



Bangladesh Microinsurance Market Development Programme (BMMDP)

UDOY
Climate Microinsurance
Innovation Fund (CMIF)





UDOY

Climate Microinsurance Innovation Fund (CMIF)

To foster the creation, piloting, and scaling of innovative climate-resilient microinsurance products, services, delivery channels and business models for agriculture (crop), livestock, and aquaculture sectors in Bangladesh.





UDOY

Climate Microinsurance Innovation Fund (CMIF)



MATCHING GRANT MODALITY

Udoy will match **50% of project costs**, with grants up to **BDT 30 million**.



RESULTS-DRIVEN REIMBURSEMENT MODEL

that ensures funding is directly tied to project's achievements, fostering accountability and impact.

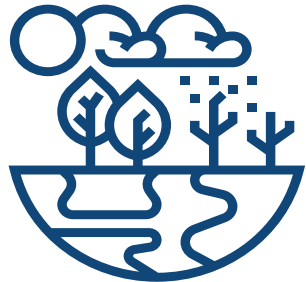


GRANT / IMPLEMENTATION DURATION

Up to 2 years (i.e. 24 months)



INNOVATIONS MUST BE



**CLIMATE
SENSITIVE**



**CLIENT
CENTRIC**



**COMMERCIALY
VIABLE**



UDOY
**Climate Microinsurance
Innovation Fund (CMIF)**

Pre-Product Development



Development of **technology, tools, and support services** which can help generate knowledge and information for developing and/or improving microinsurance products.

Product Development



Development of new **microinsurance products, advisory and extension services** with a strong value proposition for farmers and MSMEs.

Enhanced Consumer Experience



Creation/Digitisation of effective and transparent **delivery channels, distribution mechanism, and claim management process.**



UDOY - CMIF
is looking for projects that...
can develop and deploy climate-sensitive, client-centric and commercially viable microinsurance solutions for farmers and MSMEs in agriculture (crop), livestock and aquaculture.

Demonstrate high potential for sustainability, scalability, and replicability.

Are new to Bangladesh and has not been previously implemented by any organization.

Are not supported through secondary grant assistance to avoid double funding for the same projects.



UDOY - CMIF
is looking for projects that...
can develop and deploy climate-sensitive, client-centric and commercially viable microinsurance solutions for farmers and MSMEs in agriculture (crop), livestock and aquaculture.



UDOY- CMIF invites applications from...

- CMIF primarily invites applications from **consortiums**.
- A consortium should involve a **Lead Partner** and may include multiple **Consortium Partners** - each contributing their unique expertise toward intended project goals.
- Applicant organisations should have **at least 3 years of operational experience**.

Eligible as Lead Applicant



**Insurance
Companies**



**Insurtech
Companies**



**Microfinance
Institutions**



UDOY- CMIF invites applications from...

Eligible as Consortium Partner



Agriculture Technology
Platforms



Agri-Input
companies



Technology Development
Companies



E-Marketplace
Companies



Mobile Network
Operators



Banks & NBFIs

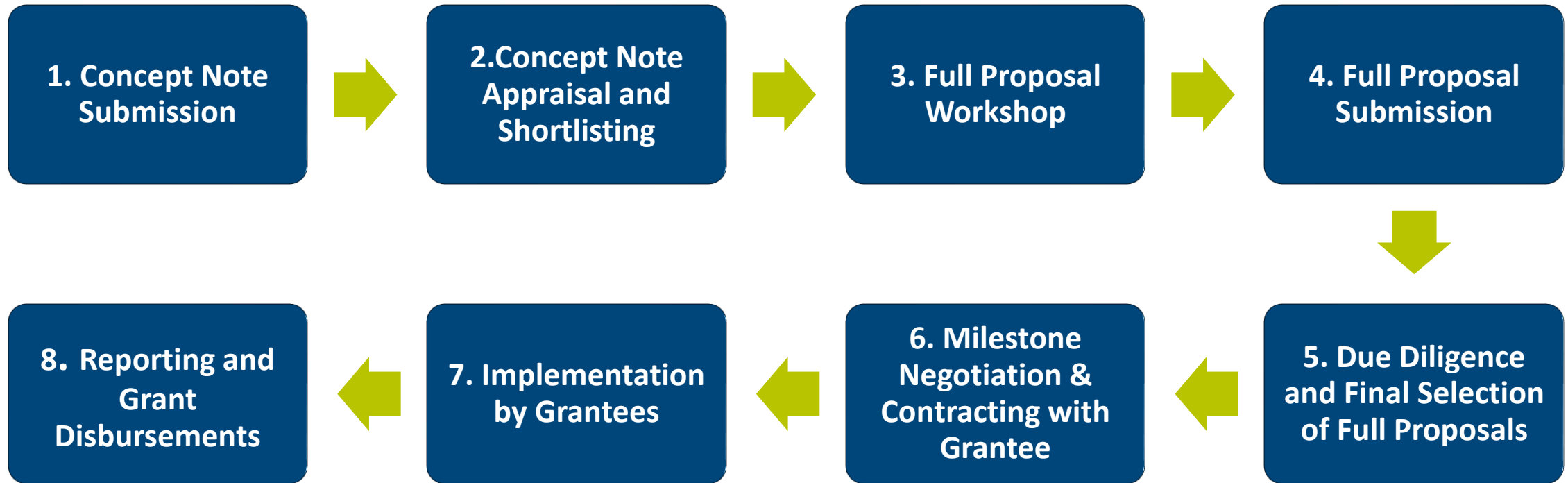


Telecommunication Value Added
Service Providers



UDOY- CMIF Application and Selection Process

The application and selection process consists of 08 distinct stages



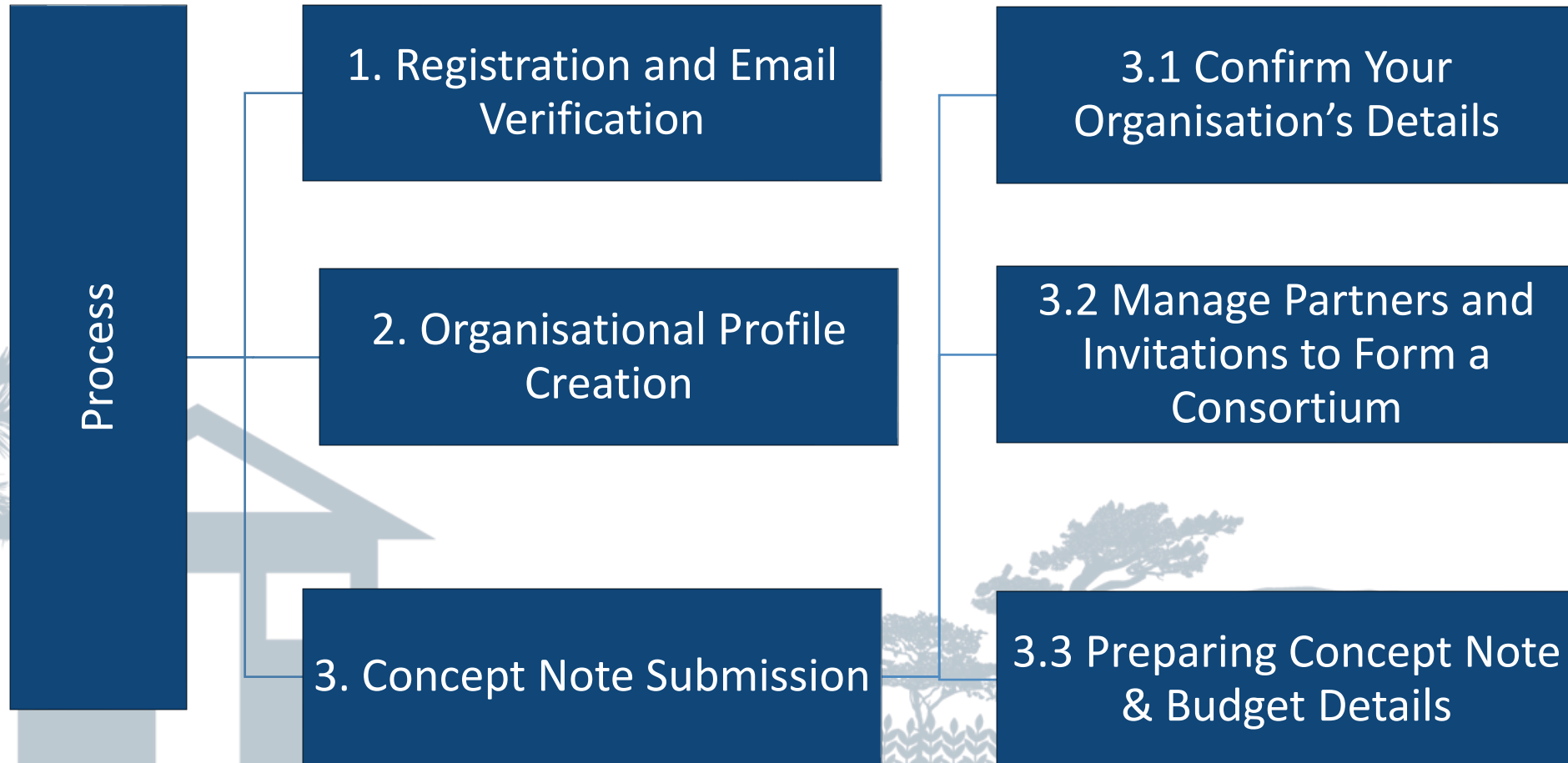


Application window opens from 1st December 2024!





