

## Palestine

**Contracting authority: ENABEL**

Call for Proposals:

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

Under the project: “Enhance Resilience of Micro-businesses and  
Create Sustainable Livelihood Opportunities in the West Bank  
and Gaza – Phase II” (SAWA-II)

PSE21003

Guidelines for Applicants

Reference: PSE21003-10019

Deadline for submission of concept note: **28 July 2025 by max.  
15:00 PM**

## NOTE

This is a call for proposals in **two phases**. As a first step, **only concept notes** should be submitted for evaluation **by 28 July 2025 max. 15:00 PM**. After evaluation of the concept notes including the admissibility of the applicants, the applicants who have been shortlisted will be invited to submit a **proposal**. Subsequently, the evaluation of the proposals received from the preselected applicants will be carried out.

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

## 1.1 Context

The SAWA II project *“Enhance Resilience of Micro-Businesses and Create Sustainable Livelihood Opportunities in the West Bank and Gaza Strip – Phase II”*, is a €6 million project funded by the EU and will be implemented over the period 2024-2027.

The SAWA II project was initially designed as an extension and scale-up of the SAWA I EU-funded project, *“Enhance the resilience of micro-businesses and create sustainable livelihood opportunities in the Gaza Strip”* (2019-2022). However, following the outbreak of war on 7 October 2023, in Gaza, the project was revised and reallocated to the West Bank, while maintaining the flexibility to resume specific activities in Gaza if conditions allow during the project’s implementation.

The overall objective of the project is: **“To contribute to enhancing economic resilience in Palestine”**. The specific objective is: **“To enhance the competitiveness and sustainability of Micro and Small Enterprises (MSEs) in the West Bank and Gaza Strip.”** These objectives will be achieved through two key results:

- **Result 1:** Improved sustainable productive capacities of MSEs in the West Bank and Gaza Strip and
- **Result 2:** Enabling frameworks for the green and circular economy (GCE) are established and promoted in the West Bank and Gaza Strip.

Result 1 focuses on supporting MSEs affected by the war, by providing tailored business development packages aimed at improving their performance. These business support include both financial support and an integrated package of non-financial services. Result 2 aims to promote the adoption of green and circular economy (GCE) practices in the industrial sector and among entrepreneurs, academics, and the wider community.

This Call for Proposal falls within the Result 1. The aim of this result is to improve sustainable productive capacities of MSEs in the West Bank, as MSEs play a key role in employment creation and income generation for low-income groups.

## 1.2 Objectives and Expected results

The **general objective** of this Call for Proposals is: To Contribute to enhancing the economic resilience in the West Bank

The **specific objective** of this Call for Proposals is Competitiveness and sustainability of Micro and Small Enterprises (MSEs) in the West Bank is enhanced

**Expected results** are:

Improved sustainable productive capacities of existing MSEs in the West Bank:

- Existing 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

Guiding indicators are:

- 200 existing West Bank MSEs affected by the current economic and political situation received business development services and advanced business management training
- 170 existing West Bank MSEs affected by the current economic and political situation enhanced their business management knowledge to accelerate or revive their business
- 170 existing West Bank MSEs affected by the current economic and political situation received financial support to accelerate or revive from the current situation
- 170 existing West Bank MSEs affected by the current economic and political situation were provided with legal assistance
- 170 existing West Bank MSEs affected by the current economic and political situation received guidance and assistance about securing more financing for their business
- 15% Of MSEs successfully addressed their legal business environment challenges
- 10% Of MSEs applied for available financing opportunities
- 70% of the supported MSEs report increased capacity to retain or increase staff because of acceleration services and technical assistance
- 50 % of the supported SMEs are women and/or youth led (18-35 years old)
- 70% of the supported MSEs are aware of green practices
- 70% of the supported MSEs strengthened the digital skills of their teams
- 90% of the supported MSEs adopted decent work principles

Applicants are expected to use this ratio of targets versus budget when submitting their application. I.e. if an applicant applies for the maximum budget available (1.700.000 EUR) they must achieve at a minimum 100% of the above targets but if they apply for 50% of the overall budget, Enabel expects to see at least 50% of that overall target.

### 1.3 Amount of the financial allocation provided by the contracting authority

The total indicative amount available under this Call for Proposals is **1.700.000 EUR**. The contracting authority reserves the right not to award all available funds.

**Lot 1:** North and Middle Governorates covering at least one of the following governorates Jenin, Nablus, Tulkarem, Qalqilya, Salfeet, Tubas, Jericho, Ramallah, and Al-Bireh.

**Lot 2:** South Governorates covering Hebron and/or Bethlehem and Jerusalem (this lot must include Jerusalem)

**If the financial allocation indicated for a specific lot cannot be used due to an insufficient number of proposals received or due to their poor quality, the contracting authority reserves the right to reallocate any unused fund to another lot.**

#### Grant amount

Any grant application under this Call for Proposals must fall between the following minimum and maximum amounts:

- Minimum amount for Lot 1: EUR 500,000
- Maximum amount for Lot 1: EUR 1,000,000
- Minimum amount for Lot 2: EUR 500,000
- Maximum amount for Lot 2: EUR 700,000

During execution, Enabel reserves the right to modify the minimum and maximum amounts applicable to the requests and to award additional amounts to the beneficiaries who have been awarded grants within

the framework of this call for proposals.

