the accessibility of services (availability of points of sale, transaction costs) at an affordable cost is crucial, especially in rural areas. In addition, these remittances allow not only the senders but also the recipients to get used to using the financial system by encouraging them to open accounts that will ultimately facilitate their access to other financial services[[11]](#footnote-11). Transfers of humanitarian funds, such as CVA (cash and voucher assistance), do not fall directly under the heading of financial inclusion, but there have recently been discussions into the possibility of using them, especially in digital form, as a means to promote financial inclusion, thereby reinforcing the long-term resilience of recipients. However, the one major problem is that the recipients of CVA often do not have a formal account or an account in their name[[12]](#footnote-12). It is also important to protect the data of refugees.

2.3.7 Promoting the financial inclusion of migrants

Contrary to initiatives observed in the broader field of financial inclusion designed to reduce the gender gaps when it comes to accessing appropriate financial services, there are currently very few programmes that specifically target the financial inclusion of female migrants.

This non-exhaustive overview illustrates the way in which different parties have tried to use innovative projects to solve the challenges posed by the financial inclusion of migrants. Migrants do not necessarily need different types of financial services to the rest of the population. Depending on the stage of their migratory journey, their needs revolve around the same types of product: transfers, payments, savings, credit and even insurance. The innovations needed to solve the issue of the financial inclusion of migrants will instead derive from the approach that is used to adapt the accessibility of financial products and services to the specific restrictions and characteristics of this population (related non-financial support programmes, innovative partnerships). Finally, the innovative nature of the project could also come from the target geographical area, if it has so far been overlooked by other migrant financial inclusion projects, as well as from the degree of financial inclusion proposed and therefore on the type of needs to which the project responds, or from the diversity of the financial services offered to the recipients. It could even be possible to take existing initiatives even further on some frontier issues, such as the secure sending of documents, especially identity documents and land titles, and cross-border financial services.

2.4. AFD’s work in support of financial inclusion

**AFD has pioneered microfinance** right from when this sector first arose in the 1980s, and has supported the emergence of several large MFIs. Having adopted a grant-related “project-based” approach in the 1990s, throughout the 2000s the AFD then developed a more specialist approach designed to strengthen first MFIs, then the sector as a whole. Its palette of financial tools has expanded, and its use of grants (to strengthen the capacity of MFIs, provide support financial institutions’ clients via the CSO Initiatives programme) has been supplemented by loans, guarantees and equity investments. Thanks to this broad range, AFD Group now supports a diverse set of public and private partners at all levels of the sector: financial service providers (MFIs, public and private commercial banks, development banks), refinancing and support funds, national professional associations, regulatory and supervisory bodies for the sector. The number of projects considered by the Group and the amounts committed, €437 million in 2019, are rising each year. The Group is also a highly active contributor to global initiatives in the sector.

**Financial inclusion is a common factor of numerous firm commitments** made by AFD Group such as to social links, gender, climate, crisis zones and vulnerable regions. Financial inclusion lies at the heart of the Sectoral Intervention Framework for Financial Systems, applied by both AFD and Proparco, and based on the following three principles:

* + Access: promote access to financial services tailored to the constraints of individuals, households and entrepreneurs
	+ Transition: supporting the emergence of a new sustainable finance model
	+ Consolidation: supporting the consolidation of financial players’ internal governance, whilst strengthening the institutional and regulatory setting in which they operate

A study conducted by the AFD in 2017 on supporting the private sector in situations of economic vulnerability and crises highlighted the need to increase the resilience of vulnerable populations, especially displaced persons, by means of financial inclusion and support for the economic initiative of vulnerable people, especially women. Past work by AFD in the field of financial inclusion have in some cases benefited migrant populations, but no specific work was carried out to capitalise upon this target group in order to draw the lessons needed to scale up the initiatives. **Through this FISONG, AFD has therefore set itself a double goal of (1) supporting the implementation of innovative and gender-friendly projects for encouraging the financial inclusion of migrants ; and (2) capitalising upon this work in order to draw lessons from these targeted experiments and thus increase AFD’s ability to include these populations in future financial inclusion projects.**

3. Focus of the Call for Proposals

3.1. General guidelines

3.1.1. Scope

Proposals should relate to:

* The financial inclusion of vulnerable migrant populations, in a broad sense (refugees, displaced people and economic migrants)[[13]](#footnote-13) who face specific barriers when it comes to accessing financial services and increasing their financial inclusion in a manner appropriate for their migration journey.
* Innovation, in a broad sense as explained in Section 1.

3.1.2. Geographical scope

The geographical scope of this FISONG includes all AFD target countries eligible for state development aid[[14]](#footnote-14).

In the interests of simplification, priority will be given to projects involving just one country. However, multi-country projects may also be selected if they target cross-border issues.

The geographical factor may also be considered when determining the degree of innovation offered by the project, in order to favour regions that until now have been overlooked by international aid.

