

Terms of reference

For the purposes of reinforcing the entrepreneurial ecosystem in The Gambia

Lot 2: Small and Medium Enterprises support

Boosting Gambian Talents project

1. Context and justification

The EU-funded Boosting Gambian Talents project aims at strengthening the entrepreneurial ecosystem (public and private), promoting socio-economic opportunities and better employability for local talents, while allowing relevant institutions to measure the benefit of mobility (including return) to their societies / economies.

Overall Objective: To strengthen the governance of mobility in The Gambia and to promote the development of a friendly environment that fosters entrepreneurship, job creation and eventually economic growth.

Specific objective: Strengthening Gambian human capital and entrepreneurial ecosystem, notably through a short-term mobility scheme and the support to a fact-based discourse on mobility

Output 1: Potential partnerships between Gambian and Belgian entrepreneurial stakeholders are identified and boosted

Output 2: (M)SMEs, business support mechanisms and training organizations from The Gambia are supported, including through international mobility

Output 3: The finance and non-finance services for Gambian (M)SMEs are improved and contribute to an increase in their added value

Output 4: The dialogue and discourses on (entrepreneurial) mobility is enriched based on the pilot experience

Accessing safe and regular short-term mobility opportunities to Europe / Belgium contributes substantially to the strengthening of the capacities, competencies, and potential of actors from The Gambia. This will be done by facilitating business partnerships as well as offering learning opportunities and partnerships with Belgian stakeholders for representatives of Gambian incubators, business support organizations and training centres.

In a nutshell, the project will:

At MICRO level – Support small and medium talented entrepreneurs to increase their performance and generate value, by strengthening their capacity of in key economic sectors (agribusiness, green and circular economy, ICT, construction and fashion, beauty and creative industries): locally boost micro and small businesses with specific needs assessment and coaching/business support;

identify interested partners in the EU and promote mobility trajectories for growth-oriented businesses to inspire innovation, create business linkages and open up new markets;

At MESO level - Strengthen the entrepreneurship and vocational training ecosystem by leveraging mobility as a catalyst for growth and providing comprehensive post-mobility support. This involves enhancing the capacity of business support organizations through targeted training, knowledge exchange, and best practice sharing with peers abroad, ensuring a lasting impact and improved service delivery for businesses.

At MACRO level – Mobilize diaspora (from The Gambia, West African and African more broadly) to foster the creation of business opportunities and investments while supporting the integration of mobility into national frameworks for business support and migration policy. Through structured initiatives, roundtables, and exchange networks, the project will mobilize the diaspora and collaborate with institutional stakeholders to stimulate investment, reinforce institutional capacities, and promote policy development that facilitates entrepreneurial mobility.

In this context, the BGT project is looking for a consultancy to support 50 growth-oriented SMEs through intensive coaching, international mobility and partnerships, and access to finance.

2. Objectives, expected results and services required:

2.1 Objectives

This service aims at boosting 50 SMEs through intensive training, coaching and support in cohorts spanning the project implementation period, notably through international mobility in Europe (i.e. learning expeditions and prospection for strategic business partnerships).

2.2 Expected results

The following changes are expected by the end of the support program:

- **Training and Coaching:**
 - Organizational strengthening: Business skills, planning, formalization, management, etc.;
 - Business in international context: market access coaching, EU business standards, etc.;
 - Partnerships and business relationship skills: business pitching and negotiation skills, etc.;
 - Commercial strategy;
 - Research, innovation and development.

Note: These are sample areas to guide the service provider on the projects expected results for project beneficiaries and it is expected that the service provider will improve on these in agreement with the project team.

- **International Mobility:**
 - Gain exposure and access to international partnership opportunities;

- Are matched with companies in the same/similar business sectors for peer-to-peer exchanges and exploration of collaboration opportunities, etc.;
 - Gain access to new markets and new networks;
 - Learn about EU regulations, quality standards and business practices.
- **Investment readiness**
 - Strengthen the entrepreneurial and managerial capacities of SME leaders;
 - Enhance capacity for resource mobilization (, grants, loans & investments);
 - Accelerate business growth and market expansion.

