



## Project: SAWA-II



Funded by the  
European Union

### Call for Proposals - Online Information Session

*Improving the sustainable productive capacities of existing MSEs in the  
West Bank to enhance their economic resilience and competitiveness*

Date: 01 July 2025

Reference: PSE 21003-10019

enabel.be



# Agenda

- Introduction – SAWA II Enabel Team
- Background - SAWA II Project
- Call for proposals
- Application
- Questions and answers

The session is recorded for internal purposes



## | Introduction - *Enabel Team*

enabel.be



# Enabel Team

- **Razan Habash – SAWA II Project Manager**
- **Katrien Heirman - Green & Circular Economy Expert**
- **Rahhal Rahhal - Economic Resilience Expert**



## **Background - *SAWA II Project***

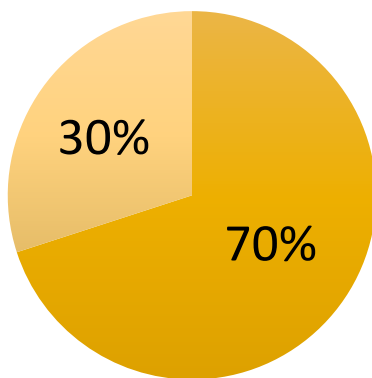


# Background - *SAWA II Key Data*

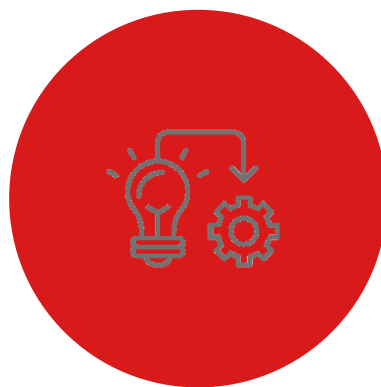
Project: SAWA II - Enhance Resilience of Micro-businesses and Create Sustainable Livelihood Opportunities in the West Bank and Gaza – Phase II



Budget  
€ 6M



■ West Bank ■ Gaza



Implementing Agency:  
ENABEL  
Belgian Agency for  
International Cooperation



Duration:  
Nov 2024 – Dec 2027  
39 months



Funded by: EU  
European Union





## Background - *SAWA II Implementing Partners*

West Bank	Gaza
<ul style="list-style-type: none"><li>▪ PFI (Palestinian Federation of Industries)</li><li>▪ NGOs (Non-Governmental Organizations)</li><li>▪ PSUOs (Private Sector Umbrella Organisations)</li></ul>	<ul style="list-style-type: none"><li>▪ Women Affairs Center (WAC)</li><li>▪ Bayader for Environment and Development</li></ul>



## Background - *SAWA II Beneficiaries*

Direct Beneficiaries	Indirect Beneficiaries
<ul style="list-style-type: none"><li>▪ CSOs/ NGOs/ PSOU's</li><li>▪ Business development service providers</li><li>▪ 1 industrial umbrella organization, Palestinian Federation of Industries (PFI)</li><li>▪ 170 MSEs (existing and affected are accelerated and revived)</li><li>▪ 270 industrial sectors staff</li><li>▪ 15 industrial companies</li><li>▪ 12 groups of entrepreneurs with initiatives for GCE solutions (36 beneficiaries)</li></ul>	<ul style="list-style-type: none"><li>▪ 30 staff of CSOs</li><li>▪ 5 staff of PFI</li><li>▪ Beneficiaries' households</li></ul>





# Background - *SAWA II Result Chain*

## **Overall Objective (Impact):**

Contribute to enhancing the economic resilience in the West Bank and in the Gaza Strip

## **Specific Objective:**

Competitiveness and sustainability of Micro and Small Enterprises (MSEs) in the West Bank and in the Gaza Strip are enhanced

### **Result 1:**

Improved sustainable productive capacities of existing MSEs in the West Bank and in the Gaza Strip

### **Result 2:**

Enabling frameworks for GCE are created and promoted in the West Bank and in the Gaza Strip



**Call for Proposal**



## Call for Proposal

 enabel.be

enabel.be



# Call for Proposals

1. Objective
2. Key Concepts
3. Expected Results
4. Guiding Indicators
5. Financial ...
6. Duration
7. Admissibility Criteria
8. The Applicant
9. The Co-Applicant
- 10.No. Requests & Grant Agreements
- 11.Type of Activities
- 12.Costs – Eligible
- 13.Costs - Noneligible



