

CLARIFICATIONS

Contract title: Support to Business Support Organizations (BSOs) and Small and Medium-sized Enterprises (SMEs) in The Gambia

Reference: GMB23001-10035

Please note that the contracting authority will not further respond to any other question as provided for under point 3 “Further information”.

N°	Issue / question raised	Response
1.	The tender and all accompanying documents must be numbered and bear the original handwritten signature(s) of the person(s) authorised to legally commit each tenderer or consortium member; The complete tender must be submitted physically, in paper format; and The tender must be physically received at Enabel’s offices in The Gambia no later than Tuesday, 1 September 2026 at 12:00 local time. Therefore, the date of dispatch or postmark would not be taken into consideration for compliance with the deadline. Could you please confirm that our understanding is correct, including whether all accompanying documents must bear original handwritten signatures (signing on pdf is not allowed)?	All tender documents and accompanying documents must be numbered and signed with original handwritten signatures by the authorized signatory. PDF/electronic signatures are not accepted. The tender must be submitted physically in paper format and must be received at Enabel’s offices in The Gambia by 8 September 2026, at 12:00 (Gambia local time).. However, conform Art. 57. § 2. Of (b) the Royal Decree of 18 April 2017 on the award of public contracts, a tender received late shall be accepted provided that the contracting authority has not yet awarded the contract and that the tender was sent by registered mail no later than the fourth day preceding the date of the opening of the tenders.
2.	Considering that international courier delivery through DHL generally takes between three and five working days, and that consortium tenders require the coordination and collection of original signatures from several partners, we would also kindly request an extension of the submission deadline by at least five working days, ideally until Tuesday, 8 September 2026 at 12:00 local time. This would allow international tenderers and consortium members sufficient time to complete and physically deliver a fully compliant tender.	Deadline extended until 8 September, at 12:00 (Gambia local time) (cf. Erratum published on 19/08/2026).
3.	May the same tenderer submit tenders for both lots as part of two different consortiums, with different partners for each lot?	Yes

4.	More specifically, does the rule prohibiting a consortium member from participating in more than one consortium apply separately to each lot, or to the procurement procedure as a whole across both lots?	The same tenderer may submit for both lots as part of two different consortiums, with different partners for each lot, provided that only one tender is submitted per lot, in accordance with clause 9.1 of the tender specifications and that all applicable requirements are met.
5.	Would it be permissible to propose the same experts and coaches for both lots, provided that their availability, level of effort, and ability to deliver all activities required under each lot are clearly demonstrated?	No. The ToR clearly indicated that experts proposed for lot 1. are different from those proposed for Lot 2 (see clause 6.1 for lot 1 and clause 7.1 for lot 2).
6.	Where the implementation schedules allow, would it also be acceptable to combine the field missions of international experts across both lots?	Precise agendas will be decided during inception phase but it is acceptable to propose this in the methodology while taking into consideration the specific requirements and expected phases and outputs for the two lots.
7.	Would tenderers nevertheless have the flexibility to propose fewer but longer onsite bootcamps—for example, five-day bootcamps covering several modules—provided that all required content, learning objectives, and follow-up activities are fully delivered?	The tenderers have the flexibility to propose their own methodology which will be assessed based on the criteria defined in the ToRs
8.	For Lot 2, the Terms of Reference require a Team Leader, two Entrepreneurship and Innovation Experts, and a number of coaches. However, the financial offer template refers to two Entrepreneurship and Innovation Experts and one Access to Finance Expert. Could you please clarify which team composition tenderers should follow and include in their financial offer?	For Lot 2, the team of Key Experts consists of 1 Team leader, 2 Entrepreneurship Experts, 1 Access to Finance Expert, 5 coaches. Please refer to the updated Tender Specification and updated ToR for Lot 2.
9.	Organisational and managerial strengthening, which may target directors, managers, administrative staff and other members of the organisation; and Training of trainers, aimed specifically at strengthening the skills of staff who will subsequently work as coaches or trainers for entrepreneurs. Could you please clarify whether these are intended to be two separate capacity-building streams, potentially delivered through different bootcamps, or whether both dimensions	These two aspects (1) for managerial staff (2) and Training of Trainers (ToT) must be considered in the methodology, which has to respect the minimum phases presented in the ToRs