Online Application Process for Concept Note Submission



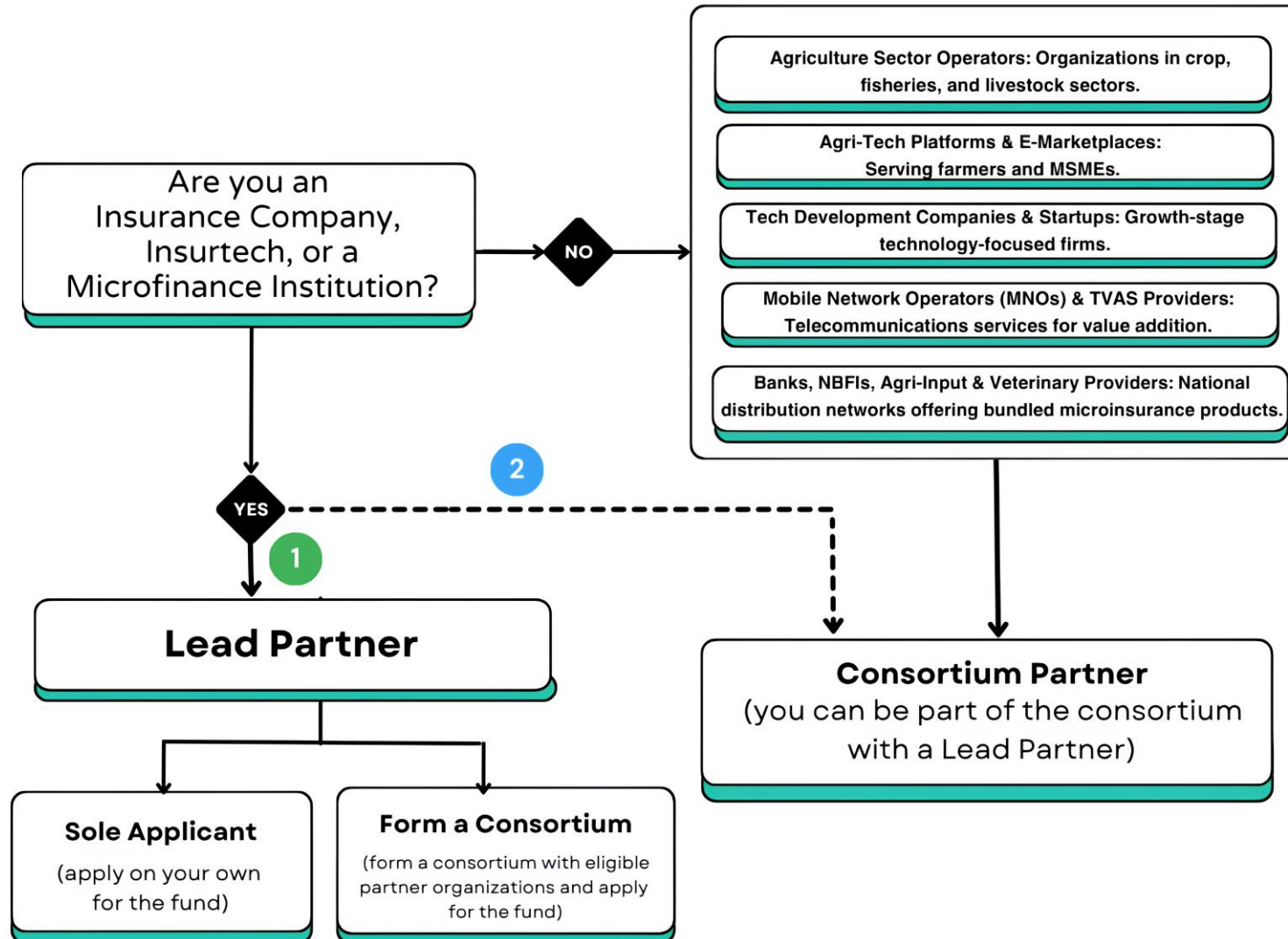


Online Application Guide

UDOY - Climate Microinsurance Innovation Fund (CMIF) First Call for Proposal



Navigate Your Participation in UDOY - Climate Microinsurance Innovative Fund (CMIF)



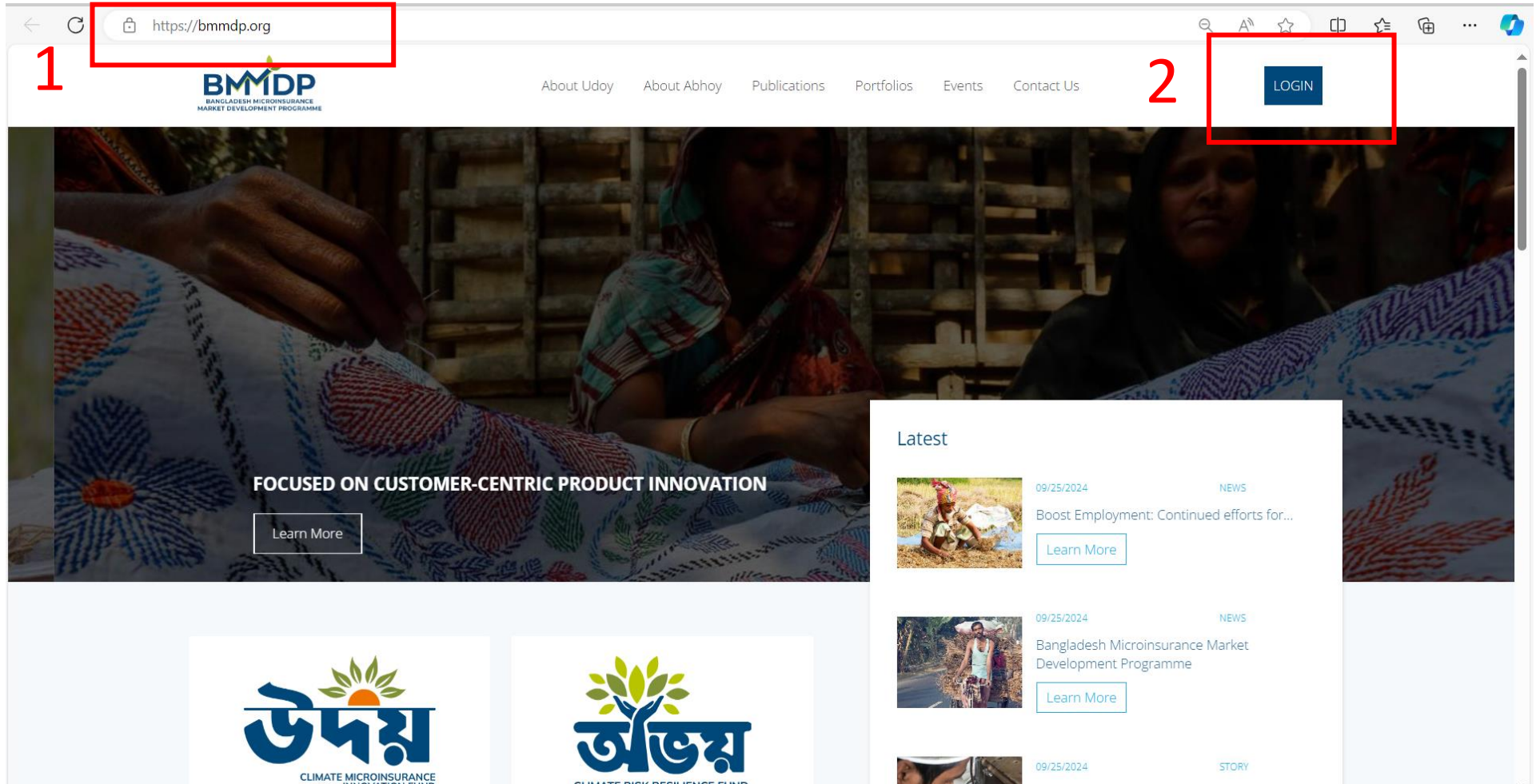


Section 1 : Registration and Email Verification



Step 1

To register and start your application, please visit www.bmmdp.org (Box 1) and click on the Login button (Box 2).



Section 1: Registration and Email Verification

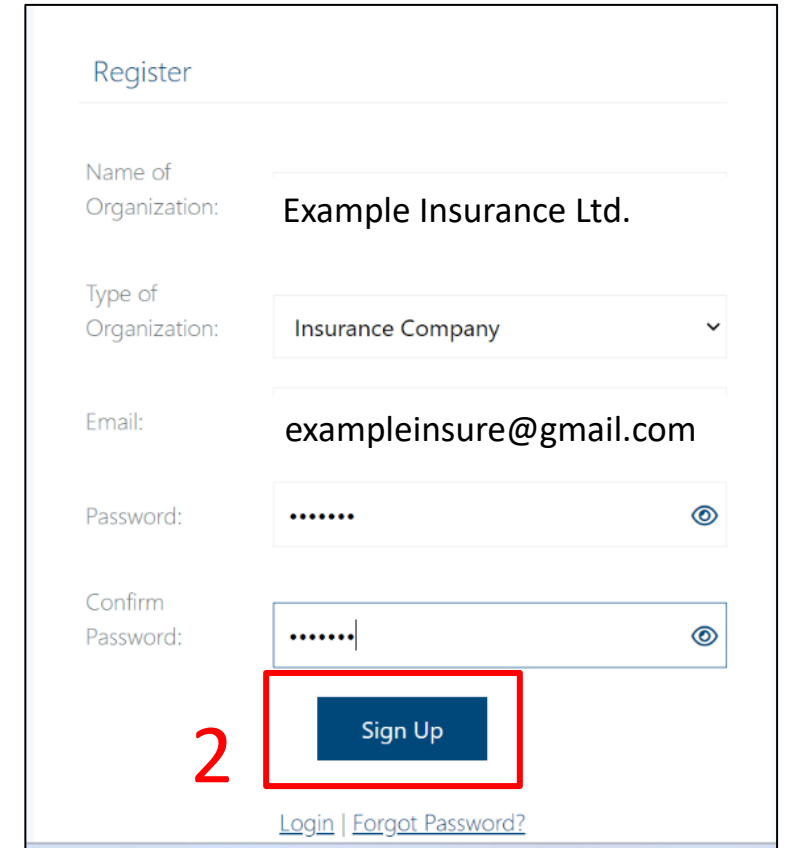
Step 2

- Click on the **Sign Up** button (Box 1) to create a new account.
- Enter your organisational details and click Sign Up to register your organization (Box 2)