## 2 Rules applicable to this Call for Proposals

*These guidelines specify the rules of submission, selection and implementation of actions financed under this Call for Proposals.*

### 2.1 Admissibility criteria

There are three categories of admissibility criteria, which concern, respectively:

(1) The actors:

**the applicant, i.e., the entity submitting the application (2.1.1)**

**where applicable, its co-applicant(s) [unless otherwise provided, the applicant and co-applicant(s) will hereinafter be jointly referred to as the “applicants”] (2.1.1),**

(2) The actions :

**Actions admissibles for Grants (2.1.3)**

(3) The cost :

**The types of costs that may be included in the calculation of the grant amount (2.1.4).**

#### 2.1.1 Admissibility of applicants [applicant and co-applicant(s)]

Applicant

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

- A. be a legal person; **and**
- B. be a non-profit private entity or a foundation;
- **and**
- C. be a non-governmental organization (NGO), International non-governmental organization (INGO), Civil Society Organization (CSO) or Private Sector Umbrella Organization (PSUO)<sup>1</sup> **and**
- D. be established or represented in: Palestine<sup>2</sup>; **and**
- E. be directly responsible for the preparation and management of the action with the co-applicant(s) and not be acting as an intermediary **and**;
- F. **Must have demonstrated track record of at least 3 years’** experience, and expertise in similar projects on business development support

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

<sup>1</sup> Optional : a specific type of organisation may be targeted

<sup>2</sup> Optional. Establishment is determined on the basis of the organisation’s articles of association, which must show that the organisation was created by an act of law of the country in question and that its registered office is situated in an eligible country. In this respect, any legal entities whose articles of association were created in another country may not be considered to be an eligible local organisation, even where registered locally or where a “memorandum of understanding” has been entered into.

- (2) 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 of these guidelines:

If the grant is awarded to it, the **applicant** becomes the **contracting-beneficiary** identified in Annex E (Grant Agreement). The contracting-beneficiary is the main point of contact for the contracting authority. It shall represent any other beneficiaries and act in their name. It shall design and coordinate implementation of the action.

### Co-applicant(s)

To be admissible for grants, the applicant may either act individually, or in partnership with a maximum of three (3) co-applicants. The co-applicant may fulfill one or more of the following: cover a different geographic area within the West Bank/East Jerusalem, act as a business development training provider, provide thematic expertise (e.g.: on greening the business, agri-food sector, advanced business development). The applicant may act individually if they have the capacity to provide all the different business training services in house and have all the required thematic expertise.

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.

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

- A. be a legal person; and
- B1. be a public entity or
- B.2. be a non-profit private entity or a foundation;
- or
- 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.

The co-applicants must sign the declaration in part B, section 2.6 of the grant application file.

If the grants are awarded to them, any co-applicants will become the beneficiaries of the action, with the contracting-beneficiary.

### Organizational Analysis

For those applicants whose proposal is shortlisted for grant award, an organizational analysis will be carried out both with them and with any potential co-applicants, in accordance with Section 2.3 "Evaluation of Applications." This organizational evaluation will address, among other things: The institutional framework, the strategic and operational framework, human resources, financial management, audit procedures, contracts

### Exclusion grounds

Potential applicant and co-applicants 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 of these guidelines:

In part A, section 1.3.5 of the grant application file ("applicant's declaration"), the applicant must declare that neither itself nor its co-applicant(s) fall under any of these situations and that and that both the

applicant and the co-applicant(s) will be able to provide the following supporting documents:

- *Document 1: Registration Certificate (applicant and co-applicant)*
- *Document 2: Deduction at source Certificate (applicant and co-applicant)*
- *Document 3: Active bank account for the past 24 months (about 2 years)*
- *Document 4: Audited financial statements (income statement and balance sheet) of the last closed financial year*
- *Document 5: Declaration from a competent authority of not being in a situation of bankruptcy or insolvency*
- *Document 6: Non-sentence Certificate from Ministry of Justice (for board members)*
- *Document 7: The declaration on honor Form (signed and stamped by applicant and co-applicant)*
- *Document 8: The Integrity statement form (signed and stamped by applicant and co-applicant)*

### 2.1.2 Associates and contractors

The following persons are not co-applicants. They do not need to sign the “mandate” statement:

#### Associates

Other organisations may be associated with the action. Associates actively participate in the action, but cannot be eligible for grants, except for daily allowances and travelling expenses. These associates do not need to satisfy the admissibility criteria mentioned in point 2.1.1. The associates must be mentioned in part B, section 2.7 of the grant application file, entitled “Associates of the applicant participating in the action”.

#### Contractors

Contracting beneficiaries may award contracts to contractors. Associates cannot at the same time be contractors (services, works, equipment) for the project. Selection of contractors shall be subject to public procurement rules (if Contracting Beneficiary is public) or the rules set forth in Annex VIII of the Grant Agreement template (if Contracting Beneficiary is private).

### 2.1.3 Admissible actions: for what actions may an application be submitted?

#### Definition

Actions eligible for funding under this call must constitute a project—an independent operation made up of coherent sets of activities with clearly defined objectives, in line with the goals and outcomes listed in Section 1.2

To be eligible, the actions under this call for proposal must meet the specifications described in this document.

#### Duration

The initial planned duration of an action may not be less than **18 months** nor exceed **22 months** of implementation period. In addition, three months closure period needs to be added. During this period, only costs related to reporting and MEAL can be included.



## Sectors or themes

These are the sectors or themes to which the action must relate:

1. **Evidence-based local economic needs assessments** must be the basis for the applicant to identify and justify priority business opportunities in their proposal. (Needs assessments (e.g., Survey, stakeholder consultations, data studies)
2. **Income-generating businesses** that promote the economic integration of vulnerable groups and (e.g., women, youth, persons with disabilities, and people from vulnerable regions such as displaced Gaza laborers etc.).
3. **Business development support** for existing **micro- and small enterprises** that have been affected by the war with potential for economic growth and employment opportunities
4. **Strengthen economic resilience of micro- and small enterprises** helping businesses prepare better for future shocks, (economic, political, or even environmental).
5. **Supporting enterprises in minimum 2 different sectors**, preference should be given to the highly prioritized sectors (preferentially with the top 6) based on the outcome of the SAWA II Sector Validation Workshop of 19 February 2025 with the key SAWA II stakeholders. However, the selection is not restricted if a valid supported argumentation is provided.