The shortlist of projects will aim to cover a range of countries.

3.1.3. Project duration

A FISONG project typically lasts 3 years. Projects submitted for this Call for Proposals may last for up to 4 years, if justified; a mid-project evaluation will be needed if the project exceeds 3 years. This evaluation must feature in the project’s financing and steering proposal.

3.1.4. Beneficiaries

The main direct beneficiaries will be the vulnerable migrant populations identified as the project’s priority, especially forcibly displaced persons, whether refugees or otherwise, as well as vulnerable economic migrants. Depending on the context, the host populations may also be included as beneficiaries, especially if they also have needs unmet by existing financial services. This is primarily to avoid igniting any tensions and honour the principle of “do no harm”, but also to ensure the project helps promote the territorial integration of migrant populations. Because they tend to be more vulnerable, the project must be designed to ensure that women have at least equal access to the benefits of the project.

Depending on the chosen partnership approach, other beneficiaries may also be identified, including:

* Local financial institutions or other financial service providers; as well as
* Local CSOs that provide support for various types of service useful for financial inclusion (civil status, access to rights, assistance with economic insertion, training, financial education, literacy etc.) and professional associations from the financial sector (e.g. banking and microfinance associations);

3.1.5. Gender perspective

The report [Boîte à outils Genre – Appui au secteur privé, entrepreneuriat et inclusion financière](https://www.afd.fr/fr/ressources/boite-outils-appui-au-secteur-prive-entrepreneuriat-et-inclusion-financiere) [Gender Toolbox - Support for the Private Sector, Entrepreneurs and Financial Inclusion] published by the AFD in 2015 lists the main challenges of incorporating a gender perspective into financial inclusion projects.

In order to overcome these challenges, each proposal must include a gender analysis based on:

* Basic contextual information in terms of gender issues, using available qualitative and quantitative gender-specific data and identifying any gaps in that data;
* A comparison of male/female vulnerabilities and identification of gender gaps (male/female gaps and inequalities in this sector, roles and attitudes, resource access and control, participation in decision-making, specific needs and restrictions regarding access to the project’s benefits) and their causes;
* Identification of the project’s risks and opportunities for actively promoting gender equality (and thereby reducing existing gender gaps) and/or running activities for empowering women and men; and
* Identification of partners who could help implement the project and promote and analyse the abilities of the project’s other partners in this area.

The proposals must include gender-based goals and a genuine strategy for achieving these goals, which may be based on:

* gender-based goals for the project,
* related activities and gender-specific indicators (qualitative and quantitative),
* gender-sensitive implementation strategies for achieving the project goals,
* gender-sensitive technical solutions,
* principles for the participation of men and women in the project’s decision-making processes,
* corrective actions to mitigate any risks (unfair distribution of the project’s benefits, deterioration of living conditions for women etc.),
* actions to raise awareness and strengthen the capacity of the project’s partners,
* potential partnerships with national and/or sectoral organisations within the project’s sphere of influence.

This point will be assessed and viewed as added value during the project selection process. NGOs are encouraged to read and use the Gender Toolbox (in French) which can be accessed [here](https://www.afd.fr/fr/ressources/boite-outils-appui-au-secteur-prive-entrepreneuriat-et-inclusion-financiere).

In addition, in collaboration with the AFD, F3E has designed a programme for helping NGOs better incorporate gender perspectives into their projects. This programme will be available for this FISONG and includes:

* The production of a concept note on the challenges for incorporating a gender perspective into financial inclusion projects for refugees, displaced persons and intracontinental temporary migrants;
* A group training/awareness session for the selected NGOs, on how to incorporate a gender perspective into their projects. This group session may be expanded to include other CSOs working in the same fields and areas as the selected NGOs;
* An individual session with each selected NGO, to produce a specific action plan to accompany the elaboration of the final proposal.

Gender-based support might also be offered at a later stage, during the project implementation phase.

This programme is free and compulsory, and the selected CSOs agree to actively participate.

3.2. Detailed guidelines

3.2.1. Scope of action

The term “migrants” encompasses a highly diverse set of realities, with needs and restrictions specific to each situation, each with different solutions. Proposals must therefore carefully and meticulously define their scope of action. So that the different proposals can be ranked and compared, projects must be presented in a way that makes it possible to assess the various elements listed below.