# 1. CfP Objective

## **General Objective:**

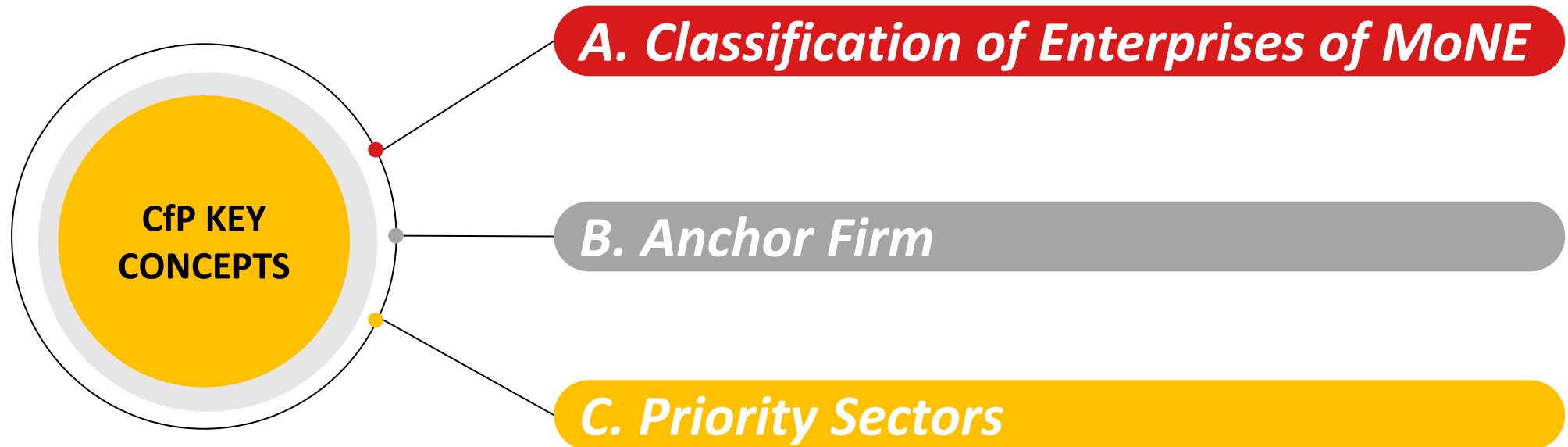
To Contribute to enhancing the economic resilience in the West Bank

## **Specific Objective:**

Competitiveness and sustainability of Micro and Small Enterprises (MSEs) in the West Bank is enhanced



## 2. CfP Key Concepts





## A. Classification of Enterprises of MoNE

المبيعات السنوية Annual Turnover	عدد الموظفين Number of employees	التصنيف Classification
بشرط ألا يتجاوز حجم المبيعات 100 ألف دولار أميركي provided that turnover does not exceed USD 100.000	4-1	متناهية الصغر (Micro)
بشرط ألا يتجاوز حجم المبيعات 200 ألف دولار أميركي provided that turnover does not exceed USD 200.000	9-5	صغيرة جدا (Very Small)
بشرط ألا يتجاوز حجم المبيعات 500 ألف دولار أميركي provided that turnover does not exceed USD 500.000	19-10	صغيرة (Small)
بشرط ألا يتجاوز حجم المبيعات 2 مليون دولار أميركي provided that turnover does not exceed USD 2.000.000	49-20	متوسطة (Medium)
حجم المبيعات أعلى من 2 مليون دولار أميركي More than USD 2.000.000	+50	كبيرة (Large)





## B. Anchor Firm

**Anchor firms** are firms that are considered **pillars** of economic growth.



By leveraging their resources, they create linkages with SMEs, fostering collaboration.



This boosts SME productivity, competitiveness, and access to markets, technology, and finance.



The result: more jobs, better working conditions, and greater social inclusion.





## C. Priority Sectors

- 
1. Food & Agro-Processing
  2. Renewable Energy
  3. ICT
  4. Pharmaceuticals & Chemicals
  5. Leather & Footwear
  6. Textile & Clothing
  7. Furniture
  8. Tourism & Hospitality
  9. Paper & Packaging
  10. Construction
  11. Stone & Marble
  12. Metal
  13. Plastic
  14. Services (transport, distribution, maintenance etc)
  15. Retail



### 3. CfP Expected Results

Improved  
sustainable  
productive  
capacities of  
existing MSEs  
in the West  
Bank

**MSEs are supported through tailored-made  
and quality business support services**

**MSEs are enabled to address their legal  
business-related challenges**

**MSEs are better able to secure their  
financing needs**



## 4. CfP Guiding Indicators

EXISTING & EFFECTED MSEs

**200**

MSEs Received business development services and advanced business management training

**170**

MSEs enhanced their business management knowledge to accelerate or revive their business

**170**

MSEs received financial support to accelerate or revive from the current situation

**170**

MSEs were provided with legal assistance

**170**

MSEs received guidance and assistance about securing more financing for their business



## 4. CfP Guiding Indicators - *continued*

% of MSEs

15%

MSEs successfully addressed their legal business environment challenges

10%

MSEs applied for available financing opportunities

70%

MSEs are aware of green practices

50%

MSEs are women and/or youth led (18-35 years old)

70%

MSEs strengthened the digital skills of their teams

90%

MSEs adopted decent work principles

70%

MSEs were report increased capacity to retain or increase staff because of acceleration services and technical assistance



## 5. CfP Financial Allocation

**LOT 1**

**North and Middle  
Governorates**

**EURO (0.5 M – 1 M)**

*Cover at least one of the following  
governorates Jenin, Nablus,  
Tulkarem, Qalqiliya, Salfeet, Tubas,  
Jericho, Ramallah and Al-Bireh*