| <u>Sector</u>                                       | <u>2025 Sector Validation Workshop</u> |
|-----------------------------------------------------|----------------------------------------|
| Food & Agro-Processing                              | 1                                      |
| Renewable Energy                                    | 2                                      |
| ICT                                                 | 3                                      |
| Pharmaceuticals & Chemicals                         | 4                                      |
| Leather & Footwear                                  | 5                                      |
| Textile & Clothing                                  | 6                                      |
| Furniture                                           | 7                                      |
| Tourism & Hospitality                               | 8                                      |
| Paper & Packaging                                   | 9                                      |
| Construction                                        | 10                                     |
| Stone & Marble                                      | 11                                     |
| Metal                                               | 12                                     |
| Plastic                                             | 13                                     |
| Services (transport, distribution, maintenance etc) | 14                                     |
| Retail                                              | 15                                     |

6. **Green services or green products** relevant to the minimum two selected sectors that prioritize environmental sustainability and aim to reduce the ecological footprint of production, processing, distribution, and consumption. E.g. sustainable/green packaging; services relating to waste management, processing, recycling/re-use/repairing, material resource efficiency, product life-cycle extension, sharing and/or platform economy, equipment pooling.
7. **Digital services or digital products** relevant to the minimum two selected sectors that prioritize digital transformation and even beyond and aim for example to improve productivity, reduce costs, increase efficiency, improve customer experience, support finance and management digitalization, support managing financial risk and fraud detection, data analytics, cybersecurity, cyber protection, data privacy, improve maintenance to operational efficiency.

### Target groups

The final beneficiaries of this Call for Proposals are:

- Vulnerable youth (18-35 years old) and vulnerable women (50% of the targeted beneficiaries)
- Displaced Gaza labourers
- Vulnerable groups like People with Disabilities
- Existing MSEs whose business has been affected by the Gaza war (100% of the targeted beneficiaries)

### Geographical coverage

The actions must be implemented in **Palestine**, covering the following regions in the **West Bank**:

- **North and Middle Governorates** (Jenin, Nablus, Tulkarem, Qalqilya, Salfeet, Tubas, Jericho, Ramallah, and Al-Bireh)
- **South Governorates** covering Hebron and/or Bethlehem and East-Jerusalem

### Types of action

The types of actions that can be funded under this call must constitute a project - a stand-alone operation composed of coherent sets of activities with clearly defined objectives, consistent with the objectives and results listed in section 1.21.2 Objectives and Expected results

To ensure quality services that are relevant to the needs of the targeted beneficiaries and the local economy, and the overall objectives of the Action, **the Call for Proposals will select actions that:**

- Demonstrate **experience in supporting micro-and small businesses to endure and recover from and prepare for (future) shocks** (economic, political, or even environmental)., as well as to ensure that **essential operations** can continue during and after a crisis
- Demonstrate **experience in supporting micro-and small businesses** in Palestine with both financial (loans/grants) and non-financial (capacity building, business training, mentoring, coaching) support.
- Demonstrated experience in **supporting micro-and small businesses** on legal frameworks, registration requirements, and legal support services.
- Demonstrate experience in supporting **micro-and small businesses to better able to secure financing needs**
- **Demonstrate experience in integrating transversal priorities into business support, including:**
  - Greening of businesses: Promoting energy and material efficiency, recycling/reuse practices, circular business models, eco-design, and sustainable product lifecycle extension.
  - Digitalisation of businesses: Supporting the adoption of digital financial management, risk and fraud detection tools, data analytics, cybersecurity, cyber protection, data privacy and other digital solutions.
- Follow **a community-based approach**, meaning an approach that recognizes the unique characteristics, resources, and challenges within a community and seeks to empower community members to actively participate in shaping their own development and well-being
- Follow **an anchor firm or ecosystem approach** which leverages the presence of well-established firms (anchor firms) to drive economic growth and strengthen local ecosystems. Anchor firms act as pillars within the value chain, creating direct and indirect spillover effects that support local businesses, foster job creation, and improve access to markets, technology, and finance.

- Provide a **detailed needs analysis** for business support and relevant skills/ technical training, considering actual needs in the labour market
- Involve **private sector expertise** (business advisors or mentors);
- Engage actively with the **private sector and mobilize expertise and network** (federation, chambers, financial actors, etc), to stimulate access to market, finance, improve business development support (mentors/coaches), drive innovation and investment. Also consider Palestinian diaspora networks if possible.
- Adapt their services and **tailored-made approach** based on the maturity level of the micro-business, the type of micro business, the economic sector, the geographical area, the legal status of the business, etc (i.e. 'One size does not fit all').
- Provide **attention for vulnerable groups** (particularly women, youth, and displaced Gaza labourers) in the proposal and targeting strategy for beneficiaries, as well as a strategy for preventing/mitigating the risk of dropping out of the programme e.g.:
  - Flexible training programmes,
  - Day care services for young mothers,
  - Community sensitization, adaptation....
  - Gender mainstreaming approach
- Support the development of **green and/or digital services or products** within the targeted sectors
- Actions that put ownership and responsibility for achieving success at the individual business development level maximally with the end beneficiaries.

The following types of action are **not admissible**:

- actions consisting exclusively or primarily of sponsoring the participation of individuals in workshops, seminars, conferences and conventions
- actions consisting exclusively or primarily of financing individual scholarships for studies or training
- Actions consisting of (or resulting in) acts committed with the intention of seriously intimidating the individuals, groups, entities, facilities, systems, structures, and population, including death, bodily harm, use of violence, endangering a person's life, risks to the health or safety, property damages,
- Actions that seriously destabilise or destroy the fundamental political, constitutional, economic or social structures of a country, community, and national or international actors.
- Actions violate Enabel's Code of Conduct (CoC) and its underpinning core principles and values, including (and not limited to) the following unethical and prohibited acts or behaviours: abuse, exploitation, deliberate deprivation, harassment, illegal actions, disrespect, humiliating, trafficking, and child labour...etc.

### Types of activity

Applicants will need to include in their proposals the following minimum types of activity that are admissible for financing under this Call for Proposals. This list indicates the minimum, but not exhaustive.

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.