Project leaders are therefore asked to describe in particular:

* **The target population and the stage at which the beneficiaries will be in their migration journey:**
* The origin of the migrants (internal or cross-border); their demographics (age, gender, are they surrounded by their family, friends or a community network in the host region, language barriers); their legal status; their level of social vulnerability (e.g. are they part of an ethnic/linguistic minority), economic vulnerability and health vulnerability and how has this changed since they were displaced?; have they implemented negative adaptation strategies?
* The purpose of the migration: forcible displacement (domestic displaced persons or refugees) or economic migrants (formal migrant workers arriving based on a contract signed in the country of origin for a predetermined time and job vs. those who start looking for work upon arrival in the host region);
* Migration stage and duration of the displacement: are the migrants in transit? are they established in the host region? What is the likely duration of their stay? Do they intend to return to their country?;
* Location: Are they established in an urban setting more or less interlinked with the local population? In a rural setting? Do they live in a refugee camp?
* ID documents: do they have valid and recognised ID documents?
* Access to humanitarian aid: are they registered as refugees, do they receive transfers of humanitarian funds?
* Economic participation profile: what type of job have they been able to do since arriving in the area (and is there a gender difference?) What is their level of income and their ability to be financially independent? What are the legal and/or social barriers that prevent them accessing the formal and informal job market? Are they employed, self-employed or contractors?
* **The project’s goals, in terms of financial inclusion**; the proposal must explain the purpose of the project in terms of financial inclusion. Indeed, financial inclusion should not be seen only as the opening of a bank account, but should respond to a broader development goal. The proposal must therefore explain what development issues can be overcome thanks to enhanced financial inclusion. Possible goals may be:
	+ Access to basic services
	+ Increasing financial resilience
	+ Establishing a credit history
	+ Developing an economic activity
* **The proposal must describe what type of financial (payments, transfers, credit etc.) and non-financial (training, studies etc.) products and services it is proposing as a means to achieving its goal(s).** The project does not necessarily have to focus directly on offering a financial service. The project may combine the two types, or propose support for just one of them (e.g. solely non-financial support) provided that it can justify the chosen approach. However, the NGO must ultimately be able to measure the impact on the financial inclusion of the target populations, and therefore in terms of access to financial services.
* **Partnership approach**: Although the project must be led by an NGO (French or foreign), partnerships are highly recommended, for example combining an NGO from the Global North, an NGO from the Global South, a financial institution (e.g. MFI, bank, fintech), research centres and design offices. The proposal must describe the role of each chosen partner and what added value they bring, and explain how the partnerships will be formalised and managed. If the grant is awarded to the lead NGO, it may transfer some of the funds to its partners (e.g. to support the credit activities of an MFI).

3.2.2. Context analysis

The barriers to the financial inclusion of migrants are numerous and multidimensional, so the proposal must provide a map of those barriers within the specific context of the project. Measures must also be suggested for overcoming these obstacles, since they pose a risk to the success of the project. The project does not need to tackle every obstacle, simply acknowledge that they exist and focus on relatively sustainable solutions within the more restricted framework of the project’s goals.

The proposal must be based on an analysis of the vulnerabilities of displaced or migrant populations (included as part of the proposal or in an appendix), and their specific needs in terms of access to financial services. This vulnerability analysis must incorporate a gender perspective.

The proposal must also offer an analysis of the local financial system and the degree of financial inclusion of the country and target region, with data broken down by gender as a minimum (it may also categorise the data based on other criteria such as ethnicity).

Each proposal must provide an analysis of the stakeholders, and any expected power struggles.

**Incorporating the principle of “Do No Harm” - Methods and tools used to adapt the project to the crisis/vulnerability of the situation**; based on an analysis of the local context and the vulnerabilities of the displaced/migrant and host populations, the project must propose an approach that encourages social cohesion and prevents tensions or conflicts; it may for example be necessary to involve the local host populations in the support measures or specific community groups, being aware of the risk of conflict.

3.2.3. Risk analysis

Based in particular on the context analysis, each proposal must provide an analysis of the main risks of the project and suggest an appropriate way of monitoring and managing those risks.

3.2.4 Use of digital technologies

The development of digital finance in recent years has driven promises of better financial inclusion for the most vulnerable populations and improved access to a broader range of digital financial services (DFS) which have become less expensive. The project may wish to exploit the potential of digital technologies whilst bearing in mind the associated risks: insufficient technological and human capital (digital and financial education), cybersecurity, consumer protection, exclusion of the most vulnerable populations (especially women) etc.

3.2.5. Analysis of the conditions for the sustainability and scaling-up of the proposed innovation

The proposal must describe what measures are planned to ensure on the one hand, after the project ends, the sustainability of the dynamics that have been unlocked especially in terms of financial viability of the proposed model, and on the other hand, the scaling-up of the project if relevant. The lead NGO must provide:

* An analysis of the possibilities for scaling up;
* A description of who will take over the longevity/scaling-up of the project;
* The change of position by the NGO (e.g. switching from the role of operator to the role of consultant);
* A critical path analysis for sustainability, achieving financial viability or scaling up;
* A description of who will take over the funding (local or international bodies) for ensuring the project’s longevity, financial viability or scaling up.

The proposal must demonstrate that these sustainability and/or scaling-up measures continue to respect the project’s gender-based approach.

3.3. Evaluation and capitalization from an innovation perspective

3.3.1. Innovation process

The NGOs must describe the innovative hypotheses that it wishes to test. It must explain how it intends to:

* Identify the main research questions;
* Describe what indicators will be needed to answer those questions, and the sources of information;
* Establish the stages of the reasoning that will be used to answer the questions (assessment criteria).