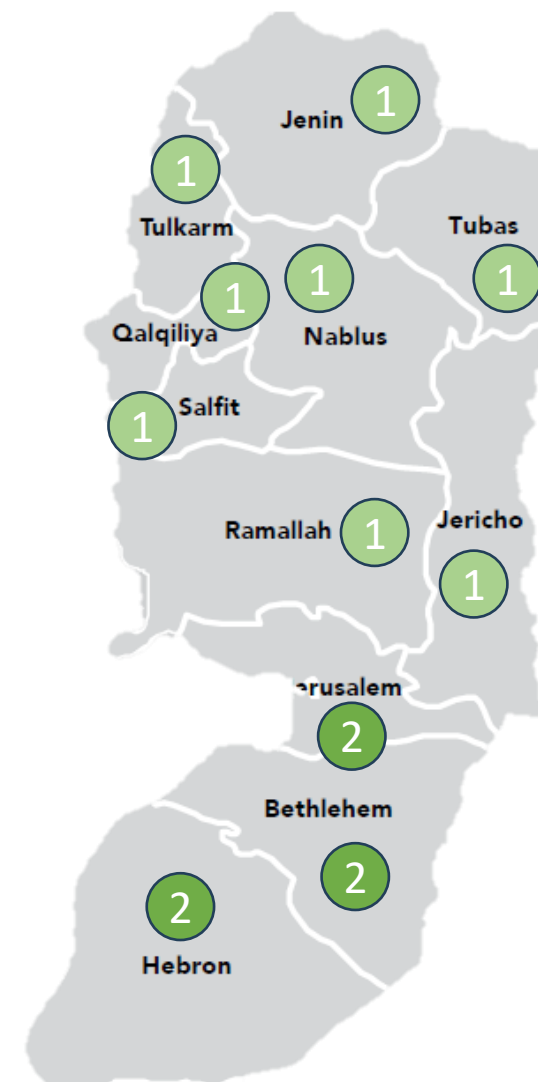
**LOT 2**

**South Governorate**

**EURO (0.5 M – 0.7 M)**

*Covering Hebron and/or Bethlehem  
and Jerusalem  
(this lot must include Jerusalem)*

**The total indicative amount available under this Call for  
Proposals is 1,700,000 EUR.**





## 6. CfP Duration

**CfP Implementation Period**

**18 – 22 MONTHS**

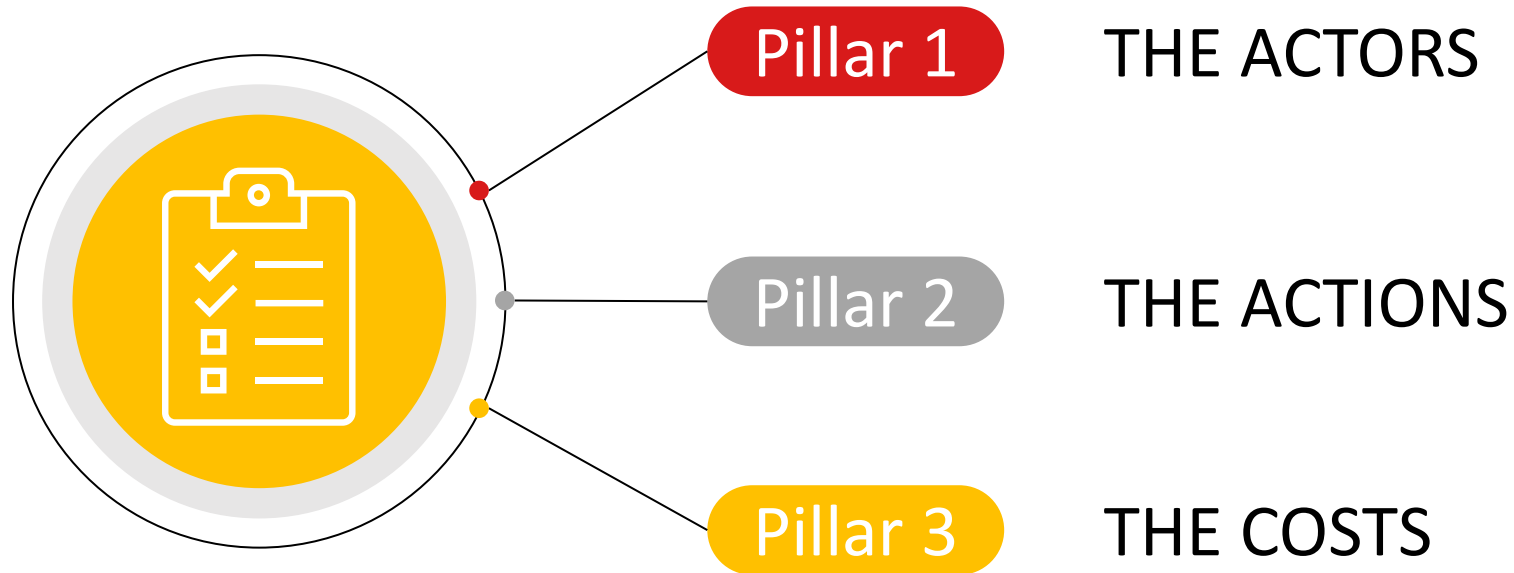
**+ 3 Months**

**Closing Period**

- *During closing period, only costs related to reporting and MEAL can be included.*
- *CfP end date shall not exceed the Project End Date 30 December 2027*



