

Tanzania

Contracting authority: ENABEL

Call for Proposals under the intervention:

Establishment and management of MSME subsidy fund to provide financial support to entrepreneurs in Kigoma Region - (Wezesha Binti Project)

TZA22003

Guidelines for Applicants

Reference: TZA22003-10238

Deadline for submission of concept note: 04/08/2025

NOTE

This is a call for proposals in two phases. As a first step, only concept notes should be submitted for evaluation. 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 actually received from the preselected applicants will be carried out.

1. Establishment and management of MSME subsidy fund to provide financial support to entrepreneurs in Kigoma Region - (Wezesha Binti Project)

1.1 Context

Wezesha Binti is a five-year bilateral project implemented under the specific cooperation agreement signed between the Government of Tanzania and the Belgian Federal Government for the five-year period from July 2023 to June 2028. Wezesha Binti aims to empower girls and young women (aged 14 to 29 years) in targeted districts of Kigoma through multiple conducive learning pathways to enjoy decent, greener employment and increased access to entrepreneurship. Wezesha Binti is built around three result domains: (i) secondary education and training opportunities; (ii) skills development and entrepreneurship; (iii) a protective and gender-equal environment. The portfolio employs an integrated approach fully focused on girls and young women, with the three result domains functioning as mutually reinforcing elements of one integrated intervention.

The first result domain focuses on secondary education for vulnerable youth, with a special focus on girls. It will contribute to enabling young people, especially girls aged 14-19 years in targeted districts of the Kigoma region, to access and complete quality secondary education and training. It gives priority to supporting the access and retention of girls and vulnerable youth who have already dropped out or are at risk of dropping out, by creating safer, environmentally friendly, and climate-change resilient school conditions. It addresses multiple supply and demand-side barriers and enables delivery of quality education in conditions that are more conducive to learning.

The second result domain focuses on skills development, employment, and entrepreneurship for decent work, with the ambition to increase opportunities for decent and green jobs for young people, specifically young women and girls. This is done through skills development, entrepreneurship promotion, and business development support service provision.

The third result domain focuses on creating a protective and gender-equal environment in which young people can thrive. It contributes to tackling discriminatory social norms and structural barriers that girls and young women face in their families, communities, educational, and professional spheres, so that girls and young women benefit from the same chances to continue their education and seize remunerative economic opportunities.

This call for proposals contributes to result domain two of the project and aims to stimulate and increase access to entrepreneurial opportunities for young women and girls through access to entrepreneurial finance.

1.2 Objectives and Expected results

The general objective of this Call for Proposals is to create an improved business environment in which strengthened value chains and enterprises offer decent and green job opportunities to youth, specifically young women.

Through this call for proposals, we seek to select a not-for-profit organisation that will design and manage a subsidy fund that will support micro, small and medium enterprises in Kigoma region to access entrepreneurial finance. The selected organisation will receive a grant to establish an MSME subsidy fund that will work in complementarity with the other intervention pillars of the Wezesha Binti project.

Specific objectives

The action which is the subject of this Call for Proposals has the following specific objectives:
To improve youth and female-owned business access to entrepreneurial finance so that they can start and grow their businesses leading to the creation of decent and green employment.

Expected results are:

The main results expected from this intervention are as follows:

- 1.1 The MSME subsidy fund is designed and established with well-defined fund management processes with clear tools for fund application, investment appraisal, disbursement and post-disbursement monitoring.
- 1.2 At least 100 capital grants (maximum of 3,000 Euro each) are disbursed to unique enterprises to enable them to start and grow their businesses.
- 1.3 At least 50 MSMEs access financial grants that are linked to credit from mainstream financial service providers and lenders.

1.3 Amount of the financial allocation provided by the contracting authority

The total indicative amount available under this Call for Proposals is 560.000 EUR. The contracting authority reserves the right not to award all of the available funds.

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

Minimum amount: EUR 460,000

Maximum amount: EUR 560,000

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 costs:

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

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 having been awarded grants within the framework of this call for proposals.