Section 1: Registration and Email Verification



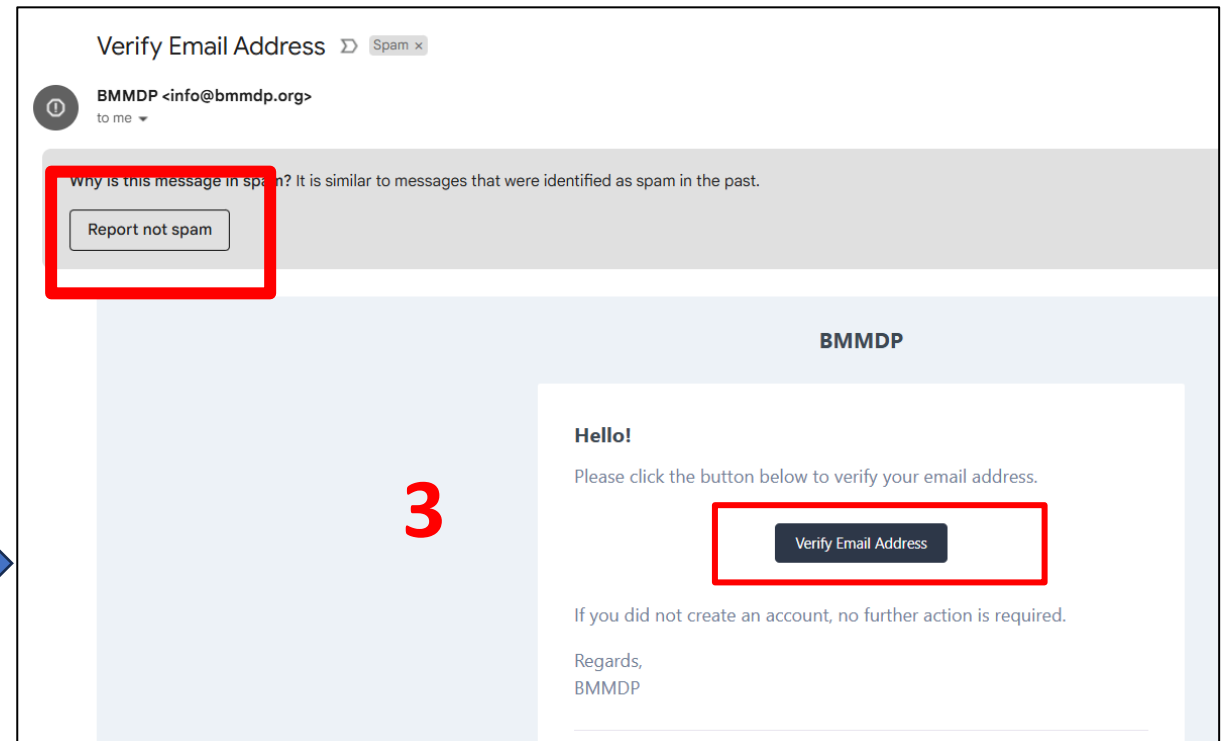
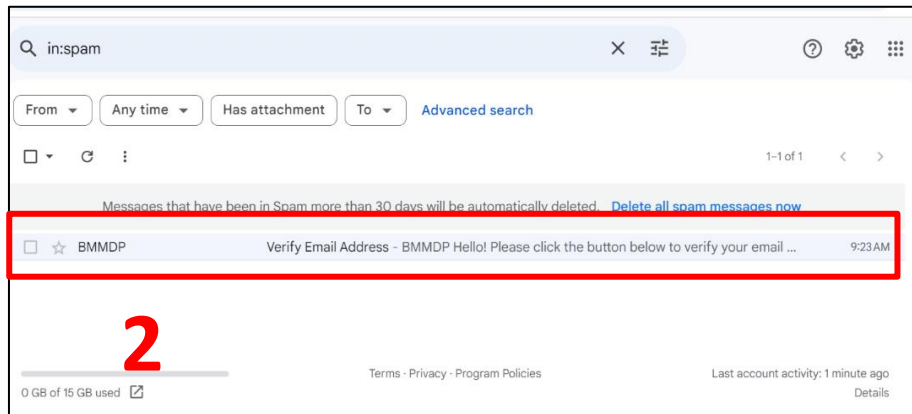
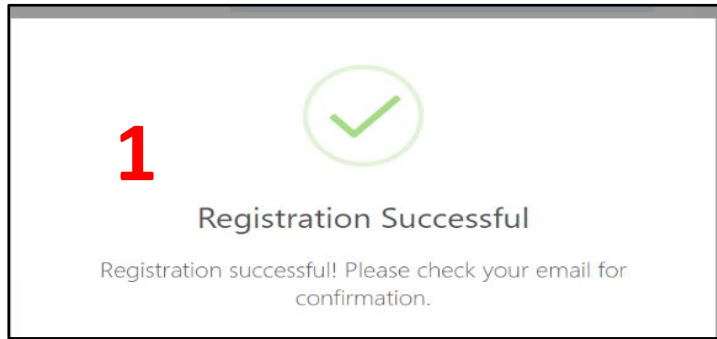
The screenshot shows the BMDP (Bangladesh Microinsurance Market Development Programme) login page. At the top, the BMDP logo is displayed. Below it, there is a 'Login' section with input fields for 'Email:' and 'Password:'. A blue 'Login' button is positioned below these fields. At the bottom of the login section, there is a link for 'Sign Up | Forgot Password?'. A red box labeled '1' highlights the 'Sign Up' link.



The screenshot shows the BMDP registration page. At the top, the word 'Register' is displayed. Below it, there are several form fields: 'Name of Organization:' with the value 'Example Insurance Ltd.', 'Type of Organization:' with a dropdown menu set to 'Insurance Company', 'Email:' with the value 'exampleinsure@gmail.com', 'Password:' with a masked field and an eye icon, and 'Confirm Password:' with a masked field and an eye icon. A blue 'Sign Up' button is located at the bottom of the form. A red box labeled '2' highlights the 'Sign Up' button. At the bottom of the page, there are links for 'Login | Forgot Password?'.

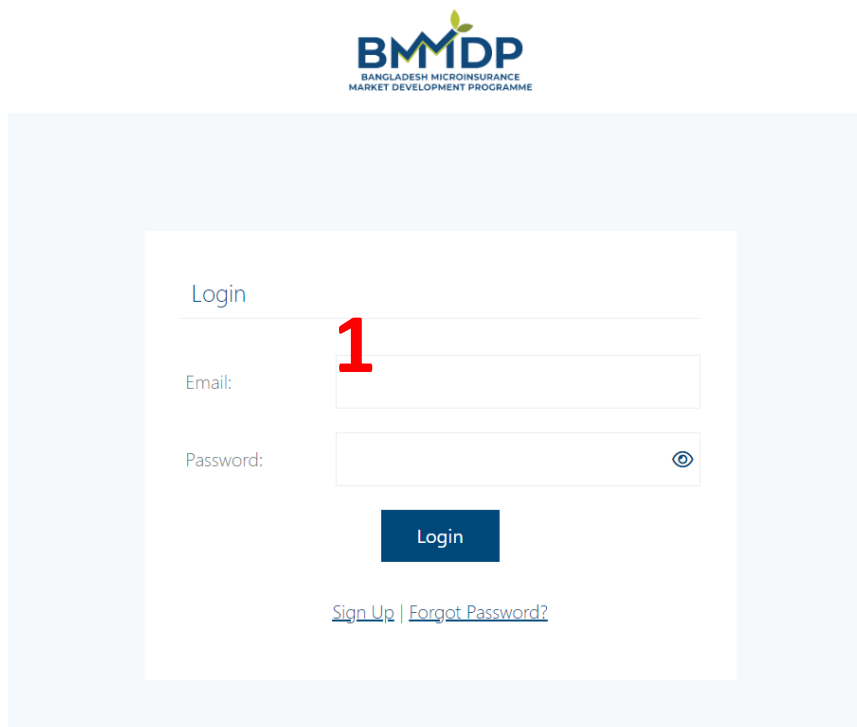
Step 3

- A confirmation message will appear on your screen, prompting you to verify your email (Box 1).
- Check your email inbox (including Spam) for the verification email (Box 2).
- Click on the **Verify Email Address** button to complete verification (Box 3).
- Make sure to mark the email as **“Not Spam”** to receive future updates from BMDP (Box 3)



Step 4


- You can now **Login** to your account using your registered email and password at any time (Box 1).
- Please note that in some cases, the system may claim that your account is Under Review when trying to Login with your organizational credentials (Box 2).
- Don't worry, this may happen if an organization already exists on our database with a similar name as yours. Just shoot a quick email to info.cmif@bmmddp.org, and our team will help you set up your account.



BMDP
BANGLADESH MICROINSURANCE
MARKET DEVELOPMENT PROGRAMME

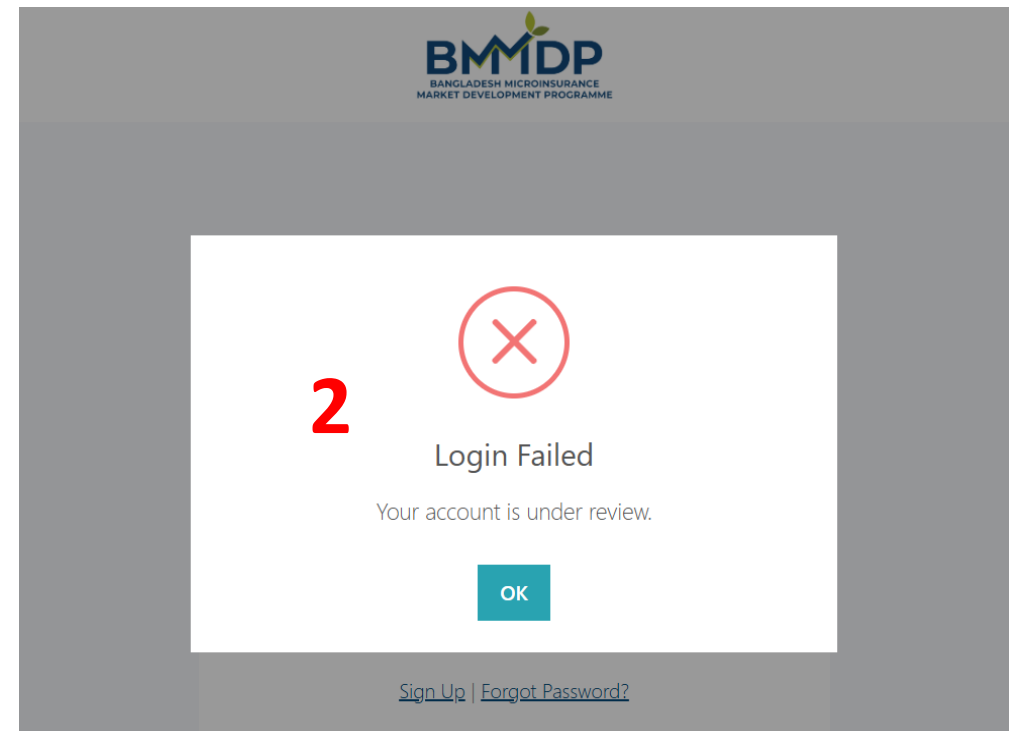
Login

Email: **1**


Password: 

Login

[Sign Up](#) | [Forgot Password?](#)



BMDP
BANGLADESH MICROINSURANCE
MARKET DEVELOPMENT PROGRAMME

2 

Login Failed

Your account is under review.

OK

[Sign Up](#) | [Forgot Password?](#)



Section 2 : Setting Up Your Organisational Profile



Step 1

- After logging in, please click on the **Organisation Profile** option on the left side of the page (Box 1). Please fill up the all the necessary information to complete your organisational profile.
- This step is **applicable for both Lead and Consortium type organisations**, since organisations without a completed profile will not be allowed by the system to participate in an application to Udooy-CMIF.