## 7. Admissibility Criteria



Admissible Actions: Type of activities minimum standards:

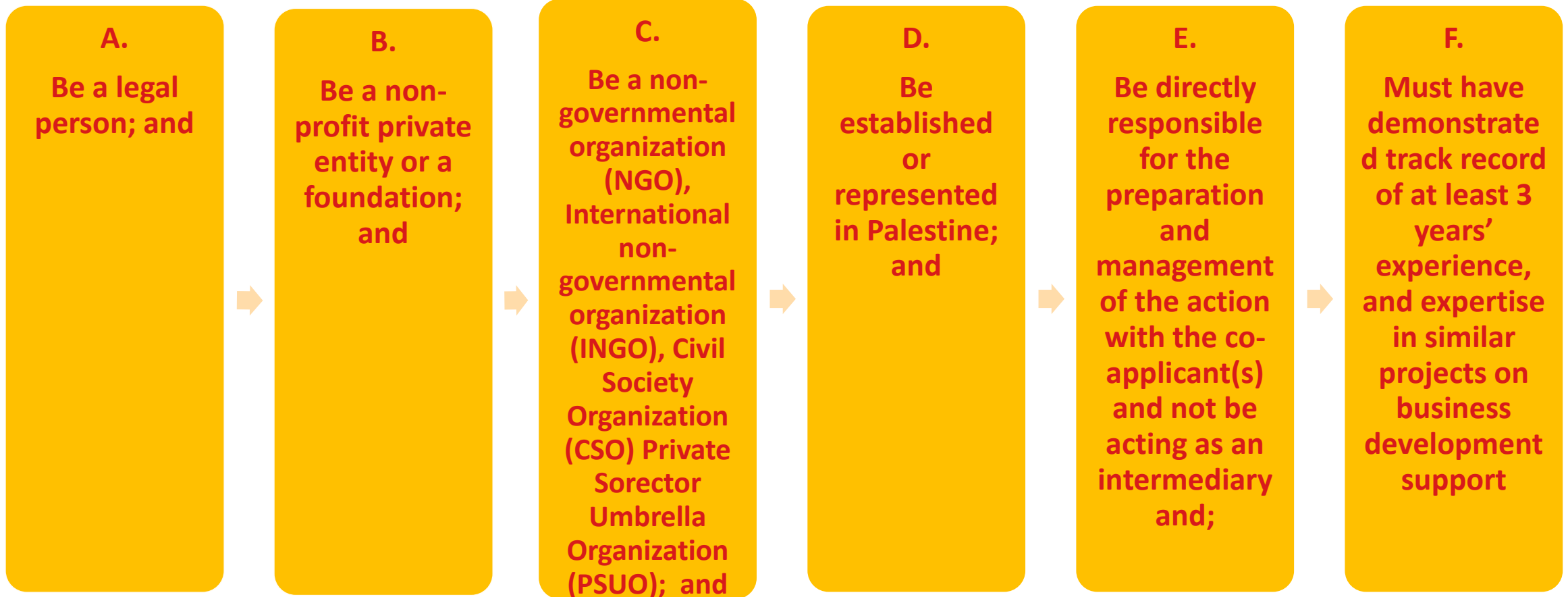
The Call will prioritize innovative and creative approaches that adopt close collaboration with community leaders and community-based organizations, and work with local business networks.





## 7. Admissibility Criteria - *continued*

To be admissible for grants, the applicant must satisfy the following conditions:





## 8. The Applicant

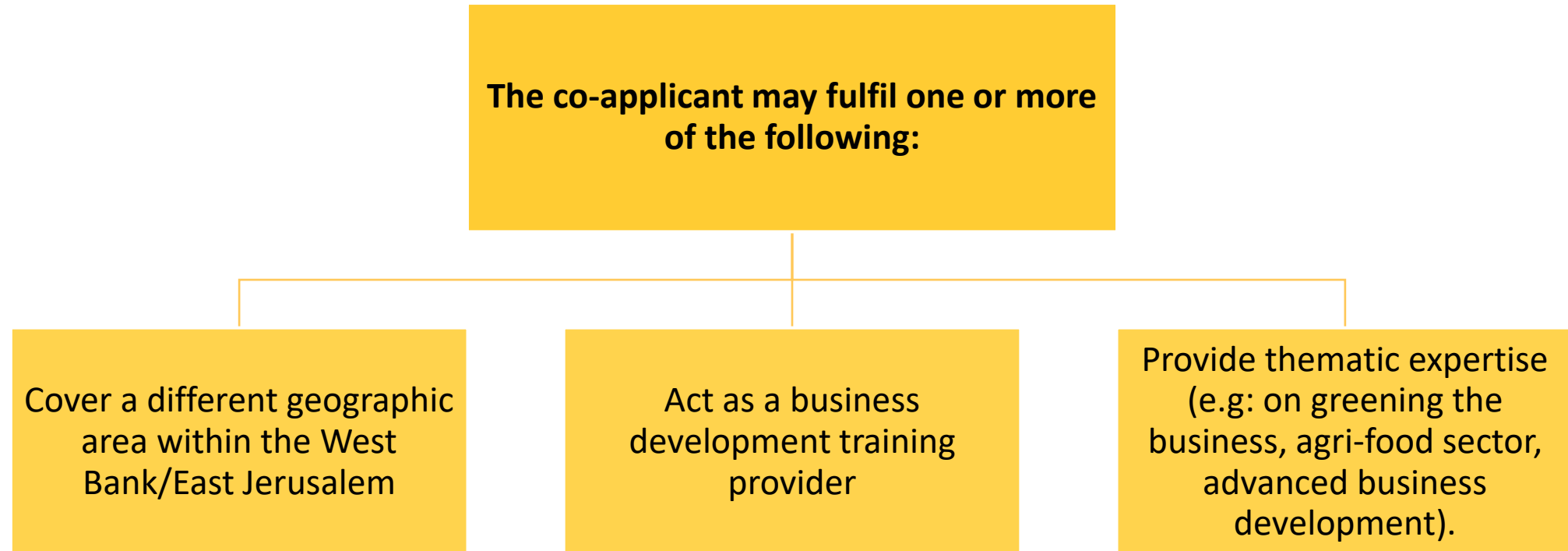
The **applicant may act individually** in case they have the capacity to provide all the different business training services in house and have all the required thematic expertise.

The applicant may act with one or multiple co-applicants (**maximum three co-applicants**) in accordance with the co-applicants requirements below.

The potential applicant **may not** participate in Calls for Proposals, nor may they be the beneficiary of grants **if they are in one of the exclusion situations** described in **Annex VII** of the model grant agreement provided in Annex E



## 9. The Co-Applicant



The **co-applicant(s)** shall participate in the definition and the implementation of the action, and the costs that they incur **shall be eligible in the same way as those incurred by the applicant.**



## 9. The Co-Applicant - *continued*

The co-applicant must satisfy the following conditions:

A. be a legal person

B1. Be a public entity **or**  
B2. Be a non-profit  
private entity or a  
foundation

C. Be a training  
institution or NGOs with  
expertise in business  
development,  
digitalization and/or  
green economy.

D. Be directly responsible  
for the preparation and  
management of the  
action with the lead (and  
other co-applicants) and  
not be acting as an  
intermediary.



## 10. No. Requests & Grant Agreements

The applicant may apply for both lot 1 & 2. In that case they submit a distinct application for each lot.

1

The applicant may not submit more than one application per lot.

2

The applicant may be awarded more than 1 Grant Agreement, but only 1 grant agreement for each lot.

3

The applicant may not be at the same time a co-applicant in another application.

4

A co-applicant **may** submit more than 1 application

5

A co-applicant may be awarded more than 1 Grant Agreement under this Call for Proposals

6



# 11. Type of Activities





# 11. Type of Activities

## **a) Selection of MSEs**

The applicant is expected to outline in its proposal how it will select MSEs to support and how it aim to reach and inform and mobilize targeted Micro and Small Enterprises (MSEs). Selection criteria for businesses should include the following criteria:

- Businesses affected by the recent war
- Businesses active in the market for at least three years
- Business in the minimum two selected sectors
- Economic viability of the business based on the local economic analysis
- Potential to grow and employ additional employees
- Businesses that preferentially already take into account environmental sustainability
- Business relevant to the minimum of two selected sectors focused on providing green and/or digital services
- Priority for businesses owned by vulnerable groups

## **b) Advanced Training and final selection of MSEs**

Selection process may involve a two-step screening approach, where shortlisted applicants are further assessed based on alignment with proposal activities and strategic priorities after sensitization and refreshing training.





# 11. Type of activities - *continued*

## c) Business Development Support for selected MSEs:

### Non-financial support:

1. Business needs assessment and tailor-made capacity building and intervention plans for each MSE
2. Providing the selected MSEs, with advanced business development training, including:
  - Specialized technical support
  - Specific individual technical training opportunities
  - Job coaching and mentorship sessions

### Financial support package:

1. Providing financial support to selected MSEs to facilitate their scale-up or acceleration (**average of EUR 7,000 per beneficiary**)
2. Selected MSEs are expected to co-finance their business development plans with **20% through personal contributions**



# 11. Type of activities - *continued*

## **d) Legal Support Services for selected MSEs:**

The applicant is expected to outline in its proposal how it will provide legal support services to MSEs on several levels as follows:

1. Policy level: conducting coordination meetings/workshops with local authorities
2. Knowledge and awareness level: provide training and coaching to ensure increasing the knowledge of MSEs beneficiaries
3. Operational level: support the beneficiaries in the registration process and provide coaching and guidance

## **e) Improving Access to Finance for MSEs**

Proposals are expected to contribute to improving the ability of MSEs to access and secure appropriate financing for their growth and sustainability. The Applicants are encouraged to include activities that:

- Facilitate linkages between MSEs and financial institutions.
- Support awareness-raising and advisory services for MSE beneficiaries in the financial services landscape.
- Align these efforts with existing national strategies and financial initiatives where relevant.