	are expected to be covered within the same three-day bootcamps? If they are separate, could you also clarify the expected number, duration and target audience of the bootcamps under each stream?	
10.	We have noticed that the financial offer template appears to automatically apply the same cost structure to Cohort 2 as to Cohort 1, thereby repeating the cost of all activities. However, some activities—particularly the preparation of the inception report and the organisational assessments of the entrepreneurship support organisations—would normally be carried out only once at the beginning of the assignment and would not need to be repeated for Cohort 2. Could you please confirm whether tenderers may adapt the financial offer template so that the price of Cohort 2 reflects only the activities that will actually be repeated? Alternatively, would it be acceptable to submit a different or supplementary financial structure showing a distinct price for Cohort 2, provided that the overall tender price and the breakdown of costs remain clear?	For Lot 1 The inception phase is realized only once for all cohorts - First table of the financial offer template Then all activities of the second table (Financial lot 1 offer for one (1) cohort) shall be duplicated for the second cohort. For Lot 2, the same activities as stated in the Price schedule are to be repeated for all Cohorts. Only our financial offer template will be evaluated - formulas are already done and bidders must only fill the D column"
11.	Clause 4.1 (Chapter 2 – Subject-Matter and Scope) states that Lot 1 has a duration of 24 months, while clause 17 (Chapter 4 – Special Contractual Provisions, "Deadlines and terms for lot 1") states a duration of 36 months. Could you please confirm the correct duration for Lot 1?	Updated duration: The service provider must complete the services within 24 months, starting from the day after the date on which the service provider received the contract conclusion notification letter. See updated Tender Specifications will be shared
12.	Clause 18 indicates that the 36-month performance period for Lot 2 starts "from the day to be set in an order form," while the Lot 2 Tender form Prices indicates fixed key-expert availability dates of September 2026 to August 2029. Could you clarify how tenderers should complete these dates, given that the actual start date depends on a future order form?	Updated duration: The service provider must complete the services within 31 months, starting from the day after the date on which the service provider received the contract conclusion notification letter. See updated Tender Specifications will be shared
13.	Clause 7 (Chapter 2) specifies that the contract comprises 1 fixed block and 1 conditional block for Lot 1, and 1 fixed block and 4 conditional blocks for Lot 2. Could you please clarify which specific	For both lots, each activity presented in the ToRs are to be performed for the first cohort = fixed block. Then the same activities could be performed for the conditional blocks if confirmed

	activities and/or cohorts fall under the fixed block and under each conditional block, for both lots?	
14.	The payment tables under clause 26.4 refer to deliverables and payments "per cohort" for both lots, but the total number of cohorts expected over the contract duration is not specified. Could you confirm the expected total number of cohorts for Lot 1 and for Lot 2?	"As specified in both ToRs, the numbers of cohorts are: - 2 for Lot 1 (1 fixed and 1 conditional block) - 5 for lot 2 (1 fixed and 4 conditional blocks)
15.	Clause 27.1 sets out advance payment percentages based on whether the winning tenderer is a micro, small, or medium-sized enterprise. For a tender submitted by a consortium, could you clarify how the enterprise size should be determined – based on the lead entity only, or on a combined/aggregate basis across all consortium members?	For a tender submitted by a consortium, the enterprise size shall not be determined solely on the basis of the lead entity. Where the consortium is composed exclusively of SMEs, the number of employees and the annual turnover of the consortium members shall be aggregated. The applicable advance payment percentage under Clause 27.1 will be determined on the basis of these aggregated figures. If the aggregated figures place the consortium in a different enterprise-size category, the percentage corresponding to that category will apply.
16	Clause 10.2 requires that the obligation to sign the tender and accompanying documents with an original hand-written signature applies to each participant when the tender is submitted by a group of economic operators (consortium). However, the Tender form – Prices (Lot 1 and Lot 2) includes only a single signature block. Could you confirm whether this form must be signed by each consortium member individually, or only by the designated lead/representative on behalf of the consortium?	The Identification Form, Declaration on Honour and ESPD must be completed and signed for each consortium member. The consortium/association agreement must also be signed by each consortium member. The Tender Form – Prices may be signed by the designated representative of the consortium on behalf of all consortium members, provided that the tender includes the necessary power of attorney or other document clearly establishing that the representative is authorised to legally commit all consortium members. Where such authority has not been granted, each consortium member must sign the Tender Form.