#### 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, including supportive services and production (such as packaging, marketing, logistics, etc ...) (see also 2.1.3 sectors or themes: point 4 p.9)
- Economic viability of the business based on the local economic analysis
- Potential to grow and employ additional employees (particularly displaced Gaza labourers and vulnerable groups) after recovery
- Businesses that preferentially already take into account environmental sustainability and considering adopting (more) green practices or have a clear strategic intention to do so
- Business relevant to the minimum of two selected sectors focused on providing green and/or digital services or green and/or digital products, or with a demonstrated commitment and potential to green its practices
- Priority for businesses owned by vulnerable groups (such as women, youth -18 to 35 years old-, people with disabilities) or with a commitment and strategy to employ 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

**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 to identify specific needs of the business and its maturity level, including business management, specialized technical support, marketing, and legal support
2. Providing the selected MSEs, with advanced business development training, including:
  - Business resiliency, risk management and business continuity planning (contingency planning), helping MSEs endure, recover and prepare for (future) shocks, (economic, political, or even environmental), as well as to ensure that essential operations can continue during and after a crisis
  - Life skills/21<sup>st</sup> century skills: for example, leadership, communication, problem solving, and design thinking
  - Advanced business management including accounting, finance, marketing, legal business environment and innovative and sustainable business ideas. This should include the provision of an updated business development plan considering the changing economic context and include a pitch to access the seed funding outlined below.
  - Green and Circular support services and technical skills
  - Digital literacy and digital support services and skills
  - Decent work principles according to the ILO's 4 pillars
  - Occupational health and safety

- Gender mainstreaming, social inclusion, and diversity.)
- 3. Specialized technical support based on the business' needs assessment and tailor-made capacity building and intervention plans
- 4. Depending on the specific needs of the business, provide specific individual technical training opportunities on topics such as e.g. Marketing, branding, labelling and certification, export, greening, legal support
- 5. Job-Coaching and mentorship sessions: this includes the regular visits to the project beneficiaries during and after the procurement process and will provide advice to them as necessary on topics like branding, products/services development, marketing, bookkeeping, etc.

Financial support package:

1. Providing **financial support to selected MSEs** to facilitate their scale-up or acceleration. Each selected beneficiary may receive an average of EUR 7,000 to partially cover their scaling-up costs. The growth fund should represent a maximum of 80% of the total investment based on the approved business plan, meaning a personal capital investment of 20% from the business. Disbursements will be made in installments according to procurement plan, progress follow-up and quality control procedures.
2. Selected **MSEs are expected to co-finance their business development plans with 20%** through personal contributions (equity, raw materials, goods or in-kind contributions) and/or by securing additional financing—such as loans or credit—from microfinance institutions, commercial banks, diaspora initiatives or EU-supported investment platforms. The applicant is expected to actively support MSEs in identifying and accessing these financing opportunities (see section below: Improving Access to Finance).

**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 like Ministry of National Economy, Ministry of Finance, Palestinian Monetary Authority, municipalities, and the other related regulatory entities to obtain reduced or waived registration fees for the project beneficiaries. A memorandum of understanding (MOUs) with related authorities will be signed regarding the reduced or waived registration fees for the project beneficiaries
2. **Knowledge and awareness level:** provide **training and coaching** to ensure increasing the knowledge of MSEs beneficiaries in the legal environment, types of businesses, registration requirements, responsibilities, etc.
3. **Operational level:** support the beneficiaries in the registration process and provide coaching and guidance on registration, entity formation, how to obtain licenses and permits, privacy policies, patents, intellectual properties insurances, copyrights, employment, labor law, Arbitration, etc. As well as the development of a registration/ licensing checklist for the beneficiaries to clarify the process.

**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.

Enabel's project team, in coordination with the implementing partner, will organise a series of networking

actions, so the Applicants are encouraged to include activities that:

- **Facilitate linkages** between MSEs and financial institutions, including banks, microfinance providers, and investment platforms supported by the EU, diaspora initiatives and other partners.
- **Support awareness-raising and advisory services** for MSE beneficiaries in the financial services landscape, including tools such as simplified guides or booklets outlining available financing mechanisms and conditions.

Applicants are expected to align these efforts with existing national strategies and financial initiatives where relevant, including coordination with the EU-Palestine Investment Platform and other local financing programs.

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

Following the selection for business development support (financial and non-financial), the applicant will provide follow-up coaching and technical assistance for the remaining 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. Individual coaching should be used to make each business greener and more circular (how to adapt to new green practices and technologies).

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.

### Financial Support to final beneficiaries<sup>3</sup>

Applicants, who will act as the contracting beneficiary, must propose Financial Support to final beneficiaries of the SAWA II Project to help achieve the objectives of the action.

The average amount for the Financial Support is EUR 7,000 per business and should represent max 80% of the total investment.

The maximum percentage of the total action budget that may be allocated to financial support is 70%

Financial Support to final beneficiaries cannot be the main objective of the action.

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** (e.g.: legal status, location, sector, management capacity, etc.);

<sup>3</sup> These sub-beneficiaries are neither associates nor contractors

- **Admissibility criteria for funding requests** (e.g.: economic and social impact, youth employment, personal contribution, innovation, environmental impact, etc.);
- **Eligibility of costs and expenses** (e.g.: equipment, technology acquisition, product development, training, certification, etc.);
- 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).

The applicant must ensure that the Financial Support system is clearly and fully described in the proposal. This needs to integrate the minimum guidance and requirements provided below. Applicants can add criteria, conditions, principles, processes, and procedures to these minimum guidelines.

**The selection criteria of Final Beneficiaries should meet the following minimum requirements:**

- MSEs affected by the recent war.
- MSEs have been active in the market for at least three years.
- Working directly in one of the minimum two selected sectors, including supportive services and production (such as packaging, marketing, logistics, etc ...) (see also 2.1.3 sectors or themes: point 4 p.9)
- Economic viability of the business based on the local economic analysis.
- Business focused on providing green services or green products relevant to one of the minimum two selected sectors, or with a demonstrated commitment and potential to (partially) green its practices.
- Business focused on providing digital services or digital products relevant to one of the minimum two selected sectors, or with a demonstrated commitment and potential to (partially) digitize its practices.
- Priority for businesses owned by vulnerable groups or with a commitment and strategy to employ:
  - Businesses owned or led by women or with a commitment and strategy to employ women
  - Business owned by youth (18-35 years old) or with a commitment and strategy to employ youth
  - Businesses that are able to employ Gaza labourers, particularly those affected by the ongoing crisis.
  - Businesses that are able to employ other vulnerable groups such as people with disabilities

**Technical criteria to be eligible to receive a Financial Support should include at a minimum:**

- Completing the training on advanced business management and fulfilling its requirements.
- Passing business development plan evaluation and getting approval from the selection committee.