# 11. Type of activities - *continued*

## **f) Follow-up coaching and technical assistance for the duration of the project**

- This assistance is aimed at monitoring the use of the financial support, maximizing the value of the businesses supported, provide technical backstopping support, as well as mentoring and psychosocial support and follow-up to ensure continuous participation of vulnerable beneficiaries.

## **g) Networking and Marketing services**

- To provide coaching to beneficiaries to develop their marketing plans
- To establish network forum among entrepreneurs/MSEs to interact with and exchange ideas
- To network and promote peer-to-peer support
- Participation in marketing events (like exhibitions) and creating links with potential buyers and integration into the supply chains of larger businesses.



# 11. Type of activities – *Financial Support*

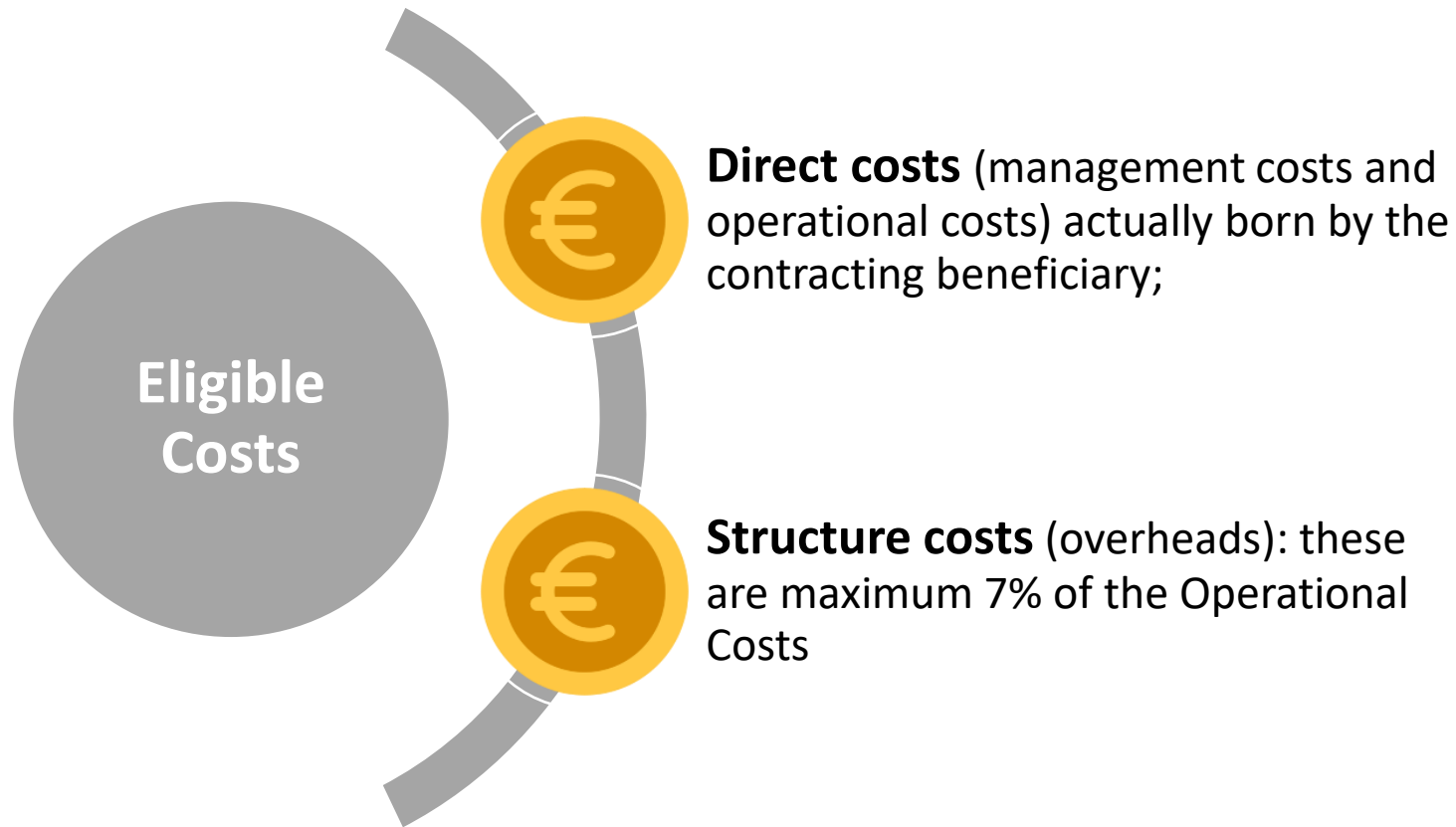
**At proposal stage, make sure to clearly elaborate on all technical and contractual details for the financial support to beneficiaries!**

**Applicants must explicitly specify in section 2.2.1 of the grant application file the following 8 topics:**

1. Entity responsible for implementation (Applicant/ Co-applicant)
2. Description of the objectives and expected results to be achieved with this financial support, the stakeholders involved, and their roles in the management process (link to the relevant activity/activities);
3. Procedure for the selection and award of financial support, including:
  - Eligibility criteria for beneficiaries;
  - Admissibility criteria for funding requests;
  - Eligibility of costs and expenses;
4. Maximum amount that can be awarded per beneficiary;
5. Modalities for formalizing agreements/contracts with beneficiaries;
6. Disbursement arrangements for funds;
7. Technical and financial monitoring modalities (if applicable);
8. Control and audit procedures (if applicable).