2.3 Services requested

Within the framework of this contract, the service provider is expected to perform the following tasks, among others:

- Elaboration of a **tailored support methodology** for selected SMEs;
- Implementation of **functional training activities aligned with the candidate's selection process** (of the bootcamp style), combined with an **individual diagnostic assessment of entrepreneurial projects and implementation of group trainings and coaching sessions aligned with entrepreneurs training requirements and categorization**;
- Development and implementation of **personalized support pathways** for selected SMEs¹.
- Development of an **acceleration program**

2.4 Targets

This specific action will include international mobility, notably in the European Union for SMEs with strong potential for essential development and job creation. This support will target SMEs facing constraints in areas such as governance/business management, financial management, organizational process, national or international market access, commercial strategy, or research and development (R&D), with a special attention on the 5 pre-identified sectors of the project: agrifood; ICT; construction; green and circular economy; cultural and creative industries.

The 50 beneficiaries of this action will already have been preselected through a first screening done by Enabel's project management unit (PMU) through selection criteria developed and validated by Enabel and its partners. If possible, all of them will be offered international mobility opportunities, firstly in the EU and in other African countries as last resort.

The beneficiaries will be divided in multiple cohorts throughout the implementation of the project:

1. 10 beneficiaries in 2026;
2. 10 beneficiaries in first half of 2027;
3. 10 beneficiaries in second half of 2027;

¹ While a selection jury will be created by Enabel, final decisions will always rest with Enabel, which was charged by the EU to implement the BGT project and is accountable for the achievement of the results

4. 10 beneficiaries in first half of 2028;
5. 10 beneficiaries in second half of 2028.

3. Methodological approach

Regarding the support programs, the bidder should propose a methodology that considers the above-listed phases, objectives and results:

3.1.1 Selection and needs assessment (approximately 1 month)

3.1.1.1 Launch and follow up Call for Proposal

Enabel PMU together with the technical working group will develop criteria for selection of SMEs. A call for proposal will be launched by Enabel PMU after which a pre-selection of SMEs will be conducted jointly by Enabel and the technical working group

3.1.1.2 Screening

Following the preselection (sourcing) of potential beneficiaries (Gambian entrepreneurs/growth-oriented SMEs) based on the criteria set by Enabel, and an initial verification of the administrative compliance of all application files carried out by the PMU, a list of eligible beneficiaries will be provided to the selected service provider.

In coordination with the PMU, the service provider will be responsible for conducting a **second-level quality control** to verify the correct application of the aforementioned criteria. This control will be carried out notably through the verification of the documentation provided.

3.1.1.3 Selection process and first diagnostic assessment

Training sessions consisting of **collective sessions**, forming part of the overall selection process, will be organized. The main objective of these training sessions, in **bootcamp**-style will be to test and analyse the robustness of the preselected entrepreneurial projects.

Moreover, given the target audience, the methodology must be practice oriented. At the end of the event, each participant will deliver a final presentation to convince an external jury² of the economic, social, and environmental sustainability of their project. These trainings shall then be complemented by **individual interviews** and an online **diagnostic questionnaire**.

3.1.2 Support (approximately 3 months)

Following the selection of SMEs beneficiaries for their respective pathways, the service provider shall develop, together with each entrepreneur, a **personalized support plan**, which must include, but not be limited to, the following elements:

- Definition of **specific and realistic objectives for the mobility and investment readiness**;
- Visit of the enterprise on site to confirm its viability;
- Provision of an adapted individual and group **trainings** to fulfil potential gaps related to the internationalization objectives and ambitions and ensure that the entrepreneur or representative of the SME is ready to present its project, services

² Composed by Enabel and its partners

or products and to respond to international standards and needs from European or other economic;

- Co-development of a **prospection plan** with the entrepreneur related to the sector of activity and the diagnostic previously assessed;
- Definition of **mobility trajectories** encompassing for example key sectoral events, networking activities, trainings, and B2B meetings.
- To ensure an effective mobilization of the Belgian or other relevant private sector, the service provider will develop a digital **catalogue of selected SMEs** with key information of the company and its activities (sector, services, products, turnaround, number of employees, etc.). This catalogue will be part of the project deliverables by the service provided and handed to the PMU as its property with full unrestricted access to the catalogue.
- The service provider will also be responsible for **monitoring the connection between the candidate and the foreign company** and for facilitating meetings taking place outside of The Gambia. At this stage, the service provider shall also develop a **mobility monitoring tool** in cooperation with the team in charge of action research. The tool must be agile, adapted to candidate requirements, and based on the support plan.