The chosen partnership approach may in itself be an organisational innovation if it is designed to overcome certain persistent obstacles, achieve a more ambitious financial inclusion goal, or reach new targets etc.

3.3.2 Project monitoring and evaluation

The NGOs must propose a monitoring and evaluation mechanism which, in addition to monitoring the project’s activities, must incorporate qualitative and participatory monitoring for measuring the satisfaction level of the target population using qualitative tracking indicators. This monitoring and evaluation mechanism must be gender-specific in order to measure any reduction in gender gaps.

This mechanism must centre on the project’s ability to achieve the stated financial inclusion goals. It is expected to take account of the vulnerable nature of the target populations and region.

The monitoring and evaluation mechanism and the logical framework must therefore include qualitative and quantitative tracking indicators, as well as elements relating to the local context.

Flexible mechanisms are encouraged, in order to record what is actually happening during the project and identify where the need is greatest for any modifications and redirections during this FISONG (e.g. in case of a sudden deterioration in the situation or the mass arrival of forcibly displaced persons in the region).

In addition, the NGOs must describe what types of secure and/or anonymous complaint and feedback mechanisms will be provided at no charge to any person within the area affected by the project, and the way in which the information will be processed.

3.3.3 Capitalisation

Capitalisation is a key element of all innovation projects funded by the FISONG. Each NGO must integrate a capitalisation mechanism into their project.

The “project” capitalisation proposed by the NGO must be designed jointly with the beneficiaries (local players, financial backers, project leaders etc.). The mechanism must also specifically take account of the approach used to reduce gender inequalities, using indicators broken down by gender. The NGO must quantify the scope and signs of sustainability (or irreversibility) of the project’s impact on the population, especially in terms of behavioural change.

In addition, this “project” mechanism must interplay with a “cross-sectional” mechanism that will be implemented by the FISONG. This cross-sectional capitalisation mechanism will be led and managed by a provider recruited by AFD following a call for tenders. The main aim is to capitalise on the funded experiments in order to draw lessons and share the benefits with all parties concerned by the issues being tackled (primarily people in the beneficiary countries, but also NGOs and backers), in order to carry on the innovations well beyond the scale of just these projects. The main expectations of this cross-sectional mechanism are:

* Help finalise the documents for the shortlisted projects and structure the capitalisation method;
* Identify, stimulate and assess the innovations introduced by the projects, based on regular reports provided by the NGOs;
* Reorient some of a project’s lines of research during the project, if necessary;
* Assess the quality and impact of each of the funded projects;
* Formulate and share the lessons learned from the FISONG 2021 - Financial inclusion for refugees, displaced persons and intracontinental temporary migrants, based on the capitalisation goals to be defined;
* Put the lessons learned from the FISONG 2021 into perspective and build upon them, through discussions with other projects outside the scope of this FISONG.

3.4. NGO eligibility, qualifications and experience

Every NGO, whatever its nationality, is eligible for the FISONG. Any NGO wishing to submit a proposal can rely on partners in the target countries. This FISONG actively encourages partnerships (groups, consortiums), which may even be a necessary component, especially partnerships between NGOs and financial institutions, other private financial and non-financial service providers and players in the field of research. A partnership with this latter type of partner may be useful in terms of capitalising upon the innovative aspect of the project and the subsequent possibilities of expanding the project to a much larger scale.

NGOs must have at least three years’ experience of working in the target country. If the lead NGO is unable to provide evidence of at least three years in the target country, especially if that country has only recently begun to receive migrants, the chosen partnership approach must provide clear evidence of the NGO’s local involvement through its partners. Understanding the local context will allow the NGOs to understand and integrate into the network of local players.

NGOs must have proven experience of working in crisis and conflict-affected zones and the ability to adapt to volatile situations, and of running projects with populations of refugees, displaced persons or migrants.

The NGOs must have proven experience of designing and implementing specific approaches for reducing gender inequalities.

The NGOs and any partners must demonstrate solid experience in the field of financial inclusion and the supply of inclusive and responsible financial and non-financial services.

The FISONG is aimed at NGOs with the capacity and tools needed to implement innovation processes and hold consultations with the AFD sectoral managers (problem identification, design, experimentation, evaluation, capitalisation, distribution, scaling up etc.) in their specialist areas.

The NGOs and their partners must allocate appropriate teams based on their proposed methodologies. These teams will be under the responsibility of local mission managers.

3.5. Budget

This FISONG has a budget of €2.5 million, which is provisionally split as follows:

* €2.3 million to fund field projects;
* €0.2 million to fund the cross-sectional capitalisation mechanism, which will be supplied by a provider recruited following a call for tenders;

This FISONG hopes to fund 2–3 projects, contributing around €700k-€1m for each project.