17.	Clause 5.7(b) requires tenderers to indicate an order of preference for the award of lots. Since the maximum number of lots that can be awarded to a single tenderer is 2 (i.e., both lots), could you clarify whether this order of preference is still required for a tenderer submitting an offer for both Lot 1 and Lot 2?	The order of preference is still required for a tenderer submitting an offer for both Lot 1 and Lot 2.
18.	Could you please share the link to the official contract notice? We have not yet been able to locate the notice using the tender reference on the Enabel, Belgian e-Procurement or TED platforms. We would also like to ensure that we can monitor all clarifications and amendments issued during the procedure.	Please refer to the link on page 11 of this document.
19.	The indicative calendars refer to activities starting in Q3 2026, including the selection of the first SME cohort in July 2026, whereas the deadline for submission of tenders is 1 September 2026. Could you please provide the revised anticipated starting date and implementation calendar for both lots?	"Revised starting date is 1 October 2026 / Q4 2026. Revised duration: 24 months for lot 1 and 31 months for lot 2.
20.	The Terms of Reference indicate a team of eight key experts: one Lead Expert, two Entrepreneurship & Innovation Experts and five coaches. However: the price schedule includes an additional Access to Finance Expert; the availability form in the Tender Specifications appears to include six coach positions. Could you please confirm the exact number and composition of key experts required for Lot 2, whether the Access to Finance Expert is a key or non-key expert, and whether a CV and diploma must be submitted for this position?	"We confirm the team of Key Experts: 1 Team leader, 2 Entrepreneurship Experts, 1 Access to finance Expert and 5 coaches. Please refer to the updated Tender Specifications and Terms of Reference. Please note that all team members' (experts and trainers/coaches) experience and qualifications must be demonstrated by diplomas, CVs and proofs of specific assignments"
21.	The Terms of Reference provide for two cohorts. The Lot 1 Price Schedule also calculates one fixed and one conditional cohort, but the final total is labelled "inception phase + 3 cohorts". Could you please confirm that the contract covers two cohorts only?	"We confirm lot 1 is for 2 cohorts: 1 fixed and 1 conditional. Please refer to the updated Price Schedule.

22.	Could you please confirm that the quantities shown in the “M/D” column correspond to working days per expert? For example, for five coaches and four M/D, should the bidder calculate 20 working days in total?	Confirmed
23.	"The price schedules contain only expert-day and unit-rate lines. At the same time, the contractor must cover its experts' international travel and accommodation, and, under Lot 2, all costs associated with at least one networking event per cohort. Should these direct costs be incorporated into the experts' daily rates, or may bidders add separate travel, event and operational cost lines in the detailed financial breakdown while keeping the official price schedule unchanged?"	The flat rate should be charged, and the travel costs should be included in the daily rate of the expert.
24.	The tender forms refer to expert availability over the entire period from September 2026 to August 2028 or August 2029. Could you please confirm that this refers to availability for the specific periods of input identified in the proposed methodology and workplan, rather than exclusive availability throughout the full contract period	Experts and coaches should be available for the specific periods of inputs in accordance to the working days specified in the ToRs.
25.	Could you please confirm whether the 10% withholding tax applicable to international contractors is deducted from the invoiced contract amount and whether the Gambian tax authorities will issue an official withholding tax certificate to the contractor for each deduction?	The 10% withholding tax will be deducted from the invoice amount before the payment, and it will be remitted to Gambia Revenue Authority (GRA). Upon payment, GRA will issue a receipt for the payment of the Withholding Tax levy, and this will be shared with the contractor accordingly.
26.	Could you please confirm whether the same economic operator may participate in two separate consortia where each consortium submits a tender for a different lot? Alternatively, does the provision stating that members of one consortium may not participate in another consortium apply across the entire procedure, including where the consortia tender for different lots?	The same tenderer may submit for both lots as part of two different consortiums, with different partners for each lot, provided that only one tender is submitted per lot, in accordance with clause 9.1 of the tender specifications and that all applicable requirements are met.