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

2.1.1 Admissibility of applicants

Applicant

- (1) To be admissible for grants, the applicant must satisfy the following conditions:
 - a) be a legal person; and
 - b) be a national or international non-government Organization or foundation that has experience in providing financial services to micro, small and medium enterprises in Tanzania
 - c) be established or represented in the United Republic of Tanzania; and
 - d) be directly responsible for the preparation and management of the action and not be acting as an intermediary; and
 - e) Have demonstrated experience in providing financial literacy and managing loan or small grant disbursements to youth and female-owned MSME clients
 - f) **MUST** have a demonstrated track record of developing financial ecosystems for entrepreneurs, and experience in de-risking early-stage and growth financing for MSMEs.
 - g) Have an active Bank Account for the past 24 months; and
 - h) Must have in-house financial capacity and experience for assessing MSME funding requirements, disbursing funds and providing post-investment follow-up and support.
- (2) The potential applicant cannot participate in calls for proposals nor 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 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 they will be able to provide the following supporting documents:

- 1) *An extract from the criminal record of the person(s) signing the proposal (who can validly bind the organization) in the name of the lead applicant.*
- 2) *Proof of proper payment of social charges.*
- 3) *Proof of proper payment of taxes and duties.*
- 4) *Certificate of non-bankruptcy.*

The Concept Note MUST be accompanied by a curriculum vitae of the key person who will oversee the technical implementation of the MSME subsidy fund.

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 the implementation of the action.

No co-applicants will be allowed.

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. **An action** comprises a series of activities that are necessary to achieve the results and contribute to the specific(s) objective(s) pursued by the proposal.

Duration

Duration

The initial planned duration of an action may not be less than 24 months or exceed 30 months.

Sectors or themes

Sectors or themes

This call focuses on the provision of blended financial support to micro, small and medium enterprises who fall within the Wezesha Binti project target groups. The focus of this call is the MSME fund which will provide early-stage financing to entrepreneurs who will have passed the Wezesha Binti project pre-qualification processes. The priority sectors in which the beneficiary enterprises will operate are agriculture, aquaculture, information and communication technology (ICT) and cultural sectors. Broadly, the fund shall also support entrepreneurs that are in the green and circular economy.

The applicant must demonstrate the following experience and capabilities.

- Experience in preparing early-stage entrepreneurs for investment-readiness through training and coaching
- Possession of adequate systems and means for disbursing and managing financial and in-kind support to MSMEs.
- Experience in managing innovation challenge funds and matching grants for emerging and small-scale private sector enterprises.
- A track record in supporting entrepreneurial finance ecosystems in Tanzania

- Proven track record in developing innovative financial products for the MSME segment
- Demonstrated ability to leverage the MSME subsidy fund to stimulate other forms of financing for small and medium enterprises.

Target groups

Direct Beneficiaries:

The direct beneficiaries of the MSME subsidy fund are youth and women-owned enterprises that are at various stages of the entrepreneurial life cycle.

Indirect beneficiaries:

Indirect beneficiaries of this grant are lead (anchor) firms and employers who will be eligible for support linked to improving work facilities to make them more inclusive and conducive for female employees.

Geographical coverage

The geographical scope of this grant action covers the whole of Kigoma region but with a particular focus on Kigoma Municipality, Kigoma DC, Kibondo DC, Buhigwe DC, Kasulu Town Council and Kasulu DC.

Types of action

This call for proposals intends to support the actions that focus on improving access to finance for entrepreneurs and enterprises that are targeted by the Wezesha Binti project. The focus relates to actions that promote investment readiness, providing catalytic finance (that hedges commercial financing) and development of a credit history that can be leveraged for future financing. This grant is a component of the Wezesha Binti project, and the design process must recognize that the MSME subsidy fund is a specialized pillar which should be coherent with the business development component of the same project. The business development service component shall take a front role in developing the pipeline of enterprises to be supported by the fund.

The types of actions that can be funded under this call must constitute a project component composed of coherent sets of activities with clearly defined objectives, consistent with the objectives and results listed in section 1.2.