- Completing the tailored coaching and consultation sessions to follow up on the implementation of the business development plan.
- Submit all supportive documents for their own contribution, a minimum of 20% of the total investment as per the business plan, as supplying fixed assets, raw materials, goods or as in-kind contribution.
- Decent work practices: The selected MSMEs need to adopt decent work principles, including protection of rights at work for workers (of the formal and informal economy); freedom of association, the prohibition of all forms of forced labor, non-discrimination, Consider workers' health and safety.

The terms of contractualization (Financial Support to sub-beneficiary agreement) should at least include the

following:

- **Objective of the agreement:** The agreement's objective is to support the sub beneficiary with a grant to support and grow their businesses.
- **Value of the grant:** the average value of the Financial Support for each sub-beneficiary is **EUR 7,000 per business** based on the selection criteria and should represent a maximum 80% of the total investment
- **Duration of the agreement:** The duration of the agreement with the sub-beneficiary

should be within the overall duration of the grant agreement.

- **Types of cost eligible for Financial Support:**
  - Costs that are necessary and indispensable costs for businesses.
  - Equipment and machinery.
  - Raw materials and inventory
  - Marketing and advertising
  - Basic infrastructure can be considered after a technical needs assessment. E.g. replacement of outdated infrastructure due to a changing market or to introduce modern technologies, greening of existing infrastructure.
  - Rent and salaries can be approved on a case-by-case basis by the applicant but should never be the main objective of the seed fund.
- **The following are ineligible costs for Financial Support:**
  - Personal expenses: Grants are intended for business-related expenses and not for personal use or personal expenses unrelated to the business.
  - Debt repayment: Funding is not provided for repaying existing debts or loans.
  - Purchase of personal assets: Funding is usually not granted for purchasing personal assets that are not related to the business.
  - Non-business-related activities: Expenses for non-business-related activities or hobbies are typically not eligible for funding.
- **Payment modality:** The fund will be transferred via bank wire in 3 instalments based on a request submitted by the sub-beneficiary and approved by the contracting beneficiary. The value of all these instalments shall not exceed in any case the total value of the Financial support. The first instalment will be disbursed upon signing the Financial Support agreement with the sub-



beneficiary. The remaining instalments will be disbursed upon fulfilling the obligations due the contracting parties.

- **General terms and Obligations:** The sub-beneficiary should use the fund for the purpose mentioned in the objective of the Financial Support agreement with the sub-beneficiary agreement and according to the agreed terms and conditions. The contracting beneficiary should provide the sub-beneficiary with the non-financial support needed to maintain his/her own micro business.
- **Rejection, suspension, and termination:** The contracting beneficiary reserves the right to defer or definitively reject any request for payment and to suspend or terminate the agreement in case the sub-beneficiary fails to fulfil the contractual terms mentioned in the Financial Support agreement with the sub-beneficiary.

### Visibility

Applicants must take all measures necessary to ensure the visibility of the financing or co-financing by the Belgian agency for International Cooperation<sup>4</sup>. The contracting beneficiary always mentions "the European Union" as donor or co-donor in the public communications relating to the subsidized action. All visibility actions that include the EU and Enabel logo should be sent to Enabel via email for approval.

### Number of requests and Grant Agreements per applicant

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

The applicant may not submit more than one application per lot under this Call for proposals. The applicant may be awarded more than one (1) Grant Agreement under this Call for Proposals, but only one (1) grant agreement for each lot..

The applicant may not be a co-applicant in another application.

A co-applicant may submit one (1) application under each lot under this Call for Proposals.

A co-applicant may be awarded one (1) Grant Agreement under each lot under this Call for Proposals.

#### 2.1.4 Eligibility of costs: what costs may be included?

Only "eligible costs" may be covered by grants. The types of eligible and ineligible costs are indicated below. The budget is both an estimate of costs and an overall cap on "eligible costs."

The reimbursement of eligible costs may be based on one of the following formats, or any combination of these:

- **Direct costs** (management costs and operational costs) borne by the contracting beneficiary;

To be eligible for the purposes of the Call for Proposals, the costs must comply with the conditions provided for in Article 4 of the Grant Agreement template (see Annex E of these guidelines).

- **Structure costs** (overheads): these are maximum 7% of the Operational Costs.

The maximum amount of the structural costs (sum of the structural costs of the contracting beneficiary and the sub-beneficiary) remains the same (7% of the operational costs of the initial grant), whether or not there are sub-grants to sub-beneficiaries.

<sup>4</sup> Or other donor if applicable

The applicable rate for structure costs will be calculated beforehand by Enabel based on the analysis of the balance sheet of the contracting beneficiary. Enabel may also use an external organization to estimate this rate.

Once the rate is accepted, the structure costs are fixed and do not need to be justified.

Structure costs will be paid during the execution of the grant on the basis of actual operational eligible expenses accepted by Enabel.

#### Reserve for contingencies

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 authorisation** of Enabel.

#### Contributions in kind

“Contributions in kind” means goods or services provided free of charge by a third party to the contracting-beneficiary. As contributions in kind do not involve any expenditure on the part of the contracting-beneficiary, they shall not constitute eligible costs.

#### Ineligible costs

The following costs shall not be eligible:

- 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 Assembly members 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<sup>5</sup>

## **2.2 Presentation of application and procedures to be followed**

In the first stage, the applicant sends only the concept note and in the second stage, after notification of its pre-selection, it sends the proposal along with the required annexes.

<sup>5</sup> A bonus is to be understood as a payment of a “bonus” triggered by the participation of a staff member in the Enabel funded Action or that is in any way linked to the performance of the person in the Action or the performance of the Action itself. It is not an eligible cost. However, there are payments that might be called in a similar way and which could still be considered as a part of the normal salary package and therefore eligible (i.e. variable parts of the salary). Those payments have to be paid independently of the participation of the staff member in the Enabel funded Action.

