



**Central Bank of Jordan**  
**Mobile Money for Resilience (MM4R)**  
**Concept Note Template for Partnership & Cooperation**

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Applicants for partnerships and cooperation under the Mobile Money for Resilience (MM4R) must complete the following form.

▪ **Organizational Information**

Name of organization	
Address	
Phone Number	
E-mail	

▪ **Liaising officer**

Name of Liaising officer	
Address	
Phone Number	
E-mail	

▪ **Description of Concept**

<b>Activities to be implemented through this partnership.</b>	
<b>The kind of support requested through this partnership (including but not limited to: conducting research, using CBJ expertise in DFS / mobile money, etc.)</b>	
<b>Target groups</b>	
<b>Geographical location of partnership implementation</b>	
<b>Partnerships required for implementation, if any</b>	
<b>Expected duration of partnership</b>	
<b>Core strengths and competencies (skills, qualifications and previous experiences)</b>	
<b>Outputs / outcomes that the partnership will support achieving (based on the list of MM4R outputs/outcomes in Annex (1))</b>	
<b>Initial estimates for contribution to the MM4R indicators in the list in Annex (1)</b>	

**Organization's name**

**Organization's signature**

**Date of submission**

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## Annex (1)

### MM4R Outputs, Outcomes, and Indicators

No.	Output / Outcome	Indicators
1	Increased financial inclusion and economic empowerment of refugees and vulnerable Jordanians	Number of registered digital accounts (active)
		Percent of adult refugees and Jordanians served by banks or microfinance institutions
2	Improved effectiveness of government and humanitarian agencies' CTPs, prioritizing emergency response while also building a bridge to sustainable social, economic, and financial inclusion development goals	Percent of refugees and Jordanians (CTP beneficiaries) reporting increased purchasing power
		Value of costs to humanitarian / government agencies for CTP disbursement
		Percent of businesses (CTP beneficiaries) reporting increased income
3	Enhanced institutional and collective capacity for effective humanitarian / private sector engagement	Number of partnerships between private sector and government / humanitarian agencies developed
4	Increased uptake and usage of DFS / mobile money among refugees and vulnerable Jordanians	Number of registered digital accounts (total)
		Value of digital account transactions
		Volume of digital account transactions
		Average digital account balances
		Percent of CTP recipients receiving funds through digital accounts
		Number of new DFS products and services available to refugees and Jordanians
5	Enhanced use of emerging technology to facilitate financial inclusion	Number of emerging technologies tested / piloted
6	Improved capacity of the CBJ to oversee and promote DFS for refugees and Jordanians	Number of CBJ staff members trained in areas relevant to DFS and mobile money
7	Strengthened regulatory environment for inclusive fintech	Strengthened regulatory environment for inclusive fintech
8	Improved financial literacy and awareness of DFS by refugees and Jordanians	Number of individuals or businesses receiving financial education / awareness training

9	Improved knowledge / awareness of DFS among government and humanitarian agencies and private sector providers	Improved knowledge / awareness of DFS among government and humanitarian agencies and private sector providers
		Number of government / humanitarian and private sector providers trained through the DFS Academy (to be established)
10	Increased knowledge generated and disseminated (in Jordan and globally) on best practices and lessons learned from the MM4R experience	Number of publications produced to generate and share knowledge and insights from the MM4R Initiative
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