The major tasks to be undertaken by the grant recipient are as follows:

1. Design and manage an MSME subsidy fund with the aim of assisting women and youth-owned MSMEs to access entrepreneurial finance to start and grow their business enterprises
2. Develop and implement fund management mechanisms to ensure that the operations of the Wezesha Binti MSME subsidy fund are effective in reaching the targeted beneficiaries and are in line with best practices.
3. Contribute to the financial literacy training and investment-readiness preparation of entrepreneurs supported by the Wezesha Binti project. The role of the fund manager will be to orient the fund requests/investment proposals to ensure that they make business and financial sense.
4. Working in collaboration with the business development service component of the Wezesha Binti project, assess applications for financing, and make appropriate investment decisions.
5. Engage with mainstream financial ecosystem actors to ensure that the fund serves the

purpose of mitigating risks of lending to MSMEs thereby unlocking sustainable commercial funding streams for women and youth entrepreneurs.

6. Participate in Wezesha Binti project learning and capitalization activities from an access to finance perspective.

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

- Actions consisting exclusively or primarily of sponsoring the participation of individuals in workshops, seminars, conferences and conventions¹
- Actions consisting exclusively or primarily of financing individual scholarships for studies or training **Error! Bookmark not defined.**
- Workshops and conferences for political, spiritual, and social enhancement

Financial support to final beneficiaries

Applicants, where applicable, may propose financial support to final beneficiaries to help achieve the objectives of the action.

The granting of financial support to third parties may be the main objective of the action.

- a) Financial support may only be granted to the following target groups:
 - a. Youth (aged between 16 to 29 years) set up their own businesses.
 - b. Youth and women-owned enterprises.
 - c. Growth-oriented businesses that have potential to employ youth and women
 - d. Anchor firms in value chains
- b) The needs/activities supported within the framework of this financial support may be:
 - a. Start-up subsidies
 - b. Subsidies linked to commercial credit
 - c. subsidies to support growth of companies that are not for profit maximization
- c) The maximum subsidy amounts allowed per beneficiary are as follows:
 - a. For startup subsidies the maximum amount is Euro 3000.
 - b. For subsidies linked to commercial credit, the maximum amount is Euro 20.000
 - c. For subsidies to growth-oriented companies that are not for profit maximization, the maximum amount is Euro 10.000

Visibility

Applicants must take all measures necessary to ensure the visibility of the financing or co-

financing by the Belgian Development Cooperation. The contracting beneficiary always mentions "the Belgian State" as donor or co-donor in the public communications relating to the subsidized action.

Number of requests and Grant Agreements per applicant

The applicant may **not** submit more than one application(s) under this Call for Proposals.

The applicant may not be awarded more than one Grant Agreement(s) 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) actually 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 5% of the Operational Costs.

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 of 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 direct costs eligible. 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 possible 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

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.

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 language.

In the concept note, applicants need only provide an estimate of the amount of 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 Belgian contribution may not vary more than 15% 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 not 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)². 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 and 2 copies in A4 format, each bound separately.

An electronic version of the concept note must also be provided. The USB containing the concept

² 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.

note in electronic format will be put in a sealed envelope, along with the paper version, as indicated below. The electronic file must be exactly **identical** to the attached paper version.

The external envelope must bear the **reference number and title of the Call for Proposals**, the full name and address of the applicant, and the note “Do not open before the opening session” and “USIFUNGUE KABLA YA SIKU YA TUKIO LA UFUNGUZI WA TENDA e”.

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:

Postal Address

14/15 Masaki, Haile Selassie Road
Oasis Office Park, 4th Floor
P.O Box 23209
Dar es Salaam, Tanzania.

Address for hand-delivery or dispatch by private courier service

14/15 Masaki, Haile Selassie Road
Oasis Office Park, 4th Floor
P.O Box 23209
Dar es Salaam, Tanzania

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 of 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 **30th July 2025 at 12:00 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 hosted through teams on 10th July 2025 from 10:00am to 11:30am.

Applicants may send their questions by e-mail, at the latest 21 days 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: alern.mgeni@enabel.be and earnest.musinamwana@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 concept notes submission deadline.

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.

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 of this website is recommended in order 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 Belgian 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 in order 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.