### 2.2.1 Content of the concept note

Applications must be submitted in accordance with the instructions on concept notes appearing in the grant application file annexed to these guidelines (Annex A, Part A).

Applicants must submit their request in English.

In the concept note, applicants need only provide an estimate of the amount of the contribution requested from the contracting authority. Only applicants invited to submit a complete application in the second stage will then present a detailed budget.

Elements defined in the concept note may not be modified by the applicant in the proposal. The EU contribution may not vary more than 10 % in relation to the initial estimate.

Any errors or major inconsistencies concerning the points mentioned in the instructions on concept notes may result in its rejection.

The contracting authority reserves the right to request clarification where the information provided does not enable it to carry out an objective evaluation.

Handwritten concept notes will not be accepted.

The following annexes must be attached to the concept note:

1. The statutes or articles of association of the applicant and any co-applicants.
2. An external audit report produced by an approved auditor, certifying the applicant's accounts for the last available financial year where the total grant amount requested is above EUR 200,000 (not applicable to public applicants). Any co-applicants are required to submit an external audit report.
3. A copy of the applicant's most recent financial statements (income statement and balance sheet for the last closed financial year)<sup>6</sup>. Any co-applicants are not required to provide a copy of their financial statements.
4. The legal entity file (see Annex D of these guidelines) duly completed and signed by each of the applicants (i.e., the applicant and each of the co-applicants), along with any supporting documents requested.

### 2.2.2 Where and how to send the concept note

The concept note must be submitted in one original in A4 format.

An electronic version of the concept note must also be provided. A USB containing the concept note in electronic format will be put in a sealed envelope, along with the paper version, as indicated below. The electronic file must be identical to the attached paper version three business days after the deadline.

Where applicants are sending several concept notes (if this is authorized in the guidelines of the Call for Proposals in question), they must each be sent separately.

The external envelope must bear the **reference number and title of the Call for Proposals** (*PSE21003-10019 "Improving the sustainable productive capacities of existing MSEs in the West Bank to enhance their economic resilience and competitiveness"*) as well as the lot number, the full name and address of the applicant, and the note "Do not open before the opening session."

Concept notes must be submitted in a sealed envelope, sent by registered post or by private courier service or hand-delivered (a signed and dated acknowledgement of receipt will be issued to the carrier in this latter case), to the address set out below:

- **East Jerusalem office:** 5 Baibars Street, Sheikh Jarrah, Jerusalem

<sup>6</sup> This does not apply to public bodies, nor where the accounts are in practice the same documents as the external audit report already provided pursuant to point 2.

or

- **Ramallah office:** Royal Center, 7th Floor, Al Balou', Mecca Street, Al Bireh - Ramallah and Al Bireh Governorate

Concept notes sent by other means (for example by fax or e-mail) or sent to other addresses will be rejected.

**Applicants must ensure that their concept note is complete. Incomplete concept notes may be rejected.**

### 2.2.3 *Deadline for the submission of concept notes*

The deadline for submission of concept notes is **28 JULY 2025 by max 15:00 (3:00 pm)** as evidenced by the date sent, the postmark or date of acknowledgement of receipt. All concept notes submitted after the deadline date and time will be rejected.

### 2.2.4 *Further information on concept notes*

An information session on this Call for Proposals will be held on **1 JULY 2025 at 11:00 (11:00 am)**.

[Join the meeting now](#)

Meeting ID: 335 138 124 406 8

Passcode: XD7kR3tf

Applicants may send their questions by e-mail, at the latest 21 days (about 3 weeks) before the concept notes submission deadline, to the address(es) set out below, making sure that they clearly indicate the Call for Proposals reference:

E-mail address: [rahhal.rahhal@enabel.be](mailto:rahhal.rahhal@enabel.be)

The contracting authority will not be obliged to provide clarification on questions received after this date.

Questions will be answered at the latest 11 days (about 1 and a half weeks) before the concept notes submission deadline.

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.

The answers to these questions and other important information communicated during the evaluation procedure will be published in due course on the Enabel website. As such, regular consultation on this website is recommended to be informed of the questions and answers published.

### 2.2.5 *Proposals*

Applicants invited to submit a proposal following the shortlisting of their concept notes must do so using part B of the grant application file annexed to these guidelines (Annex A). Applicants must carefully observe the proposal format and complete the paragraphs and pages in order.

The elements set out in the concept note may not be modified by the applicant in the proposal. The EU contribution may not differ more than 10% from the initial estimate and remain within the minimum and maximum amounts, as indicated in section 1.3 of these guidelines.

Applicants must submit their complete applications in the same language as their concept note.

Applicants must fill in the proposal as carefully and clearly as possible to facilitate its evaluation.

Any error or major inconsistency in the proposal (inconsistency of amounts included in the budget calculation sheets, for example) may result in the immediate rejection of the application.

Clarifications will only be requested where the information provided is not clear and therefore prevents the contracting authority from carrying out an objective evaluation.

Handwritten applications will not be accepted.

Only the proposal and annexes which need to be completed (budget, logical framework) will be evaluated. It is therefore especially important that these documents contain ALL the relevant information regarding the action. **No supplementary annex must be sent.**

#### 2.2.6 Where and how to send proposals

Applications must be submitted in a sealed envelope, sent by registered post or private express courier service or hand-delivered (a signed and dated acknowledgement of receipt will be issued to the carrier in this latter case), to the address set out below:

- **East Jerusalem office:** 5 Baibars Street, Sheikh Jarrah, Jerusalem
- or
- **Ramallah office:** Royal Center, 7th Floor, Al Balou', Mecca Street, Al Bireh - Ramallah and Al Bireh Governorate

Applications sent by other means (for example by fax or e-mail) or sent to other addresses will be rejected.

Applications must be submitted in one original A4 format. The proposal, budget and logical framework must also be provided in electronic format. A USB will be put in the sealed envelope, along with the paper version. The electronic file must contain **the same** application as the paper version provided.