The screenshot displays the BMMDP (Bangladesh Micro, Small and Medium Enterprises Development Programme) web application interface. The left sidebar contains navigation options: Dashboard, Organisation Profile (highlighted with a red box and a red '1'), Submission, and Invites. The main content area is titled 'Home' and contains a form for creating an organisational profile. The form fields include:

- Organisation Email * (exampleinsure@gmail.com)
- Password (Change Password button)
- Organisation Website or Social Media URL
- Nature of Ownership * (Private Limited Company)
- Registration Year (ex: 2024)
- Contact Person Name *
- Contact Person Email *
- Contact Person Phone * (+880)
- Registered Office Address *

On the right side of the form, there are sections for uploading documents:

- Tax Identification Number (TIN) *
- Business Identification Number (BIN) – if and as applicable for your organization
- Years in Operation
- Company Legal Registration Documents (i.e., Trade License, Certificate of Incorporation, etc.) (pdf) (Maximum document size 10mb) *
You must scan and upload all documents relevant to your organisation as a single pdf file.
View
Choose File No file chosen
- TIN Certificate (pdf)(Maximum document size 10mb) *
View
Choose File No file chosen
- BIN Certificate or equivalent documents – if and applicable for your organisation (pdf) (Maximum document size 10mb)

Section 2 : Setting Up Your Organisational Profile

Step 1 (Continued)

- Please make sure to upload all the necessary documents in the portal (Box 2). The **maximum upload size for each attachment is 10 MB.**
- While BIN and BIN Certificate are optional fields, the following information and documents are mandatory for all applicant organisations to fill and submit, depending on their type of business:
 1. TIN
 2. TIN Certificate
 3. Company Legal Registration Documents – as applicable for your organisation. Note that you must **scan and upload all relevant documents as a single PDF file**
- 4. After fully populating your Organization Profile, please click on the **Save Changes** button (Box 3).

Organizational Documents 2

Tax Identification Number (TIN) *

Business Identification Number (BIN) – if and as applicable for your organization

Years in Operation

Company Legal Registration Documents (i.e., Trade License, Certificate of Incorporation, etc.) (pdf)
(Maximum document size 10mb)*
You must scan and upload all documents relevant to your organisation as a single pdf file.

View

Choose File No file chosen

TIN Certificate (pdf)(Maximum document size 10mb)*

View

Choose File No file chosen

BIN Certificate or equivalent documents – if and applicable for your organisation (pdf) (Maximum document size 10mb)

View

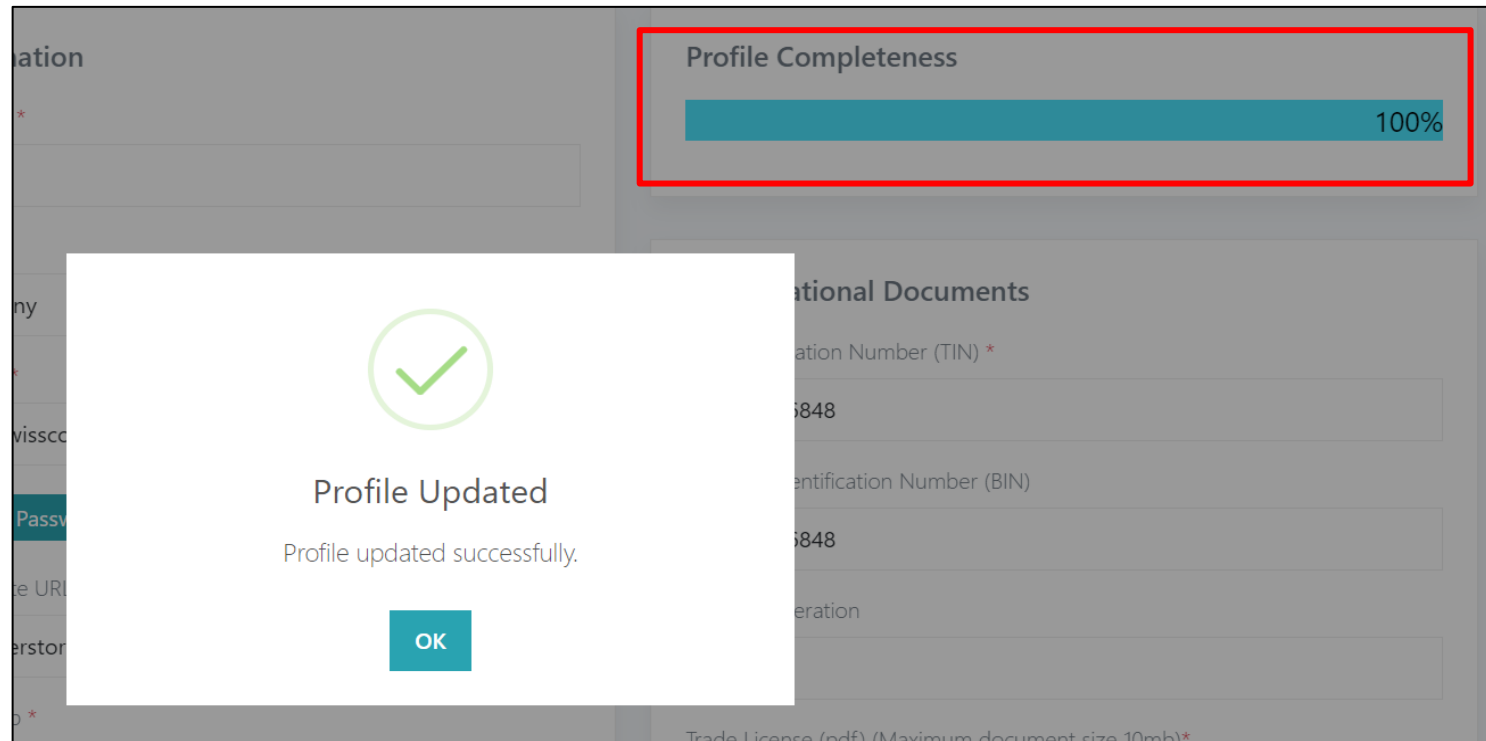
Choose File No file chosen

3 Save Changes

Section 2 : Setting Up Your Organisational Profile

- Step 2**
- After clicking **Save Changes** button, a confirmation message will appear indicating your Profile Completeness – as shown in the picture below.
 - A 100% progress on the **Profile Completeness Bar** confirms all necessary information has been added, allowing you to proceed to Concept Note drafting and submission section on the system.

Please note that editing your Organisational Profile while drafting or after submitting a Concept Note is not recommended and may result in an error. Ensure that your Organisational Profile is fully complete before you start drafting a Concept Note.





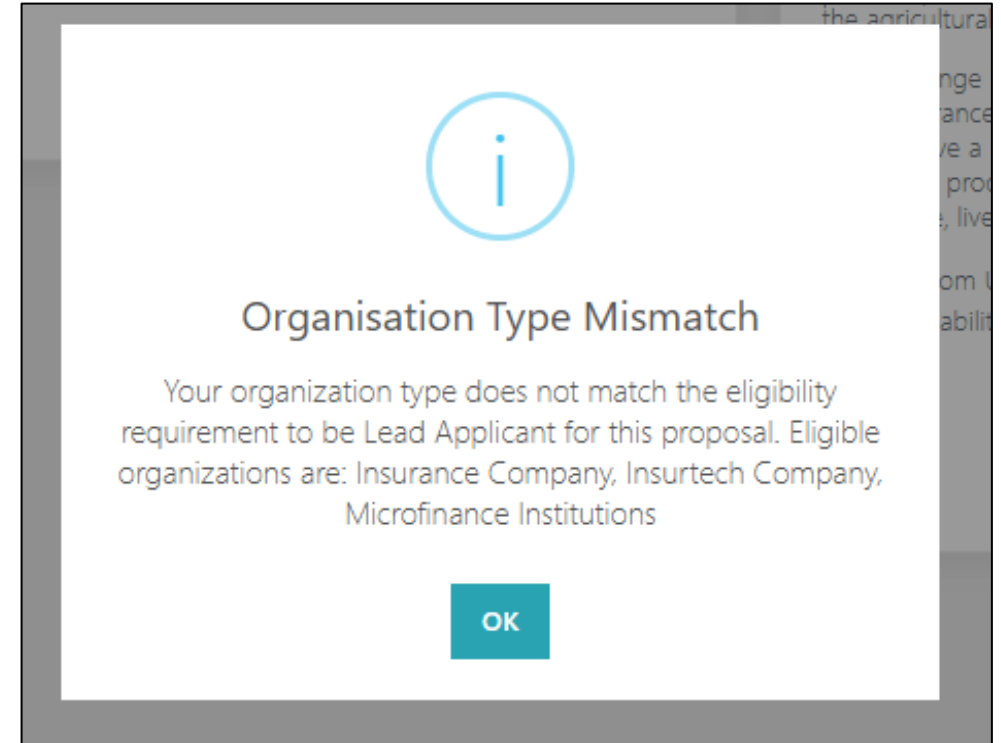
Section 3 : Concept Note Submission



Section 3 : Concept Note Submission Begin Your Application

Who can Submit Concept Notes on the Application Portal?

- Organisations eligible to be **Lead Partners** can submit a Concept Note to Udox (CMIF):
 - ✓ As a sole applicant;
 - ✓ On behalf of a consortium, where they are the Lead Partner
- Of course, Insurance Companies, Insurtechs and MFIs can also participate as Consortium Partner, if the proposed project demands it.
- Organisations eligible as **Consortium Partners** are expected to collaborate with a designated Lead Partner for Concept Note submission. For this, **Consortium Partner(s) must be invited by Lead Partner(s) on the system to participate in a proposal submission**. Consortium Partner(s) cannot apply on behalf on their Consortium/Lead Partner (an error will occur if you try to, as shown in the image here).



Section 3 : Concept Note Submission Begin Your Application

Maximum Number of Concept Notes for Participating Organisations

- **Maximum Concept Notes for Lead Partners:** Organisations eligible as Lead Partners may submit up to three (3) Concept Notes for Uday (CMIF) - First Call for Proposals.
- **Participation for Consortium Partners:** Organisations eligible as Consortium Partners face no limitations on the number of consortia they can join. However, they are advised to carefully select relevant projects to ensure their capacity to deliver the level of impact undertaken in the proposal.

Section 3 : Concept Note Submission

Begin Your Application

- Step 1**
- After completing your Organisational Profile, click on the "**Dashboard**" option on the left side of the page (Box 1).
 - This will show you a list of all **Call for Proposals** which are open to receive submissions.
 - Please select the Call for Proposals you wish to submit your proposal for and click on **Apply** button (Box 2) to start your application (Box 3).

The screenshot shows the BMDP dashboard interface. On the left sidebar, the 'Organisation Profile' menu item is highlighted with a red box and labeled with a red '1'. The main content area displays two 'Call for Proposals' cards. The first card, 'CRRF (Abhoy) - First Call for Proposals', has a deadline of 30/11/24 and an 'Apply' button highlighted with a red box and labeled with a red '2'. The second card, 'Udoy (CMIF) - First Call for Proposal', has a deadline of 31/12/24 and an 'Apply' button highlighted with a red box and labeled with a red '2'. A blue arrow points from the 'Apply' button in the second card to the right.

The screenshot shows a confirmation dialog box. At the top, there is a red exclamation mark icon. Below it, the text reads: "Are you sure? Do you want to start a new application for this Call-for-Proposal?". At the bottom, there are two buttons: "Proceed" (highlighted with a red box and labeled with a red '3') and "Cancel".



Section 3.1 : Confirm Your Organisational Details



Section 3.1 : Confirm Your Organisational Details

Step 1

Organization Details Tab:

- To begin your application for Udo - Climate Microinsurance Innovative Fund (CMIF), confirm your organisational information previously updated while creating your profile and move onto the next tab.