It should be noted that only the proposal and annexes which need to be completed (budget, logical framework) will be evaluated. It is therefore very 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:

Postal Address

14/15 Masaki, Haile Selassie Road
Oasis Office Park, 4th Floor
P.O Box 23209
Dar es Salaam, Tanzania.

Address for hand-delivery or dispatch by private courier service

14/15 Masaki, Haile Selassie Road
Oasis Office Park, 4th Floor
P.O Box 23209
Dar es Salaam, Tanzania

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 and 2 copies in A4 format, separately bound. The proposal, budget and logical framework must also be provided in electronic format (USB). The electronic file must contain **exactly the same** application as the paper version provided.

The external envelope must bear the **reference number and title of the Call for Proposals** as well as the lot number and its title, the full name and address of the applicant, and the note "Do not open before the opening session" and < " USIFUNGUE KABLA YA SIKU YA TUKIO LA UFUNGUZI WA TENDA" >.

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: Email address: abel.mbilinyi@enabel.be and earnest.musinamwana@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.

In order 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. As such, regular consultation of this website is recommended in order 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) 1st 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 60 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 40 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 concept notes whose total cumulative amount of contributions requested is equal to 200% 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) 2nd 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 award criteria also help evaluate the quality of the proposals against the objectives and priorities set, and to award grants to projects that maximise 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.

Only proposals that have achieved a score of 6/10 for criterion 18 and an overall score of 60/100 will be shortlisted.

The best proposals will be listed in a provisional allocation table, ranked according to their score and within the limits of available funds. The other shortlisted proposals will be placed on a reserve list.

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, the corresponding proposals will not be accepted.

Selection

At the end of step 2, 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 at a later date, if additional funds become available, will also have to go through step 2 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 endeavour to deal with the complaint and give a reply with 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

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.

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

3 Indicative timetable

	Date	Time*
Information meeting (if necessary)	14 /07/2025	10.00-11 :30 AM
Deadline for clarification requests to the contracting authority	11/07/2025	-
Last date on which clarifications are given by the contracting authority	24/07/2025	-
Submission deadline for concept notes	04/08/2025	04 :00 pm EAT

Information of applicants on the opening, administrative checks and evaluation of concept notes (stage 1)	15/08/2025*	-
Invitations to submit the proposals	18/08/2025*	-
Deadline for the submission of the proposals	18/ 09/2025 *	-
Request certificates and supporting documents relating to the grounds for exclusion (see 2.1.1 (2))	22/09/2025 *	
Receipt of certificates and supporting documents relating to the grounds for exclusion	07/10/2025 *	
Notification of the award decision and transmission of signed grant agreement	15/10/2025*	-
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. All times are in the EAT/GMT+3 time zone.

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 template for private sector contracting-beneficiaries.

For private contracting beneficiaries, it is not permitted to subcontract all of 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 case 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 bank³, will be sent by the contracting beneficiary to Enabel at the same time as the copies of the Grant Agreement signed 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 with regard to 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/gdpr-privacy-notice/>.

2.5.3 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

³ This bank must be situated in the country where the applicant is established

list of Annexes

DOCUMENTS TO BE COMPLETED **AND SEND** FOR SUBMISSION CONCEPT NOTES

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

The statutes or articles of association

An external audit report

A copy of the applicant's most recent financial statements

A CURRICULUM VITAE OF THE KEY PERSON WHO WILL OVERSEE THE TECHNICAL IMPLEMENTATION OF THE MSME SUBSIDY FUND.

ANNEX D: LEGAL ENTITY FORM (WORD FORMAT)]]

DOCUMENTS TO BE COMPLETED FOR SUBMISSION PROPOSALS

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
Annexe VIII	Procurement principles (in the case of a private contracting-beneficiary)

ANNEX F1a: CONCEPT NOTE VERIFICATION AND EVALUATION GRID

ANNEX F2a: PROPOSAL VERIFICATION AND EVALUATION GRID

ANNEX G: DAILY ALLOWANCE RATES (PER DIEM): **current rate at the Representation of the country concerned**