The total financial contribution of the FISONG to any individual project may not exceed **90% of the total cost of the project**.

NGOs are required to ensure their budget includes travelling costs for the various cross-sectional activities (gender workshop, cross-sectional capitalisation workshops, participation in scientific committee meetings), based on one meeting per year for one member of the project’s operational staff.

3.6. Provisional schedule

|  |
| --- |
| **FISONG 2021 provisional schedule** |
| January 2021 | Publication of the Call for Proposals |
| 28 January 2021 | Deadline for receiving questions about the Call for Proposals |
| 11 February 2021 | Publication on AFD’s website of answers to questions from the NGOs |
| 3 May 2021 | Deadline for receiving proposals  |
| May/June 2021 | Shortlist - Ambassador recommendations |
| July/August 2021 | Selection and announcement of the results to the NGOs |
| September 2021 | Gender-based training for the selected NGOs |
| September/October 2021 | Gender-based support for writing the proposals  |
| October 2021 | Reception of final application files - Appraisal |
| December 2021 | Agreements signed |
| 1st quarter 2022 | Project launch |

# Project outline template

**Sectoral Innovation Facility - NGO**

**Call for Proposals**

**Topic: Improving the financial inclusion of refugees, displaced persons and intracontinental temporary migrants**

Send the full proposal, project outline and administrative dossier, in electronic format (PDF). The maximum size (message and attachments) must not exceed 7MB.

The subject of the email must be: FISONG 2021\_Inclusion financière\_[name of your NGO].

**Name of the lead applicant:**

**Signature by a person authorised to request joint financing for the NGO:**

**Detailed list of documents that must be included for the proposal to be valid:**

|  |  |
| --- | --- |
| Document | Done |
| **PROJECT OUTLINE** |
| A single Project Outline, carefully produced using the [enclosed template](#NoteProjet) , and submitted in electronic format (PDF) |  |
| Cover note for the Project Outline, signed by a person authorised to apply for joint financing on behalf of the NGO  |  |
| Budget, included in the Project Outline, signed by a person authorised to apply for joint financing on behalf of the NGO |  |
| Completed information form for the applicant, included in the Project Outline |  |
| Completed information form(s) for the project’s partners, included in the Project Outline |  |
| **ADMINISTRATIVE FILE** |
| Administrative file about the NGO submitting the application for joint funding, in electronic format |  |
| 1. Certified copy of the articles of association |  |
| 1. Copy of the registration with the local authority and copy of the announcement in the Official Gazette [or equivalent in the country where the NGO is based].
 |  |
| 1. Dated list of board members, officers, key managers and their details, including the date of the most recent elections
 |  |
| 1. Organizational chart of the NGO, dated and signed by the manager;
 |  |
| 1. Minutes of the most recent annual general meeting (AGM), or at least the agenda for the most recent AGM and the main resolutions, together with any document evidencing the commitments made and actions taken and their confirmed links to the charitable sector
 |  |
| 1. Balance sheets and accounts for the past three financial years (with annexes and notes), ratified by the AGM, showing the source (public or private) of all financial resources:
2. all accounting documents (for NGOs with less than €153,000 in public funding)
3. all certified or audited accounting documents (for NGOs with more than €153,000 in public funding)
 |  |
| 1. Provisional budget for the current year, giving a breakdown of all public funding approved by the body in charge of ratifying and approving the NGO’s accounts (stating, if possible, whether the funding is acquired, requested or to be requested).
 |  |
| 1. If applicable, a list of private financial backers that have contributed more than 15% of the most NGO’s most recent approved annual budget and the names of their board members.
 |  |

**1. Information about the NGO and project**

|  |  |
| --- | --- |
| **Title of the Call for Proposals**  |  |
| Applicant |  |
| Acronym |  |
| Nationality |  |
| Legal form |  |
| Address |  |
| Telephone no. |  |
| Fax |  |
| Email address |  |
| Website |  |
| Project contact |  |
| Project contact email address |  |
| Project title |  |
| Local partners |  |
| Location (country, region(s), city(ies)) |  |
| Total cost |  |
| Contribution required from AFD |  |
| Contribution from any other partners |  |
| Project duration |  |

**2. Project Outline**

**2.1 Brief description of the proposed project (1 page)**

1. **Innovation**: What innovation lies at the heart of the project?
2. **Geographical scope and context** of the project
3. **Overall aim** of the project
4. **Partners** and beneficiaries
5. Expected **results** - project **impact**
6. Main elements of the proposed **budget**

**2.2. Scope of the innovation (2 pages)**

1. **What needs/problems does the innovation hope to address?**

Explain how the proposed innovation responds to present and future needs

1. **Description of the existing situation and why this project constitutes an innovation**

Provide a brief overview of the current issue that the project intends to address and, on this basis, explain why the proposal constitutes an innovation

1. **Ex-ante assessment of the innovation**

Explain why the innovation is a relevant response to the identified needs, then why you expect this response to be effective, efficient, acceptable and eventually manageable by the parties involved, and how it is appropriate for the social, economic, environmental and cultural context. Describe its potential impacts.