Please note: Only a Lead Partner can update information related to the Concept Note submission.

However, Consortium Partners can view the progress of the Concept Note being drafted and submitted at any time from their account.

Home

Udo (CMIF) - First Call for Proposal

Deadline: 31/12/2024

Request For Clarification

Organisation Details

Partners & Invitations

Proposal Details

Budget

Show Instructions

Lead Organization [Edit](#)

Organisation Name: Example Insurance Ltd.

Organisation Type: Microfinance Institutions

Organisation Email: exampleinsure@gmail.com

Organisation Website or Social Media URL: https://www.betterstories.limited/

Nature of Ownership: exampleinsure@gmail.com

Contact Person Name: Person's Name

Contact Person Email: ashraful.islam@swisscontact.org

Contact Person Phone: 234545995895959

Registered Office Address: Floating address, Dhaka 1212.

Tax Identification Number (TIN): 12348856848

Business Identification Number (BIN) – if and as applicable for your organization: 12348856848

Year of Registration (ex: 2024): 2019

Years In Operation: 2016

TIN Certificate [View](#)

BIN Certificate or equivalent documents – if and applicable for your organisation [View](#)

Company Legal Registration Documents (i.e. Trade License, Certificate of Incorporation, etc.) [View](#)

Save Draft and Proceed

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Section 3.2 : Manage Partners and Invitations to Form a Consortium



Section 3.2: Manage Partners and Invitations to Form a Consortium

Step 1 To add Consortium Partners (if any) for your proposal, go to the **Partners and Invitations Tab** (Box 1).

There are two ways to add a Consortium Partner:

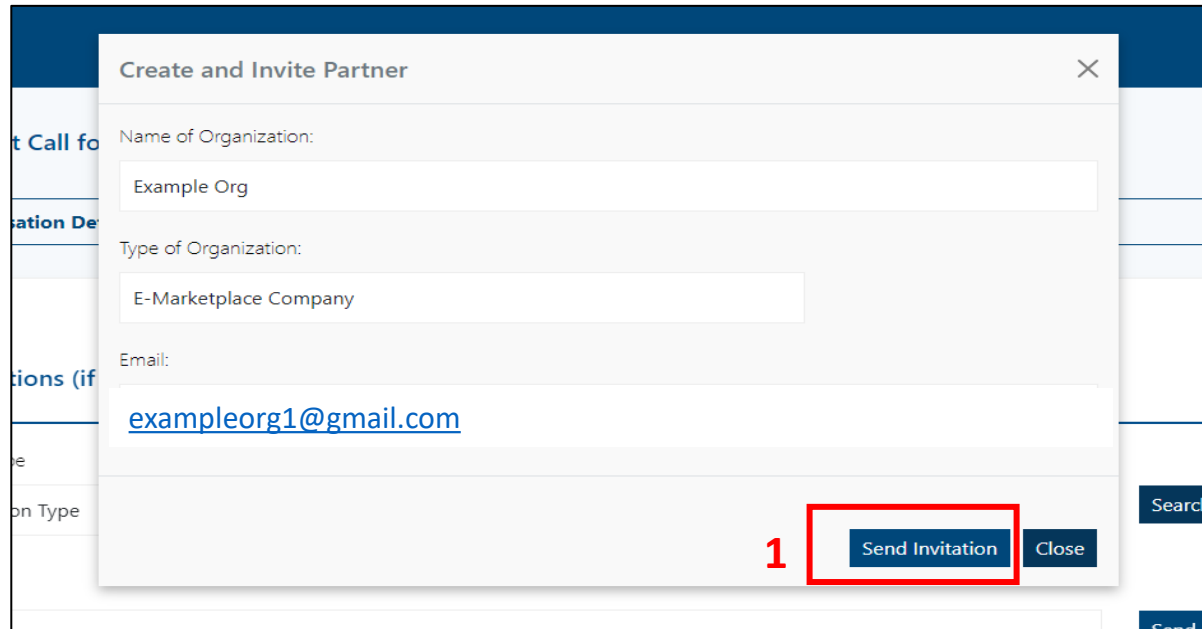
- 1. Create Partner and Invite:** If your intended Consortium Partner is not already registered on the system, use this options to send them a system-generated invitation to join your consortium (Box 2).
- 2. Send Invite:** If your intended Consortium Partner has already signed up and created their organisational profile, you can search them up from the website directory and add them directly (Box 3).

The screenshot displays the 'Partners & Invitations' interface for a proposal titled 'Udoy (CMIF) - First Call for Proposal' with a deadline of 31/12/2024. The 'Partners & Invitations' tab is highlighted with a red box and labeled '1'. Below this, the 'Partner organizations (if any)' section features a 'Create and Invite Partner' button, also highlighted with a red box and labeled '2'. The 'Send Invite' section includes a search bar for partner organizations and a 'Send Invite' button, highlighted with a red box and labeled '3'. The 'Sent Invites' section shows 'No invitations found for this proposal.' Navigation buttons for 'Previous' and 'Save Draft and Proceed' are visible at the bottom.

Section 3.2 :Manage Partners and Invitations to Form a Consortium

If your intended partner has not signed-up on the system yet, send them a system-generated invitation to join your consortium!

- Click on the **Create and Invite Partner** button (Box 2 in the previous slide).
- Add the details of your partner organisation; make sure to add a valid email address of your partner organisation as this is where they will receive the invitation link.
- Click on the **Send Invitation** button (Box 1) to complete the process.
- If an error (Box 2) occurs, it may indicate that the intended organisation already has an account. Please select the "**Send Invite**" option to invite the organisation as a Consortium Partner.



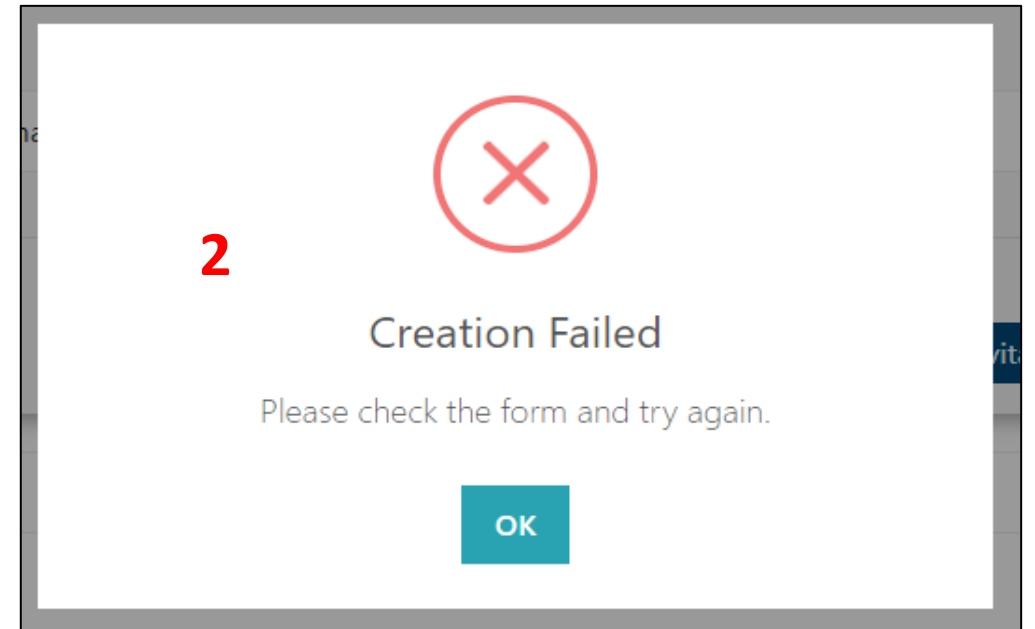
Create and Invite Partner

Name of Organization:
Example Org

Type of Organization:
E-Marketplace Company

Email:
exampleorg1@gmail.com

1 Send Invitation Close



Section 3.2 : Manage Partners and Invitations to Form a Consortium

If your intended partner has already signed-up and created their organisational profile, just send them an invite to join the consortium directly!

- Click on the "Select an Organisation Type" option (Box 1) and select the type of the organisation for your intended partner.
- Search for the intended organization by typing its registered account name in the BMMDP website (Box 2).
- Please note that you must search (Box 3) by their **Organisation Type** and **Organisation Name** in the database, otherwise an error may occur.
- Click on the "Invite" bar (Box 5) to select and locate the intended partner organisation.
- After successfully locating the intended Consortium Partner, click the "Send Invite" button (Box 4). The partner will receive an invitation at their registered email address.

The screenshot shows the 'Partners & Invitations' tab in the BMMDP system. The 'Select Organisation Type' dropdown menu is highlighted with a red box and labeled '1'. The dropdown list includes options such as 'Insurance Company', 'Insurtech Company', 'Microfinance Institutions', 'Agritech Company', 'E-Marketplace Company', 'Technology Development Company', 'Mobile Network Operator', 'Telecommunication Value Added Service', 'Bank', 'Non-Banking Financial Institutions', 'Agri-Input Company', 'Startup', 'Veterinary Medicine/Vaccine Company', and 'Others'. The 'Search by Organisation Name' field is also visible, with a 'Search' button next to it.

The screenshot shows the search results for 'Agritech Company'. The search bar is highlighted with a red box and labeled '2'. The search results show 'Agritech Company' with a 'Send Invite' button highlighted with a red box and labeled '4'. The 'Invite' bar is highlighted with a red box and labeled '5'. The 'Send Invite' button is also highlighted with a red box and labeled '4'.

The screenshot shows the 'Send Invite' button highlighted with a red box and labeled '4'. The search results show 'Insurtech Company' with a 'Send Invite' button highlighted with a red box and labeled '4'.

Section 3.2 : Manage Partners and Invitations to Form a Consortium

Check status of your invitation and/or remove the partner

- You can check the status of your consortium partner(s) in the “**Sent Invites**” area (Box 1). This feature will display whether your invitation is pending or if the invited partner(s) have accepted or declined your invitation.
- You can also remove co-applicants from here (Box 2) – they will be automatically notified by the system regarding any such changes.