3.1.3 Entrepreneurial mobility and partnerships (approximately 1 month) (Group 1)

During the entrepreneurs' international mobilities, the service provider/coach will coordinate the implementation of activities planned in the support plan in cooperation with Enabel and each respective networks.

In collaboration with other BGT partners—such as business support organizations, diaspora associations, chambers of commerce—the service provider, through its designated coaches, will also ensure **connections with key actors of the relevant ecosystems** and with other project entrepreneurs, contributing to the animation of the BGT entrepreneur community. This will include sharing relevant contacts, organizing B2B meetings, and accompanying entrepreneurs to key events. For each cohort, the service provider will organize **at least one collective networking event**, possibly in Belgium, to provide visibility to the Gambian entrepreneurs in mobility and foster their networks. The contractor will co-design the event with Enabel, and the contractor will cover all expenses related to the event (room, food, beverages, communication...).

The service provider/coach will also be responsible for organizing **regular meetings** (in person or remotely) **with entrepreneurs in mobility** to monitor the progress of the mobility pathway and make sure of their well-being, report any issues to the project team, and propose adjustment solutions. This activity will be supported by the monitoring tool.

3.1.4 Follow-up support (approximately 2 months) (Group 1)

The service provider will be responsible for supporting the entrepreneurs in implementing post-mobility activities in The Gambia, with the aim of consolidating achievements, empowering the entrepreneur, and ensuring continuity.

On the one hand, activities will aim to consolidate the benefits of the mobility pathways for the Gambian companies, such as optimizing acquired skills and experience gained in Belgium, productive use of networks, and defining key milestones towards financing. On

the other hand, the service provider and the entrepreneurs will update the initial diagnostic and develop concrete roadmaps and new objectives.

4. Location, duration and logistics

4.1 Duration and Location

The contract execution period is 31 months, not to exceed 36 months, from the date of notification. The main location for the service is Banjul, but the service provider will also have to be present in mobility-related countries, notably in the EU, to implement activities with entrepreneurs on the move.

4.2 Logistics

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).

In case of international travels for its own staff, the service provider will take care of its staff's travels and housing arrangements as the costs will have to be included in the proposed budget.

5. Indicative calendar

First cohort (C1) Second cohort (C2) Third cohort (C3) Fourth cohort (C4) Fifth cohort (C5)

Activities 2026-2028	Q4/2026	Q1/2027	Q2/2027	Q3/2027	Q4/2027	2028	2029
Selection and needs assessment (1 bootcamp)	C1		C2			C3, C4	C5
Preparation of mobility trajectories and growth plans	C1		C2				
Entrepreneurial mobility and partnerships (Group 1)		C1		C2	C3		
Follow-up support (Group 1)		C1	C1	C2	C2		
Personalized coaching and growth trajectory (Group 2)		C1	C1	C2	C2		

6. Deliverables

Activities	Deliverables per cohort	Deadline per cohort after notification
Screening	List of SME	+15 calendar days
Selection process and first diagnostic assessment	Diagnostic report for each SME	+30 calendar days
Support (3months)	Bootcamp report	+4 months
	Personalized support plans for each SME	
	Digital catalog	
Entrepreneurial mobility and partnerships	Mobility monitoring tool	+5 months
Follow-up support	Business plan for each SME	+7 months
M&E	Monitoring tool update	+8 months
	final report	

7. Profile of the Bidding Entity

Those interested in this contract include consulting firms, non-governmental organizations (NGOs), and other legally constituted entities that specialize in business development and support, such as entrepreneurs, entrepreneurship support organizations, financial institutions, and public service agencies. These entities are free to form a consortium; however, a consortium agreement will be required (see Tender specifications). Members of one consortium may not be part of another consortium formed for this contract.

The tenderer must demonstrate at least two (02) relevant assignments carried out during the last five years in The Gambia and/or West Africa, involving the provision of business development services to SMEs and/or support to SME internationalization (see point 6. “2. REFERENCES FOR SIMILAR EXECUTED PROJECTS” of the tender specifications).

7.1 Key Personnel and Qualifications

The service provider will propose a list of experts who can efficiently lead the SME support program.