27.	"If the same operator may not participate in two separate consortia, could it: participate as a consortium member for Lot 1; and submit a tender in its own name for Lot 2, relying on a different subcontractor for the local implementation and relevant technical capacities?"	N/A (please refer to question no. 26)
28.	"Could you please confirm that a tenderer may rely on the financial, technical and professional capacities of a subcontractor to meet the selection requirements, provided that the tender includes: a formal commitment from the subcontractor; a separate ESPD for that subcontractor; the relevant references and supporting completion certificates; a clear description of the services, experts and resources to be provided?"	"In accordance with the applicable Belgian public procurement legislation, in particular Article 72 of the Law of 17 June 2016 on public procurement, a tenderer may, where permitted by the tender specifications, rely on the capacities of other entities in order to meet the applicable selection requirements, irrespective of the legal nature of the links between the tenderer and those entities. The tenderer must demonstrate that the necessary resources and capacities will effectively be available for the performance of the contract. Where the capacities of another entity are relied upon, the relevant supporting evidence must be provided in accordance with the tender specifications, including the required ESPD and, where applicable, the relevant references, certificates of satisfactory completion and a clear indication of the services, experts and resources to be provided. For technical and professional capacity, the capacities relied upon must be relevant to the services for which they are required. This does not, however, mean that a subcontractor's capacities may automatically be used to satisfy any selection requirement irrespective of the nature of the capacity concerned."
29.	Could you also confirm whether the turnover and references of the tenderer and the entities whose capacities are invoked may be combined to meet the minimum selection requirements?	"The capacities of the members of a consortium may, in principle, be taken into account cumulatively for the purpose of demonstrating compliance with the minimum selection requirements, unless

		the tender specifications expressly provide otherwise. Likewise, where reliance on the capacities of another entity is permitted, the capacity effectively made available by that entity may contribute to meeting the applicable minimum requirement. However, the mere aggregation of turnover or references does not dispense with the requirement that each reference or capacity relied upon must satisfy the conditions and relevance requirements laid down in the tender specifications. The selection criteria must therefore be assessed in accordance with the specific wording and requirements of the Tender Specification"
30.	Would a Gambian non-profit Business Support Organisation with experience in entrepreneurship training, SME coaching and donor-funded enterprise development programmes be eligible to participate as a consortium member or subcontractor under Lot 2?	Yes
31.	"Fixed Block vs. Conditional Blocks – Basis of the Lumpsum price The tender documents indicate an overall lump-sum price while providing for one firm block and four conditional blocks. Could you please clarify whether the financial offer should be broken down by cohort/block, and whether the overall lump-sum price should cover all five cohorts or only the firm block? The price form (Clause 4, Chapter 8) does not appear to provide for such a breakdown."	Financial offer should follow the formula of the Lot 2 - Price Schedule document, which does provide such a breakdown (total for cohort 1 / fixed block + total for 4 cohorts / conditional blocks + total for 5 cohorts / fixed and conditional blocks)
32.	Networking Event – Budgetary Scope The Terms of Reference require the organisation of “at least one collective networking event, possibly in Belgium” per cohort, at the contractor’s expense. Could you please indicate the expected number of participants and the approximate size/scope of these events? This information would be important for accurately estimating the	Expected number of people are 30-50 persons maximum for each networking event which must include a room and catering.