Partner organizations (if any) [Create and Invite Partner](#)

Select Organisation Type Search by Organisation Name [Search](#)

Invite [Send Invite](#)

Sent Invites **1**

Organisation Name	Email	Status	Action
Example Org	exampleorg1@gmail.com	Pending 2	Remove

[Previous](#) [Save Draft and Proceed](#)



Section 3.3 : Navigating Invitations as a Consortium Partner

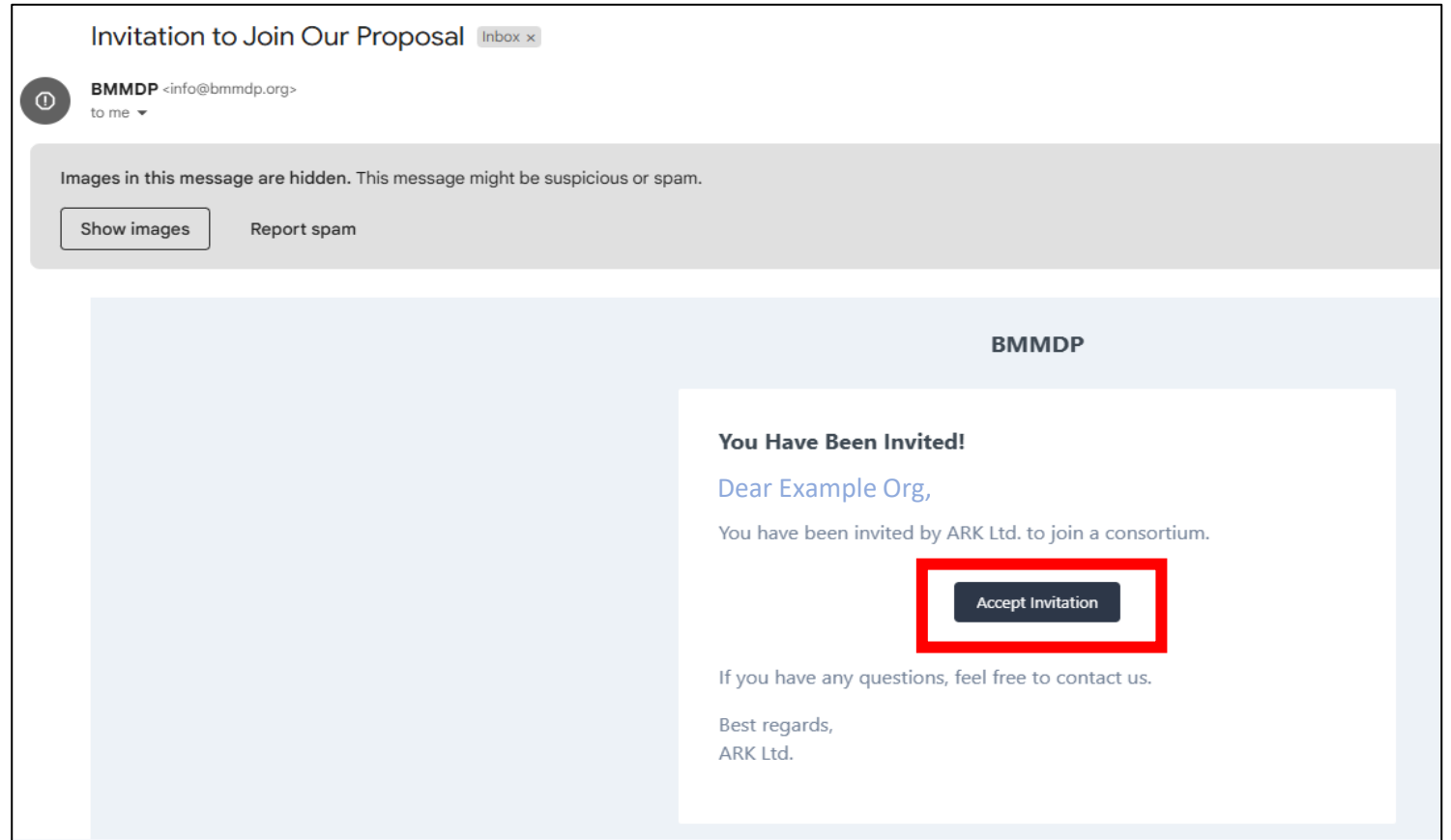


Section 3.3 : Navigating Invitations as a Consortium Partner

Step 1

Consortium Partner Invitation Notification

- All Consortium Partner(s) will receive a system generated **email whenever they are invited** by a Lead Partner to participate in a proposal submission.
- Check spam if the email is not in your inbox and mark it as "Not Spam" to ensure future updates.
- Click "**Accept Invitation**" in the email to join the consortium.

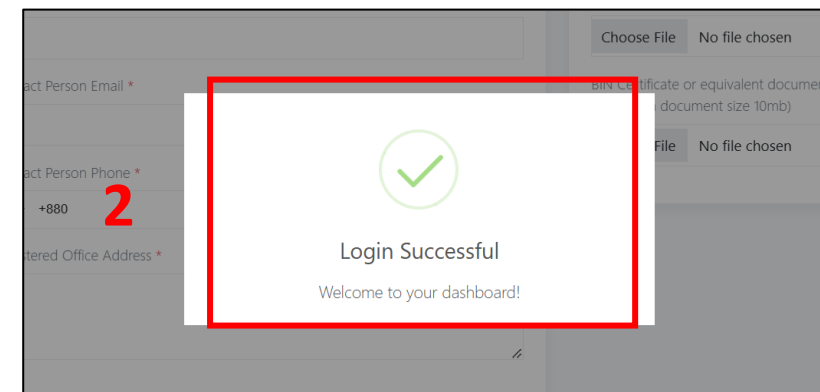


Section 3.3 : Navigating Invitations as a Consortium Partner

Step 2

Login or Signup on BMMDP Website

- After clicking "Accept Invitation" in the invitation email, the invited organisation will be redirected to the BMMDP website to login or signup (Box 1).
- **For Existing Account:** Enter your registered email and password to log in.
- **For New Account:** Click "Sign Up" to create an account, and update your Organisational Profile (see steps in Section 1-2 in this Application Guide), then log in.
- A confirmation notification will appear, confirming successful login (Box 2).



Section 3.3 : Navigating Invitations as a Consortium Partner

Step 3

Review Consortium Invitations

- Click on "**Invites**" tab (Box 1) on the left side of your profile or through the **Notification bar** (Box 2) at the top right to check the invitations you have received.
- In the "**Invites**" tab (Box 1), you can view and choose to **Accept** or **Decline** consortium invitations (Box 3).

The screenshot shows the BMDP user profile page. On the left sidebar, the 'Invites' tab is highlighted with a red box and labeled '1'. In the top right corner, a notification bell icon is highlighted with a red box and labeled '2'. The main content area displays 'General Information' for 'Example Org', an 'E-marketplace Company' with email 'exampleorg1@gmail.com'. On the right, there is a 'Profile Completeness' section showing 0% and an 'Organizational Documents' section with fields for Tax Identification Number (TIN) and Business Identification Number (BIN).

The screenshot shows the 'Your Invites' page. It features a table with the following data:

Title	Message	Status	Action
You have been invited to	You have been invited by ARK Ltd. to become a partner.	pending	<input type="button" value="Accept"/> <input type="button" value="Deny"/>

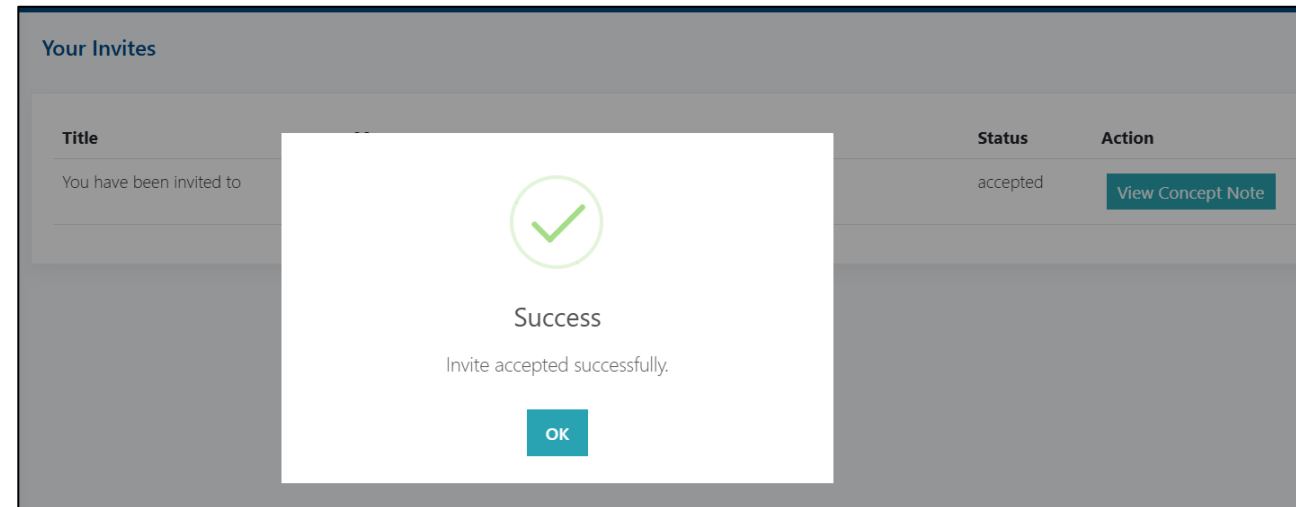
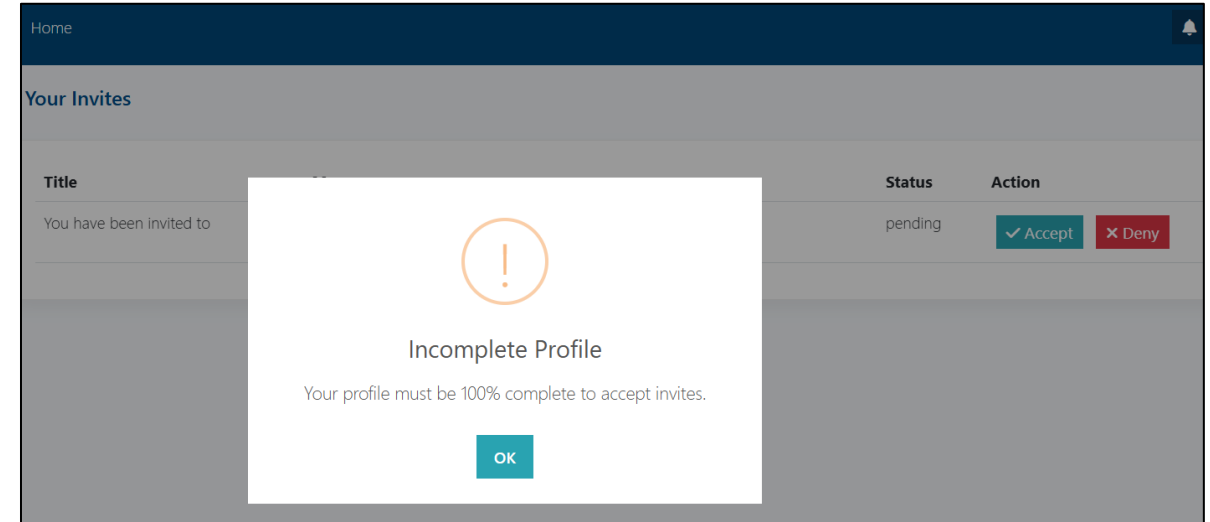
The 'Action' column for the pending invitation is highlighted with a red box and labeled '3'.