1. **Description of the innovation process and project positioning**

The project must form part of an innovation process that may include various stages such as problem identification (exact definition of the problem to which an innovative solution will be found); innovation design and identification; involvement of other players, skills and organisations that can provide the innovation; small-scale experimentation; assessment and validation of the innovation; capitalisation and dissemination of the innovation; a scaling-up experiment etc. Describe which stages of the innovation process are concerned by the project, what has been done in advance of and what actions are proposed after the FISONG.

1. **Presentation of expected partnerships based on this innovation**

Describe not only the partners involved in the innovation process and the project (direct beneficiaries, community-based organisations, companies, NGOs, researchers, public partners etc.), but also the way in which you intend to consolidate these partnerships (role of each, forums for dialogue, proposed expansions etc.)

1. **Proposed evaluation and capitalisation methodology**

Explain how you intend to produce an accurate assessment of the results of the proposed experiments, then how you intend to capitalise upon the results and share them (how, for whom?).

1. **Links to public policies**

Explain how the project may provide useful input for discussions into existing public policies, or even inspire new ones, and what has been planned for that eventuality.

**2.3. The project: relevance, goals, mechanism, methodology, actions, risks, gender considerations (3 pages)**

1. **Describe why the proposal is relevant for the local situation.**

In particular, explain why this particular innovation process is relevant for this location, with these local actors.

1. **Expected local results, possible impacts**

Describe the expected results for the direct beneficiaries, as well as the potential impacts for the target region

1. **Organisational structure**

In particular, describe who will assist with implementing the project. Who are the project’s partners? What bodies and mechanisms will be set up to steer the project and manage relationships with the partners?

1. **Project operating procedure**

Describe the proposed general methodology and the operating procedures for any actions that are particularly key to the success of the project.

1. **Description of the main actions**

Provide a breakdown of the main actions of the project, and state whether they will be carried out simultaneously, or in the order in which they are presented.

1. **Implementation costs**

Produce a one-page budget, including all taxes, clearly showing each component of the project and the various sources of funding. You may provide a brief explanation for the biggest items of expenditure. The NGO may use the proposed Expenditure Forecast template for jointly financed initiatives:



1. **Probable risks and proposed mitigation solutions**

Describe any likely context-based risks, and any risks linked specifically to the innovative nature of the project, then how you propose to deal with these risks.

1. **Gender**

Explain how the innovation could have a positive effect for gender (e.g. help reduce inequalities in men’s and women’s rights, eliminate discrimination and violence towards women/girls, promote social justice in favour of gender equality) and how you can guarantee that there will be no possible negative effects.

**2.4. Ability to implement the project, expertise (1 page)**

1. **Ability to implement the project, expertise (organisation and partners)**
2. **Expertise mobilised**
3. **Ability of the NGO to conduct an innovation process**

In addition to its capacities, the NGO must describe its experience in this field and the tools at its disposal (e.g. in terms of capitalisation and dissemination). If the NGO does not have these capacities, it must explain how it intends to acquire them.

1. **Ability to conduct sector-based dialogue with AFD**

The NGO must describe the sectoral skills that it intends to use during close discussions with the AFD technical teams, especially at the head office of AFD.

**3.** **Information form**

* + **Applicant Information Form**

|  |  |
| --- | --- |
| **Full name of the organisation:** |  |
| **Acronym:** |  |
| **Postal address:**(for all correspondence relating to the project) |  |
| **Location of head office:**(if different to the postal address) |  |
| **Telephone:** |  |
| **Fax:** |  |
| **Email address:** |  |
| **Website:** |  |

|  |  |
| --- | --- |
| **Purpose of the organisation:** |  |
| **Region(s) where it works:** |  |
| **Sector(s) in which it works:** |  |
| **Does it have a strategy document approved by the AGM?[[15]](#footnote-15):** |  |
| **Main funding and partnerships between the NGO and AFD in the past three years** (state the purpose, amount of funding and AFD department concerned) |  |
| **Main funding and partnerships between the NGO and the French Ministry of Foreign Affairs in the past three years** (state the purpose, amount of funding and the Ministry department concerned) |  |
| **Membership in groups, networks, platforms:** |  |
| **Main publications by the NGO:** |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **Contact person(s) for this project** | **Name** | **Telephone** | **Email address:** |
| Technical correspondent: |  |  |  |
| Financial correspondent: |  |  |  |
| Administrative correspondent: |  |  |  |
| **Full name of the Executive Director:** |  |
| **Full name and position of the person in charge of this application for joint financing[[16]](#footnote-16):** |  |

