

GSMA AgriTech Innovation Fund – Frequently Asked Questions

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Concept Note applications

1. Is a Concept Note template available?

Yes, all concept note questions are available in a downloadable word format on the application portal (click the link above). Please note that this is for reference only and all answers must be submitted through the online portal.

2. What information and level of detail is required in the Concept Note application?

For details of what is required in the application, please see the [Concept Note application form](#) and [Term sheet](#) which are shared in the application pack. Please note that you can open/start the online application form and return to it at a later point.

3. Can Concept Notes be submitted in a language other than English?

Concept Notes must be submitted in English. Quality of written English will not be considered in the review process, but applications should be clear and answer each of the questions.

4. Can an applicant organisation submit more than one Concept Note?

Multiple Concept Notes can be submitted by an organisation. However, each application should be independent and present a different project concept (i.e. any one Concept Note should not be dependent on the success of another Concept Note). Organisations can partner on multiple applications.

5. How flexible are the application deadlines?

The deadlines are final, with no exceptions possible. The concept note stage will close on the **31 July 2019 at 23:59 BST** and only fully completed concept notes will be taken forward to the review stage.

6. What does the entire application and selection process look like?

Concept Notes will be accepted from June 3, 2019 to July 31, 2019. Organisations selected for the next stage after an internal GSMA review will be invited to submit a detailed application in the form of a business plan by 31 October, 2019.

An independent fund panel will convene in December 2019/January 2020 to make the final decision on how many grants to issue, with contracting to formalise these grants conducted during January and February 2020. Project implementation is expected to begin from March 2020.

7. My organisation has an existing B2B2C product for smallholders that addresses the primary use cases. Are we eligible to apply?

Applicants for the data driven category **must have** an existing solution being implemented commercially. While this is not a mandatory requirement for the mobile money driven category, organisations with existing products are encouraged to apply.

Eligibility

8. Which countries are eligible?

The innovation fund is open to lead applicants operating in, and intending to implement their project, in a specific list of countries in Asia and Africa as detailed in the [Term sheet](#). Further, each category of implementation is only relevant to a specific sub-set of these countries as detailed in the [Term sheet](#).

9. Is it necessary for the applicant to have an existing presence in the country of implementation?

The lead applicant, agribusiness partners/clients and financial service providers must have an existing presence in the country of implementation. In the case of the mobile money driven category, the Fund is flexible on having international AgriTech partners. However, a clear commitment to support implementation

in the project implementation country (through a MoU/LoI) is required alongside a plan on how the AgriTech will support the implementation once it is live.

10. Can a University apply as an implementing partner?

Academic organisations can be an implementing partner, but cannot be a lead applicant. For a full list of eligibility criteria, please see the [Term sheet](#).

11. Can an AgriTech apply as the lead applicant?

AgriTechs can apply as the lead applicant for the data driven category only. Mobile Money Providers/Mobile Network Operators must be the lead applicants for the mobile money driven category, but can include AgriTechs as part of the consortium for this category. For further details, please refer to the [Term sheet](#).

12. When does an MOU/LoI/contract between partnering organisations need to be in place?

For both the mobile money driven & data driven categories, MOU/LoI with three agribusinesses must be in place by 31 October 2019 - the deadline for the business plan stage of the application.

For the data driven category, however, the lead applicant (AgriTech) must have established commercial rollouts with agribusinesses as well as a contract with a financial services provider to support financial inclusion of smallholders by the concept note stage. Additional partners can be signed on by 31 October 2019.

13. Can a partner organisation within the application provide match funding rather than the lead organisation?

Yes, match funding can come from any organisation within the application, or from a combination of multiple organisations within the application.

Thematic Focus

14. What is the overall objective of the fund?

To scale digital solutions for the agricultural last mile and improve smallholders' financial inclusion, livelihood and climate resilience

15. What are the use cases that the proposed product/service must encompass?

The primary use cases the service must offer are

- i. Farmer profiling
- ii. Procurement and payments digitization
- iii. Communication services for farmers

The projects must be set up in a B2B2C context, whereby an agribusiness procuring from smallholder farmers is involved. The projects that operate in a direct to farmer (B2C) setting are not eligible.

We are open to additional **secondary** use cases, such as derivative financial services (e.g. credit & insurance), hyperlocal weather forecasts, data driven decision agriculture and others. However, the primary use cases must be addressed in the solution.

16. Do the projects have to display an inclusive approach with respect to gender?

Yes, we promote equitable access to technology for all users. The GSMA AgriTech team will work with applicants invited to submit full business plans to develop a gender inclusion plan.

17. Is it a pre-requisite for eligibility that an application must involve a mobile network operator (MNO) as a formal partner?

Mobile Money providers must be the lead applicant for the mobile money driven category, not necessarily MNOs. However, partnerships with Mobile Money providers are not required for the data driven category. Proposals will be assessed on how they engage the relevant partners, including MNOs, required for successful implementation.

18. Can an individual employee apply for the innovation fund?

The GSMA can only provide funding to an organisation. Individuals are not eligible to apply.

19. Can a consortium of organisations apply for the innovation fund?

Yes, a consortium is encouraged to make the application. Agribusiness partners and clients (please refer to appendix 1 of the [Term sheet](#) for distinction between agribusiness partners and clients), AgriTech, MNO, financial service providers and others can be a part of the consortium.

Formal arrangements through an MoU/LoI must be in place by the business plan submission deadline of 31 October, 2019.

20. Can a UN organisation be a lead applicant?

UN organisations are not eligible to be the lead applicant of a proposal; however, they can be a part of the consortium.

Contracts and Grant Funding

21. Can in-kind costs be included to meet the requirement of match funding?

Yes. However, the total in-kind contribution towards the match funding requirement must not exceed 50% of the total match funding by the consortium. Each project must ensure 100% match funding up to the value of grant requested (maximum £220,000) over the course of the agreement.

22. Is the total grant amount subject to payment by results?

Payment is made upon completion of each milestone. The milestones will be mutually agreed with organisations that are selected for the innovation fund, based on the specific solutions being proposed and the country context.

23. Which organisation within an applicant collaboration is responsible for legal matters? The lead applicant (i.e. the organisation that will sign a grant agreement with the GSMA Foundation and to whom grant disbursements will be made) will be responsible. However, some reporting conditions will also be mandatory for implementing partners. The details will be mutually agreed with organisations that are selected for the innovation fund.