

## INCLUSIVE BUSINESS

### KNOWLEDGE SHARING TEMPLATE

*The aim of this template is to collect experiences, projects, policies or initiatives at local, country and regional level related to the promotion of Inclusive Business.*

<b>1. General Information</b>	
<b>1.1. G20 Country</b>	
Saudi Arabia	
<b>1.2. Project / Initiative / Policy name/title:</b>	
Social Development Bank	
<b>1.3. General objective</b>	
Proving financial and non-financial services, productive and effective savings programs supported by qualified human cadres to contribute to the social development, building partnerships with multiple sectors, raising financial awareness and promoting a culture of self-employment among all segments of society.	
<b>1.4. Expected results</b> <i>(output-level: number of BoP engaged, jobs created, services delivered, etc.)</i>	
Improve quality of life of families, develop micro finance sector and finance family's needs through effective financing social loans.	
<b>1.5. Intended impact</b> <i>(outcome-level: income generated or increased, health/education/housing improved, etc.)</i>	
Financing family needs by providing targeted and effective social loans that have a positive impact on the society and Developing the microfinance sector to serve and empower limited and low income groups.	
<b>2. Legal framework</b>	
<b>2.1. Does the Project / Initiative / Policy have an associated regulatory or legal framework?</b>	
Not Applicable	
<b>3. Implementation</b>	
<b>3.1. Implementation level</b>	<b>3.2. Implementing agency</b> <i>(including link)</i>
<input checked="" type="checkbox"/> Domestic <input type="checkbox"/> Support of developing and low-income countries (international cooperation)	<a href="https://sdb.gov.sa/en-us/">https://sdb.gov.sa/en-us/</a>

<b>3.3. Direct target group</b> ( <i>MNCs, medium or large international or domestic company, SMEs, women, youth, rural/urban communities etc.</i> )	
Youth, SME's, micro businesses and women	
<b>3.4. Indirect target group</b> ( <i>SMEs, women, youth, rural/urban communities, etc.</i> )	
Rural communities	
<b>3.5. N° of countries involved</b> ( <i>if project is Regional/Global</i> )	
NA	
<b>3.6. Project status</b>	<b>3.7. Duration</b> ( <i>mm/yyyy – mm/yyyy</i> )
<input type="checkbox"/> Under design <input type="checkbox"/> In progress <input checked="" type="checkbox"/> Completed	open ended and may be modified depending on the goals achievement and economy needs
<b>3.8. Brief description of the link with the BoP</b> <i>How does the project / initiative / policy include the BoP? How does it benefit the BoP? How does it define the BoP and its role?</i>	<b>3.9. Role of the BoP</b>
The bank provides different types of microfinance options from social to productive loans that help the BoP achieve financial independency and become productive	<input checked="" type="checkbox"/> BoP as customer <input checked="" type="checkbox"/> BoP as distributor <input type="checkbox"/> BoP as retailer <input type="checkbox"/> BoP as supplier
<b>3.10. Sector</b> ( <i>more than one answer possible</i> )	
<input checked="" type="checkbox"/> Agriculture or Food <input type="checkbox"/> Energy <input type="checkbox"/> Health <input type="checkbox"/> Education <input type="checkbox"/> Water, Sanitation <input type="checkbox"/> Waste Management <input type="checkbox"/> Housing or Construction	<input checked="" type="checkbox"/> Retail, Manufacturing or Consumer Goods <input type="checkbox"/> Information Communications Technology (ICT) <input checked="" type="checkbox"/> Financial Services <input checked="" type="checkbox"/> Tourism <input type="checkbox"/> Cross-sectoral <input type="checkbox"/> Other: _____
<b>3.11. Topic</b> ( <i>more than one answer possible</i> ) (*) See Annex for definitions	
<input type="checkbox"/> Inclusive business models and strategy <input type="checkbox"/> Scale <input type="checkbox"/> Policy and government	<input type="checkbox"/> Results measurement and impact <input type="checkbox"/> "What is IB?" <input checked="" type="checkbox"/> Innovation