|  |  |
| --- | --- |
| **Date created:** |  |
| **Legal form:** |  |
| **Prefecture** [*or equivalent authority in the country where the organisation is based*] **registration details:** |
| No. |  | Date |  | Department |  |
| **Date of publication in the official gazette:** |  |
| **If applicable, date of recognition as a public interest association:** |  |
| **If applicable, date of ministerial approval, and name of the ministry:** |  |

|  |  |
| --- | --- |
| **Full name of Chairperson:** |  |
| **Full name of the General Secretary:** |  |
| **Full name of Treasurer:** |  |
| **Number of members on the Board of Directors[[17]](#footnote-17):** |  |
| **Do these members include an agent from the French Development Agency?**If yes, state their name and position  |  |
| **Do these members include a politically exposed person?[[18]](#footnote-18)**If yes, state their name and position  |  |
| **Date of the General Meeting which elected the current Directors and Corporate Officers:** |  |
| **Date on which their term of office expires:** |  |
| **Provisional date of the next general meeting:** |  |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **20..** | **20..** | **20..** |
| **Number of members** |  |  |  |
| **Number of contributors** |  |  |  |
| **Amount of contributions** |  |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **Number of staff working at the NGO’s head office:** | Total (FTE)[[19]](#footnote-19) | Full time | Part time |
| Employees |  |  |  |
| Informal volunteers |  |  |  |
| Total |  |  |  |
| **Staff working abroad:** | Total (FTE) | Full time | Part time |
| Expatriate employees |  |  |  |
| Local employees |  |  |  |
| Contracted volunteers |  |  |  |
| Informal volunteers |  |  |  |
| Total |  |  |  |

|  |  |
| --- | --- |
| **Budget items by expense category** | **Total funds allocated over the past three years** |
| **Year 20..** | **%** | **Year 20..** | **%** | **Year 20..** | **%** | **Total** | **%** |
| **Operating costs** |
| Personnel expenses (HQ and field employees [expatriates and local]) |   |  |   |  |   |  |   |  |
| Rental charges |   |  |   |  |   |  |   |  |
| Financial charges, taxes and duties  |   |  |   |  |   |  |   |  |
| Communication and fundraising expenses |   |  |   |  |   |  |   |  |
| Subtotal |   |  |   |  |   |  |   |  |
| **Project costs[[20]](#footnote-20)** |
| International solidarity actions |   |  |   |  |   |  |   |  |
| Education/awareness of development issues  |   |  |   |  |   |  |   |  |
| Food aid  |   |  |   |  |   |  |   |  |
| Emergency aid  |   |  |   |  |   |  |   |  |
| Despatch of contracted volunteers (if applicable) |   |  |   |  |   |  |   |  |
| Refugee actions  |   |  |   |  |   |  |   |  |
| Missions  |   |  |   |  |   |  |   |  |
| Other |  |  |  |  |  |  |  |  |
| Subtotal |   |  |   |  |   |  |   |  |
| **TOTAL** |  |  |  |  |  |  |  |  |

**Total financial resources for the past three years**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Year** | **Turnover of the NGO** | **Of which public funds[[21]](#footnote-21)** | **% of total income** | **Of which private funds** | **% of total income** |
| **20..** |  | **Total amount:** |  |  | **Total amount:** |  |  |
| of which from the AFD: |  |  | Contributors of over 15% of the total budget of the NGO:**[[22]](#footnote-22)** |  |  |
| Of which from French government ministries: |  |  |
| **20..** |  | **Total amount:** |  |  | **Total amount:** |  |  |
| of which from the AFD: |  |  | Contributors of over 15% of the total budget of the NGO: |  |  |
| Of which from French government ministries: |  |  |
| **20..** |  | **Total amount:** |  |  | **Total amount:** |  |  |
| of which from the AFD: |  |  | Contributors of over 15% of the total budget of the NGO: |  |  |
| Of which from French government ministries: |  |  |

* + **Project Partner(s) Information Form**

**The NGO submitting the application for FISONG funding declares that all partners involved in the proposal have been consulted and confirmed their participation.**

Total number of partners involved in the project:

|  |  |
| --- | --- |
| **Full name of the organisation:** |  |
| **Acronym:** |  |
| **Postal address:** |  |
| **Location of head office:**(if different to the postal address) |  |
| **Telephone:** |  |
| **Fax:** |  |
| **Email address:** |  |
| **Website:** |  |

|  |  |
| --- | --- |
| **Contact person(s) for this project** |  |
| **Full name of the Executive Director:** |  |

|  |  |
| --- | --- |
| **Date created:** |  |
| **Legal form:**(Enclose the registration certificate or equivalent with the Technical File; alternatively, state here if the structure is informal) |  |

|  |  |
| --- | --- |
| **Full name of Chairperson:** |  |
| **Number of members on the Board of Directors:** |  |
| **List of members of the Board of Directors:** |  |

|  |  |
| --- | --- |
| **Purpose of the organisation:** |  |
| **Main areas of activity:** |  |
| **Human resources available:** |  |
| **Total annual budget (€):** |  |
| **Main donors:** |  |
| **Membership in networks, federations, groups etc.:** |  |
| **History and nature of cooperation with the partner(s):** institutional and contractual links |  |
| **Role and involvement in the preparation of the proposed project:** |  |
| **Role and involvement in the execution of the proposed project:** |  |
| **Experience with similar projects, consistent with its role in the execution of the proposed project:** |  |