## 12. Costs – Eligible



The budget may include a contingency reserve up to a maximum of 5% of the estimated eligible direct costs. It may only be used with the prior written authorization of Enabel.



## 13. Costs - Ineligible

- Accounting entries not leading to payments;
- Provisions for liabilities and charges, losses, debts, or probable future debts;
- Debts and debit interests;
- Doubtful debts;
- Currency exchange losses;
- Loans to third parties;
- Guarantees and Securities,
- Costs already financed by another grant;
- Invoices made out by other organisations for goods and services already subsidised;
- Subcontracting by means of service or consultancy contracts to personnel members, Board members or General Assemblymembers of the organisation subsidised;
- Any sub-letting to oneself;
- Purchases of land or buildings;
- Compensation for damage falling under the civil liability of the organisation;
- Employment termination compensation for the term of notice not performed;
- Purchase of alcoholic beverages, tobacco, and derived products thereof.
- Salary bonuses

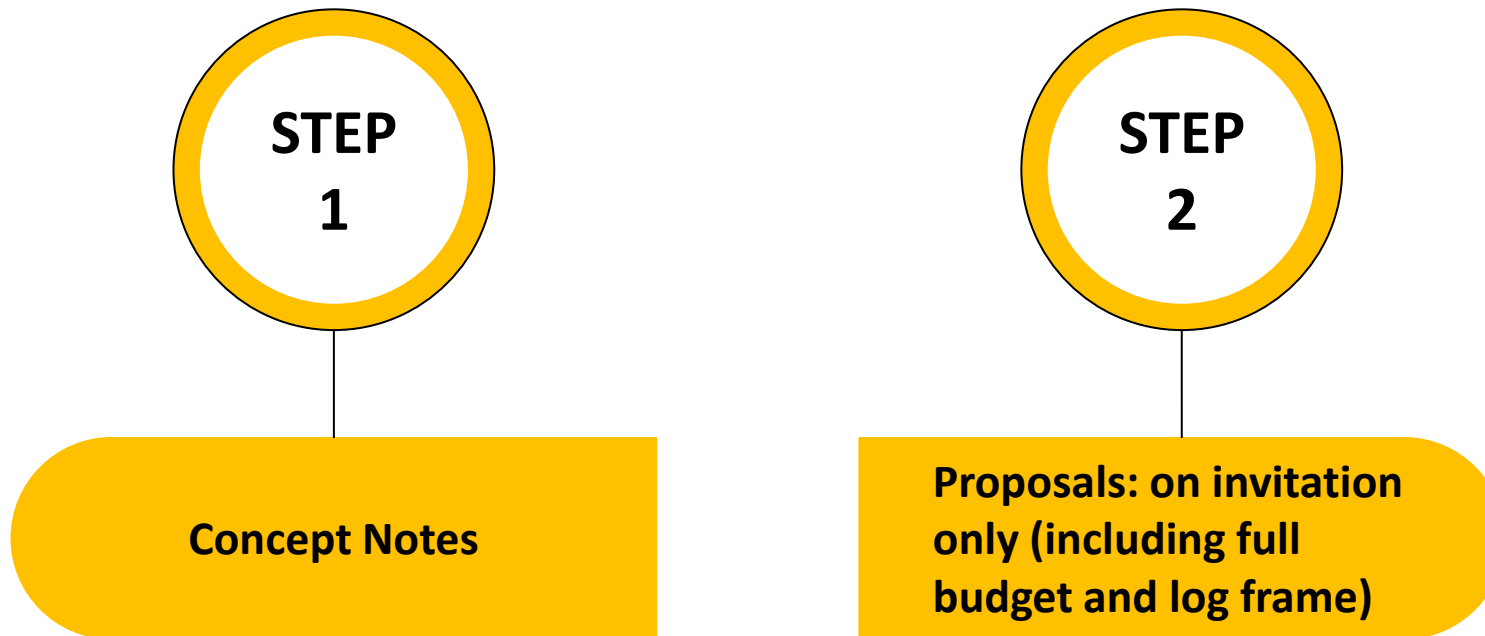


Application





# 1. CfP Applications Steps





## 2. CN Submission Instructions

In order to ensure the equal treatment of applicants, the contracting authority **cannot give a prior opinion** on the admissibility of applicants, an action or specific activities

Deadline for submission of Concept Note: by **28 July 2025 max 15:00 (3:00 pm)**

- Enabel Ramallah office (Royal Center, 7th Floor, Al Balou', Mecca Street, Al Bireh)
- Enabel Jerusalem office (5 Baibars Street, Sheikh Jarrah)