	associated costs, which could represent a significant budget item across five cohorts.	
33.	Digital Catalogue The Terms of Reference require the development of a “digital catalogue of selected SMEs”, which will become the property of Enabel. Could you please clarify whether this is expected to be a document-based deliverable (e.g. an interactive PDF) or a web-based platform? If a web platform is envisaged, could you please specify the expected technical, hosting, maintenance and security requirements?	Digital catalogue is a deliverable in ToR 6. Deliverables A document such as an interactive PDF is sufficient
34.	Overlap Between Cohorts The indicative schedule appears to show significant overlap between cohorts, with C1, C2 and C3 running in parallel at certain stages. Could you please confirm whether the contractor is expected to manage several cohorts simultaneously? This would have a significant impact on team sizing and the number of coaches required to be deployed concurrently.	Yes, some blocks might overlap between cohorts (e.g follow-up support C1 // selection C2) Please note that an updated indicative calendar will be shared with this note
35.	“Group 1” and “Group 2” Within Each Cohort The Terms of Reference distinguish between “Group 1” (mobility + follow-up) and “Group 2” (individual coaching and growth trajectory) within each cohort, but do not specify the criteria for allocation or the expected size of each group. Could you please clarify the expected distribution and selection criteria, as this distinction has a direct impact on the methodology and resource planning.	The distribution will be assessed during the implementation based on the needs assessment and profiling of the SMEs. The costs of the international mobilities are not covered by the contractor. While the Group 1 will prepare their mobility, do their business trips and benefit from follow-up support, Group 2 will benefit from personalized coaching and support in their growth trajectory

36.	Contractor's Role in the Screening Process The Terms of Reference indicate that the initial pre-selection is conducted by Enabel/PMU, while the contractor is responsible for a "second-level quality control." Could you please clarify whether the contractor has the authority to reject/veto candidates who do not meet the required criteria, or whether its role is purely advisory? In addition, what procedure should be followed if candidates initially pre-selected by Enabel/PMU do not meet the applicable eligibility or quality requirements?	Role is advisory, all final decisions belong to Enabel which is leading the project implementation
37.	"Mobility Monitoring Tool The Terms of Reference require the development of a "mobility monitoring tool" in cooperation with the action research team. Could you please clarify the expected level of technical sophistication of this tool (e.g. spreadsheet/dashboard versus dedicated application) and whether integration with Enabel's existing systems or platforms is expected?"	Bidder is welcomed to propose tool(s) that could fit the description
38.	Investment Readiness and Access to Finance The objectives refer to "access to finance" and "investment readiness," while the activities and deliverables do not appear to specify concrete matchmaking or facilitation activities with financiers. Could you please clarify whether the contractor is expected to facilitate direct connections between SMEs and financial institutions/investors, or whether this component remains under the responsibility of Enabel/the project team?	It should be incorporated, please follow the Price Schedule as presented

39.	Costs Related to Collective Networking Events Regarding the collective networking event to be organised for each cohort, could you please clarify which costs are expected to be covered by the contractor and which costs, if any, will be borne directly by Enabel?	All these costs will be covered by Enabel
40.	Bootcamps in The Gambia For the bootcamps organised in The Gambia, could you please clarify whether Enabel will cover only the costs related to beneficiaries, or whether it will also cover venue rental, catering, training materials/equipment, local transportation and other logistical costs?	As mentioned in the ToR, Enabel will take care of the logistics linked to the boot camp and the international travels of entrepreneurs or representatives of SMEs (visa application, flights, housing, etc). That also means covering the related costs
41.	Finally, regarding the 10% withholding tax applicable to international contractors, could you please confirm whether this withholding is applied to the total amount invoiced excluding VAT, including reimbursable/logistical costs, or only to the professional fees/service component?	The withholding Tax of 10% is applied to the total contractual value. The awarded contract amount is what is subjected to the tax and not a part like professional fee/service component.

- <https://www.publicprocurement.be/publication-workspaces/042f3fe2-db65-4546-9936-of10546af2c5/general>
- <https://www.enabel.be/fr/tenders/reference-%E2%84%96-gmb23001-10035support-to-business-support-organizations-bsos-and-small-and-medium-sized-enterprises-smes-in-the-gambia/>