1. NB: Proposals that the Selection Committee considers to be off-topic will not be scored. [↑](#footnote-ref-1)
2. Source: *Revue Tiers Monde*, Travail, femmes et migrations dans les suds [Work, Women and Migration in the Global South] (2014/1) [↑](#footnote-ref-2)
3. Source: UNHCR. [↑](#footnote-ref-3)
4. “*Through the promotion of jobs and livelihoods for refugees, the UN Global Compact on Refugees – which was adopted by the UN General Assembly in December 2018 – calls for support to facilitate access to affordable financial products and services for host and refugee communities”* (UNHCR 2018, [Global Compact on Refugees](https://www.unhcr.org/5c658aed4.pdf)). [↑](#footnote-ref-4)
5. Some references: UNHCR and UNCDF, 2017 - [Financial inclusion of forcibly displaced persons and host communities](https://reporting.unhcr.org/node/20859); GPFI, 2017 - [Financial Inclusion of Forcibly Displaced Persons](https://www.gpfi.org/sites/gpfi/files/documents/gpfi_2017_policy_paper_inclusion_forcibly_displaced.pdf); documentation from the [CGAP](https://www.cgap.org/topics/collections/forcibly-displaced-persons-financial-services) website; documentation from [FinDevGateway](https://www.findevgateway.org/guide/2019/11/gateway-guide-financial-inclusion-refugees-and-humanitarian-crises). [↑](#footnote-ref-5)
6. Only 24% of people in countries experiencing a humanitarian crisis have a bank account. Compared to low- and middle-income countries, people in countries facing humanitarian crisis are five times less likely to entrust their savings to financial institutions (source: Findex). [↑](#footnote-ref-6)
7. Source: United Nations – DESA, <https://news.un.org/fr/story/2019/09/1051802> [↑](#footnote-ref-7)
8. NB: Reinforcing financial infrastructures is a “classic” issue for financial inclusion, whatever the population concerned. [↑](#footnote-ref-8)
9. Such as the Refugee Investment Network; https://refugeeinvestments.org/ [↑](#footnote-ref-9)
10. [WB & ADB](https://www.knomad.org/sites/default/files/2018-05/leveraging%20migration.pdf) *Leveraging Migration for Africa*, p. 31 [↑](#footnote-ref-10)
11. This [article](https://www.researchgate.net/publication/23547885_Remittances_and_Financial_Inclusion_in_Development) for example highlights the link between remittances and financial inclusion. [↑](#footnote-ref-11)
12. The step from CVA to financial inclusion is far from automatic. This is clearly explained in this [article](https://www.cgap.org/blog/can-emergency-cash-transfers-lead-financial-inclusion) from the CGAP. [↑](#footnote-ref-12)
13. This call for proposals will prioritise cross-border migration flows. However, if evidence can be provided that a population of domestic migrants is facing similar challenges and barriers (especially by demonstrating that this domestic migrant population has to overcome different problems in terms of financial inclusion compared to the problems faced by the rest of the country’s population), the proposal may be considered. [↑](#footnote-ref-13)
14. Information about AFD target countries is available in the Group Strategy document: <https://www.afd.fr/en/ressources/afd-group-2018-2022-strategy> [↑](#footnote-ref-14)
15. Enclose the strategy document with the Administrative File; this document is a required component of all grant applications under a programme agreement. [↑](#footnote-ref-15)
16. Enclose with the Administrative File a list of all persons authorised to sign agreements and other official documents on behalf of the organisation. [↑](#footnote-ref-16)
17. Enclose a detailed list with the Administrative File. [↑](#footnote-ref-17)
18. A **politically exposed person (PEP)** is someone who holds or has held a prominent public function in a foreign country; for example, head of state or government, high-ranking politician, senior executive of public authorities, high-ranking judge or military personnel, director of a public enterprise, or political party manager. In terms of reputation, business relationships with *family members or close associates of a PEP* present similar risks to those of actual PEPs. This term does not include mid- or low-ranking people within these same categories. [↑](#footnote-ref-18)
19. Full-time equivalent [↑](#footnote-ref-19)
20. International solidarity and development education costs [↑](#footnote-ref-20)
21. Include all funds from public sources: grants and benefits, public funds from local, national or international sources etc. [↑](#footnote-ref-21)
22. Please list all private sources whose contribution was greater than or equal to 15% of the NGO’s total budget (referring to the most recent financial statements ratified by the AGM). If a legal entity, list the organisation’s board members (full name, position and address); if an individual, provide that person’s details (full name, position and address) [↑](#footnote-ref-22)