Section 3.3 : Navigating Invitations as a Consortium Partner

Step 3 (continued)

Complete Your Organizational Profile

- Ensure your Organisational Profile is 100% complete to accept invites, an error will occur otherwise (Box 1). Follow steps in **Section 2** in this Application Guide for guidance.
- Select the "**Accept**" option In the "**Invites**" tab. A confirmation pop-up will appear, indicating successful acceptance of the invitation.
- You can now view the **Concept Note** drafted or submitted by the Lead Partner.





Section 3.4: Proposal Details



Section 3.4 : Proposal Details

Step 1 By clicking on **Proposal Details** (Box 1), you will be able to start drafting your project's details for Concept Note submission.

Each question has a **word limit**, so keep an eye on the maximum limit as you fill in your responses. To make the process easier, we have included an information button (**'i' button**) next to each question (Box 2). By clicking on it, you will find **instructions** that will guide you in answering each question.

Udoj (CMIF) - First Call for Proposal

Deadline: 31/12/24

Request For Clarification

Organisation Details Partners & Invitations **Proposal Details** Budget Terms & Conditions

Show Instructions

Udoj (CMIF) Concept Note Application Form

Project Title ⓘ 2

Max Limit 20 words

How does the proposed project address the underlying constraints of the agricultural microinsurance market of Bangladesh? (Maximum 400 words) ⓘ

B I U S [List Icons]

Start typings...

Section 3.4 : Proposal Details

Udoy (CMIF) Concept Note Application Form

Question	Maximum Word Limit	Instruction
Project Title	20 words	Enter your project title
How does the proposed project address the underlying constraints of the agricultural microinsurance market of Bangladesh?	500 words	Please elaborate on the specific underlying constraints of the agricultural microinsurance market that your project idea is expected to address.
What is innovative about your project?	500 words	CMIF views innovation in its broadest sense including a new approach, idea, product, service, or business model that: i) has not been tested anywhere; ii) is new to Bangladesh; iii) has not been applied to the agricultural microinsurance sector. What elements of your project idea are innovative? Does your concept represent the implementation of an existing idea into a new operational setting within the agricultural microinsurance sector? Please explain.
What are the main activities and approach of the project?	700 words	<p>In this section, clearly define your activities and what you aim to accomplish.</p> <p>If partner organizations are involved, specify their roles in supporting the project's implementation. Outline how the proposed product, service, or intervention will fit within your current offerings and how it will be positioned within the broader marketplace.</p> <p>Describe your target audience, identifying the key customer segments or beneficiary groups you intend to reach. Provide an indication of timeframes for each activities.</p>

Section 3.4 : Proposal Details

Udoy (CMIF) Concept Note Application Form (Continued)

Question	Maximum word limit	Instruction
What are the expected impact and outcomes of the project?	500 words	<p>In your response, explain how the project will enable farmers and MSMEs in Bangladesh to access affordable agricultural microinsurance services and help them build resilience against climate risks.</p> <p>Include an estimated number of new farmers and MSMEs that are expected to benefit from the project, along with a justification for these figures based on market potential or past experiences.</p> <p>Additionally, outline the plan for ensuring the project's commercial sustainability, detailing strategies for long-term viability and continued service availability to customers.</p>
What regulatory approvals, if any, are required for the project?	350 words	<p>You will need to provide details of regulatory issues/ permissions (if any) that will need to be obtained to carry out your project.</p> <p>As lead times may be lengthy, it is important that this time be factored into the overall concept design, as all project activities must be completed within the implementation period agreed with BMMDP during contracting.</p>

Section 3.4 : Proposal Details

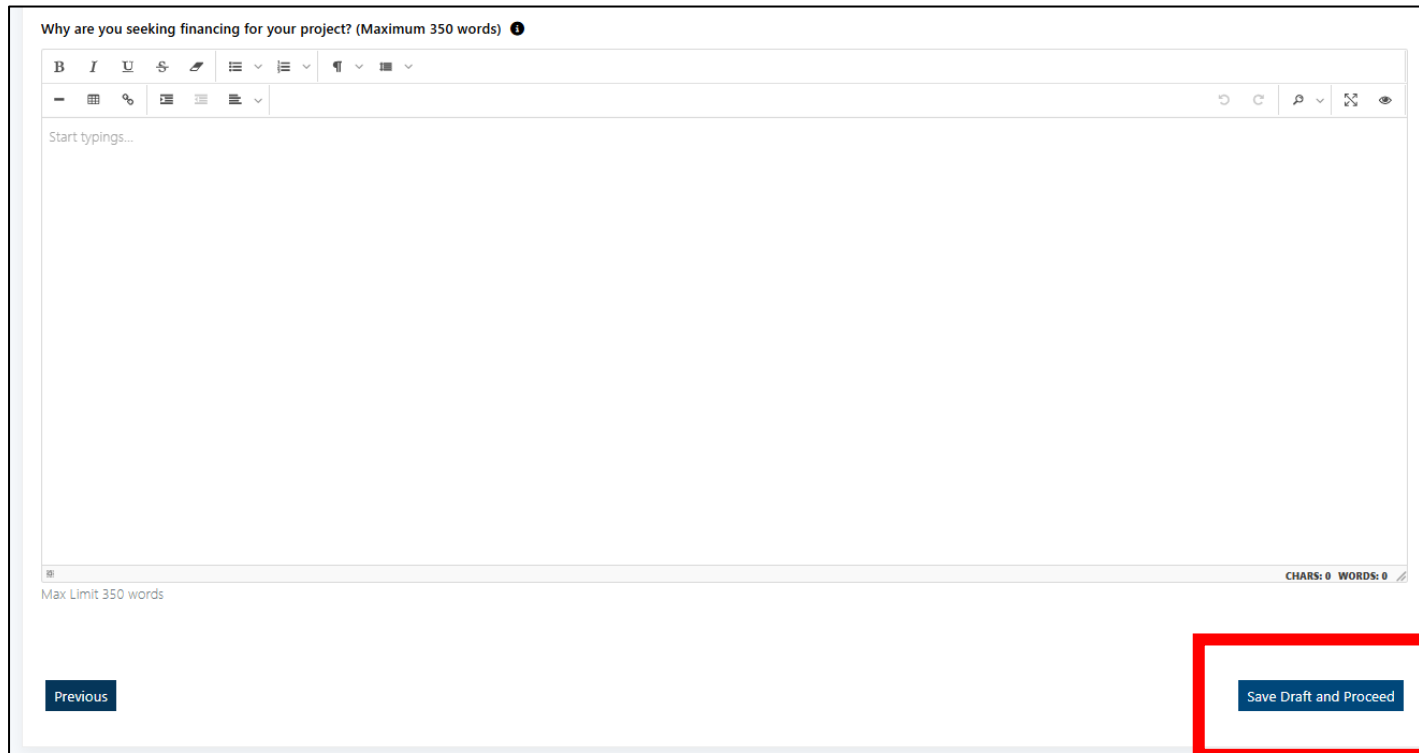
Udoy (CMIF) Concept Note Application Form (Continued)

Question	Maximum word limit	Instruction
How does your organization ensure compliance with the laws and regulations of the host country?	350 words	Use this section to confirm whether your organization operates in compliance with the local laws and regulations in Bangladesh. Additionally, you can highlight if your innovation or project idea aligns with any specific regulatory measures, standards, or licenses. This information will be used to validate your project's feasibility within the local legal landscape.
Why are you seeking financing for your project?	350 words	Explain whether the project would be viable without external grant support, detailing the reasons if it would not. Clarify why other financing sources have not been feasible to meet the funding needs. Additionally, discuss how the grant would enable the project to expand its risk coverage for smallholder farmers and MSMEs, potentially reaching a larger scale or addressing the needs of groups that previously had limited or no access to coverage. Your response should demonstrate the significance of Udoy's matching grant in achieving the project's intended reach and impact.

Section 3.4 : Proposal Details

Step 2 While drafting your concept note, it is useful to '**Save Draft and Proceed**' to ensure you don't lose any of your work. This will allow you to save your progress and return to it later if needed.

After answering all the questions in this step, please "Save Draft and Proceed" to move to the "Budget" tab.



The screenshot shows a web form titled "Why are you seeking financing for your project? (Maximum 350 words)". The form includes a rich text editor with a toolbar containing icons for bold, italic, underline, strikethrough, link, unlink, bulleted list, numbered list, indent, and outdent. The text area contains the placeholder "Start typings...". At the bottom left, there is a "Previous" button. At the bottom right, there is a "Save Draft and Proceed" button, which is highlighted with a red rectangular box. The bottom status bar shows "Max Limit 350 words" and "CHARS: 0 WORDS: 0".



Section 3.5: Budget



Section 3.5 : Budget

Step 1 Please note that all budgets submitted to Udo –CMIF **must be expressed in Bangladeshi Taka (BDT)** — this applies to both local and international applicant organisations.

If you are an international organisation requiring transactions with BMMDP in a foreign currency, please specify the currency, the exchange rate, and the percentage of the budget to be paid in foreign currency **using the Currency Disclosure box.**

Concept Note Budget Summary

Total Contribution by Applicant	Total Contribution by CMIF	Total
0	0	0

Concept Note Budget Template

#	Particulars	Contribution by Applicant	Contribution by CMIF	Total
Add New Header				
Currency Disclosure* ⓘ				
<input type="text" value="Enter any comments for currency disclosure"/>				

[Previous](#) [Save Draft and Proceed](#)

Section 3.5: Budget

Step 2 To add budget details in your proposal, please click on the **Budget** section (Box 1) and Insert **Number of Months** (Box 2) for the budget applicable. The projects for Uday's (CMIF) First Call for Proposals can have a maximum duration of 2 years (i.e., 24 months).

Please note that the **number of months specified at Concept Note stage cannot be changed in subsequent stages** if your proposal is shortlisted. Therefore, please plan accordingly!

The screenshot shows a web interface for entering budget details. At the top, there are five tabs: 'Organisation Details', 'Partners & Invitations', 'Proposal Details', 'Budget', and 'Terms & Conditions'. The 'Budget' tab is highlighted with a red box and labeled '1'. Below the tabs, there is a 'Project Budget' section with a 'No. of Months*' input field, which is also highlighted with a red box and labeled '2'. To the right of this field is a 'Show Instructions' button. Below the input field is a 'Concept Note Budget Summary' table with three columns: 'Total Contribution by Applicant (In BDT)', 'Total Contribution by CMIF (In BDT)', and 'Total (In BDT)'. The values in the table are all 0. Below the table is a 'Concept Note Budget Template' section with a table header and an 'Add New Header' button.

#	Particulars	Contribution by Applicant (In BDT)	Contribution by CMIF (In BDT)	Total (In BDT)

Section 3.5: Budget

Step 3 There are two key steps to add to your budget information:

- **Add New Header (Box 3)** : Click on 'Add New Header' to create a main budget category. After adding the header, you can further break it down into specific items by using the 'Add New Sub-header' option.
- **Add New Sub-header (Box 4)** : Use this option to list specific budget items under each header.