**HARD COPY (PRINTED)**

**SOFT COPY (USB FLASH)**

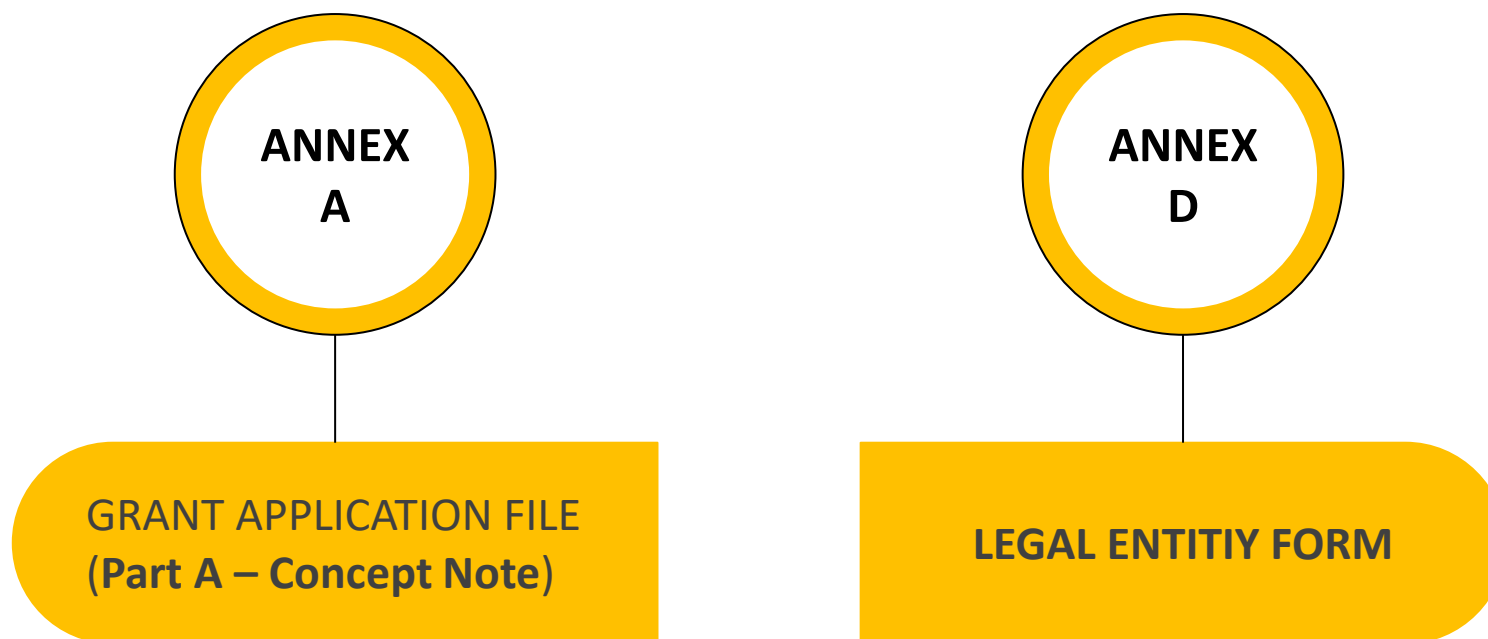
The external envelope must bear **the reference number and title of the Call for Proposals**

*Title: Improving the sustainable productive capacities of existing MSEs in the West Bank to enhance their economic resilience and competitiveness*

*Reference No: PSE21003-10019*



## 3. CN Submission Documents





## 4. CN Evaluation

**Check: ANNEX F1a**

CONCEPT NOTE VERIFICATION AND EVALUATION GRID

**To understand  
how your CN will  
be evaluated**

**Admin and  
admissibility  
check**

**Technical  
evaluation**



## 5. Provisional Dates

TASK	Date	Time
Information meeting (if necessary)	1 July 2025	11:00 AM
Deadline for clarification requests to the contracting authority	7 July 2025	15:00 PM
Last date on which clarifications are given by the contracting authority	17 July 2025	
<b>Submission deadline for concept notes</b>	<b>28 July 2025</b>	<b>15:00 PM</b>
Information of applicants on the opening, administrative checks, and evaluation of concept notes (stage 1)	30 July 2025	
Invitations to submit the proposals	20 August 2025	
Deadline for the submission of the proposals	20 September 2025	15:00 PM



## 5. Provisional Dates - *continued*

TASK	Date
<b>Request certificates and supporting documents</b> relating to the grounds for exclusion (see 2.1.1 (2))	1 October 2025
<b>Receipt of certificates and supporting documents</b> relating to the grounds for exclusion	10 October 2025
<b>Organizational analysis of applicants and co-applicants</b> whose proposal has been shortlisted.	20 October 2025*
<b>Notification of the award decision</b> and transmission of signed grant agreement	1st December 2025*
<b>Signature of the Agreement</b> by contracting beneficiary	No later than 15 days after notification of the grant



## | Questions & Answers