Where the applicants submit several applications (if this is authorized in the guidelines of the Call for Proposals), they must each be sent separately.

The external envelope must bear the **reference number and title of the Call for Proposals** (PSE21003-10019 "Improving the sustainable productive capacities of existing MSEs in the West Bank to enhance their economic resilience and competitiveness") as well as the lot number, the full name and address of the applicant, and the note "Do not open before the opening session."

**Applicants must ensure that their application is complete. Incomplete applications may be rejected.**

#### 2.2.7 Deadline date for the submission of proposals

The deadline date for submission of proposals will be communicated in the letter sent to applicants whose concept notes have been shortlisted.

#### 2.2.8 Further information on proposals

Applicants may send their questions by e-mail, at the latest 21 days before the deadline date for the submission of applications, to the address or one of the addresses set out below, making sure that they clearly indicate the Call for Proposals reference:

Email address: [rahhal.rahhal@enabel.be](mailto:rahhal.rahhal@enabel.be)

The contracting authority will not be obliged to provide clarification on questions received after this date.

Questions will be answered at the latest 11 days before the deadline date for the submission of applications.

To ensure the equal treatment of applicants, the contracting authority cannot give a prior opinion on the eligibility of applicants, or an action.

Individual responses will not be given to questions. All questions and answers and other important information communicated to applicants during the evaluation procedure will be published on [www.enabel.be](http://www.enabel.be). As such, regular consultation on this website is recommended to be informed of the questions and answers published.

## 2.3 Evaluation and selection of applications

Applications will be examined and evaluated by the contracting authority with the help, where applicable, of external evaluators. All actions submitted by the applicants will be evaluated according to the stages and criteria described below.

If the examination of the application shows that the proposed action does not satisfy the admissibility criteria described in point 2.1.4, the request will be rejected on this sole basis.

### (1) 1<sup>st</sup> PHASE: OPENING, ADMINISTRATIVE CHECKS, ADMISSIBILITY CHECKS AND EVALUATION OF CONCEPT NOTES

The following elements will be examined:

#### Opening:

- Compliance with the submission deadline. If the deadline date is not observed, the application will be automatically rejected.

#### Administrative and admissibility checks

- The concept note satisfies all the criteria specified in points 1 to 13 of the verification and evaluation grid provided in Annex F1a.
- If any of the information is missing or incorrect, the application may be rejected on this sole basis, and it will not be evaluated.

#### Evaluation

Concept notes satisfying the conditions of the first administrative and admissibility check will be evaluated for the relevance and design of the proposed action.

The concept note will be given an overall mark out of 50 in accordance with the breakdown specified in points 14 to 19 of the evaluation grid available in Annex F1a.

The evaluation criteria are divided by headings and sub-headings. Each sub-heading will be given a score between 1 and 5 as follows: 1 = very poor, 2 = poor, 3 = average, 4 = good, 5 = very good.

Once all the concept notes have been evaluated, a list will be drawn up, ranking the proposed actions according to their total score.

Firstly, only concept notes with a minimum score of 30 points will be considered for shortlisting.

Secondly, the number of concept notes will be reduced according to their ranking in the list, by the number of concepts notes whose total cumulative number of contributions requested is equal to at least 300% of the budget available for this Call for Proposals.

After evaluation of the concept notes, the contracting authority will send a letter to all applicants, notifying them of the reference number they have been allocated, whether their concept note has been evaluated and the results of this evaluation.

The applicants whose concept notes have been shortlisted will then be invited to submit a complete application

## **(2) 2<sup>nd</sup> PHASE: OPENING, ADMINISTRATIVE CHECKS, ADMISSIBILITY CHECKS AND EVALUATION OF PROPOSALS**

The following points will be evaluated:

### **Opening**

- Compliance with the submission deadline. If the deadline date is not observed, the application will be automatically rejected.

### **Administrative and Admissibility checks**

- The proposal satisfies all the criteria specified in points 1 to 12 of the verification and evaluation grid provided in Annex F2a.
- If any of the information is missing or incomplete, the application may be rejected on this sole basis, and it will not be evaluated.

### **Evaluation**

**Step 1:** Proposals meeting the conditions of administrative verification and admissibility will be assessed.

The quality of the applications, including the proposed budget and the capacity of the applicants, will be given a score out of 100 on the basis of evaluation criteria 13 to 26 of the verification and evaluation grid provided in Annex F2a. The evaluation criteria are broken down into selection and award criteria.

The selection criteria aim to ensure that the applicants:

- have stable and sufficient sources of financing to maintain their activity for the duration of the proposed action and, if necessary, to participate in its financing;
- have the management capacity and professional skills and qualifications required to successfully carry out the proposed action.

The evaluation criteria also help evaluate the quality of the proposals against the objectives and priorities set, and to award grants to projects that maximize the overall effectiveness of the Call for Proposals. They concern the relevance of the action and its consistency with the Call for Proposal's objectives, its quality, its intended effect, the sustainability of the action and its cost-effectiveness.

The evaluation criteria are divided into headings and sub-headings. Each sub-section will be assigned a score between 1 and 5 as follows: 1 = very poor, 2 = poor, 3 = average, 4 = good, 5 = very good.

After evaluation, a provisional selection table will be drawn up, containing all the applications ranked according to their score and subject to the funds available. A reserve list will also be drawn up following the same criteria, to be used if more funds become available during this list's validity period.

**Step 2:** Supporting documents relating to the grounds for exclusion will be requested from applicants appearing in the provisional allocation table. If unable to provide these documents within 15 days (about 2 weeks), the corresponding proposals will not be accepted.

### **Step 3**

**As part of the assessment process, Enabel will then conduct an in situ organizational analysis of the**

**applicants and co-applicants included in the provisional allocation table to confirm that these applicants have the required capacities to complete the action.** The results of this analysis will be used, among other things, to determine the risk management measures to be included in the grant agreement and to specify Enabel's posture in monitoring and controlling the implementation of the grant. If the organizational analysis indicates deficiencies such that the proper execution of the grant cannot be guaranteed, the corresponding proposal may be rejected at this stage. In which case the first proposal on the reserve list will be considered for the same process]

## Selection

At the end of steps 2 and 3, the allocation table will be considered final. It includes all the proposals selected according to their score and within the limits of available funds.