The system will automatically calculate the total for all corresponding sub-header items and total budget. Please ensure the budget is **saved as a draft** before finally submitting (Box 5).

Please note that the Total Budget figure specified at Concept Note stage cannot be changed in subsequent stages if your proposal is shortlisted. Therefore, please plan accordingly!

Organisation Details | Partners & Invitations | Proposal Details | **Budget** | Terms & Conditions

Show Instructions

Project Budget

No. of Months*

Enter No. of Months

Concept Note Budget Summary

Total Contribution by Applicant (In BDT)	Total Contribution by CMIF (In BDT)	Total (In BDT)
0	0	0

Concept Note Budget Template

#	Particulars	Contribution by Applicant (In BDT)	Contribution by CMIF (In BDT)	Total (In BDT)
Add New Header				

Concept Note Budget Template

#	Particulars	Contribution by Applicant (In BDT)	Contribution by CMIF (In BDT)	Total (In BDT)
1	Technology Development Cost	2500	3500	6000
1.1	Software Licensing and Tools	1000	1000	2000
1.2	Market deployment	1500	2500	4000
Add New Sub Header				
	Research and Analysis	4300	3100	7400
2.1	Data collection	900	1700	2600
2.2	Product development and analysis	3400	1400	4800
Add New Sub Header				
Add New Header				

Section 3.5 : Budget Template

Concept Note Budget Template				
Serial	Particulars	Contribution by Applicant	Contribution by CMIF	Total
1	Header 1			
1.1	<i>Sub-Header 1</i>			
1.2	<i>Sub-Header 2</i>			
1.3	<i>Sub-Header 3</i>			
Add New Sub Header				
2	Header 2			
2.1	<i>Sub Header 1</i>			
Add New Sub Header				
Add New Header				
Currency Disclosure: Bangladeshi Taka (BDT)				

Section 3.5 : Budget

EXAMPLES OF ALLOWABLE COSTS

Operational Expenses e.g., salary of staff and consultants, office rent, vehicle running costs - fuel, field activities, mobile allowance, per-diem, etc.

Technological development related expenses.

Costs related to marketing activities i.e., awareness events, digital/non-digital materials, promotional materials, etc.

Costs related to market research and product design.

Costs related to the training & capacity development of farmers, MSMEs, project staff and field forces.

INELIGIBLE COST CATEGORIES

Udoy (CMIF) will not cover costs that directly subsidize the delivery of insurance products or services to target beneficiaries, e.g., **premiums, payouts** are not eligible for funding and cannot be included in the costs of implementing the proposed initiative.

Investments in **fixed assets - like real estate, vehicles, furniture, fixtures, or equipment** will not be eligible and cannot be included in the costs for implementing the proposed initiative.

Project Size & Udoy's Contribution

- Each proposal may have a maximum project size of BDT 60 million (BDT 6 crore).
- Udoy's matching grant contribution is capped at 50% of the total project costs, therefore, grant support from UDOY cannot exceed BDT 30 million (BDT 3 crore).

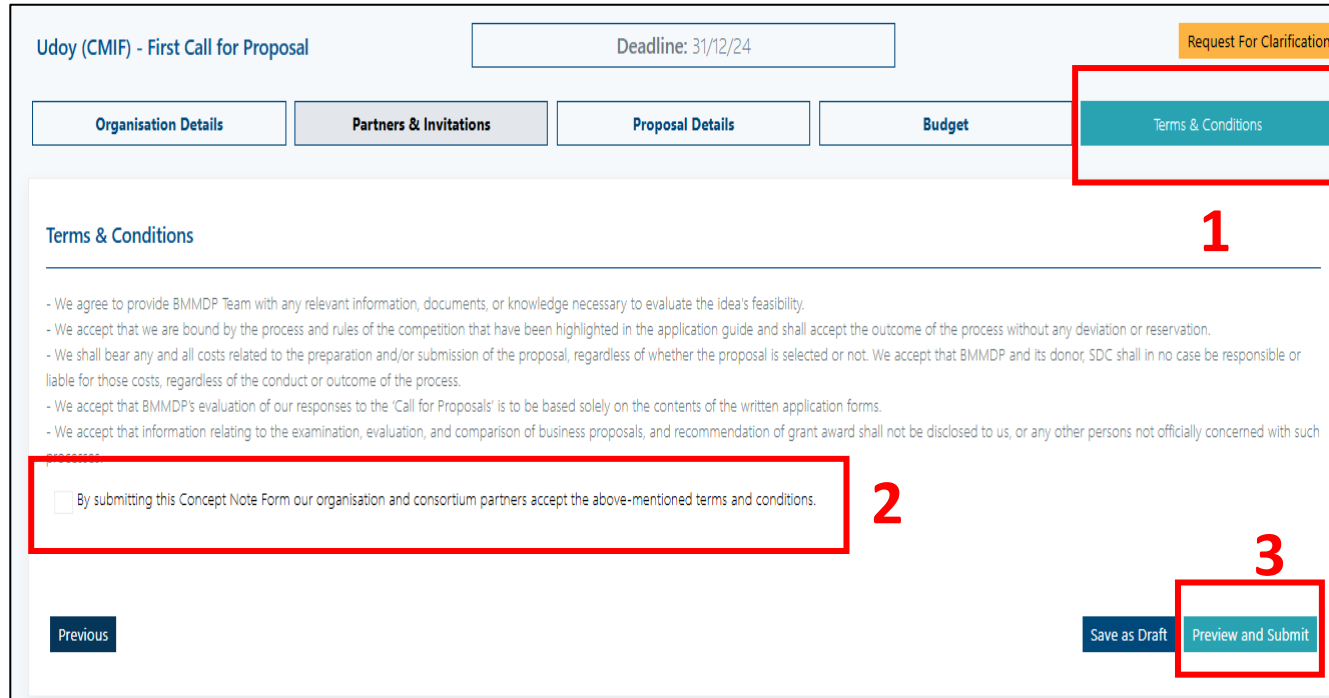


Section 3.6: Accepting Terms & Conditions and Submitting Your Application



Section 3.6: Accepting Terms & Conditions and Submitting Your Application

- Step 1**
- Carefully review the Terms and Conditions in this tab (Box 1).
 - Click on the check box (Box 2) to accept, then click on **“Preview and Submit”** button (Box 3) to finally review and confirm your project submission for Udoj (CMIF).



Udoj (CMIF) - First Call for Proposal

Deadline: 31/12/24

Request For Clarification

Organisation Details Partners & Invitations Proposal Details Budget **Terms & Conditions**

Terms & Conditions

1

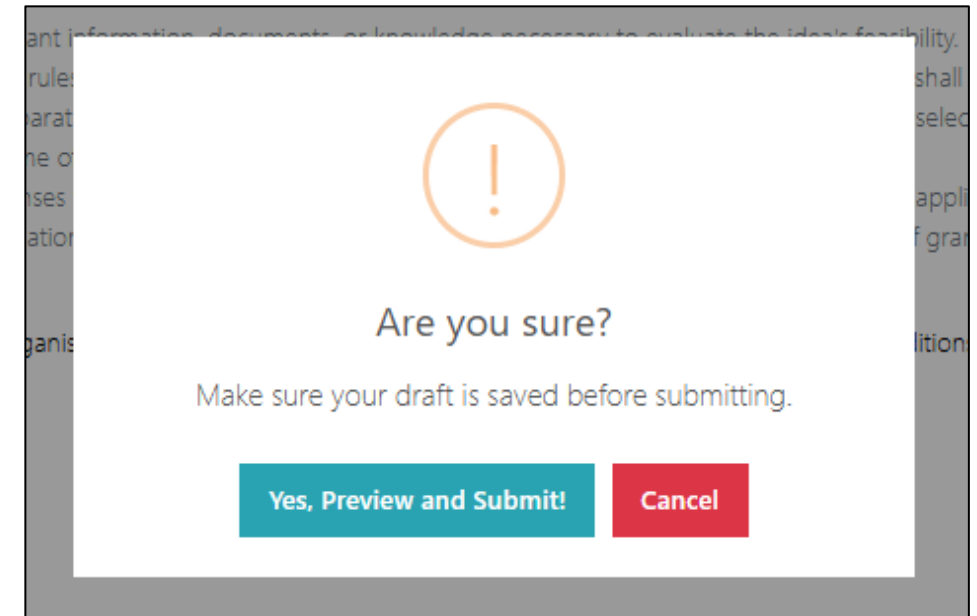
- We agree to provide BMMDP Team with any relevant information, documents, or knowledge necessary to evaluate the idea's feasibility.
- We accept that we are bound by the process and rules of the competition that have been highlighted in the application guide and shall accept the outcome of the process without any deviation or reservation.
- We shall bear any and all costs related to the preparation and/or submission of the proposal, regardless of whether the proposal is selected or not. We accept that BMMDP and its donor, SDC shall in no case be responsible or liable for those costs, regardless of the conduct or outcome of the process.
- We accept that BMMDP's evaluation of our responses to the 'Call for Proposals' is to be based solely on the contents of the written application forms.
- We accept that information relating to the examination, evaluation, and comparison of business proposals, and recommendation of grant award shall not be disclosed to us, or any other persons not officially concerned with such processes.

2

By submitting this Concept Note Form our organisation and consortium partners accept the above-mentioned terms and conditions.

3

Previous Save as Draft **Preview and Submit**



Are you sure?

Make sure your draft is saved before submitting.

Yes, Preview and Submit! Cancel

Section 3.6: Accepting Terms & Conditions and Submitting Your Application

You can use the **Request for Clarification** button to communicate any queries during your application.

You can only use this button once. But don't worry, you can always write to us at info.cmif@bmmdp.org if you have more queries.

The screenshot displays a web application interface for 'Udoy (CMIF) - First Call for Proposal'. A modal dialog box titled 'Request for Clarification' is open in the center. The dialog contains the following text: 'Please note that you may request clarification only once during the concept note stage by using this button.' Below this text are two input fields: 'Subject' and 'Message'. At the bottom of the dialog is a blue button labeled 'Send Request'. In the background, the main application form is visible, featuring a navigation bar with 'Home', a notification bell icon with '1', and a settings gear icon. The main content area includes a header 'Udoy (CMIF) - First Call for Proposal' and a navigation menu with buttons for 'Organisation Details', 'Budget', and 'Terms & Conditions'. A 'Request For Clarification' button is highlighted with a red rectangle in the top right corner of the main form. Below the navigation menu is a 'Show Instructions' button. The form also includes a 'Project Title' field with a help icon and a 'Max Limit 20 words' note.

What Happens After Submission?

- Upon successful submission, a confirmation email will be sent to the registered email address of both Lead Partner and Consortium Partner(s). Please ensure this email has been received.
- You will hear back from BMMDP within due course on the next steps!

VISIT OUR WEBSITE



bmmdp.org



[udoy.cmif](https://www.facebook.com/udoy.cmif)

YOU CAN ALSO REACH OUT TO THE BMMDP TEAM AT -



info.cmif@bmmdp.org