The relevance of the proposed technical team is crucial to achieving the program's objectives. This relevance is determined by the team's methodological approach, experience in business development and structuring, and knowledge of the players and

realities of the Gambian entrepreneurial ecosystem and its levers for development, as well as other ecosystems in Africa and in Europe.

The consultancy team shall be composed of nine key experts:

- One (1) Lead Expert in Entrepreneurship & Business Development;
- Two (2) Entrepreneurship & Innovation Experts;
- One (1) Access to Finance Expert
- Five (5) Sector specific coach/entrepreneurship trainers.

Tenderers submitting offers for both lots must ensure that the key experts proposed for Lot 1 are different from those proposed for Lot 2. The same key expert may not be proposed for more than one lot.

For all team members, knowledge and experience of the entrepreneurial ecosystem in The Gambia and/or West Africa will be considered an asset

Lead Expert in Entrepreneurship & Business Development:

Master's degree or higher in business administration, entrepreneurship, economics, finance, management or related field.

General experience:

Minimum 10 years of proven experience in entrepreneurship promotion, SME development, private sector development, business acceleration, incubation, or business support services.

Specific experience:

At least three assignments carried out during the last ten years involving one or more of the following:

- design and implementation of entrepreneurship support, business acceleration, incubation or SME development programmes;
- coaching and mentoring entrepreneurs and SMEs;
- developing business partnerships and market opportunities for SMEs;
- international business development, market access, or business internationalization.

At least one of these assignments shall be performed as Team Leader, Project Manager, Lead Consultant, or equivalent.

Entrepreneurship & Innovation Experts (2):

Bachelor's degree or higher in entrepreneurship, innovation, business development, management, economics, finance, organizational development, or related field.

General experience:

Minimum 5 years of proven experience in the design, implementation and/or management of entrepreneurship support programmes, innovation initiatives, incubation

or acceleration programmes, business support organizations, or entrepreneurial ecosystem development projects.

Specific experience:

At least 02 assignments involving one or more of the following:

- delivery of training and coaching activities;
- business diagnostics and needs assessments;
- development of business growth plans;
- Support to entrepreneurs and SMEs.

Access to finance Expert (1) :

Master's degree in finance, economics, business administration, banking, entrepreneurship, development finance, or another relevant field.

General experience:

Minimum 8 years of professional experience in SME finance, entrepreneurship finance, investment promotion, banking, venture capital, impact investing, business development services, or related fields.

Demonstrated experience in supporting SMEs and start-ups in accessing finance and investment.

Specific experience:

At least three assignments carried out during the last eight years involving one or more of the following:

- technical assistance, advisory services, or capacity building on access to finance for SMEs, start-ups, or growth-oriented businesses;
- preparing or reviewing business plans, financial models, investment cases, and financing applications;
- working directly with financial institutions, investors, donor-funded programmes, business incubators, accelerators, chambers of commerce, or entrepreneurship support organisations;
- facilitating partnerships and matchmaking between entrepreneurs and financing providers

Sector specific coach/entrepreneurship trainers (5):

Bachelor's degree or high in business, finance, marketing, entrepreneurship, engineering or another field relevant to the area of expertise.

General experience:

Minimum 7 years of professional experience in entrepreneurship support, business development, SME advisory services, coaching, mentoring and/or delivery of capacity-building programmes for entrepreneurs and business support organizations.

Specific experience:

The five coach/entrepreneurship trainers shall collectively demonstrate proven experience in the following areas. It is not required that each coach individually possesses expertise in all areas:

- Business partnerships and internationalization
- Corporate finance;
- Financial advisory;
- Risk management;
- Digital marketing;
- Access to market;
- Communication and events.

Specific expertise in agrifood, green and circular economy, construction, ICT, and creative and cultural industries will be considered as an asset.

The service provider will ensure high staff availability on various subjects and the ability to deploy several experts simultaneously in The Gambia, in the EU and potentially in other African countries, guaranteeing the smooth running of processes.

8. Monitoring and Evaluation

At the end of the first cohort, an evaluation of the quality and relevance of the service provided will be conducted with the objective of improving the quality of services to be provided to subsequent cohorts.

Consequently, the following cohorts are conditional to the quality of the service delivery of the first one and will be ordered via specific orders.