<input checked="" type="checkbox"/> Finance for inclusive business <input type="checkbox"/> Corporates in inclusive business <input type="checkbox"/> Partnerships <input type="checkbox"/> Environmental impact <input checked="" type="checkbox"/> Gender	<input type="checkbox"/> Digitalization <input checked="" type="checkbox"/> Capacity building <input type="checkbox"/> Data <input type="checkbox"/> Impact investing <input type="checkbox"/> Other: _____
<b>3.12. Main area of intervention / Type of support provided</b> <i>(What is the project's/initiative's/policy's focus regarding the main challenges faced by inclusive businesses -more than one answer is possible-)</i>	
<input checked="" type="checkbox"/> Financial resources <input type="checkbox"/> Rules and regulations <input type="checkbox"/> Information <input checked="" type="checkbox"/> Capacity	
<b>4. Funding</b>	
<b>4.1. Origin</b> <i>(more than one answer possible)</i>	
<input checked="" type="checkbox"/> Government / State-owned enterprise <input type="checkbox"/> Multilateral Development Banks (MDBs) or Development Financial Institutions (DFI) <input type="checkbox"/> International Organisations (IOs) <input type="checkbox"/> NGO / Foundation <input type="checkbox"/> Private sector <i>(impact investment fund, private equity fund, venture capital fund, commercial bank, corporation, etc.)</i> <input type="checkbox"/> Other: _____	
<b>4.2. Brief description of funding / contributions</b> <i>(e.g. name of funding institution, type of financing instrument, etc.)</i>	
Fund is provided by government	
<b>4.3. Available funds</b> <i>(optional)</i>	
<b>4.4. Value of project</b>	
Unspecified	
<b>4.5. Description of financing/procurement process</b>	
Eligible person (or household) apply for microfinance products online. Then, application requests are approved based on meeting the specified criteria. Social development bank provides different types of products and service to the BOP in forms of social or productive loans to empower BOP beneficiaries based on need and feasibility of the project.	

5. Monitoring and Evaluation	
<b>5.1.1. Does the project / initiative / policy involve a monitoring process?</b>	<b>5.2.1. Does the project / initiative / policy involve an evaluation process?</b>
<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
<b>5.1.2. Brief description</b>	<b>5.2.2. Brief description</b> <i>(specify type of evaluation - process, outcome, impact – and methodology)</i>
Payment behaviour of consumers are monitored and. Moreover, in progress and performance of project under finance is monitored to assure goal achievement.	The bank reviews the financing application based on submitted project feasibility and a clear business plan and must demonstrate strong market need with a special focus on less developed regions.
<b>5.1.3. Lessons learned and results</b> <i>(if applicable)</i>	<b>5.2.3. Lessons learned and results</b> <i>(if applicable)</i>
6. Contact Information	
<b>6.1. Contact Information</b> <i>(if there is a website of the project/policy/initiative, please include it)</i>	
https://sdb.gov.sa/en-us/contact-us/contact-information	
7. Supporting material	
<i>Please provide links to or upload any further supporting materials, including: newspaper articles, case studies, toolkits, photographs, and any other relevant materials to help illustrate the project</i>	

## ANNEX

**BoP as customer:** business models that reach low-income consumers (products, services that target low-income consumers).

**BoP as distributor:** business models that reach low-income distributors (distribution, awareness, market building).

**BoP as supplier:** business models that engage source products from low-income workers and suppliers

**BoP as retailer:** business models that sell goods to the consumer, e.g. at the BoP

**Capacity building:** Lessons learned from capacity building programmes.

**Corporates in inclusive business:** corporate business models that engage the BoP.

**Digitalisation:** impact of digitalisation on business and society.

**Data:** Data and inclusive business. Data and the BoP.

**Environmental impact:** inclusive business models that mitigate or adapt to climate change.

**Finance for inclusive business:** finance for inclusive business, e.g. impact investing, accessing funding.

**Gender:** economic empowerment of women, gender issues.

**Impact investing:** publications from impact investors and about impact investing in general.

**Inclusive business:** Inclusive businesses provide goods, services, and livelihoods on a commercially viable basis, either at scale or scalable, to people living at the base of the economic pyramid (BOP) making them part of the value chain of companies' core business as suppliers, distributors, retailers, or customers. In addition to these commercially inclusive activities, businesses may also pursue broader socially inclusive goals. Inclusive business should promote sustainable development in all its dimensions – economic, social and environmental.

**Inclusive business models and strategy:** business-planning tools, assessment of models.

**Innovation:** Innovative business models, importance of innovation and how to be innovative.

**Partnerships:** business-to-business, business to government, or business to NGO partnerships within inclusive business models.

**Policy and government:** policy issues and ecosystem for IB; resources from or for donors and policymakers; policy recommendations.

**Results measurement and impact:** approaches to measurement of results, findings on results of inclusive businesses.

**Scale:** strategies for scale.

**“What is IB?”** : introductory literature on IB, discourse papers that define IB.