Please note that applicants who may be picked up from the reserve list later, if additional funds become available, will also have to go through steps 2 and 3 described above.

## 2.4 Notification of the contracting authority's decision

### 2.4.1 Content of the decision

The applicant will be notified in writing of the decision taken by the contracting authority concerning its application and, in case of rejection, the grounds for this negative decision.

If an applicant feels that it has been adversely affected by an error or mistake allegedly committed in an award procedure or believes that the procedure has been vitiated by an instance of maladministration, it may file a complaint with the contracting authority.

In this case, the complaint will be sent to the person who made the disputed decision, who will endeavor to deal with the complaint and give a reply within 15 working days. Alternatively, or in case the reply is deemed unsatisfactory by the applicant, this latter may contact the competent Operations Manager at Enabel's head office, via the mailbox [complaints@enabel.be](mailto:complaints@enabel.be)

See: <https://www.enabel.be/content/complaints-management>

Complaints relating to issues of integrity (fraud, corruption, etc.) should be sent to the Integrity Office through the Internet address [www.enabelintegrity.be](http://www.enabelintegrity.be).

The complaint's purpose cannot be to request a second evaluation of the Proposals without any other grounds than that the applicant disagrees with the award decision.

### 2.4.2 Indicative timetable

|                                                                          | 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 |          |
| Submission deadline for concept notes                                    | 28 July 2025 | 15:00 PM |



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

\* **Provisional date.** All times are in the local time of the contracting authority.

This indicative timetable may be updated by the contracting authority during the procedure. In this case, the updated timetable will be published on the Enabel [website](#).

## 2.5 Implementation conditions following the grant award decision of the contracting authority

Following the grant award decision, contracting beneficiaries will be offered an agreement based on the contracting authority's Grant Agreement template (Annex E of these guidelines). By signing the proposal (Annex A of these guidelines), applicants accept the contractual conditions of the Grant Agreement template, should the grants be awarded to them.

### 2.5.1 Implementation contracts

Where the implementation of an action requires public procurement by the contracting beneficiary, contracts must be awarded in accordance with:

Annex VIII of the Grant Agreement templates for private sector contracting-beneficiaries.

Or

Applicable public procurement law for public sector contracting beneficiaries.

For private contracting beneficiaries, it is not permitted to subcontract all an action by means of a contract. In addition, the budget of each contract financed by means of the grant awarded may only correspond to

a limited part of the total amount of the grant.

#### 2.5.2 *Separate bank account*

In the event of a grant award, the contracting beneficiary shall open a separate bank account (or a separate sub-account allowing for the identification of the funds received). This account will be in euros if this is possible in the country.

This account or sub-account must allow to:

- Identify the funds transferred by Enabel;
- Identify and follow up the operations performed with third parties;
- Distinguish between the operations performed under this agreement and other operations.

The financial identification form (Annex VI of the Grant Agreement) relating to this separate bank account, certified by the bank<sup>7</sup>, will be sent by the contracting beneficiary to Enabel at the same time as the signed copies of the Grant Agreement after it has been notified. the award decision.

The account will be closed once any reimbursements owed to Enabel have been made (and after settling the final amount of the funds used).

#### 2.5.3 *Processing of personal data.*

Enabel undertakes to treat the personal data communicated in response to this call for proposals with the greatest care, in accordance with the legislation on the protection of personal data (the General Data Protection Regulation, GDPR). In cases where the Belgian law of July 30, 2018, on the protection of individuals regarding the processing of personal data contains more stringent requirements, the adjudicator will act in accordance with this legislation.

More specifically, when you participate in a call for proposals within the framework of the allocation of grants by Enabel, we collect the details of the contact persons ("authorized representative") of the entity submitting the grant application, such as the name, first name, professional telephone number, professional e-mail address, professional function and name of the organization represented. In some cases, we must also collect the extract from the criminal record (or equivalent) of the leader of the organization applying for the grant.

We process this information because we have a legal obligation to collect this information in the context of the administration and award of our grants.

For more information on this subject, please consult Enabel's privacy statement at the following link: <https://www.enabel.be/fr/content/title-1> "

#### 2.5.4 *Transparency*

For the sake of transparency, Enabel undertakes to publish an annual list of contracting beneficiaries. By signing the Grant Agreement, the contracting beneficiary declares that he agrees with the publication of the title of the contract, the nature and object of the contract, its name and location, and the amount of the contract.

<sup>7</sup> This bank must be situated in the country where the applicant is established

## List of Annexes

### DOCUMENTS TO BE COMPLETED

#### STAGE 1:

ANNEX A: GRANT APPLICATION FILE (WORD FORMAT) (PART A CONCEPT NOTE)

ANNEX D: LEGAL ENTITY FORM (WORD FORMAT)

#### STAGE 2:

ANNEX A: GRANT APPLICATION FILE (WORD FORMAT) (PART B PROPOSAL)

ANNEX B: BUDGET (EXCEL FORMAT)

ANNEX C: LOGICAL FRAMEWORK (WORD FORMAT)

### DOCUMENTS FOR INFORMATION

ANNEX E: GRANT AGREEMENT TEMPLATE

|            |                                                                           |
|------------|---------------------------------------------------------------------------|
| Annex III: | Payment request template.                                                 |
| Annex IV   | Transfer of ownership of assets template]                                 |
| Annex V    | Legal entity form (private or public)                                     |
| Annex VI   | Financial identification form                                             |
| Annex VII  | Exclusion grounds                                                         |
| Annex VIII | Procurement principles (in the case of a private contracting-beneficiary) |
| Annex XI   | Communication Guidelines                                                  |

ANNEX F1a: CONCEPT NOTE VERIFICATION AND EVALUATION GRID

ANNEX F2A: PROPOSAL VERIFICATION AND EVALUATION GRID